

Solving the Riddle of Comfortable Guilt

BY PATRICIA SNELL HERZOG

Most of us admit that our giving behavior does not match our personal or our religion's ideal of what it should be. Yet we are oddly content with this. Why do we have this comfortable guilt, and how can we change our habits to be rid of it?

American Christians who regularly attend church earn around two trillion dollars in income annually, yet, on average, they give less than one percent of their annual earnings to charitable or religious causes. One in five of them gives nothing at all. Why? How is it that Christians, living in a nation characterized by abundance and a religiously-infused context that calls people to support charitable and religious causes, contribute such a relatively low annual amount? This is the riddle we set out to solve when Christian Smith, Michael Emerson, and I embarked on the research we summarized in *Passing the Plate: Why American Christians Don't Give Away More Money*.¹ What we found is humorously captured in a bumper sticker that reads "Don't let the car fool you. My treasure is in heaven."

After interviewing numerous pastors and parishioners around the country, I came to describe this phenomenon as *comfortable guilt*. This concept, simple on the surface of things, is actually somewhat complex. I unpack it in this article in order to help us better understand ourselves and those whom we serve in American congregations.

Let's begin with what comfortable guilt is not: it is not selfishness. In more than ten years of studying American giving, I have come across only a few people who appear to be acting rather selfishly, with no desire to give of their resources to others. These people do exist, but they are few and do not make a dent in explaining the general trends.

Rather, what I have heard – from the most-religiously-devote, more-than-weekly attender to the will-set-foot-in-a-church-over-their-dead-body atheist – is an overwhelming consensus that giving away resources through money, time, or other actions is highly desirable. When asked if giving to charitable or religious causes is important, the nearly ubiquitous response is a resounding, “Yes.” In fact, people have never reported to me that they think giving is not a good activity in which to partake. They may have never given a dime in their life, or perhaps donated only a dime to the common bell-ringer around the holidays, but nevertheless they still say that people *should* give. They almost universally report that they personally would like to give. However, they often quickly provide explanations for why they do not give at the moment, or why their current giving is less than they think it should be.

My colleague Brandon Vaidyanathan and I set out to investigate this rather strange occurrence in an article entitled, “Motivations for and Obstacles to Religious Financial Giving.”² As part of a broader study, we were able to build relationships with a handful of churches and gain access to their financial records. These congregations allowed us to sample their parishioners for interviews based on their church financial giving records. We then selected people for interviews regarding their giving behaviors, especially their financial giving to their church. What we found was an incredible disconnect between their actual, tallied financial contributions to the church and their verbal descriptions to us of those contributions.

The majority of people we spoke to told us that giving is part of what it means to be Christian, that people of faith are called to see what they have as an abundance of resources to be shared toward the benefit of others. Some said they saw giving as an obligation because the money is not actually theirs, but belongs to God. Many discussed a religious tithe. Some saw it as an obligation to give ten percent of their annual income. Others described it not as a requirement to give a specific fixed amount but as a general rule that some sort of percentage or regular giving should characterize Christians. A handful even went so far as to say that ten percent was merely the baseline that must be given to the church, and that additional funds could be contributed beyond that to support other charitable causes. A few quite conscientious Christians even mulled over with us their thoughts regarding the importance of calculating the percentage based on pre-tax earnings to be sure they did not “cheat” the tithe.

Yet, with a couple exceptions, nearly no one in our sample gave anywhere near to the expectation they described. Since even a few more percentage points of giving by the hundreds of thousands of Christians in the United States would equate to more than one hundred billion dollars a year in funds available to support religious and charitable causes, we sought to understand why this “slippage” happens. What we found was that people identify a variety of motivations to give and a variety of obstacles to their

desired giving. Some do not have the resources. Very many do have the resources but think they do not, taking their regular monthly expenditures to be fixed costs and believing they do not have enough remaining discretionary income to give away. Others have what we call “giving illiteracy,” which is similar to financial illiteracy more generally.³

Aside from those explanations, however, the most interesting one is this notion of comfortable guilt. It also seems to be the most challenging obstacle to overcome if you are a pastor, financial officer, or fundraiser interested in generating increased funds from potential givers, or if you are an individual giver interested in understanding and adjusting your own giving habits. Most American Christians think they should be giving more than they do, but they are not uncomfortable enough about it to change their giving. The classic social psychological notion of dissonance appears not to apply in this case. According to that idea, when people become aware of a gap between their expectations for themselves and their actual behavior, they generally become uncomfortable and do one of two things: change their behavior to match their ideal, or change their ideal to match their behavior. But for some reason, when it comes to financial giving, most American Christians appear to bypass this social psychological law of human nature to let the dissonance linger. They do not seem to be concerned about closing their giving gap.

American Christians appear to be, on the whole, quite comfortable with the knowledge that their giving behavior does not match their personal or their religion’s ideal of what giving should be. Indeed, interviewees are articulate about their comfortable guilt, making statements such as: “I suppose I could cut down my own needs to have more money to give, but I don’t feel guilty about that.” Others said, “There might be a slight amount of guilt, because like I said, you can always give more. But that wouldn’t keep me up at night.” Perhaps in the single two most inspiring quotes for my naming of the concept, one interviewee reported: “It’s not really uncomfortable. It’s just, ‘Darn, I wish I could give more. I wish I could.’” And another said: “I’m comfortable, but then I’m not comfortable.” Comfortable, but also not comfortable; or guilty, but also not guilty: this is what it means to have comfortable guilt.

The social psychological notion of dissonance appears not to apply to American Christians’ concern that they should be giving more than they do. They neither change their behavior to match their ideal, nor change their ideal to match their behavior.



Based on this research-informed knowledge, what can pastors do to help cure their parishioners of comfortable guilt? How can parishioners change their habits in order to be rid of it? While my research investigations do not answer these questions directly, I proceed in what follows to offer a few suggestions. I warn you that these ideas are untested; they might turn out to be counter-factual fallacies that presume doing the opposite of observed behaviors will have the opposite effect (though that is itself an empirically testable hypothesis that my research has not explored). But with this caveat in mind, let's move beyond merely naming the problem and think together about how to solve it. My grain-of-salt-with-a-pinch-of-sugar approach is to conjecture about what might be helpful given the differences I have observed between those who have comfortable guilt and those who do not. What I can point to is a combination of social psychological tendencies, practices of giving that help to actualize intended ideals, more or less giving-supportive relationships, and organizational processes that foster different giving cultures.

The first suggestion is to *foster a giving orientation*. In a forthcoming book, I and my colleague Heather Price review the tremendous variations in giving behaviors and then investigate numerous explanations for the variations.⁴ Some of the factors that shape giving patterns – such as social demographics, economic resources, and other mostly fixed attributes – are relatively unchangeable. But aside from those, there are three sorts of explanations that givers or fundraisers could potentially influence. The first has to do with personal and social orientations to giving. Continuing with the social psychological approach embedded in the notion of comfortable guilt, we find that people who give greater financial amounts of money to charitable causes have some things in common that may help to undermine their comfortable guilt. They generally evidence higher levels of social responsibility, greater degree of holding a prosperity outlook, more social solidarity, and lower tendency to acquisition seeking. That is to say, they feel personally compelled to act on behalf of others, tend to see abundance instead of scarcity, tend to think as “we” instead of “I,” and are not continually focused on their next purchase for themselves.

An implication of these findings is that efforts to develop these characteristics in ourselves and others might contribute to greater giving. If givers have these qualities and non-givers do not, then non-givers may become givers and low givers may increase their giving if these social psychological orientations are fostered in them. Of course, that is easier said than done. However, I think an important “take-away” is to understand that helping ourselves or others to become greater givers does not necessarily begin with the economic transaction. While talk of money certainly has its place, what could indirectly encourage generous giving is helping people to feel in com-

munion with others, to be aware of others' needs and act on their behalf, and to better see the abundance in their own lives, perhaps even by helping them to calculate it. In short, giving may come more readily from those who do not treat contributions as an isolated event outside the bounds of their everyday reality and instead have an integrated, holistic approach to their Christian orientation that fosters a generous lifestyle.

Another suggestion for overcoming comfortable guilt is *to offer a web of support for giving*. We find that not all support systems are created equal. The Americans who are surrounded by parents, spouses, friends, and communities that regularly give tend to be greater givers themselves. Other people voice personal desires to give, but are not surrounded by a web of givers. We think of this as the former people having support systems that "grease the wheels" of giving, making their ideal more likely to be a reality. But the others experience in their affiliations some "friction" for acting out their inclination to give.⁵

One implication of this finding is that people should share more about their giving activities. This does not mean that everyone should go around talking to others about their financial giving. In fact, my research shows that could easily be construed as bragging and disgust people rather than inspire them. Nevertheless, it is overwhelmingly clear that the average American does not live in a giving-supportive culture. People in the United States are private about their giving — both in their talking about it and their doing it; thus, few people have access to the kinds of giving activities that others around them are actually doing.

One perplexing aspect of this recommendation, in my view, is the complicated implications for church "offering plates" going online. As an online giver myself, I hardly think preventing the wave of current and future e-giving is a justifiable response to this dilemma. At the same time, I was struck in conducting this investigation how many Americans' only access to information about the giving activities in their support networks occurred during childhood when they observed their parents putting money into church offering plates. Many said their parents never spoke to them about it, but that every week they saw that hand go into the pocket and put something in the plate.

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Often, that experience alone appears to be the seed that grew into a lifetime of giving. So, how will future generations learn from their parents' giving if it is entirely online and there is no physical modeling?

Conducting this research has made me more aware of how I model giving behavior to my children. I have continued my online giving (to support the practice approach to giving described below), but I now bring to church some small change for my children to put into the collection. This encourages them to participate in the offering each week, until they are older and have their own money to contribute. It is this sort of informal, non-verbal, regular exposure to a giving behavior that appears to be the critical bedrock to becoming a lifetime giver.

The third potential remedy to comfortable guilt, *forming a giving habitus*, draws on the work of a great cultural sociologist, Pierre Bourdieu.⁶ One of the many insights Bourdieu infused into contemporary sociology is the notion of *habitus*. Often people act in certain ways because they are imprinted with a habit to do those actions unconsciously, without drawing upon their limited supplies of attention. Without such a habit in place, the ever-inundating stimulation of modern living can get in the way of having the cognitive resources to attend to carrying out desired behaviors.

Let's apply this to giving. One reason people may have comfortable guilt about giving less than they think they should is that they are easily distracted and do not carry out their giving plan, since it was never formed into a habit. For example, we hear people say, "I should go to the gym more, but I don't." This same mechanism can help to explain significant differences in giving. In our forthcoming book we explore the approaches that Americans have to their giving as regular, intentional, or spontaneous, impulsive. We find four discernable giver types – Habitual, Planned, Selective, and Impulsive – as well as a fifth group of people who have no discernable pattern. When comparing a variety of their giving behaviors, we find that Habitual and Planned givers consistently give more to religious and charitable causes than do Selective and Impulsive givers. A potential implication of this finding, though with the same caveats noted above, is that it could be possible to become a giver, to give greater amounts, or to help others in giving, by moving giving activity from the level of conscious, attention-needing behavior to imprinted behavior, either planned or habitual, and otherwise operating in the background.⁷

Another layer of remedies for comfortable guilt drawn from our research pertains to organizational cultures that are more and less successful in inspiring giving behaviors. Ruben Swint has drawn out implications from our work in this area.⁸ Suffice it for now to acknowledge that Americans are all-too-isolated in their giving activities, and creating an organizational culture of giving is a way to potentially implement several of these remedies simultaneously.

In addition to the suggestions above, there are more possibilities that we might explore to improve giving. With the relative lack of support that Americans have to actualize their giving, the numerous “slippages” between what people think they should do and what they actually do, and the prevalent ability of many religious Americans to sit quite comfortably with their giving guilt, there is much work to be done to facilitate a more regular actualization of a generous orientation.

NOTES

1 Christian Smith and Michael O. Emerson, with Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008).

2 Brandon Vaidyanathan and Patricia Snell, “Motivations for and Obstacles to Religious Financial Giving,” *Sociology of Religion*, 72:2 (2011), 189-214.

3 Illiteracy regarding finances is increasingly widespread. Any restaurant server or taxi cab driver knows the relative lack of percentage-calculating ability present in the general public. Hence, the new approach is to have credit machines provide examples of actual dollar amounts associated with a range of percentage options.

4 Patricia Snell Herzog and Heather Price, *American Generosity: Who Gives & Why?* (New York: Oxford University Press, forthcoming 2016).

5 It is important to remember these findings are based entirely on how our research participants describe what others in their support systems are doing. They could be wrong. But if our participants do not know that people around them are giving, then how could these others' activities affect their own giving behavior?

6 See, for example, Pierre Bourdieu, *Outline of a Theory of Practice*, translated by Richard Nice (New York: Cambridge University Press, 1977).

7 In Herzog and Price, *American Generosity*, we explore these five types of givers in more detail and apply our conclusions specifically for religious leaders.

8 See Ruben Swint, “How Congregations (and Their Members) Differ on Generosity,” *Generosity*, Christian Reflection: A Series in Faith and Ethics, 57 (Waco, TX: The Institute for Faith and Learning, 2015), 44-51.



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