That Phantom Menace: A Response to the Supply Side Paradigm of the Rise and Fall of Religious Organisations

Gerald Rose

Monash University

A new paradigm within the field of the Sociology of Religion is being aggressively promulgated by a number of leading Sociologists in the USA. Based on theories drawn from contemporary laissez faire economics, rational choice learning theory and drawing upon a wide array of empirical data, the new paradigm challenges the prevailing secularization theory's prediction of a steady decline in religion in the modern world. However, a number of concerns, have been raised about the new paradigm, including the claim that instead of saving religion from the threat of secularization, it subverts it by assuming an implicit secular motivation in religious behaviour. In the following, some of the key elements of the paradigm are examined in the light of a number of these critical concerns. It is concluded that while it offers helpful explanations at the macro level of the "religious economy", at the meso (organizational) and micro (individual) levels there is good cause for concern.

Introduction

A new paradigm within the field of the Sociology of Religion is being aggressively promulgated. Originating within the United States of America, its main advocates are Rodney Stark, Professor of Sociology and Comparative Religion at the University of Washington, Roger Finke, Professor of Sociology at Pennsylvania University, and Lawrence R. Iannaccone. Their paradigm is based on theories drawn from contemporary laissez faire economics, a sophisticated version of rational choice understandings of human behaviour and a vast array of empirical data relating to what Stark and Finke have called the "rise and fall of religious firms" (Finke & Stark, 1992). They present it unhesitatingly as the answer to the prevailing secularization model which predicts the steady decline of religion in the wake of modernization. But does it ultimately pass the test of a paradigm in terms of being a "pattern, exemplar, example which adequately accounts for its subject matter" (Onions, 1980:1507)? One of the main opponents of the new paradigm claimed that it distorts religious behaviour to the point "that the only context in which it would be viable: is a thoroughly secular society" (Bruce, 1993:194). If this is the case, then rather than being the source of optimism for religion, it becomes the 'Phantom Menace' that ultimately will destroy what it purports to save.

To test the utility of the new paradigm, I will first examine a number of the key concepts as set out in Stark and Finke's most recent and up-dated presentation (2000) of their evolving (Stark & Bainbridge, 1980, 1985, [1987] 1996; Finke & Stark, 1988, 1992; Stark, 1996, 1998a, 1998b)"theoretical quest" (2000:83). In the light of their cautionary remarks (2000:27) and the considerable amendments that they have made (2000:83-4) to the paradigm, I will concentrate upon this latest version of their work.

Following this, to identify where there are problems in the paradigm and to assess how serious these are, I will examine some of the reservations that a number of its supporters have expressed as well as investigating the challenge offered by one of its fiercest opponents. Finally, to test if the paradigm is truly what it claims to be, a **paradigm** and not a metaphor, and to assess if it is as threatening as Bruce suggests, a question will be addressed to it.

I. Some Key Elements In The New Paradigm

Contrary to the prevailing theories of the increasing secularization of societies undergoing modernization and the progressive decline of religious institutions, Stark and Finke predict a healthy future for religion wherever a free religious market is permitted to operate. In economic terms, the problem of the perceived decline in religious institutions is not related to a decline in the demand for religion and particularly not for what they have called elsewhere "vivid, costly and otherworldly" religion (Finke & Stark, 1992:275). Rather, it is a problem of supply. For example, the mainline denominations within Christianity have abandoned their traditional consumers and have moved 'up-market'. This is the essential dynamic that moves religious organizations from sect to church. What Niebuhr (1929) identifies with movement within the class structures and which would constitute a shift in 'demand', Stark and Finke identify as related to 'supply'. In other words, the mass of consumers have not changed their taste, but the suppliers have. As a result of this analysis, Stark and Finke believe that they have identified the actual mechanism for this sect to church movement (Iannaccone, 1988). Their new paradigm of the 'religious economy', is set out in detailed definitional and propositional form in Acts of Faith. A religious economy is defined as follows.

A religious economy consists of all the religious activity going on in any society: a "market" of current and potential adherents, a set of one or more organizations seeking to attract or maintain adherents, and the religious cultures offered by the organizations. (Stark & Finke, 2000:282)

1. From Sect to Church

Religious organizations are defined in relation to their sociocultural environments.

Churches are religious bodies in relatively low tension with their surroundings... Sects are religious bodies in relatively high tension with their

surroundings. Tension refers to the degree of distinctiveness, separation, and antagonism in the relationship between a religious group and the "outside world. (2000:261)

As newly emerging religious organizations become successful, there is a tendency to reduce the tension with the surrounding sociocultural environment in response to pressure to adjust their religious stance to a more moderate and less sect like position. This pressure comes from a number of sources, but is particularly increased by the emergence of a professional clergy class and increased centralized bureaucratic control. Critical to these developments. is the influence of theological seminaries. Their influence is almost always deleterious for the well being and vitality of their founding churches. As a result of this pressure, the organization moves "up-market", abandoning its original fertile place in the market in favour of an already over-serviced niche among the religious sophisticates who desire a more abstract belief system. However, "free-riders" (Olson, 1965; Hechter, 1987:27) guarantee a diminishing return of social goods (Douglas, 1986) for those who are actively involved at the level of the local congregation. Disillusionment often causes these active workers to either seek a more vital and rewarding group where costly involvement is demanded of all (Iannaccone, 1992, 1994), or to break away to start a new movement, recapturing the old vitality and effectiveness in the main religious market. Strong congregational democracy and a "flat" organizational structure are important inhibitors to the "up-market" tendencies of the professional clergy, bureaucrats and, above all, the seminaries (Stark & Finke, 2000:164-167; Finke & Stark, 1992:185).

2. Free Pluralist Markets.

Unregulated religious market economies encourage pluralism in religious providers. This in turn brings about a higher participation level by consumers.

Proposition 75. To the extent that religious economies are unregulated and competitive, overall levels of religious commitment will be high. (Conversely, lacking competition, the dominant firm[s] will be too inefficient to sustain vigorous marketing efforts, and the result will be a low overall level of religious commitment, with the average person minimizing and delaying payment of religious costs). (2000:284)

Religious monopolies can only survive with strong support by the State. When this support is withdrawn, there will be a time lag for desacralization as the market adjusts to the new situation. This time lag, according to Stark and Finke (2000:200-01) accounts for religious situations in Europe and parts of South America where there is nowhere near the same vigor in the religious economy compared to the USA. Australia could easily be added to the list of the countries lagging behind the USA.

3. Rational Choice Theory

Rational choice theory is a basic tenet that underpins the paradigm. Drawing upon the work of Simon (1957; 1982), March (1978), Becker (1975; 1976; 1996), Coleman (1990), Boudon (1993), Iannaccone (1990; 1991; 1992; 1994; 1995a; 1997b; 1997a; 1997b), Hechter and Kanazawa (1997) and see also Stark, Iannaccone and Finke (1996; 1998), Stark and Finke formulate the principle of human rationality as follows:

Within the limits of their information and understanding, restricted by available options, guided by their preferences and tastes, humans attempt to make rational choices. (2000:38)

In other words they claim to be making the assumption that people make their religious choices "in the same way they make their other choices, by weighing the costs against the benefits" (2000:85).

They also claim that their "thick" (Ferejohn, 1991) definition of rationality takes into account the role of the emotional and expressive aspects of religion, and mystical experiences.

(W)e have paid close attention to emotional and expressive aspects of what is a particularly emotional and expressive phenomena – to in some measure capture the sense of "religion as poetry" (Greeley, 1995). Specific provision is made for religious emotions, and for ritual, prayer, sacrifice, miracle, mystical experiences, for bargaining with gods, and even for religious procrastination. Our aim is to construct a theory in which both phenomenologists and rational choice theorists can take comfort. (2000:83-84)

However, they define subjective religious experience as "belief in, and knowledge of, the explanations sustained by a religious organization and having the appropriate emotions" (2000:103). Feelings are closely linked to, and appear to be consequent, to beliefs. But this does not seem to take into account the many cases where an intense experience of the supernatural precedes, and is contrary to, prior beliefs or expectations. While mystical experiences are defined as "some sense of contact, however fleeting, with a god or gods" (2000:280), their role in the *shaping* of beliefs is not explored.

While a wide range of ecstatic and mystical experiences is fully recognized, their meaning is acknowledged only in terms of confirming religious explanations. "Not surprisingly," the authors claim, "such occurrences are taken as direct evidence of the truth of religious explanations" (2000:111). At the broadest level, this is self evident in that people seek explanation for the experience that has befallen them. But these experiences can be as much germane for beliefs and explanations as they are produced by them. We will return to this point later in the discussion.

Consistent with a very cerebral approach, one that assumes some form of the weighing of options in order to optimize gains, the case of the altruistic sacrifice is entirely ruled out of court.

This formulation (of choosing the most reasonable option)) leaves explicit leeway to act in ways that others would define as "unselfish" choices, but it leaves no leeway for altruism, if that term is defined as intentionally selecting a negative cost/benefit ratio purely for the benefit of others. (2000:39)

In one bold sweep, a whole tradition of religion and the ideals of selfless servanthood are sacrificed on the altar of rational choice theory. While the authors may argue that they are only describing the way that people choose preferences (2000:113) it would seem that some preferences are *a-priori* dismissed.

The helpful aspect of their approach is that it "presents people making decisions for themselves, not as unthinking automata. It emphasizes agency, rather than structure, and portrays people as active participants in their own lives" (Spikard, 1998:102). However, the paradigm moves all too easily from asserting that people act rationally to assuming that their motivation is for economic or personal gain. This slippage is seen in the motivation assigned to clergy who are defined as "professional ecclesiastics" (Stark & Finke, 2000:283) who "will seek to improve the ratio of their rewards to costs". Therefore "to the extent that ecclesiastics enjoy a favorable reward ratio, religious motives will be less important among those entering the position" (2000:283). On the other hand, if "the secular rewards of religious vocations decline then religious rewards must play an increasing part in the motivation of those who pursue such vocations" (2000:286). It is one thing for the paradigm to predict behaviour, it is quite a different thing for it to assume motivation.

As Spikard has pointed out in his discussion of the various types of social action that he has drawn from Max Weber ([1922] 1978) and others, one ought to remember "not to argue from the success of the model to the reality of its constituent elements" (Spikard, 1998:105).

4. Belief Systems

Defining religion as "consisting of very general explanations of existence, including the terms of exchange with a god or gods" (2000:278), the authors consider that the primary religious question is, "What do the gods want?"(2000:96). The answer to this question will be determined by what is believed about the god(s). Beliefs about god(s) therefore become central to their paradigm as these bear directly on the factors relating to the cost or price of the religious benefits to be obtained. These factors include:

Competition:

The greater the number of gods worshiped by a group, the lower the price of exchanging with each (2000:96).

Dependability:

In exchanging with the gods, humans will pay higher prices to the extent that the gods are believed to be more dependable (2000:97).

Goodness:

Good gods are those that intend to allow humans to profit from their exchanges (2000:97).

Evil gods are those who intend to inflict coercive exchanges or deceptions on humans, resulting in losses for human exchange partners (2000:98).

Inconsistent gods are those who alternate unpredictably between benign and evil orientations toward humans (2000:98).

Responsivity:

In exchanging with gods, humans will pay higher prices to the extent that the gods are believed to be more responsive (2000:98).

Scope:

The scope of the gods refers to the diversity of their powers and the range of their influence (2000:98).

The greater their scope and the more responsive they are, the more plausible it will be that gods can provide otherworldly rewards. Conversely, exchanges with gods of smaller scope will tend to be limited to worldly rewards. (2000:99)

Exclusivity:

In pursuit of otherworldly rewards, humans will accept an exclusive exchange relationship - one in which the human may exchange only with one specific God (and approved subordinate gods and angels) (2000:100).

But, no matter what the belief system, humans, in good mercantile manner, "will seek to delay their payments of, ... (and) to minimize, their religious costs (2000:100).

This somewhat doleful (the pun is intended) view of the human/divine exchange leaves open a whole series of questions about what is the product that is being sought by both parties in the exchange not to mention what the meaning of "faith" would be. These issues will be explored later. But Stark and Finke's formulation does have the advantage of covering all possible exchanges - save that of altruism. For example, when the prophet Micah poses the question

With what shall I come before the Lord"
And bow before my God on high?
Shall I come before him with burnt offerings, with calves a year old?
Will the Lord be pleased with thousands of rams,
And ten thousand rivers of oil?
Shall I give my firstborn for my transgression,
the fruit of my body for the sin of my soul?

and receives the response:

He has told you, O Mortal, What is good And what does the Lord require of you But to do justice, and to love kindness, And to walk humbly with your God? (Micah 6:6-8 NRSV)

Both his question and the response suggest costs that are equally valid as religious costs in Stark and Finke's paradigm.

But this raises a critical issue. What is the nature of "religion" that is being presented here? Religion, as simply a calculation against profits and losses, seems to be little more than the Devil in disguise, a Phantom Menace that constitutes the worst of human fears that the gods are little more than human nature projected onto the heavens. Ultimately, there is only pragmatism. In their attempt to assert the continuing health of religion, have the authors destroyed something essential in the nature of religion itself? While it is not in the province of sociology to make judgements about the nature of the supernatural, it none the less has a responsibility to at least do justice to the nature of the religious experience.

The level of generalization necessary for a grand theory cannot encompass the mass of detail that is required for analysis at lower levels of abstraction, but it does need to provide explanations that are consistent with both the theory and human experience. In this case, Stark and Finke make the assumption that all religious decisions must by nature be self-interested calculations rather than simply calculations. Therefore, despite the experience of at least some religious practitioners, Stark and Finke are compelled by their theory to deny the possibility of the choice of self-sacrificial behaviour based purely on the presumption that the ultimate good is to deny oneself for the sake of the other. This does not imply an irrational choice. It is as rational and calculating as any other human decision, but it is not necessarily self-interested calculation.

As we have seen, Stark and Finke's application of the paradigm also rules out the element of surprise, the experience that comes unexpectedly and which challenges accepted understandings at both the individual and collective level. Their initial qualified statement that "given their information and options, humans generally act in a rational way (2000:21, emphasis mine) appears to have become the absolute statement "humans always act...". What is more, they always act in a self interested way. What the authors present to us, then, is religion as an ongoing series of self interested exchanges conducted within the framework of a set of a fairly fixed beliefs. The changes that do occur in the belief system, take place on the basis of optimizing the returns to be gained.

While this does describe some forms of religion, it does not encompass the full range of religious experience. In fact, the paradigm presented by Stark and Finke, far from preserving religion from the reductionism of the secularizationists, appears to do the very opposite. It presents a picture of religion as totally a human product based on self interest. If this is so, it would contradict entirely the authors' own protestations that sociology must take seriously religious phenomena and the

experiences of those who are religious and not explain them away (2000:33-4). The outcome of their present formulation of the paradigm is that religion is treated as just one more human economic rationalist activity. Viewed cynically, it could be said that the paradigm presents a most congenial interpretation of religion for an era dominated by economic rationalism.

My contention is that the paradigm does not need to be this restrictive. It could just as easily accept that experiences and emotions could give rise to, as well as be shaped by, "beliefs and ideas". Nor does the paradigm have to embrace a concept that rational choice always implies behavior based on personal cost/benefit analysis, rather than (as the authors themselves assert) "that it is generally based on cost/benefit analysis and is therefore rational behaviour in precisely the same way that other human behaviour is rational" (2000:56, emphasis mine)

II. Unmasking The Menace

A number of the paradigm's (somewhat cautious) supporters have also expressed some major reservations concerning its validity. These will be examined in the light of the above critique.

1. Built in, and mainly for, the USA?

One of those who has expressed reservations is R. Stephen Warner. Not withstanding the fact that he claims to be one of the progenitors of the new paradigm and still supports its general thrust, Warner (1997:90; 1993:1058) has raised two major concerns. In fairness to him, it must be recognized that his reservations were published in articles written prior to the publication of *Acts of Faith*. Nonetheless, his criticisms of the earlier versions (Stark, 1997; Stark & Bainbridge, [1987] 1996; Finke & Stark, 1992) are pertinent.

In the most recent of his writings, Warner (1997) expresses concern with the "Rational Choice Model of Religion" on two grounds. The first he describes as a "substantive" criticism and this refers to its scope. He considers that the "open market" analogy works well for the religious situation in the USA where he believes that the major function of religion is to provide social space for cultural pluralism. (1993:1058; 1997:90). In this environment the open market operates particularly well because it falls within the "distinctive institutional parameters of the US religious system (Warner, 1993:1080), rather than in every society" (Warner, 1997:89).

This conviction grew out of his own extensive field work experience (1983; 1988; 1990; 1992; 1994; 1995) in which he observed a variety of congregations of different theological stances and even religious faiths. And this was confirmed in the reports of the field work of a wide range of other researchers (Warner, 1997:93; Bouma, 1979).

He notes (1997:92) that in the congregations he studied, ministers who emphasized strictness were not particularly successful in mobilizing their congregations to follow their demanding leadership. This was true for both conservative (in the 1970's) and liberal (in the 1980's) leadership. In addition,

he draws attention to the studies conducted by Hoge and Roozen (1979) which did not support Dean Kelly's theory (1972) that the reason for the sudden and unexpected increase in membership in conservative evangelical Churches was related to an emphasis on "strictness".

Warner concludes that "strictness" is not necessarily the key ingredient in attracting people. He cites the case of the Southern Baptist Church which Stark and Finke have used as an example of one denomination that has to some extent been able to resist the pressure to move to a position of less tension with their environment (Finke & Stark, 1992). But Warner (1997:92), citing Holifield (1994), points out that the Southern Baptists were only able to maintain its numerical strength by "a considerable relaxation of standards for membership in good standing". This is not necessarily fatal for Stark and Finke's case as they acknowledge in Proposition 84 that:

When free market conditions prevail, given the relative size of niches, at any given moment, religious bodies based on medium tension niches will enroll the largest portion of the population. (2000:285)

However, Warner goes on to reflect:

I suspect that there is very little popular taste for strictness, *per se*. In my research, what is essential to religious vitality is for leadership to keep in touch with the grass roots, and insofar as "strictness" means adhering to prosaic rather than convoluted hermeneutics, it can promote such connection. (Warner, 1997:93)

He does agree with Stark and Finke, however, in the belief that the seminaries provide a dis-service to their churches in this process.

Thus I think Finke and Stark are onto something when they intimate that seminaries insulated from grass roots constituencies promote church decline. The people in the pews seem to have no interest in the rationalization and demystification that seminaries chronically promote (Warner, 1997:93).

So far as the masses who constitute the main segment of the religious market, relevance to their needs rather than strictness is the key attraction.

A taste for "strictness" appears to be more characteristic of elites, or what Weber calls religious "virtuosi," than of the religious masses, who provide the ultimate resource base for churches. What the masses seem to want in religious teachings are messages that speak to their needs instead of the intellectual needs of elites. Insofar as religious masses are organized into pluralistic communities, they want their cultures, not the cultures of elites,

upheld. But I see very little evidence that they are attracted to strictness. (1997:93)

Therefore Warner makes it plain that he is much more comfortable with the "supply side" of the paradigm than with the "demand-side" (1997:92). But he considers that this "supply side" paradigm to be more appropriate to the United States where barriers to entry to an open religious market are low and the culture is supportive to this because "religion (is) a respected, popular, and to a great extent, protected idiom" (1997:95).

In other words, the culture legitimates the ideology of free market competition in all aspects of society including the religious economy. This role of culture as an independent variable in the religious economy does not appear to be taken seriously in the new paradigm. The failure of most countries to move rapidly into a free market religious economy as state control is removed, is not just a matter of cultural lag but one of cultural choice. The religious free market is an ideological pursuit rather than an inevitable result of deregulation.

2. The House That Homo-Economicus Built

The second of Warner's reservations concerning Stark and Finke's development of the new paradigm, relates to methodology. He disagrees with the deductive path that Stark and Finke have taken to develop their theory. Rather than taking Karl Popper as the guide to formulating theory, he believes that Carl Hempel provides a more effective and inductive method.

I understand "theory" to be an intellectual structure that bridges empirical observations instead of a thought process that produces hypotheses that are "refutable-in-principle." In my own case, the new paradigm emerged from sustained reflection on what I and others had observed, particularly in our field research on American religious communities, rather than from working out the logical implications of first principles. This inductive process is the **methodological** issue that I will focus upon, for it was an inductive process that led me to my circumscribed synthesis of the new paradigm. (1997:89)

This concern with theory is echoed by a number of other sociologists who would still regard themselves as supporters, in one form or another, of the new paradigm.

Nancy Ammerman is one of those who supports the new paradigm but shares Warner's concern about the use of rational choice theory to explain religious behaviour. However, her criticisms relate to the over-emphasis upon rationality, the way the model has borrowed indiscriminately from another branch of the social sciences, and the fact that it tries to explain everything. She writes:

I am wary of any theory that apparently posits rationality as its central premise. I am aware that rational choice theorists can define rationality quite broadly, but there is still a real danger in assuming that human social life is best understood in terms of cognition and reason, leaving aside intuition,

affect, transcendent experience, and the like. These omissions seem particularly serious when it comes to religion.(1997:120)

However, she recognizes that "designating religious choices as rational may be a needed corrective" (1997:120). This is certainly a major point made by Stark and Finke who dedicate a major portion of *Acts of Faith* (2000:1-82) to exposing and refuting the prejudice and bias of the secularizationists. Among these they include many, if not all of, the founding fathers of sociology and psychology. They point to the long history of the denigration of religion within the human sciences and those who have denied the validity of religion. It has been regarded as ignorance (Hobbes), human projection (Feuerbach), a reflection of society (Durkheim), illusion – an opiate (Marx), psychopathology/neurosis (Freud), primitive mind set (Lucien Levy-Bruhl), irrationality (Hume), a psychological property of individuals (Weber), the product of "authoritarian personality" syndrome (Adorno), or (among contemporary secularizationists) as a flight from modernity (Hunter, 1983; Bruce, 1986); – to mention just a few of the stances taken.

Stark and Finke draw upon a wide range of contemporary research to demonstrate that religious groups consist of normal, intelligent (above the average, in some cases) people who make their decisions about religious life in the same way that most human beings make decisions about any aspect of life. They claim that the bias against the rational nature of religious choice has blinded sociologists to what is actually happening, in some cases even as to the meaning of their own research.

On this, Warner strongly agrees with them. Commenting on his experience in reviewing current research in the nineteen eighties and nineties, he writes:

I was able to send off for scores of empirically based conference papers, and had time to correspond with their authors... I gathered voluminous articles of variety, vitality, and flexibility in US religious institutions – Protestant, Catholic, Jewish, evangelical. liberal, and feminist; white, black, and Asian....

But I also encountered confusion and bewilderment among their authors, many of them young scholars working on masters' theses, dissertations, or first books. They had been rightly admonished by their mentors to connect their discreet studies to wider theory, but the theory most of them had been taught, the "Sacred Canopy theory" of Peter Berger (1969) gave them little help (Warner, 1993:1048). Based on European notions of secularization, Berger's theory told them to expect religious particularism in the backwaters of society, but like Ammerman and myself, they were finding it in midstream. Too many of them wasted valuable intellectual energy trying to create room for their observations within the basically inhospitable intellectual confines of the old theory; they reminded me in some respects of Copernicus grappling with Ptolemy. Moreover confronted with findings of flexibility and novelty in American religion – "me'n'Jesus" spirituality, home based small groups, egalitarian minyans, women clergy, inclusive language, de-facto

congregationalism – they were too inclined to interpret such innovation as evidence of the accommodation predicted by secularization theorists; for whom any deviation from elite defined orthodoxy constitutes "worldliness". (Warner, 1997:93)

One of the great benefits of the new paradigm is that it has released sociology from the shackles of the ideology of the past. Implicit within that ideology was a concept of constant progress to a new society free from the prejudices and restrictions of religious dogma. However, this ought not to distract us from the even more critical question, Is the new paradigm any less destructive to a comprehension of religious experience today? Have we exchanged one prejudice for another and both are just as inimical to religion as the other? Or is this the same old secular prejudice in disguise?

The new paradigm has borrowed a secular and powerful metaphor from another branch of the social sciences. It is the metaphor that dominates contemporary thinking about the nature of human beings and society – viz. 'Homo Economicus' and its attendant concept of the 'market'. Ammerman draws attention to the dangers of this.

My other major reservation about rational choice theory, however, has to do with the use of economic metaphors, capturing in a common sense way the dynamics of much of what we do. But the very fact that they seem so commonsensical makes me suspect that what we have here is a grand metaphor that uses one major cultural symbol to explain other cultural symbol systems. Its strength as metaphor may give rational choice theory a good deal of explanatory power, but not necessarily the predictive power it claims. Its strength may derive from the dominance of this metaphor in contemporary society, not from, any inherent characteristics of human beings. (1997:120)

Stark and Finke steadfastly insist that the new paradigm is not a metaphor but reflects the way things are in reality and has great explanatory power.

Our application of economic language to things often regarded as "sacred" is meant neither to offend nor as mere metaphor. Rather we shall show the immense explanatory power that can be gained by applying elementary principles of economics to religious phenomena at the group or social level – an application pioneered by Adam Smith more than two centuries ago. (2000:36)

I have two difficulties with this statement. First, it does not restrict the paradigm to explaining the "group or social level". Because the paradigm is built at the micro level on rational choice theory, it includes individual motivation and experience of religiosity. Despite its best attempts, what it assumes is the way religiosity is dealt with by the individual which looks very little like what many people experience. Not that people are irrational in religion; it is just that the economic metaphor does not catch so many of the nuances of religious experience. What we need is a model of "homo religiosus" that is much more comprehensive in its assumptions about human experience.

My second difficulty relates to the uncritical way that Stark and Finke use the metaphor from economics. While acknowledging that they are borrowing a metaphor, they claim that their "application of economic language ... is meant ... (not) as a mere metaphor" (2000:36). The metaphor is, of course that of 'economic man' who is an abstraction created by isolating out certain factors from human behaviour that relate to the pragmatics of survival. But there are other aspects of human behaviour that have quite different nuances. Some of these relate to religious experiences. While Stark and Finke recognize the existence of these, they predicate them upon rational activities, particularly beliefs. This is appropriate for some activities but quite inappropriate for others, particularly those relating to the experiences of the supernatural (what Otto calls the "numinous"), and for the phenomenon of self-sacrifice. To impute rational self interest motivation to these phenomena is to explain them away in much the same way as Freud, Marx, Durkheim, etc. have. Yet these are the very people that Stark and Finke criticize as not taking religious experience seriously. As Stephen Bruce has pointed out, the irony of economic or rational choice models applied to religion is that, ultimately, they secularize their subject matter.

If one considers what sort of society it would be in which economic models of religious behavior worked well, the answer must be one in which religion (the supreme producer of cultural limitations on economizing) no longer matters at all. (Bruce, 1993:205)

This comment confirms my suspicion that any theory that claims to explain everything needs to be treated with great caution because it will usually finish up explaining away the issues in question. It also points up sharply the dilemma of a secular social science using its criteria to "explain" phenomena that lays claim to non-secular explanations.

3. The Mystical Magical Market

Sociologist, Mary Jo Neitz, writing in collaboration with the economist Peter Mueser, also rejects the validity of the rational choice model.

We do not accept, however, the methodological and theoretical exclusivity that rational choice theorists promote along with their findings. We believe that the rational choice perspective cannot provide a full picture of religion. (Neitz & Mueser, 1997:106)

They reject the rational choice dimension of the paradigm on both theoretical and practical grounds.

They critique the use of Popperian standards of "providing falsifiable presuppositions by which a theory can be tested" which have been so enthusiastically embraced by Stark in his 1997 article. They go on to explain:

We wish to suggest that while the generation of falsifiable implications plays an important role in the development of scientific theory, adherence to the formal structure common to rational choice models is neither necessary nor even sufficient for theoretical progress. It is now widely recognized that, contrary to the implications of Popper's argument, no single definitive test succeeds in causing the rejection of a theory. Even as Stark was adopting Popper as his standard of science in Sociology, Thomas Kuhn (1962) was arguing that in the natural sciences, the development and adoption of a theory rested on a complex process not adequately described in the much celebrated "scientific method". ... Ironically, the rational choice assumption, so central to economics, has now been squarely refuted in controlled experimental environments (Thaler, 1991). Nevertheless, economists are unwilling to discard it. (Neitz & Mueser, 1997:114)

In a footnote in his recent book *Debunking Economics*, Steve Keen (2001) tells in a footnote of R. Caplan's attempts to explain findings

which show that experimental subjects do not conform to the neoclassical definition of rational. Rather than accept that the neoclassical definition of rationality may be flawed, Caplan proposes that irrationality may be a good which people "consume" like any other and then uses an irrationality-rationality trade off using indifference curves. (2001:263)

Keen suggests that "rational behaviour as *economists define it* is simply impossible in the real world." (2001:263), And a similar cautionary note is sounded by the sociologist, Carl L. Bankston III (2001), in a review of *Acts of Faith*.

(T)he religious market place, like the market place in commodities is driven as much by irrational pressures such as desire to maintain individual and group identity and fears of outsiders as is by traditional economic values. When many economists, such as Robert Frank, are beginning to recognize the sociological nature of economics, sociologists might be wary of adopting models of behaviour drawn from classical economics. (2001:333)

Zafirovski in his examination of the basis of rational choice theory in classical and neo-classical economics, concludes that the theory has not recognized the significant impact cultural factors play in the actual market place. He joins with the others we have already noted (Warner, Neitz and Mueser, Ammerman etc.) in sounding a warning of the problems in borrowing the theory from economics.

(Even) the celebrated mechanism of automatic utility -, profit - or wealth-optimization often appears as no more than a peculiar facet of institutional maintenance rather than an expression of some ingrained propensity to exchange, maximize, and calculate or selfish genes of a natural born *homoeconomicus*. Simply, the mechanism of utility optimizing or rational choice is a variable or empirical problem to be explained in most social terms, not a constant universal assumption or self evident axiom... (2000:467)

Along with Ammerman (1997), Neitz and Muesner suggest that only an ethnographic approach of the study of religious groups can provide a way out of

the dilemmas of rational choice theory (1997:116). As a case in point, they provide the outline of a feminist critique of the rational choice model. They point to a number of sources for this including Paula England's analysis (1989:21) that rational choice theory is a very masculine (i.e. separatist and autonomous) as opposed to a feminine (relational and connected) model (1997:109).

Stark and Finke would respond that their definition of rational choice does embrace these aspects and others such as race and class as well, because it recognizes that a wide diversity of niches exist within the market to cater for these needs. "We postulate the existence of a stable distribution of diversity of religious demand and identify clusters of persons with shared preferences in market niches." (2000:198) Therefore factors such as emotion, gender, class, and race do not have to be dealt with at the level of the paradigm itself.

However, I am again inclined to agree with their critics that despite their protestations that they are now (2000:37) using a "thick" or complex definition of human rationality, the strong impression is that the emotional and relational aspects are subsumed under the cognitive. There is no sense of intimacy in the relationship with the gods. All is reduced to calculated transactions.

I want to return to this matter later, but first I want to draw attention to the heated debate between the Secularizationists and the Supply Siders - to borrow Bruce's description (2001) of his opponents.

4. Reflections in a Looking Glass?

This clash has been dealt with fully elsewhere (Rose, 2001), and it centres around the interpretation of the historical and contemporary data. Rather than deal with this fully, I wish only to draw attention to the fact that both sides have attacked the other's use of statistical data on rates of religious adherence and attendance, particularly in countries usually thought of as highly secularized.

The Supply Siders claim to have uncovered data for European countries, such as Britain, which demonstrate that **religion** is not in decline, but traditional Christian churches are. Bruce (2001), however, has responded with other, equally impressive, data to prove this is not the case. He draws attention to the fact that, despite there now being more religious groups than previously recorded in Britain, rates of adherence, attendance and allegiance to religious beliefs have all fallen. His position is summed up in the following quote.

Brierley (1999:Table 10.2) ...estimates the total membership of non Trinitarian churches ... as having risen from 71,000 in 1900 to 537,000 in 2000... But that seemingly impressive figure amounts to only one sixth of the members lost to the main Christian churches over the same period and less than one percent of the total number of people who do not belong to a Trinitarian Christian church. The new religious movements of the 1970s are numerically all but irrelevant. On the most generous estimates, Brierley can only find 14,515 members. Knowing that the Unification Church has fewer

than 400 members puts the contribution of the NRMs in proper context. (Bruce, 2001:200)

Does this suggest that the open market aspect of the paradigm also is seriously flawed? Warner (1997) has suggested that there is a forgotten factor that enables both sides of the dispute to be right in certain contexts. Reflecting on a journey through Europe, he came to the following insight.

I suddenly realized why the secularization theory that fit the U.S. case so poorly had such visceral appeal to European oriented social theorists. In Europe, religion is quite clearly a thing of the past, and in Europe, disestablishment was a degenerative state of religion. In the United States by contrast, religious triumph was recent and religious competition was constitutive. (1997:95)

In short, the culture in each case was different and supported quite different attitudes to religious expression. The fact that many of the American style religious groups have not had the success in Europe that they have enjoyed in the U.S.A is not due to a time lag, but to culturally sanctioned norms and preferences.

When the role of culture is taken into account as an independent variable, both paradigms have validity but in different situations. It is not simply a matter of time before Europe becomes a thriving pluralist religious open market. It will require a cultural change in the way religion is perceived.

III. A Case For Quality Control: But What Is The Product To Be Controlled?

There is no attempt by Stark and Finke to recognize the importance of regulatory economics in their paradigm other than self-regulation by the market itself. The quality of the "product" is never called in question. It would seem that one of their central contentions is that other-worldly and costly religion has the greatest attraction to the greatest number, while liberal, this worldly, and inexpensive religion attracts the intellectual elite. In their earlier work they describe the former type of religion as "other worldly", "vivid", and "compelling" (Finke & Stark, 1992:1) in its practices and doctrines. In their later book, however, these terms have generally dropped out and been replaced with the concept of maximizing and conserving "religious capital" (Stark & Finke, 2000:120-123). Religious capital consists of "the degree of mastery of and attachment to a particular religion" (2000:120). This change has helped move the discussion from ideological issues to those that can be more easily investigated and tested. But the concept of "religious goods" still remains uncertain. In agreement with Iannaccone, (1997a:26), they consider that the "religious demand" is a constant within the religious economy, and is located (as already stated) in well established niches.

Stability consists of the durability of niches in terms of their relative size and the character of their demand. Within free market economies, the dynamic of niche switching by firms ensures that each niche is effectively supplied. (2000:196)

But what is the religious need that each niche meets and what are the religious products that attract the consumers?

One of the very illusive aspects of Stark and Finke's writing is to identify what is the product that is being traded or exchanged in the religious market, The obvious answer would seem to be that it is "religion". But if this is the case, who are the producers (manufacturers does not seem quite the right word to use here)? Is it the clergy, the congregation as an aggregate, or the members as individuals? And are the producers different from the consumers? Or are we to assume that the producers are the gods or God? In which case what is the function of the religious 'firms' (organizations)? Are the clergy the merchants who 'buy in' the product from the gods and then peddle it to the consumers?" With tongue in cheek we might observe that this would seem to be the very problem that caused the Protestant Reformation; and that event can now be restated as a consumer revolt which led to the establishment of a new chain of franchise stores where the consumers were allowed to have a greater hand in the production of the goods.

Or are we to think of the "firms" as more like the providers of consumer oriented entertainment, the Hoyts and Roadshows of the religious economy? In which case, the various providers can be pictured as seeking out that form of "entertainment" that will best meet the demands of their particular niche in the market, with the Big two (or three) going for the mass box office appeal. The "arthouse" churches would provide for the elite, and the sects would take care of those who are looking for RR (Restrictive Religion) entertainment.

Or perhaps (and the analogies keep suggesting themselves) the religious firms are to be thought of as more like the entrepreneurs whose task is to identify what is novel on the religious scene and then stage the new event to a novelty hungry consumer population.

In these cases, the role of seminaries and clergy would be fairly clear. The seminaries would produce the entrepreneurs, train the operators, and make sure that their graduates were fully cognizant of government regulations, and have the necessary skills to carry out their tasks. Alternatively, the seminaries could adopt the role of both training and censorship, guiding their graduates in what is worthwhile and acceptable in the prevailing climate, critiquing the various shows that are on offer and generally endeavoring to lift standards.

I am sure that the "entrepreneurs" of the new paradigm would protest that the "product" is the belief systems that are offered by the various religious firms. But they also claim that the different belief systems offer different guarantees of the outcomes of the exchanges with the god or gods. Some gods are dependable, some can offer a much longer guarantee, while others are much more limited or even malign (Stark & Finke, 2000:97-100).

But dependable in what? To keep their promises! Promises of what? Stark and Finke offer various hints; happiness, health, other worldly rewards including life beyond death. This suggests that the religious firm is much more like the mail order firm, the call center, or the insurance company, or at worst, a Bank. For, at best, none of the religious firms is able to "produce" more than 'this-worldly' benefits of belonging (though there is more fun in some than in others). For the 'other-worldly' products, they are dependent upon the god(s) to provide the sought after "goods" and only the most cynical would suggest that the firms have control of the god(s).

Perhaps a more apt analogy for the "religious firm" is that of the mutual benefit society, where everybody helps each other through their contribution in the immediate situation and with the added benefit of a pay-off in the future. Another suggestion is that of the welfare organization where the clergy are the staff who exist to bring well being to the congregation. That welfare could be in the form of advice, hand-outs, or encouragement. Or, better still, the voluntary association where the staff is employed to assist the members realize whatever the mutually agreed goals are.

My purpose in raising (somewhat facetiously) these issues is to demonstrate that the easy analogy of "churches = religious firms" conceals as much as it reveals. Once it is recognized that both the "product" sought by the consumer and that conceived of by the religious organization, can vary greatly, it is very hard to pin down what it is that we are dealing with.

Neitz and Mueser put their finger on the nature of the dilemma.

As Iannaccone correctly observes, the production of religious commodities differs from the production of more tangible goods in a variety of ways. The most basic difference is that the very character of religious output is subject to interpretation. Whereas common sense may suffice to measure output of cars or shoes (with adjustments for quality or other attributes), simple observation is not sufficient to define what is produced in a church. Some kind of theory incorporating intent, belief, emotion, and symbolism – all complex conceptual categories – is necessary to render the varied activities of church members understandable as a religious commodity. Iannaccone's analysis of religion cannot even begin without an implicit set of assumptions that allows activities of the Sunday service to be distinguished from zen meditation, visits to astrologers, or even social interaction at the local bar. (Neitz & Mueser, 1997:111)

Stark and Finke have endeavored to meet the sort of criticisms that Neitz and Mueser raise, by shifting the "goods" to a higher level of abstraction. The significant thing is no longer what specific outcome is sought, only that it is sought. Therefore, the type of "thick description" that Neitz and Mueser require is no longer needed. That can happily be left to the ethnographers to identify. It is sufficient so far as the paradigm goes that "something" is sought from the god(s), the actual nature of the product ceases to be a concern. It can be anything that the individual or the "market" requires.

This is at one and the same time, the elegant power of the model which is so admired (Neitz & Mueser, 1997:117 fn.5) and its weakness. As an abstraction it loses some of the nuances that allow different forms of religious motivations and needs to be distinguished. Instead it allows all "goods" to be treated alike as "products". This opens the door to the crass diminution of "faith" to just one more item among many to be consumed. Does that matter? Yes, because that which makes religion more than another consumer product is lost in the abstraction. In one sense, it may not matter if the consumer wants a Mercedes or a Toyota Corolla. In terms of consumption, they are both cars. But in terms of faith, there can be a world of difference between a religion that offers a set of beliefs and one that offers a vital encounter with a supernatural being who wants to draw us into the mystery of his/her own being. From the point of view of the sociologist, both of these may be treated as "faiths" but their quality may not be measured by their popularity.

If the product sought or offered is a relationship with the god(s) rather than a particular benefit (e.g. "eternal life"), then the nature of the exchange is going to take a very different form. This is a point well made by Spikard in his discussion of the "cathekontic" or relational type of rationality which he distinguishes from the "instrumental" and "value oriented" types of rationality. (1998:105).

And likewise, the sort of religious institution also is going to be very different. As we have noted, rational choice theorists can say that the relationship is the "good" sought, but to frame the interaction in a mercantile manner will entirely skew the way the product is sought and offered. While it is true that sociology is by definition unable to investigate the supernatural, including a supernatural relationship, the metaphors it uses will either respect the nature of the topic being investigated, or destroy it.

Stark and Finke's book gives the impression that the product that is really in view is the well being of the organization; that is, how to maximize its market share. At this point the analogy of the firm and the market works well. But as soon as the focus shifts to what the essential nature of the "product" is, the analogy becomes extremely restrictive.

This is well illustrated, if we return to the concept of "faith". Stark and Finke seem to identify this with "belief" and the important role they give to beliefs is well argued. But if "faith" is seen as a relational rather than a cognitive concept, then, as I have already suggested, the mercantile analogy at best breaks down, and at worst become destructive.

Research into human development suggests that it is sequential (Fowler, 1981). Likewise, faith and religious belief are sequentially developmental (Stokes, 1989). Some such concept needs to be incorporated into Stark and Finke's "paradigm" (Rose, 2001). This would not only add to their understanding of how the religious market works and why some religious organizations move 'up-market', but give a much more rounded understanding to the role of seminaries and clergy. The mercenary motivation implicit in their paradigm (and made explicit in their 1992 book) may in part be true. But it does not do justice to the struggle that seminaries and clergy experience, to be both relevant to the market and also faithful to the product, which, in the case of Christianity, is the faith of Jesus, the Gospel.

Other researchers have recognized that motivations for religious behaviour may vary. One schema for identifying these differences is to distinguish between three different orientations to religious behaviour; means, end, quest, A recent article by Kristensen et al. (2001) provides details of this approach. Their research has been built upon the initial work of Allport (1950) and Allport and Ross (1967) which identified religious motivations that were intrinsic to the person's life style and those which entailed using religion to achieve other extrinsic goals. Batson et al. (1993) added the third category of Quest to the other two categories on the basis of the observation of "an open-ended intellectual search for answers

to grander and more existential, and thus religious, questions." (Kristensen et al., 2001:75). The latter conclude their report of their research as follows.

The fundamental question guiding this study was how religious orientation, as represented in Means, Ends, and Quest relates to the Affective, Cognitive, and Conative, components of religion. Taken as a whole, the data suggest that there is a strong and consistent relationship among the dimensions of religious orientation identified in Batson et al.'s (1993) work and the components of religious attitudes. (Kristensen et al., 2001:85)

While these researchers go on to raise questions concerning the distinctiveness of the Intrinsic and Quest orientations, what this body of research implies is that there is more than one way to view faith. Stark and Finke need to broaden their paradigm to allow for these differences in religious orientation. While this may be difficult to do at the level of "grand theory", if it is not done then it becomes all too easy for the paradigm to be interpreted so as to include only one sort of motivation. This is precisely what seems to be happening in their exposition of the paradigm because they attribute only self interested motives to the participants in the religious economy.

Conclusion

I have sought to give a broad outline of what Stark and Finke have called the new paradigm for sociological theory of religious behaviour, and I have looked at a number of the reservations and challenges the paradigm has provoked. In particular, I have examined the role of the rational choice theory that underpins the paradigm's perspective on human behaviour in religion. I have found that the way that this has been applied places some major limitations on the usefulness of the paradigm. One outcome of this has been that the motivation for religious behaviour is attributed to self-serving calculation.

Likewise, I have tested the paradigm itself to see if it is more than a mercantile analogy that is useful but which fails to provide the whole picture. When the question of "What is the Product?" is addressed to the paradigm, it becomes plain that, it is a mere metaphor of a number of significant aspects of religion. While it does help to redress the past bias towards the irrationality of religion, its usefulness as a broad explanatory paradigm is called into question at a number of critical points.

On the one hand, it is presented as a consistent and self contained system, but, on the other, it fails to account adequately for all the phenomena it seeks to explain. While it presents on the surface, a far more hopeful future for religion than that of the rival secularization model, it ultimately produces an understanding of religion that is just as reductionist as the secularization model. While the secularizationists reduce religion to irrationality, the advocates of the new paradigm reduce it to self-centred rationality.

Can the Model be Redeemed?

For those who feel that neither the secularization model, nor the new Supply Side theory as presented by Stark and Finke, are adequate to provide an elegant framework for their field work, what is the solution? Neitz and Mueser, as well as Ammerman and Warner, all believe that the new paradigm (?analogy) is worth retaining and working with.

As in physics and economics, no set methodology exists by which theory and empirical data can be combined to insure the progress in the study of religion. Whether or not a theory is explicitly derived from, rational choice assumptions, its power, usefulness and plausibility can only be judged in terms of a broad theoretical and empirical context. The rhetoric in which the theory is embedded, the character of the story it tells, is rightly central in determining its persuasive power. (Neitz & Mueser, 1997:115)

How much this will prove to be the case with the Supply Side theory we are yet to see. However, a number of points can be made that indicate that there is a way forward.

First, it needs to be recognized that the authors are not claiming that what they are presenting is the last word on the grand theory for the sociology of religion (though at times the tone of their writing seems to suggest this). And while, it would not seem that what is being presented is truly a paradigm of the totality of religious behaviour, particularly at the micro-social level, it does provide us with a working model of the way the religious economy functions at the macro-social level.

It is not entirely clear what the authors mean by a "paradigm". How does it relate to theory? It has been suggested by Spikard, responding to an earlier version of the author's work, that what they present is a "model" rather than a theory.

I believe that we can save the market model of religion from its putative assumptions by seeing it as a **model** not a **theory**. Rational-choice theorists cannot argue that real, empirical people are goal rational at the subjective level. Nor can they claim that all people have the same needs. Instead, they must argue that if we assume that this is the case, the model that emerges corresponds to reality quite well.... A rational-choice model can duplicate the overall structure of a religious marketplace, but it cannot demonstrate that individual people think in market terms. So long as the advocates recognize this restriction, they are on solid ground. (1998:110)

Such an understanding would enable the model to be dealt with hypothetically to "establish whether a postulated structure or mechanism exists and operates in the manner suggested" (Blaikie, 2000:10) as well as providing the basis for the ethnographic studies that Ammerman and others saw so clearly was needed

The model's ability to take seriously the impact of culture on the religious market is another factor that will determine its usefulness. A way forward here, could be found in the distinction between "preferences" (needs) and choices referred to by Spikard (1998:106). There may be certain basic needs that are universal (and stable) but choices of how these needs may be met are shaped by cultural factors and therefore are particular and unstable.

Such a distinction may also enable those who support the model to be more able to recognize that choices made at the "low tension" end of the market may be genuinely religious though possibly not supportive of the existing religious "firms".

Finally, the model would need to recognize more fully the role of religious experience and the affective dimension as both shaping and being shaped by beliefs and ideas. In its present form it is so heavily cognitive in its understanding of religious behaviour at the micro-social level that, while giving lip service to the emotional and poetic, it cannot fulfill its authors' aims to take seriously religious phenomena without explaining it away.

Whether it will prove possible to develop the paradigm (?model) in these ways so that it can provide the level of abstraction needed for a new theory of the sociology of religion without it losing the essence of what we seek to study, is yet to be established. We would be foolish not to imagine that there is a very real threat in the paradigm as currently enunciated. But perhaps this "Phantom Menace", once unmasked, and its destructive aspects recognized, can still be most useful in the sociological endeavour.

References

Allport, G W. 1950. The Individual and His religion: Macmillan, New York.

Allport, G W, and J M Ross. 1967. Personal religious orientation and prejudice. *Journal of Personality and Social Psychology 5:* 432-443.

Ammerman, N T. 1997. Religious Choice and Religious Vitality: The Market and Beyond. In *Rational Choice Theory and Religion: Summary and Assessment,* edited by L A Young, 119-132. Routledge, New York.:

Bankston, C L I. 2001. Book Review. Review of Religious Research 42(3): 332-334.

Batson, C D, P Schoenrade, and L W Ventis. 1993. *Religion and the Individual*. Oxford University Press, New York.

Becker, G S. 1975. Human Capital, A Theoretical and Empirical Analysis with Special Reference to Education. Columbia University Press, New York.

---. 1976. The Economic Approach to Human Behaviour. University of Chicago Press, Chicago.

Becker-, G S. 1996. Accounting for Tastes. Harvard University Press, Cambridge, Mass.

Berger, P. L. 1969. The Sacred Canopy: Elements of a Sociological Theory of Religion. Anchor, Garden World, N.Y.

Blaikie, N W H. 2000. Designing Social Research: The Logic of Anticipation. Polity Press, Cambridge, UK.

Boudon, R. 1993. Toward a Synthetic Theory of Rationality. *International Studies in the Philosophy of Science 7:* 5-19.

Bouma, G D. 1979. The "real" reason one conservative church grew. *Review of Religious Research 20*: 127-137.

Brierley, P. 1999. *Religious Trends 1999/2000 No. 2*: Christian Research Association, London.

Bruce, S. 1986. *God Save Ulster: The Religion and Politics of Paisleyism*. Oxford University Press, New York.

---. 1993. Religion and Rational Choice: A Critique of Economic Explanations of Religious Behaviour. *Sociology of Religion 54*: 193-205.

---. 2001. Christianity in Britain, R.I.P. Sociology of Religion 62(2): 191-203.

Coleman, J S. 1990. Foundations of Social Theory. Belknap Press of Harvard University Press, Cambridge.

Douglas, M. 1986. *How Institutions Think*. Syracuse University Press, Syracuse, New York.

England, P. 1989. A Feminist Critique of Rational Choice Theory. *The American Sociologis* 20: 14-28.

Ferejohn, J A. 1991. Rationality and Interpretation: Parliamentary Elections in Early Stuart England. In *The Economic Approach to Politics: A Critical Reassessment of the Theory of Rational Action*, edited by K R Monroe. Harper Collins, New York:

Finke, R, and R Stark. 1988. Religious Economies and Sacred Canopies: Religious Mobilization in American Cities, 1906. *American Sociological Review 53*: 41-49.

---. 1992. The Churching of America: Winners and Losers in Our Religious Economy. Rutgers University Press, New Brunswick, New Jersey.

Fowler, J W. 1981. Stages of Faith: The Psychology of Human Development and the Quest for Meaning. Dove Communications, Blackburn, Victoria.

Greeley, A. M. 1995. *Religion as Poetry*. Transaction Publishers, New Brunswick, N.J.

Hechter, M. 1987. *Principles of Group Solidarity*. University of California Press, Berkeley and Los Angeles.

Hechter, M, and S Kanazawa. 1997. Sociological Rational Choice Theory. *Annual Review of Sociology 23*: 191-214.

Hoge, D R, and D A Roozen (Eds.). 1979. Understanding Church Growth and Decline, 1950-1978. Pilgrim Press, New York.

- Holifield, R B. 1994. Toward a History of American Congregations. In *New Perspectives in the Study of Congregations: American Congregations*, edited by J P Wind & J W Lewis, 23-53. University of Chicago Press, Chicago:
- Hunter, J D. 1983. American Evangelicalism: Conservative Religion and the Quandary of Modernity. Rutgers University Press, New Brunswick, N.J.
- Iannaccone, L B. 1988. A Formal Model of Church and Sect. *American Journal of Sociology 94*: S241-S268.
- ---. 1990. Religious Practice: A Human Capital Approach. *Journal for the Scientific Study of Religion 29*: 297-314.
- ---. 1991. The Consequences of Religious Market Regulation: Adam Smith and the Economics of Religion. *Rationality and Society 3*: 156-177.
- ---. 1992. Sacrifice and Stigma: Reducing Free Riding in Cults, Communes and Other Collectives. *Journal of Political Economy 100 (2)*: 271-292.
- ---. 1994. Why Strict Churches are Strong. Unpublished manuscript.
- ---. 1995a. Risk, Rationality and Religious Portfolios. *Economic Enquiry 35*: 285-295.
- ---. 1995b. Voodoo Economics? Reviewing the Rational Choice Approach to Religion. *Journal for the Scientific Study of Religion 34:* 76-89.
- ---. 1997a. Rational Choice: Framework for the Scientific Study of Religion. In *Rational Choice Theory and Religion: Summary and Assessment*, edited by L A Young, 25-45. Routledge, New York.
- ---. 1997b. Skewness Explained: A Rational Choice Model of Religious Giving. *Journal for the Scientific Study of Religion 36*: 141-157.
- Keen, S. 2001. *Debunking Economics: The Naked Emperor of the Social Sciences*. Pluto Press Australia Limited, Annandale, NSW.
- Kelly, D. M. 1972. Why conservative Churches are Growing (Second ed.). Harper and Row, San Francisco.
- Kristensen, K B, D M Pedersen, and R N Williams. 2001. Profiling Religious Maturity: The Relationship of Religious Attitude Components to Religious Orientations. *Journal for the scientific Study of Religion 40 (1)*: 75-86.
- Kuhn, T S. 1962. *The Structure of Scientific Revolutions*. University of Chicago Press, Chicago.
- March, J G. 1978. Bounded Rationality, Ambiguity and the Engineering of Choice. *Bell Journal of Economics 9:* 587-560.
- Neitz, M J, and P R Mueser. 1997. Economic Man and the Sociology of Religion: A Critique of the Rational Choice Approach. In *Rational Choice Theory and Religion: Summary and Assessment*, edited by L A Young, 105-108. Routledge, New York:
- Niebuhr, R. 1929. The Social Sources of Denominationalism. Holt, New York.
- Olson, M. 1965. The Logic of Collective Action. Harvard University Press, Cambridge, Mass.

Onions, C T (Ed.). 1980. The Shorter Oxford English Dictionary. (Rev. & Corrected). (2 Vols). Clarendon Press, Oxford.

Rose, G. 2001. The Empiricists Strike Back and A Funny Thing Happened To Faith On The Way To The Market. Paper presented at the Post Graduate Conference of the School of Political and Social Inquiry, Monash University, Vic., Australia.

Simon, H A. 1957. *Models of Man, Social and Rational*. John Wiley and Sons, New York.

---. 1982. Models of Bounded Rationality. Cambridge University Press, Cambridge.

Spikard, J V. 1998. Rethinking Religious Social Action: What is "Rational" about Rational-Choice Theory? *Sociology of Religion 50 (2)*: 99-115.

Stark, R. 1996. Why Religious Movements Succeed or Fail: A Revised General Model. *Journal of Contemporary Religion 11*: 133-146.

---. 1997. Bringing Theory Back. In *Rational Choice Theory and Religion Summary and Assessment*, edited by L A Young, 4-23. Routledge, New York:

---. 1998a. The Basis of Mormon Success: A Theoretical Application. In *Latter Day Saint Social Life: Social Research in the LDS Church and Its Members*, edited by J T Duke, 29-70. Religious Studies Centre, Brigham Young University, Provo, Utah:

---. 1998b. Catholic Contexts: Competition, Commitment, and Innovation. *Review of Religious Research* 39: 197-208.

Stark, R, and W S Bainbridge. 1980. Towards a Theory of Religion: Religious Commitment. *Journal for the Scientific Study of Religion 19*: 114-128.

---. 1985. *The Future of Religion: Secularization, Revival, and Cult Formation.* University of California Press, Berkeley and Los Angeles.

---. [1987] 1996. A Theory of Religion. Rutgers University Press., New Brunswick, New Jersey.

Stark, R, and R Finke. 2000. *Acts of Faith: Exploring the Human Side of Religion*. University of California Press, Berkeley & London.

Stark, R, L R Iannaccone, and R Finke. 1996. *Religion, Science and Rationality*. Paper presented at the American Economic Review Papers and Proceedings.

---. 1998. Rationality and the Religious Mind. *Economic Enquiry 36*: 373-389.

Stokes, K. 1989. Faith is a Verb: Dynamics of Adult Faith Development. Twenty-Third Publications, Mystic Connecticut.

Thaler, R. H. 1991. Quasi Rational Economics. Russell Sage, New York.

Warner, R S. 1983. Visit to a growing Evangelical and a Declining Liberal Church in 1978. *Sociological Analysis* 44: 243-253.

---. 1988. New Wine in Old Wineskins: Evangelicals and Liberals in a Small Town Church. University of California Press, Berkeley and Los Angeles.

- ---. 1990, February 16-18. *The Korean Immigrant Church in Contemporary Perspective*. Paper presented at the Colloquium on "The Korean Immigrant Church: A Comparative Perspective, Princeton Theological Seminary.
- ---. 1992. Congregating: Walk Humbly at Rock Church. *The Christian Century* 109: 957-958.
- ---. 1993. Work in Progress towards a new Paradigm for the Sociological Study of Religion. *American Journal of Sociology 98*: 1044-1093.
- ---. 1994. The Place of the Congregation in the American Religious Configuration. In *New Perspectives in the Study of Congregations*, edited by J P Wind & J W Lewis, 54-99. University of Chicago Press, Chicago:
- ---. 1995. The Metropolitan Church and the Gay Agenda: The Power of Pentecostalism and Essentialism. In Sex, Lies and Sanctity: Deviance and Religion in Contemporary America, edited by M J Neitz & M S Goldman. JAI Press, Greenwich, CT.
- ---. 1997. Convergence Toward a New Paradigm: A Case of Induction. In *Rational Choice Theory and Religion: Summary and Assessment*, edited by L A Young, 88-101. Routledge, New York:
- Weber, M (Ed.). [1922] 1978. Economics and Society: An Outline of Interpretive Sociology. University of California Press, Berkeley.

Zafirovski, M. 2000. The Rational Choice Generalization of Neoclassical Economics Reconsidered: Any Theoretical Legitimation for Economic Imperialism? *Sociological Theory 8* (3): 448-470.