Scrupulous people often deal with the issue of restitution—recompense for injury or loss. Most of the time theirs is a perceived need for restitution, not a real need. Their anxiety over this perceived need for restitution is usually anchored in their experience of ruminating over past sins. They believe they failed to properly confess their sins, which leads them to doubt that the sins were forgiven. Their anxiety takes on a life of its own, driving their feverish, questioning examination: Does “damage” persist from each sin they believe they did not confess properly? The notion that there must be unresolved damage that has not been properly addressed is rooted in the idea that there must be a reason that they remember their sin. Something still needs to be taken care of, they think.

Perceived unpaid restitution finds root in the mind’s fertile ground of remembering. The details of the imagined unjust action or situation become more real as details are recalled. The sufferer also thinks he owes interest for what he irrationally feels he took unjustly from another. Real-life examples using fictitious names may help illustrate the pain these thoughts can cause.

Joe, who suffers from scrupulosity, was employed at a forty-hour workweek job. He performed his duties effectively; his employer never disciplined him. In fact, the annual reviews he received praised him for a job well done. Sometime later, after a few years of retirement, Joe contrived the idea that he deliberately withheld the full benefit of a forty-hour workweek from his employer. Joe recalled many unscheduled breaks, as well as times when projects were completed and he felt it was too late to start something new before the workday ended. When he worked from home, he took supplies from the office, sometimes using them for purposes besides work. Similar examples accumulated, causing worry and anxiety. Obviously, I deliberately defrauded my employer, Joe thought. He then added up the time he “wasted” and the value of the office supplies he used only for personal matters, never accounting for the extra effort he put into projects that helped his employer succeed.

Joe assigned a total dollar value of what he thought he owed the employer and created a plan to begin the unnecessary process of restitution.
In another common example, a neighbor has a flower garden that borders the yard of Sue, who has scrupulosity. Occasionally Sue picked a flower or two, mostly ones leaning over the property line. Sue’s neighbor worked hard on that garden, investing untold amounts of money into the necessary ingredients required to keep it healthy. Sue paid nothing. She simply enjoyed the flowers. It is almost impossible to determine exactly how many flowers Sue picked, how many bouquets she made and enjoyed over the years. When she thought the day of reckoning had come, Sue began to add up the monetary value of what she thought she had stolen from her neighbor, not taking into account her own pruning in picking the flowers. She only accounted for the “wrong” she felt she had committed.

These examples illustrate a difficult struggle that many scrupulous people face. They falsely obligate themselves to restitutions for perceived wrongs, failing to credit themselves for good deeds they may have done.

The struggle takes place because scrupulous people tend to apply the worthy principles of restitution in disordered or misplaced ways. Restitution for real wrongs like shoplifting is worthwhile. But in the earlier examples, neither Joe nor Sue owe anything. They have taken the good idea of restitution and harmfully misapplied it. The harm—created out of fear and anxiety—is to themselves. The real issue for Joe, Sue, and all who suffer from scrupulosity is fear and anxiety. The perceived need for restitution is only an outgrowth of the core problem. Joe and Sue have no moral need to recompense anyone; none is required.

Scrupulous people might best understand misplaced, misdirected restitution as “unjust enrichment.” If Sam deliberately defrauds Jane of something she owns—say he takes her ten-dollar bill—he owes restitution. He must return the $10. But in most cases where a scrupulous person thinks he or she owes someone restitution, the person is wrong to think so. Sue’s neighbor doesn’t want to be “compensated” for the flowers that leaned onto Sue’s property. In fact, the neighbor probably appreciates Sue’s pruning work. And Joe’s employer undoubtedly was grateful to have hard-working Joe on the job.

Unfortunately, even though restitution is not required, the feeling that restitution is needed is so strong for Joe and Sue that it is not easily dismissed. Facts cannot convince them that nothing more is required. A counselor, spiritual director, or confessor can help unravel concerns, which is more helpful than the constant and isolated rumination that takes place within the scrupulous person. Complete relief, though, is unlikely.

Also, if the scrupulous person insists upon paying someone back, true discernment of restitution issues helps the person set solutions. At the very least, discernment will help make restitution attempts appropriate, not exaggerated. Overrestitution can cause new, unneeded problems.
Emotional Conversion
As we treat ourselves, so we will tend to treat others.

Conversion starts when we say to ourselves, "I am not fully living the life that God gives me. I am not fully inhabiting my life, not fully experiencing or valuing the unique entity that is me. I am not using the gift of life as fully as I could." Self-esteem reflects the values we apply in judging ourselves. When those values are unrealistic or wrong, when they set false standards that we cannot meet so that we feel bad and deny our worth, we may feel like failures and treat ourselves badly. Finding better values that are rooted in the spiritual, not the material, and in faithfulness, not success, sets us free to love and accept ourselves and so to treat ourselves well. And as we treat ourselves, so we will tend to treat others. If I only love myself when I am rich and famous, I will not love you if you are poor and voiceless.

Emotional development means taking responsibility for all of my emotions, all my feelings. It can be rightly called "emotional conversion." This process involves reexamining our feelings about other people, as well as our feelings about ourselves. For example, what do we honestly feel about people of other backgrounds, genders, age groups, religions, classes, colors, nationalities, or sexual and political orientations? Only when we acknowledge such feelings truthfully can we bring our reactions under scrutiny and begin to examine how legitimate they really are, or how prejudiced we are, or how well our feelings match up to our spiritual values. We know we were not born with these feelings. None of us was born with a racial prejudice, for example, yet any of us can become racially prejudiced. Why is that?

You may know people who are quite religious and yet also prejudiced, whether the prejudice is racial or religious in nature. This is not spiritual fulfillment. If I feel negative or bad about other races, particularly the new immigrant and refugee groups, I have to ask myself: Where does this feeling come from and how am I integrating this feeling into my life of faith?

Emotional development helps us deal initially with repressed negative emotions. We assume responsibility for hidden motivations in our actions and we seek not to be controlled or enslaved by our repressed anger, guilt, fear, or whatever. Sectarianism, racism, sexism, color prejudice, and the like breed in emotional hurts.

Emotional conversion opens the way for these hurts to be healed. A person who has truly espoused spiritual values of love, acceptance, and forgiveness will not go around with a chip on his or her shoulder about other races, religions, traditions, and so on. He or she will truly respect others, whoever they may be. Emotional conversion liberates the mind and broadens horizons. It opens up the possibility of relating to others in a new way.

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Q. How much sorrow is required within the sacrament of reconciliation for sins to be forgiven? If I do not feel deep sorrow but simply recite the act of contrition, does that make my confession invalid? Perhaps even a mortal sin or a blasphemy?

A. You do not need to feel anything. You do not need to attempt to measure the level of sorrow that you may or may not have. Your very presence for the celebration of the sacrament is a valid expression of your belief in your need for forgiveness. Everything else in the sacrament is a gift of God’s grace. It cannot be earned, merited, or measured. It is a gift.

Q. No matter how much I try to convince myself otherwise, I simply do not feel worthy enough to receive holy Communion at Mass. As a result, I do not present myself for the sacrament. I feel like I am missing something, but I am not sure what it is. Any suggestions?

A. The prayer that congregants recite before reception of holy Communion at Mass repeats the words the Centurion spoke to Jesus in Scripture: “Lord, I am not worthy to have you enter under my roof” (Matthew 8:8). In your unworthiness, you are missing the sacramental presence of the Lord Jesus Christ in your life. I suggest you reconsider both your attitude and your practice. Strict interpretation is not required, and it is not helpful for your continued spiritual growth.