

## **Religious Affiliation and Earnings**

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## **I. Introduction**

In the discipline of forensic economics, religion as a variable that affects a person's earning potential is not recognized. In particular, the projection of a person's earnings in a wrongful death, adolescent child injury, or personal injury, where there is limited earnings history (together the "injured"), is predicated mainly on the work history and educational background of the parents, and the application of average wage data based upon race, gender, age, education and occupation. In particular, many forensic economists spend considerable time projecting the injured's future earnings based exclusively on the probability of achieving a certain level of education, though spending little to no time on other variables affecting earnings.

To some, the education assumptions for the injured are based on the educational achievements of the parents and in many cases based on an analysis of the injured's past history, particularly focused on academic results. The purpose of this paper is to increase further the accuracy of the forensic economists qualitative judgments that are used to project earnings for the injured which are used to calculate pecuniary damages in litigation. I suggest that the religion of the injured, and or, of their parents will be another important variable in determining a person's future earnings potential. Though my analyses are intended to be a positive contribution to the literature, there are indeed normative questions that may be raised and which are addressed in the conclusion section of the paper.

This research analyzes the statistical effect of a person's religious affiliation on earnings, and a person's religious affiliation on education. If the former show a positive affect between the variables, taking into consideration various controls, we can infer that forensic economists should consider spending more time analyzing religion as a variable that has an impact on the future earnings of the injured. The latter, analyzing religious affiliation

and education, controlling for related variables, is an indirect method to test the impact of religious affiliation on earnings. The research is exclusive to members of religious institutions within United States.

## **II. The Theories of Earnings, Wealth and Religion**

Historically, Max Weber (1905) argued in the Protestant Ethic and Spirit of Capitalism that Christians have a greater level of wealth and prosperity because of the inherent doctrinal teachings which encourage the accumulation of wealth to validate the 'election' of the Christian. "The world exists to serve the glorification of God and for that purpose alone. The elected Christian is in the world only to increase this glory of God by fulfilling His commandments to the best of his ability." (Weber 108) Niebuhr (1996) explains that much of the change in the doctrinal teachings in Christianity had to do with the reconciliation of humanism and the Renaissance with modernity and the Reformation, all pushing toward individual freedom.(Niebuhr 59).

Adas (2006) argues that for the same reasons the Christians sought wealth to prove their faith, such trends are budding in Islamic cultures, particularly those adopting democratic, capitalist governing systems. Using Turkey as an example, Adas shows that the Hadiths are being reinterpreted in a similar manner as the United States during the First and Second Great Awakenings, developing, modifying and re-interpreting scriptures to better assimilate societies' s human needs with those of religious doctrine.

Although a bit different in approach, Brenner and Kiefer (1981) argue that Jews have historically invested more in human capital development mainly because of their previous and continued experiences of confiscation of their physical capital, thus increasing their

earning ability. Clarke and Drinkwater (2000) suggest that certain religions encourage entrepreneurship and self-employment.

Brooks (2008) writes that religion may be the number one influence that directs the earnings and wealth of a religious person. Brooks's relies on the increased happiness of the individual as a the force driving increased earnings,

There is an immense amount of data on this subject, and it indicates conclusively that religious people really are happier and better off emotionally than their social counterparts (2008, 43).

Brooks relies on much research to draw his conclusions but at the heart of his idea is that religious people are happier than nonreligious people because of the social integration and support mechanisms inherent in religion. The increased happiness affects earnings in a positive way. Supporting Brooks's idea, Robert Putnam (2000) suggests that religious people are happier because they volunteer more than the non-religious. According to Putnam, voluntary associations bring the greatest level of happiness to individuals, and that more than half of these voluntary associations are related to religious organizations. Putnam writes:

Churches provide an important incubator for civic skills, civic norms, community interests, and civic recruitment. Religiously active men and women learn to give speeches, run meetings, manage disagreements, and bear administrative responsibility. They also befriend others who are in turn likely to recruit them into other forms of community activity. In part for these reasons, churchgoers are more likely to be involved in secular organizations,

to vote and participate politically in other ways, and to have deeper informal social connections (Putnam 66).

Alexis de Tocqueville, in *Democracy in America* (Mansfield, 2000) attempted to prove that religion provides a social and ethical system that establishes norms from which people are expected to act, thus increasing the willingness of religious and non-religious individuals to work with other religious individuals. De Tocqueville also suggested that religious people are more inclined to embrace people of other cultures, perhaps increasing their sphere of influence.

The role of religion is an important element of the United States and has been ever since the United States was founded. George Washington, for example, stated that, “religion and morality are indispensable supports of public prosperity.”(Bellah 222) Washington doubted that “morality can be maintained without religion,” and he suggested that religion and morality are the “great pillars of public happiness” (Bellah 222). Alexander de Tocqueville argued points similar to that of George Washington. Robert Bellah captures the essence of these comments with the following words:

Tocqueville was fully aware of and applauded the separation of church and state, and yet, while recognizing that religion “never intervenes directly in the government of American society,” he nevertheless considered it “the first of their political institutions”.... Its (religion) political function was not direct intervention but support of the mores that make democracy possible. In particular, it had the role of placing limits on utilitarian individualism, hedging in self-interest with a proper concern for others. The “main business” of religion, Tocqueville said, “is to purify, control, and restrain that excessive

and exclusive taste for well-being” so common among Americans (Bellah 223).

Francis Fukuyama cites a similar reference to Tocqueville:

According to de Tocqueville, a modern democracy tends to wipe away most forms of social class or inherited status that bind people together in aristocratic societies. Men are left equally free, but weak in their equality since they are born with no conventional attachments. The vice of modern democracy is to promote excessive individualism, that is, a preoccupation with one’s private life and family, and an unwillingness to engage in public affairs. Americans combated this tendency towards excessive individualism by their propensity for voluntary association, which led them to form groups both trivial and important for all aspects of their lives. <http://www.imf.org/external/pubs/ft/seminar/1999/reforms/fukuyama.htm>

Although Fukuyama does not provide commentary on the type of voluntary associations that combated excessive individualism, he was concerned with religious associations, mainly because this was the mainstay of Tocqueville’s argument. Similar to Fukuyama, Robert Wuthnow, a professor of religious studies:

Religion may have a salutary effect on civil society by encouraging its members to worship, to spend time with their families, and to learn the moral lessons embedded in religious traditions. But religion is likely to have a diminished impact on society if that is the only role it plays. What interested Tocqueville about voluntary organizations was their ability to forge connections across large segments of the population, spanning communities

and regions, and drawing together people from different ethnic backgrounds and occupations (Putnam 78).

Jonathan Gruber (2005) argued that not only are religious people wealthier than the non-religious, but that their close neighbors benefit as well.

From early American civilization to the present times many scholars such as Adam Smith (1909), Iannacone (1997), Anderson (1988), Introvigne (2005), Jelen, et al. (2002), Oktem (2007), Olds (1994), Pipes (2008), Stark (1999), and Finke and Stark (1992), argue that religion is a major socio-economic influence that has material, life-changing significance to many members of the religion.

At the heart of the theories discussed above is the idea that religious institutions provide intra-religious and inter-religious benefits. Intra-religious benefits are accrued to all members of religious institutions by adhering to an informal ethical system which encourages restraint of the individual, establishes a set of norms that govern interactions between the religious, and a social system that integrates various people into one collective ideal. In addition to intra-religious benefits, inter-religious doctrines, liturgies and historical experiences guide religious members to invest in human capital through formal and informal education, and to pursue success for the benefit of the God in which the religion worships.

The pursuit of formal education through schooling creates a group of religious members that have higher educational achievements when compared to non-religious members of society. The greater levels of volunteering within religions create informal learning experiences, by nurturing skills such as communicating to large audiences, managing meetings, motivating volunteer participants, managing conflict, establishing

strategies and objectives to meet goals, enhancing individual creativity, teaching, and many others that can be transferred to productive endeavors outside of the religious institution.

### **III. Previous Work**

Considering the aforementioned ideas and theories, the intent here is to test whether a person's religious affiliation has a significant statistical impact on the level of earnings and education of citizens within the United States. There are a few papers that have explored religious affiliation and a person's earnings. Chiswick (1983) analyzed the effect of religion on earnings, exclusively focused on the Jewish community. Chiswick utilized the 1970 US Census data to perform the analyses. Controlling for many variables, such as occupation, self-employment status, and geographic concentration, Chiswick's research shows that American Jews have earnings that are 16% higher than non-Jews.

Tomes (1984) analyzed white males in the United States using the NORC General Social Surveys from 1973-1980. Tomes shows that when current religious affiliation was used as a predictor of earnings, there was no statistical effect. However, when background affiliation was used, Jews showed substantially higher earnings than Protestants. Using the 1991 National Longitudinal, Steen (1996) shows that background religious affiliation is the cause for Jews having a 27.9% and Catholics having a 7.1% increase in earnings to non-Jews and non-Catholics. Steen (1996) argues that the only conclusion that can be drawn from much of the previous research is that individuals raised Jewish, have a higher income when compared to those raised non-Jewish. Ewing (2000), using 1990 National Longitudinal Survey of Youth 1979 Cohort data, shows that Catholics, when males and females are analyzed together, have a 6% wage premium to non-Catholics.

Much of the previous research focuses on the religious family, such as Catholics, Jews, Protestants and the like. The problem which much of the previous research lies with the idea of including Protestant as a religious family, similar to Jews or Catholics. Although there a different Jewish beliefs, just like different Catholic beliefs, Protestants have religious affiliations that are substantially different from one another. For instance, Jehovah's Witnesses and Mormons, in many studies are considered to be like-Protestants, though each has a substantially different belief structure. At the less extreme difference, conservative Protestant affiliations, such as Calvinists have belief systems that are different than Baptists or Methodists.

Further, Steen (2004) suggests that certain religions emphasize gender roles which may lead to different incomes between males and females. Because of these observations, any research on earnings and education of the religious need to factor in the statistical differences between genders.

#### **IV. The Analysis**

The purpose of the analysis is to understand if there is a direct affect of a survey respondent's religious affiliation on earnings and or a indirect affect on education, which in turn, may have an affect on earnings, when compared to other survey respondent's of different religious affiliations. To answer these questions, the analyses take into consideration the importance of the current religious affiliation of the self-identified survey respondent and their self-reported familial earnings.

I estimate that the when a survey respondent attaches a high level of importance on the religious affiliation of their choice, when compared to a survey respondent who attaches

a low level of religious importance to the religion of their choice, the former will have a greater level of income. I estimate further that a portion of this increase in income will be attributed to the intergroup doctrines and practices which construct a person to bring to glory to their god, as espoused by the previously mentioned theories. I further estimate that when a survey respondent attaches a greater level of importance to their religion, when compared to someone who does not, this person will also achieve a higher level of education, in turn creating a greater future income.

The data used in the analysis is from the Pew Forum, PewResearch, Religion & Public Life Project, Religious Landscape Survey (2007). The Pew Forum surveyed 35,556 Americans, 18 years of age and older, from each of the 48 contiguous US States, and Washington DC. Survey participants that did not know their religious affiliation or refused to answer were removed from the survey. The data includes atheist, agnostics and those who do not affiliate with a particular religion. The total unweighted population used in the analysis is 29,279 individuals (after the removal of those who failed to answer the question on religion). The analysis completed here, weighted each of the cases by the normalization weight provided by the Pew Forum. With the inclusion of the weights, the weighted sample size is 87,075. Although I include Other Christians, Other Faiths and Other World Religions affiliations in the sample, I do not consider their estimates in the results, mainly because each of the affiliations include a wide array of different and incoherent religious affiliations and because the sample size for each are extremely low.

The questions used in the analyses and asked of the survey participant are as follows:

- a. Dependent Variable Income. Income last year, that is in 2006, what was your total family income from all sources, before taxes? This variable is coded *I*.

- i. The choices were: (1) less than \$10,000, (2) \$10,000 to \$20,000, (3) \$20,000 to \$30,000, (4) \$30,000 to \$40,000, (5) \$40,000 to \$50,000, (6) \$50,000 to \$75,000, (7) \$75,000 to \$100,000, (8) \$100,000 to \$150,000, (9) \$150,000 or more, and (99) Don't know/Refused. We removed all (99) choices from the dataset.
  
- b. Dependent Variable Education. What is the last grade or class that you completed in school? This variable is coded as *e*.
  - i. The choices were: (1) None, or grade 1-8, (2) High school incomplete, (3) High school graduate or GED, (4) Technical, trade or vocational school after high school, (5) Some college, no 4-year degree (including associate degree), (6) College graduate (B.S., B.A., or other 4 year degree), (7) Post graduate training or professional schooling after college, (9) Don't know/Refused. We removed all (99) choices from the dataset.
  
- c. Independent Variable. Choose from the Affiliation categories from the Family grouped in religious traditions. This variable is coded here as *Fa*.
  - i. The choices were: Evangelical Protestants, Mainline Protestants, Historical Black Protestants, Catholic, Mormon, Orthodox, Jehovah's Witness, Other Christian, Jewish, Muslim, Buddhist, Hindu, Other World Religions, and Unaffiliated. (See Exhibit 14 for a breakdown of the family)
  
- d. Independent Variable. How important is religion in your life?

- i. The choices were: (1) not at all important, (2) not too important,(3) somewhat important,(4) very important. This variable is coded here as *L*.
  
- e. Control Variables. I created a dummy variable for Race (*r*) (for self-defined white and black respondent), Hispanic ethnicity (*h*), Gender (referred to as sex in the dataset)(*g*), Population Density (*p*) of location where respondent lived, and Age (*a*).

### *Test #1 & Test #2*

To understand intra-group differences of *Fa* on *I* (or vice versa), the analyses start by performing a factorial analysis. I test the variance of the means of *I* between *tF*, and the effect of *g* (Test #1) and *e* (Test #2) on the magnitude of change within the *I* means.

To the extent that there is a statistical affect between the *I* means and the *Fa* and that the differences between them are not by chance, a preliminary assumption can be drawn that there is some variability between the means, though possibly accentuated by the independent variables *e* and *g* of the *Fa* population.

### *Test #3*

In the next analysis, I parse the survey data by *Fa*, and perform a multivariate regression analysis for each *Fa* (separately), analyzing the effect of the *L* and *e* (Independent Variables) for the survey participant on *I* (Dependent Variable). I control for *r*, *h*, *g*, *a*, and *p*. Using the results from this study, the forensic economist will have more information available to ascertain whether an injured person's earnings

projections could increase or decrease, above the average or above the non affiliated religious person.

## **V. Preliminary Results**

In Test #1 and Test #2, I performed two factorial analyses. The first factorial analysis compared the between subject effects of the dependent variable  $I$  with  $Fa$ , testing for the magnitude of change between  $g$ . The second factorial analysis compared the between subject effects of the dependent variable  $I$  with  $Fa$ , testing for the magnitude of change between  $e$ .

The results of test #1, presented in Exhibit 2, show that there is a significant statistical relationship (p-value of .001-Column 6) between the differences in means of the  $Fa$ , making the point that the differences in income between the religious affiliations is not by chance. Similarly, the results of test #1, also demonstrate that there is a significant statistical difference (p-value of .001-Column 6) between males and females within each of the religious affiliations. Lastly, the results also show the interaction effect between  $Fa*g$  is significant. This significant relationship explains that the differences in income attributed to  $Fa$ , are not then further changed by the differences in gender. The outcome of this test shows that the income mean changes between religious affiliations and that the difference in the average income between males and female is relatively consistent across the affiliations.

Exhibit 3 provides a pairwise comparison comparing the income means between each of the religious affiliations. Column 3 presents the differences in the income means. The results show that Hindu's and Jews have statistically higher differences

in mean income and Historically Black Churches and Jehovah's Witnesses have statistically lower difference in mean income, when compared to all other religious affiliation. Across the analysis, the analysis shows that most of the time there are significant differences in mean income across all of the religious affiliations.

Exhibit 4 presents the differences in mean income between males and females between each of the different religious affiliations. The results show (column 4) that there is a statistical significant relationship (p-value is less than .05) between male and female mean incomes in all religious affiliations, except for Mormon, Orthodox, Muslim and Buddhist affiliations. The results also show that Jehovah's Witness, Hindu, Historically Black Churches and Mainline Protestant Churches have the greatest differences between males and females.

Exhibit 5, Table A, presents the income means for each of the religious affiliation parsed by gender. Similar to Exhibit 4, the results show that Jehovah's Witness, Hindu, Historically Black Churches, Mainline Protestants, Evangelical Protestants and Jewish have above average differences between male and female income means. Table B shows the total income mean for each of the religious affiliations. From this table, it is identified that Hindus and Jews have income means that are substantially greater than the average and that Evangelical Protestants, Jehovah's Witness and Historically Black Churches have income means that are substantially below the average.

Exhibit 6, Table A, presents the income mean for each of the religious affiliations, parsed by the level of education. The results included within Table A shows that Hindu, Jewish, Mainline Protestant, and Catholic affiliations have incomes that are greater than all others, even when considering the same level of education.

The results also show that Jehovah's Witness, Evangelical Protestant, Orthodox and Historical Black Churches affiliations have a mean income, taking into consideration the same level of education, that is far less than the average.

Exhibit 7 shows the results of the test of between subject effects between  $Fa$  and  $e$ , the interaction effects between  $Fa*e$ . The results demonstrate that there is a significant statistical relationship (p-value of .001-Column 6) between the educational levels achieved within each of the religious affiliations. The results also show the interaction effect between  $Fa*e$  is significant. This significant relationship explains that the differences in  $I$  attributed to  $Fa$ , are not then further changed by the differences in  $e$ . The outcome of this test shows that the education mean changes between religious affiliations and that the difference in the average education is relatively consistent across the affiliations.

Exhibit 9 presents the income mean differences (column 4) between the religious affiliations, based upon the level of education achieved. Although there is no real pattern easily recognized, there appears to be evidence that the main difference in mean income based upon different religious affiliation is mainly at the higher levels of education. This is supported by the data presented in Exhibit 6, Table B, where the results show that the religious affiliations with the greatest income mean have a great percentage of the religion population with college and post graduate degrees. Column 7 shows that Hindu's and Jews have approximately 74% and 61% of their population with college or post graduate training, compared with Evangelical Protestants and Jehovah's Witnesses which have approximately 20% and 7% of their populations with college or post graduate training, respectively.

Exhibit 10 presents the model fit results for the regression, where I test the relationship between the level of religious importance (L) and education (e) to the mean income for each of the religious affiliations. The results take into consideration the control variables as discussed earlier. The results show a significant statistical relationship between *I*, *Fa*, *L* and *e*. The models with the best fit are Jehovah’s Witness, Catholic, Muslim, and Hindu’s. To further understand the relationship between the variables, I provide below the results of the correlation matrix between each of the variables separately. The data included within the chart is the standardized beta relationship between mean income and importance, mean income and education and mean income and gender.

Religious Affiliation	Importance	Education	Gender
(1)	(2)	(3)	(4)
Evangelical	.035	.434	-.139
Mainline Protestant	.070	.472	-.140
Historical Black Churches	.104	.478	-.140
Catholic	.099	.529	-.105
Mormon	-.023^	.368	-.041
Orthodox	.127^	.198	-.058
Jehovah’s Witness	-.212	.413	-.244
Jewish	.026	.413	-.124
Muslim	.217	.480	-.060
Buddhist	.101	.342	-.027
Hindu	.168	.513	-.155

Unaffiliated	.204	.439	-.062
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^ not significant at p-value .05

From the beta coefficients between the subject variables, there are few interesting relationships identified. First, the beta relationship or the mean income return to the importance of religion is significant in every relationship, except for Mormon and Orthodox. The importance beta's provide relatively moderate predictability between the variables, though Jehovah's Witness have a significant negative beta. This relationship therefore may explain that when a Jehovah's Witness finds their religion to be more important, it may cause the person to lose the wanting for material gain. The results also show that there appears to be a negative relationship between importance and education. By examining the Jewish and Mainline Protestant religions, it is noted that a very low mean income return to importance is associated with a greater mean income return to education. This finding is interesting, considering that Jews and Mainline Protestants also show to be leaders in mean income per survey respondent.

The following table presents the results of the multivariate regression analysis, where I analyzed the effect of *I* by *Fa*, and *L*, *e* and *g*. Other than for Mormon and Orthodox, the relationship between *I*, *L*, *e* and *g* are significant in all models.

Religious Affiliation	Importance	Education	Gender
(1)	(2)	(3)	(4)
Evangelical	.004	.411	-.136
Mainline Protestant	.014	.441	-.118
Historical Black Churches	.046	.470	-.156
Catholic	.016	.449	-.110
Mormon	.038	.362	-.022
Orthodox	.130	.169	-.072
Jehovah's Witness	-.236	.294	-.153
Jewish	.019	.402	-.166
Muslim	.117	.394	-.031
Buddhist	.086	.354	-.039
Hindu	.075	.494	-.077
Unaffiliated	.047	.378	-.074

When controlling for the aforementioned control variables, there appears to occur a diminution of beta weights to the importance variable in all situations, except for Jehovah's Witnesses, where the negative beta weight increases. Similarly the beta weights for the mean income return to education tends to stay relatively consistent, and the mean income return to gender also remains relatively consistent.

## **VI. Summarized Results and Further Considerations**

The results show that religious affiliation has an important affect on earnings, and has an even more important affect on education. However, there appears to be something else occurring in the religious groups. As I examined the mean income for each of the religious affiliations, there appears to be a greater mean income for some religions, when taking into consideration the same level of education of others. The causes of this can be many, such as a greater quality of degree obtained, a better reputation of the school, a greater importance placed on wealth within the religious affiliation, etc... Despite the many reasons that may cause this, it goes without saying that some religious affiliations have members who have incomes that are greater than those of other religions, when factoring in education.

Similarly, the results show that there is a mean income gender gap between the groups but that this gap stays consistent between the groups. The results also show that some religions, particularly Jehovah's Witnesses, Evangelical Protestants and Historical Black Churches have incomes that are substantially below the average. In the case of Jehovah's Witness, I found that there is a negative income return to the importance of the religion. Although I will not speculate as to the cause of this, the extreme results may suggest that there is something inherently different with the Jehovah's Witness religion.

The preliminary results of this research suggests that religion matters when projecting the earnings of individuals in personal injury damage cases where there is limited to no data provided for the claimant.

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**Exhibit 14**  
**Religious Traditions**

The *current religious tradition (CRT)* variable is a created variable that combines categories from the FAMILY variable within the Pew Forum Survey into a reduced set of categories. These are the main religious tradition categories used throughout the Religious Landscape Survey reports, and the main variable we use as our independent variable.

*Evangelical Protestant Churches*

- 1 Baptist in the Evangelical Tradition
- 2 Methodist in the Evangelical Tradition
- 3 Nondenominational Protestant in the Evangelical Tradition
- 4 Lutheran in the Evangelical Tradition
- 5 Presbyterian in the Evangelical Tradition
- 6 Pentecostal in the Evangelical Tradition
- 7 Anglican/Episcopalian in the Evangelical Tradition
- 8 Restorationist in the Evangelical Tradition
- 9 Congregationalist in the Evangelical Tradition
- 10 Holiness in the Evangelical Tradition
- 11 Reformed in the Evangelical Tradition
- 12 Adventist in the Evangelical Tradition
- 13 Anabaptist in the Evangelical Tradition
- 14 Pietist in the Evangelical Tradition
- 16 Other Evangelical/Fundamentalist in the Evangelical Tradition
- 18 Protestant non-specific in the Evangelical Tradition

*Mainline Protestant Churches*

- 34 Baptist in the Mainline Tradition
- 35 Methodist in the Mainline Tradition
- 36 Nondenominational Protestant in the Mainline Tradition
- 37 Lutheran in the Mainline Tradition
- 38 Presbyterian in the Mainline Tradition
- 39 Anglican/Episcopalian in the Mainline Tradition
- 40 Restorationist in the Mainline Tradition
- 41 Congregationalist in the Mainline Tradition
- 42 Reformed in the Mainline Tradition
- 43 Anabaptist in the Mainline Tradition
- 44 Friends in the Mainline Tradition
- 45 Protestant other/non-specific in the Mainline Tradition

*Historically Black Protestant Churches*

- 67 Baptist in the Historically Black Protestant Tradition
- 68 Methodist in the Historically Black Protestant Tradition

69	Pentecostal in the Historically Black Protestant Tradition
70	Holiness in the Historically Black Protestant Tradition
71	Nondenominational Protestant in the Historically Black Protestant Tradition
72	Protestant non-specific in the Historically Black Protestant Tradition
<i>Catholic</i>	
101	Catholic
<i>Mormon</i>	
102	Mormon
<i>Orthodox</i>	
103	Orthodox
<i>Jehovah's Witness</i>	
104	Jehovah's Witness
<i>Other Christian</i>	
105	Metaphysical
106	Other Christian
<i>Jewish</i>	
201	Jewish
<i>Muslim</i>	
202	Muslim
<i>Buddhist</i>	
203	Buddhist
<i>Hindu</i>	
204	Hindu
<i>Other world religions</i>	
205	Other World Religions
<i>Other faiths</i>	
206	Unitarians and other Liberal Faiths
207	New Age
208	Native American Religions
<i>Unaffiliated</i>	
301	Atheist
302	Agnostic

303 Nothing in particular

*Don't know/refused (no information on religious affiliation)*

9999 Don't know/refused (no information on religious affiliation)