



INSTITUTE OF
BIBLICAL ECONOMY

PROJECT: T.A.G.

Which Person Might Be Considered A True Cheerful Giver?



Barely Squeezing Under A Set Amount?

Exceeding A Certain "Normal" Level?



"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." — *2 Corinthians 9:7*

This verse emphasizes the **attitude** behind giving rather than the **amount**. It encourages believers to give willingly and joyfully, rather than out of obligation or pressure.

"Honor the Lord with your wealth and with the firstfruits of all your produce. — *Proverbs 3:9*

"Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." — *Luke 6:38*



Your Tithe All Gains (T.A.G.) Self-Discovery Challenge

"Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's." — *Matthew 22:21*

CoPilot

Based on recent data, the average Bible-believing Christian in America gives about 2–3% of their income to their church or religious causes:

Key Findings:

- **Average Giving:** Christian households in the U.S. typically allocate **about 2.5% of their income** to religious giving.
- **Annual Amount:** The average annual donation to religious organizations is approximately **\$2,600 per household**.
- **Tithing Participation:** Only **20–25% of Christians** report practicing tithing (giving 10% of income).
- **Evangelical Christians:** About **75% of evangelicals** give regularly to religious causes, though not necessarily at the 10% level.
- **Generational Trends:** Millennials are increasingly participating in giving, with a 40% rise in engagement over five years.

Observations:

- While many Christians believe in the biblical principle of tithing, **actual giving often falls short** of the traditional 10% benchmark.
- Factors such as income level, age, financial stability, and trust in church leadership influence how much individuals give.

Copilot

There is no specific breakdown of **average tax brackets by religious affiliation**, including Christians. However, we can infer some general insights based on broader data:

1. General U.S. Taxpayer Data

- The average federal income tax rate across all U.S. taxpayers was 14.9% in 2021.
- The **bottom 50%** of taxpayers (earning less than \$46,637) paid an average rate of **3.3%**.
- The **top 50%** paid an average rate of **16.2%**, with the **top 1%** paying **25.9%**.

2. Most Common Tax Brackets

- The **15% bracket** (based on older data) was historically the most common, with over **42 million households** falling into it.
- About **77% of American households** fall into the **15% bracket or below**, meaning their **effective tax rate** is often much lower due to deductions and credits.

3. Christian Giving vs. Taxation

While we don't have exact data on the **average tax bracket for Christians**, surveys show that:

- Most Bible-believing Christians give **2–3% of their income** to religious causes.
- This is significantly **lower than the average tax rate**, suggesting that **taxation often exceeds charitable giving**, even among religiously committed individuals.

Studies consistently show that **Republican Christians tend to give more to charity than Democrat Christians**, but the reasons behind this difference are nuanced and not purely political.

Key Findings:

1. Republicans Give More Overall

- Republicans are more likely to be “**serious donors**”, with **31% giving at least \$1,000 annually**, compared to **17% of Democrats** and **20% of Independents**.
- Counties that vote Republican tend to report **higher charitable contributions** than Democratic counties.

2. Religious Attendance Drives Giving

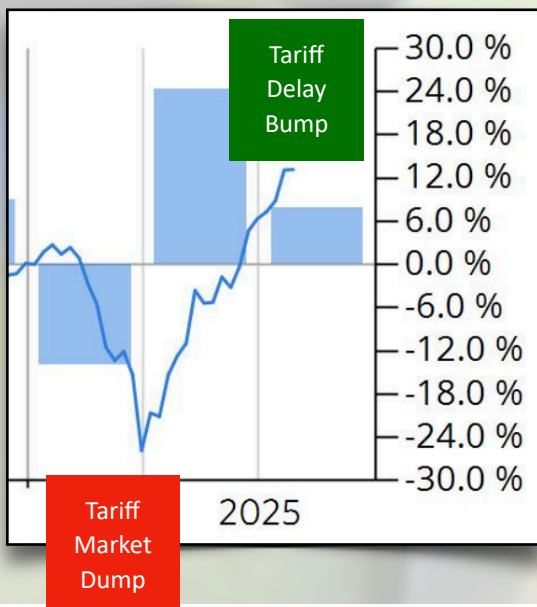
- The primary reason Republicans give more is **higher church attendance**. Regular churchgoers—regardless of political affiliation—are significantly more likely to donate.
- Republicans tend to donate more to **their own congregations**, which boosts their overall giving numbers. Democrats, by contrast, are more likely to give to **non-religious charities**.

3. Not Ideology, but Social Composition

- The difference in giving is **not driven by political ideology** (e.g., views on income redistribution or government programs).
- Instead, it reflects **social and religious differences**: Republicans are generally more religious, and religious people tend to give more—especially to their own churches.

Summary:

- Republican Christians give more to charity, largely due to higher religiosity and church attendance.
- **Democrat Christians** may give more to **non-religious causes**, but overall charitable giving is lower.
- The gap is not ideological, but cultural and religious.



If you have earned a gain- anywhere- on an investment you own whether it be in a tax deferred bucket, like a 401(k) or an IRA or in a tax exposed bucket, like a his & her brokerage account...

Why not purposely offer a tithe, of any amount, to the Lord on that gain.

That doesn't mean a profit needs to be taken rather you simply offer a cash tithe on the gain.

If you would like to be a more aggressive giver, and the profit is in a tax exposed bucket and has grown over at least a year, then you can actually donate that principle, and or profit to a charity, so that it is cashless.