

Chapter 6

Rethinking the Study of Religious Markets

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Introduction

In the early 1990s little work was being produced on the economics of religion; today dozens of papers are being written (and published) on the topic, including publications in the top journals in economics and sociology. This body of work has produced a number of useful findings. Starting with the seminal contribution by Iannaccone (1992), research has shown that seemingly bizarre religious practices (such as forcing adherents to act in strange ways or sacrifice valuable property) are in fact crucial screening devices; organizations that embrace these “irrational” practices often grow the fastest (at least initially). Work has also shown that religious faith does not wilt in the face of scientific knowledge. This is not a U.S.-specific observation; see for instance world-wide evidence produced by McCleary and Barro (2006). Work by Dehejia, DeLeire, and Luttmer (2007) has shown that religious organizations provide consumption smoothing technologies to adherents, a finding with a number of economic and policy implications (Chen, 2008, and Hungerman, 2005). Finally, work across the social sciences has demonstrated that greater levels of religious participation are associated with greater levels of reported happiness (Johnson, Tompkins, Webb, 2002), a lower likelihood of committing crimes or engaging in risky behavior (Gruber and Hungerman, 2008), and greater levels of educational attainment (Iannaccone, 1998).

However, there is one area of research in this literature that has received a large amount of attention but has produced few significant findings. This area of work considers how competitive forces in a community affect the outcomes of religious organizations. When looking

at competitive forces this body of work focuses on other congregations; it is a literature of inter-religious competition. One might characterize this work as considering how the outcomes and decisions of a congregation depend on the actions of the congregations across the street.¹

Work in this area has produced little else but confusion, with disagreement about how competition works (e.g., whether congregations do in fact compete for resources and whether competition is driven by “demand” or “supply” side factors), what hypotheses one should test, or whether this area of work is useful at all. The goal of this paper is not to exhaustively survey this area of work—see for instance Chaves and Gorski (2001) for a good overview—but instead to suggest that the confusion in this literature has stemmed from a number of overlooked theoretical and empirical problems.

Further, this paper notes that some recent work has broadened the concept of the relevant market to consider how congregations interact with secular phenomena, and that this work has avoided these theoretical and empirical problems. Aside from allowing fruitful research, a broader concept of the market—one that looks past the church across the street to consider how congregations interact with the shopping mall, the government, or the school across the street—is interesting because these institutions matter to congregations. Indeed, I provide evidence below that religious/secular competition may be as important, if not more important, than the congregation/congregation type of competition that has received so much attention.

The next section of this paper outlines the theoretical problems facing work in this area and explains how a broader concept of the market can address these problems. Section 3 of this paper brings the same treatment to empirical problems. In Section 4, I present some evidence

¹ A serviceable definition of congregation here is: A gathering of faithful in a Christian church, Jewish synagogue, Muslim mosque, or other place of worship. Different research papers (and different religious groups) might employ more refined and varied definitions, but this paper will focus on issues other than developing a perfect definition for congregation or adherence. I provide some instances of work on religious competition in the next section.

that religion/secular competition may in some cases matter even more than inter-religious competition. In section 5, I discuss some recent work that illustrates the utility of broadening researcher's conceptions of competition.

2. Theories of Competition

The Challenges

The area of inter-religious competition has received a great deal of attention. Chaves and Gorski (2001: 261) write that the topic has become “foundational to the larger project of applying economic theory to religion.” What is so important about this topic that leads it to become a litmus test of the validity of applying economic theory to religion?

Partly the answer stems from a perceived distinction between the predictions of economics and sociology. Traditionally, sociologists (cf. Berger, 1969) have argued that a church in a monopolistic (e.g., state-supported) environment benefits from the legitimacy and authority that comes with lack of competition.² Challenges to this legitimacy may discourage enthusiasm for religious enterprises altogether. Starting in the late 1980s, sociologists Finke and Stark (1988, 1989, 2002) challenged this notion, arguing that competitive forces will drive congregations to work harder and elicit more fervor, an argument dating back to Adam Smith's own work on the topic.³ Additionally, more choices increase the likelihood that individuals can find a suitable religious practice and this also may lead to a more religiously vibrant community. These arguments, sometimes described as “rational choice” theories of religious competition, posit that competition is good, not bad, for the overall religiosity of a community.

² Some readers of this literature may quibble with the extremely brief summation of theories of religious markets given here. While this discussion may oversimplify things, a more developed discussion would not change the basic points I make in this paper and I err on the side of brevity. See Jelen (2002) for more detailed discussions of the opposing arguments here.

³ A too-seldom-cited paper by Gary Anderson (1988) does a good job of describing Smith's work on religion. Interested readers can consult Anderson, or chapter 2 of Ekelund Jr., Hébert, and Tollison (2006), or read Smith themselves.

Rational choice theories were put forward as representing the conclusion of economic theory; they thus presented an attractive opportunity for economists to validate their social science at the expense of sociologists, and for sociologists to do likewise. Many papers were produced claiming to find a positive relationship between competition and religiosity (North and Staha, 2004; Perl and Olson, 2000; Zaleski and Zech, 1995; Fink, Guest, and Stark, 1996; Hamberg & Pettersson 1994; Iannaccone, 1991), or not (Borgonovi, 2008, Bruce 1992, Breault 1989a, b, Olson 1999, Chaves & Cann, 1992) .

This body of literature typically does not rely on formal economic theory. To do so is to make clear that rational choice theories, while not totally specious, oversimplify the situation. First, any formal theory of religious congregations competing with each other has to decide what a congregation's objective function is. Do congregations maximize members, donations, or some ethereal concept of "religiosity?"⁴ Needless to say, it matters quite a bit, a point first made by Montgomery (2003). As in Montgomery, the small amount of formal work in this area often begins with a model of spatial competition. But even if one attempts to use such a model assuming certain objective functions, the results often produce multiple equilibria with ambiguous comparative statics (McBride, forthcoming; Barros and Garoupa, 2002; Pautvaara and Wagener, 2004; Eswaran, 2009).⁵

The theoretical ambiguity of formal models in this area is both instructive and uninteresting. Empirical work in this area does not refute the predictions of formal economic theory, as there *are no* strong predictions produced by formal theory. Furthermore, sometimes an economic model is ambiguous in an interesting way, where a clear tension exists between two

⁴ This point is considered at some length, and with some creativity, in a paper by Eswaran (2009); readers interested in this topic should consult his paper.

⁵ Some sociologists have also questioned whether the "traditional" sociology story is in fact as clear as it seems to be; see Phillips (2004).

forces within a model and empirical work can verify whether certain competing forces are in practice more important than others. I do not see that as the case here; there are many factors that make these models ambiguous in their predictions (including the lack of clarity over what congregations want to maximize, the exact specification of their objective functions, and the existence of many equilibria) and it is often hard to gain theoretical insights from a particular empirical result.

The empirical ambiguity here does *not* derive merely from picking a particular index that measures inter-church competition. While some researchers have favored a new “set based” measure of competition discussed in Montgomery (2003), a careful reading of that paper shows that even within the context of Montgomery’s own stylized model this new measure does not make clear empirical predictions.

A Solution

Fortunately, some research considers notions of the religious market that generate more meaningful predictions or tensions than work on inter-religious “competition.” This work broadens the notion of the religious market to include secular forces. Models considering secular forces in the religious market have the crucial advantage in that individuals are the relevant decision makers rather than congregations.

Economists have a history of constructing religious models with individuals as the basic unit of analysis, for example, the work of Azzi and Erhenberg (1975), and continuing with Berman (2008) and Hungerman (2007). In one of the greatest economics of religion papers, Iannaccone (1992) presents a sophisticated model of individuals deciding to undertake religious consumption. Iannaccone’s model produces a number of interesting predictions.⁶

⁶ For instance, his model predicts that sectarian groups are more likely to attract those with limited secular productivity, that “conversion” experiences will be more common among sectarian groups than mainstream groups,

Secular forces can often be explored in these models using changes in prices or quantities, areas where the comparative statics are well-known and standard duality tools can be used. This allows researchers to avoid problematic analogies to the industrial organization literature and instead produce robust, general models with clear predictions one can take to the empirical data. (I give an example of such a model later on.) At the risk of sounding glib, I am unsure whether a similar approach could be taken to the topic of inter-religious competition, although such an approach could prove fruitful. But theoretical advantages are not the only reason for researchers to rethink the notion of a religious market. In the next section I point out that there are empirical benefits as well.

3. Empirical Work on Competition

The Problem

Empirical work on religious markets and competition has come under fire in recent years, from Montgomery (2003) and especially the much-noted Voas et al. (2002). Both papers make an important point, but they unfortunately understate the problem in the following way.

Using the local community (city, county) as the unit of observation, the basic equation researchers have tried to estimate is:

$$religiosity = \beta competition + \delta x + \varepsilon \quad (1)$$

Where *religiosity* is some measure of religiosity, usually membership but sometimes something such as donations (Zaleski and Zech, 1995), and *competition* is a measure of inter-church competition in a community, traditionally (i.e., before the Voas et al., 2002) a Herfindahl index

and that sects will typically be smaller than other congregations. Iannaccone (1992) discusses evidence for these predictions, and other predictions of the model as well.

based on membership. The term x captures other relevant controls and ε represents unobserved determinants of religiosity.

A first problem is that *religiosity* and *competition* are frequently explicitly based on the same things, such as membership. Thus the construction of *competition* can lead to spurious correlation with the dependent variable, biasing estimates of β . This is essentially the Voas et al. (2002) concern.

But a second and even more damaging problem is that unobservable components in ε , such as history and culture, are likely correlated both with overall religious practice *and* with measures of competitiveness in the local religious market, no matter how those measures are constructed. Only if one believes that the competitive nature of the local religious market is independently manifest from religious practice in the market can an estimate of β be trusted, but this will likely not be the case.

Correlation with unobservables and the Voas et al. (2002) critique are each manifestations of the same problem: a lack of *identification*.⁷ One needs to find variation in the term *competition* that can be safely used to “identify” the value of the coefficient β . Fortunately, changes in secular phenomena may sometimes provide such variation, and as such they can solve both the Voas et al. (2002) critique and the problem of unobservable correlations with the regressors.

A Solution

Let us suppose for a moment that there is a change in the competitive environment that affects religious practice (for example, the government passes a law respecting the practice of religion). Such a change might differentially affect some congregations more than others, or it

⁷ See Angrist and Krueger (2001) for a discussion of identification and the use of instrumental variables.

could be an “equal opportunity” phenomenon that affects all congregations similarly. In either case, we may be able to exploit such a change for empirical work.

Consider the first case, where there is some secular aspect of a local community that changes in a way which differentially affects some congregations. Call this secular phenomenon Z . If—crucially— Z is uncorrelated with the unobservable term ε , we can estimate equation (1) using Z as an instrumental variable for *competition*. This will produce consistent estimates of β —it will even produce consistent estimates of β if the dependent variable is membership and the variable *competition* is a herfindahl index based on membership. The instrumental variables approach addresses the Voas et al. (2002) problem.

Consider the second case, where Z might not necessarily affect inter-religious competition but could nonetheless impact a community’s overall religious participation. In that case one could simply estimate

$$religiosity = \beta Z + \delta x + \varepsilon \tag{2}$$

And if Z is uncorrelated with the unobservable term ε the estimate of β will again be consistent. In this second case, however, one might potentially go further and estimate

$$outcome = \delta religiosity + \delta x + \varepsilon \tag{3}$$

where Z is an instrumental variable for the regressor *religiosity*. The virtue of this regression is that it allows for an exploration of the causal impact of religiosity on other outcomes.

One might reasonably wonder what useful variables Z exist that could be employed in the above equations. A number of examples are given later on. But before I discuss that, let me mention two things. First, if you are going to go try to find a Z to use as an instrument, I think that it is more likely that you will find Z s when thinking about *nonreligious* aspects of a community instead of looking at details of religious practice. Most religious phenomena run the

risk of being correlated to ε in equation (1) and thus would not qualify as suitable instruments; nonreligious phenomena may have a better chance of satisfying this condition.

Second, the value of Z as an instrument in (3) depends not just on its being uncorrelated with unobservables. It must also have an effect on religiosity. Given the almost-exclusive focus of past economic work on inter-religious competition, one might wonder whether religious organizations pay much attention to secular issues or phenomena. The next section of this paper discusses this point.

4. The Importance of Secular Phenomena—Evidence from a Survey

I know of very little work that actually attempts to measure congregations' awareness or concern about competition with secular forces *vis a vis* religious forces. I thus conducted a survey of congregations in a nearby city, Ft. Wayne, Indiana.⁸ While the representativeness of the survey sample is open to question, there is no reason to suspect that it is extremely selective and given the paucity of other information on the topic the answers to the survey make at the very least a good start.⁹

Surveys were sent to every congregation in the phone book, about 340. At least 20 of these were undeliverable addresses, and of the remaining 320 congregations about 120 responded. Given that this survey was a one-page mailed survey, a response rate of nearly 40% seems reasonably good. Most responses (about 80%) were filled out by pastors.

Figure 1 directly attempts to compare the relative importance of competition with secular and religious forces. The graph on the left shows the fraction of respondents responding

⁸ Ft. Wayne is the second largest city in Indiana. It is located in Allen county, which has about 350,000 residents. It has a slightly higher proportion of white individuals than the nation overall (about 84% versus 80%) but in many regards resembles the average American city.

⁹ I attempted to overcome sample selection by randomly offering different congregations a monetary reward (paid to the congregation or to charity) in return for completing the survey; I would use the randomly assigned reward as an instrument for returning the survey. However, there was no significant first stage: congregations were equally likely to respond to the survey no matter how much or little the reward was.

“Agree”, “Disagree”, “Neutral”, or “Unsure” to the question, “I worry that the spiritual health of my congregation is threatened by worldly factors, such as offensive material in the media and a cultural disregard for spirituality.” The picture on the right shows responses to the question, “I worry that the spiritual health of my congregation is threatened by other congregations that might draw away my congregation’s members or challenge my congregation's spiritual message.”

The results are striking. A large majority of congregations agree that worldly issues are a concern—but an even larger majority of congregations *disagree* that other congregations pose any threat at all! Figure 2 considers the same issue with an even more direct question: do you view yourself competing with other congregations (on the left) or secular activities and worldly attitudes (on the right). The picture tells the same story; congregations appear far more concerned with secular forces than competition from other religious forces.¹⁰

Figure 3 provides further evidence that the overwhelming focus of work on inter-religious competition may be somewhat misplaced. This figure shows on the left the fraction of congregations agreeing that it is good for people to participate in a religious congregation “even if that congregation’s doctrine or spiritual tradition differs from my own.” A clear majority agree. The right graph in Figure 3 shows that nearly half of congregations report that they do not think much about what is going on in other congregations.

Even aside from sample selection issues, these pictures do not provide definitive evidence that inter-religious competition is irrelevant. But they suggest that congregations, when responding to the local market, care about worldly things and not simply the church across the street. But what aspects of “worldly competition” and what secular phenomena, more generally,

¹⁰ For Figure 2, one might be tempted to argue that congregations have a hard time conceptualizing “competition” with other congregations. While this may help explain the results in Figure 2, it is not clear how this would explain the results in the other figures.

are available for study? And how would such a study be undertaken? The next section addresses these issues.

5. Examples of Secular Phenomena and a Case Study

Some Examples

Let us return to the topic of where to find suitable Z variables, now that we have seen from the last section that some congregations seem concerned with the events of the secular world. Suitable Z variables may be found, for instance, from changes in government policy; often such changes are plausibly unrelated to unobservable determinants of religiosity and competition. There are three types of policy change that may work: changes in regulation, changes in taxation, and changes in government provision of goods in services.

Looking first at regulation, there are a number of commercial and leisure activities that individuals may undertake instead of religious participation. Many governments have regulated these activities by prohibiting their practice on common days of worship. Such regulations, sometimes called “Blue Laws,” are found in the United States but also in Canada and Europe. Changes in these laws may thus represent changes in secular competition in the religious market; the case of Blue Laws is discussed in more detail below.

Governments may also regulate congregations themselves. As just one example, in the 1940s Japan significantly increased the number of legally recognized religious faiths and practices. The resultant “rush-hour of the gods” led to notable growth in the practice of previously outlawed religious faiths. Of course, many other things changed in Japan in the 1940s. Iannaccone, Finke, and Stark (1997) provide some evidence that at least some of the growth in religious practice that resulted stemmed from this change in regulation.

Taxation, of course, is another tool by which governments may affect religious practice. In some places and times religious organizations were given the power to levy taxes themselves. Sometimes a religion's subsistence on tax revenues is taken away—as was the case in the early 1800s in parts of the United States, as discussed in a very-interesting and often-overlooked paper by Olds (1994). Olds' discussion gives a good example of the sort of situation where an unbiased estimation of equation (1) would be feasible.

The United States also subsidizes religious practice in its tax code by providing tax-based incentives for charitable donations. (The plurality and by some estimates the majority of such charitable giving goes to religious organizations.) Changes in that tax code could also provide good examples of the Z variable in the context of equations (2) and (3).

Government provision of goods and services may also affect religious practice. In some cases government provision of goods and services (such as services for the poor) may substitute or “crowd out” the role of religious groups in local communities, a point made in Gruber and Hungerman (2007) and Hungerman (2005, 2009). Aside from social services, governments also provide education, and this may also affect the role of religious groups in a community. Work linking education and religion has gotten some attention (Cohen-Zada and Justman, 2005) but remains greatly understudied.

Variations in economic conditions may also cultivate or discourage tastes for religious practice, a topic explored in an interesting paper by Chen (2008). Variation in local community demographics may also affect religious activities but it can be difficult to argue that demographics are uncorrelated with unobservables. However, both Chen (2008) and Hungerman (2008) overcome this issue by comparing the response of different individuals in the same community to changes in economic or demographic phenomena. Essentially, one can use some

individuals in a community (whom theory suggests will be less responsive to changing phenomena) as a control group for the other, more responsive individuals. Another example of work using demographic variation successfully in this context is Gruber (2005).

Case Study

I next briefly illustrate the virtues of using secular forces for identification using a case study. This example is based on Blue Laws; here I will highlight the theoretical advantages of using secular forces to study religion and the local market. Further work related to Blue Laws, including estimates of equations similar to equations (2) and (3), can be found in Gruber and Hungerman (2008 and 2006) and Gerber, Gruber, and Hungerman (2008).

Blue Laws, also called Sunday closing laws, are laws which restrict various activities on the Sabbath. Such laws have been fairly common throughout the history of the United States (and have been used in other countries as well). All of the original American colonies had Sunday closing laws, and every state had at least some law prohibiting certain activities on Sunday. By the mid 1900s, over 30 states had laws prohibiting retail activity on Sundays. These laws frequently prohibited “labor” or “all manner of public selling,” but often made exceptions for acts of charity.

In 1961 the Supreme Court issued a key decision regarding the constitutionality of Blue Laws in the case *McGowan v. Maryland*. The court upheld the constitutionality of Blue Laws, but stated that Blue Laws could be found unconstitutional if their classification of prohibited activities rested “on grounds wholly irrelevant to the achievement of the State’s objective.” After the ruling, Blue Laws began to be challenged on the basis that they failed this constitutional test (Theuman, 2005). These challenges were often successful since Blue Laws could be confusing in their classification of what activities were allowed and what activities were

not. In the decades following this ruling, most states repealed their Blue Laws either through judicial or legislative action (Goos, 2005).

Blue Laws thus represent a potential source of variation in the cost of religious participation.¹¹ Consider then an example of modeling the impact of these laws. Consider an individual who can spend money on two activities; one is religious and one is secular. Further, the individual can spend his time Sunday working, participating in secular leisure activities, or attending church. Let individual i 's utility function be given by

$$U_i(x_R, t_R, t_S) + V_i(x_S).$$

where x_R is donations to church, x_S is secular consumption, t_R is time spent in church, and t_S is time spent on secular activities.

The amount of available time on Sunday is set to unity, so $t_R + t_S \leq 1$. The individual earns a wage rate w by working on Sunday; thus wage earnings from Sunday are $w(1 - t_R - t_S)$.

The individual's budget constraint is

$$x_R + p_S x_S + w t_R + w t_S \leq w + y$$

where income $w + y$ includes both the earnings potential for working on Sundays, w , as well as income not derived from working on Sunday, y .

Let us allow Blue Laws to have effects in two ways. First, these laws may limit or prohibit work opportunities, so that $t_R + t_S \geq \alpha_w$. Thus, if Blue Laws prohibit work entirely, then $\alpha_w = 1$ and $t_R + t_S = 1$. We call this restriction the work restriction. Second, Blue Laws may

¹¹ There are other important questions concerning the use of these laws in research. For instance, one may wonder if these laws were enforced before their repeal. One may also wonder whether the timing of Blue Laws' repeal is coincident with other phenomena—the key assumption of whether Z is correlated with unobservables. For example, it might be the case that declining levels of religion led to the laws being repealed. Gruber and Hungerman (2008 and 2006) and Gerber, Gruber, and Hungerman (2008) discuss these concerns in detail; fortunately it appears that these laws were often enforced, and that their repeal is sufficiently exogenous.

restrict or prohibit secular consumption, so that $x_s \leq \alpha_s$. If secular consumption is prohibited entirely on Sundays, then $\alpha_s = 0$. We call this restriction the consumption restriction.

Consider the case where the work restriction is binding, but the consumption restriction is not. The individual is at a corner solution and cannot spend as much time working as he would choose were there no Blue Laws. As the work constraint is relaxed and α_w is lowered, it follows that time on work will increase, and aggregate time spent not working will decrease. Under very weak conditions (Gruber and Hungerman, 2006) it must be the case that both t_R and t_S fall—people spend more time working but less time doing other things, including going to church.

But the net effect on church donations is more difficult. On the one hand, total spending will rise as “expenditures” on t_R and t_S fall. But if there are strong complementarities between x_R and the temporal activities t_R and t_S , it is possible that only secular consumption rises with earned income, and that church donations either stay the same or fall.

Consider next the case where the consumption restriction is binding but the work restriction is not. Then as the consumption constraint is relaxed, secular consumption will rise, and by the budget constraint it follows that total “expenditures” on the other three choice variables will fall. If the other goods are normal in income (which is reasonable to believe), then as people spend more at the mall they’ll give less to the church and spend less time in church, too.

Overall, then, the model predicts that if Blue Laws affect an individual’s decisions, repealing the laws will unambiguously lead to less time spent on religious activities. Whether individuals’ donations go up or down will depend upon how strongly donations respond to

changes in income, and whether individuals view time in church and donations to church as complements or substitutes.

It is worth emphasizing the generality of the above model. Probably the strongest assumption is additive separability in x_s . (The fact that only one day is included in the model is not crucial; it would be straightforward to extend this analysis to a multi-day setting.) Note also that even in this general setting the model is capable of making clear predictions or highlighting clear theoretical tensions in situations where the predictions are ambiguous. The model is both more general and stronger in its predictions than the spatial competition-style model often considered when discussing religious competition. As shown in Gruber and Hungerman (2008) and Gerber, Gruber, and Hungerman (2008), the model's predictions are borne out by data; the passage of Blue Laws is associated with declines in attendance, as well as falls in every other available measure of religious participation.

Conclusions

This paper argues that work on religious competition has focused too narrowly on competition among congregations, and that more work should be done examining religious responses to secular phenomena. Such research would enjoy a stronger theoretical foundation and better-identified empirical models. At least some congregations seem to consider secular phenomena more important than inter-religious phenomena. There are a number of secular forces that may affect religious practice; the study of these forces would in most cases be interesting in its own right. For all of these reasons, work should focus more on secular competition.

Hopefully this article has highlighted the fact that the tools of economics typically

involve compelling theoretical motivations and well-identified empirical models. In contrast, one should not regard work as representing economic research, or the view of economists, simply because it discusses markets or argues for the benefits of competition. That point may seem obvious but a reading of this literature shows that it is not always obvious. Even the term “rational choice” is problematic, as the term “rationality” is often used in an inchoate way; a point made by Bankston III (2003).¹² Hopefully this paper will persuade readers that economic research can make important contributions to research on religion through careful thinking about religious markets, and careful thinking about economic work more generally.

¹² Rationality has a well-defined meaning in economic theory; it refers to two conditions (completeness and transitivity) for preference relations, as discussed in chapter 1 of Mas-Colell, Whinston, and Green (1995). Rationality is compatible with an enormously broad range of behavior and decision-making patterns; it does not rule out upward sloping demand curves and it is not sufficient to guarantee that a utility function exists.

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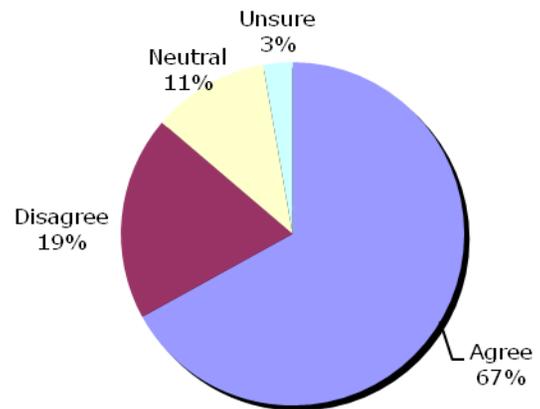
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Figure 1

I worry that the spiritual health of my congregation is threatened by worldly factors, such as offensive material in the media and a cultural disregard for spirituality



I worry that the spiritual health of my congregation is threatened by other congregations that might draw away my congregation's members or challenge my congregation's spiritual message

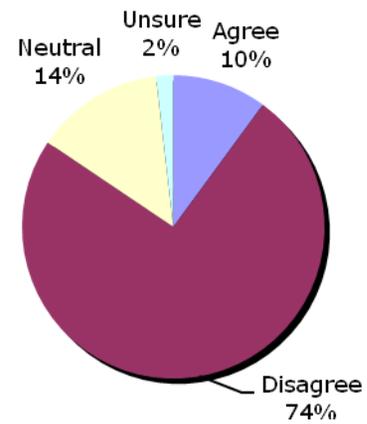
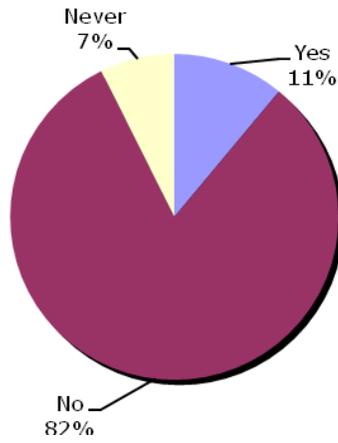


Figure 2

Do you view your congregation as competing with other congregations?



Do you view your congregation as competing in any way with secular activities or "worldly" attitudes?

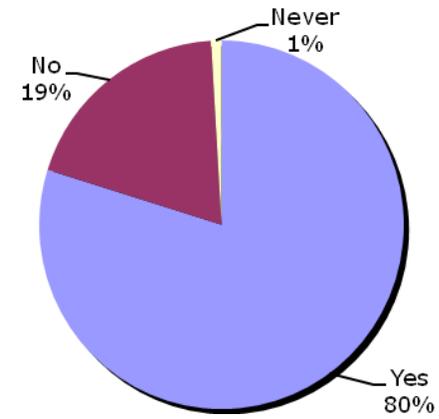
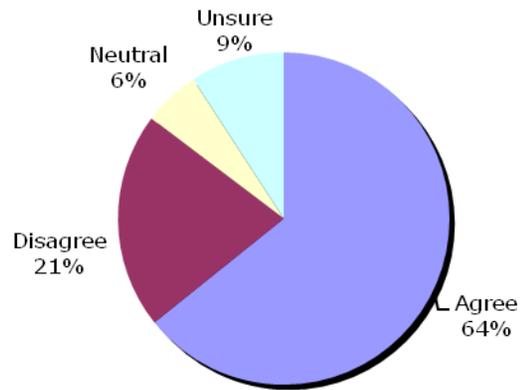


Figure 3

I think it is good for people to participate in a religious congregation, even if that congregation's doctrine or spiritual tradition differs from my own



Do you think much about what is going on in other congregations?

