

Influence



Church Member Giving in Perspective

Can Religion Influence the Middle Class?

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[Spending Priorities](#)

[Pets](#)

[Eating Habits](#)

[Outdoor Recreation](#)

[The Influence of Religion on Church Members](#)

[American Values](#)

[Religion and Values](#)

[How to Proceed?](#)

Religion's ability to impact poverty has been rediscovered.

-A June 1, 1998 Newsweek cover asked, "What's the Hottest Idea In Crime Fighting?" Answering its own question was the announcement, "The Power of Religion."

-Columnist George Will pointed to Deliverance Evangelistic Church in Philadelphia as one example of "faith-based approaches to social problems."¹

-An article in The Christian Century reviewed the economic strategies growing out of the Christian Economic Coalition of Boston, focusing on entrepreneurial activity in the poorest areas of the city.²

-The Institute for Black Family Development, based in Detroit, Michigan, was formed to work with pastors and other religious workers "to meet the spiritual needs of African-American families," according to an article in Christianity Today. One leader interviewed for the story noted that the present generation is the first to live without the formal legal constraints of segregation. Pastors previously protected parishioners from the devastating effects of slavery and then segregation, according to Rev. DeForest Soaries, and it has taken time for them to recognize the role they have to play as the circumstances have changed.³

-In an article in World magazine, Don Taylor, head of Mississippi's Department of Human Services, recognizes his state agency was ahead of the curve in developing the "Faith and Families" program that matches welfare clients with supportive congregations. The 1996 welfare reform package included the Ashcroft amendment, also known as Charitable Choice, allowing faith-based groups, including churches, to receive federal funds to support their anti-poverty work. " 'By the time Charitable Choice came along, we were already doing this,' he says."⁴

A recent conference on "Can Churches Save the Inner City?" has raised the issue of religion impacting poverty-based behaviors to respectable levels. According to a report about the conference, in 1986 a study pointed to a relationship between religion and the decrease in delinquency of poor inner city youth, but was largely ignored at that time. The issue is still controversial among academics, but there is a growing acknowledgment that the impact of religion on behaviors and conditions that reinforce poverty is worth review.⁵

John Wesley noticed the correlation when he observed, "For religion must necessarily produce both industry and frugality."⁶ Indeed, Wesley's work, as well as that of others such as William Booth who founded the Salvation Army, focused on those most forgotten by the societies in which they lived, and the transforming power of religion in their lives.

The current attention on the role of faith-based organizations in addressing some of the thorniest social problems in American society is a return to a long-recognized approach. Religion continues to have a role to play in the lives of the poor minority inhabiting this affluent society, giving those in need hope and focus when so many other factors seem arrayed against them.

A different question may confront contemporary American society. For the sake of argument, the ability of religion to transform the lives of the poor may be granted. The larger question for a country where the poor have become a relatively small percentage of the population is, can religion influence the vast middle class?

In fact, John Wesley's comment cited above did not focus on the poor. Rather, his bigger concern was what he termed the "continual declension of pure religion." He noted that the good behaviors that accompany the religious experience result in positive fruits. He went on to write that industry and frugality "cannot but produce riches. But as riches increase, so will pride, anger, and love of the world in all its branches." He was concerned about what to do so that "our money may not sink us to the nethermost hell."⁷

Spending priorities. Wesley's concern about the role of money in the lives of the faithful echoed the warnings from the founder of the faith, Jesus Christ. In the Sermon on the Mount, Jesus presented a choice to those who would follow him. People can serve God or money, he said, narrowing the options to only two in Matthew 6:24. Just three verses before, Jesus observed that "where your treasure is, there your heart will be also" (Matt. 6:21, NIV).

The data in the previous chapters of this report indicates church members have been tempered in the amount of increase they have directed to their churches from one year to the next. A review of consumer spending patterns suggest that this giving pattern is not due to a lack of resources available to church members.

It may be noted that there is an awkwardness present when considering church member giving in light of consumer spending patterns in the U.S. The difficulty, of course, is that currently there is no data indicating whether those making particular purchases are church members or not. General spending data includes both those affiliated with churches, and those who are not. Two points may mitigate this concern.

First, the types of consumer expenditures reviewed can be limited to those that are as likely as not to be made by church members. A decision has been made in the present discussion not to include what might be called "sin expenditures" that at least some church members might avoid on religious grounds. Thus, the \$31 billion spent on cigars, cigarettes and other tobacco, or the \$58 billion spent on alcoholic beverages⁸ will not be considered.⁹

The issue of gambling would also seem removed from the present discussion, with the possible exception of state lotteries that have led some to believe that participation in this activity is actually a way to further funding of education. It may be noted in passing that in 1996, \$586.5 billion was wagered, with \$47.6 billion the net revenue for the industry.¹⁰

The second mitigating factor in a general discussion of consumer expenditures is the large percentage of church membership in the United States. According to the Princeton Research Center, 84% of the U.S. population cites a historically Christian tradition as its religious preference. Membership in these groups would be upwards of 60% of the entire population.¹¹ Thus, church members are broadly involved in the American economy, including consumer purchases.

While a variety of consumer expenditures could be mentioned to develop a sense of scale in terms of church member giving, the present discussion will touch on only three: pets; eating habits; and selected outdoor recreation activities.

Pets. Pets are common since almost 60% of the households in the U.S. have at least one.¹² The American Pet Products Manufacturers Association, Inc. estimated that \$21.3 billion was spent on pets in 1996,¹³ close to one-quarter to one-half of total religious giving estimates.

However, society being as busy as it is leaves less time for human family members, to say nothing of pets. Concerned owners can invest in pet sitting services so their animal friends will not feel forsaken in their absence. One industrious pet sitter noted that when she started in 1983, she may have been one of the first in the field, but as of 1997 there were 1600 participants in the association she started.¹⁴

Perhaps it is guilt about not having enough quality time that spawned the Sierra Mountain Doggie Camp where the canine friend can swim, hike, and be met at the airport for \$1,500 per week. The definition of "treats" has also changed with the advent of \$21 per pound gourmet snack foods.¹⁵ Accessories are available not only for dogs and cats but ferrets, who might look particularly spiffy in a black leather biker jacket, or hamsters who perhaps would enjoy the delicacy of a Hamster Potty.¹⁶

Because there is a concern to provide good health care for pets, a few companies are now offering pet insurance. Veterinary medicine has advanced, and the concerned owner can obtain a kidney transplant or hip replacement for a loved pet.¹⁷ As with human illness, medical insurance for pets is designed to take some of the sting out of an already

painful situation. One company did not believe it when they first heard about this type of policy, but now finds the insurance one of its bigger sellers.[18](#)

Eating Habits. "Eating places" posted \$224 billion in sales in 1996.[19](#) That works out to \$842 a year for every person in the U.S., compared to average church member giving of \$538.

A segment of the food industry that is growing rapidly is what is termed "home-meal replacement." These foods range from frozen dinners to services that cater a set number of meals per week for busy people who want to eat home-cooked food at home but are too busy to prepare it themselves. These services are estimated to grow to \$67 billion in 1998.[20](#)

Health has become an increasing concern for the American consumer. Americans may like snack foods enough to pay \$15 billion a year for them, but consumers don't want the foods to contribute to unwanted pounds. Thus, the fastest growing facet of the industry is " 'healthy' junk food."[21](#)

Another rapidly growing category is food supplements. Minerals, herbal supplements, sports nutrition, vitamins, and diet aids were projected to grow to \$6 billion in 1996, up from about \$750 million in 1991.[22](#)

Outdoor Recreation. Leisure activities fill the empty places in Americans' nonworking time. Gardening had blossomed into a \$25 billion dollar industry in 1996.[23](#) Hunters increased their expenditures by 78 percent between 1991 and 1996, up to \$22.1 billion.[24](#) Personal watercraft sales grew from 48,000 in 1988 to 191,000 in 1996, an increase of 300%.[25](#)

For the truly adventurous, who want to go not just outdoors but out of this world, there will soon be the option to take a 15-minute ride into outer space, including experiencing weightlessness, for \$3,500 a trip.[26](#)

The Influence of Religion on Church Members. These particular expenditures are probably not against the religious tenets of most faith traditions in the U.S. So it is of interest that many of these consumer purchases have shown sizable increases in recent years. Meanwhile church giving has increased only moderately, thereby not keeping up with the growth in personal incomes. The result is a shrinking market share for the church in terms of member spending patterns.

If members in general are not finding money to maintain or even increase the portion of income given to the church, while consumer expenditures are expanding, this situation may point to a lack of integration between the stated faith and the practice of spending. This divided mind-set suggests that religion has a limited practical impact on members' lives.

Other social conditions suggest a similar conclusion. The results of the 1998 election came as a surprise to many people. In April of that year, articles were appearing with headlines like "Reclaiming America, Evangelicals Vow to Take Back America, One Precinct at a Time."[27](#) Just after the election, an Associated Press article appeared under the headline, "Religious Right Takes Beating with '98 Election."[28](#)

Observers struggled to make sense of the results. George Will reviewed the election defeat of the incumbent governors of South Carolina and Alabama, both of whom opposed lotteries as a source of state revenues. Will concluded, "In these two bastions of the religious right, the public said that if virtue costs money, it costs too much."[29](#)

Meanwhile, Washington Post columnist David Broder talked to a Democratic senator and a Republican senator soon after the results were final. Independently, both offered the same analysis: given the positive economic conditions, people "didn't want to rock the boat."[30](#)

The issues that many thought would define the election did not, finally, carry as much weight as the desire for continued economic growth.

American Values. The high value placed on financial security among young people can be seen in the results of a survey done by the Joseph and Edna Josephson Institute of Ethics. Following up their 1996 survey with a second one in 1998, the Institute, which organizes the national "Character Counts!" movement, surveyed 20,000 middle school and high school students. Among the high school students, 63.2% indicated "My religion" is "Essential" or "Very Important," while 60.1% valued "Living up to my religious standards" similarly. Meanwhile, 60.7% of the responding students indicated "Being well off financially" was also "Essential" or "Very Important."

The survey asked the students to respond to the statement, "I am satisfied with my own ethics and character." Of those responding, 90.8% indicated they strongly agreed or agreed with the statement. Yet, respondents indicated they had evidenced negative behaviors at least once in the previous year at the following rates: 92.1% had "Lied to a parent"; 81.8% had "Lied to a teacher"; and 70.2% had "Cheated during a test in school." Michael Josephson, president of the "Character Counts!" Coalition, summarized the findings by declaring, "In terms of honesty and integrity, things are going from very bad to worse."[31](#)

Meanwhile, these teenagers and others like them are making economic decisions from within their ethical framework. It is estimated that teenagers in the U.S. have \$103 billion to spend a year, and may influence as much as \$139 billion in additional purchases in their families.[32](#)

Another study considered the basic goals of adults, and found the survey participants in tension about what they perceive to be important. The Merck Family Fund commissioned an exploration of the "Views of Americans on Consumption, Materialism, and the Environment." The July 1995 report found that 92% of the participants indicated that "Responsibility" was an "Important Guiding Principle" for themselves, but they felt only 28% of "most people in our society" felt the same. "Family Life" was valued by 91%, although they felt only 45% of the population at large would agree. "Religious Faith" was important to 66%, although they felt that only 18% of the population would regard it to be so.

A higher level of agreement between the individual survey participant and "Most People" was found on other "Important Guiding Principles." Regarding "Financial Security," 76% thought it was important and would be for 69% of the rest of the population; 64% thought "Career Success" important, and assumed 58% of the rest of the population would also; and 92% valued "Freedom" while 74% of "Most People" probably would as well.³³

These last results produced a level of tension among the participants. The report summarized the findings as "People describe a society at odds with itself and its own most important values. They see their fellow Americans growing increasingly atomized, selfish and irresponsible; they worry that our society is losing its moral center."³⁴ Of those participating, 91% agreed that "The 'buy now, pay later' attitude causes many of us to consume more than we need" while 89% agreed, "Buying and consuming is the American way." Although people had great misgivings about the amount of consumption going on, many felt others should be free to spend their money as they chose. This internal conflict aggravated a deep-felt concern about the level of materialism present in society. One man is quoted as describing materialism as "the lust for wealth and power that . . . we're taught to worship." Further, the report found that "Many assert that excessive materialism is at the root of many of our social problems, such as crime and drugs."³⁵

The anxiety these people felt about financial pressures is well based. According to one personal finance author, "Household credit-card debt has more than doubled in the last six years. In fact, personal bankruptcies reached a record high of 1.35 million in 1997, about eight times the rate in the Depression."³⁶

Religion and Values. The divided attitudes revealed in the adults and youth in the two surveys cited above suggest that there is a lack of integration between religious profession and practice. Religion was not a vital factor for one-third of the high school students. In addition, the large percentage of those respondents who lied and cheated at least once meant that many of those who valued religion also exhibited those negative behaviors.

In the second study, almost two-thirds of the adult participants found religious faith important. Yet, somehow that influence did not help them sort out the pressures of materialism in their lives.

News reports announce a "resurgence of faith" occurring in the United States. For example, television commentator Bill Moyers wrote an article that declared "Religion is breaking out everywhere."³⁷

However, there are those who view this development with reservation. Various church leaders interviewed for a Dallas Morning News article wondered what people mean when they say they are "religious." The president of International Awakening Ministries commented on the number of those who describe themselves as "born-again Christians." He offered, "The evidence is overwhelming that a terribly high percentage of that number could not possibly be Christians, because their lives are totally out of alignment with Christian truth."³⁸

Jesuit priest Avery Dulles reviewed Catholic approaches to American culture for a Fordham University lecture given in late 1989. He noted that "consumerism" had become dominant in U.S. society, and, since Vatican II, Catholics had generally taken an approach of "accommodationism" which did not provide a clear choice for church members.³⁹

Author Philip Yancey took a critical look at the concept of what has been termed "God's preferential option for the poor." He concluded that such a preference on God's part would not be due to the righteousness of the poor. Rather, many times poor people, through no choice of their own, are desperate enough to recognize God's love as good news, while those who are succeeding financially may be preoccupied with other matters. He notes that "Dependence, humility, simplicity, cooperation, and a sense of abandon are qualities greatly prized in the spiritual life, but extremely elusive for people who live in comfort." Those who are successful may rely on their own abilities, while those who are desperate because of poverty will often turn to God.⁴⁰

A Southern Baptist leader suggests the comfort of the middle class has larger implications for American society. His concern in the recent presidential intern scandal was with the large number of people who were not particularly upset. "My concern is with the people whose response to a lack of character in our leaders is a roaring, "SO WHAT? LET THE GOOD TIMES ROLL!" As long as there are people in this country who believe that a leader's personal character makes no difference in any way, then I tell you that we are in the throes of crisis!"⁴¹

The inability to discern and to integrate moral values in the public square has been noted in other quarters as well. The Christian Century ran excerpts from the introduction to the ten-year anniversary edition of *Habits of the Heart*. The authors, Robert N. Bellah, Richard Madsen, William M. Sullivan, Ann Swidler and Steven M. Tipton, reflected on the "radical individualism" that they identified in their 1986 book. Ten years later, they discussed the role of "civic membership," a concept "that points to that critical intersection of personal identity with social identity." Having earlier identified the trend toward individualism, the authors write a decade later about the consequences this trend has had on society as a whole.⁴²

David Mathews, the Kettering Foundation president, writing in *The Chronicle of Philanthropy*, introduces the concept of "civic philanthropy." Citing "unbridled cynicism" among the population, he equates this condition as the equivalent breakdown of physical infrastructures such as water and power systems. He notes that "community development requires a corresponding civil infrastructure for institutions to work, programs to function, and problems to be solved. Foundations depend on strong civil societies for their objectives to be met. If societies are weak, grant makers must invest in civil infrastructure."[43](#)

There may be a basis for arguing that church member giving trends could have served as an early-warning system for these developments in society. Sensitive to pressures placed on the individuals, spending patterns might well have reflected a change from community identity to individual gratification, before the collective social impact was felt. Giving as a percentage of income began to decline in the eleven denominations in 1961, three years before membership began to decline. In the same way, a downturn in the portion of income that members choose to invest in their churches could signal a movement away from religion as a defining element in life.

How to Proceed?Two communions have independently developed a similar strategy to increase communication with their adherents about basic values of the faith. Both groups have decided to organize themselves at the national level to go directly to the members in the pews.

The Presbyterian Church passed a resolution at its 1998 General Assembly that called on specific action from each member of the denomination. The particular issue was the removal of guns from private homes in light of shootings at schools. Apart from the specific issue involved in the Presbyterian resolution, the importance for the present discussion lies in the fact that the General Assembly decided to ask for action on the part of all Presbyterians, a change from the past. One leader was quoted as saying, "Its new ground is in speaking directly to Presbyterians to do something."[44](#)

Meanwhile, the Roman Catholic bishops in the U.S. recently developed an initiative for the Jubilee 2000 effort. The focus of the campaign is to promote charity, justice, and peace. However, rather than leaving the ideas at the national level, the bishops are organizing a visitation campaign in the parishes, in which members will be presented with a pledge card asking them to make a commitment as a Catholic to pursue these ends in their families and other areas of their lives. Rather than general commitments, Catholics will be asked to take eight specific steps, including "pray regularly for justice and peace" as well as "give more generously to those in need at home and abroad."[45](#)

Both of these denominational efforts reflect a new focus on asking people in the pews to act in concrete ways. It may be that leaders cannot assume their members have shared values or understanding regarding the issues facing the church that will naturally lead to expected behaviors. Communication, and perhaps even education about basic concepts of the faith, may be required. The national leadership seems to have recognized that it needs to assist local ministers and priests in organizing efforts against the individualistic and self-oriented cultural forces that are impacting church members.

Many people acknowledge that the civic religion so dominant in American culture through the 1950s no longer exists. However, America continues to be a religious nation, as evidenced by the self-identification of many Americans with specific religious traditions. Leaders may have been coasting on an "after-glow" effect, as those traditions were handed down from one generation to another, but not experienced firsthand. The after-glow is still visible. For example, a correlation appears to exist between regular church attendance, and volunteering and donating to charity.[46](#)

Other data would also support a sense of religion's influence. Two publications that track the nonprofit world, *The Chronicle of Philanthropy* and *The NonProfit Times*, annually compile lists of the largest nonprofit groups. These lists routinely exclude churches, in part because religious denominations are not required to file the government form used to compare organization incomes. Of those groups that are included in the list, two religious-based charities appear in each of the publications' top ten list. In addition, three of the top ten Human Services groups in *The Chronicle of Philanthropy's* list are directly connected to religious communions, while a fourth is faith-based. Seven of the ten largest international groups also are religiously rooted.[47](#)

Even the analyses in the present report could suggest that national leaders need not be concerned. There may be signs that these patterns are turning around. Tables 1 and 2 in chapter one indicate that per member giving to Congregational Finances has taken an upturn in recent years. In addition, there may even be a slowing in the decline of giving to Benevolences as a percentage of income.

Yet, these recent improvements in church member giving could merely be a respite in the continued downward trend that has been evident during the past three decades. Only additional data from future years will determine whether church members are actually changing their giving patterns. Furthermore, there has been no evidence to suggest that church members are open to fulfilling their potential for donating billions of more dollars by increasing giving levels toward the classic standard of the tithe in order to address the desperate needs of others.

The attitudes voiced by teenagers and adults in the two values surveys cited above, in combination with the current report's overall giving data, suggest that major infrastructure work still needs to be done among church members. These people appear to be struggling to find practical help in coping with the material pressures they face in everyday life. Church members may be experiencing a crisis of vision, rather than making a conscious decision to withdraw support from the goals of the church. Help can come in the form of communication and creative presentation of the basic

concepts of the faith, designed to assist all church members in moving from seeing religion only as the performance of liturgical life passages observed in baptism, weddings, and funerals, to a dynamic faith that has the same power for change evident in the lives of those living at the margins of society. The poor, still striving to achieve a sound standard of living, may well be more sensitive to the transforming power of religion. It is the middle class, those who have reaped the fruits of hard work and moral behavior in the form of a stable and comfortable environment, who will need to be reminded that authentic religion does not maintain but actually changes those who are open to it.

A place to begin may be in helping church members to integrate their faith and money. In this affluent culture, there are few more powerful forces than the money which people earn and spend. In Matthew 6:24, Jesus Christ seemed to indicate that making a clear choice about money would help people also clear their minds about other aspects of their relationship to God.

John Wesley struggled with the same difficulties in the church of his time, and developed a strategy that may have relevance for today.

We ought not to forbid people to be diligent and frugal; we must exhort all Christians to gain all they can, and to save all they can; that is, in effect, to grow rich! What way then (I ask again), can we take, that our money may not sink us to the nethermost hell? There is one way, and there is no other under heaven. If those who 'gain all they can,' and 'save all they can,' will likewise 'give all they can,' then, the more they gain, the more they will grown in grace, and the more treasure they will lay up in heaven.⁴⁸

¹ George Will, "Urban Churches Have Solution," Champaign (Ill.) News-Gazette, September 6, 1996, A-4.

² S. Mark Heim, "God's Long Shot in the Inner City: A Vision of Church-Based Economic Development," The Christian Century, July 5-12, 1995.

³ Kim Lawton with Tammy Blackard, "Giving Black Families a Boost," Christianity Today, 38-39.

⁴ Roy Maynard and Bob Jones IV, "Fighting Poverty in Jesus' Name . . . and With Taxpayer Funds?" World, August 15, 1998, 12-15.

⁵ David Boldt, a Knight Ridder article appearing as "Keeping the Faith" in Champaign (Ill.) News-Gazette, November 22, 1998, B-1 and B-5.

⁶ Herbert Welch, ed., Selections from the Writings of John Wesley (Nashville: Abingdon, 1942), 208.

⁷ Welch, 208.

⁸ U.S. Bureau of the Census, Statistical Abstract of the United States: 1997 (117th ed.) (Washington, DC: 1997), 768.

⁹ A pastor called after one presentation to inquire for these "sin expenditures" because, he noted, about half his congregation was "wet."

¹⁰ "Growth in Gaming Industry Slowed Last Year in Both Handle and Revenue," International Gaming & Wagering Business Magazine via www.igwb.com/news/gaw.html.

¹¹ George H. Gallup, Jr., Religion in America 1996 (Princeton, NJ: The Princeton Religion Research Center), 41-42. The estimate of 60% of the population affiliated with historically Christian churches is an adjustment of the total of 69% of members in all religious traditions in the U.S.

¹² Pet Ecology Brands, Inc. Homepage at www.petecology.com/products.htm.

¹³ Pamela Hobbs, "From Wild to Mild" at www.abcnews.com/sections/us/pets/pets_intro.html.

¹⁴ Susan Herrell, "Some Pets Sitting Pretty," Champaign (Ill.) News-Gazette, April 21, 1997, B-1, B-8.

¹⁵ Carol Lloyd, "How Much Is That Doggie . . ." MoJowire of MotherJones, March/April 1998 at www.mojones.com/mother_jones/MA98/doggie.html.

¹⁶ "An Accessory Too Far," a June 9, 1997 Associated Press story at wp4.washingtonpost.com/wp-srv/digest/daily/june/21/pets.htm.

¹⁷ "Health Care for You and Your Pet: A Comparison" at msnbc.com/onair/nbc/nightlynews/PetSurgery/default.asp.

¹⁸ An Associated Press story appearing as "Pet Insurance Booming Business," Champaign (Ill.) News-Gazette, November 4, 1998, B-6.

¹⁹ U.S. Statistical Abstract: 1997, 769.

²⁰ An Associated Press story appearing as "Illinois Firm Sees Big Sales in Fresh, Ready-to-Eat Meals," Champaign (Ill.) News-Gazette, November 24, 1998, B-2.

²¹ Laura Shapiro, "Fake Fat: Miracle or Menace?" Newsweek, January 8, 1996, 60.

²² Geoffrey Cowley, "Herbal Warning," Newsweek, May 6, 1996, 67.

²³ "New Book Taps Into A Growing Field, Home Gardening," USA Weekend, March 28-30, 1997, 10.

²⁴ Brian Dietz, "Spending Bucks Makes Outdoors Sense," Champaign (Ill.) News-Gazette, May 29, 1998, C-7.

²⁵ "Be Safe on The Water This Summer," USA Weekend, June 12-14, 1998, 12.

²⁶ A Boston Globe article appearing as "Coming Up Soon in Tourism: Space Flights," Champaign (Ill.) News-Gazette, April 19, 1998, F-2.

²⁷ David Briggs for the Associated Press, "Reclaiming America, Evangelicals Vow to Take Back America, One Precinct at a Time," Champaign (Ill.) News-Gazette, April 12, 1998, B-1.

²⁸ An Associated Press article appearing as "Religious Right Take Beating with '98 Election," Champaign (Ill.) News-Gazette, November 7, 1998, D-1. ²⁹ George Will, "GOP Loses Its Voice and Election," Champaign (Ill.) News-Gazette, Nov. 6, 1998, A-4.

³⁰ David Broder, "Voters' Message: Don't Rock Boat," Champaign (Ill.) News-Gazette, Nov. 8, 1998, B 2.

³¹ Joseph and Edna Josephson Institute of Ethics, "1998 Report Card on the Ethics of American Youth," (Marina del Rey,

CA, 1998), 1, 31, 34-36, 38-39, 41.

- [32](#) MarketSource Corporation, "Teen Marketing-Buying Habits" at www.marketsource.com/teen/research/buying.html.
- [33](#) The Harwood Group, *Yearning for Balance: Views of Americans on Consumption, Materialism, and the Environment*, (Milton, MA: Merck Family Fund, July 1995), 3-4. [34](#) The Harwood Group, *Yearning for Balance*, 1.
- [35](#) The Harwood Group, *Yearning for Balance*, 4-6.
- [36](#) Andrew Tobias, "Take Control of Your Credit Cards," *Parade*, November 1, 1998, 4.
- [37](#) Bill Moyers, "The Resurgence of Faith," *USA Weekend*, Oct. 11-13, 1996, 4.
- [38](#) Ed Housewright for *Dallas Morning News*, "Leaders Wonder How True Believers Are," *Champaign (Ill.) News-Gazette*, April 20, 1995, C-4.
- [39](#) Tracy Early for *Catholic News Service*, "Catholic and American: Accommodation to Culture Endangers Church, Says Theologian," *The (Peoria, IL) Catholic Post*, December 17, 1989, 10.
- [40](#) Philip Yancey, "Is the Gospel Bad News for You?" an excerpt from *The Jesus I Never Knew in Christianity Today*, November 13, 1995, 52.
- [41](#) Adrian Rogers, "Does Character Count? A Biblical Treatment," *SBC Life*, November 1998, 1 (Rogers' emphasis).
- [42](#) Robert N. Bellah, et al., "Individualism and the Crisis of Civic Membership," *The Christian Century*, May 8, 1996, 510.
- [43](#) David Mathews, "Creating a Movement Toward 'Civil Philanthropy,'" *Chronicle of Philanthropy*, April 20, 1995, 42-43.
- [44](#) Gustav Niebuhr, "Presbyterians Urged to Keep Handguns Out of the Home," *New York Times*, June 20, 1998, A 1.
- [45](#) Jerry Filteau of *Catholic News Service*, "Bishops Will Seek Personal Pledges," *Peoria (Ill.) Catholic Post*, November 22, 1998, 1.
- [46](#) Virginia A. Hodgkinson and Murray S. Weitzman, *Giving and Volunteering in the United States*, 1996 Edition (Washington, DC: Independent Sector, 1996), 90-91.
- [47](#) "A Banner Year for Big Charities," *Chronicle of Philanthropy*, November 5, 1998, 1, 31, and 42; and "The NPT 100, America's Biggest NonProfits," *NonProfit Times*, November 1998, 31 and 36.
- [48](#) Welch, 208.
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