

**Analyzing the “Religious Capital” Approach to Religious
Participation**

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The sociology of religion is something that is at its core, messy. Those who study the subject must attempt to make sense of something that is inherently not supposed to make sense, religion. How does one begin to place value on concepts such as faith, grace, love, and belief, amongst others? Within the past few decades there has been the push to place numerical values on religious participation. Borrowing from fundamental economic thinkers and theories, such as Adam Smith (the father of modern economics), exchange theory, game theory, and rational choice models, there has arisen a new perspective on religious participation and involvement, the spiritual/religious capital approach. Pierre Bourdieu's concept of "Cultural Capital" (Bourdieu 1984) has, essentially, been used to start a new subfield of the Sociology of Religion.

This paper will explore three competing conceptions of religious capital and suggest a competing theory of religious participation. Laurence Innaccone was the first to articulate the notion of religious capital by building on concepts of human and cultural capital. Rodney Stark and Roger Finke further developed the concept and have written extensively on the subject, amongst other well-known sociologists of religion such as Christian Smith, Jerry Z. Park, Wade Clark Roof, and Nancy Ammerman.

Based on concepts discussed within the literature review, I will analyze some of the data taken from a 2006 Gallup poll that is based on religious switching. While the majority of Americans never switch their religious preferences within their life-time, the ones that do give much different reasons than what has traditionally been assumed. As it turns out the source of religious switching lies much more at the heart of people's belief structures and morals, than it does on moving from one location to another, maintaining

friendship networks, or marrying someone of a different religion. Instead it is these morals and beliefs that more accurately predict why people switch religious preferences.

Literature Review

Within this literature review I will discuss the economic models that provide the basis of religious capital, lay the groundwork of religious capital by describing the concepts of cultural and social capital, I will provide a general overview of the major writings by key contributors to the field. I will also begin to lay the foundations of my dissenting opinion by describing concepts such as the moral code as described by C.S. Lewis, the alternate economic systems of Christianity as described by Shane Claiborne and Chris Haw, and extensively review the work of Christian Smith's *Moral, Believing Animals*, who says that beliefs and morals are at the core of human behavior.

Throughout my research the terms "Spiritual Capital" and "Religious Capital" have been used interchangeably, for the purposes of my paper I will attempt to always refer to it as "Religious Capital". I have chosen to do this for many reasons, one of which is that there seems to be a lot written on both subjects without any clear and definable difference between the two. I have also made this choice based on most of the data collected so far on the subject, has been based on people who attend different religious institutions, such as churches or schools, and most of the variables examined are based on measurable interaction with those institutions (i.e. church attendance, volunteering, youth group participation, etc.). While, on the other hand, the term "spiritual" implies a much more personal experience (i.e. "I'm spiritual not religious"), which is based on self-reporting, and is much harder to quantify. Although the concepts of religious capital can

be used for every religion, even those who claim to have no religion, this paper will primarily be focused on Christianity within the United States.

Cultural Capital into Religious Capital

The foundations of religious capital emerges from social and cultural capital theories. Social capital existed first, judging the amount people invest and gain while participating in different social groups (Iannaccone 1990). Some examples would be the prestige and esteem within the community a wealthy philanthropist would gain from donating and participating in various charitable organizations, or the connections someone might have with a tight-knit-group from high school. It is out of social capital that cultural capital arises, and begins to lay the groundwork of religious capital. Bourdieu originally conceived the concept of cultural capital (1984) to “identify the investment or sunk costs that culture represents to each individual. People resist migration or emigrating, not only to protect social capital, but also to protect their cultural capital” (Finke 2003). For instance, within the United States—as a whole—there lies an overall cultural backdrop to each individual in America. We recognize these unifying cultural entities through different, and uniquely American means; shared holidays: Independence day, and Thanksgiving; universal symbols: a U.S. flag lapel pin, or a “God Bless America” bumper sticker; shared practices: football on Sundays, or the latest American Idol winner; and of course our shared language, English. All of the things mentioned above are parts of what most would recognize as unique pieces of Americana, it is possible to gain “capital” with knowledge and use of these symbols and values to gain prestige within American society. If one were to take this capital to a foreign country, such as Mongolia, or any other eastern Asian country, their cultural capital

would lose most of its value in the new surroundings. It's not that they wouldn't have any cultural capital; they just wouldn't be able to readily use their capital in the same ways as before, the new culture has different values, symbols, languages, holidays, and shared practices. It is with this concept, and Gary Becker's household production and human capital approach, that Laurence Iannaccone (1990) derives the first definition of spiritual capital (Finke 2003). "Iannaccone argued that just as the production of household goods and services were enhanced through human capital, the production of religious practice and religious satisfaction was enhanced by religious human capital" (Iannaccone 1990; Finke 2003). Now we turn our attention to the religious economy.

Viewing religion through economic models can be very useful, especially when attempting to view something very subjective in origin, objectively. To begin to understand religious commitment and participation there are certain factors that can be measured, such as Bible study participation, involvement in church sponsored events, or weekly church attendance. It is from these outward signs that sociologists hope to derive a sense of an individual's commitment to religion. This is where economics comes into play. In studying economics we begin to see how human beings are motivated to maximize gains, while minimizing losses. Unfortunately, economics doesn't take into consideration any other motivations, such as compassion, or some kind of inner fulfillment. A religious economic perspective can begin to allow sociologists to use quantitative methods. One can view religious participation as gaining knowledge about the religious culture, beliefs, and practices, and then being able to capitalize on that knowledge. An example of a religious economy could be found in examining church markets, and religious pluralism—the ability to choose from multiple forms of religion—

whether that is distinctively different religions, or different denominational views within a greater religious tradition. Such as choosing between the local Baptist and Presbyterian churches.

Stark and Finke (1988) started such research when they examined the difference of church attendance between rural and urban areas in the United States in 1906. They did this by attempting to examine the age-old assumptions that the city is the root of evil. “Since the dawn of recorded history, the city has been depicted as a precinct of sin and impiety. Whether the cities were Sodom and Gomorrah, Corinth and Rome, or New York and Chicago, observers took it for granted that city life not only encourages vice, but also fosters skepticism and doubt—the pious life is easier in the hinterlands” (1980). Using their concept of religious economy (Stark 1985; Stark and Bainbridge 1985, 1987; Finke and Stark 1986; Stark and Finke 2000) Stark and Finke argue that unlike Berger’s assertion that religious pluralism will destroy participation in organized religion, religious pluralism will have the reverse effect and encourage religious participation. They accomplish this by examining The 1910 U.S. Census Office report entitled *Religious Bodies: 1906* that reported on 14 different items of information about religious bodies and their individual churches (Stark and Finke 1988). Through their analysis Stark and Finke find that religious participation actually increases the closer people are to cities. Their argument says that when people are given the choice to attend different churches, the churches have to try harder to recruit more adherents, whereas the rural communities probably only have one or two churches, so the effort doesn’t have to be made on behalf of the church to recruit members, membership is assumed.

However there has been significant and competing evidence. Since Stark and Finke's (1988) article there have been several comparative studies. Voas, Olson, and Crockett (2002) found that the statistics could have been misread, while Montgomery (2003) used a game theory analysis and showed that the data is inconclusive in almost every instance. The data is inconclusive at best; some studies show a positive correlation between pluralism and religious participation, while others show a negative association (Mcbride 2008). There has also been research done in the realm of religious market shares to examine which churches gain the largest amount of attendance (Iannaccone 1994; Daniel and Olson 2000; Ammerman 1997). Likewise, the results have been mixed. While economic models, like those we have seen in examining church attendance and of the attendance of competing churches, are useful, they only represent one aspect of religious capital.

Religious Capital

As mentioned before, religious capital takes the concepts of cultural capital and applies them to religiosity. This includes several forms of knowledge and practices, some examples of things that can be used for religious capital are: knowledge of scripture, church attendance/participation, scripture reading, and knowledge of religious symbols and stories. There have been several different definitions of spiritual/religious capital. Iannaccone (1990 p. 299) defines spiritual capital as "skills and experiences specific to one's religion, including religious knowledge, familiarity with church ritual and doctrine, and friendships with fellow worshipers". Stark and Finke take Iannaccone's definition of spiritual capital and develop their definition of religious capital: "Religious capital consists of the degree of mastery of and attachment to a particular religious culture. In

making religious choices, people will attempt to conserve their religious capital” (Stark and Finke 2000 p. 120-121). Stark and Finke remove the issues of friendship, and add the need to hold onto one’s religious capital. Which is key to a lot of studies that have been done on denomination switching, such as those conducted by Wade Clark Roof (1999).

Bradford Verter (2003) both works with and against Bordieu to develop his notion of spiritual capital, which he tries to consider social change, and apply some conflict theory.

Religious choice—that most personal of spiritual matters—is revealed to be inclined and constrained, not just by virtue of one’s birth and education, but also by the continuously shifting dynamics of one’s social context, defined in terms of both the macroeconomics of the field of power and the micropolitics of one’s individual field...subcultural identity shapes religious tastes. As matters of taste, spiritual dispositions may be regarded as a form of cultural capital, as positional goods bought dearly and misrecognized as natural attributes, rather than socially structured ones (Verter 2003).

Based on Bordieu, Verter takes into account symbolic capital, which can also be used to build spiritual capital, such as education, social networks, artistic abilities (i.e. the Christian music industry), and cultural knowledge (Verter 2003). In essence Verter draws attention to the spiritual capital that can be obtained by laymen and women through their labor and symbolic capital. While Verter doesn’t dispute that Iannaccone, Stark, and Finke’s definition of religious capital can’t be applied to the laity, he does argue that they concentrate too much on the institution of religion, rather than the personal interaction with it (Verter 2003). Verter also recognizes that religious capital

can be used to gain cultural capital outside of the religious realm. For instance, when someone gives a speech or offers an opinion on a public issue, that person is often taken with much more prestige and credentials when it is mentioned that he is a pastor, priest, or other form of clergy.

Religious capital, like cultural capital, is hard to transfer. People who switch denominations often do not switch very far theologically (Sherkat 2001). The same can be said that those religious views that require more commitment generally tend to be the ones that are larger in number and have the more devoted followers. Laurence Iannaccone (1994) looked at how the more demanding the church, the more focused and committed were the attendants. Iannaccone attributes this fact to the amount of spiritual capital attained and reinvested within those churches. “Groups that demand a serious commitment (financial, familial, emotional, etc.) require a substantially greater investment of capital. Disassociation from such a group represents a substantial sacrifice of accumulated spiritual capital” (Iannaccone 1994). By increasing one’s religious capital investments into strict churches, sects, or cults, it becomes harder to “cut and run” from those entity’s. It is natural to desire to profit from any investment, including investment of religious capital. One such example is when two people of different religious backgrounds marry, it has been argued that the less committed of the two—or the one with the lesser amount of religious capital to loose—often ends up switching to the religious view of the more committed partner—the one who has more religious capital invested (Stark and Finke 2000, p. 125; Finke 2003). “Spiritual capital may be amassed and exchanged, but it may also be squandered. Evangelists Jim and Tammy Faye Bakker used their ministry as a platform for the accumulation of extraordinary

wealth, but once their illicit business dealings were revealed they fell from grace.

Spiritual capital poorly invested may lead to personal ruin” (Verter 2003). All of this goes to support Stark and Finke’s assertion that people will do what they can to hold onto their religious capital.

As I have mentioned before, Lawrence Iannaccone, Rodney Stark, and Roger Finke are three of the most influential writers on the topic of religious capital, and have written a number of articles and books on the topic. Iannaccone, Stark, and Finke have conducted a number of quantitative models examining religious capital and its affects. The three have been instrumental in shaping the religious capital models used today. Iannaccone was the first to suggest taking Bordieu’s concept of cultural capital and applying it to religion. Stark and Finke have written extensively on religious pluralism and religious market structures. It would be impossible to properly discuss religious capital without evaluating some of the work that they have written together.

In “Rationality and the ‘Religious Mind’” Iannaccone, Stark, and Finke challenge the perception of religion that has been held since the reformation, in that religious participation is a result of the primitive needs of man, and with scientific knowledge religion will eventually find its place on the waysides of history (Iannaccone, Stark, and Finke 1998). In this paper, they argue that much of the 19th century basis of religion disappearing as science and knowledge becomes more prevalent was based on “scholarly tradition largely devoid of empirical support and tainted by prejudice, ignorance, and antireligious sentiment” (Iannaccone, Stark, and Finke 1998). In fact, the majority of the data shows that religion is aligned with good mental health and is compatible with good scientific training (Iannaccone, Stark, Finke 1998). It is with the rise of Anthropology

that scientists must begin to accept that religions eventual demise might not be as guaranteed as they originally believed. In examining a data set based on self-reported values of evangelicals compared to others, Stark, Finke, and Iannaccone found that gender tends to be a more important issue to the religiosity of people than their education level. In addition, of the intellectuals that do profess religious faith, those that study natural sciences (biology, chemistry, physics) have a higher level of religious commitment than those that study social sciences (sociology, psychology, economics) (Iannaccone, Stark, Finke 1998). “Religious actions are embedded within their social contexts, yet they remain the actions of normal individuals possessed of normal tastes, normal perceptions, and a normal dose of rational self-interest” (Iannaccone, Stark, and Finke 1998). Within “Rationality and the ‘Religious Mind’” they continue to build on the framework for the economic perspective of religion that has increasingly become the basis of multiple forms of scholarly research, and the subject of this paper.

Alternative Approaches

While the economic based models of Religious capital is a dominant field of the sociology of Religion today, it is not the only view. Christian Smith (2003) has written extensively on not using an economic view to explain religious participation, but instead examining morals and beliefs as being the basis of all human action, specifically religious action. In his book *Moral, Believing Animals*, Smith offers a theoretical perspective on a new way of viewing human social interaction. Smith argues that until we come to look at human behavior as being based on our morals and beliefs—instead of any economic model based on investments and returns, we can’t truly understand human interactions and societies (Smith 2003 p. 4). To go along with Smith, C.S. Lewis (1952) in his

famous radio address—later turned book—*Mere Christianity* talks about a Law of Nature (or Moral Law) shaping our behavior and inherent need to do good.

If anyone will take the trouble to compare the moral teaching of, say, the ancient Egyptians, Babylonians, Hindus, Chinese, Greeks and Romans, what will really strike him will be how very like they are to each other... Think of a country where people were admired for running away in battle, or where a man felt proud of double-crossing all the people who had been kindest to him. You might just as well try to imagine a country where two and two made five (Lewis 1953 p. 6).

It is this Law that is based on God, within human beings there lies an unseeable force that causes us to know the difference of right and wrong that causes religious participation. Much more recently Shane Claiborne and Chris Haw (2008) have written about the alternate economic systems that have been put in place throughout the world based on Christian teachings and values, they describe how Christians have been called to step out of the current economic system and take on a different system outlined by Jesus in the Bible.

Much of the world now lies in the ruins of triumphant and militant Christianity. The imperially baptized religion created a domesticated version of Christianity—a dangerous thing that can inoculate people from ever experiencing true faith. (Everyone is a Christian, but no one knows what a Christian is anymore.) Our hope is that the postmodern, post-Christian world is once again ready for a people who are peculiar, people who spend their energy creating a culture of contrast rather than a culture of relevancy. If we are to be relevant to the world we live in, we must be relevant nonconformists (Claiborne and Haw 2008 p. 240).

This message of nonconformity is not one that views religious and Christian participation as accumulating capital to gain prestige and mobility within religious institutions. There needs to be a new way at looking at explaining human behavior, and why people participate in religion, one such way is suggested by Christian Smith.

In *Moral, Believing Animals* Christian Smith attempts to theoretically explain human behavior, and consequently human participation in religion, not through any economic or rational choice models, but by first explaining that human beings do everything based on a belief structure that then leads to morals and values, that all of this behavior needs to be understood within the context of narrative. For Smith failing to recognize that humans are at their core believing animals that act on those beliefs is failing to see the real motivation and root causes to human actions.

What we have come to see is that, at bottom, we are all really believers. The lives that we live and knowledge we possess are based crucially on sets of basic assumptions and beliefs...our elemental assumptions and beliefs themselves cannot be empirically verified or established with certainty. They are starting points, trusted premises, postulated axioms, presuppositions—“bellow” which there is no deeper or more final justification, proof, or verification establishing them. In Philosophical terms, these beliefs and commitments may be “justified,” but they are not “justifiable” (Smith 2003 p. 46).

Essentially, Smith argues that to understand human behavior one must understand human’ beliefs, which is not always the easiest thing to study empirically “we moderns stake our lives, our convictions, our politics, our associations on governing beliefs that no

available independent or objective reason can conclusively verify (Smith 2003 p. 51-52).” From these beliefs humans act on their morals, and it is from these morals that human beings become presupposed to separating the sacred from the profane (Smith 2003 p. 56). It’s with the basis of beliefs and morals, seen through the narrative of human lives, that begins to explain our participation in religion, not any desire for investment and return, or, rise in cultural or religious capital. While Smith’s argument isn’t inherently against the religious capital model, it does lie in contrast to the religious capital discussed earlier in this paper.

“These accounts, which typically descend from the naturalistic, often utilitarian tradition of Western social theory, have many expressions: behaviorism, neoclassical economics, rational choice theory, exchange theory [etc.]...At their core is the belief that human consciousness and action can be properly understood with reference to one foundational, universal, inalienable drive or interest—the pursuit of pleasure, the maximizing of rewards and minimizing of costs...What all of these theories badly miss, however, is the variable, world-open, creative, trusting, and believing condition at the core of human animals that generates a variety of socially constructed realities in diverse human communities...In short, what they badly miss is the necessity for any good sociology to be a deeply and thoroughly cultural sociology—despite all the messiness and indeterminacy that entails (Smith 2003, p. 58).”

Lastly Smith joins with Claiborne and Haw in questioning the countercultural values that are entailed with religious participation, it doesn’t seem to be very rational that human

beings are trying to maximize their social and cultural capital by participating in something that is at its core anti-cultural—religion.

“For how now do we explain variability among ‘preferences’? Why would people seek ‘benefits’ that are not selfish? Why is it that nonmaterial rewards compel action and choices? We reach a point where, for example, the modeling of Mother Teresa pouring out her life to live and work with the most diseased and wretched of humanity as a self-interested choice to maximize benefits (“given her particular preference structure”!) becomes grotesquely hilarious. The only way, once the slipping has started, to make sense of human social action is to take culture seriously by confronting human persons as moral, believing animals. At which point, we recover a notion of human choice worth having and using (Smith 2003 p. 157-158).”

In the end religious participation is something that lies beyond the religious capital approach, it is at its core something that is life changing and different, something that appeals to people’s beliefs, morals, and values.

Data Analysis

Methods

For the *Data* portion of my paper I will be analyzing the data presented in “A Look at Religious Switching in America Today” by Frank Newport (2006), which is based off of a June 2006 Gallup poll. I received the data from the Gallup organization, but unfortunately I wasn’t able to obtain the complete data set, due to my interest being in a handful of questions, and the whole data set costing upwards

of \$300. The data was received from a random telephone sample of 1,002 adult Americans over the age of 18. The poll asked participants questions about religious switching in their lifetimes, whether they had switched, motivations for switching, and other demographical categories. Based on the sample size, there is a “95% confidence that the maximum error attributable to sampling and other random effects is ± 3 percentage points” (Newport 2006).

Of the data that I was able to obtain I did a series of cross tabulations, and Chi-Square tests to see if there’s any significance in the variables out of the 25% that did switch religious preferences (either to another religion, or out of religion all together). Of the variables viewed I examined gender, type of community, and level of education. I also must note that I only considered the answers of those who responded to one of the three main questions (always had the same religious preference, switched from one religious preference to another, or, moved away from religion whatsoever), so if sometimes the totals are different, it is because there was a portion of people who didn’t/refused to respond to the particular question.

The original purpose of the data wasn’t to apply it to religious capital, but I will attempt to examine the religious switching scene through the lens of the religious capital models discussed earlier in this paper. Based on religious capital theory, specifically the theory discussed by Stark and Finke (Finke 2003; Stark and Finke 2000; 1996; 1988), individuals participating in religion should want to keep their switching to a minimum. One cannot gain and invest religious capital very easily if they are switching religious affiliation often.

Data

Based on the data presented (Table 1), seventy-four percent of Americans have maintained their religious preference throughout their life-time, while fifteen percent switched from one religious preference to another, and ten percent moved away from religion all together (Newport 2006). This goes to firmly support the religious capital theory that people, for the most part, will not switch their religious preference within their lifetimes:

Table 1

Which of the following best describes you: you have always had the same religious preference, you have switched from one religious preference to another, or you have moved away from any religion whatsoever?

	Always had the same religious preference	Switched from one religious preference to another	Moved away from religious whatsoever	Total
Total	721	149	102	972
Percentage	74%	15%	10%	100%

The information in Table 1 is based on a very broad question, and the question can be perceived to contain a fundamental flaw, what does it mean to switch “religious preferences”? Switching for one person might mean switching from one Christian denomination to another (i.e. Nazarene to Lutheran), and to another respondent it might represent switching from Christianity to something completely different (i.e. Buddhism, Hinduism, etc) (Newport 2006).

It is clear that socialization, family structure, and a desire to preserve religious capital can all be attributed as factors in most Americans not switching their religious preference. But then the question must be asked, of the 25% who do switch, why do they? What are the reasons given for switching, is it for practical

reasons, like allowing the person with the most religious capital to stay invested when marrying someone with less religious capital, or, is religious switching based on the beliefs, morals, and the narratives of our lives, based on Smiths argument?

Crosstabs and Chi-Square Tests

As can be expected the difference in gender switching isn't too big, as can be seen in Table 2, the only place where there seems to be a slightly different amount of switching is men are 4% more likely to switch out of religion completely, but even then the sample size is a bit too small to make any real determinations based on it. I'd say that the only real surprised from table two is the high alpha level obtained from the Cui-Square test, ideally one would prefer for the confidence level to be much smaller than 6.4%. As it is though, the question of gender doesn't seem to give us any large insight into why people switch, or if the thought of loosing invested religious capital is a motivating factor.

Table 2

Gender * ReligPre Crosstabulation

			ReligPre			
			Same Religious Preference	Changed Religious Preference	Moved away from Religious Preference	Total
Gender	Male	Count	338	65	59	462
		% within Gender	73.2%	14.1%	12.8%	100.0%
	Female	Count	382	85	43	510
		% within Gender	74.9%	16.7%	8.4%	100.0%
Total		Count	720	150	102	972
		% within Gender	74.1%	15.4%	10.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.508 ^a	2	.064
Likelihood Ratio	5.514	2	.063
Linear-by-Linear Association	2.029	1	.154
N of Valid Cases	972		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 48.48.

According to Stark and Finke (1988) there should be more religious participation within urban communities, as opposed to the rural. So this would mean that with more religious participation, there should also be more religious switching. As it turns out this assumption is true (Table 3), especially when viewed by combining urban and suburban numbers, and the Chi-Square test with resulting Alpha levels show that the data is very significant.

Table 3

			Relprf			
			Always had the Same Religious Preference	Switched from one religious preference to another	Moved away from any religion whatsoever	Total
Commttype	Urban	Count	205	50	49	304
		% within Commttype	67.4%	16.4%	16.1%	100.0%
	Suburban	Count	334	69	42	445
		% within Commttype	75.1%	15.5%	9.4%	100.0%
	Rural	Count	182	31	10	223
		% within Commttype	81.6%	13.9%	4.5%	100.0%
Total		Count	721	150	101	972
		% within Commttype	74.2%	15.4%	10.4%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.589 ^a	4	.000
Likelihood Ratio	22.269	4	.000
Linear-by-Linear Association	20.036	1	.000
N of Valid Cases	972		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 23.17.

Next we look at education levels on switching. Table 4 shows us that as people gain more education, the likelihood of them switching religious preference, and out of any religion, increases. And once again the resulting Chi-Square test is very promising. The data is also fascinating because the majority of the people who were surveyed had at least some college experience. This goes back to support Stark and Finke's (1998) argument that assuming religion is just for those who lack education, and the logic that comes from it, is simply not true when presented with real data.

Table 4

			Relprf			
			Always had the same Religious Preference	Switched from one Religious preference to another	Moved away from any religion whatsoever	Total
Educ	High School or Less	Count	301	43	37	381
		% within Educ	79.00%	11.30%	9.70%	100.00%
	Some College	Count	226	52	19	297
		% within Educ	76.10%	17.50%	6.40%	100.00%
	College Graduate	Count	97	23	18	138
		% within Educ	70.30%	16.70%	13.00%	100.00%
	Graduate Study	Count	97	32	22	151
		% within Educ	64.20%	21.20%	14.60%	100.00%
Total		Count	721	150	96	967
		% within Educ	74.60%	15.50%	9.90%	100.00%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.379 ^a	6	.002
Likelihood Ratio	20.581	6	.002
Linear-by-Linear Association	11.174	1	.001
N of Valid Cases	967		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.70.

Analyzing why people Switch

Why then do people switch? We begin to find some answers in Table 5. Of the people who do switch, 40% say that they did because they disagree with the teachings of their original religion, 38% site that they found a new religion that is more fulfilling, followed by 26% say that they grew dissatisfied with their local church.

Table 5

Here are some of the reasons why people change their religious preference or leave religion altogether. For each, please say if it is a major reason why (you have switched from one religious preference to another/you have moved away from religion altogether), a minor reason, or not a reason at all. How about...

	Disagreed with teachings of original religion.	Found a new religion that is more fulfilling.	Grew dissatisfied with your local church.	Disliked the fighting between leaders to control the direction of religion.	Married someone from another religion	Moved and could not find a church of your religion that you liked.
Major Reason	40%	38%	26%	25%	12%	9%
Minor Reason	24%	14%	18%	18%	10%	14%
Not a reason at all	34%	46%	52%	54%	74%	75%

Based on 25% who switched to a different religion, or switched away from any religion whatsoever

One interesting point is that switching due to marrying someone of a different religion is fourth on the list of major reasons to switch, only 12%, while 74% say that it had absolutely no effect on their decision at all. Switching due to marriage is something that has been studied elsewhere (Newport 2006; Finke 2003; Musick and Wilson 1995), and this data seems to suggest that it isn't as big of a factor as has previously been believed. Also only 9% said that not being able to find a church after moving was a major reason for religious switching, and once again most people said that it had no weight on their decision (75%).

Of the fifteen percent who reported inter-religious switching there was no demographic group that was significantly higher than any other. For example, younger people are no more likely to switch religions than older people (But they are more likely to switch out of religion all together.), while there is slightly higher evidence that people with more education are more likely to switch. Also, those who claim to be Catholic are no more likely to switch than those who are Protestant, but one in four who claim to have no religion say that they have never switched religious preferences, which suggests that they were raised in a non-religious family (Newport 2006).

Newport's article also points out that of the people who do switch religious preference, 21% of them are those that attend church services weekly. As opposed to 16% who attend nearly every week, and the 11% who claim to attend seldom, or never. Which means, those that attend church most often are also the ones that are most likely to switch religious preferences, or, the ones that have accumulated the

most religious capital. Unfortunately I wasn't able to obtain this portion of the data set, I would have ran some more statistical tests to see the reliability of the statistics, and to see if there was any other correlations I could've made.

Discussion

So what does all-of-this mean for the religious capital discussion; especially when the overwhelming percentage of people, never switch their religious preferences? The answer lies in the people who do switch their religious preferences. One who views switching in light of religious capital might say that the people who do switch would switch for practical reasons, such as moving outside of the area of your local church, or, one person who has lesser religious capital Marie's someone with more religious capital. Instead the data suggests, more than once, that these two reasons are at the bottom of the reasons for both inter-religious switching and switching out of religion entirely. According to the religious capital model, these reasons should be at the top of the list, especially when people don't want to give up their invested religious capital.

It is also interesting to note that the top reasons given for switching, are those that are based on morals and belief structures. This seems to very much support Smith's (2003) argument that the economic model of investment and return must be differed to examining individuals' beliefs, morals, and culture first. While this data offers no specific questions about what kind of beliefs and morals were at the core of the switching that occurred, it is interesting to note that they were of the primary concern for those that did switch religious preference.

The data presented is based solely on religious switching, and this is only but one small aspect to religious capital. Switching doesn't explain why people start attending religious services to begin with (other than being raised in certain religious beliefs, but this certainly isn't true for all religious attendees), how people interact within the religious community, why people choose to volunteer or donate money to religious organizations, what music and media religious people consume, and what kind of social connections are made and maintained within religious bodies, etc, all of which would also be considered to be part of religious capital.

Based on the data from the Gallup poll, it seems that religious capital does have some affect on religious switching. When 74% of Americans say that they've never switched their religious preferences, then it is obvious that they feel some sort of connection to their individual churches and denominations. Whether it is because of aligned beliefs, or because of a desire to maintain social and cultural connections to enhance religious capital is something that could definitely be studied more in depth later.

Application for Further Research

There are definitely several possibilities for further research in the area of religious switching as it pertains to religious capital. For instance it would be interesting to study whether or not those who switch religious preferences switch within the same tradition (just moving from one mainline denomination to another), or, to study the amount of drastic switching that might occur (making a drastic change in religious tradition and beliefs, such as switching from Catholicism to Judaism). It would also be interesting to conduct continued studies based on what

morals and beliefs actually do lead to switching, is it just disagreement with theology and doctrine, or are there serious belief and moral dilemmas at the core, and where those beliefs and morals stem from. It would also be interesting to obtain a larger sample size of those who have switched, since the majority of the people who participated in the survey have never switched at all, so the sample size of the data that I was actually interested in examining diminished greatly.

There are also several other pathways to studying religious capital outside of religious switching, as I mentioned before, studying human interactions and networking amongst religious attendee's, or asking why people start participating in religious experiences at all. Is there a desire to gain entry into a separate culture with a goal of gaining power and prestige, or is it due to a deeper meaning of longing and feeling lost in life?

Conclusion

Throughout this paper I've discussed the sources of the religious capital approach, as it evolved from social and cultural capital to be applied specifically to religious participation and interaction. I introduced different definitions of religious and spiritual capital; I've discussed extensive portions of key contributors to the topic, such as Stark, Finke, Iannaccone, Verter, McBride, and Smith. There was an alternative perspective offered by Smith (2003) in *Moral, Believing Animals* that states that belief structures and morals have to be at the heart of studying why people behave the way they do, and why they attend religious services. I then analyzed the data from the 2006 Gallup poll that was based on religious switching. As it turns out the majority of Americans never switch their religious affiliation, but of those who

do switch, they site disagreement with the teaching, and finding more fulfilling religious experiences elsewhere as being the most important issues. In the end religious capital is a very fascinating subject that I have enjoyed studying and look forward toward learning about future research conducted in the field.

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