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ECONOMIC ANALYSIS OF THE CHRISTIAN
CHURCH INSTITUTE IN THE SOCIETY

This article describes the relationship between the church and the society, religious and secular authorities, which has been a pressing issue throughout the history of our society development showing two main approaches to religious life. In the first case, a church (or faith) is proclaimed as the sole dominant one by the State, and this religion is recognized as the official one. In the second case, the state allows multi faiths and/or a variety of churches in the society, without providing official support to any of them. Application of economic theory to the analysis of church behavior as a special institution in today's society and realities of the church life shows the dilemmas the church is facing. The article analyzes the basic behaviors of the church in the society and the examples of economic choices the church is making in contemporary world.

Keywords: church; economic analysis; economic theory; monopoly; competition.

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ЕКОНОМІЧНИЙ АНАЛІЗ ІНСТИТУТУ
ХРИСТІЯНСЬКОЇ ЦЕРКВИ У СУСПІЛЬСТВІ

У статті досліджено відносини між церквою та суспільством, релігійною та світською владами, що є важливою проблемою протягом всієї історії розвитку суспільства, продемонстровано два основні підходи до релігійного життя. У першому випадку певна церква (конфесія) оголошує себе єдиною (домінуючою) у державі, і відтак ця релігія визнається за державну. У другому випадку держава дозволяє існування «багатоканальної» віри та кількох церков у суспільстві, не надаючи при цьому офіційної підтримки жодній з них. Застосування економічної теорії до аналізу проблем поведінки церкви як особливого інституту в сучасному суспільстві, а також до реалій церковного життя виявило дилему, яка постала перед церквами. Проаналізовано основні риси поведінки церкви в суспільстві та приклади економічного вибору інституту церкви в сучасному світі.

Ключові слова: церква; економічний аналіз; економічна теорія; монополія; конкуренція.
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ЭКОНОМИЧЕСКИЙ АНАЛИЗ ИНСТИТУТА
ХРИСТИАНСКОЙ ЦЕРКВИ В ОБЩЕСТВЕ

В статье исследованы отношения между церковью и обществом, религиозными и светскими властями, что является насущной проблемой на протяжении всей истории развития общества, показаны два основных подхода к религиозной жизни. В первом случае церковь (или конфессия) провозглашает себя единственной (доминирующей) в государстве, и эта религия признается официальной. Во втором случае государство позволяет «многоканальную» веру и/или различные церкви в обществе, без предоставления официальной поддержки ни одной из них. Применение экономической теории к анализу поведения церкви как особого института в современном обществе и реалий церковной жизни выявлено дилемму, с которой сталкиваются церкви. Проанализированы основные черты поведения церкви в обществе и примеры экономического выбора института церкви в современном мире.

Ключевые слова: церковь; экономический анализ; экономическая теория; монополия; конкуренция.

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Introduction. The problems of relations between the church and the society, spiritual and secular authorities have been a pressing issue throughout the history of society development. And despite the fact that today secular aspects dominate in social life of almost all countries, both developed and developing ones, the church still remains one of the most prominent institutions in any society, affecting to a various degree a number of economic, social and political processes. The study of the forms in which the church carries out its activities in society and their evolution, reflecting the stages of adaptation of the church and society – to each other, is the subject of a variety of disciplines: sociology, political science, philosophy etc. A relatively small, in our opinion, contribution has been made so far by economists, whereas economic theory and economic analysis can offer a number of interesting approaches that allow taking a fresh look at what is happening in the contemporary church life and its relation to social phenomena.

Although the principles of analysis that we would like to offer, and the following conclusions can be used to investigate any religious organization, this study is focused mainly on Christian church in its various denominations. This is explained by a special relevance of our analysis to the current situation, emerging in the interaction of the Russian Orthodox Church and the Russian government.

In contemporary Russian society the place and the role of church are rather unambiguous. This ambiguity stems from the fact that today, as actually at any stage of historical development of our society, there is a question: what aspects of political, social and economic life of the Russian society can and should be covered by the church? Should Russian Orthodox Church become the official state religion of Russia (as considered by some people in the church community and among government officials)? Or should it have purely spiritual mission in the society without active social interference?

In today's world the Church is between the two extreme poles of political life. According to Ringer and Glock (1954–1955), who were the first to investigate the matter, on the one hand, there is an internal pressure of spiritual life of the church as a spiritual leader of the society, neutral to all other manifestations of social activity. On the other hand, Russian society demonstrates the activation of the process that can be explained by the term "external pressure".

This tendency consists in the society's desire for total separation of the church from the state, as according to its Constitution Russia is a secular state.

In this regard, a new attitude to the behavior of the church in the society, which is proposed by the economic theory, can help better assess the alternatives for both Russian Orthodox Church and the Russian government.

Literature review. The main approach of the economic theory to the analysis of the religious life of the society is based on the fundamental position, put forward by (Berger, 1967), who believes that our society demonstrates the pluralism of opinions and institutions throughout, including religion, and "pluralistic situation is primarily a market situation. Religious institutions are becoming market agents, and religious traditions – consumer goods. And in such a situation a greater part of religious activities are affected by the logic of the market economy".

The largest number of studies dealing with the economics of religion is within the basic theory of consumer behavior.

Such tools of economic theory as the models of maximizing behavior and equilibrium are applied to analyze the individual choice between religion and secular activities, on the one hand, and between various religious institutions, on the other. An individual distributes scarce resources such as time, effort, money, power, prestige among different forms of activity including religious service.

Optimizing behavior of an individual in the field of religion is described by the theories of reward and costs (Stark and Bainbridge, 1980). According to economists reward, which an individual receives from religious institutions, implies the status of a believer in the society, friendly relations within a congregation (Iannaccone, 1988), as well as financial and material support provided by the church to poorer citizens (Azzi and Ehrenberg, 1975). Services provided by the church are divided into religious by nature (aimed at the salvation of souls) and secular substitutes – contacts and communication, which are also available in other secular organizations (e.g., in clubs).

Costs involve both direct financial costs in the form of donations and also time and efforts of an individual associated with the visit to church services, organization of church charities and voluntary activity within community. Some economists state that church costs can be viewed within the framework of signaling models, so that the amount of donations, for example, can be a signal of loyalty and goodwill of an individual (Olds, 1994): if an individual makes a significant contribution to a local church community, then he/she is going to interact with its members for a long time and it is not beneficial to act unconscientiously, so he/she is credible in the business world.

Other studies consider the model of religious behavior as a choice in the face of uncertainty within the intertemporal theory. Going to church in this period increases the religious capital assets of an individual, thus expanding the benefits from his future attendance (Montgomery, 1996). Moreover, participation in religious life can be interpreted as a rational solution of an individual, thus increasing the overall value of his human capital assets (Anderson, 1988).

Another approach, which goes back to A. Smith (1993), is associated with the theory of the firm. As A. Smith showed, the church can be seen as a manufacturer of a specific service within the normal market which restricts the behavior of the church in the same way as the behavior of any secular firm. However, contemporary researchers clarify the features of this service: religious services refer to club benefits characterized by collective production and positive external effects (network effects). From this point of view religious services, as well as secular goods with external effects can face a typical free-riding problem – the desire of an individual to benefit without having to pay for it. Therefore, as economists say, strict restrictions on the behavior of members of some religious organizations (sects and small churches) perform the function of screening, excluding people with low level of participation in the life of church community, which leads to increased total value of religious groups (Iannaccone, 1992).

Both approaches are within the theory of consumer behavior, and from the viewpoint of the company seem to be quite right and interesting for the analysis of religious institutions. However, in our opinion, both these approaches should be complemented by a qualitatively new level of research – summarizing the behavior of individual agents on the level of market structure. Interaction of the Church and the public (potential and actual congregation) can be regarded as a special market where

some balance is formed depending on the purpose and characteristics of economic agents, i.e., the seller and buyers of religious services

Techniques. Today's society shows two main approaches to religious life. In the first case, some church (or faith) is proclaimed as the sole dominant by the State, and this religion is recognized as the official one. In this situation, the official church is a monopolist at the market of religious services. In the second case, the state allows many faiths and/or a variety of churches in the society, not providing official support to any of them. In such a case each church is in competitive environment with other forms of religious activity. As the services provided by church institutions vary in terms of the symbol of faith, liturgy and other features of religious life organization, these services cannot be regarded as perfect substitutes, so the coexistence of different churches within the same society may be perceived not as perfect competition, but as monopoly competition. Let us consider the features of the church behavior in each case.

Key research findings.

1. Church as the monopolist. Church as the monopolist faces the demand curve for its services with a negative slope, as it expresses the demand of the entire population for religious services. Public demand for religious services can be represented in the form of a dependency of the "purchase volume" – the number of believers going to church – on the "price of the service". The "price" of religious services can be understood as opportunity costs associated with the activity of the church, namely, time spent on attending church services and/or other activities in the church (e.g., participation in charity), as well as additional restrictions that the church can impose on its followers such as the requirement to wear certain clothes or refraining from wearing certain clothes, behavior in and outside the church, bans on certain products (temporarily, for example during fasting or permanent ones) etc.

On the other hand, the price of the service corresponds to the limiting value of this service to individual consumer in his consumer kit, which includes not only religious services but also other conventional, non-religious goods and services. Thus, if we use the model of consumer choice between religious and non-religious services (Iannaccone, 1998), for each additional church service a consumer agrees to pay a price that balances his opportunity costs and the marginal value of this service. The lower is the price of the service – that is, the less you need to pay for its consumption in the form of the time and restrictions on your behavior, the more people will be ready to buy it – to join the church life. Therefore, the demand curve for religious services, as in the case of conventional goods, is characterized by a negative slope.

Church as the monopolist can choose any point on the demand curve depending on its purpose. There are three main purposes of a religious organization:

- 1) to maximize the total value of its services for its members;
- 2) to maximize the economic rent for its members;
- 3) to maximize the number of its members.

The purpose of the church determines the choice of its optimum strategy of behavior – charging a reasonable "price" for its services.

Let the church aim at maximizing the total value of its services to its members. As in the case of a conventional product, the aggregate value of religious services is represented by the area under the demand curve (Figure 1):

$$U(Q) = P(Q)Q. \quad (1)$$

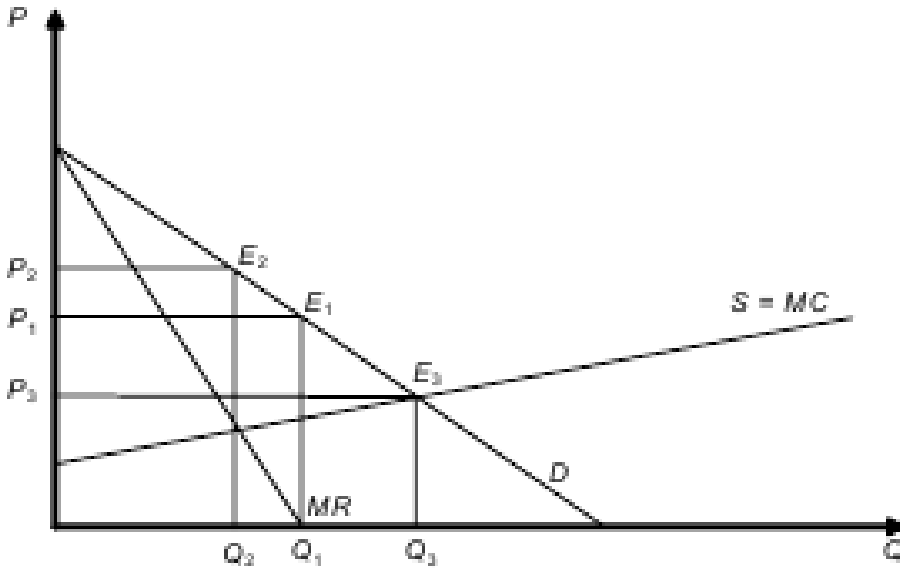


Figure 1. The equilibrium price of the service at maximizing the economic rent, authors'

To find the optimal choice of the Church let us use the condition of the first order while maximizing the total value function:

$$\frac{\partial U(Q)}{\partial Q} = 0. \quad (2)$$

The total value – in terms of money – for consumers is the total revenue for the church (its total revenue). Therefore, the first order condition is:

$$\frac{\partial P(Q)Q}{\partial Q} = MR(Q) = 0, \quad (3)$$

i.e. the vanishing marginal revenue of the church.

The equilibrium of the service provider – the church – is shown at point E_1 in Figure 1. The vanishing of the function of marginal revenue (MR) shows the optimal amount of services that a church is ready to provide in this case. This amount Q_1 stands for such a number of believers who will actively participate in the church life – attend services, provide financial support, promote church. The Church quotes the price at the level P_1 . It is the amount of personal contribution of a believer into the church life.

A church can aim at maximizing the economic rent for its members. The economic rent, as well as at any other market, is understood as the difference between the revenue of the economic agent – the church – and its costs. This may refer to both the material aspect – the excess of cash revenues over costs, and the intangible component – awareness of the Church of its privileged position in the spiritual development of people.

If economic rent is presented in the form of a function:

$$\pi(Q) = P(Q)Q - TC(Q), \quad (4)$$

where $P(Q)Q$ – the total revenue of the Church from religious services; $TC(Q)$ – the total costs of the Church, then the choice of the optimum price for religious services and the optimum number of church members who use its services, comes down to the familiar rule of monopolist behavior:

$$\frac{\partial \pi(Q)}{\partial Q} = 0 \Leftrightarrow MR(Q) = MC(Q), \quad (5)$$

where marginal revenue equals to marginal costs.

As we can see in Figure 1, since marginal costs of providing religious services are typically different from zero, the equilibrium price of the service under maximizing economic rent (P_2) is higher than the price of religious services under maximizing total value (P_1) and, accordingly, the number of active believers in the second case is less than in the first one: $Q_2 < Q_1$.

The first and the second cases show the situation where church becomes a closed organization, only its members can enjoy its services to full extent. Economic literature treats such church as "an elite private club" (Olds, 1994).

However, a church may aim at maximum openness for believers. In this case, its purpose is to maximize the number of followers, involved in church life (specified prior as purpose 3).

Maximizing the number of believers who are ready to take part in the life of the church means charging the equilibrium price for services at the level P_3 – where supply and demand at the market of religious services balance each other. The marginal value of religious services for an individual is equal to marginal costs of its provision. This case is similar to the situation of perfect competition. As shown earlier, the situation of perfect competition in the case of religious services is not applicable due to a rather significant differentiation of religious services in the eyes of their customers, they cannot be treated as perfect substitutes. However, the church monopoly under certain conditions (will be discussed later) can make a choice in favor of a perfectly competitive outcome.

We should note another advantage of the third purpose of the church. The graph in Figure 1 (and general economic reasoning) shows that if the price for services exceeds the competitive level it results in excess supply of church services. The growth of prices stimulates potential suppliers of religious services. The church will inevitably face the problem of rationing providers of religious services – whether in the form of limiting the number of priests or in the form of bans on religious services.

The choice of the third purpose prevents such a situation: church institutions may expand alongside with the number of believers.

Religious life of the USA may serve as an example of how these models work in practice. Thus, we can estimate the economic rent of the church by the largest voluntary contributions from people attending the church regularly. According to surveys, the greatest amount of contributions are characteristic for sects and similar to them small churches with the strictest forms of religious participation (which confirms the assessment of their behavior as aimed at maximizing the economic rent under closed membership); while the most liberal denominations show the least

amount of donations. For example, in mid-1990s voluntary contributions of the US Mormons were 6% of their incomes as compared with 2.4% of the income of the Catholics and 1–1.5% – for the Protestants (Iannaccone, 1998).

The choice of a particular purpose for the church is associated not only with its own development strategy, but also with certain characteristics of the society in which it operates.

The higher is the price of religious services and the more closed is the church, the higher is the risk for the believer not to find opportunities to meet his/her religious needs. Depending on the risk appetite three categories of individuals can be identified out here: 1) risk-neutral; 2) weak risk-averse (low riskphobia); 3) highly risk-averse (high riskphobia).

Laidler and Estrin (1989) wrote that the degree of inclination (aversion) to risk influences – through the form of the value function – the choice of individual equilibrium E_1 , E_2 or E_3 as its optimum (Figure 2).

The notation in Figure 2 is transferred from Figure 1, i.e. equilibriums E_1 , E_2 and E_3 show the selection of church purposes 1, 2 and 3, respectively.

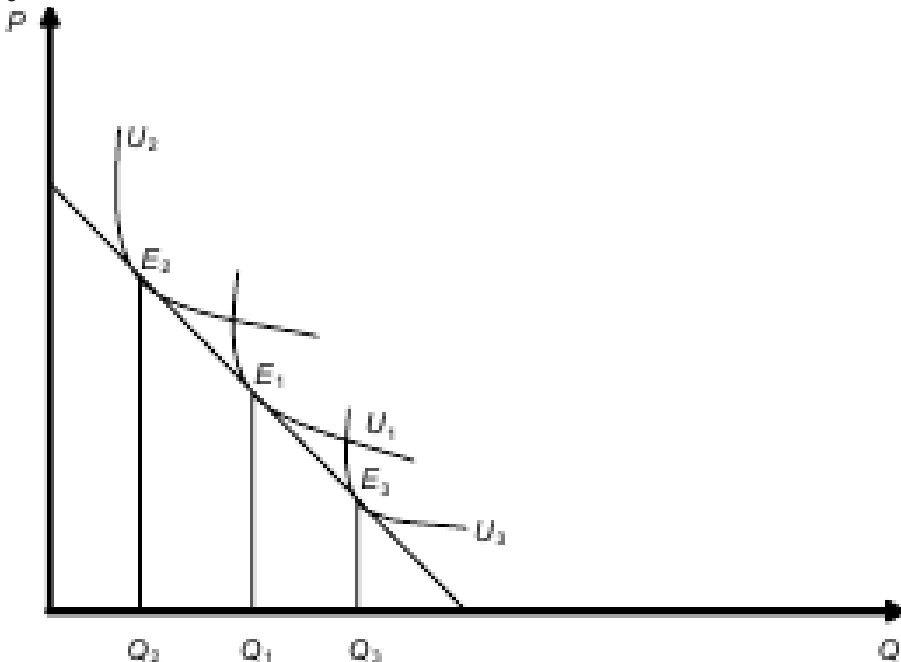


Figure 2. The equilibrium when deciding on church purposes, authors'

If an individual is risk neutral, his/her value function is generally represented as the levels corresponding to U_2 in Figure 2. Maximizing economic rent is the preferable option for the church in this case. If an individual is a riskphobe to a less degree, his/her value function is presented by U_1 . In this case maximizing total value can be optimal purpose for the church. If an individual is a riskphobe to a greater degree, his/her value levels appear as U_3 . Here the competitive balance E_3 will be the only optimal behavior of the church.

2. Church as a monopolistic competitor. As a monopolistic competitor the church also faces the sloping demand curve, which now, however, represents only a segment of all believers, only part of the "branch" demand for religious services. Each church has to compete for believers with other churches.

As a market model with monopolistic competition shows the economic agent – monopolistic competitor by virtue of competition law and freedom of entry into the market cannot receive markups – otherwise, new agents could appear at the market, thus reducing the demand for each of them – and has to charge the only possible price according to the average costs for this service.

Figure 3 shows that in case of a sloping demand the level of costs corresponding to the demand (the level of equilibrium price) will exceed the minimum for this sphere. This means that there is the so-called X-inefficiency of the market – additional costs for product differentiation.

Figure 3 shows that balance at the market of religious services will be at point *E*: at the price $P^* = AC = D$ the number of believers actively involved in church life, reaches the value Q^* , which is less than the number (Q^{**}), where the costs for providing religious services would be minimal:

$$AC(Q^{**}) = \min AC(Q). \tag{6}$$

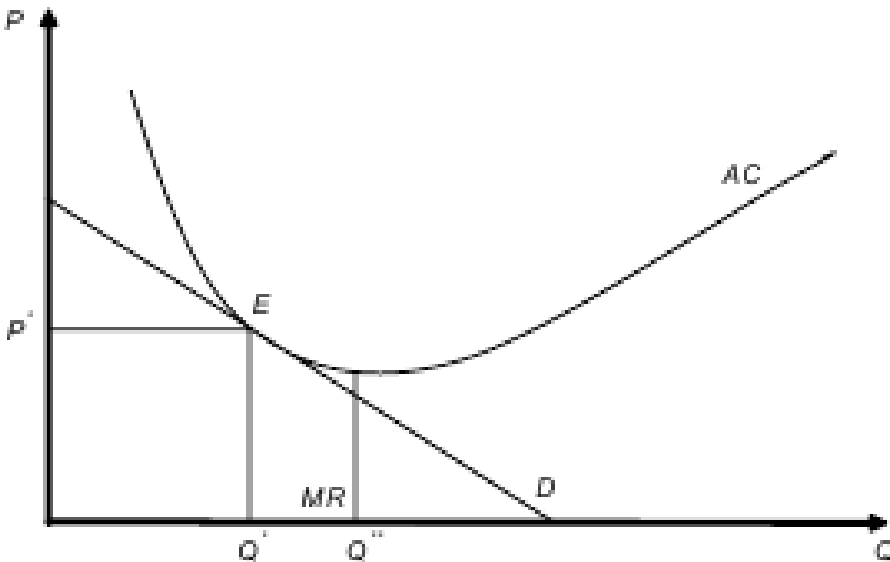


Figure 3. Balance at the market of religious services, authors'

High costs of the church in this case are explained by the necessity of each religious institution to spend money on creation of a specific image in the eyes of believers, which serves as a criterion for distinguishing among competitors and thus maintaining the demand for this very religious service. These additional costs can be compared with advertising expenditures on brand loyalty at a conventional market.

It is evident that in the case of monopolistic competition at the religious services market the church will show greater interest in social and political activities, than when it is a monopolist.

Competition provides individuals with an opportunity to choose a religious institution which can better meet certain demands, including those related to political processes in the society.

Results. Is it possible in any way to test the concept of church behavior? Foreign religious institutions just show those strategy options that have been previously analyzed theoretically. Let us consider the most typical cases.

Church life in the USA, even within Christian denominations varies widely and is an example of monopolistic competition at the market of religious services. In the USA no church is given the status of "federal religion". Church is not supported at the federal level, neither directly, nor indirectly.

Competitive interactions lead to a significant degree of product differentiation, accompanied by market segmentation, so that every consumer-believer can choose a variant of the church life that meets his/her demands to greater extent. One of the most illustrative criteria of "product differentiation" in this case is the involvement of religious institutions in social, political and economic life of the society. Here we can observe a spectrum of behavioral traits – from noninterference and complete isolation from the society (the Mormons) to the highest activity which is shown, for example, by black church believers – African American Christian church.

There is a certain similarity between the evolution of relations between the Russian Orthodox Church and the Russian society, on the one hand, and the African-American church community and American white majority, on the other.

In both cases for a long time churches had to exist semi-legally under strong downward pressure of the environment and slighting public opinion. After the end of the period of social isolation both churches were in the same difficult situation of spiritual ghetto searching for new strategies for constructive social and spiritual relations between believers and other institutions of society. Russian Orthodox Church took the line of disengagement from active political life, while African-American church shows a radically different behavior.

In the African-American model the church is the symbol of hope for African-American community. The church is also a school, a bank, a charitable organization, a political organization, a place for political gatherings and, finally, a spiritual base. Being one of the few institutions that belong to African-American population of the United States the institute of church has become the center of social life (Pattillo McCoy, 1998). It is proved by practical examples, given by priests during sermons, as well as the features of liturgy and the communication of priests with their flocks out of service.

Besides, in the church African Americans can gain experience, organizational skills participating in a number of other roles that they are deprived of in the society (Morris, 1981; Olds, 1994).

African-American church actively influences all aspects of African-American community: social, economic and political. The researchers stress that "the Church takes the position of a single institution that meets all the demands of the community it serves" (Taylor et al., 1987).

The consequence of this is that according to some statistical data the most religious people in the world are African-American residents of the US – 9 out of 10 African Americans say they are believers, 7 out of 10 often pray and 5 out of 10 attend religious services at least once a month (Taylor et al., 1987).

The success and the role of the church among African-American population of the United States is explained not least by the fact that the church takes a very active social and political position in the society, and as we see this strategy has its explicitly positive outcomes.

Although African-American church demonstrates one of the greatest degrees of participation of a religious institution in public life, other religions, and American society as a whole take the position of intervention of the church in social, political and economic processes. For example, regular opinion polls show that few believers claim that the church should be completely excluded from politics. Most parishioners believe that a priest should be involved in political life of his flock, in one form or another. However, 89% think that the main contribution of the church should consist in stimulating parishioners to vote, without agitation for a particular candidate, three-quarters believe that the priest should study the policy issues and programs of candidates, and only 9% consider it necessary for a certain political candidate to get approval of church officials. At the same time, more than 80% of believers say that the church should deal, if not with political, but with important social and economic issues of the society and the state, and not purely religious affairs (Ringer and Glock, 1954–1955).

On the other hand, according to the national survey in 1990, more than 90% of the clergy approve and encourage the participation of the church in social and political life, believing that church leaders should actively express their views on political and social issues (Stark et al., 1996).

Thus, the monopolistic competition stimulates churches play active role in the society, although the level of social and political activity may be different or even too high (causing X-inefficiency of the church).

Israel is a good example of a very close relationship between religion and the state. Although, according to the opinion polls, only from 15 to 25% of the population are believers, the religion (Judaism) is formalized (Kopelowitz and Diamond, 1998). At the same time two political parties are religious and show different behaviors of the church in the society. Sephardi Torah Guardians party is aimed at a coalition with secular parties and secular authorities, i.e. to maximize the number of believers (their members) (strategic purpose number 3, according to our monopoly classification). Another religious party – The National Religious Party – is a right-wing party with an extremely rigid fundamentalist stance. Its behavior is well described by the monopoly model of maximizing economic rent.

Traditionally, in Spanish-speaking countries – Spain and Latin America in the first place – religion plays the major, if not dominant, role. The Catholic Church has a special place in social and political life of these countries as the only official religion.

The state supports the church through taxes and subsidies, as well as by mandatory religious study at schools. However, studies show that the status of the state monopoly over time leads to the predominance of negative aspects of monopolization over positive ones, as it usually happens at commodity markets, and therefore the society is beginning to search for a more competitive option of religious services, in particular, through the refusal of the state support for only one church (see, e.g., the discussion in (Heubel, 1977)).

Similar situation is observed in Nordic countries, where the dominant (or the only) church is the Lutheran Church, which is given the status of state religion and

churchmen act as state officials. However, church attendance is less than 10% of the population.

The general conclusion of researchers is that all the indicators of religiosity – the frequency of prayers, faith in God, trust in religion, church attendance etc. – are higher in countries with several competing churches. For example, Iannaccone (1998) provides data on the ratio of "concentration index" of Protestant churches in different countries and weekly church attendance (Table 1).

Table 1. "Protestant concentration index" in different countries and weekly church attendance (Iannaccone, 1998)

Country	Protestant concentration index (share of Protestant churches)	Weekly church attendance, % of population
USA	0.01	43
The Netherlands	0.1	27
Switzerland	0.2	25
Germany	0.22	20
Great Britain	0.4	15
Sweden	0.7	5
Finland, Denmark, Norway	0.8–0.9	2–5

Table 1 confirms our theoretical thought: competitive environment (USA, the Netherlands) reveals a greater focus of the church on attraction of believers; attendance reaches 30–40% of population as compared to 2.5% of the population under "monopoly confessions".

Conclusion. Application of economic theory to the analysis of behavior problems of the Church as a special institution in contemporary society, and realities of the church life shows the dilemma churches is facing: either a monopoly position of a single church supported by the state or the state allowance of a variety of faiths and a more competitive situation in spiritual life. The first option might look quite attractive at first, especially from the viewpoint of the dominant church. However, this option leads to social and spiritual losses for the society. Although the second option has a number of advantages, it is very complicated to implement, both from psychological and often practical points of view.

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