

# How we make choices: Congregations and the psychology of risk

by [Jeffrey Bullock](#) in the [June 12, 2013](#) issue



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Psychologists Daniel Kahneman and Amos Tversky have challenged the notion that humans generally make rational and informed economic choices. They argue that we make choices based less on a carefully reasoned assessment of outcomes and more on perceived risks of loss and gain. Moreover, they say, these choices are shaped by forces beyond our conscious awareness and are outside our control.

Kahneman won the Nobel Memorial Prize for economics in 2002 for his work in prospect theory, which describes the way people manage risk and uncertainty. Kahneman's 2011 book *Thinking, Fast and Slow* explains ramifications of the theory and offers insights that are startling and useful for people who aren't economists—including those who lead congregations.

One of Kahneman's insights involves the power of the *priming effect*. Researchers discovered that the frequency of our exposure to a word, concept or number conditions our thinking. If we read the word *eat* often enough, for example, the next time we see a word that could be read as either *soup* or *soap*, we're likely to choose *soup*. If we see references to the temperature being 68 degrees often enough, we'll emphasize *summer* rather than *winter* the next time we make a choice between the two seasons. This sounds simple, even trivial, but priming effects can dramatically influence expectations and decision making. Through marketing, research or

collective memory, a prime concept can be imprinted in our minds and remain there despite rational efforts to change it.

As a consultant with churches, I've seen the priming effect at work among church leaders and members. Some years ago I was working with a church that was trying to develop a plan for growth amid what was perceived to be decline. This church had left the inner city as part of white flight in the mid-1950s. By the 1990s, worship attendance had declined by more than half. When I asked leaders how big they wanted the church to be, they said they had not been able to agree on an ideal number. I asked each of them to write down what he or she thought the total enrollment ought to be. When I gathered up the answers, I was stunned—the numbers were not more than a few tens apart. When I wrote the numbers on the board, a longtime member raised her hand and said that the numbers on the board were close to the largest enrollment of the 1970s, an era that all of them remembered.

Here was the priming effect at work. The church in its heyday had had about 500 members, and everyone around the table had picked a number close to 500. Why not 750? Why not 250? The number chosen was 500 because the leadership had been primed to remember 500. It had become the anchor point, the idea that controlled the organization's perception of the ideal membership.

Kahneman says that people often find reports like this one unbelievable because they don't conform to personal, subjective experience. Nevertheless, people tend to be shaped by unconscious expectations. It doesn't take much imagination to see that the church could have counted itself a proper-sized church with an active and caring membership of 250. But none of the members with whom I worked would have been able to accept that figure. Every church works under the weight of the priming effect, whether it comes from the reported attendance of a neighboring church or the memory of their own top attendance figure.

Another factor in decision making identified by Kahneman is *loss aversion*. Scholars of economics and institutions have believed for years that people pursue maximum utility, the greatest returns on their investment of energies. Kahneman reports that these scholars have overlooked two critical points. First, people's tastes and desires change over time; what they once regarded as a reward may be of no interest at a later time.

Second, traditional theories ignore the fact that the fear of disadvantage far outweighs the prospect of advantage. Loss aversion, or the fear of looming disadvantages, functions at the most primary and immediate level of the brain. We're hardwired for this aversion. And since the negative possibility often trumps the positive in our minds, we favor the status quo because we fear the disadvantages of change rather than the advantages.

For example, when offered a performance raise that offers either more vacation time or more money, the worker may at first choose the opportunity for leisure, but then, even though she may have been longing for a vacation, she'll change her mind and abandon the vacation in favor of receiving more money. We cannot overcome our aversion to losing something that's tangible and easily measurable in terms of loss.

Kahneman and his colleagues have demonstrated this response in everything from budgeting to golf to marriage and romance. Even if we understand the effect of loss aversion, we cannot easily resist it.

Loss aversion can be particularly painful for churches. Why, we wonder, do churches react so negatively to membership decline and yet even when they're in decline cling to the status quo? I've read many explanations, but none rings as true as Kahneman's. When a member leaves the church, for example, loss aversion kicks in. We have little control over this reaction, but by knowing that it will happen and allowing for our reactions, including a time for mourning, we can better accept and plan for it.

Loss aversion can also have a long-lasting impact on our assessment of an experience. Kahneman discovered that the final memories of an event or history determine how we value that history or event as a whole. In other words, we can have a day-by-day enjoyable experience, yet if we feel unhappy or in pain during the last moments of that experience, we'll remember the entire experience as unhappy. People who have experienced great joy in belonging to a church will not remember the joy if they end up leaving the church following a painful event.

Churches don't cling to the status quo just because they're recalcitrant; they cling to the status quo because change feels disadvantageous. The fear of losing something trumps any expectation of new benefits. In one sense, change is not just a spiritual hurdle, it's a challenge to something that's hardwired biologically.

Finally, Kahneman describes what he calls the *focusing illusion*, an automatic psychological move that substitutes an easier question for a more difficult one when the difficult question has no immediate or obvious answer. Imagine that you have a choice to improve your life satisfaction either by purchasing a new car or joining a new social group. The choice of the car offers immediate and obvious benefits, even though as time passes those benefits will dim compared to the long-term satisfactions of having a new social group.

A church that had fled the city in the 1950s decided, several decades later, that it was time to integrate the congregation with the local residents. There was one problem—the African Americans with whom they intended to integrate had long ago moved to other suburbs. Though church leaders drove through surrounding blocks Sunday after Sunday, they completely overlooked the fact that their new neighbors were now Asian Americans, not African Americans. Even though street signs and storefronts in every direction had both English and Chinese characters, many church members had not registered the arrival of an Asian population. The church was suffering from what Kahneman calls focusing illusion. It was focused on solving a problem of an earlier era, a problem it understood, rather than the one in front of it. It was determined to tackle an easier problem because a larger problem seemed intractable.

This phenomenon is evident in the familiar assertion that “we need to focus on children and youth.” The claim sounds rational at first, yet many mainline churches are in neighborhoods populated by baby boomers whose child-rearing years are behind them and where schools are closing, not opening. Do the people in the church know this? They do, but when it comes to their church, the simpler question and answer—“How can we grow?” “We need more children”—is easier to discuss than larger questions such as: Have we exhibited the faithfulness that would attract people to our church? Have we demonstrated a missionary zeal on behalf of others? Have we as a church lost our spiritual, biblical and theological literacy so that we can no longer speak and act in faith with confidence? At one point, the average age of members joining seven out of ten of the fastest-growing churches in my tradition was mid-fifties. The more trenchant question would be: Why don’t we attract people in the community around the church?

When we ask why our churches aren’t growing, many different questions come into play. What does it mean to grow? What would growth look like and how would it be measured? Kahneman emphasizes that humans are pattern seekers and need to

believe that life is coherent. But life is not always coherent. Talk of “God’s plan for us” may encourage us to ignore fundamental questions about how can we be faithful Christians and churches in an incoherent or chaotic time.

Tversky and Kahneman’s work suggests that a reasoned plan for a church initiative may not be a guarantee of success. Forces outside our consciousness and beyond our sway are also at work. We need to acknowledge the existence of such forces and identify them as best we can. Then we will be better positioned to move forward.