

God and the Paradox of Financial Dependency — 12

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Revised August 2026

Central claim

When church finances are offered as public evidence that an omnipotent, compassion-oriented deity distinctly orchestrates Christian mission, the claim incurs a test: some durable financial or compassionate-output difference should be less expected under ordinary human institutions. The record instead shows familiar dependence on donors, labor, property, budgets, and organizational scale, so it favors ordinary institutional causation over that distinctive-orchestration claim. This conclusion leaves theism and secondary-cause models that predict no public financial difference open.

Preview:

Target claim	Expected difference	Observed pattern	Rational response
Church finances publicly evidence distinctive orchestration by an unlimited, compassion-oriented deity.	Some durable financial or compassionate output should be less constrained by funding than under ordinary human institutions.	Donations, labor, property, budgets, and scale explain the record; no stable public difference is established.	Prefer ordinary proximate causes for the financial pattern; keep theism open unless a discriminator appears.

Ordinary causes here are proximate institutional causes and may coexist with theism. The result rejects automatic public confirmation from financial outcomes; it does not condemn charitable giving.

Visual preview:



The upper route represents the expected public difference; the lower route represents the observed donor-and-budget pathway. The scale favors ordinary institutional causes for the financial pattern while leaving theism open.

Abstract

Christian institutions routinely depend on donations, paid and unpaid labor, property, budgets, and fundraising. This paper asks what evidential weight that pattern has when financial outcomes are offered as public evidence that an omnipotent, compassion-oriented deity distinctly orchestrates Christian mission. The claim incurs a comparative test: distinctive orchestration should make some durable financial or compassionate-output difference more expected than it is under ordinary human institutional causation. The record examined here instead shows familiar budgets, staff, donor dependence, and internal costs; the earliest Christian sources show collections, patronage, asset sales, and labor; and research on religious groups identifies ordinary mechanisms by which costly commitment sustains cooperation. Taken together, these strands make the observed dependence more expected under ordinary institutional causation and therefore count against the specified distinctive-orchestration model. The conclusion is comparative and defeasible, not a contradiction in theism: secondary-cause, participatory-giving, and hidden-purpose models remain possible, but they cannot treat undifferentiated financial success and failure as automatic public confirmation. Readers should require a pre-specified outcome that ordinary causes do not predict as readily before treating church finance as evidence of distinctive divine action.

Keywords: church finance; divine providence; likelihood; religious institutions; Christian giving; comparative evidence

1. The Question Is Not Whether a Deity Owns a Wallet

Imagine a humanitarian organization that says its work is distinctly orchestrated by an agent with unlimited resources and unwavering compassion. The organization nevertheless closes programs when donations fall, delays repairs when costs rise, reduces staff when payroll cannot be met, and expands when capital arrives. None of this proves that the agent does not exist. But if the organization's successes are offered as public evidence that the agent distinctly directs its work, the ordinary dependence matters. This paper argues that the pattern favors ordinary institutional causation over distinctive orchestration only when the latter predicts a public difference; theism and models that expect only ordinary means remain open.

That question is sharper than the slogan that a deity “needs money.” Churches are human associations. Human beings need food, time, shelter, transport, equipment, and coordination; money is a flexible way to obtain them. Even if a deity were resource-independent, it would not follow by logic alone that every institution associated with that deity must be financially independent. Treating an institution's budget as the deity's bank account confuses two different claims.

The stronger argument concerns a missed difference. Many Christian communities do not merely say that a deity exists. They credit providence for buildings acquired, salaries met, missions sustained, and gifts arriving at decisive moments. They may describe institutional survival as an answer to prayer or as evidence that their work has divine backing. Once financial outcomes are given this public evidential role, the comparison must be symmetrical. If success counts for the claim, then persistent conformity to ordinary financial limits must be allowed to count against it unless an independently supported theology predicts that conformity.

The bare word “God” is too ambiguous to identify the target. A *God-concept* is a specified conception of a deity. The target here is not theism in general but a God-concept with four features: the deity is able to act without financial constraint; is strongly concerned with human welfare; distinctly orchestrates the institutional mission under discussion; and would have reason to make that orchestration publicly distinguishable from ordinary organizational causation. Remove the fourth feature and the present evidence may have little force. Keep it, and a missed discriminator matters.

This focus preserves the skeptical challenge without pretending that omnipotence by itself fixes divine intention. Explanatory appraisal requires a clear model, a comparator, and an observation that the models lead us to expect at different rates (Dawes, 2009; Oppy, 2013). The relevant comparator is an ordinary human-institutional model: Christian organizations arise and persist through familiar social, economic, historical, and psychological processes, whether or not some deity exists beyond those processes.

2. Two Models and One Expected Difference

Call the first model *distinctive orchestration*. On this account, an omnipotent, compassion-oriented deity does not merely permit Christians to organize; the deity guides the mission in a way meant to provide public reason for attributing its institutional course to divine agency. The model need not predict limitless cash, luxurious buildings, or the elimination of human participation. It must predict some durable difference relevant to the attributed aim: compassionate work unusually insulated from donor cycles, provision that does not track ordinary fundraising inputs, or another pre-specified pattern that a human organization would be unlikely to produce.

Call the second model *ordinary institutional causation*. On this account, congregations and ministries acquire staff, property, technologies, and programs as their participants provide money and labor. Larger groups manage larger budgets and more complex administration; financial pressure changes priorities; institutions succeed, fail, merge, and adapt. This model does not imply that every leader is cynical or every gift is wasted. It predicts ordinary dependence because people coordinating costly activity normally require resources.

These are rival explanations of the financial pattern, not exhaustive worldviews. Ordinary institutional causation may coexist with theism; it says that the observed financial course displays no public signature beyond familiar proximate causes. Distinctive orchestration adds the claim that some publicly discernible difference should appear.

The missed-difference argument

1. If financial outcomes are to provide public evidence for distinctive divine orchestration, that model must make at least one stable financial or compassionate-output difference more expected than under ordinary human institutional causation.
2. The reviewed pattern instead consists of ordinary dependence—budgets, staffing, donor variation, internal costs, and early material support—without an established stable difference.
3. That pattern is expected under ordinary human institutional causation and, insofar as distinctive orchestration predicts a public difference, is less expected under distinctive orchestration.
4. Therefore the patterns favor ordinary institutional causation over distinctive divine orchestration, while leaving other forms of theism open.

This is not a claim that a missing miracle deductively disproves a deity. It is a comparative claim about evidence. On a likelihood approach, an observation favors one model over another when the observation is more expected under the first model (Royall, 1997; Sober, 2008). Because neither model here supplies well-tested numerical probabilities, a precise likelihood ratio would manufacture confidence. The paper therefore makes only an ordinal judgment: insofar as distinctive orchestration predicts a public difference, the observed pattern is more expected under ordinary institutional causation than under that model.

The principal vulnerability lies in the first premise. Why expect a public difference at all? Omnipotence supplies ability, not intention. Compassion supplies a reason to protect valuable work, but not a complete ranking of all possible goods. Distinctive orchestration supplies the missing bridge only when its defenders treat institutional outcomes as public evidence. The argument targets that combined claim; it does not target theologies that expect no financial signature.

3. What the Financial Record Actually Shows

3.1 Modern congregations look economically ordinary

The most defensible observation is modest: congregations operate with money, staff, administration, and recurring costs, and these features vary with organizational size. The 2018–19 National Congregations Study offers a nationally representative picture of U.S. congregations across religious traditions. The median congregation had about 70 regular participants and a \$100,000 annual budget; the average attendee worshiped in a congregation of roughly 360 participants with a \$450,000 budget. Larger congregations had more staff, resources, programming, administration, and coordination. Among denominationally affiliated congregations, 80 percent financially supported their denominations, even as rising local operating costs led congregations to retain a larger share of income (Chaves et al., 2021).

These findings do not establish corruption, extravagance, or failed compassion. They establish the ordinary architecture relevant to the comparison. Congregations scale like organizations. Resources make staff and programs possible; costs place pressure on allocation; technological capacity adds expense; and financial ties connect local and national bodies. An ordinary institutional model predicts this pattern directly.

Nor should the burden on believers be exaggerated. American Christians do not uniformly surrender a tithe. Survey and interview research finds that many give much less than ten percent and that a substantial minority gives nothing (Smith et al., 2008). Some households may experience pressure or hardship, and some appeals may be manipulative, but a general claim that tithing routinely impoverishes adherents requires evidence not supplied here. The core argument does not need it. Financial dependence is visible even when giving is voluntary, modest, transparent, and used well.

3.2 The earliest movement was not money-independent

The historical contrast must also be corrected. Acts depicts communal sharing, but sharing was not resource-independence. Believers sold possessions and distributed the proceeds according to need (Acts 2:45; 4:34–35). Paul worked with his hands in Corinth (Acts 18:3), yet he also defended an apostle’s right to material support (1 Corinthians 9:4–14), acknowledged help from other communities (2 Corinthians 11:8–9), and described the Philippians’ gifts as partnership in his mission (Philippians 4:15–18). Tentmaking, patronage, collections, hospitality, and mutual aid occupied the same early economic world.

Social histories of Pauline communities emphasize urban networks, households, status differences, labor, and material exchange rather than a movement floating free of economic conditions (Longenecker, 2010; Meeks, 1983). More recent work on early Christian “theo-economics” argues that financial and theological language were intertwined: Paul and his communities imagined divine and human agents participating together in economic relationships (Quigley, 2021). This scholarship does not settle the theological truth of those relationships. It does remove the claim that monetary entanglement arrived only through later institutional decline.

The result cuts in two directions. A defender can reasonably say that material participation belongs to Christianity from the beginning, so modern giving is not a betrayal of an originally moneyless design. The critic can reply that the historical pattern then supplies no early financial exception needing divine explanation. Either way, the record does not establish an early money-independent baseline from which later Christian institutions declined.

3.3 Costly participation has ordinary group functions

Financial and material demands can also strengthen a group without requiring distinctive divine orchestration. Iannaccone’s club model shows how costly requirements may reduce free-riding and increase the value participants receive from a committed community (Iannaccone, 1992). Historical research on nineteenth-century communes likewise tests whether costly requirements are associated with cooperation and institutional longevity, while warning that the mechanism is not unique to religion (Sosis & Bressler, 2003). These studies do not prove that any particular offering is merely a control device. They identify ordinary processes capable of producing and sustaining demanding forms of participation.

This matters because “giving builds community” is both a serious reply and a limited discriminator. Shared sacrifice can express loyalty, support mutual aid, and make cooperation credible. Yet a mechanism that appears in religious and nonreligious collectives cannot by itself identify divine orchestration. It explains why human groups might preserve costly giving even when an omnipotent deity would not need the currency.

4. A Cumulative Case, Not a Single Accusation

No evidence strand carries the conclusion alone. Budgets are compatible with providence. Early material exchange is compatible with providence. Costly commitment mechanisms are compatible with providence. The inference arises from their shared comparative direction.

Evidence strand	Observed or argued pattern	Fit with ordinary causes	Comparative contribution
Modern organization	Budgets, staff, technology, denominational ties, and internal costs scale with congregational size.	Human coordination and resource constraints predict the pattern directly.	Familiar scaling is a missed difference if distinctive orchestration predicts release from ordinary limits; it is not evidence of misuse or divine absence.
Early Christianity	Asset sales, collections, patronage, labor, hospitality, and mutual aid appear from the beginning.	Ancient households and urban networks predict material interdependence.	Removes an alleged early exception and strengthens continuity with ordinary causes; it does not decide the theology of giving.
Commitment mechanisms	Costly requirements can reduce free-riding, signal loyalty, and stabilize groups.	Comparable mechanisms occur in religious and nonreligious collectives.	Supplies a human pathway for costly giving; it neither reduces every gift to control nor excludes divine action.
Missing discriminator	No stable money-independent output has been established in the evidence reviewed.	Ordinary causes predict no release from financial limits.	Directly favors ordinary causes only insofar as distinctive orchestration independently predicts a public difference.

Table 1. The evidence ledger shows why the conclusion is cumulative and bounded. Each strand increases the comparative fit of ordinary institutional causation without converting compatibility into disproof.

The common structure is simple. First, Christian institutions display the financial features human organizations normally display. Second, those features are not merely late corruptions but extend into the movement’s earliest sources. Third, social research identifies ordinary benefits that help explain why demanding contributions persist. Fourth, no clear counter-pattern more expected under distinctive orchestration than under ordinary causes has been established. Together these facts let the human-institutional model explain the record without adding an exceptional cause.

By contrast, distinctive orchestration bears an additional burden. It must explain why unlimited capacity and strong concern for compassionate aims leave the public financial pattern within the same broad range that limited human organizations occupy. “The deity chose ordinary means” is coherent. But once chosen, those means no longer distinguish the deity’s action from their ordinary operation. A reply may preserve possibility while surrendering evidential advantage.

This is the paper’s polemical point. Believers are often invited to count a timely gift, a completed building campaign, or an institution’s survival as providential confirmation. The same evidential generosity is rarely extended in the other direction when programs close, appeals fail, or resources track wealth and donor access. A

standard that counts success for the claim but never permits ordinary dependence to count against it is not a public test. It is an every-outcome protection.

The every-outcome problem

1. If financial success confirms distinctive divine orchestration, some sufficiently contrary financial outcome must be able to lower confidence in that claim.
2. If every failure is reclassified as providence through mystery, discipline, timing, or hidden purpose so that confidence never falls, no financial outcome counts against the claim.
3. Therefore an interpretive rule that treats every possible financial outcome as confirming or neutral cannot obtain public confirmation from any particular outcome.

The inference is deductively valid as a constraint on discrimination. Its application remains interpretive: a defender may identify a genuine range of expected outcomes or an independent reason why a particular failure does not count. What is unavailable is cost-free confirmation—claiming evidential credit for success while refusing in advance to specify any financial pattern that would tell against the same model.

5. The Strongest Replies and What They Cost

5.1 Providence works through secondary causes

The strongest theological reply is not that a deity secretly pays bills. It is that divine providence ordinarily works through creaturely causes. Classical Christian theology can treat human decisions, labor, gifts, and institutions as real secondary causes within a broader providential order; Aquinas explicitly argues that providence operates through such causes rather than eliminating them (Aquinas, 1947). On this view, ordinary financial dependence is exactly what one should expect.

That reply succeeds against a contradiction. It also narrows what the financial record can establish. If a secondary-cause model predicts exactly the ordinary financial patterns that human institutional causation predicts, the presence of a budget, a timely donation, or institutional survival cannot by itself distinguish the providential interpretation from those causes. Independent theological reasons may justify the interpretation, but the financial outcome does not supply public leverage on its own.

The choice is therefore clean. A distinctive-orchestration model predicts some observable difference and accepts evidential risk. A secondary-cause model predicts ordinary financial patterns and avoids this risk, but it may not cite those same patterns as public confirmation without another discriminator. Both positions are coherent; they make different evidential claims.

5.2 Giving forms generosity and shared agency

A second reply says that the purpose of giving is not to relieve a deity's shortage. Giving forms generous people, permits participation, and creates shared responsibility. The early Christian collection for the poor and Paul's language of partnership make this reply more than an after-the-fact excuse. Scholarship on Pauline poverty and gift language confirms that material care could be central to community identity (Longenecker, 2010; Quigley, 2021).

The reply explains why some financial participation may be valuable. It does not explain why compassionate outcomes must remain vulnerable to the full range of ordinary fundraising limits. Formation could coexist with a public safety net, unusually stable provision, or a smaller dependence on wealth concentration. More importantly, generic community benefits do not identify a divine cause. Human groups also cultivate solidarity through contribution. The reply reduces the expected difference; it does not create a new one.

5.3 Scarcity, freedom, and hidden purposes

A defender may argue that guaranteed provision would distort human freedom, foster dependency, attract insincere participation, or interfere with goods achievable only under scarcity. These are possible goods. Their evidential force depends on specificity. Which outcomes would these aims lead us to expect? Why do they require the observed degree and distribution of financial vulnerability? What outcome would be surprising if the reply were true?

Without answers, an appeal to hidden purposes protects logical possibility but does not reverse the comparison. There are indefinitely many unknown reasons compatible with any result. A model gains explanatory force when its auxiliary assumptions are independently motivated and restrict what should occur, not when they are introduced only after the observation is known (Dawes, 2009; Sober, 2008).

This does not license certainty. Human observers may be poorly placed to rank all divine aims. The proper effect of that limitation is modesty about both negative and positive inferences. If hidden reasons block criticism of financial dependence, they also block easy appeals to financial success as public confirmation.

5.4 Exceptional ministries and apparent provision

Some ministries report striking gifts, survival against odds, or unusually effective service. Such cases deserve investigation rather than ridicule. Yet a memorable case is not a comparison class. To show a distinctive pattern, one needs the number of opportunities, ordinary fundraising activity, failed or unnoticed cases, comparable secular and non-Christian organizations, and a result specified before the outcome is known.

The challenge is not to prove that every success has an ordinary explanation. It is to show that the distribution of successes is more expected under distinctive orchestration than under ordinary institutional causes. Until that comparison is made, exceptional narratives may support private gratitude or community identity, but they do not establish a public financial signature.

6. What Would Count as a Genuine Difference?

The argument should not become a trap in which no possible evidence could favor distinctive orchestration. A fair critic must say what would move the comparison. Several patterns could matter if defined in advance and documented across an appropriate comparison class:

- compassionate output that remains unusually stable when donations and local wealth fall;
- repeated provision not statistically associated with ordinary appeals, networks, asset sales, credit, or wealthy patrons;
- materially superior aid per comparable resource input, sustained across traditions and reporting systems;
- a transparent prediction by a ministry that risks failure under specified financial conditions and succeeds at a rate ordinary organizations do not match; or
- another public outcome that the distinctive-orchestration model predicts more strongly than the human-institutional comparator.

Each proposal faces measurement problems. Compassionate output is hard to compare; organizations differ in mission and accounting; hidden subsidies and volunteer labor must be counted; data quality varies; and selection after success can manufacture miracles. These difficulties are not reasons to abandon testing. They are reasons to avoid declaring a large or decisive likelihood advantage before the relevant probabilities have been estimated.

The constructive standard is therefore restrained. Specify the deity model, its predicted difference, the comparator, the outcome, and the conditions under which confidence should decrease. Report successes and failures. Treat transparency as part of the evidence. Distinctive orchestration that survives such a test would gain

more public evidential support than a thousand retrospective stories because it would expose itself to an outcome ordinary institutional causes predict better.

For most readers, the practical implication is immediate. Give when the work is good, the finances are transparent, and the human need is real. Do not infer divine endorsement merely from organizational survival or a successful campaign. An institution can deserve support without possessing a supernatural financial signature, and a sincere donor can demand ordinary accountability without denying every possibility of providence.

7. Conclusion

When church finances are offered as public evidence that an omnipotent, compassion-oriented deity distinctly orchestrates Christian mission, the reviewed pattern favors ordinary institutional causation. Christian institutions need resources because people, buildings, technologies, and coordinated programs require them. That fact is not a contradiction in theism or proof that giving is wasted; it becomes evidentially relevant only against a model that predicts a publicly distinctive financial or compassionate-output difference.

The cumulative record examined here points in one direction. Modern congregations show familiar budgets, staffing, internal costs, and donor dependence. The earliest Christian sources show material exchange rather than category-level money-independence. Social research identifies ordinary commitment and cooperation mechanisms that help costly participation persist. The ordinary human-institutional model predicts these strands without an added story. A distinctive-orchestration model that predicts release from normal financial limits must explain why the expected difference is not established.

The principal boundary is equally clear. A deity may work only through ordinary secondary causes, value participatory giving, or have aims that do not include a public financial signature. Those possibilities preserve forms of theism. They also remove the financial discriminator. If every success and failure is treated as confirming or never disconfirming providence, financial outcomes cannot serve as public confirmation.

The rational change requested is not cynicism but symmetry. Apply the same evidential standard to favorable and unfavorable outcomes. Ask in advance what difference divine orchestration should make, what ordinary human causes predict, and what observation would lower confidence. Until a stable discriminator appears, church economies bear the expected marks of human institutions, and that explanation should be preferred for the financial pattern itself.

A. Formal Reconstruction of the Central Thesis

A.1 Plain-language reconstruction

- P1.** If financial outcomes are to provide public evidence for a specified model of distinctive divine orchestration, that model must make at least one stable financial or compassionate-output difference more expected than it is under ordinary human institutional causation.
- P2.** The reviewed evidence shows ordinary organizational dependence, early material exchange, and generic commitment mechanisms without establishing such a stable difference.
- P3.** Insofar as the distinctive-orchestration model predicts that difference, the observed pattern is more expected under ordinary human institutional causation than under distinctive orchestration.
- P4.** Evidence favors one model over another when it is more expected under the first model than under the second.
- P5.** Therefore this financial pattern favors ordinary human institutional causation over the specified distinctive-orchestration model.

P6. The comparison does not entail that the distinctive-orchestration model is impossible, that every God-concept is false, or that a deity cannot work through ordinary means.

Conclusion. Christian financial dependence is defeasible evidence against a publicly distinctive divine-orchestration model relative to ordinary human institutional causation, with other forms of theism left open.

A.2 Symbols

- D : the specified distinctive-orchestration model that predicts a public difference.
- H : ordinary human institutional causation, a proximate explanation compatible with theism.
- E : the observed dependence on donors, labor, property, budgets, and scale without an established public difference.
- P : conditional probability notation; $P(E | D)$ and $P(E | H)$ are the comparative likelihoods of observing E if D or H is assumed, respectively.

A.3 Displayed inference

The symbolic core is:

$$P(E | H) > P(E | D) \implies E \text{ favors } H \text{ over } D. \quad (1)$$

Equivalently,

$$\frac{P(E | H)}{P(E | D)} > 1. \quad (2)$$

A.4 Validity and premise support

Validity. Given the comparative premise in P3 and the evidential rule in P4, the conclusion in P5 follows. The inference is valid as a conditional bridge; it is not a deductive proof that D is false.

Support for the premises. P1 states the public-evidence condition built into D ; P2 summarizes the reviewed record. P3 is the paper's inductive and interpretive premise, not a logical truth. The modern congregational data, earliest Christian economic practices, and ordinary group mechanisms support $P(E | H)$ being comparatively high. Whether $P(E | D)$ is lower depends on the specified God-concept genuinely predicting a public financial difference. A secondary-cause theology that predicts no such difference changes D and weakens the inference; it does not turn E into public evidence for distinctive orchestration.

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