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Economic models of church life: three ‘nudges’ towards better behaviour

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Abstract

Economic ideas have long shed light on diverse spheres of social and cultural life. Religion is no exception and has spawned a large and thriving subfield. However, whereas recent decades have famously witnessed a ‘behavioural’ turn in economics – with Nobel prizes going to two pioneers of the field, Daniel Kahneman in 2002 and Richard Thaler in 2017 – there has yet to be significant work done in the ‘behavioural economics of religion’. This is a shame; there are good reasons for thinking that behavioural-economic theories and findings might be particularly well suited to illumine several areas of practical church life. In what is hopefully a light and quasi-entertaining way, this article offers (wildly speculative!) applications of behavioural economic ideas to three live topics within the sociology of religion and/or pastoral theology: the ‘empty’ church, the success of US megachurches, and church planting.

Keywords

behavioural economics, economics of religion, framing effects, mission, nudge theory

Introduction

That there are meaningful analogies to be (carefully) drawn between commercial *marketing* and religious *mission* is long-established. Religious language pervades the branding literature. Early adopting influencers are known as ‘evangelists’. Brands with especially loyal customers – think Apple, Harley-Davidson, Gammarelli – are ‘cults’. Indeed, the moniker ‘marketing guru’ itself speaks volumes. On the religion side, there is a substantial literature applying business models to the changing ‘market share’ of religious groups, and imputing quasi-economic cost–benefit motivations to religious individuals.¹ These kinds of metaphors and analogies – which should not, of course, be mistaken for literal descriptions – can plausibly be traced back to the Bible itself. Christ, no less, often likens the kingdom to the principal economic ventures of his own milieu – whether agriculture (Mark 4.1–20), vineyard management (Matthew 20.1–16), fisheries (Matthew 4.18–20), or diversified investment portfolios (Luke 19.11–27!). However, the extensive ‘economics of religion’ literature in sociology and allied disciplines owes more of its inspiration to the American Nobel-winning economist Gary Becker’s call for ‘an “economic” approach to seek to understand human behavior in a variety of contexts and situations’.²

In truth, this body of scholarship can be something of a mixed bag, especially for those who – like myself and, I suspect, most of *Theology*’s distinguished readers – have a *practical* interest in church matters.³ In part, this is for the same reason that a good deal of ordinary economic theory doesn’t work very well in practice either: the hypothetical agents of many economic models, with their rational choices and fixed preferences, don’t act very much like actual human beings do. Seeking to rectify this, there has emerged in recent decades a new field – *behavioural economics* (BE) – which is essentially an attempt to improve ‘the explanatory power of economics by providing it with more realistic psychological foundations’.⁴ In practice, this amounts to economists being much more willing to grapple with the messiness, quirkiness and (seeming) irrationality of real human behaviour in their theorizing, and hence to take more seriously findings and theories from the traditionally ‘softer’ social sciences of sociology, psychology and anthropology.

All very interesting, you may (or may not) be thinking ... but what on earth has this to do with mission and evangelization? Well, *possibly* quite a lot. Basically, I think that there is likely to be a good deal of common ground to be explored between BE and practical theology – not that you would guess this from the ‘economics of religion’ literature, which has yet to

take its own behavioural turn.⁵ This is a shame, since there are notable commonalities between certain religious and BE ways of thinking. Many religious traditions, for example, take a realistically ‘bounded’ view of humans’ capacity for rationality and self-knowledge (cf. Ecclesiastes). Furthermore, the application of BE to public policy by trying to ‘nudge’ the public towards desirable outcomes without coercion (for example, exercising more via those ‘adult playgrounds’ that have sprung up in public places, or increasing organ donation by making registration automatic unless one opts out) perhaps has at least a little in common, *mutatis mutandis*, with sound mission strategy. Evangelists should ‘nudge’ free beings towards Christ, but not coerce or ‘push’ them.

In the rest of this short article, therefore, I beg my readers’ indulgence to join me as I run a little with this line of thinking. My hunch is that BE has a good deal to offer both the sociology of religion and (more practically) the theory and practice of evangelization. Accordingly, I would like briefly to suggest how a BE-informed perspective may shed light on three disparate areas of contemporary church life.

The ‘empty’ church *re-revisited*

In his classic study, Robin Gill has argued that Britain’s empty churches are not (only or primarily) the result of declines in churchgoing; in fact, thanks to overenthusiastic church building in generations past, they were rarely ever full to begin with. The ‘myth’ is not so much that our churches are largely empty, but rather that they used *not* to be. More to the point, this oversupply ended up having significant knock-on effects, in terms of both resource management (not least with clergy and upkeep costs) and psycho-social impact:

The very social visibility of empty urban churches ... may shape and reinforce public perceptions of secularization ... Redundant urban churches – preserved for ever as listed buildings – stubbornly remain as visible reminders of a once religious past.⁶

Incidentally, elsewhere in that paragraph he particularly mentions the implicit comparison between ‘empty churches’ and ‘full pubs’. I venture that the comparison is all the more relevant when those full pubs are in fact former churches – a combination I have often encountered when touring the nation’s Wetherspools.

Where Gill focuses primarily on what empty churches ‘signal’ to church outsiders, there are grounds for suspecting that it applies to those inside too. Psychological studies show, for

example, that people are willing to pay more for a small but overflowing tub of ice cream than they are for less ice cream when placed in a larger tub.⁷ That is, it is not the absolute amount of ice cream that they are assessing, but rather (implicitly) its size *relative* to its container. Likewise, people given larger plates at a buffet eat more food than those given smaller plates: their appetite depends, at least in part, on how it is ‘framed’.⁸ These may sound like trivial examples, with no relevance to church life – and perhaps that is true. Yet there are good reasons to suppose that our impressions of, and appreciation for, all kinds of things are conditioned by such so-called framing effects. And I suspect that the same is true of congregational vitality too. A ‘full’, ‘packed’, ‘standing room only’ church service, I would argue, genuinely *feels different* from one with the same (or greater) numbers but in a considerably roomier venue. At least part of this comes down to an unconscious comparison being drawn between (actual) attendance and (potential) capacity. If so, then to spend one’s Christian life sitting in half-full churches quite plausibly has a depressive effect on missionary zeal, all other things being equal – even if one *knows*, thanks to reading Gill, that it never was full even when built.

Megachurches

Although not *directly* applicable to the contemporary British situation, the classic example of market-driven ‘religious start-ups’ are American megachurches. Currently, there are some 1,500 such Protestant churches, averaging over 2,000 Sunday worshippers (the standard, academic ‘megachurch’ definition), with four-fifths reporting recent growth.⁹ Britain, of course, has its own ‘megachurch’ success stories – Hillsong, HTB – albeit in much smaller numbers.

Willow Creek Community Church, founded in 1975 in the Chicago suburbs, and its many imitators were able to leverage several large-scale social changes: urban sprawl, suburbanization, the highway system, Americans’ willingness to drive everywhere. Cheap out-of-town land prices also made possible vast, sprawling campuses, with ample parking. These were precisely the same factors incentivizing ‘big box’ stores in large retail parks. Just as Walmart both benefited from and exacerbated the decline of smaller grocery chains and mom-and-pop stores, so too the megachurches (quite consciously) accelerated the nascent demise of neighbourhood churches. Unlike the more traditional churches they supplanted, moreover, they could tailor their ‘religious product’ to the needs of specific demographics – upwardly mobile professionals, young families. (Willow Creek literally hired market

researchers to go door to door in the suburbs.) Economies of scale meant that they could provide amenities – crèches, excellent ‘customer care’ – beyond the reach of other churches.

More to the point, megachurches mastered key insights from BE long before ‘nudging’ was the subject of best-selling books. Two are particularly relevant here. First, designers consciously copied the aesthetics of corporate headquarters and upscale malls – landscaped gardens, airy atria, comfortable seats – to signal, consciously or not, that this was the kind of place for the affluent and the urbane, ‘our kind of people’.¹⁰ As multiple experiments have shown, such framing and priming effects can have a powerful influence. To give just a few examples from the BE literature: coffee is more highly valued when surrounded by fancily packaged condiments;¹¹ wine tastes better from expensive glasses;¹² pricier aspirin works more effectively.¹³

Second, while megachurches’ most striking feature may be congregations of (tens of) thousands, much of their success is driven by the power of small groups: Bible studies, prayer groups, sports clubs, business breakfast fellowships, singles groups. These are often organized by age, sex, locale or life stage – young families, singles, retirees – the better to ‘lean into’ the well-researched dynamics of peer networks. Human beings are, after all, social animals. Our own views, beliefs, tastes and actions are constantly influenced by those around us, in all kinds of subtle ways: ‘Humans are not exactly lemmings, but they are easily influenced by the statements and deeds of others.’¹⁴ And this is as true of religious believing, behaving and belonging as it is of, say, political convictions, moral outlook or fashion sense. Thus, as Pope Francis put it in his maiden encyclical, *Lumen Fidei*: ‘We can respond in the singular – “I believe” – only because we are part of a greater fellowship, only because we also say “We believe”.’¹⁵

We know, for example, that more densely connected congregations – i.e. those where members have more friends who are also members – tend to exhibit higher levels of belief and practice.¹⁶ Critically, this kind of community co-produces a significant part of the overall ‘product’ on offer. That is to say, the community *itself* is part of the attraction, as paradigmatically as in Acts 2.46–47:

Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, praising God and having the

goodwill of all the people. And day by day the Lord added to their number those who were being saved. (Acts 2.46)

The same is true of *Cheers*-like bars ‘where everybody knows your name, and they’re always glad you came’, as well as success stories of the new ‘membership economy’ such as CrossFit: ‘one of the benefits of people knowing each other is that they know to reach out and harass each other when someone doesn’t show up, which is both good from a business standpoint, and from a fitness’ – or indeed spiritual – ‘effectiveness one’.¹⁷

Church planting

Third, and finally, I dare say that one area where a BE perspective might be most useful (and moreover testable) is that of church planting. This is, of course, a sphere of church life where the language of entrepreneurship, knowing one’s market, competitive strategy, start-ups and scaling is most naturally at home. Of many possible ideas in the BE literature that might be brought to bear here, I will mention only one: the ‘IKEA effect’.¹⁸

In basic terms, this is simply the fact that people tend to value things that they themselves have had an appreciable, hands-on role in creating. The root idea here, of course, is that of, say, a flatpack wardrobe that one has spent an expletive-filled afternoon constructing. Objectively speaking, it is no better (and, in my case, likely a good bit worse) than the same item assembled by someone else. Subjectively, however, its value is enhanced by one’s own, perhaps literal, blood, sweat and tears. This is ‘the increased valuation that people have for self-assembled products compared to objectively similar products which they did not assemble’.¹⁹ I would guess that the same is true of such things as Airfix models or paint-by-numbers landscapes.

As part of a current research project into various signs of hope/vitality within British Catholicism, I have had the pleasure of visiting two Catholic (quasi) church plants.²⁰ One was a wholly new venture, set up in a former Methodist church (no doubt saved from becoming a Wetherspoon named ‘The John Wesley’ or some such). The other was an existing parish in the process of being remarkably revitalized. Both are growing, and there are certainly many and complex reasons for why that is. One thing both churches had in common, however, was an explicit do-it-yourself culture – all the more noticeable for being relatively rare, at least to this extent, in Catholic parishes. If something needed doing, then the congregations basically did it themselves. This ranged from such things as clearing trees to allow more outdoor space,

to *completely* refurbishing and beautifying the church interiors, to creating church furnishings and sacred art.

Now, I am not suggesting that the ‘IKEA effect’, in and of itself, is to thank for clear evangelistic zeal (evident in both increasing church attendances, and – at least in one of the churches – a remarkable number of vocations from so small a community). And, of course, it may well be that the causal arrow points in the other direction: that is, the evangelistic zeal of the kinds of people drawn to religious start-ups in turn makes them willing to devote their time, talents and labour to make a success of it. Nevertheless, I suspect that their shared ‘ownership’ of the mission of the church was at least in part a result of their shared work on its fabric and furnishings.

Conclusion

This has been a speculative – at times wildly so – article, one far less grounded in tangible evidence than the kind I am used to writing. Accordingly, and as I hope you’ve sensed, I found the thinking up and writing of it rather *fun*. Nevertheless, it has been fun with a serious purpose: the academic sociologist’s equivalent of Messy Church. For even if I have failed to convince any of my readers of the potential value of BE thinking and findings for the analysis and/or improvement of pastoral life, I think this exercise has at least convinced *me* to explore it further.

In suggesting a BE-based perspective for my three topics, this article has focused primarily on what some might be tempted to dismiss as the ‘accidental properties’ of church life – building size, perception, community dynamics, who one gets to do the DIY – rather than matters of genuine theological or liturgical ‘substance’. This was partly deliberate: to suggest how *seemingly* minor, irrelevant factors may plausibly have an impact on what is surely the *raison d’être* for all our churches: evangelization. If the layout of a cafeteria affects customer experience and consumption, then it requires no stretch to suppose that ‘church architecture’, both literal and figurative, does something similar: ‘small and apparently insignificant details can have major impacts on people’s behavior. A good rule of thumb is to assume that “everything matters”.’²¹

Religious thinkers and ‘marketers’ have historically devoted much time and attention to doctrinal technicalities, liturgical niceties, dietary regulations, legal hair-splitting – i.e. on ‘small and apparently insignificant details’. Perhaps they were onto something after all?

Author biography

Stephen Bullivant is Professor of Theology and the Sociology of Religion at St Mary's University, UK, and Professorial Research Fellow in Theology and Sociology at the University of Notre Dame, Australia.

Notes

¹ See Larry Witham, *Marketplace of the Gods: how economics explains religion* (Oxford: Oxford University Press, 2010); Torkel Brekke, *Faithonomics: religion and the free market* (London: Hurst and Co., 2016).

² Gary S. Becker, *The Economic Approach to Human Behavior* (Chicago IL: University of Chicago Press, 1976), p. 3.

³ See also James V. Spickard, 'Rethinking religious social action: what is "rational" about rational-choice theory?', *Sociology of Religion*, Vol. 59, no. 2 (1998), pp. 99–115; Steve Bruce, 'Secularization and economic models of religious behavior' in Rachel M. McCleary (ed.), *The Oxford Handbook of the Economics of Religion* (Oxford: Oxford University Press, 2011).

⁴ Colin F. Camerer and George Loewenstein, 'Behavioral economics: past, present, future' in Colin F. Camerer, George Loewenstein and Matthew Rabin (eds), *Advances in Behavioral Economics* (Princeton NJ: Princeton University Press, 2004), pp. 3–51, here p. 3.

⁵ But see Jonathan H. W. Tan, 'Behavioral economics of religion' in Paul Oslington (ed.), *The Oxford Handbook of Christianity and Economics* (Oxford: Oxford University Press, 2014), pp. 512–29.

⁶ Robin Gill, *The 'Empty' Church Revisited* (Abingdon: Ashgate, 2003), p. 58.

⁷ Christopher K. Hsee, 'Less is better: when low-value options are valued more highly than high-value options', *Journal of Behavioral Decision Making*, Vol. 11 (1998), pp. 107–21.

⁸ David R. Just and Brian Wansink, 'One man's tall is another man's small: how the framing of portion size influences food choice', *Health Economics*, Vol. 23 (2014), pp. 776–91.

⁹ Scott Thumma and Warren Bird, *Recent Shifts in America's Largest Protestant Churches: megachurches 2015 report* (Hartford CT: Hartford Institute for Religion Research, 2015), <www.hartfordinstitute.org/megachurch/2015_Megachurches_Report.pdf> (accessed 12 October 2021).

¹⁰ Anne C. Loveland and Otis B. Wheeler, *From Meetinghouse to Megachurch: a material and cultural history* (Columbia MO: University of Missouri Press, 2003), pp. 114–53.

¹¹ Dan Ariely, *Predictably Irrational: the hidden forces that shape our decisions* (San Francisco CA: HarperCollins, 2008), Chapter 10.

¹² Seth Godin, *All Marketers Are Liars: the power of telling authentic stories in a low trust world* (London: Penguin, 2005), Chapter 1.

¹³ Rory Sutherland, *Alchemy: the surprising power of ideas that don't make sense* (London: Penguin, 2019), Chapter 4.

¹⁴ Richard H. Thaler and Cass R. Sunstein, *Nudge: improving decisions about health, wealth, and happiness* (New Haven CT: Yale University Press, 2008), Chapter 3.

¹⁵ Pope Francis, *Lumen Fidei* (Vatican City: Vatican Press, 2013), #39.

¹⁶ See Matthew Facciani and Matthew E. Brashears, 'Sacred alters: the effects of ego network structure on religious and political beliefs', *Socius*, Vol. 5 (2019), pp. 1–16.

¹⁷ Robbie Kellman Baxter, *The Membership Economy: find your super users, master the forever transaction, and build recurring revenue* (New York NY: McGraw-Hill, 2015), Chapter 6.

¹⁸ Dan Ariely, *The Upside to Irrationality: the unexpected benefits of defying logic at work and at home* (San Francisco CA: HarperCollins, 2010), Chapter 3.

¹⁹ Michael I. Norton, Daniel Mochon and Dan Ariely, 'The IKEA effect: when labor leads to love', *Journal of Consumer Psychology*, Vol. 22 (2012), pp. 453–60, here pp. 453–4.

²⁰ Our Lady of Walsingham and St Cuthbert Mayne, Torbay in Dorset, and St Anselm's, Pembury in Kent. I am very grateful to Fr David Lashbrooke and Fr Ed Tomlinson, respectively, for their time in showing me round.

²¹ Thaler and Sunstein, *Nudge*, p. 3.