

Does God really require 10 percent?

January 10, 2013

Are Christians required to give 10 percent of their income to the church? If so, is it based on gross or net income? Would God accept less in hard times?

The issue of tithing—traditionally understood as 10 percent—has perplexed churchgoers for years. Interpretation and denominational practice usually set the tone for givers, often with tension between giving as law or “old covenant” or as grace under the “new covenant”—both biblically based.

Begin with 10 percent

“The principal topic of discussion at the morning session of the Southern Baptist Convention was the report of the committee on tithing. ... The committee recommended the adoption of the tithing system, and that several state conventions, district associations, the pastors, churches and missionary societies educate the people up to paying systematically to God not less than one-tenth of their income,” *The New York Times* reported May 12, 1895.

From its beginning in 1845, the convention has emphasized giving. Still today, the SBC is among denominations that encourage believers to give at least 10 percent of their income to their local church. Leaders of the two major faith-based financial service ministries —Crown Financial Ministries and Dave Ramsey’s Financial Peace University—do as well.

Those who promote the 10-percent concept usually cite Malachi 3:8-11,

especially verse 10 which emphasizes bringing the “full tenth into the storehouse” (*Holman Christian Standard Bible*). The passage promises God will “open the floodgates of heaven and pour out a blessing for you without measure.”

They point to Psalm 24:1 that everything belongs to God already, and to Genesis 14, the story of Abraham paying a tenth as tribute to Melchizedek, the king of Salem and a priest to God. Tithing proponents also cite Proverbs 3:9, which calls believers to honor God with the firstfruits of the harvest. Again, the passage promises a blessing.

Crown calls the tithe “seed stock,” based on 2 Corinthians 9:10: “Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness” (*New International Version*).

On his website, Ramsey insists God established the tithing principle for believers’ benefit—teaching them “how to keep God first” and “how to be unselfish.” The financial consultant also stresses: “God is trying to teach us how to prosper over time.”

Tithing advocates encourage believers to continue giving at 10 percent, even when in debt. Ramsey insists those who cannot live on 90 percent of their income will not be able to do so on 100 percent. He also claims those who examine their budgets still can give “at least” 10 percent, regardless of their circumstances.

Crown stresses believers have options, even while in debt.

They could tithe on the amount remaining after paying creditors each month. Or they could commit to giving at least some amount to God, starting with less than 10 percent and increasing the percentage as debts are paid or as income increases.

If an individual’s debts require all his or her income, the person can “tithe”

by volunteering at church or by serving the needy.

To those who suggest the tithe is an Old Testament concept supplanted by the new covenant, Randy Alcorn, author of *The Treasure Principle*, noted on his blog, “However, the fact is that every New Testament example of giving goes beyond the tithe.

While he believes in the “superiority” of the new covenant over the old, he said he believes “there’s ongoing value to certain aspects of the old covenant.” Tithing is one of those.

Grace giving

Others advocate that under the New Testament, grace rather than law should guide giving.

David Croteau, author of *You Mean I Don’t Have to Tithe?* and *Perspectives on Tithing* believes that, while giving remains important, the concept is different in the New Testament.

“Tithing was a wonderful institution in the Mosaic law,” Croteau said. “However, the Mosaic law, including the tithe, has been fulfilled by Christ. The tithe was connected to festivals, government and religion in the Old Testament and was always connected to the land of Israel.”

He believes the Bible—particularly the New Testament—teaches four principles for giving. It should be income-based or proportionate, based not only on Deuteronomy 16:16-17, but also 1 Corinthians 16:2 and 2 Corinthians 8:3, 12. Giving should be needs-based (1 Corinthians 9:1-14, 2 Corinthians 8:13-14, 9:12), generous (2 Corinthians 8:2-3, Philippians 4:17-18) and heart-based (Exodus 25:1, 35:5, 21-22, 36:6, 2 Corinthians 9:7).

Daniel Akin, president of Southeastern Baptist Theological Seminary, points to Matthew 23:23 and Luke 11:42 to show that the “Lord was concerned not only with what we give but how we give,” Akin wrote.

He uses 2 Corinthians 8-9 when teaching his students about what he has termed “grace giving.” Giving is an expression of gratitude for what God has done through Jesus, with the emphasis on generosity.

Akin said the Corinthians passage points out circumstances and difficulties should not interrupt generosity, financial giving is a reflection of believers’ giving themselves to God, and Jesus-followers “should excel in the grace of giving.”

He added Scripture also points out that willing generosity is “more important than the amount given,” that believers should give through churches and other ministries that will handle gifts “judiciously” and that the generosity of some believers will encourage others.

American Baptist Churches-USA also encourages giving out of gratitude. “The tithe is, for Christians, not a legalistic obligation, but an opportunity for grateful response to God’s grace,” the denomination states on its website.

The American Baptist group claims tithing is biblical, but it should be considered an expression of stewardship and discipleship rather than as a legalistic practice. “American Baptists should see tithing as an expression of God’s grace, not a legalistic way of earning grace. It is a response—not a requirement.”

Those who advocate a minimum of 10 percent also encourage believers to give out of love. Ramsey notes on his website, “Read the Bible and take from it what you will, and if you tithe, do it out of love for God, not guilt.”