Chapter 1

Money in American Culture

> *One's sense of the proprieties is readily offended by too detailed and intimate a handling of industrial or other purely human questions at the hands of the clergy. . . . These matters that are of human and secular consequence simply, should properly be handled with such a degree of generality and aloofness as may imply that the speaker represents a master whose interest in secular affairs goes only so far as to permissively countenance them.*
>
> Thorstein Veblen
> *The Theory of the Leisure Class*

Our culture is deeply ambivalent about money.[1] Money is a potent symbol of salvation for us: we spend $37 billion on state lotteries in the hope of sudden wealth.[2] At the same time, we suspect that there is something dangerous and evil about money: we know lottery winners' lives are sometimes destroyed by sudden wealth, and we are strangely comforted by watching news reports about those winners on TV. Americans who belong to religious congregations, surveys show, do not differ much from unaffiliated people in their attitudes toward money. Certainly religious people share much of the ambivalence of the society at large. Before looking at the special difficulties congregations have, let's look at the broader social and historical context of money in American culture.

Whose American Culture?

Of course “American culture” means different things to different people. The culture of the United States is diverse and grows more diverse by the day. It is no longer valid, if it ever was, to assume that all Americans share a single civic or religious story. Immigrant groups do not always cast off their origins in favor of the mythic nationality that flows from Pilgrim fathers, Bunker Hill, and Appomattox, through the triumphs of the two world wars, across the green lawns of the Eisenhower era to the 21st century. The white, Anglo-Saxon “Protestant Establishment” of Adamses and Eliots, Roosevelts and Tafts still exists,[3] but since the 19th century this older upper class has had to share leadership with Catholics and Jews and, more recently, with Americans of African, Hispanic, and Asian heritage. Nonetheless, new leaders tend to adopt the mores of their predecessors, and so the old establishment retains a disproportionate cultural influence on American society as a whole.

As attractive as it is to define ourselves strictly by our unique cultural heritage, we all participate in a larger whole as well; the tension is neither comfortable nor avoidable. “The pluribus,” as historian Wilfred M. McClay has put it, “remains in symbiosis with the unum.”[4]

As a person of mostly Anglo-Saxon origins, my struggle is to resist a self-deception in which my ethnic culture and the broader one conspire—namely the belief that “American” and “Anglo-American” are the same thing. I am continually tempted to deny this struggle by believing I have outgrown the self-deception, but once in a while some incident unmasks my illusions. Several years ago, my family and I ate lunch at a restaurant in Boston’s Chinatown. My son, Sam, who must have been seven or eight, noticed that we were the only Caucasians in the place: “We’re the only ones here who look like Americans.” Oh, dear. I’m afraid I corrected him as though I knew better: “Sam, what we look like is Europeans. The other people look like Asians. We all look like Americans.” But that was politically correct cant. The truth is that Sam had voiced all too candidly a cultural belief of which virtually no Euro-American is yet completely free.

To think about American culture we have to see past our own biased assumptions about what “looks American,” while acknowledging that some traditions remain more influential than others. Groups with power and money dominate the culture and draw others to become like them. Not every history is equal; Americans of every national origin gravitate toward a cultural core defined more by those with power than by those without. America is both a melting pot and a patchwork quilt; each individual and group struggles to achieve a comfortable balance between preserving a distinctive heritage and becoming "American," a process that often tacitly requires adopting norms and values foreign to one's heritage.

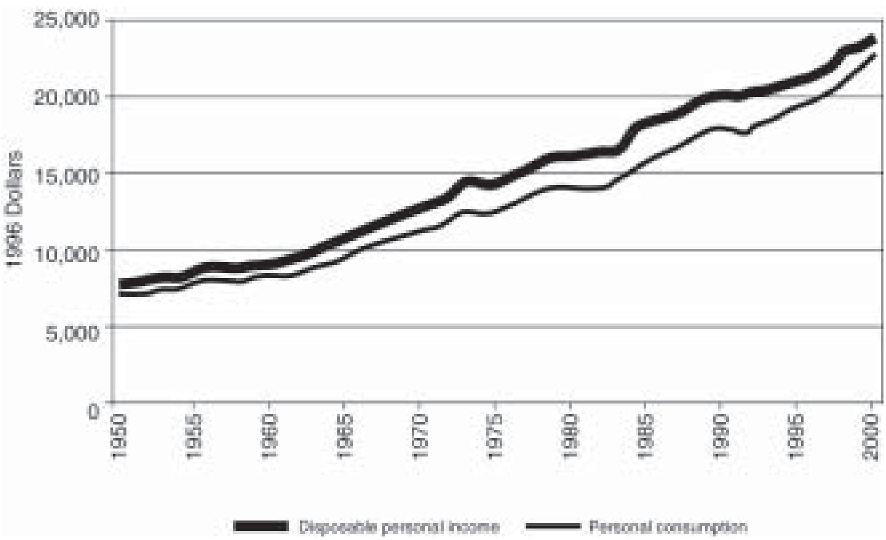
Nowhere is this requirement more apparent than in congregations. Catholic churches are more decentralized in polity here than in Europe, because U.S. Catholics come to church with cultural expectations of democracy. Rabbis, who in Europe judged law cases and taught Torah, in America give sermons, offer counseling, raise funds, manage programs, and officiate at weddings, funerals, and b'nai mitzvoth. In short, rabbis in America, for all they do to perpetuate and renew Jewish tradition, behave much like Protestant ministers. Native Americans have lost a great deal of their spiritual inheritance in the course of their oppression by the dominant white culture. Under the extreme stresses of slavery, most African-Americans adopted Christianity; today some are reappropriating African traditions, including Islam, and recasting them in new African-American forms.

And so with respect to money, as in every other sphere, American congregations and their members are subject to divided influence. Sometimes the assumptions of the broader culture pull one way, while family influences, personal temperament, and more particular traditions (including faith traditions) tug in other directions.

Rapid Growth of Income and Consumption

One change that has affected us all in one way or another is rapid economic growth. In two generations, Americans have hit a gradual jackpot: real disposable income per person in the United States has grown to more than three times its 1950 level. Imagine for a moment how boggling it would be to find oneself transported into a world where one's income of, say, $50,000 became $150,000—after inflation. This is the rate of change experienced by the generation that grew up during the Great Depression and fought World War II. Coupled with the movement of jobs from farms to manufacturing and then to services, this rapid economic growth means that virtually all Americans live in a world that is radically new. No indicator of the change is more striking than the upward leap in the amount of money that passes through a family's checkbook. Between 1950 and 2001, spending by households for personal consumption increased, on average, by 2.3 percent after inflation every year. This is almost too small a change to be noticeable, but compounded over 50 years, the average American today consumes 3.2 times more goods and services than our grandparents did.[5] The following chart shows the changes in the average amount of personal income for every American over time. The numbers have been corrected for inflation, so that we can estimate the change in real buying power. The second line shows how much of the average American's income has gone for personal consumption. Both amounts have grown to more than three times their 1950 level. The chart shows the economic slowdowns of the early 1970s, the early 1980s, and the early 1990s, and also shows how little difference these have made in the overall pattern.

Figure 1.1
Real U.S. Income and Consumption per Person[6]



Congregations have benefited from their members' growing wealth, but they must deal also with increased competition for members' time and energy, as people have become able to afford new ways to spend their time. The youth group is no longer the only place for teenagers to go on Sunday evening, and adults have many options—among them travel, boating, rental movies, and Web surfing—to keep them away from worship. Congregations have also experienced growth in their own consumption. Between 1950 and 1997, for example, per-member contributions to the churches in a sample of 11 denominations grew 165 percent after inflation.[7] To be sure, church membership declined somewhat in the same period. Nonetheless, a typical church of 150 members realized 2.6 times as much buying power from its members' gifts in 1997 as 30 years earlier. During most of the period, per-member "benevolence" giving to denominational, missionary, and other causes outside the congregation remained almost flat, so the typical congregation's ability to spend on itself grew even more.[8] If these statistics are representative of religious groups across the spectrum—and I see no reason to doubt it—congregations have participated fully in the rapid increase in consumption that has been a prominent feature of American society since World War II.

Of course, not all of this increased consumption has been a good thing. When there was an extra biscuit on the dinner table, my great-aunt Susie Hotchkiss used to say, "It'll go to waste or it'll go to waist!" To judge from rising rates of obesity, many of us have picked the latter option. Some of our increased household consumption has brought us new or improved products, including television, microwave ovens, medications, computers, and new kinds of telephones. Individually many of the new products seem useful, or at least harmless, though questions about the environmental consequences of so much production and consumption do not cease. The largest increases in consumption have been for services, especially medical, financial, and educational services, and research and development of (guess what!) new products. A big item in the mix is recreation, including large amounts for cable television (which was previously nonexistent) and casino gambling (which was previously illegal).[9] We may well wonder about the spiritual consequences of these increases, both for those who participate fully and those who lack the resources to do so.

Taken all in all, are our lives better? We're not sure. It is not easy to compare the losses—for example, open space, fresh air, and an easygoing pace of life—against the gains, which include broader access to education, cleaner homes, more varied food, and longer lives. After rapid growth and change, we are uncertain how to judge a world so different from the one in which our parents and grandparents lived.

The Growth of Economic Inequality

Concern about inequality has risen in the past few decades. Up until the mid-1970s, the incomes of rich and poor Americans grew at about the same rate. But between 1977 and 2000, the income of the poorest fifth fell 9 percent while that of the richest fifth grew by 43 percent. By 2000, the top fifth of households was receiving almost half of all personal income, while the poorest fifth received only 3.6 percent.[10] The growing imbalance troubles people who believe that economic inequality tends, over time, to erode political equality, or that the high incomes of elite corporate leaders, entertainers, athletes, and investors are simply not fair.

For the most part, the growth of inequality is the result of the highest personal incomes rising faster than the lowest ones. An additional factor is the concentration of income in two-income households. Doctors once married nurses; now they marry other doctors, while the nurses marry other nurses.

In view of the rapid growth of average personal income, some say that only petty jealousy would lead us to object to the wealth of the wealthy. While acknowledging that people in the poorest group, whose incomes have declined, may need financial assistance, job training, or other help, some argue that the high incomes of the rich are neither the cause nor the result of the low incomes of the poor. Middle and upper-middle incomes have been growing, albeit more slowly than top incomes. What difference does it make, then, that a small group at the top is getting bigger raises than the rest of us?

It may or may not be true that high incomes "cause" low ones, or vice versa, but it is certain that the presence of a rich elite can cause serious practical problems for the poor. In any city, for example, a limited amount of land is available close to the business center. When incomes are relatively equal, developers will create an economic mix of housing—rental apartments, single-family houses, condominiums—within commuting distance. One development might aim for the wealthy with 10-acre lots and mansions and another accommodate blue-collar workers in duplex and triplex houses. The first development will make a profit because of its high prices, the other because of its high density.

But when incomes become so unequal that the wealthiest buyers can pay, if necessary, 50 to 100 times as much per square foot of living space as the poorest can, it no longer makes good business sense to build high-density, affordable housing. Over time, the wealthy bid against each other for the most convenient and attractive space, and prices for the best locations rise. Attracted by high prices, developers convert low-rent apartments into high-priced condominiums, tear down tract houses to build mansions, and design new developments to cater to the rich, who have the money, rather than the poor, who don't. The result, as reported in *Fortune* magazine, is that in the United States, "A record 5.4 million households spend more than half of their income on rent or live in substandard housing."[11]

Barbara Ehrenreich, a New York writer, chronicled the situation of the working poor by temporarily becoming one of them. Working as a waitress, a housecleaner, and a Wal-Mart clerk, she tried to live on what she could earn. The biggest of the many challenges of this experiment, she reports in *Nickel and Dimed*, was finding housing she could afford. On wages of about $1,000 a month—$1,200 when she held two jobs—she had to pay rents of $400 to $625 a month for housing, some of which was squalid and dangerous. Noting that government support of affordable housing has declined, Ehrenreich observes with irony that in real life she receives a $20,000 housing subsidy in the form of tax deductions for homeowners—more than her annual income during the experiment.[12]

The problems of the poor are not new, and by most measures, economic inequality was even higher in the 1920s than it is today. But inequality grew rapidly between the 1970s and 1990, and the resulting changes to our national life are ones we have not yet entirely assimilated.

Most Americans (with a few utopian or socialist exceptions) at least tacitly accept some economic inequality. Without differences of wealth, people would have no incentive to "get ahead," and our society would lose one of its traditional sources of vitality. At the same time we become uncomfortable when inequalities of wealth confront us too directly in our personal lives. In many settings, we tend to associate with people whose income and wealth are similar enough to ours that we can ignore the difference. We become uncomfortable when we learn that inequality can make a difference in our personal relationships. Congregations tend to draw people from a fairly narrow range of economic circumstances. People find homogeneous congregations attractive, and describe them as "comfortable," "friendly," or "accepting." In one church several years ago, during a break in a governing board retreat, I overheard this story:

> Do you remember that guy who came to church in a Cadillac? He wore a suit. I said to myself, "He's not going to fit in here." He parked right out in front in the visitors' parking, and a couple of people made remarks about whether his car would fit. I can tell you, we never saw him again after that day!

This was by no means a poor congregation. In fact, it was predominantly upper-middle class. Out of curiosity I checked the parking lot, and sure enough, there were no Cadillacs—only Volvos, Audis, Saabs, and upper-end Toyotas. Like most congregations, this one had sorted itself out not only by income level but also by automotive taste!

We avoid confronting our unease about economic inequality by distancing ourselves from people who are different, and by trying not to notice the differences. One of the most frequent reasons clergy give for avoiding the financial aspects of congregational life is that they don't want to know how much members give. An Episcopal priest put it to me this way: "If I knew who the biggest givers were, it would make it hard for me to treat everyone equally." What a confession! Is the power of wealth so great that we religious leaders need to cloak ourselves in ignorance to keep free of it? Perhaps so.

Philosopher Jacob Needleman met many wealthy people in the course of writing his book *Money and the Meaning of Life*, and afterward said in an interview:

> First, we have to recognize . . . and not be hypocritical about how much we are influenced by the fact that someone has money. . . . I met someone who has a billion dollars, and suddenly I had a different feeling toward him. I had a different relationship with him. I couldn't help it. Unfortunately, I can't say, "Well, I'm free of that."[13]

Wealth confers an authority upon the wealthy that extends beyond the skill or expertise or luck that gained them wealth. When a few wealthy families give a large share of a congregation's budget, it can be difficult indeed for clergy leaders to treat them just the same as everybody else. Of course, ignorance is not complete protection; what we imagine people give can be as powerful an influence as actual knowledge.

Americans have a special difficulty facing the fact of inequality because egalitarianism is so deep a part of our national philosophy. A minister who has served churches in the United States and England once noted to me that American ministers who move to Britain can be surprised that feudal patterns persist. One young, otherwise radical British member took the new minister aside and informed her that her predecessor had gotten into trouble because he “spoke to Lord X just the way he would speak to anybody else.” Many U.S. clergy have found to their chagrin that while few congregations will admit to having such a patron, the reality and the expectation of respectful deference are more widespread than we would like to admit.

It is not only clergy who take a don’t-ask-don’t-tell approach to differences in wealth. Many commentators have observed that Americans are reluctant to discuss the subject even with their closest friends. Asked how often in the past year they had discussed their incomes with anyone outside their immediate family, 82 percent of the respondents in Princeton sociologist Robert Wuthnow’s 1992 survey said they had never or hardly ever done so. Discussing one’s giving to charities seems to be even more taboo (or perhaps less interesting as a conversation topic), with 92 percent saying they had never or hardly ever discussed this subject outside the family.[14] This statistic may seem ironic, given the importance of money and wealth-seeking in our value system, but on second thought the importance of money may be what makes it private.

In my experience, most members seriously underestimate the range of wealth and income in the congregation. Whether the question is “How many members of this congregation currently are unemployed?” or “How many millionaires do we have here?” or “How many member families could, if they chose to, give $10,000 or more to a capital campaign?” the estimates are predictably half or less than half of the reality. We are most comfortable when everyone is equal, so we pretend that it is so.

Egalitarianism is a central value of our national culture, and in churches and synagogues one hears concern about social injustice and disparities of wealth. But in the economic realm, we are at most committed to “equal opportunity,” not equal wealth—and we do not agree even on what equal opportunity should mean in practice. In many countries the poor resent the wealth of the rich, and class conflict has been the result. Poor and middle-class Americans tend rather to admire the rich and hope one day to be rich themselves. To the proletarians of Europe Karl Marx offered the promise of a scrupulously fair society: “From each according to his abilities, to each according to his needs.” But at the same time Marx was writing for Europeans, workers in America were reading tales of plucky young men rising from “rags to riches,” written by a former minister, Horatio Alger. Instead of organizing to depose the wealthy, many Americans expect to emulate them. That acute French observer of America, Alexis de Tocqueville, observed as much in 1835. Owing in large part, he thought, to the law of inheritance, which in the United States gives siblings an equal share, “[t]he last trace of hereditary ranks and distinctions is destroyed.”

> I do not mean that there is any lack of wealthy individuals in the United States; I know of no country, indeed, where the love of money has taken stronger hold on the affections of men and where a profounder contempt is expressed for the theory of the permanent equality of property. But wealth circulates with inconceivable rapidity, and experience shows that it is rare to find two succeeding generations in the full enjoyment of it.[15]

Most Americans oppose schemes of strict equality partly because we feel that our own opportunities depend on a system that gives us a chance to become wealthy ourselves.

And yet strict egalitarian communities recurrently appear on the fringes of American religious history, most memorably in Oneida, Hopedale, and Brook Farm, where all possessions (theoretically at least) were shared. Such utopian experiments reflect doubts about inequality that still persist. In the back corridors of Christian consciousness are Jesus’ warnings about wealth and Paul’s exhortations to people of the early church to share their worldly goods among themselves: “The aim is equality; as Scripture has it, ‘Those who gathered more did not have too much, and those who gathered less did not have too little.’”[16] While such community sharing is far from the general practice, the thought persists that at least within the congregation, inequalities of wealth are a bit scandalous, and best downplayed or ignored. One clear symptom of this feeling is the resistance that meets efforts to give special recognition to the largest givers. Despite much evidence that such recognition is effective in encouraging large gifts, many churches pride themselves on a policy of strict equality in recognizing all gifts, even, in some cases, gifts of nothing.

Synagogues have generally been more comfortable with inequality of wealth—or at least more willing to recognize large givers by encouraging them to announce their gifts, and by affixing plaques and naming buildings for them. Until recently, only a few synagogues eschewed such recognitions on principle. An increasing number of congregations now have begun to question traditional ways of funding the congregation, and among other reforms have declared themselves "plaque-free." (One such synagogue with which I recently consulted declared its unofficial trademark to be the toothbrush!) Discomfort about inequality of wealth is a part of American culture that touches every faith community.

Overwork and Underwork

One reason economic inequality has grown is that some households have too much paid work and others have too little. In recent decades, unemployment has been relatively low, and people with jobs have been working greatly increased hours. These rosy statistics obscure the increase in the number of Americans underemployed—working, but at jobs that do not use their full capacities, or that pay less than they need to live on.

In the decade or two after World War II, the average number of paid work hours per American declined. This trend surprised no one; productivity—the amount of goods and services a worker can produce in an hour's time—increased 127 percent between 1947 and 1972, mostly because of new technology. Since then, productivity has grown a bit more slowly; by 2000, it was up again, this time by 62 percent, to two and two-thirds times its 1947 level.[17] The science-fiction futures of the 1950s and '60s routinely assumed that the workweek would decline as productivity increased, until sooner or later humans would do nothing but wait for our robots to bring us our drinks. It didn't happen.

When people can create more value with the same amount of work (that is, when productivity grows), society as a whole has a choice: it can keep its consumption the same and reduce the amount of time spent working, or it can keep work hours the same and increase consumption. Since 1970 or so, American society has chosen both to work more and to consume more. In a landmark study published as *The Overworked American* in

1992, economist Juliet Schor estimated that Americans with full-time jobs worked 1,786 hours in 1969 and 1,949 hours in 1987, an increase of 167 hours, or almost an extra month every year. The added hours came in the form of increased moonlighting and overtime, reduced vacations, and increases in the normal hours expected, especially of salaried employees.[18] In 1992 Robert Wuthnow found that

> [d]espite the fact that 66 percent of the labor force said they are working harder than they were five years ago (and 52 percent would like to work fewer hours), 68 percent say they would be willing to work even longer hours each week to earn more money. Nearly half say they would do less interesting work or take a higher pressure job if, in either case, they could make more money. And these figures are as high among people who are already in the upper third of the income scale as among those with lower incomes.[19]

Wuthnow's data differ from a survey done in 1978 by the U.S. Department of Labor, which asked workers whether they would sacrifice part of a raise in pay in favor of more time off. Eighty-four percent said they would take the time off and sacrifice at least some money.[20] It seems clear to me that in many households, people who protest that they would gladly sacrifice some income to have more time for their family do not do it when they have the chance. The lure of an ever-growing selection of consumer goods, and in some cases the intrinsic satisfactions of the work itself, explains why people choose to work long hours, or perhaps more accurately, why they fail to resist pressure from employers and peers to fall in with the trend toward work.

In the larger view, it may not matter much what workers prefer, because they may not have a choice. At lower income levels, moonlighting is a practical necessity, largely to pay inflated housing expenses. Employers typically offer even higher-earning workers a take-it-or-leave it choice—long hours or no job.

Like the concentration of wealth, the growing workweek has been compounded by a sharp increase in the number of women employed outside the home. Consequently, that the number of hours worked per person has increased even more than the number of hours per worker. The result is familiar to all clergy: life's center of gravity in many families has shifted from home and neighborhood to workplace, school, mall, soccer field, and fast-food restaurant. Congregations dominated by retirees often find younger adults puzzling, because so many of them construe congregational life in vocational terms. Younger adults will volunteer, but only if the volunteer experience is carefully planned, efficient, and short-term. They often lack the social graces and tolerance for imperfection that once made congregational life workable, and in their place bring "skillsets" and standards of "quality" from the workplace.

The Separation of Money from Faith

It is not surprising, given the rapid rate of change in economic life, that we experience a disjunction between the choices we must make about money and the teachings of our faith traditions. The disjunction is not new; it has deep roots in religious warnings against greed and other economic sins. The Jewish teacher Maimonides, for instance, stressed that one should "eat, drink, and provide for one's household according to one's income and not become overly involved in business as a result of increased expenses."[21]

The New Testament contains a variety of statements about wealth. At one moment Jesus seems to say that the only way to heaven is to give away all one's possessions,[22] and at another, that we should be prudent stewards of God's gifts.[23] These statements are not easy to reconcile, perhaps because they stem not from Jesus' attitudes toward wealth per se, but from his worry that wealth might draw people's attention away from more important values. Biblical scholar Sondra Ely Wheeler summarized her study of New Testament texts about possessions this way:

> The dangers of distraction and entanglement, of misplaced trust and loyalty that inhere in ownership are all brought forward, but there is no repudiation of material goods as such. . . . the same epistles that condemn greed as idolatrous can command provision for oneself and one's family as a duty. . . .
>
> Material wealth is problematic because it is often a hindrance to heeding the gospel; it is dangerous because it is a temptation to the sin of idolatry; it is suspect because it is frequently the result or the means of social injustice; finally its disposition is a matter of great moral weight, as the response to human needs is a sign of

> the advent of God’s kingdom and a test of the love that identifies Jesus’ true followers.[24]

In this analysis, the goal of the New Testament writers was not so much to specify how people’s economic lives should change as it was to place money in its right relation to the larger loyalties for which Jesus had lived and died.

In many if not most American congregations, religion no longer offers an effective counterweight to the pressures of the broader culture, at least where money is concerned. The teachings of religion seem too unrealistic, too otherworldly, to serve as practical guides to economic action. This trend is partly a consequence of the rapid rate of economic change, not only in the past half-century, but also since the beginning of the Industrial Revolution in the 18th century.

Wuthnow suggests that “America underwent industrialization never feeling fully at ease with its social, cultural, and moral consequences.”[25] How could anyone imagine, much less discuss and form consensus, on the enormous changes that have come in the past 200 years? Would any reasonable community have voted to adopt steam-powered manufacturing, knowing in advance how much air pollution the burning of that much coal would cause? Would the public, in 1900, have chosen to allow automobiles to be invented and deployed if they had known that, by 1999, we would accept, more or less without complaint, some 40,000 dead and 3 million injured every year in traffic accidents?[26] Probably not, but more to the point, it is never possible to ask such questions in advance. Instead we struggle afterward, using values shaped in an earlier time, to reconcile the changes that have come about. It is not surprising, after so much rapid change, that we have difficulty drawing clear connections between the economic and religious portions of our lives.

Ancient traditions provide problematic guidance, because when texts speak of money, they address times when money functioned differently. For example, the Book of Exodus, the Qur’an, and the early councils of the Christian church all condemn “usury,” or money lending at interest.[27] This prohibition reflects the attitude of societies in which lending was usually a way to exploit the poor. As trade and industry took hold in Europe and around the world, businesspeople had to raise money to invest in goods, factories, and machines. Sufficient capital could be available to firms only if investors could count on compensation for the use of their money. Medieval Christians dealt with the problem by relegating money lending to the Jews (who adapted their own understanding of the Bible to allow them to oblige), but finally the Christian concept of usury was softened to ban only interest that was excessive.[28] Islamic law still theoretically prohibits loans at interest altogether, but Muslims have created various circumventions of this rule to accommodate the needs of a global economy that could not operate without credit.

Religious traditions about money arose in settings so different from the present that many of them have had to be severely tailored and adjusted. Consequently many people compartmentalize, assuming that faith has little to say about the economic world and, by default, live without economic guidance from religion. When we relegate money to a realm apart from the sources of our most enduring values, we should not be surprised that our feelings about money become confused.

One way people express the separation of money and faith is by calling them both "private." Just as it is not polite to question my religious beliefs, it is rude to raise questions about my financial choices. Faith and money are so private in our culture that we can avoid serious conversation about either one, and certainly a conversation that brings one to bear upon the other. Clergy who attempt to start such a conversation violate a powerful taboo—a taboo that exists in part to protect us from the anxiety our mixed feelings would arouse if we examined them more closely. To many clergy it feels risky to encourage congregants to criticize their own assumptions about money from the standpoint of faith. Faithful ministry under these conditions is not easy. But it is essential, because the money choices people face each day are not, at bottom, technical questions that can be solved by a financial analyst. Money represents time and energy. It confers power and status. It is the medium through which we carry out some of our most important responsibilities and extend some of our most practical help to others. If religion is to mean anything, it has to influence the way we manage money choices.

But American culture divides economics from religion. It places money in a sphere governed by power, calculation, market forces, and self-interest, even to the point of selfishness and callous disregard for human suffering. Some people accept this state of affairs as a necessary evil; others claim that ultimately (or, as economists would say, "in the long run") it serves the public good. For people who work in the economic sphere, it can be difficult indeed to connect the guiding principles of economics to religion, which in recent decades has spoken mostly in the language of compassion, family life, and personal relationships.

Soft, compassionate “religious” values stand in contrast to hard-hearted, “businesslike” decision making. I will exaggerate a bit to make this distinction clear: Religion, in this way of thinking, ought to stay in the domestic sphere where kindness, generosity, and mercy rule, while business, personal finance, and economic policy should, while perhaps aiming at the same ultimate goals, be guided day to day by harsher values. These compartments roughly correspond to the traditional spheres of men and women, marketplace and home. Clergy occupy a midpoint in this cosmology, leading congregations populated mainly by women, whose discourse is confined to the home vocabulary, and who are regarded as incompetent to speak truth to the economic powers still held by wealthy men (or these days, sometimes wealthy women playing roles defined by men). This mind-set reinforces the taboo on conversation about money in congregations and confines clergy to an awkward mediating role: espousing the “soft” values of the home, while accommodating (and, as institutional leaders, perforce sometimes living by) the “hard” values of the marketplace.

Another aspect of the division between economic and religious life is the attitude toward consumption or materialism that is normative in each realm. Economists measure our “standard of living” by the amount we can consume, as reflected by the gross domestic product (GDP), gross personal expenditures (GPE), and similar measures. We sometimes say “the quality of life” when we mean the quantity of goods and services we can consume. The bumper sticker “He who dies with the most toys wins” states a philosophy few would espouse but most would recognize. Materialism, the belief that possessions, consumption, and wealth are central sources of life’s meaning—or on a more practical level, the habit of organizing one’s life around money and consumption—is an important and persistent trait of our national character.

If hyperconsumption is the norm that rules the economic sphere, a different standard is applied to congregations. Concern about the wealth and privileges of the clergy fueled a good part of the Reformation, especially in its more radical expressions, so it is no surprise that in the United States, where many of the formative roots are Protestant, suspicion of the clergy’s motives has been a recurrent theme. With notable exceptions (for example, Hicksite Quakers), Americans accept the need for a paid clergy, but concern about churches’ and synagogues’ materialism is widespread. In Wuthnow’s 1992 survey, 36 percent of the total labor force and 24 percent of weekly churchgoers said, “It annoys me when churches ask me to give money.”

Similar percentages did not agree that "Churches use the money they get wisely and responsibly."[29] Clearly, a substantial minority of the U.S. public views congregations with some distrust, and the perception that congregations and clergy act out of self-interest seems to play a major part in this attitude.

The charge that religious institutions are a covert scheme to bilk the innocent has dogged the clergy throughout American history. The accusation draws some of its force from the fact that it has sometimes been justified. The fictional evangelist Elmer Gantry in Sinclair Lewis's novel represents rapacious clergy behavior that millions of Americans have experienced, or believe they have. From ancient times to our own, there is no lack of evidence for those who wish to view the clergy in this way. But in most cases, distrust of religious institutions stems not from serious abuses but from the application of a standard of behavior out of sync with the rest of society. Because people of all ages are subjected to a continual barrage of propaganda aimed at influencing their use of money, congregations, if they are to have a chance, need to find a way to ask for money that is more effective—and maybe also less annoying.

There's nothing wrong with congregations' advocating values different from those of the marketplace. Offering such challenges to culture is among the central functions of religion. But when religion and decisions about money are sealed off from interchange, the culture is deprived of the redemptive possibilities of faith, and religious institutions are pushed to the margin and made ineffective. The boundary between the religious and the economic can block congregations from extending powerful kinds of pastoral care to those affected by job loss, discrimination, and poor stewardship of household resources. It can also block congregations' social witness, limit the scope of their ethical influence, and keep them poor.

Pushed to the edge of the economy, religious bodies find it harder to attract talented candidates for ordination. Once settled, a low-paid clergyperson is apt to move on for reasons unrelated to the rhythms of the congregation's life; for instance, when the spouse accepts a job in a more highly compensated field. Perhaps most seriously, isolation from the economic side of life leads clergy to favor timid, careful kinds of leadership over bold or disruptive kinds. All these effects tend to diminish the clergy leader's influence and status—even if all concerned sincerely think they do not care much about money.

Taken together, our culture's teachings hamstring clergy, keeping them from giving effective leadership where money is concerned. There are exceptions—for example, those African-American churches that allow clergy to give bolder leadership in matters of money. A few congregations have organized conversations about workplace ethics, personal finance, and charitable giving, or programs of debt counseling, community investment, and cooperative housing. These experiments stretch cords of tentative communication across a boundary that has been closed too long.