RATIONALITY, CHOICE AND THE RELIGIOUS ECONOMY: THE PROBLEM OF BELIEF

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The concept of the religious economy has been one of the most useful contributions of rational choice theories to the sociology of religion. However, this study argues that religious belief presents a problem for rational choice theories, since it is difficult to see how one can freely choose what one believes to be true in the sense that one can freely choose what consumer products one wishes to purchase. After examining the problem, the study suggests that it may be addressed by thinking of belief as a socially, collaboratively produced good. Given demand for a particular belief, potential religious consumers choose to involve themselves with those who are collectively producing it through interactions of faith. The involvement turns potential religious consumers into actual consumers by enabling them to participate in networks that establish beliefs as true.

The rational choice approach to religion, which treats religious environments as economies in which religions and religious groups are firms competing for customers who make rational choices among available products, has made valuable contributions to the conceptualization of religion. The approach offers a useful corrective to an “oversocialized” model of human religious behavior, criticized by Wrong (1961) Social action, in the market perspective, is not simply a consequence of influences on groups and individuals but a result of the decisions made by groups and individuals in order to achieve goals. Further, seeing religions as competing firms can help us to understand why religion continues to survive and even flourish in contemporary pluralistic societies.

Despite the advantages of a rational choice view of religion, some questions about it remain. One of these questions, which I will examine in this study, is how religious beliefs, statements about the supernatural which are taken as true, can be considered as economic products, items of consumption that are ordinarily purchased because they fulfill desires. Bruce (1993) has argued that religious beliefs are matters of deep commitment to putative cosmological realities, not articles selected from a shelf of competing goods.

In this study, I look at the difficulties posed by considering beliefs as economic goods. I suggest, though, that these difficulties do not mean that we should necessarily reject the rational choice perspective. Instead, I suggest that we should see religious faith as a social good, produced and maintained by interactions among those who are both its producers and consumers. While one does not choose to believe directly and on the basis of desire alone, in the way that one might choose a particular brand of deodorant, socially embedded demands for beliefs can lead individuals to take part in the interactive production of belief.

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RATIONAL CHOICE, UTILITARIAN ACTION, AND BELIEFS

Rational choice theory, also called rational action theory, is a theoretical model developed to account for the ways in which the actions of individuals yield aggregate consequences (Coleman, 1990; Coleman and Farraro, 1992; Hedström, 1993 Hechter and Kanazawa, 1997; Zafirovsky, 1999). Individuals make choices to obtain goals based on their own interests and since groups of individuals share interests, their goal-seeking shapes social structures. From a rational choice perspective, we understand social phenomena by looking for the benefits that individuals in groups are trying to achieve and for the costs that those individuals are trying to avoid.

One of the most interesting and potentially useful applications of rational choice theory has been in the sociology of religion. Stark and Bainbridge (1985), two of the foremost proponents of a rational choice approach to religion, have argued that human beings desire some benefits that seem to be unavailable by most natural means. These include such desires as the wish to have life after death and the longing for assurance of the ultimate meaning of existence. Immediate access to immortality and cosmological order cannot be provided by exploitation of the planet’s resources. Therefore, human beings turn to compensators, or beliefs “that a reward will be obtained in the distant future or in some other context which cannot be immediately verified” (Stark and Bainbridge 1985:6).

Although human beings in general are assumed to have demands for benefits that cannot be provided by natural means, there is substantial variation in the demand. Preferences in religious belief and activity are widely acknowledged to be affected by social class (Demerath 1965; Roof and McKinney 1987; Stark and Glock 1968), social mobility (Alston 1971; Lauer 1975; Nelsen and Snizek 1976), racial or ethnic minority status (Argyle and Beit-Hallahmi 1975; Ellison and Sherkat 1995), socialization by family and peers (Sherkat 1998; Sherkat and Wilson 1995) and individual life events (Ellison 1991; Stark 1996; Wallace 1975). Because of this variation, compensators of different kinds and in different numbers will be sought by those in different situations.

The variation in demand is the key to a central claim by rational choice theorists regarding historical trends in religious behavior. An older perspective on religious behavior, secularization theory, has maintained that societies tend to become less religious as they become more urban and pluralistic in their composition (Dobbelaere 1987). According to former secularization theorist Peter Berger (1968; 1969) competition undermined religions as sources of meaning by challenging institutional claims to monopolistic certainty. When there are many claims to the truth, no single claim can be convincing and all are weakened. In the rational choice view of religion, though, since religion serves a human desire and since human desires are varied, pluralistic societies can provide a wider range of compensators than societies in which a single purveyor of creed and practice dominates the scene. Some of the foremost rational choice theorists of religion have argued that the deregulation of religion increases religious activity by increasing the supply of religious goods (Iannaccone 1991; Iannaccone, Finke, and Stark 1996; Warner 1993).

The view that religious competition increases religious activity has received empirical support (Finke and Stark 1988; Finke, Guest, and Stark 1996). In their book on the history of American religion, Finke and Stark (1992) found that the United States, far from secularizing, had become a more religiously active society over the course of its history. The
intensely religious character of modern, diverse American life appeared in the 2000 Presidential elections, when candidates (including a Jewish candidate for Vice President) made constant appeal to religious faith to obtain votes from a nation of varied mainstream Protestants, fundamentalists, Catholics, Mormons, Jews, and others (Himmelfarb 2001). While Sherkat (2001) does find an increase in religious non-affiliation in recent years, this is apparently largely the result of membership loss among the moderate to liberal, less distinctive denominations. Faiths that offer easily distinguished beliefs and practices and high levels of commitment seem to have been growing in strength and numbers of adherents (Sherkat 2001).

The rational choice approach to religion, then, appears to yield predictable results. In addition, this approach offers an appealing way to understand human religious action, since it presents religion as a matter of motivated decision, rather than a matter of pure socialization. The rational choice view can be seen as a sound response to what Wrong (1961) has termed the “oversocialized” concept of human nature. It makes the valid point that, whatever one’s ultimate position on freedom of will, in practical terms we cannot effectively understand human actions by portraying human beings as automata, since this would make it extremely difficult to account for changes in individual and collective behavior (Spickard, 1998).

Despite these strengths of rational choice theory, there are some difficulties with it. Rational choice theory is usually employed to explain acts directed at obtaining benefits. This poses an implicit difficulty for many sociological questions regarding religion because religion does not involve actions alone. While individuals do unquestionably act when they join churches or temples or proselytize, they act on the basis of beliefs. Motivations such as status-seeking often do influence religious affiliation (Sherkat 1998), but even in the most open and flexible religious institutions it is rarely the case that belief is completely absent.

Stark and Glock (1968) identified five dimensions of religious expression: belief, practice, experience, knowledge, and consequences. These are not entirely dependent on each other. Individuals can score high on one dimension and low on another, and this is one of the sources of variation in religious demand (Stark and Glock 1968). Nevertheless, belief is a critical dimension and several of the other dimensions do tend to be highly related to it. While one may show a ritualistic commitment to religious practice while holding only weak beliefs, the subjective experience of the supernatural is both a cause and a consequence of strong beliefs and consequences, or everyday actions, are usually products of beliefs.

Other kinds of social behavior also involve beliefs. For example, an increased tendency to divorce and take new mates in an expanding marriage mate market (Lloyd and South 1996; South and Lloyd 1995) is related to beliefs about marriage as a life-long institution. Either a widespread commitment to marriage as a permanent bond will slow the rational choice tendency, or the increased availability of alternative mates will weaken the popularity of such a commitment (or perhaps both). In the case of religion, though, beliefs are not simply attendant to actions, but constitute one of the essential dimensions of the phenomenon. When Christianity spread through the Roman Empire, individuals were adopting new beliefs and then acting on those beliefs (Stark, 1996). As Spiro (1964:105) writes, a religious system “consists of a set of propositions, explicit or implicit, about selected aspects of the world, which are asserted to be true.” The rationality of propositions, I will
argue below, is different from the rationality of acts. While the rationality of acts can be understood in terms of utilitarian goals, the rationality of beliefs, assertions, or propositions is a matter of cognitive goals (Nozick 1993). In other words, beliefs involve statements about what is true, as opposed to acts to obtain what is useful.

Utilitarian ends and cognitive ends may be consistent, but this is by no means necessary. Take for example, the following observation by Elster (1993:183):

*Human beings do not simply have material and emotional needs. They also have, for whatever evolutionary reasons, intellectual needs. One such need is the need to find meaning and patterns in the events we observe. This need is satisfied by genuinely scientific theories, but also by pseudoscientific views of all sorts, ranging from astrology to functionalist sociology.*

I will pass over Elster’s witty dismissal of stars and structural-functionalism and deal below with the role of needs or demands in economies of belief. For the moment, however, I want to observe that astrology can serve the psychological need to find cosmic order just as well as astro-physics, and perhaps much better. From the utilitarian perspective of satisfying a need for reassurance about the centrality of human beings in the world, creationism may be more “rational” than Darwinian evolution (see, Dennett 1995 on the unsettling character of evolution as a “universal solvent”).

Can we judge the rationality of beliefs, though, just on the basis of whether they satisfy our psychological needs? Creationism may be entirely rational, in both the utilitarian and cognitive senses, if it is in accord with both our needs (the utilitarian goal) and with an analysis of the evidence regarding evolutionary history (the cognitive goal). However, it may be consistent with the former and inconsistent with the latter. As Nozick (1993:107) writes, “the rationality of a belief or action is a matter of its responsiveness to the reasons for and against, and of the process by which those reasons are generated.” To the extent that belief in astrology or creationism is not responsive to reasoned arguments regarding evidence, one is entirely justified in characterizing the belief as irrational, regardless of its utilitarian value.

In order to apply a rational choice model to religion, then, one must delineate in what sense individuals can choose to believe, if in fact people can be said to choose to believe at all. This is not the same as making an argument for free will, since one can be theoretically free to act however one chooses (will I put my money into investments or spend it all on liquor?) at the same time that one is not free to believe however one chooses (are investments or continual drunkenness likely to yield a better financial return over the course of the coming decade?).

Some may argue that this type of cognitive rationality is a philosophical, rather than a social scientific matter, and that this is not the rationality that concerns rational choice theory. This would be a strange argument, though. It would suggest that in studying beliefs, social scientists should be unconcerned about the processes that lead people to those beliefs and that the relative parts played by emotion, social pressures, and reasoning in creating creeds are irrelevant. Further, such an argument would miss the point that the chief difficulty in applying rational choice theory to the study of religion is precisely that the theory was developed to account for acts, while religions necessarily involve beliefs.
THE PROBLEM OF CHOOSING TO BELIEVE

Spickard (1998: 103) writes that from a rational choice perspective, “people choose even their beliefs based on a rational consideration of costs and benefits.” Williams (1973), however, raises fundamental questions about the possibility of deciding to believe. To the extent that religion consists of beliefs and that beliefs cannot be chosen, it makes no sense to speak of religion in terms of choice, rational or otherwise. Williams points out that beliefs aim at truth, that beliefs in their simplest form are expressed as assertions, and that assertions can be insincere and do not necessarily imply belief. One can make an assertion at will, but not believe at will, because one can insincerely assert that which one knows to be false, but cannot believe that which one knows to be false. “If I could acquire a belief at will,” he writes, “I could acquire it whether it was true or not; moreover, I would know that I could acquire it whether it was true or not. If in full consciousness I could acquire a ‘belief’ irrespective of its truth, it is unclear that before the event I could seriously think of it as a belief, i.e. as something purporting to represent reality”(Williams 1973:148).

When Spiro (1964) argues in favor of seeing religious beliefs as rational, he argues that this is because the beliefs account for unexplained phenomena and give meaning to those phenomena. Further, the bases of religious belief cannot be deemed irrational “until or unless they are disconfirmed by evidence” (Spiro 1966: 113). To say that beliefs are rational in Spiro’s sense, though, is not to say that they are rationally chosen. While religious beliefs in general may be held because of the human need to live in an environment of meanings (a formal cause, in the Aristotelian sense, and therefore not a matter of choice), we have no account of why individuals come to hold any particular set of assertions in the first place. We also do not know what level of evidence is necessary to “disconfirm” religious propositions (indeed, one of the common philosophical criticisms of religious statements is that they cannot be disproved; see Flew 1964). However, it seems evident that once such a proposition is effectively disconfirmed for a group or an individual, because it longer fits into the views that are accepted as true, the proposition cannot be chosen as true. Ultimately, then, Spiro’s version of the rationality of belief involves no decision whatsoever, but simply an innate human need to account for phenomena, a need that exists apart from any voluntarism.

Choice in belief is open to question on grounds of cognitive science, as well as on epistemological grounds. Damasio (1994) has argued, on the basis of extensive clinical evidence, that human reasoning is a neurological process that is inseparable from emotion. Emotion provides both the impetus for thinking and shapes the character of thinking. This observation accords well with religious belief, which is overtly emotional in character. The Apostle’s Creed, for example, is not just a statement about a cosmological state of affairs, it is a statement imbued with intense personal commitment for its adherents.

There are at least two sources, then, of difficulties for the concept of making reasoned choices to believe. On the one hand, we cannot freely choose to believe because we could then take what appears to us to be false as true. On the other hand, psychological motivations cannot be reduced simply to preferences constraining reasoned decision making or to goals reached by rational processes. Instead, desires and fears are inextricably intertwined with thought. Bruce (1993) objects to rational choice theories of religion on
grounds of the first difficulty. The linguist George Lakoff and the philosopher Mark Johnson (Lakoff and Johnson 1999) argue against rational choice theory in general on grounds of the second.

Rejecting the possibility of believing at will does seem, on the surface, to necessitate the rejection of rational choice theories of religion. One believes what seems to be true on the basis of evidence produced biologically and by socially mediated experiences. Thus, beliefs appear to stem from the traditional deterministic sources of genetics and social programming, even if actions are in some sense free.

A blanket rejection of decision-making in matters of belief, though, becomes problematic when we consider that beliefs change and that they change in ways that appear to be purposive. If formal and efficient causes lie behind all beliefs, why does teleology so often explain adoption and adaptation of views on the part of people? To address this question, I turn now to an effort to offer a sociological description of how individuals can choose to believe.

**NETWORK CHOICE AND THE SOCIAL PRODUCTION OF BELIEFS**

As cognitive events, religious beliefs are propositions about what is true. Moreover, as I have suggested above, holders of these propositions generally invest them with emotion, often with intensely felt emotion. It is something of a commonplace observation in the sociology of knowledge that propositions about what is true are established by processes of social participation (see, for example, Berger and Luckmann 1966; Resnick 1991; Zerubavel 1997).

In a recent work on the sociology of knowledge, Collins (1998) has provided some suggestions about how intellectuals, individuals professionally involved in the creation of propositions about what is true, develop propositions and become emotionally attached to them. Collins has described the sharing of scientific and philosophical ideas as products of interaction rituals in networks. In Collins' words,

> Thought is always linked in a flow of verbal gesture from human body to body, among mutually focused nervous systems, reverberating with shared rhythms of attention. Its symbols represent general and abstract viewpoints because they are communicable markings, activities of taking the stance of all the members of the network ... The individual thinker, closeted in privacy, thinks something which is significant for the network only because his or her inner conversation is part of the larger conversation and contributes to its problems (Collins 1998: 877).

Although Collins was concerned with the creation of propositions about the world among intellectuals, we can apply his ideas to religious communities, as well as philosophical and scientific communities. Religious communities orient themselves around shared viewpoints, represented by symbols. More importantly, communities of thought are created by the collaborative efforts of their members, so that participants are continually defining what is true and to be believed for one another.
This network perspective offers an interesting angle on the categorization of religious bodies as churches and sects. Members of churches are recognized as holding beliefs that are relatively close to the dominant society and as having comparatively loose ties to each other, while sects are said to hold beliefs that are far from the dominant society and to be tightly bound to each other (Iannaccone 1988). From the point of view of the sociology of knowledge, the density of the ties are consequences of the requirements of epistemic production. Epistemic goods that are widely produced and available require little intense interaction. On the hand, goods that are unavailable in the larger society require intense interaction for continual production.

I am suggesting, then, that while individuals may not be able to simply decide that they will believe something, they can decide to become members of communities that produce beliefs. Coming to believe something, then, entails becoming part of a social group. Stark and Finke’s (2000) description of the early network growth of Mormonism provides an excellent example of how variation in demand in the religious economy, decisions about social affiliations, and beliefs can be understood as a process of choosing beliefs by choosing social contacts.

Mormonism did not come into existence simply as a result of individuals making choices among creedal goods. The individuals who became Mormons lived within a social environment that not only established options, but also established a certain pattern of variation in demand. The early nineteenth century was a time that one writer (Butler 1990) has referred to as a “spiritual hothouse.” Energetic, creative, and syncretistic approaches to religion pervaded Methodism, African American Christianity, and the various sects of spiritualism, as well as Mormonism (Butler 1990). Since the beginning of the century, revivalism had been spreading across the scene and the millenarian temper of the time was such that “in the 1830’s and 1840’s many saw the millennium as virtually at hand” (Gaustad 1993: 315).

One of the preconditions for this religious vitality was undoubtedly the principle of association in American life, a point that is entirely consistent with the concept of the religious economy. To say that people can acquire a good or join an association, though, is not to say why they do so, nor does it address why they would become members of some types of associations, rather than others. Understanding the demand for particular varieties of religious answers requires that we think about the religious marketplace as a cultural setting, and not just as metaphorical shelf-space.

A full explanation of the relation between the character of early American society and the nature of demand for religion is beyond the scope of the present study. However, one should recall that secular utopianism also reached new heights at this time. “The first half of the nineteenth century was a time of eager expectancy, unbridled enthusiasm, and restless ferment. A new nation and a new world were being born, and to many anything and everything seemed possible” (Hudson 1981: 198). This may be a rhetorical overstatement, but it does express a religious climate in which we would find the excitation and openness to change that seem to characterize early Mormonism and its fellow innovations. This religious climate was not just a structural limitation of options. It was arguably a socio-cultural force that shaped the preferences that lay behind the choices made by individuals. Although rational choice theory has been criticized for overlooking this kind of socio-cultural force (Beed and Beed 1999/2000; Kincaid, 1996; Rosenberg, 1992), a number of
rational choice theorists and theorists influenced by rational choice have, in fact, recog-
nized that both social structure and culture can shape variation in religious demand (Ellison 1991; Ellison and Sherkat 1995; Sherkat and Wilson 1995; Stark 1996).

Religious supply grew rapidly in the early to mid-nineteenth century along with demand. As Finke and Stark (1992) document, this was the time of the rise of a free mar-
ket religious economy in the United States. The “upstart sects,” operating in an official cli-
mate of religious toleration and having organizational designs that enabled them to meet
demand, spread across the country. It is difficult to say whether increased demand for reli-
gious goods stimulated supply or whether the demand was already there and the supply
simply allowed it to be expressed. Since religious demand is acknowledged to vary
according to social structure, culture, and historical experiences and since social structure,
culture, and historical experiences change over time, I tend to give priority to demand.
However, it is also true that the availability of goods stimulates desire for them.

Describing how the rise of a new nation or industrialization or urbanization or sub-
urbanization may affect variation in demand for religious belief does not address the ques-
tion of how the choice to believe is made. The availability of religious entrepreneurs, also,
does not tell us why people come to put faith in the things that they do. As Bruce (1993)
has objected, one does not choose to believe in the way that one chooses to buy a prod-
uct. A belief is a commitment to truth, not a matter of simple comparative shopping.
However, I do not think that this objection invalidates the concept of the religious econo-
my. We can still see religious choices as choices among available options, if we under-
stand religious decision-making as consisting of actions in response to demand that yield
perspectives and as epistemological commitments inducted from those actions.

In describing the conversion to Mormonism of Parley P. Pratt, Stark and Finke (2000:
131) note that Pratt was a seeker, who had begun “preparing for his conversion long
before he ever encountered The Book of Mormon.” Before he believed, he wanted to
believe. Pratt became interested in the new religion after borrowing and reading The Book
of Mormon. However, this still did not lead him to actual belief. “But even with this
expectation (of the arrival of the millennium), he (Pratt) was not converted by a book. Had
no one been home at the Smith residence when he arrived, he would not have become a
Mormon, at least not at this particular time. It was crucial that he formed a relationship
with Hyrum Smith and subsequently was immersed (even if briefly) in the tightly knit net-
work of Mormon founders” (Stark and Finke 2000: 131).

An historically and culturally patterned demand for religious faith led this individual to
engage in the action of becoming involved in religious circles in which The Book of
Morman would be read, discussed, and in which the type of evidence offered by the book
would be taken seriously as providing a possibly true account. The availability and reli-
gious entrepreneurship of the Mormons enabled them to offer a collectively produced
product, of which Pratt could also become both producer and consumer. The beliefs
induced from prior experience and from the reading of the book led Pratt to take the fur-
ther action of becoming socially involved with Mormons. The social character of the con-
version is important because if beliefs are assertions, and if assertions are communications
(as they must be, since all assertions are arrangements of linguistic or non-linguistic sym-
bols), then beliefs are socially established because communication is social in its essence
(see, again, Collins 1998). Pratt chose to believe by choosing social connections that
would provide confirmation of religious propositions. As propositions were confirmed, this led him to become more deeply enmeshed in Mormon circles, providing additional confirmation. The choice to believe was neither a Kierkegaardian leap of faith nor, as many rational choice theorists of religion seem to imply, a Pascalian wager. It was a process involving culturally determined demand for certain styles of belief, choices of social action stemming from demand, and creedal commitments based on information provided by social ties.

A similar process can be seen in the case of Sidney Rigdon, which Stark and Finke (2000) describe immediately after that of Pratt. Rigdon was a former Baptist preacher, who had been expelled by the Baptists and had then become involved with the religious teacher Alexander Campbell. Interestingly, Rigdon was also expelled by Campbell because the former had tried to organize a communal society on the model of New Harmony after meeting with Robert Owen. In other words, Rigdon was someone who was an active consumer and producer in the religious marketplace. We can only understand the kinds of goods that interested him, moreover, by situating him in his cultural context.

Parley Pratt and another man, Oliver Cowdery, gave Rigdon a copy of the Book of Mormon. Initially, Rigdon dismissed the book, but he became taken with it as he read it and he discussed it continually with Pratt and Cowdery. As a result of these discussions, Rigdon converted.

These examples give a sense of the way in which beliefs can be chosen. While the process is not the same as choosing a brand of vacuum cleaner at the local Wal-Mart, it does suggest that Bruce (1993) is not entirely correct in arguing that religious choices could only occur in a thoroughly secular society. Are these choices rational, though? If we approach the issue of reason in terms of acts, then we can see goal-oriented behavior on the part of both Pratt and Rigdon. Both were clearly in the market for a religion before they encountered Mormonism, and both had tried out several alternatives. If we look at their conversions in terms of what they wanted and what the Mormons had to offer them, it makes sense to argue that both men made reasoned choices. However, the reasoning only makes sense in the setting of non-rational springs of action. We cannot understand their decisions without a thorough grounding in their culturally shaped desires. Further, if we see rationality as the ratio of costs to benefits, it would be a mistake to assume that the costs and benefits in this case lend themselves to calculation, either by the men involved or by contemporary sociologists. One assumes that they were willing to pay great costs (however calculated) if their demands were great. The intensity of demand, though, is part of the irrational aspect of acquisition (Thaler, 2000) It is entirely within the purview of the social scientist to seek to understand why individuals and groups want certain things (a religion, a leader, a fashionable set of sneakers) badly enough to pay enormously high costs, as well as to understand the instrumentalism of people in getting what they want.

If we approach the issue in terms of beliefs, we can clearly see that reasoning was involved in both of these cases. Neither man simply took a teaching as true on emotional impulse or unquestioned socialization. Both sought evidence regarding the truth of the Mormon faith by engaging in discussions with others, an eminently Socratic way of proceeding.

Again, though, rationality is a matter of degree. Beliefs vary in their responsiveness to the systematic evaluation of evidence for and against, even though all beliefs may involve
some evaluation. Nozick (1993) observes that there are a number of writers on physics who argue that modern physics supports a spiritual view of the universe. However, Nozick suggests, none of these writers have apparently been brought unwillingly to this conclusion. All apparently wish to find that the universe is spiritual in character, raising questions about the extent to which their weighing of facts has been influenced by their own desires. This is an important point because it suggests that the rationality of acts (responsiveness to demands) exists in a state of tension with the rationality of beliefs (responsiveness to evidence). The degree to which Pratt and Rigdon examined evidence critically was undoubtedly strongly influenced by their desires for belief. Further, their participation in interaction rituals (Collins, 1998) served to deepen their emotional commitments to their beliefs at the same time that the participation to establish those beliefs in their own minds and in the minds of their co-religionists.

Involvements in social interactions create reasons for beliefs that respond to demands. As individuals and groups become more committed to beliefs, the emotional aspect of the reasons grows stronger. Stark and Bainbridge (1987) and Stark and Finke (2000) deal with this idea of commitment in detail, discussing both the role of social bonds and of religious capital as forms of investment. The investment metaphor is useful, to some extent, but one should be careful in using it. A financial investment involves a calculation of benefits; it relies chiefly on the rationality of acts. The investment of self in faith, though, is a matter of the rationality of beliefs, a matter of assertions about what is true, not what is useful. As we have seen, what is useful (in meeting a desire) does play a role in determining what people see as true. Nevertheless, usefulness is not a reason believers would give for seeing an assertion or set of assertions as true. Instead, the reasons for believing are themselves imbued with emotional commitment.

Sherkat (1997) has offered a theory of religious choice that is consistent with this idea of the participatory development of religious beliefs. In his view, religious preferences emerge from three major forms of social influences. First, individuals may come to desire religious goods through sympathy or antipathy with others associated with those goods. Second, individuals make religious choices because they want to set an example for others, as in the case of the parent who attends church because this is believed to be a good example for children. Third, individuals may make religious choices in order to gain social rewards or avoid social punishments. I am suggesting, here, that these influences through participation have cognitive, as well as behavioral consequences. People come to accept as true those assertions which are held as true by those whom they admire and with whom they identify. When adherents accept a creed as a basis for behavior to be emulated and receive continual reinforcement for following it, their attachment to it is deepened.

While participation in a religious community intensifies emotional commitment to beliefs, it also helps to rationalize them. Since religions consist of propositions that are taken to be true (Spiro 1964), beliefs are reasons for other beliefs, and they are therefore rational to the extent that they respond to each other. Those who claim that astrology is "irrational" make this claim because they see the interpretation of the stars as inconsistent with the widely accepted propositions of modern science. "Secularization" theorists of religion expected religion to decline in modern life (Wallace 1966; Berger 1969; Dobbelare 1987) because they saw religious beliefs as inconsistent with other epistemological systems. A major strand of secularization theory held that scientific views (such as
Darwinian evolution or neurobiological explanations of human nature) are difficult to reconcile with religious views and that religious views would therefore decline. There is little evidence for such a decline. In fact, Stark and Finke (2000) argue persuasively that not only does religious faith continue in the face of modernity, but it has even grown stronger, and scientists are among the most devoted believers (see also Larson and Withan, 1997).

We can understand the continuing strength of religious belief as a result of the collaborative process of the production of faith. Figure 1 attempts to map out the social process by which people may choose their beliefs. Human beings live in an environment that shapes desires for compensators, for means of satisfying emotional, existential, and psychological needs. This environment varies and the positions of individuals in it vary, so religious demands necessarily vary from person to person, from society to society, and from one historical period to another.

In a religious economy with a relatively free market, those who have desires for a particular type of religious good will find others who are producing it. When Parley Pratt became a Mormon, in the example above, he did not sign on to a series of abstract tenets. Instead, his becoming part of a community of believers was essential to his adopting a set of ideas as true.

Even when social groups exist in a highly formalized institution, religious goods are collectively produced in interactions. This is true in hierarchically organized religious groups, as well as in egalitarian groups. A ritual enacted by a religious professional and a set of lay people involves interactions among all of them. Some individuals, of course, may be more central to the process of collective production than others. The teachings of Joseph Smith were probably essential to the creation and spread of the Church of Latter
Day Saints. However, the faith required communication from mind to mind and, from a sociological standpoint, it exists and has always existed in the communicating minds of its adherents.

If beliefs are propositions, statements about supernatural things that are taken to be true, then these statements must exist within the context of a larger conversation, and they obtain their meaning from the conversation. This implies that although we may be able to take beliefs as products, offered by competing suppliers, they are peculiar types of products. They are produced by the collaboration of those who hold them and their producers are also their consumers.

**CONCLUSION**

Economies include more kinds of products than those that are simply chosen from stores. For example, Bankston and Caldas (2001) have argued that the product sold by schools, education, is produced by the interaction among consumers (students) more than it is supplied by the institutions that are the ostensible producers. Some products are not simply social in the sense that they are collectively produced, but in the sense the process of social interaction itself brings them into existence. Knowledge, beliefs, and attitudes can be considered cognitive goods. Although they may have physical correlates and consequences, they exist in thoughts, not in objects. Thought, as Collins (1998) reminds us in the passage cited above, is a matter of the involvement of individuals in patterns of social interchange.

The answer to the objection that belief is not a product like soap or refrigerators, then, is that it is indeed a different kind of product. But that does not exclude it from an economic interpretation. The forces of demand and supply affect religion as much as refrigerators. The desire for belief leads individuals to seek suppliers and a multiplicity of suppliers can respond to a multiplicity of demands. However, since belief is produced and resides in communicated thoughts, the consumers of goods of faith can only become consumers by becoming producers, by participating in interactions of belief.

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