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Religious Capital and Religious Rewards: A Study in the Economics of Religious Life

Summary: Religious life is studied by way suggested by the rational choice theory and the religious capital theory. The basic contentions of the theory on the nature of religious life having to do with an exchange upon a religious market, by firms offering compensators and rewards, and consumers, is considered. In the empirical analysis, it was validated that the independent (religious capital) and dependent (religious rewards of two types) were empirically separate constructs. Cross-sectional analysis of survey data indicated a very strong association between religious capital and institutional and ritual experience rewards within religious life, at a cross-cultural analysis, including Bosnian Muslims, Serbian Orthodox, Slovenian Catholics and US Protestants. The association was confirmed as robust at regression inspection with religious socialization. This extends further support for the empirical validity these novel theories of religious life and extensions of economic analysis into religious life.

Key words: Religious capital, Economics of religious life, Rational choice, Religious costs, Religious rewards.

JEL: D01, D03, D43.

The social scientific study of religion has been traditionally dominated by the (1) compensation theory, regarding religion as a form of compensation for what one does not attain in empirical social life, e.g. Karl Marx, In his version the idea of religion's source in compensating for the goods humans do not achieve in an empirical context attains the form of alienation, see, Seth D. Kunin 2006, pp. 68-70). (2) Further, religion was regarded as a latent but possibly decisive form of social integration, as well as a mechanism providing conformity in society, subjugation of the individual to societal needs (Emile Durkheim, see Kunin 2006, pp. 26-39). (3) An important strand of thought was the one regarding it as a form of imperfect cognition (Herbet Spencer, Edward B. Tylor, French Enlightenment materialists, see, Kunin 2006, pp. 20-22). Although the last has often been disregarded as lacking in intellectual finesse, it empirically retained validity even in recent times (Sergej Flere and Rudi Klanjšek 2009). (4) Finally, a potent stream of social science thought on religion came from the Freudians, who regarded religion as a projection of universal guilt within humans (see, Kunin 2006, pp. 53-61). In all these cases, religious life was not scrutinised from an economic mode of analysis.

However, recently the study of religion in social science has been challenged by a new, "economic" approach, extending economic analysis to this area of social

and psychological life. Rodney Stark and William S. Bainbridge begin their groundbreaking work *A Theory of Religion* by putting forward a simple axiom: *Humans seek what they perceive to be rewards and avoid what they perceive to be costs* (1987, p. 27). The core of their argument is that the logic of the rationally motivated social actor can and should be applied also in the area of religion. In a similar manner, Stark and Roger Finke argue that "...religious behavior – to the degree that it occurs – is generally based on cost/benefit calculations and is therefore rational behavior in precisely the same sense that other human behavior is rational" (2000, p. 56).

One of the pillars of the rational choice explanation of religion goes back to Adam Smith. In the *Wealth of Nations* (1776). Smith put forward the idea that absence of state interference and regulation of religion would stimulate religious competition, religious endeavour on the part of "the teachers" and religiosity among the populace itself, as a consequence of these endeavors and of competition (see Scott C. Peterson 2009, p. 185). Further, religion is not regarded as a public good by Smith, but rather as a commodity, as all others which are offered, sold and consumed. "State salaries" bring about "indolence" and laziness on the part of priests (quoted in Peterson 2009, p. 186). Finally, Smith held that church competition with the state for the highest authority brought about instability and should be done away with. There should be only one sovereign monopoly, "civil government to protect the people". Implicitly, Smith was also advancing the idea of religious liberty and religious tolerance.

Rational choice explanations of religious behavior often referred to as the "religious economies" theory, quite in line with Smith. One of the core claims of this theory is that religious groups can be analyzed as firms that exist in a "religious economy", which consists of a market of current and potential religious consumers and religious firms, enterprises attempting to meet the demand of the market (Stark and Finke 2000). The underlying theoretical assumptions are that individuals make rational religious choices (i.e., they choose options that maximize their benefits given their preferences, information, and constraints) and their religious preferences remain relatively constant over time, such that any changes in religious behavior must be a result of changes in the benefits or costs associated with the behavior (Stark and Bainbridge 1987; Stark and Finke 2000). On the macro-level, the theory assumes that demand (i.e., aggregate preferences) also remains relatively stable and therefore changes in religious consumption (i.e., religiosity) are a result of changes in the supply of religion, rather than changes in demand (Stark and Finke 2000).

According to Heckathorn, an authority in the area, the rational choice of social life approach drew directly on neoclassical economic theory. It viewed a wide range of phenomena in market terms. For example, a marriage system can be viewed as a market for mates in which those with highly valued attributes have the greatest value in the marriage market. Similarly, a status system can be viewed as a market for access to individuals with highly valued attributes. High status people gravitate toward one another, thereby defining the upper reaches of the stratification system... The emphasis on market models carried over by J. Coleman into institutional design. The problem addressed was the diminishing portion of the gross domestic product going

into single parent households. He proposed to create a micromarket in child care services... one form of market failure – a failure of the marriage market to provide adequately for the needs of the children – was to be resolved by creating a secondary market. (2005, p. 620.) Thus, rational choice is regarded as a theory applicable to all areas of social life.

The rational choice theory of religion holds that the crux of religion is to be found in *compensators*. The pillars of Stark's original theory, exhibited in a deductive manner were: "Compensators are postulation of reward according to explanations that are not readily susceptible to unambiguous evaluation" (Stark and Bainbridge 1987, p. 29); "Compensators are treated by humans as if they were rewards" (1987, p. 33); "Religion refers to systems of general compensators based on supernatural assumptions", (1987, p. 39) and "Religious organizations are social enterprises whose primary purpose is to create, maintain and exchange supernaturally based general compensators" (1987, p. 42).

But in his more recent work, Stark goes beyond, somewhat mellowing his original position. He defines religion as dealing with "the supernatural, which refers to forces and entities outside and beyond nature, that can suspend, alter the laws of physics... In pursuit of rewards, humans will seek to utilize and manipulate the supernatural" (Stark and Finke 2000, p. 90). However, this is not a concession to irrationalism, as "humans will not have recourse to a supernatural when a cheaper or more efficient alternative is known or available" (p. 120). It always remains within a conceptualization that humans exchange goods, on a market, with a view to maximization utility and rewards, and minimizing costs. But this comes about in direct human interaction, where various tastes for these commodities are articulated, although the demand for the supernatural is relatively constant, whereas the offer varies as to monopoly vs. free competition. Monopoly brings about laziness on the part of the religious firms, whereas competition brings about a vibrant religious life.

This theory was developed in the United States and could be considered to reflect the American multi-denominational situation and American "denominationalism", an attitude generally favorable of religion, but with a prevailing view of little importance as to which denomination one belongs to and with a positive attitude towards the existence of multiple (mainly) Christian groups. The research on rational choice also was prevalently American. Laurie C. Stoll and Peterson recently tested one of the basic contentions of the theory, namely that churches in state of higher tension to the general society will grow more, producing more committed members, whereas the more adapted and "mainline" will decline (Stoll 2008; Peterson 2009). This has to do with the inner connection among religious group members being gratifying, in contrast to loose organizations, without many demands and strictness, and without much association among members. However, the relationship is not a simple one (Jonathan P. Hill and Daniel Olson 2009). The inverse relationship between the market share of a certain religious group should also positively correlate with the commitments of its actors, the suppliers of giving financial support to one's religious organization, which should also be conceived as gratifying, bringing about a sense of having done something having intrinsic religious value, being favored by God (Jared Peifer 2010). Variation in religiosity during the life course is

known to be significant and has been interpreted in line with the rational choice perspective (Michael E. McCullogh et al. 2005). Religious conversions (switching) are also a common phenomenon in the US, although universal, but less common in most environments. This phenomenon has also been illuminated from this perspective (Matthew T. Loveland 2003). Ritual practice, including its strictness, has also been studied and well integrated into the rational choice paradigm (Joseph O. Baker 2010). Strictness is conceived as a giving to one's religion, which is rewarded by other members acting in the same way (forming a tightly knit group within which members find needed social support), as well as with other-worldly rewards. On the same subject, differences between men and women are stressed by Jacobs, who found that "that in religious commitment an economy of love is operationalized in which the commodities of exchange are affection, approval, and intimacy. As such, the male religious hierarchy plays a significant role in the lives of female converts through control over the emotional rewards of religious commitment" (1984, p. 155).

However, most of the empirical research in this area has focused on testing macro-level propositions regarding how the supply of religion in a religious economy affects rates of religious participation (e.g., church attendance, tithing, praying, reading sacred texts, etc.) (e.g., Laurence R. Iannaccone 1991; Janet M. Box-Steffensmeier 1992; Mark Chaves and David E. Cann 1992; Finke, Avery M. Guest, and Stark 1996; Stark and Finke 2000; see Chaves and Perry Gorski 2001). Considerably less attention has been given to testing micro-level propositions derived from the theory even though they form the basis for the macro-level predictions (for recent exceptions see Miran Lavric and Flere 2010). In particular, Iannaccone (1984, 1990), extending Gary S. Becker's (1964, 1981) formulations of human capital, provides the concept of religious capital to explain micro-level variations in religious participation, religious rewards, both of the this wordly and other wordly nature. Thus, Iannaccone (1990) proposes that the more religious capital an individual has, the more satisfaction (*i.e.*, increasing returns/benefits) she will derive from religious activities and as a result, she will increase her participation. Other analyses indicated a direct relationship between costs and religious rewards. E.g., Lavric and Flere operationalized readiness of individuals to undertaking certain activities or refrain from some hedonic ones, in the name of their respective religions, whereas rewards were termed in a posthumous context (Lavric and Flere 2010).

Although most the rational choice theory induced research has been limited to the USA, the major macro-societal phenomenon that was possible to be explained by this theory is the mass change in religious affiliation and change within the remaining dominant religion in Latin America. In recent decades, a major change has come about in Latin America, in the direction of the prevalence of charismatic, "pneumacentric" religion putting the subject in direct relationship to the (Holy) Spirit or spirits. This change is associated with a sharp rise in Pentecostalism, as well as with a change within the Catholic Church (Catholic Charismatic Renewal) and with a re-birth of African religion. All this has largely been in response to the "arrogance" of the Catholic Church concerning the needs and preferences of the Latin American poor, who previously articulated their strivings in the form of the Theology of Liberation, which was suppressed by the Vatican. The result was a turn in line with the

tastes and preferences of the Latin American poor, particularly women and the ill, where the believer is put in direct communication with the Spirit (Andrew R. Chesnut 2003, see also Henri Gooren 2010). Latin Americans opted for a religiosity in line with their wants, which was at variance with the previous monopolistic "offer", now in the situation of religious liberty, which previously did not exist.

The world wide growth of groups, such as the Mormons, Adventists and Jehovah's Witnesses has also been put in the rational choice context, focusing on the this-worldly "utility" of such religious group membership (Ryan T. Cragun and Ronald Lawson 2010).

Rational choice analysis has been expanded to the comprehension of the religious situation in other parts of the world, China being designated as a "shortage economy", in view of state suppression and limitation of religious activity (Fenggang Yang 2010), although religious marketing is under way, although caustically (Graeme Lang and Lu Yunfeng 2004).

At the macro level of analysis, East European Orthodox Europe has not been found as a competitive market place, in view of restrictive legislation in the area of religious organisation, also promoted by the Orthodox Churches themselves (Ani Sarkissian 2009). This does not contradict the rational choice theory, as it allows space for monopolies and quasi-monopolies (bringing about a downturn in religious consumption in the long run, in keeping with Smith's classical contentions), as well as religious conflict and tension (bringing about a conjectural rise in religiosity (Stark and Finke 2000).

Of course, some authors insist on refining the theory. Thus, Carl L. Bankston III insists on the difference between dimensions of rationality, particularly on the difference between individual and aggregate rationality (Bankston 2003). Colin Jerolmack and Douglas Porpora make a more far reaching objection, claiming that rational choice, in its classical form rests on the supposition of egoism and further claiming it is inadequate in the explanation of religion, where the notion of epistemic rationality would be more appropriate (2004). However, their objection does not relate to every day religious action and behaviour, but only to feelings.

1. The Strategy of This Study

In this analysis, we conceived religious capital as the predictor, in keeping with Stark and Finke (2000), who assert it is "the mastery of and attachment to one's religious culture" (2000, p. 120). Religious capital includes knowledge of one's religion, its teachings, rituals and usages, as well as its implementation in social networks and socializing, particularly those of a primary nature. Religious capital contains "inputs to religious production are measurable and indeed are already routinely measured by researchers" (Iannaccone 1990, p. 343). Religious capital may be associated with, but should remain distinct from religious socialization (Lavric and Flere 2010, p. 229). It is supposed that this capital is an asset in religious life, which will bring about greater returns in the form of satisfaction with one's religious life, particularly with, both in the this worldly and the otherworldly context. In the former group religious service satisfaction is particularly important (Stark and Finke 2000, pp. 120-125).

The religious capital variant of the rational choice explanation predicts that just as one's knowledge and skills—human capital—increase the quality of economic (or household) goods, so too does one's religious knowledge, skills and religious networking increase the quality of religious activities and thereby the benefits one receives from participating. Thus, Iannaccone (1990) proposes that the more religious capital an individual has, the more satisfaction (*i.e.*, increasing returns/benefits) he/she will derive from religious activities.

However, although predicting religious activity from religious capital has been studied (Finke and Kevin D. Dougherty 2002; Paolo Brañas-Garza and Shoshana Neuman 2007), the critical construct of religious rewards has been lacking in study and empirical validation of. It is the latter construct which must be present to truly test the contention, whereas when testing participation as a dependent variable (dependent on religious capital as predictor) rewards remain implicit.

2. Methodology

The study is cross-sectional, of a survey nature, but cross-cultural, containing samples of higher education student respondents: Bosnian Muslims, Serbian Orthodox, Slovenian Catholics and US Protestants. Only those indicating religious affiliation were considered in this analysis. The data collection was carried out in 2005.

2.1 Sample

The study was based on a survey of university students in four different cultural settings. Our respondents were undergraduate university students, primarily in the social sciences and humanities, from environments with predominant and traditional religions in the surrounding population: Maribor, Slovenia (N=470, Catholics represent 94% of the religiously affiliated), Sarajevo, Bosnia and Herzegovina (N=439, Muslims represent 94% of the religiously affiliated), Niš, Serbia (N=427, Serbian Orthodox represent 98% of the religiously affiliated) and Auburn, Alabama, USA (N=450, members of Protestant denominations represent 72% of the religiously affiliated) The mean age was 20.3 (S.D.=1.5), and in all samples the average age varied between 20 and 21. In all samples females formed the majority and care was taken to include a sufficient number of males. The relative share of males varied from 34% in the Bosnia and Herzegovina sample to 46% in the Alabama sample.

In this analysis only the affiliates of the mentioned religions were studied in the 4 environments, still enabling sound statistical analysis, well above the norm for small samples in each of the cases.

2.2 Instrument and Procedure

The instrument applied was a questionnaire containing varied items, concentrated on various measures of religiosity and its possible correlates. The filling out of the questionnaire was conducted in groups of 10 to 40 students under the supervision of research team members and took about 40 minutes. It was carried out in Spring, 2005. The questionnaires were translated from English into the other languages and then back to English or (in the case of the two ex-Yugoslav republics with cognate languages) Slovenian, so that possible errors in translation were avoided.

2.3 Dependent Variable

In line with Stark and Finke (2000), gains were considered as *gainful, rewarding experiences at religious services* were measured by items: "Religious service is difficult to understand vs. easy to understand", "Religious service is not well planned vs. is well planned", "Religious service is useless vs. useful", "Religious service is not comforting vs. comforting", and "Religious service is dull vs. interesting". All items were pro-trait worded. The summation of these items in the form of the Religious Service Rewards Scale indicated a Cronbach reliability of 0.91.

2.4 Independent Variables

The independent variable of *religious capital* was composed of both social and personal religious capital, as conceptualized by Stark and Finke (2000). It contained 4 statements, all pro-trait directed: "I often talk about religious issues with my friends", "Religious matters are often discussed in my family", "My knowledge about the teachings, stories and principles of my religion is very poor" and "I have strong doubts about the teachings and principles of my religion". All items were pro-trait directed. At reliability, these 4 items indicated a Cronbach Alpha of 0.74.

For the sake of checking for the robustness of the association between the independent and the dependent variable, *religious socialization* is taken as a variable within regression analysis. Religious socialization was observed by the item "During my childhood, religiosity permeated out family life", again a pro-trait variable with a 1-5 format.

3. Results

Initially, we tested whether religious rewards, the dependent variable and religious capital, the independent variable are not confounded and in fact elements of a uniform construct of religiosity.

Table 1 Rotated Factor Matrix for Religious Rewards and Religious Capital

	Factor	
	Religious rewards	Religious capital
RS Difficult to understand_ Easy to understand	0.721	
RS Not well planned_ Well planned	0.769	
RS Useless_ Useful	0.820	
RS Not comforting_ Comforting	0.792	
RS Dull_ Interesting	0.701	0.445
Religious literature?		0.744
My knowledge about the teachings, stories and principles of my religion is very poor.		0.491
During my childhood, religiosity permeated in our family.		0.468
I often talk about religious issues with my friends.		0.613

Notes: Extraction Method: Principal Axis Factoring;
Rotation Method: Varimax with Kaiser Normalization;
Values below 0.40 omitted.

Source: Data and calculations by the author.

The principal factoring analysis with Varimax rotation indicated a 2 component solution. Factor 1 amounted to 56% of the variance, whereas factor 2 amounted to 12%. The analysis demonstrated that the constructs are separate, with one slight spillover, but no outliers. It is validated that it is possible to observe the two constructs as separate, although that is not always done in literature, because the constructs theoretical separateness has been established.

It now remains to demonstrate whether religious capital brings about religious gains in the form of rewards in the two areas of religious life observed. The associations between the independent and dependent variables have been analyzed per each of the confessional environments. See Table 2.

Table 2 Association Between Religious Capital and Religious Rewards

	Pearson's r
Bosnian Muslims	0.512**
Serbian Orthodox	0.512**
Slovenian Catholics	0.465**
US Protestants	0.538**

Note: ** Correlation is significant at the 0.01 level.

Source: Data and calculations by the author.

Our findings are fully in line with the expectation pursuing from the rational choice and religious capital theory. Truly, those who are more knowledgeable and acquainted with their religion, its teachings, immersed in religious networks, experience their collective attendance rituals within these institutions to a greater extent. In fact, there is no cross-cultural variation and the associations are not only fully significant, but unusually high.

We checked the robustness of the association by conducting a regression analysis, introducing religious socialization as the control variable, to see whether the association might not mask another influence, the one stemming from family socialization, generally known to be a potent factor in the formation of personality and of religiosity (Brian M. D'Onofrio et al. 1999; Vern L. Bengtson et al. 2009).

Table 3 Regression Analysis for Satisfaction with Religious Service

	Religious capital Beta	Religious socialization Beta	R ²
Bosnian Muslims	0.476**	0.077	26.8%
Serbian Orthodox	0.386**	0.250**	30.3%
Slovenian Catholics	0.379**	0.175**	22.9%
US Protestants	0.485**	0.109**	29.8%

Note: ** Beta is significant at the 0.01 level.

Source: Data and calculations by the author.

In all cases, religious capital retains full significance in predicting religious rewards. Among Bosnian Muslims, where religious socialization was highest and high throughout the sample in magnitude, this variable was of little importance (there was little variation).

4. Conclusion and Limitations

Our study has shown that it is possible and useful to study and measure religious capital and religious rewards by way of thisworldly ones, at a cross-cultural level. The two constructs were operationalized in a meaningful manner, so as to bypass any possible circularity in conceptualization. We did not narrow down the construct of religious capital to personal religious capital (religious knowledge), as suggested by Iannaccone (1990), as that did not prove to be so clearly separate from religious rewards at factor analysis. Our construct was in keeping with Stark and Finke (2000). Rewards have been conceptualized as gratifications from religious service, and not as mere participation, which has not been recognized in research with one exception (Lavric and Flere 2010). This kind of approach made it possible to test the assumption of maximizing behavior not only at the level of religious organizations, but also at the level of the religious behavior of individual social actors.

Religious socialization remained relevant in all environments in predicting religious rewards, satisfaction at collective ritual, with one exception.

Specifically, religious capital increases religious gains i.e. rewards, supporting the contention that religious capital may be observed as such, as a meaningful construct in the analysis of religious life and as an extension of economic analysis, in line with Stark and Finke (2000). This lends some further support to the general idea of humans as rational actors in all spheres of activity.

Our samples were student samples. Flere and Lavric have found that in cross-cultural analysis student samples are a good, although not always perfect proxy for general population samples (2008). Thus there is a certain possibility of extending these findings to general populations.

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