

Enhancing Cultural Competence in Financial Counseling and Planning: Understanding Why Families Make Religious Contributions

Loren D. Marks, David C. Dollahite, and Jeffrey P. Dew

Some highly religious individuals contribute a relatively high percent of their income (e.g., 10 – 15% or more) to their faith communities. This study used a racially and religiously diverse sample and employed qualitative methods to investigate why these individuals give. Five themes emerged from the grounded-theory analysis. Four themes concerned why families gave: a) out of a sense of obedience/duty, b) to express thanksgiving and feel joy, c) because they feel that it is a wise investment, and d) to promote social justice and charity. The final theme that emerged was that they give despite their financial challenges. Based on these findings, this study offers suggestions for how financial counselors and planners might provide culturally competent services to highly religious individuals.

Key Words: cultural competence, financial behavior, philanthropy, qualitative methods, religion

Introduction

Survey data have shown that religion is “the single most important influence in [life]” for “a substantial minority” of Americans (Miller & Thoresen, 2003, p. 25). In addition to religion influencing them, this substantial minority impact their faith communities by contributing significant amounts of money—a “tithe” or 10% of their incomes in many cases and in some cases 15% or more (Dollahite & Marks, 2009). Unfortunately, scholarly research has barely addressed the meanings of these contributions for the givers.

Not only does this lack of knowledge constitute an important knowledge gap in itself, but it may prevent financial counselors and planners from providing “culturally competent” services. Culturally competent services acknowledge, respect, and attempt to work within the culture of distinct sub-groups of the population when individuals from those sub-groups seek assistance (Ariel, 1999). Although initially started in the mental health field as a way of working with racial/ethnic minority groups (Cross, Bazron, Dennis, & Isaacs, 1989; Sue & Sue, 1999), the concept has spread

to include other sub-cultures such as highly religious cultures and individuals (Ariel, 1999). Further, cultural competence has become an important concept in education, medicine, and other intervention contexts.

Although financial planning professionals have noted the need for culturally competent services (Kerkmann, 1998), few studies have offered any suggestions on how to enact culturally competent financial counseling and planning. This oversight is especially unfortunate because case-studies and some empirical studies suggest that culturally competent services can improve client retention, facilitate accurate problem diagnosis, and increase the likelihood that clients will implement change behaviors (Betancourt, 2004; Constantine, 2002; Sue & Sue, 1999).

To address the current gap, this study used qualitative methods and a diverse sample of religious couples to better elucidate the meaning of religious financial contributions. Understanding these donations may enable financial counselors and planners (whether personally religious or not) to

Loren D. Marks, Ph.D., Associate Professor, School of Human Ecology, 341 Human Ecology Building, Louisiana State University, Baton Rouge, LA 70803, lorenm@lsu.edu, (225) 578-2405

David C. Dollahite, Ph.D., Professor, School of Family Life, 2054 Joseph F. Smith Building, Brigham Young University, Provo, UT 84602, david_dollahite@byu.edu, (801) 422-4179

Jeffrey P. Dew, Ph.D., Assistant Professor, Department of Family, Consumer, and Human Development, 106 FCHD West, Utah State University, Logan, UT 84332, jeff.dew@usu.edu, (435) 797-7462

have a better working knowledge of their clients' motivations for religious contributions and to better establish and maintain their clients' trust. Such an understanding may also facilitate the creation of financial plans that clients will feel comfortable implementing.

Families, Faith, and Investing in Religion

Research has indicated that U.S. religion is primarily a family affair, with 95% of all married couples and parents reporting a religious affiliation (Mahoney, Pargament, Tarakeshwar, & Swank, 2001). Subsequently, most of the energy, time, and money invested in faith communities (e.g., churches, mosques, synagogues) come from families. Research on both the marital and the family level has also indicated that shared faith can reportedly strengthen relationships by offering mutual "sacred" views of marriage and family life (Marks, 2004; Mahoney, Pargament, Murray-Swank, & Murray-Swank, 2003).

Moving from a familial to denominational level, Woodberry (2003) explained that different religious groups tend to invest at different levels. More specifically, some faith communities require (or at least exhort) members to invest high levels of energy, time, and money while other faiths require relatively little. Notably, faiths that ask for higher investments and allocate more resources to programs tend to record higher satisfaction ratings from their members (Stark & Finke, 2000).

While high investment/high return faiths earn high marks from their adherents, these faiths also reap organizational boons that are less apparent, including the minimization of the free rider problem which involves many or even most members benefiting from programs and services that they contribute little or nothing to—thereby "riding" on the contributions of others (Iannaccone, 1992; Stark & Finke, 2000). Not only does the worker/contributor expectation of the high investment/high return faiths discourage free riding, it also fosters what Davenport (1999) has referred to in the business world as a worker-as-investor mentality. Religions that exhibit this approach effectively promote a religious identity (even a calling) as a shareholder, as opposed to the congregant-as-consumer model common in Western Europe (Stark & Finke, 2000).

Research Objective

In a book-length study of rational choice theory, *Acts of Faith: Explaining the Human Side of Religion*, sociologists Stark and Finke (2000) posit that "when religious people give time and money, they must be fully aware

of the costs, because they value these things as much or more than anyone else [as evidenced by 1992 Barna and 1993 General Social Surveys]" (p. 51). They follow this statement with what they see as the central question in the social scientific study of religion: "Why then do they do it?" (p. 51, emphasis added). This study's research objective was to provide some answers to this question using qualitative, in-depth interviews with 184 U.S. families ($N = 184$ mothers, 184 fathers, 77 teen/young adult children; 445 total individuals) who contribute substantially to their faith communities.

Method

Sampling and Participants

Boss (1980) has suggested that to best understand a phenomenon, one should examine extremely rich or prototypical examples. Consistent with her suggestion, this study purposively sampled "highly religious" persons and families in a two-stage selection process. First, clergy were contacted and asked to identify marriage-based families with children who were committed to and involved in their faith. Second, recommended families were contacted to determine willingness to participate. With the more difficult-to-access groups (e.g., Orthodox Jews, Muslims) snowball or participant referral sampling was sometimes employed. However, when snowballing employed, a maximum of one referral per family was interviewed.

Qualitative approaches do not typically share quantitative methods' concern with obtaining random and/or representative samples because generalizability is not a goal of most qualitative research (Strauss & Corbin, 1990). Instead of seeking generalizable data, a primary concern in qualitative research is obtaining data with depth; therefore, sampling for qualitative research tends to be non-random, intentional, and purposive (Gilgun, Daly, & Handel, 1992). The sample for the project ($N = 184$ families, 445 individuals) was purposive and was characterized by: a) a high level of religious commitment (as reported by referring clergy and the participants themselves), b) racial and ethnic diversity (including an over-sampling of minority and immigrant families), c) a wide range of socioeconomic and educational levels, and d) religious diversity (Christians, Jews, Muslims, and Mormons). Mormonism (The Church of Jesus Christ of Latter-day Saints) self-identifies as a Christian faith, but this religion is addressed separately in this paper due to several distinct practices and beliefs and because of the argument by a leading sociologist of religion that it should be studied as a "new world faith" (Stark, 1984).

This study also moved beyond most related studies by interviewing married mothers and fathers from the same family. This provided at least two data points within the family, while also permitting the researchers to compare experiences in marriage, parenting, and religious involvement for mothers and fathers. Further, where possible, adolescent/young adult children also participated (77 total youth from 57 families were interviewed). This provided an inter-generational perspective on religion and family experience and offered rigor-enhancing triangulation of data collection points (mother, father, child).

Religion. Substantial religious diversity exists in the United States (Melton, 2003). Given that the Abrahamic (Christian, Jewish, Mormon, and Muslim) faiths have some broad similarities on how deity is viewed (monotheistic), as well as a shared emphasis on marriage and family (Agius & Circop, 1998), the sample was limited to these faiths. The desire was to select a sample of religions broad enough to allow diversity and comparison, but small enough to allow study and first hand experiences with each. There were 111 Christian families (including Catholic, Mainstream Protestant, Evangelical Protestant, Orthodox, and New Christian Religious Traditions), 31 Jewish families (including Hasidic, Orthodox, Conservative, and Reformed Traditions), 22 Mormon (also called Latter-day Saint or LDS) families, and 20 Muslim families.

Additionally, to better understand these faiths, the authors personally attended many faith community services and activities for these religions, met with and interviewed their clergy, and studied the primary sacred texts of each faith.

Race/Ethnicity. Of the families, 32 were African American, 13 were Latino, 11 were Middle Eastern, 4 were East Indian, 17 were Asian American, 15 were Native American, and one was Pacific Islander; the remainder of the families (90) were Caucasian. Thus, almost exactly half of the families represented an ethnic or racial minority.

Marriage and Family Information. Since the authors' scholarly interests relative to religion centered on marriage and family, only married (or remarried) couples with children were interviewed. Couples were typically in their mid-forties and had been married an average of 20 years. All couples had at least one child ($M = 3.3$ children). In about one third of the families (57 of the 184), youth were interviewed. In 16 cases, multiple youth from the same family were interviewed.

Region of Residence. The sample included families residing in all eight regions of the U.S., including New England (MA, CT), the Northwest (OR, WA), the Pacific region (CA), the Mountain West (ID), the Mid Atlantic (DE, MD, PA), the Midwest (OH, WI), the Southern Crossroads region (KS, OK), and the South (FL, LA). Locale was a vital consideration due to regional variation in U.S. religiosity (Silk & Walsh, 2006).

Qualitative Interview Procedures and Data Analysis

The study used qualitative data that explored, illustrated, and explained the religious involvement of these persons and families and also included two specific quantitative queries regarding their investments in their faith community. These questions were: a) "What percentage of your income do you give to your faith community and related causes?" and b) "How many hours a week do you spend in faith-based activities?"

Mean financial support was a little over 8% of the family income, and the mean time investment was about 11 hours per week (with significant variability across faiths). The measurement of temporal and financial investments did not answer many questions, however. The central analytic tool was an in-depth qualitative approach.

About half (90) of the qualitative interviews were conducted by the first and second authors with the balance being conducted by other members of the research team. When possible, interviewers and family were matched by race (Marks et al., 2008). Nearly all qualitative interviews were conducted in participants' homes with an occasional interview being conducted in participants' place of worship. The interviews were semi-structured and addressed topics including marriage, parenting, stress, challenges, sacrifice, beliefs, practices, and faith community. Further, the interviews encouraged participants to offer real-life narratives and experiences to add color to their responses. Husbands and wives were almost always interviewed jointly and the interviews lasted, on average, about 2 hours. When adolescent children were interviewed it was also with parents, as a family. Following informed consent by the participants, all interviews were recorded, transcribed verbatim, and qualitatively analyzed. Interviews were initially open coded in an effort to discover recurring and emergent themes in single interviews. Then the constant comparative method was used to identify the recurring and salient themes for the sample as a whole (Glaser & Strauss, 1967; Strauss & Corbin, 1990). Based on the qualitative analyses, five central themes relating to religious contributions

were identified among the 184 families.

Findings

This section of the paper presents the five central themes from the qualitative analyses, along with data that illustrate and illuminate each of the themes. The core themes included:

Theme 1:

Giving out of Obedience and Duty: “You [just] do it.”

Theme 2:

Giving out of Gratitude and Enjoyment: “It’s not a ‘have-to’, it’s a desire to.”

Theme 3:

Making a Wise Investment: “It costs you a little, but the return is huge.”

Theme 4:

Promoting Social Justice and Charity: “[We] share what we have to make it more equitable for everyone.”

Theme 5:

Challenges and Convictions: “I would rather lose this house than not pay my tithing.”

These themes reflect the participants’ reports of their experiences in the contexts of religious and family life. However, the focal question that concerns this article is: Why do they give so much to their faith community?

The motivations for giving (e.g., the themes) were not mutually exclusive. The qualitative data revealed that some of the participants referred to every one of the motives captured by the first four themes. Sometimes these references were scattered throughout the interview; sometimes participants discussed them consecutively in list fashion. Few if any participants were content with offering a single motivation or explanation for giving to their faith community.

Theme 1: Giving out of Obedience and Duty: “You [just] do it.”

Giving as Obedience. The racially, regionally, and economically diverse sample had some commonalities. One of these is that all four (Christian, Jewish, Mormon, and Muslim) world faiths represented in the sample honor the Old Testament as sacred. The last prophet/writer of the Old Testament, Malachi, spoke for Deity as follows:

“Will a man rob God? Yet you rob me.
But you ask, ‘How do we rob you?’

In tithes and offerings. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” (Malachi 3:8,10 NIV).

This passage had an apparent influence on the participants and offers a point of departure for the findings. A Native American Pentecostal father said, “[W]e try to make our [decisions] scripture-based. We try to teach [our kids] the principle of tithing. Our son works ... in the summer, and we tell him [he’s] robbing God if he doesn’t tithe.” Jimmy [*all names are pseudonyms*], an Episcopalian father from California, stated, “[Paying tithing], it’s like breathing.... It’s not an issue. You do it. That’s the idea.” The responses of several other participants closely echoed Jimmy’s:

“[We pay tithing out of] Obedience to God’s law.”
“It’s ... a commandment.... You are to give.”
“You give it because that’s what you are supposed to do.”
“This is something that we just can’t not do.”

After citing obedience as a reason he paid tithing, a Black, non-denominational Christian father went on to explain:

All those things are [God’s] anyway, actually. The time is His. The money is His. [W]e’re just stewards, and I think that’s what helps us through hard times, because no matter what we lose ... time or the money ... it’s not ours.

Steven, a Black father from Oregon, stated: “God is in charge of everything that we have to do in [our] household, [including our finances].” Wynn, Steven’s wife, said:

[T]he whole purpose of why I’m here is to be more like our Heavenly Father As we [sacrifice and learn to help others] ... we’ll be happy [like He is] I know that’s what I’m here for. And I know that everyday it’s a new challenge, but I know I can overcome it because of my faith. I don’t have to question [our giving] anymore. I don’t question it anymore. It’s just who I am. I think that’s what I have testimony of now, that’s who I am. I don’t separate it anymore.

Wynn’s response seemed to convey not only a behavior but a sense of identity. Obediently paying tithing is a behavior. In Wynn’s case, however, it seemed that contribut-

ing (a reported 15% of their income in tithes and offerings) to her faith community had transformed her self-identity into that of a giver. In her words, “It’s just who I am.”

Giving as Duty. Many of the above statements from participants referred explicitly to God. However, the explanations of some of the participants were less explicit in their references to the divine. This first theme’s title was “giving out of obedience and duty.” In the present study, the term “obedience” denotes obedience to God. Duty refers to a sense of obligation to the church as an institution or social body. This sense of duty, was frequently referenced as the following excerpts illustrate:

“It’s my job.”
“That’s what I’m here for... (to give).”
“Part of being a part of church is giving, so therefore, what am I sacrificing?”
“[It’s] just part of being [in a] church.”

The following two parents, from different faiths, offered more detail:

Melinda: If you are participating, your goal is to not ... be a “benchwarmer.” Whatever organization that you’re involved in, you need to ... be a contributor, and in giving your time, you learn that ... you give your finances.

Alvin: I don’t look at it as a sacrifice, I look it as a pledge, an opportunity. It’s not that I grudgingly [offer it] or anything like that. It’s...no longer a sacrifice, it’s just your reasonable service.

In sum, many participants were reportedly motivated to pay substantial amounts of tithes and offerings to their faith community based on their desire to be obedient to God, to dutifully contribute, or in several cases, both.

Theme 2: Giving out of Gratitude and Enjoyment: “It’s not a ‘have-to’, it’s a desire to.”

Theme 1 addresses the two closely related concepts of obedience and duty. Theme 2 addresses two additional but connected motivations: (a) giving out of gratitude and (b) giving out of enjoyment.

Giving out of Gratitude. For many of the participants, a sense of gratitude was a reported influence in their decision to give tithes and other offerings. Antonio, a teenaged son in a Latino family, explained:

We like to thank the Lord a lot for giving us all we have. We give ... 10% of our earnings to Him ... and it’s really blessed us in our lives. You know other people might think, “Ten percent? Ten percent, that’s a lot!” It’s really not that much to me.

A Black mother from Louisiana also reported that “we give back to [Him, for] what He has given and done for us,” and a father from a different faith said, “We’re just fortunate to have it [to give].” A Southern Baptist father similarly emphasized:

I sacrifice nothing ... I don’t look at it as a sacrifice. I look at it as God has given me a gift to do what He would want me to do. So, I can’t say that I sacrifice anything, [I just pass along the gifts I’ve been given].

A final comment related to gratitude comes from a Black, Baptist father from Louisiana:

God is so good and so kind and so forgiving ... And all He asks for is that you praise Him ... He doesn’t want you to praise money. He wants you to honor Him and be obedient to Him, and if you do that, you’re [richer] than most ... that’s what I think.

Giving out of enjoyment. Another motivation for contributing money and other resources is that the giver gains joy from the giving. This is closely linked with the idea of giving out of gratitude because the joy and satisfaction often reportedly stem from being able to reciprocate and show gratitude by “giving back” some of what God or others has given them. These statements about the joy of giving are representative:

“It’s very fulfilling to spend [my resources on others].”
“You know, we’re not supernatural, we’re nothing special. We just do what we do because we like doing it.”
“There is [a financial commitment and a] time commitment... but... in the end you just enjoy [it].”

A Black Baptist mother who donates considerable time and money similarly explained:

I don’t see [the money and time] as a sacrifice personally because I love those ... beautiful little girls from church.... It’s very fulfilling to spend [my resources on] them.... There’s ... the really spiritual side that comes with it that’s just indescribable.

Another mother seemed to encapsulate the essence of this idea in a single phrase: “The [resources] that we spend doing service is not a ‘have-to,’ it’s just a desire to.”

Although some of the participants already felt joy in giving, other participants were still striving to do so. Raghieb, a Black Muslim father from Ohio, saw giving as central to religion. He stated, “It energizes me to give,” but then turned to others as examples of an ideal in giving that he had not yet attained:

I know people who don’t think about time and money when they are serving others, or at least try not to. They figure that’s what their time and money is for, to help others.... That level, that’s where I want to be.

Relatedly, a Korean Christian father named Oui reported:

Actually, me and my wife don’t think that it [the money, time, energy] is a sacrifice.... We just follow what Jesus did here on the earth. We are happy about it. We think it is not a sacrifice. We got all [we have] from God and Jesus Christ ... [but] sometimes it is hard....

Both these reports showed that giving was not easy. Raghieb’s statement seemed to imply that he is still striving not to think about the cost of giving. Oui’s brief report was even more conflicted in that his wife and he “are happy about” giving, but he also admitted that “sometimes it is hard.” Note that Oui twice mentioned that giving is “not a sacrifice.” However, his admission that maintaining this ideal can be “hard” may indicate that the restatement may be to remind himself of a (not fully conquered) ideal. The study later showed (in Theme 5) that Oui was not alone in this struggle. All of the participants highlighted in Theme 2 seem to be aware of the ideal presented by their respective faiths—namely, the aim not only to give, but to give freely and happily.

Theme 3: Making a Wise Investment: “It costs you a little, but the return is huge.”

In the previously referenced study, *Acts of Faith*, Stark and Finke (2000) challenged (or at least reframed) the notion of faith-based giving. In partial response to their own question of why individuals sometimes give so much to their faith communities, Stark and Finke contended and demonstrated at length that:

people will only accept high religious costs if these result in such high levels of religious benefits that the [overall] result is a favorable exchange ratio. [In sum], people attend not only to cost, but to value in making their decisions (p. 51).

As previously outlined in Themes 1 and 2 (and 4 later), the qualitative data supported explanations that were different from Stark and Finke’s (2000) finding regarding why highly religious individuals give so much. However, a closer look also revealed that these alternative explanations may complement Stark and Finke’s (2000) assertion, as opposed to contradicting it. Indeed, the project yielded substantial data that literally gave voice to Stark and Finke’s (2000) position that givers were mindful of “a favorable exchange ratio.” Consider the following examples, drawn from women and men, across all four faiths:

“[Our contributions are] a good investment.”
“We feel that blessings come from all that.”
“The benefits I get from it are far greater than [what I] put into it.”
“If you do a nice thing in your life, Allah, He will give you the prize for this.”
“God has so [richly] blessed us since we’ve started tithing.”

Joseph, a father of four from Pennsylvania, drew a related analogy:

I wouldn’t construct any of [the things I give up, the money or the time] really as “costs.” I would see it more as an investment. I don’t know... what does it cost you to have a nice car? You pay money for it, but it’s worth it. I mean it’s a bad analogy, but you invest time and you give finances and stuff but it’s not like it costs you something ... it’s not like that.

One of the main reasons families gave offerings was to invest in their children. Javier, a Latino Catholic father, stated: “For us, [our contributions are] a good investment because we’re investing, not only for us, but for our kids. So that’s what we’re [doing]....”

Sarah, a Jewish mother of two from Delaware, also addressed her children as one important reason for her heavy financial and temporal investments in her synagogue:

I am hopeful that ... our kids will remain here, and that they’ll want to have families here, and stay here and that [a strong synagogue] will make it easier for

them to do that because there will be more things for them to be involved in. I had certain opportunities [growing up], and I want them to have those opportunities.

Will, a Mormon father of six, reportedly donated more than 10% of his income and roughly 20 hours a week to his faith community (as did Sarah, cited above). He said:

There's an old adage, "It takes a village to raise a child." Our congregation is the [village] that we have chosen to focus our [resources and] energies on, and I think our kids felt comfortable in that community and have drawn a lot of strength from it A lot of things that [our] church provides as part of their standard program are faith-initiated, and it's only because persons of faith are involved that there is enough [money, time, and] energy around to make them happen, and I think that [those programs] have had a big impact [on our kids].

For Javier, Sarah, and Will, their heavy sacrifices for their respective faith communities were reframed as: (a) a "good investment ... for our kids," (b) an effort to create "opportunities" for their children and grandchildren, and (c) a choice to "focus" resources on programs that have "a big impact" on kids. Each of these explanations illustrates Joseph's point at the outset of this section—namely, that donated money and time may not be a sacrifice as they are an investment. In each of the above cases, the investment is for the sake of their children and the rising generation, an effort that Erikson has classified as generativity (Erikson & Erikson, 1998). Agius and Chircop (1998) made this concept of investment in children the topic of their edited volume *Caring for Future Generations: Jewish, Christian, and Islamic Perspectives*.

Although the rising generation was frequently referenced as a central purpose for giving/investing, many participants discussed receiving other forms of return on their investments as well. Several even reported financial gains as a result of honoring their faith's laws of financial giving. A Baptist mother named Regina reported:

God gives you strength ... to make it through tough times, and He's faithful to His Word.... [W]e used to struggle financially, but after we really were faithful in our tithes, now we have an abundance, and we don't struggle like we used to.

Ahmed, a Muslim father explained:

When you become a Muslim you have to follow certain behaviors, you have to treat people a certain way, you must give (zakat) a tax on your money (2.5% to the poor), you give alms. It costs you a little bit but the return is huge When you do something good, it is counted unto [you] ten times. When you do something bad it counted unto you only one time, there is no multiplication. So, it is [a wise investment to give], no question about it.

An Assembly of God father from Oklahoma shared a similar experience, "Tithing just is so important. When [I] read ... that only fifteen percent of [my] church tithes, that's just ... I can't even think like that. The first year we tithed, our income doubled."

For the three above participants, the returns on their financial contributions were reportedly greater than their initial donation—in their words, the participants had not made a sacrifice but a wise investment.

A Mormon father from Washington also summarized the "investment" point made by Stark and Finke (2000):

[We feel we are blessed more than we give], which begs the question, is it a sacrifice? And that's why I said, "[We sacrifice] nothing [for our faith]," because for whatever you put into it, you get back more than what you put in, so is that really a sacrifice? Maybe it's just a matter of semantics. I'm not trying to be moralistic. I'm trying to answer the question honestly.

Stark and Finke (2000) divided the rewards of contributing into two distinct categories, namely: (a) worldly compensators (i.e., status, social support, church programs) and (b) otherworldly compensators (i.e., salvation). A review of the narrative data associated with Theme 3 revealed that every cited participant report related to "worldly" compensators. There were isolated exceptions where participants discussed "otherworldly" compensators. For example, Asha, a Muslim mother from Louisiana expressed her belief that "If you do a nice thing in your life, Allah ... [will] build [for] you a castle in the heaven." However, the vast majority of investment examples were not "otherworldly." This finding does not mean that compensators like securing salvation, and receiving blessings in a post-mortal realm were not important to the participants. This focus on worldly compensators and more empirical or rational explanation is likely a function of the fact that participants

were encouraged to explain and to translate their actions (including their investment in their faith communities) in ways that would be accessible to audiences that believed differently than they did.

Theme 4: Promoting Social Justice and Charity:
“*[We] share what we have, to make it more equitable for everyone.*”

The fourth justification (for giving) involved promoting social justice and charity. Social justice can be summarized as a “horizontal” concept. Helping others is the good and just thing to do—no divine mandate is involved. Indeed, in U.S. society many who are passionate about social justice may be atheistic or agnostic. In this study, however, many participants gave out of a sense of concern for social justice:

“We don’t keep things from someone, we just share it together.”
“It’s our responsibility to take care of all of us.”
“It is incumbent upon everyone ... to make sure that there are funds [for the poor].”

None of the above references to social justice invoke God, religion, or charity. Charity, by comparison, is defined and expressed by many of the participants through caring for others on behalf of God. In this respect, charity is a “vertical” concept that is connected with the Divine. Statements from individuals in all four religions seemed to emphasize the ideal of charity and invoked the religious and/or Divine:

“[We do it] to be charitable.” (Christian)
“Charity is one of the key principles of religion.” (Jewish)
“[God] said, ‘When you are serving your fellow man, you are serving me.’” (Mormon)
“[If] you have extra money, you have to give, for [the] sake of God, to help people.” (Muslim)

For the purposes of this paper, it is less important to delineate conceptual differences between social justice and charity than to convey the central commonality of these two motives—namely, that giving to those who have less is a moral (if not sacred) responsibility. The following narratives, whether framed in the horizontal concept of social justice, in the vertical concept of charity, or both, illustrate the common and ancient ideal of care shared by the Abrahamic faiths (Agius & Chircop, 1998). Many of the Jewish families offered particularly rich related insights on this subject. One couple from Massachusetts explained:

Abe: Tzedakah [is one] aspect of [our giving] ... it’s the notion that it’s our responsibility to take care of all of us, and that charity and making the world a better place is central to all ...

Rebekah: One of the cores of Judaism is the belief in tzedakah, you can call it charity, giving to others. It’s also mitzvah, which is doing good deeds.

Many Jewish mothers explained some additional specifics of how this is done in their homes, including the following two:

Basha: Tzedakah is what we call charity ... and in Judaism, it’s actually giving to those less fortunate. It’s not supposed to be dependent at all on giving from the heart, it’s not supposed to be something you do because it makes you feel good, or because you want to be kind. It’s like a commandment, that you are to give and take care of others, and the word tzedakah, comes from the word righteousness or fairness, and so you’re supposed to give because you’re commanded to do it. God didn’t think he could depend on us just to feel charitable, [so] He commanded us to do it, and to make the world more fair, to share what we have, to make it more equitable for everyone.

Dmisha: ... The observant Jewish woman, every time she cooks, puts money into the tzedakah box. You’re eating? [Here, you put money in the box], this is so somebody else can eat. Do you know what tzedakah means? Justice. It’s not a charity box. It’s a justice box. That’s the root that it comes from. It is incumbent upon everyone in the community to make sure that there are funds so that people who can’t eat or don’t have medicine, do [have food and medicine].

The Latter-day Saint (LDS, Mormon) families frequently discussed an aspect of their faith that closely corresponded with the above Jewish ideals and practices. Leon and Holly discussed the Mormon view on providing for the poor:

Leon: We pay tithing, which is 10% of our earnings. [But] again like [our daughter] said ... [t]here are other offerings, fast offerings. When we fast, fasting [is] where you ... go without a meal for 24 hours.

Holly: [Then you take] the money that would have been spent on [food—or many times the amount—and it goes to the poor].

Leon: We can offer that money to help in the church welfare system and [100% of it goes to] provide [for] others.

Chad, another LDS husband and father said:

We give a generous fast offering once a month, [far] more than the value of the meals that we skip in order to take those resources. [We] donate it to the poor and the needy in our area so that they can be uplifted. We believe that's the way we honor the covenant to care for the poor and needy [as] Christ has challenged us to do. And a lot of people are surprised that we spend so much money on that.

In connection with Chad's narrative, one may wonder, "How much is 'generous'? What do you mean by 'we spend so much money on [fast offerings]?'?" The average contribution reported by LDS participants was a little over 12% of their income. After subtracting 10% for tithing, it is reasonable to assume that (at least in many cases) fast offering donations of 1-2% of a family's income are not uncommon.

The above figure is an interesting one because it bears a strong resemblance to the Muslim belief and practice of zakat. This exhortation is: "In the way of God give charity (zakat) to the poor" (Mawdudi, 1988, p. 82). Not only is the idea similar, the amount of the offering is as well, "2.5%" (p. 92). Several Muslims in the study mentioned zakat, including Rahim. He expressed his belief that, "Working to get a lot of money or things is not love for Allah ... [If] you have extra money, you have to give, for [the] sake of God, to help people who are needing help."

Participants from a variety of Christian faiths conveyed a similar idea. A father named Brice reflected:

It makes a difference in our life, you think of someone else [God] said, 'Serve your fellow men. When you're serving your fellow man, you're serving me.' ... By offering tithe and money to the Lord, it is in a way providing for people who are desperate, who need help, who need a little relief. I think people, if everyone lived the same kind of principle that God teaches, [then it would be] a much better world. It's not going to be "me" or "I", it's going to be we, us—that will make a difference in this world. I am happy that the gospel and the faith that I am in right now teaches me that. And for my little family unit, it works. I hope we can share that...charity.

In conclusion, the discussion of Theme 4 reveals that for Jews, Mormons, Muslims, and Christians, motivations for giving are sometimes rooted in social justice, sometimes in religious prescriptions, and sometimes in a sense of relationship with God. Whatever the motivation for giving to the poor and regardless of the faith of the participant, a recurring concept in Theme 4 was the ancient and morally laden charge: "I am my brother's keeper" (cf. Genesis 4:9).

Theme 5: Challenges and Convictions: "I would rather lose this house than not pay my tithing...."

As discussed earlier, the participant families reportedly give an average of more than 8% of their annual income to their faith communities. In some cases, the amount is twice that. The central question to this point has been "Why?" The answers, as outlined in Themes 1-4, have included:

Theme 1:
Giving out of Obedience and Duty: "You [just] do it."

Theme 2:
Giving out of Gratitude and Enjoyment: "It's not a 'have-to,' it's a desire to."

Theme 3:
Making a Wise Investment: "It costs you a little, but the return is huge."

Theme 4:
Promoting Social Justice and Charity: "[We] share what we have to make it more equitable for everyone."

Even so, some of the participants found it a challenge to give at high levels, while for others it was second nature. Participants' discussions regarding the difficulties of giving varied widely. As reported earlier, many participants were very reluctant to even define their contribution as a "sacrifice," responding with comments such as: "I sacrifice nothing" and "It is not a sacrifice, it is a wise investment." Some participants, however, offered a glimpse of a more human side by admitting implicitly or explicitly that they do count the cost. An LDS father named Stan reported:

We don't make a lot of money, we make between 50 and 60 thousand. That means we tithe [about] \$8,000 a year [they tithe on the gross income]. Most people look at that and say, "Boy, that's a much bigger house that you could be living in, a couple nice cars." [...] We don't give it too much thought. [But] of course it's crossing our mind when we're here in our \$100,000 house when we could be in a \$220,000

house with nicer cars. 800 bucks a month is... that's a lot of money.

A Presbyterian mother named Gayle offered her opinion that:

I think, sometimes, people who are not active in a church, I think they're kind of amazed at the money that we're willing to spend, to pledge, on a weekly basis, or to write a check as a donation. I think that that's ... my impression is that's what people are thinking. [They think], "[I]f we didn't pledge, we'd have \$5,000 more a year. We could do [something] with that." ... They find it hard to think that we're willing to spend that kind of money for your church.

Stan and Gayle reference outsider perspectives (e.g., "people who are not active in a church"). This is not an effort to be coy, but part of their response to an interview question that asked, "What do some people think you sacrifice or give up for your religious faith?" Although the question invokes a more distal, third person response, the point is that both Stan and Gayle do not draw arbitrary numbers for their respective examples but cite the annual amounts reported on their demographic surveys. In Stan's case, he also has a monthly figure calculated ... which he converts into other potential goods including "nicer cars" and a "much bigger house."

Parents like those from the two families referenced above were certainly not alone. The following excerpt is drawn from an interview with a Greek Orthodox family who contributed generously to their church:

Interviewer: What are the greatest obstacles, either internal or external to your marriage being all that you and God want it to be?

Tyler: Money.

Interviewer: Now wait a minute, with all this talk about fasting and giving things up [for your faith], why would money be an obstacle to your marriage?

Tyler: Because I love it.

Ashley: ... [T]hat's one of the obstacles [...]

Tyler: [I admit it. I struggle with] not being too materialistic... wanting the new car all the time. I still want a new car ... [but] do I need a new car? That's the question of the day.

The above excerpts illustrate that for some of the families in the sample, giving was a struggle—it was (and is) a challenge.

Many of the excerpts seemed to respond to a question that was not asked, but that many participants chose to address:

"What about giving when things get tight?" One Orthodox Jewish couple reported:

Levi: [W]e tithe ... you give money on a monthly basis or however it's set up for each individual. And there are times where things get short and you can't do it, but you try to be able to do it on a monthly basis.

Dinah: ... It's 10% [period].

The above excerpt may reflect a difference in how flexible the practice (tithing, in this case) should be. Levi offers a caveat of not paying when "things get short," but Dinah vetoes the attempt at making exceptions.

Michelle, a Christian Scientist mother of two, illustrates a recurring subtheme in the participants' interviews—namely, that the payment of tithes and offerings is at least as much an issue of faith as an issue of finances. She said:

[W]e're ... trusting that ... it will work out a step at a time. Kind of like, I said to [my husband] the other day, "If Moses and the children of Israel had waited for everything to be worked out before they left Egypt, they never would have left." You just have to, at some point, take the right steps and trust that the supply will come as you go along. That doesn't mean that we don't save as much as we can. We're very responsible with our money, but sometimes you have to take leaps of faith financially.

In the narrative approach to qualitative research, participants were consistently asked to offer stories and experiences from their lives that illustrate and give color to principles and ideas that they relate. The following narratives (selected from many similar ones) capture the faith behind the act of giving when things are tight.

Lance: I remember the time [in the 1970s] our washing machine gave out, we had three kids in [cloth] diapers and I didn't [even] have money to have the thing fixed, and I certainly didn't have money for a new one, [but we still tithed]. [M]y wife came home from running the errands ... and there was a wash-

ing machine sitting on the porch with a hundred dollar bill in the envelope taped to the lid, [and] boxes [of laundry detergent] from church. We don't know [exactly who] it came from ... [but] we probably would have found out had we done the detective work. But my assessment of that was that there are some miracles that are so sacred that to check to see whose fingerprints are on the lock to the windows of Heaven is sacrilege. Somebody obviously understood the principle of Charity where you don't let the right hand know what the left hand is doing, and they left that there for us, and God bless them!

One of the passages of scripture Lance obliquely references is from a different translation of the scripture cited at the commencement of the Findings section:

Bring ye all the tithes into the storehouse ... and prove me now herewith, saith the Lord of hosts, if I will not *open you the windows of heaven*, and pour you out a blessing, that there shall not be room enough to receive it (Malachi 3:10 KJV, emphasis added).

It is noteworthy that in each of the above narratives, tithing or other offerings were not only paid but were paid even during times of significant financial need. A concluding example is drawn from a Mormon mother of seven, named Catie:

A few years ago when we were still living in the little house and [my husband] got out of work ... we just couldn't pay [the mortgage] [I] told [the lady at the bank] my dilemma [and she asked], "Isn't there any way you could make that payment?" I said, "The only way I could do it would be if I didn't pay my tithing this month, but I can't not do that." She goes, "Well, call your bishop, and tell him. He'll feel fine about it, he'll understand," [then] she went on and on and on. I said, "[The issue] is not about asking permission to do this, [tithing] is something that we just can't not do. I would rather lose this house than not pay my tithing. We need [to pay] that." She, I'm sure, went away [from] that conversation just thinking we were the stupidest people she'd ever met in her life, [wondering] why would anybody do that? But when you [pay tithing], you don't do [it] because of fear, you [don't] think lightning is going to come down and hit you if you don't do it, or [because] your parents or your peers are going to think less of you if you don't do these things. ... I feel a huge

responsibility to practice what ... I believe. Not just [to be an example to our] children, but for my own integrity [and for Heavenly Father].

Catie and her husband Rod did lose their home. Years after losing their house, Catie insists that she has never regretted their decision. She views it as a defining moment in her life—a chance to show God that He came first under any circumstances.

Discussion and Conclusion

Through qualitative methods, this study has demonstrated that for the participants in the study, tithing, *tzedekah*, fast offering, *zakat*, or other offerings were not merely a budgeting or resource allocation decision. Although some of the participants showed that they understood the financial ramifications of their offerings, the meaning of these offerings transcended balance sheets and dollar and cent calculations. Making an offering was not just something that they did—it was an expression of their faith, their identity, and a central part of who they are. Indeed, as some of the anecdotes demonstrated, these individuals were willing to continue making offerings even when doing so would lead to extreme financial hardship (e.g., home foreclosure).

More important than demonstrating the significance of offerings was this study's focus on showing why religious offerings mattered. Participants viewed religious offerings in complementary ways. Offerings were simultaneously a duty, an expression of thanksgiving and joy, an investment, and a means to assist others. These findings enhance Stark and Finke's (2000) assessment of religious offerings and show how multifaceted individual and familial reasons for making these offerings can be.

These findings have implications for practice. By incorporating these insights into their counseling, financial planners and counselors might enhance the cultural competence of their own practice. This cultural competence may increase the likelihood that highly religious individuals will implement the financial recommendations that they jointly produce with their counselor/planner. It may even simply keep them coming. For some in the sample, a hasty recommendation to cut faith-based contributions may result in a lost client. As a Catholic mother from Maryland emphasized:

I think it is important to address faith, especially with someone who has brought it up To at least ask questions regarding how important faith is [to the individual or couple] and then to treat them sen-

sitively. I think from my own experience ... faith is so much a part of who I am that [I] couldn't separate faith [from other areas of life] And when a counselor is [advising] a person, they should be ... [aware] of the issues they are dealing with.

One way financial counselors might gently open the door to mutual understanding and increased trust may be to ask something like, "I notice that you generously donate to your faith community. I want to financially counsel you in a way that shows honor and respect for your core values. How meaningful are those contributions to you?" Based on the client's response, a financial services provider might be able to help incorporate these donations in a financial plan, discuss the financial implications of the donations with the client, or even suggest that their levels of religious donations are not compatible with the client's other financial goals. The important issue is to demonstrate understanding and respect in these conversations. For example, if a highly religious client's financial goals and high levels of religious contributions are incompatible, a financial planner might suggest that the client reevaluate their financial goals to enable them to preserve their religious contributions.

With these suggestions, this study does not mean to imply that financial planners and counselors currently ignore cultural issues when interacting with their clients. In many ways, financial counseling and planning services are designed in ways that can foster cultural competence. For example, financial counselors and planners collaborate with clients and help clients reach their own financial goals rather than imposing goals on their clients. Further, financial planning researchers have produced studies that demonstrate cross-cultural and class differences in financial practices (Grable, Park, & Joo, 2009; Hogarth & Anguelov, 2003).

The findings support the idea that culture matters in financial issues (Perry & Morris, 2005). More cross-cultural research on financial attitudes, behaviors, and goals might be necessary to enhance cultural competence in financial planning services. For example, religion might influence other financial behaviors among highly religious individuals such as a religiously-based reluctance to earn or pay interest or a religion-based ideal of the traditional-breadwinner model. Although these issues might surface in counseling highly religious individuals, they are beyond the scope of this study. In the interest of increasing cultural competence, future research might continue to examine how religious beliefs can influence other financial behaviors. Future research on differences across race and ethnic

groups might also enhance cultural competence in financial planning just as it has enhanced practice within the mental health field (Sue & Sue, 1999).

This study has limitations. The sampling design (i.e., purposive, non-random, and non-representative) does not permit generalizing these findings beyond a subset of highly religious individuals from Abrahamic traditions (Christians, Jews, Muslims, and Mormons). Further, even among the participants of these religions, considerable variance regarding religious donations exists.

Although the data reflect a diverse sample of highly religious families, it is important to mention that the sample did not contain families: a) with religiously mixed marriages, b) who had become disillusioned with their faith, nor c) from non-Abrahamic world religions (e.g., Hindu, Buddhist, and Shinto).

The sample was also restricted to married couples with children. Some of the reasons for financial giving (e.g., to provide a good moral/developmental context for children) may have arisen because of this restriction. Single individuals or cohabiting couples who contribute to their faith communities may have different reasons for contributing.

A final limitation is that this study is exploratory rather than determinative. The research objective was to discover and convey why some Americans give significant donations to their faith communities, rather than attempting to validate "best practices" when counseling highly religious individuals. Consequently, this study can offer only a few suggestions to financial counselors. Future research might profitably validate and extend the findings.

Despite the limitations, this study was able to illuminate some of the reasons that highly religious individuals often contribute to their faith communities in a racial and religiously diverse sample. Leading explanations included: a) obedience and duty, b) gratitude and enjoyment, c) a sense of making a wise investment, d) to promote social justice and charity, and e) deep personal conviction.

These motives and supporting narratives were offered to sensitize and inform financial counselors in ways that will benefit both them and many of the religious persons that they serve. It is important to note that it is not necessary that financial counselors share the client's faith, only that they understand and be sensitive to the client's faith. While it is true that religion is not central for many individuals, for others religion is both central and profoundly influential (Miller & Thoresen, 2003). For these highly

religious individuals and families, the financial counselor's decisions regarding how to navigate the borders between sacred and financial ground will be a significant one.

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