



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Solving the Riddle of Comfortable Guilt
(*Generosity*, pp. 37-43)

Suggested Article:

📖 Time to Tithe
(*Generosity*, pp. 73-77)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

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Solving the Riddle of Comfortable Guilt

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?

Prayer

Almighty God, forgive us for claiming to be your church in the world, but failing to share what we have with the world. Forgive us for failing to recognize that what we have is yours and is given to us to share with others.

We pray in Jesus' name, and through your Holy Spirit. Amen.

Scripture Reading: Malachi 3:8-12

Reflection

Ponder these uncomfortable facts: "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 give nothing at all." Why is this?

To find out, Patricia Snell Herzog and her colleagues visited congregations, studied financial records, and interviewed members. Almost everyone said giving to charitable causes is a good thing. They knew they should give more and wanted to give more, but they didn't. Some really did not have the resources; others (mistakenly) believed they did not have the resources.

But here is the most interesting explanation: many of them had "comfortable guilt." You would expect them to suffer some dissonance—to "become uncomfortable and do one of two things: change their behavior to match their ideal, or change their ideal to match their behavior." But they don't. "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," Herzog notes. "They do not seem to be concerned about closing their giving gap."

Drawing on her research, Herzog offers three suggestions to help us cure our own and others' comfortable guilt.

- ▶ *Foster a giving orientation.* People who give more to charitable causes generally "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." Perhaps we will be greater givers if we develop these characteristics. She writes, "While talk of money certainly has its place, what could indirectly encourage generous giving is helping people to feel in communion 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."
- ▶ *Offer a web of support for giving.* People who give more tend to be "surrounded by parents, spouses, friends, and communities that regularly give." Perhaps such affiliations "grease the wheels" of giving, while others offer some "friction" for acting on an inclination to give. To foster these webs of support, "people should share more



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about their giving activities” — especially with their children — but not in a boastful way.

- ▶ *Form a giving habit.* When we act unconsciously from habit, we do not draw on our limited supplies of attention. Otherwise, Herzog notes, “the ever-inundating stimulation of modern living can get in the way of having the cognitive resources to attend to carrying out desired behaviors.” She sorts givers into four types — Habitual, Planned, Selective, and Impulsive — (though some others have no discernable pattern). The Habitual and Planned consistently give more than do Selective and Impulsive givers. So, we may “become a giver, give greater amounts, or 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.”

Herzog concludes that “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.”

Study Questions

1. What does Patricia Snell Herzog mean by “comfortable guilt,” and why is it a *riddle* that people display it?
2. How can your congregation foster “a giving orientation”?
3. Consider the barriers in America to maintaining a web of support for giving. How can you overcome these in your family and congregation?
4. Why do Habitual and Planned givers tend to give more than Selective and Impulsive givers? What specific habits might help you become a greater giver?
5. Discuss Richard Stearns’s comment: “The chief competitor to dependence on God is money — what it can buy and what it symbolizes. We need to give generously in order to inoculate ourselves from the diseases of materialism and consumerism. Unfortunately, we’re not getting our vaccination shots.”

Departing Hymn: “Lord, You Love the Cheerful Giver” (vv. 1 and 3)

Lord, you love the cheerful giver
who with open heart and hand
blesses freely, as a river
that refreshes all the land.
Grant us, then, the grace of giving
with a spirit large and true
that our life and all our living
we may consecrate to you.

Blessed by you with gifts and graces,
may we heed your Spirit’s call,
gladly in all times and places
give to you who gives us all.
You have bought us; now no longer
can we claim to be our own;
ever free and ever stronger
we shall serve you, Lord, alone.

Robert Murray (1832-1910), alt.

Suggested Tunes: PLEADING SAVIOR or BEECHER

Solving the Riddle of Comfortable Guilt

Lesson Plans

Abridged Plan	Standard Plan
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1, 3, and 4	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To introduce the idea of “comfortable guilt” as a partial explanation for why American Christians give so little to charitable causes.
2. To examine three strategies to cure comfortable guilt in ourselves and others.
3. To discuss how generous giving can counteract the spiritual diseases of materialism and consumerism.

Before the Group Meeting

Distribute copies of the study guide on pp. 8-9 and ask members to read the Bible passage in the guide. Distribute copies of *Generosity (Christian Reflection)* and ask members to read the focus article and suggested article before the group meeting. For the departing hymn “Lord, You Love the Cheerful Giver” locate one of the familiar tunes PLEADING SAVIOR or BEECHER in your church’s hymnal or on the Web in the Cyber Hymnal™ (www.hymntime.com/tch/) or Hymnary.org (www.hymnary.org).

Begin with a Story

“After the 1987 stock market collapse, one of Wall Street’s worst days, I panicked over my lost investments,” Richard Stearns remembers. “We had lost more than a third of our life’s savings, including the money we had set aside for our children’s college. I became obsessed, analyzing spreadsheets and calling in orders to sell our stocks and funds in the hopes of preventing more losses.

“It was obvious to my wife, Reneé, that I had far more of my desires and dreams tied up in that money than I should have. She said, ‘Honey, this thing is consuming you in an unhealthy way. We have our marriage, our health, our friends, our children, and a good income. You need to let go of this and trust God.’

“She was right, but it was not easy to let go. So Reneé suggested something that seemed outrageous to me at the time. After we prayed together, she told me that we needed to write out some large checks to the ministries we supported. This was not easy for me to do, especially in the state I was in. But once it was all over I felt a wave of relief. We had broken the spell that money had cast over me.” (*Generosity*, p. 75)

How have materialism and consumerism “cast their spell” over us, so that, despite our good intentions, we rarely turn our attention to giving? That’s a big factor in (what Patricia Snell Herzog calls) “the riddle of comfortable guilt.”

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by inviting members to read aloud together the prayer in the study guide.

Scripture Reading

Ask a group member to read Malachi 3:8-12 from a modern translation.

Reflection

This study examines Patricia Snell Herzog’s proposed explanation for why most American Christians who regularly attend church give relatively little to charitable and religious causes: they have “comfortable guilt.” After members are clear about this phenomenon, focus on the three remedies for comfortable guilt that she recommends.

The next study guide, “How Congregations Differ on Generosity,” explores how congregations’ organizational structures are more or less successful in inspiring giving. As Herzog notes, “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.”

Study Questions

1. Patricia Snell Herzog stresses that comfortable guilt is not selfishness. She is describing people who want to be generous givers and know that they have adequate resources, but fail to give anything like their ideals would suggest. She reports them saying, “I suppose I could cut down my own needs to have more money to give, but I don’t feel guilty about that.” “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.” “It’s not really uncomfortable. It’s just, ‘Darn, I wish I could give more. I wish I could.’” And, “I’m comfortable, but then I’m not comfortable.”

The riddle is that they allow dissonance between their practice and ideals to linger; they do not adjust their practice, nor do they give up on their ideals. So they continue to experience guilt, but have become comfortable with that.

2. Herzog identifies four elements of a giving orientation: “higher levels of social responsibility, greater degree of holding a prosperity outlook, more social solidarity, and lower tendency to acquisition seeking.” You might choose one element for all members to focus on, or form four small groups to reflect on them individually. Brainstorm how worship, education programs, small groups, mission activities, fellowships, and so on, in your congregation influence that element of a giving orientation. What more can your congregation do?
3. “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,” Herzog notes. She mentions how she models giving behavior before her children when an offering is collected in worship. In some churches, members fill out pledge cards or sign a chart to indicate their gift of money, time, and labor. How can your church encourage people to share their giving behaviors in a humble way?
4. Herzog suggests that Habitual and Planned givers establish a habit or set up a plan for their regular giving, and then they do not have to stop and think about it as the year goes on. Some examples might be giving a certain amount each week or each month, establishing an automatic withdrawal for online giving, scheduling a certain time to write checks to charitable organizations, and so on. Selective and Impulsive givers, on the other hand, are more likely to be distracted from carrying out their intentions to give, since it was never formed into a habit. She explains, “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.”

Encourage members to share the giving habits that they have successfully formed, or would like to establish.

5. Richard Stearns makes this comment at the end of his story about overcoming his enervating fear when the stock market collapsed in 1987 (see “Begin with a Story” above). Materialism and consumerism rivet our attention on gaining personal wealth, possessions, status, security, and so on. This can be a serious distraction from focusing on others’ needs, our interdependence on others, and the abundance we already have, which are the key features of (what Herzog calls) “a giving orientation.” These “diseases” encourage us to depend on ourselves rather than on God. Stearns reports “a wave of relief” after he acted in opposition to their temptation, by writing generous checks to the ministries his family supported.

Stearns believes these diseases infect congregations too: only small percentages of church budgets go to overseas ministries, humanitarian aid, or direct assistance to the poor.

Departing Hymn

If you choose not to sing the hymn, you may read the text in unison or silently and meditatively as a prayer.