

God and Money
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Part of the mission of a comprehensive center is to span the whole field of philanthropy and the whole scope of the university; teaching, research, and service. Two areas that the Indiana University Center is building in depth are fund raising and ethics and values. It is the deep tension between fund raising realities and ethical and religious values that seems to me most interesting. If we embrace both of those perspectives we will have embraced the matrix of the spiritual and the material, of the religious and the economic, of the ethical aspirations and the practical techniques that are the defining characteristics of philanthropy. Therefore, my short essay on "God and Money" is intended to compress both perspectives into as tight a conceptual space as possible.

And so I approach the subject of religion and philanthropy as one of those concerned with finding ways to study and teach the subject. There is another reason for attending carefully to religion and philanthropy. It is embedded in the research undertaken by Independent Sector and a few others into the giving and volunteering behavior of Americans. For me, the most important information coming out of the research thus far has to do with the behavior of those people who place a high value on religion and who express that value by attending church regularly and frequently. The recent (1988) Independent Sector report on its national survey of Giving and Volunteering contains this information:

Average annual household giving is \$562; average giving among those who attend church weekly is \$1,109. The average percentage of giving for all

givers is 1.5 percent of household income; among those who attend church weekly the average is 2.7 percent. The average number of hours volunteered per week is 2.1; the average number of hours volunteered per week by those who attend church frequently is 3.2. The number of people who attend church weekly is 29 percent of the total; those who rarely or never attend represent 32 percent of the total.

I draw some rough inferences from these and other even more familiar figures. Philanthropic giving and volunteering is dominated by those most actively involved in organized religion. No other field of activity claims even a third as many of the philanthropic dollars contributed as does religion. Of even more notable interest is that giving to religion is the means by which many Americans support other nonreligious organizations and causes.

My own working conclusion is that the strength of American philanthropy is based upon its religious origins and values and traditions. My own conviction-and it must be merely that, because I can't prove it is that philanthropy would not survive the significant deterioration of its religious values and character. I am not arguing that all philanthropy is religious; I am arguing that the American philanthropic tradition is religious, in its philanthropic as well as in its charitable dimension. The theory of philanthropy is built upon the reality of charity, as much for the nonreligious Carnegie as for the believing Rockefeller, as much for the secular Sierra Club as for the religious Salvation Army.

The anthropologist Mary Douglas once commented to me that one doesn't need religion to explain the origins of philanthropy. A similar perspective is shared by some historians, and probably by many if not most social scientists. Many who approach religion from the perspective of other disciplines explain religious behavior in nonreligious terms. I am not yet

persuaded that these others' views are more enlightening, but I am convinced that the diverse perspectives add up to an issue worth examining more carefully and discussing more fully.

There is a third inference that I've drawn from the first two: If people who attend church weekly lead the way in giving and volunteering, and if there is a close link between their behavior and their religious commitments, then it seems to me very important that we should know more about these people if we hope to understand American philanthropy as it now exists.

Not being a disciplined scholar I draw readily on my experience to test what I think I know. My experience includes involvement at varying levels of activity over the years in two mainline Protestant denominations. My reading and observation and some of my involvement with those denominations has been at the level of the denomination as well as at the level of the congregation. I have known some members of the clergy as close personal friends, others as intellectual and professional colleagues. And I have sat in the pews with other lay people like myself. I don't recommend that others follow my approach, and I hope that more rigorous inquiry buttresses our knowledge of philanthropy as an element of congregational life.

Serious understanding of American philanthropy is not often to be found at the denominational level. It is rarely found among the clergy or among those who teach the clergy in theological schools. In my opinion the denominational leadership is philanthropically out of touch with the people in the pews. It has become preoccupied with 'issues at the national and international level to an extent that simply passes beyond the interest among ordinary churchgoers. It seems obvious that at the denominational level it has been politics rather than philanthropy that church leaders are most interested in. Some seem clearly to share the view that voluntary

action is a poor substitute for governmental action. Efforts to increase voluntary giving and voluntary service are seen as an obstruction to social progress.

My purpose is not to dismiss as unimportant the issues that the denominations urge upon us. The struggle over the social gospel is at least a century old and the debate is as important now as it was then. My sense is that religious understanding rises up from immediate experience. The links between that understanding among parishioners and the grand social conceptualizing of the denominational leaders are not strong enough to support the programs that are advocated. The resulting sense is one of continually falling short at the larger levels of ambition-when there is in fact much to be praised and admired at the local level. Irving Kristol told a relevant story at the national meeting of the Council on Foundations a few years ago:

I'll never forget my first job, working for a fine mechanic, who was an illiterate and who owned the factory. After I'd been there a few days, he took me aside and said, "Irving, *I* want you to remember two things; First, a thing worth doing is worth doing cheaply. And second, if something is too hard to do, find something easier to do."²

The most obvious difference between the denominational and the congregational level is that congregations do what is doable.

My friends in the clergy remind me of many of my academic colleagues. They look upon fund raising with distaste. Some of them act as if money comes into the university at night. The essential obstacle may be that of self-esteem: if I am a worthy scholar, as I know I am, others will know that and make it possible for me to do my work. A more recent variant is that as

a scholar I have rights to do scholarship; therefore, I have a claim on the public treasury.

The clergy are often bogged down in Washington Gladden's worries about "tainted money." At times they are quite understandably concerned that they can't give their whole commitment to the people they serve if they must turn to the same people for financial support. The larger questions of stewardship and trusteeship are often submerged in what becomes a dreary burden of annual pledge appeals. The members of the congregation can rotate their responsibilities for stewardship; the pastor cannot.

When I think of the people in the pews I conclude that that is where the backbone of American philanthropy rests. They are effective for several reasons.

The first reason is that people who attend church regularly are educated into the tradition of serving others. They are reminded of it every week. They are called upon to give their time and their money to serve others. They are told that that is what religion is all about, reducing all of it to loving God above all and loving one's neighbor as oneself.

The second reason is that the American tradition of philanthropy, shaped as much as it has been by the Protestant tradition, assumes that each person should be immediately involved in voluntary giving and voluntary service. The people who attend church regularly appear to be active people, as well-even attending church every week is a sign of self-discipline and sustained motivation. Such people are concerned about their neighbors, and so much of their philanthropy is "informal"-they are engaged in philanthropic activity on a level that is often loosely organized or not organized at all. (One of the great limitations of our way of talking

about organized philanthropy is that it ignores this pervasive and powerful informal kind.)

The third reason why the people in the pews are so important is that they believe in the principle of self-help and the principle of mutual aid as well as in the principle of philanthropy. They recognize the range of action that is called for and they can appreciate the differences.

The fourth reason is that these people (a) believe in God, and (b) practice pragmatism. Whatever theological debates are going on in the pulpit or at the national conferences, the people in the pews are the ones charged with getting things done. And they do everything: not only do they raise the money to pay the pastor and maintain the church property and to help the homeless, they attend to all of the other ordinary problems of buying and arranging the flowers on the altar and then, after the service, taking those flowers to people in the hospital. The mockery of these bourgeois virtues by modern intellectuals is so common that we rarely react to it anymore. The fact is that morality is always grounded in the ordinary behavior of ordinary people, and these ordinary religious people see it as their work to do some of the good that needs to be done in the world. Pious as they may be on Sunday, most of them are involved on every other day in useful philanthropic work.

If American philanthropy has a philosophy, I think we will find it in American pragmatism. We should look for the truth of philanthropy in the behavior of ordinary people engaged in the routine work of life.

The fifth reason why the people in the pews are so important is that they are more than religious in their values and interests and activities. One evening I attended the annual business meeting of a reasonably large and active congregation. In addition to church matters, members in attendance

reported on other activities: the hospital fund raising campaign; the new organization of parents and teachers and community leaders to deal with alcohol and drug abuse among teenagers, housing for a family moving into the area from South Africa; Amnesty International letter writing; and several musical and dramatic performances.

All of these things involved members of the congregation not simply as religious believers but as members of the community. Because this took place in a Long Island suburban church, many of those present were also active in business and governmental organizations and educational institutions in New York City and elsewhere in the metropolitan area. People who attend church weekly contribute their time and money not only to their church but to a wide array of other so-called secular purposes. There is a longstanding close working relationship between church-going business people and churches in doing all sorts of community work. Their cooperation is seen in the orchestration of efforts in the United Way and other community organizations.

If this general view of how much of the power of American philanthropy is among those anonymous people in the congregations has any merit, where does it lead? One direction is toward the education of the denominational leadership and the clergy about the reality of philanthropy. A second and perhaps more important direction is toward the fuller education of the laity about how they can do more than they are already doing. Many of us know individuals of substantial means and few commitments who don't know how to go about donating their wealth for philanthropic purposes. "Planned giving" remains a mystery to most Americans of means. That ignorance extends to many of the professionals in finance, accounting, law, and tax work.

The educational effort within the churches must also address the weakness of so much giving and fund raising for religious purposes. The powerful appeals to emotion and crisis overemphasize the immediate and neglect the long term. They imply quick solutions to intractable problems. Such approaches do not lead people to long term commitment but to a continuing, dizzying series of emergencies. Many people manage to maintain their equilibrium but others become confused. The most difficult tension within philanthropy is the tension between the immediate and the long term. Religious education in philanthropy has developed commitment and even generosity for the immediate, but not understanding for the future.

A third course to follow recognizes that the goal of expanding giving among those whose religious values are strong is not simply to increase giving to religion. The churches can become much more effective facilitators for giving for all sorts of purposes. What must happen is that the networks represented in each congregation must be mobilized to become more effective.

The longer term goal, of course, is to expand the numbers of people who give generously of their time as well as their money. The link between the two kinds of voluntary action is essential if philanthropy is going to avoid the trap of throwing money at problems. One of the principles of effective philanthropy has always been to be close to the recipient; that happens best and most often at the level of community. In the religious tradition, this means at the level of the congregation.

A final observation: the surveys would lead us to conclude that people who are wealthier than the average and better educated than the average attend church less often. The research does not yet bring it out, but I suspect that it is because the means and the knowledge of the wealthy and the educated

give them a sense of mastery over their lives. They tend to be "youthful" in outlook in one very important way-they think themselves invulnerable. People who attend church regularly sense their vulnerability, perhaps because they are closer to it, more exposed to it every day. The ones in church know they are vulnerable, and that everyone is. That is why philanthropy makes so much sense in religion, and why religion is so important to philanthropy.

Notes

1. Independent Sector: "Giving and Volunteering in the United States: Findings from a National Survey," Washington, D.C., 1988.

2. Irving Kristol, "Foundations and the Sin of Pride: The Myth of the 'Third Sector,'" The Institute for Educational Affairs, Washington, D.C., 1980. (Remarks at the annual conference of the Council on Foundations, Houston, May 30, 1980.)