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I surveyed critically Economics of Religion and found the importance of separation between religious diversity and religious pluralism. First, the issues related to supply-side approach of religious activities are referred. Next, the terms; religious pluralism and religious diversity are clarified for the purpose of understanding contemporary religions in details. Finally, a need for exploration in terms of further empirical studies of religious and economic development is indicated.

As a counter-argument to traditional secularization as demonstrated in Berger(1967), recent studies include Finke and Stark (1988) who propose that pluralism through urbanization leads to an increase in church attendance and religiosity in 1906 US, stressing the importance of the supply-side of religion. Stark and Iannaccone (1994) also explain the characteristics of the monopolistic religious market for European countries and Stark *et al* (1995) show a positive influence of pluralism on religiosity for Wales in 1851.

Finke, Stark and Iannaccone pioneered a novel empirical analysis in religious economics and encouraged the launching of numbers of interesting empirical studies of secularization. However, some of the new studies indicate some unreliability of their analyses. Land *et al* (1991) and Breault(1989a),(1989b) pointed out procedural errors in estimating the effect of GDP per capita on indicators of attendance rate or usage rate of church services, and Voas *et al* (2002) also illustrated errors of measurement of religious pluralism within Finke and Stark (1998). Furthermore, Bruce (2011) points out that the general supply-side model fails to explain religious realities, in which the more homogeneous Catholic societies are more religious than the diverse Protestant ones, and that almost all modern societies have become more diverse and less religious over time. Land *et al* (1991) reveal that religious diversity generally retarded church membership in the first period of the 20 century in the US, using different indicators from Stark *et al* (1995), whereas Olson (2011) points out that the number of churches and members are positively correlated and that this positive correlation could arise for demand-side reasons, because a new church will be started after people meeting in homes contact a denomination to request a minister.

In addition to some procedural errors and insufficient consideration of the religious demand-side in the supply-side approach, new studies of religious economics often conflate the concepts of religious diversity and pluralism. Stark and Iannaccone (1994) and Stark *et al* (1995) propose that to the degree that a religious economy is unregulated, it will tend to be very pluralistic. In their propositions, the causality

between competition and pluralism is not made clear and the concepts of religious pluralism and diversity are not precisely explained. Their analysis seems to stress the importance of competition in the religious market, but this unclear usage highlighted the need for clarification of the notions of religious pluralism and diversity.

It is useful to refer to the use of the idea of religious pluralism in sociology and religious study in order to develop further empirical studies in economics of religion. In Kripal (2014), religious pluralism is summarized as ‘openness to or acceptance of all religious worldviews, regarded as cultural context approximations or partial actualizations of an underlying reality or truth, which is understood to transcend them all’. In Banchoff (2008) religious pluralism refers to patterns of peaceful interaction among diverse religious actors - individuals and groups who identify with and act out of particular religious traditions. ‘Religious pluralism is the interaction of religious actors with one another and with the society and the state around concrete cultural, social, economic and political agendas’. (p.5 Banchoff (2008)). Following Kripal (2014) and Banchoff (2008), we refer to religious pluralism as attitudes or behavioral codes to accept simultaneously more than one faith and to interact peacefully with other faiths or denominations.

Religious diversity includes a variety of explicit activities or situations connected to relative and co-existing religious values, especially related to the supply-side of religion. This paper refers to religious diversity as activity or movement that diversify and develop religious services and goods, thus increasing religious options. It would be true that religious diversity and religious pluralism often emerges simultaneously and therefore both of them affects religious phenomena such as the numbers of religious services, participation, and membership. However, the effects of religious diversity and pluralism on religious phenomena do not always coincide. Religious diversity could emerge within ethnic and cultural diversity, without any acceptance of or any interaction with other religions. Religious services and members might not increase through religious pluralism, if religious diversity does not emerge in the regulated religious market. Therefore a separate investigation of religious diversity and pluralism is needed in order to clarify these issues.

A number of empirical studies investigate the relationships between religious and economic development. By utilizing cross-country data, Barro and McCleary (2003) show that increases in church attendance tend to reduce the GDP growth per capita, but they stated that increases in belief in hell and heaven tend to increase

economic growth. Moreover, McCleary and Barro (2006) indicate that economic development affects both religious participation and beliefs negatively, while religious beliefs affect economic growth positively and religious participation affects it negatively. However, Durlauf (2012) *et al* conclude that religious beliefs have no direct robust relationship with economic growth and the existing empirical results are an artifice of ad hoc modeling choices.

By utilizing cross-country data, Norris and Inglehart (2011) propose a new secularization theory that refers to a decrease in existential security leading to religious demand increase. They reveal empirically that an increase in poverty and a decrease in income, education, employment as a means to guarantee security increase the importance of religious values and religious practices. Hirschle(2010), (2011), (2013) examines whether empirical results for European countries fit the secularization theory described in Norris and Inglehart (2011) or the supply-side approach to religion, and suggest that a decline of religious attendance is caused by increase in secular consumption through economic growth, not by decrease in religious belief. As is shown above, some studies find empirical evidences for secularization expressed by a negative correlation between religious and economic development. However, their empirical results are not perfectly consistent with each other and so their views of the process of secularization, based on their findings, vary. In contrast, Within historical events, Becker and Woessmann (2009) find that Protestantism was correlated to greater economic prosperity in nineteenth-century Prussia. Becker and Woessmann (2013) by panel data analysis suggest that secularization was not observed between 1886-1911 in Prussia. It is obvious that further investigation is needed to understand more fully the relationship between religious and economic development.

Even though empirical studies on secularization shed light on various aspects of economic development, it remains unclear whether secularization generally dominates contemporary societies. Gill and Lundsgaarde (2004) discover that there is a strong negative relationship between welfare spending and religious participation and religiosity, and conclude that government policy can play an important role in shaping the religiosity of a nation. This empirical result suggests that the governmental policy substitutes the traditional role of religious organization. Grueber and Hungerman (2008) suggest that religious attendance fell and church donations and church-related spending fell, when the states in the US repealed blue laws that prohibited retail activity on Sunday. They conclude, however that the decline of religious attendance is not due to decline in religiosity and religious membership, but to an increase in drinking and drug

use behavior. By using census data in Canada, Hungerman (2014) shows that higher levels of education lead to lower levels of religious affiliation later in life. Iyer *et al* (2014) reveal empirically that the local religious organizations in India provide better non-religious services such as education and health care, when economic inequality has increased.

As theoretical investigation, McBride (2010) concludes by modeling the supply and demand of the religious behavior that economic growth increases or decreases religious participation, depending on the effects of the opportunity cost of supplying religious services, religious technology and production costs. Moreover MacBride (2015) models religious behaviors in a dynamic setting and discovers that members to free-ride temporarily may increase future membership and contribution levels.

Finally, studies that indicate a variety of aspects of secularization in contemporary society are surveyed. Boulding (1968) insists that a religion which makes men miserable will scarcely survive and the nature of the dominant religion, therefore, is determined to an appreciable degree by the economic opportunities which are open. Sheehan (2003) suggests that secularization must be treated as a contingent and active set of strategies that change religion over time. Batemann (2008) refers to the fact that the secularization predicted in the nineteenth century has not happened in the United States and much of the rest of the world, while it took place in Europe. They suggest that we cannot conclude that secularization proceeds generally throughout modern society, but they hint that the roles of religion in society are changing in line with economic and scientific development. Bruce (2011) summarizes the contrast between Europe and the United States, suggesting that in Europe the church became less popular, while in the United States the churches became less religious. Their suggestions may be worthwhile, but have not yet been empirically proved.

As a different research of behavioral economics, I wrote a paper titled by “Discriminatory Tax and Subsidy on Environmental Behaviors” and it was published in *Environmental Economics and Policy Study*, Vol.21, No.1. This paper investigates a consumption tax and subsidy as an environmental policy instrument for environmentally aware consumers by applying the model of price discrimination. I discovered that a higher rate of a subsidy should be set for less eco-friendly consumers for the purpose of achieving socially optimal environmental qualities under positive externalities and this retrogressive subsidization differs from the current progressive

subsidization in the Japanese automobile industry, and could alleviate crowding out effects on prosocial behavior. Moreover, it is revealed inferred that the optimal policy instrument for eco-friendlier consumers shifts from a subsidy to a tax, as the level of negative externalities increases.