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Religious Capital Specificity: Predicting Member Retention

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Abstract

Most research on congregational membership dynamics focuses on recruitment or commitment with considerably less attention paid to congregational or denominational exit. I propose that human capital theory, typically used to theorize employee turnover, can also predict membership turnover in voluntary associations, including religious ones. Members in voluntary associations learn their association's organizational culture, knowledge of which is a form of capital that makes participation in the organization more enjoyable and thereby increases an individual's likelihood of remaining with the organization. Because some organizations have similar cultures, organizational cultural knowledge may be transferable to other organizations. I argue that individuals who have more organizational cultural knowledge specific to their organization should be less likely to leave, because they maximize their capital by remaining where it can be used. To test these hypotheses, I use survey data from current and past members of twelve congregations. The findings support the hypotheses and contribute to research on religious capital and member retention.

Research on membership dynamics within religious organizations tends to focus on member recruitment and commitment. There is considerably less research on exit from congregations or denominations (Brinkerhoff and Mackie 1993). Yet research suggests that contemporary Christians are less attached to their denomination and more willing to leave it for another than in previous generations (Kosmin and Keysar 2006; Mead 1991; Posterski and Barker 1993; Schaller 1987; Wuthnow 1988). Many Christians are opting for generic forms of Christianity with little concern for denominational affiliation (Wellman 2008). As Mead (1991: 87) elucidates: "The church of the future may not include our favorite liturgy or hymn, our central theological principle, or even our denomination." Yet some denominations are more successful than others at retaining members (Hadaway and Marler 1993; Pew Forum on Religion & Public Life 2008; Sherkat 2014; Smith and Sikkink 2003). As congregations depend on the time and monetary contributions of their members for survival, examining why individuals leave is necessary for understanding congregational vitality and success. Bibby (1999: 150) notes that this issue has "critical practical implications for how congregations carry out ministry—who, for example, they target for ministry, as well as what they should be doing to minister effectively to the people with whom they are in contact." As such, it is important to understand what factors decrease the likelihood of denominational exit.

Research on exit tends to neglect general theory and instead focuses on correlates of exit or typologies categorizing what "types" of people are more or less likely to leave (Albrecht and Bahr 1983; Brinkerhoff and Mackie 1993; Bromley 1998; Packard and Ferguson 2018; Schwadel 2010; Vargas 2012). Exit narratives and "role theory" are commonly used to understand exit, though they are more conceptual descriptions of the process of exit than predictive theories of who is more likely to exit (Davidman and Greil 2007; Fazzino 2014; Hinderaker and O'Connor 2015; Johnson 1998; Mauss 1998; Wright 1998).

A notable exception to the lack of general theory in this area is research on religious capital (Iannaccone 1990; Stark and Finke 2000). In particular, Iannaccone (1984, 1990), extending Becker's (1964, 1981) formulations of human capital, provides the concept of religious human capital to explain micro-level variations in religious participation; yet this theory has received relatively little empirical investigation. This explanation predicts that just as one's knowledge and skills—human capital—increase the quality of economic (or household) goods, so too does one's religious knowledge and skills—religious human capital—increase the quality of religious activities and thereby the benefits one receives from participating.

Extending this approach, Stark and Finke (2000), drawing on Bourdieu (1984), propose that religious capital can be thought of as cultural capital in which individuals with more religious capital will tend to remain in the organization to which it applies, thereby avoiding the sunk costs associated with exiting as well as the costs that come with learning and mastering a new organizational culture. The

general implication of both perspectives is that individuals proficient in the knowledge and skills of a particular religious association's organizational culture maximize their religious capital by remaining in that organization and should therefore be less likely to exit.

Religious organizations require varying amounts of religious capital. Some religions or religious denominations require very little religious capital, such as Unitarianism, whereas others are effectively "virtuoso" religious groups requiring an enormous amount of religious capital, such as Theravada Buddhism (Silber 1995; Weber 1992 [1922]). Requiring extensive religious capital may impede entry for individuals who lack the knowledge but may also inhibit exit once individuals invest in acquiring the capital (Corcoran 2012; Finke 2004; Iannaccone 1990; Stark and Finke 2000; Verter 2003). Moreover, not all religious knowledge is easily transferable. Some religious knowledge is specific to a certain religious denomination or tradition, which may also affect conversion and exit rates (Abel 2005; Finke 2004; Stark and Finke 2000).

Although religious capital is often used as a single encompassing concept, the broader economic literature divides human capital into two distinct types: general human capital, which is transferable to other organizations even outside of one's industry, and specific human capital, which refers to human capital specific to one's *firm* (firm-specific) (Becker 1964; Coff 1997; Hatch and Dyer 2004; Jovanovic 1979), *industry* (industry-specific) (Neal 1995; Parent 2000), or *task* (task-specific) (Gibbons and Waldman 2004; Nordhaug 1994). These distinctions lead to different theoretical predictions depending on the type of human capital, where those with greater stocks of human capital specific to the firm or industry will be less likely to exit compared to those with more transferable or general human capital. Since human capital theory can be applied to explain the production of abstract goods (e.g., satisfaction, enjoyment, and so on) (Becker 1981), it can also be used to explain membership turnover in voluntary associations whose members often participate for the intrinsic rewards they receive (e.g., satisfaction) and typically leave if they fail to receive them (Oropesa 1995; Smith 1997). Members in voluntary associations often invest time and energy into learning the organizational culture (OC), knowledge of which is a type of capital that makes participation in the organization more enjoyable and satisfying. Thus, human capital theory can be applied to explain membership turnover in voluntary associations.

Although religious capital is often used as a single encompassing concept, I propose that the distinctions between general and specific human capital can apply to religious capital as well, such that a firm becomes a congregation or denomination, industry becomes a religious tradition (e.g., Christianity, Judaism, or Buddhism), and task becomes any capital related to religious associational activities that may be transferred outside of one's religious tradition. Drawing on human capital theory and Bourdieun cultural capital, this paper argues that members of religious associations who have more specific religious capital should

be less likely to exit, because they maximize their capital by remaining where it can be used. On the other hand, less specific religious capital, which is transferable to other religious associations, should have a weaker negative effect on exit because individuals can exit and conserve their religious capital if they enter a religious association with a similar organizational culture. To test these hypotheses, this study uses survey responses from current and past members of twelve religious congregations falling under one larger denominational organization (i.e., industry). The results support the hypotheses. I conclude by discussing how the hypotheses in this paper are generalizable to secular voluntary associations as well.

HUMAN CAPITAL AND TURNOVER

Human capital is typically divided into two distinct types: (1) General and (2) Specific. General human capital consists of skills and knowledge that are easily transferable to other occupations and organizations. Examples include writing or computer skills, which may increase productivity in many different industries. Specific human capital consists of skills and knowledge that are not universally transferable but instead are specific to a firm (firm-specific), industry (industry-specific), or task (task-specific). Firm-specific human capital is only useful within the particular firm in which it applies (Becker 1964; Schultz 1981). Likewise, industry-specific human capital refers to knowledge and skills that are only useful within a particular industry and are therefore transferable within a given industry but not outside of it (Neal 1995; Parent 2000). Task-specific human capital is the most general type of specific human capital and consists of knowledge and skills of particular tasks that are transferable outside of one's industry but are not transferable to all industries (Gibbons and Waldman 2004; Nordhaug 1994). Firm- and industry-specific human capital generally increase worker performance and productivity as the more specific skills and knowledge individuals have the better able they are to perform tasks for their firm (i.e., the higher the quality of their economic outputs) (Becker 1964; Hatch and Dyer 2004). As a result, they typically receive higher wages from their employers and face greater costs when securing other employment, since their specific knowledge and skills are not easily transferable to other organizations. Thus, individuals with more firm- and industry-specific human capital should be less likely to leave their firm and industry (Neal 1995).

Human capital theory has overwhelmingly been used to explain retention/turnover in businesses; however, the same principles may also help explain membership turnover in voluntary organizations. Although human capital is typically used to refer to the skills and knowledge that increase the quality of economic commodities or outputs, it also applies to household commodities, including intangible goods or abstract commodities, such as satisfaction and relaxation (Becker 1984). Like all commodities, abstract commodities are

produced through "purchased inputs" and one's "own skilled labor and time" (Iannaccone, 1990: 298). Take, for example, playing an instrument, which requires the purchasing of the instrument as well as time and skill. Individuals with superb musical skills (i.e., musical human capital) produce high-quality music and in turn tend to enjoy playing much more than individuals who have little musical talent and produce poor-quality music. As individuals play more, they learn techniques to play better, and consequently, the quality of the music increases. This improvement in turn heightens the enjoyment (i.e., the abstract commodity) derived from playing and is expected to result in the individual playing more in the future. Thus, human capital can help explain the production of abstract commodities.

Voluntary associations, religious being the most common form in America (Corwin, 2003: 2), are known for gaining members partly through the intrinsic rewards individuals gain from participation (Mason 1995). In this way, individuals are able to produce abstract commodities through their participation in the organization. The quality of these abstract commodities depends on an individual's level of human capital. While knowledge and skills that facilitate more productivity among employees may also do so among members in voluntary associations (e.g., writing and computer skills), knowledge and skills related to the voluntary association's culture may be especially relevant to members who produce abstract commodities through participation in the organization.

There is an extensive literature on the importance of organizational culture (OC) or the "shared norms, values, and assumptions" of an organization (Schein, 1996: 229). Organizations, like many social groups, are mini-cultures that may have organization-specific language, symbols, values, dress, norms, behaviors, ways of thinking, and so on, although to varying degrees. The extent to which individuals' own values match those of their organizational culture is associated with higher job satisfaction, more commitment to the organization, and longer employee tenure (Chatman 1991; Chatman et al. 1998; O'Reilly, Chatman, and Caldwell 1991). These studies argue that this association is due to individuals' experiencing more satisfaction when their values are congruent with those of their firm, although why this satisfaction is the case is not theorized (Chatman 1991). Other studies argue that these positive organizational outcomes are due to individuals coming to identify with the organization and those within it (Bhattacharya, Rao, and Glynn 1995; Chatman et al. 1998; Tidwell 2005). These approaches generally assume that the more an individual's values align with the organization and the more one identifies with it, the less likely he/she will be to leave. If the OC one identifies or aligns with is quite common across several organizations, however, then this circumstance partly undermines the underlying theoretical reason for why an individual would remain in the organization, since he/she can exit and still identify or align with the OC of a similar organization.

While value alignment and organizational identification are certainly important factors for explaining turnover, much of this research fails to consider

how learning OC is itself an investment and resource that may be more or less transferable to other organizations. Individuals are not instantly endowed with organizational cultural knowledge when they enter an organization but learn it over time through interaction or study. For example, literature on mergers and acquisitions describes "culture clashes" or "culture shocks" that result from combining firms with different OCs (Buono and Bowditch 1989; Cartwright and Cooper 1996; Chatterjee et al. 1992; Stahl, Mendenhall, and Weber 2005; Stahl and Voigt 2008). These OC clashes often lead to negative organizational outcomes (Chatterjee et al. 1992; Schweiger and Goulet 2005). Recent research, however, suggests facilitating opportunities for employees to learn the combining organization's culture or to participate in joint activities with the combining firm that help create a new OC may reduce these negative outcomes (Larsson and Lubatkin 2001; Schweiger and Goulet 2005). Thus, individuals must learn an OC, and this process is an investment in that particular culture, which may affect (or constrain) their decision to exit.

The general implication of this research is that individuals proficient in a particular OC maximize their OC capital and their production of abstract commodities by remaining in that OC. One method of doing so is of course to remain in the organization. Since OCs are not entirely unique (Schein 1985), however, members may be able to transfer to another organization with a similar culture and still conserve their OC capital. Given this, the expectations regarding firm- and industry-specific human capital and turnover apply here. All OC capital that increases the production of abstract commodities should decrease the likelihood of exit. OC capital that is not easily transferable to other organizations, that is, OC capital that is specific to the organization or a subset of organizations, however, should have a greater negative effect on membership exit compared to less specific types.

RELIGIOUS ORGANIZATIONS AND MEMBERSHIP TURNOVER

Extending Becker's theory, Iannaccone (1990) suggests that religious goods are abstract commodities in which individuals receive religious satisfaction, a type of good, from religious participation. Religious satisfaction is produced with the same inputs as other abstract commodities—purchased inputs, such as religious attire, and "religious human capital." Religious human capital is the religious knowledge and skills associated with a particular religious culture (see also Abel 2005). This definition differs slightly from Iannaccone's (1990), which included religious social networks. Stark and Finke (2000), however, distinguish between religious social capital, including religious social networks, and religious capital (i.e., religious knowledge/skills). Empirical research has typically followed Stark and Finke's definitions and distinguished between religious capital and religious social capital (Abel 2005; Corcoran 2012; Finke and Dougherty 2002; Myers 2000). The present study also makes this distinction.

Iannaccone (1990) argues that individuals' religious knowledge and skills influence the satisfaction they derive from religious associational activities. For example, if someone does not know the words to prayers or songs, they cannot fully appreciate the religious ritual in which they are recited or sung. And if someone does not have background knowledge of the characters or plots within sacred scriptures, they will not be able to enjoy reading them fully. In this way, having relevant knowledge of the religious OC is important for producing and appreciating religious associational activities (Iannaccone, 1990: 229).

Drawing on Bourdieu (1984), Stark and Finke (2000) extend this theoretical perspective and further develop the notion of religious capital as cultural capital rather than human capital. Cultural capital refers to investments individuals make in learning culture (Bourdieu 1984). Bourdieu (1984) predicts that individuals will seek to conserve their cultural capital by remaining in the culture that they have already learned and mastered. Doing so allows individuals to avoid the sunk costs associated with exiting a culture as well as the costs that come with learning and mastering a new culture. If someone is already fluent in a particular language, they maximize their cultural capital by remaining in a society that speaks that language, "rather than moving and having to invest in learning a new language and all of the other essential parts of a new culture" (Stark and Finke, 2000: 120).

Religious congregations, and the larger denominational organizations they often comprise, have OCs. Religious capital therefore "consists of the degree of mastery of and attachment to a particular religious culture" (Stark and Finke, 2000: 120). Stark and Finke (2000) argue that members must have knowledge of the OC in order to participate fully in the religious association, including knowledge such as "how and when to make the sign of the cross, whether and when to say Amen, the words to liturgies and prayers, passages of scripture, stories and history, music, even jokes" (Stark and Finke, 2000: 120). Just as individuals invest in learning and remembering cultural material (e.g., appropriate ways to act, speak, dress, and so on), thereby building "cultural capital" (Bourdieu 1984), members of religious associations invest in learning religious culture (e.g., learning rituals, prayers, scripture, music, emotions, and so on), thereby building religious capital (Stark and Finke 2000). Unlike religious human capital (Iannaccone 1990), religious cultural capital is not "consumption capital" (Becker 1964, 1981) and therefore does not contain intrinsic value (Sherkat and Wilson, 1995: 1019). Since religious human capital increases the "productivity," or rather, the quality, of the religious activities one participates in (Iannaccone 1990), it "has value beyond any exchange value that might accrue through the evaluations of others" (Sherkat and Wilson, 1995: 1019). Whether religious capital is conceptualized as human or cultural, the predictions regarding organizational exit are the same: individuals will attempt to maximize their religious capital and avoid having to invest in learning a new OC. Hereafter, religious capital will be used to refer to the combined perspectives.

Religious capital is "context-attuned"—it is most useful in the context in which it was accumulated and similar contexts (Iannaccone and Klick 2003; Stark and Finke 2000). Many religious associations have similar OCs, however, such that individuals can leave their religious association and still conserve some degree of their religious capital (Abel 2005).[1] For instance, "someone who has invested in learning a common form of Christian prayer [...] can quite easily find hundreds of groups that perform prayer in a similar fashion" (Abel, 2005: 7). In this way, they can exit without losing their religious capital. On the other hand, some religious associations have OCs with unique elements that would be difficult (in some cases impossible) to conserve if members were to exit the group (Abel 2005; Finke 2004; Montgomery 1996; Stark and Finke 2000). The transferability of religious capital is therefore important for understanding the likelihood of organizational exit.

Distinctions between types of human capital—general and specific—in the broader economic literature provide further leverage for theorizing the transferability of religious capital and its effect on exit. I define general religious capital as referring to general religious knowledge or skills that are easily transferable to other religious traditions, such as knowledge of the supernatural/transcendent, whether gods, spirits, or forces. This knowledge is not specific to any one religious association and is therefore highly transferable.

I use firm-specific religious capital to refer both to congregational- and denominational-specific religious capital. Congregations are the "smallest, relatively autonomous membership unit" within a religious association (Stark and Finke, 2000: 282). Congregational firm-specific religious capital includes knowledge of the church layout, calendar, congregationally-distinct liturgy, specific congregational policies, and so on. Denominations are larger umbrella religious associations that typically comprise many congregations united in their beliefs, practices, history, or mission. Examples of denominational firm-specific religious capital include knowledge of the Book of Mormon for Mormons or the Lutheran confessions for Lutherans, both of which are specific to their denominations. Firm-specific religious capital is only useful within one's congregation or denomination.

Industry-specific religious capital refers to skills and knowledge that are specific to a particular religion (e.g., Christianity, Judaism, or Hinduism). Examples include knowledge of the New Testament for Christians or knowledge of the Koran for Muslims. This type of religious capital is easily transferable outside of one's specific congregation and denomination but is not transferable outside of one's religion.

[1] If the religious capital is very similar to capital required by secular organizations, then it may also be transferable outside of religion altogether. This transferability may be the reason for high turnover rates in liberal religious denominations as they often share many similarities with the secular left and the broader culture (Stark and Finke 2000).

Task-specific religious capital is the most general of the specific types. I define task-specific religious capital as religious knowledge or skills regarding a particular religious task that are transferable outside of one's industry/religion but do not transfer to all industries/religions. Examples include knowledge of or skills in prayer/meditative practices or types of mystical experiences (e.g., speaking in tongues, faith-healing, prophecy, possession, and trances) that are present in several religions but not all.

While task-specific religious capital may help explain what makes an individual more likely to exit one religion and reaffiliate with a completely different religious tradition, this paper focuses on firm- and industry-specific religious capital. Consistent with the broader economic literature, I propose that firm- and industry-specific religious capital should reduce the likelihood of exiting a religious organization; however, the effect of the latter should be weaker as it is transferable to other religious organizations within the same industry. This supposition leads to the following hypotheses:

> *Hypothesis 1:* Firm- and industry-specific religious capital will be negatively associated with exiting a religious organization.
>
> *Hypothesis 2:* The association between industry-specific religious capital and exit will be weaker than the association between firm-specific religious capital and exiting a religious organization.

PREVIOUS EMPIRICAL RESEARCH ON RELIGIOUS SWITCHING AND DENOMINATIONAL EXIT

Theoretical research on exit is concentrated in the area of denominational mobility or religious switching (Sherkat and Wilson 1995), generally emphasizing educational or occupational mobility (Montgomery 1996; Stark and Glock 1968) and religious exogamy, in terms of both one's parents and one's own marriage (Glenn 1982; Greeley and Hout 1988). The former perspective proposes that religious switching is a result of social mobility. While Sherkat (1991) finds no significant effect of social mobility on religious switching, Sherkat and Wilson (1995) find higher levels of social mobility among those who switch out of religion entirely compared to those who switch to a conservative or liberal religious tradition. The latter perspective proposes that parental religious homogamy increases the likelihood that individuals' will remain in their religion due to socialization into religious preferences (Sherkat 1991; Sherkat and Wilson 1995) or as a result of higher levels of religious capital accumulation (Iannaccone 1990; Montgomery 1996; Stark and Finke 2000). This perspective also argues that individuals will be more likely to stay in their religion when they share their religion with their spouse and will be more likely to exit if their spouse is in a different religion. Most research shows that parental homogamy and the religious

affiliation of one's spouse are strongly associated with religious switching (Bahr and Albrecht 1989; Boeri 2002; Iannaccone 1990; Jacobs 1984; Sherkat 1991; Sherkat and Wilson 1995).

Overall, the findings of denominational mobility studies are consistent with the hypothesis that individuals will seek to conserve their religious capital when making religious choices. Individuals tend to remain in the denomination or religious affiliation of their birth (Bibby 1999; Kluegel 1980; Mueller 1971; Sherkat 2014; Sherkat and Wilson 1995; Stark and Glock 1968); if they switch, they tend to switch to similar religious groups that allow them to conserve their religious capital (Hadaway and Marler 1993; Sherkat 2014). While these general patterns of denominational switching support the religious capital perspective (Iannaccone 1990), they may also be explained by childhood socialization into particular religious preferences (Sherkat 1997, 2014; Sherkat and Wilson 1995). In order to distinguish between competing perspectives, a direct measure of religious capital is needed (Corcoran 2012). The current study is the first to use actual measures of religious capital to predict denominational exit and to distinguish between the effects of firm- and industry-specific religious capital.

METHODOLOGY

This study seeks to compare the effects of firm- and industry-specific religious capital on denominational exit from voluntary religious associations. Doing so requires a voluntary religious association with an OC that includes both firm-and industry-specific religious capital. Stark and Finke (2000: 123) identify a denomination that has both; they note that when Christians become Mormons, they are able to retain their "entire Christian culture," including their sacred text (the Old and New Testaments), and merely add Mormon-specific culture to it, such as the Book of Mormon. Because Mormonism's OC combines elements from traditional Christianity (i.e., industry-specific religious capital easily transferable to other Christian denominations) with Mormon-specific elements (i.e., firm-specific religious capital that is not transferable), Mormonism is an especially good denomination to analyze as members gain both Christian-specific (i.e., industry-specific) and Mormon-specific (i.e., firm-specific) religious capital. I test my hypotheses using data from a survey administered to Mormons in Salt Lake City and San Francisco.[2] This dataset was chosen because it contains both current and past members, a rare feature in many organizational studies, as well as direct measures of Christian-specific and Mormon-specific religious capital.

The first survey population included all Mormons in the Greater Salt Lake City area. The second survey population included all Mormons in the eastern half of San Francisco. Although the surveys are not representative of all Mormons,

[2] This data was made available by the American Religion Data Archive and was originally collected by Armand Mauss.

they are representative of Salt Lake City and highly urbanized San Francisco Mormons during 1967–1969.[3] The following is the sampling procedure that was used for the Salt Lake City survey. A congregation list was obtained from the presiding Mormon Bishop. Each congregation was assigned a corresponding set of numbers to its membership size. For instance, if the first congregation on the list had 610 members, that congregation was assigned numbers 1 through 610; if the next congregation had 735 members then it was assigned numbers 611 through 1,345, and so on. A random number table was then used to select ten congregations in the Salt Lake City survey, where a congregation was selected if the random number fell within the congregation's set of assigned numbers. There were only two congregations identified for the San Francisco survey, so both were included in the sampling pool. Membership lists were then obtained from each congregation chosen for both surveys, and the procedures used in the Salt Lake City survey to select congregations were then used to select members. The combined sample size of the two surveys is 1,296, which reduces to 861 when missing cases are eliminated. Given the two different locations from which the samples were drawn, I use a city indicator variable (0—Salt Lake City sample, 1—San Francisco sample) to account for any possible differences between the sample populations.

Dependent Variable

To operationalize denominational exit, I use a binary variable for membership status: 0—affiliated with the Mormon Church, and 1—*no longer affiliated* with the Mormon Church (i.e., once was affiliated with the Mormon Church but has since left).

Independent Variables

I use specific questions regarding knowledge of sacred texts, an important aspect of Mormon OC, in order to operationalize religious capital. I created two different indices: the first measures biblical knowledge, which captures Christian/industry-specific religious capital, and the second measures knowledge regarding the Book of Mormon, which captures Mormon/firm-specific human capital. The Christian religious capital index is an additive index (Cronbach's alpha = 0.530) where a value of 1 was given for reading the Bible regularly (e.g., daily, almost daily, or once a week) and for each correct answer to the following questions: (1) Which one of Christ's disciples denied Him three times? (2) Would you say that the Book of Acts was an eye-witness account of the ministry of Jesus? (3) Which of the following biblical characters do you remember as the one

[3] These datasets are the only ones publicly available on Mormons that include survey questions that are able to measure directly different types of religious capital.

who lied to the apostles? The Mormon-specific religious capital index is also an additive index (Cronbach's alpha = 0.630) where a value of 1 was given for each correct answer to the following questions: (1) Which of the following would you say was the father of Moroni? and (2) Whom do you think of as the leader of the famous "Army of the 2,000 Youths"?

I control for sex (0 = female, 1 = male), age, education (binary variables for having a high school degree, BA, or advanced degree, compared to respondents with less than a high school degree), log household income, and city (0 = Salt Lake City, 1 = San Francisco). I also control for several variables deemed relevant by the literature: intergenerational educational mobility, parental religious homogamy, and respondent's marital religious homogamy. Intergenerational educational mobility was measured by subtracting a respondent's father's education level from his/her education level and setting values below 0 equal to 0 (Sandomirsky and Wilson 1990; Sherkat 1991). Respondents were asked, "As you look back on your childhood family life, would you say that your parents were active participants in the LDS Church (generally speaking)?" and were provided with the following answers: "(1) Yes, both parents were, (2) Father was but not mother, (3) Mother was but not father, (4) No, neither one was, (5) One parent was active in another Church, (6) Both parents were active in another Church, and (7) parents were not active in any Church." Based on previous research, respondents with Mormon parental religious homogamy should be less likely to leave the Mormon Church, whereas individuals with parental religious homogamy in another church should be more likely to leave the Mormon Church. The responses "no, neither one was" and "parents were not active in any Church" serve as the referent category; all other categories were included as binary variables to capture parental religious homogamy or exogamy.

Respondents were also asked whether their spouse belongs to the Mormon Church, or, if they are not currently married but were previously, whether their previous spouse belonged to the Mormon Church. To measure religious homogamy, responses of "Yes, LDS" receive a value of 1; 0 otherwise. Another binary variable was created for individuals who are single and have never been married (1 = single, has never been married; 0 = otherwise). The referent category is "No, [my spouse is/was] not LDS."

Lastly, because past research suggests that individuals are more likely to stay in their religion of birth, I also control for whether the individual was born into the Mormon Church (1= born into the Mormon Church; 0 = converted into the Mormon Church). Table 1 provides descriptive statistics for all the variables.

Table 1: Descriptive Statistics

Variable	N	Mean	SD	Min	Max
Outcome					
Exit from the Mormon Church	861	0.139	--	0.000	1.000
Predictors					
Christian-Specific Capital	861	1.495	1.101	0.000	4.000
Mormon-Specific Capital	861	1.181	0.810	0.000	2.000
Controls					
Sex	861	0.490	--	0.000	1.000
Age	861	42.226	13.799	18.000	63.000
Log Income	861	9.106	0.563	8.294	10.820
Below High School	861	0.093	--	0.000	1.000
High School	861	0.587	--	0.000	1.000
College Graduate	861	0.242	--	0.000	1.000
Advanced Degree	861	0.079	--	0.000	1.000
City	861	0.231	--	0.000	1.000
Educational Mobility	861	1.829	1.668	0.000	7.000
Born into the Mormon Church	861	0.868	--	0.000	1.000
Mormon Spouse	861	0.748	--	0.000	1.000
Single/Never Married	861	0.121	--	0.000	1.000
Spouse not Mormon	861	0.131	--	0.000	1.000
Parents Mormon	861	0.542	--	0.000	1.000
One Parent Mormon	861	0.211	--	0.000	1.000
Parent(s) Other Religion	861	0.034	--	0.000	1.000
Parent not Mormon/Not Religious	861	0.213	--	0.000	1.000
Inactive Years	861	1.764	3.442	0.000	10.000

Analytic Strategy

Given that my dependent variable is binary, I use logistic regression to test my hypotheses. Since respondents were drawn from twelve congregations and the responses of individuals within congregations may be correlated, I use clustered standard errors with congregations as the cluster.[4] In addition to providing

[4] Individuals who did not identify one of the twelve congregations were placed in an "other Salt Lake City Mormon congregation" category or an "other San Francisco Mormon congregation" category. This method results in a total of fourteen clusters—twelve total congregations and two for the other categories.

unstandardized regression coefficients, because I am interested in comparing the magnitude of the Christian-specific and Mormon-specific religious capital effects, I also report the fully standardized regression coefficients (see Menard 2011).

A major issue with cross-sectional data, including this dataset, is reverse causality. Since individuals typically gain religious capital through participating in the religious association, individuals who leave the Mormon Church may have less Mormon-specific religious capital because they are no longer gaining it through participation or because they have forgotten it over time. Theories of memory argue that information individuals learn can be stored in long-term memory and remain there for life (Healy and McNamara 1996; Raaijmakers and Shiffrin 1992; see Spear and Riccio 1994 for a literature review on psychological research on memory). Individuals may fail to retrieve a piece of information from memory on any given occasion, however, which constitutes forgetting. Because age is a correlate of the likelihood of forgetting, I control for it in all models. Additionally, individuals may be more likely to forget information if it has not been expressed or enacted in a long time. In terms of religious capital, it is typically expressed through participating in the religious association. The dataset includes a question regarding how many years an individual has been inactive (not participating) in the Mormon Church. This data allows me to control for how long individuals have not participated in the association, which is the major contributing factor behind the logic of reverse causality.

RESULTS

Table 2 provides logistic regression results for exit on explanatory variables. Model 1 displays the effect of the control variables on exit. Living in San Francisco is significantly associated with greater log odds of having left the Mormon Church compared to residents of Salt Lake City. This finding suggests that the higher density of Mormons in Salt Lake City has a protective effect against exit, most likely because Mormon affiliation is tied to social and material goods (e.g., family, friendships, and job opportunities) (Sherkat 1997). Regular contact with Mormons may also serve as a moral community that reinforces the beliefs and norms of the Mormon Church (see Corcoran, Pettinicchio, and Robbins 2012; Regnerus 2003; Stack and Kposowa 2006; Stark 1996 for work on moral community). Men and those with higher family incomes have significantly greater log odds of exiting the Mormon Church. The former result is consistent with past research finding that women's religious affiliations are more stable than men's, which is theorized to be a result of women receiving more religious socialization (Sandomirsky and Wilson 1990; Sherkat 1991; Sherkat and Wilson 1995). The latter finding may be due to the higher monetary giving expectations of the Mormon Church (i.e., 10 percent of one's income) along with the effective monitoring of such giving (Stark and Finke 2000). Consistent with prior research on religious homogamy (Iannaccone 1990; Sherkat 1991; Sherkat and Wilson

1995), individuals who are single and those who have a Mormon spouse have significantly lower log odds of having exited relative to individuals with non-Mormon spouses; parental LDS homogamy is also significantly associated with lower log odds of having exited compared to parents being non-Mormon or not active in any church. Intergenerational educational mobility has no significant effect on exit, which is consistent with the findings in Sherkat (1991). Interestingly, individuals born into the Mormon Church have greater log odds of having exited. This result may be because individuals are more committed to religious associations that they choose (Smith et al. 1998). Examining the fully standardized betas, Mormon religious homogamy, being born into the Mormon Church, and city of residence have the largest effects on the likelihood of exit. The pseudo-R^2 for this model is 0.263, and the BIC is 600.083.

Table 2: Logistic Unstandardized and Fully Standardized Regression Coefficients Predicting Exit from the Mormon Church (Clustered SE)

	Model 1		**Model 2**		**Model 3**	
	b	beta	b	beta	b	beta
Sex	0.552†	0.123	0.336	0.061	0.111	0.019
	(0.302)		(0.344)		(0.260)	
Age	-0.006	-0.037	-0.013	-0.064	-0.023	-0.110
	(0.011)		(0.012)		(0.015)	
Log income	0.350†	0.088	0.305	0.063	0.336	0.065
	(0.192)		(0.240)		(0.272)	
High School	0.104	0.023	0.030	0.005	0.142	0.024
	(0.580)		(0.615)		(0.794)	
Coll. Grad.	-0.370	-0.070	-0.216	-0.034	-0.326	-0.048
	(0.703)		(0.719)		(0.959)	
Advanced Deg.	-0.161	-0.019	0.456	0.045	-0.098	-0.009
	(0.762)		(0.796)		(0.885)	
City	1.511***	0.283	1.691***	0.260	1.565***	0.226
	(0.145)		(0.218)		(0.303)	
Educ. Mobility	0.008	0.006	0.038	0.023	0.164*	0.093
	(0.084)		(0.098)		(0.077)	
Born Mormon	1.995***	0.300	1.949***	0.241	2.025***	0.235
	(0.525)		(0.544)		(0.381)	
Mormon Spouse	-2.043***	-0.394	-1.163**	-0.184	-0.868*	-0.123
	(0.333)		(0.404)		(0.371)	

Single	-0.999*	-0.144	-0.172	-0.021	-0.182	-0.020
	(0.418)		(0.482)		(0.466)	
Parents Mormon	-0.727†	-0.161	-0.431	-0.078	-0.687†	-0.117
	(0.421)		(0.461)		(0.360)	
One Parent Mormon	-0.253	-0.005	-0.128	-0.019	-0.351	-0.049
	(0.499)		(0.543)		(0.520)	
Parent(s) Other Religion	0.952	0.076	1.123	0.074	1.306†	0.081
	(0.735)		(0.729)		(0.682)	
Christian-Specific	---	---	-0.456**	-0.183	-0.346*	-0.130
			(0.160)		(0.152)	
Mormon-Specific	---	---	-1.286***	-0.380	-0.715**	-0.198
			(0.242)		(0.225)	
Inactive Years	---	---	---	---	0.301***	0.354
					(0.043)	
Constant	-5.658***		-4.282**		-5.948**	
	(1.279)		(1.586)		(1.901)	
Log Pseudo-Likelihood	-256.114		-210.018		-172.469	
BIC	600.083		507.891		432.793	
Pseudo-R^2	0.263		0.396		0.504	
Adjusted Pseudo-R^2	0.220		0.347		0.452	

† $p < 0.10$; * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

N = 861

Model 2 adds the two religious capital indices. Net of religious capital, the significant effects of sex, log income, singleness, and Mormon parental homogamy are attenuated. Religious socialization through one's parents is a primary means by which an individual acquires religious capital (Iannaccone 1990); thus, it makes sense that the effect of Mormon parental homogamy attenuates net of religious capital—the underlying theoretical mechanism by which it influences the likelihood of exit. As predicted, both indices are significantly associated with a decrease in the log odds of having exited the Mormon Church with the Mormon-specific religious capital index having a larger negative effect (fully standardized beta: -0.380) compared to the Christian-specific religious capital index (fully standardized beta: -0.193). This result supports hypotheses 1 and 2. Including the religious capital indices improves the fit of the model as the BIC is considerably lower for this model (507.891 compared to 600.083 in the first model).

Finally, Model 3 controls for how many years the respondent has been inactive in the Mormon Church. Consistent with the underlying expectation of reverse causality, controlling for inactive years partially attenuates the significant effects of both the religious capital indices. These effects remain statistically significant, however. Thus, respondents with higher levels of Mormon-specific and Christian-specific religious capital are significantly more likely still to be members of the Mormon Church with Mormon-specific religious capital having a stronger effect compared to Christian-specific religious capital (fully standardized betas: -0.198 versus -0.131, respectively). This result provides further support for hypotheses 1 and 2. This model has the lowest BIC score, 432.793, and the highest pseudo-R^2, 0.504, making it the best fitting model. The broader implications of these results will be described in the Discussion and Conclusion section below.

I further explored the robustness of the results by estimating separate models for the San Francisco and Salt Lake City samples. Table 3 presents these results. Looking at the results for San Francisco, Model 1 shows that both Christian and Mormon-specific religious capital are significantly associated with a decrease in the log odds of exit from the Mormon Church with Mormon-specific religious capital having a stronger effect compared to Christian-specific religious capital (fully standardized betas: -0.522 versus -0.126 respectively). This result is consistent with the results for the full sample.

Table 3: Logistic Unstandardized and Fully Standardized Regression Coefficients Predicting Exit from the Mormon Church by Location (Clustered SE)

	San Francisco				**Salt Lake City**			
	Model 1		Model 2		Model 3		Model 4	
	b	beta	b	beta	b	beta	b	beta
Sex	0.034*	0.006	0.125	0.019	0.503	0.099	0.001	0.000
	(0.807)		(0.877)		(0.453)		(0.426)	
Age	-0.022	-0.097	-0.055***	-0.216	-0.011	-0.062	-0.008	-0.042
	(0.025)		(.008)		(0.017)		(0.019)	
Log income	0.670	0.125	0.640	0.105	0.032	0.007	0.091	0.020
	(0.426)		(0.449)		(0.377)		(0.408)	
High School	0.189	0.032	0.418***	0.063	-0.041	-0.008	-0.155	-0.030
	(0.318)		(.039)		(0.987)		(1.241)	
Coll. Grad.	0.196	0.030	-0.133	-0.018	-0.326	-0.054	-0.509	-0.084
	(0.815)		(0.546)		(1.128)		(1.447)	
Advanced Deg.	1.782*	0.140	1.151***	0.080	-0.020	-0.002	-0.706	-0.077

	(0.803)		(0.179)		(1.311)		(1.422)	
Educ. Mobility	0.003	0.002	0.133	0.066	0.092	0.061	0.191*	0.124
	(0.280)		(0.175)		(0.096)		(0.080)	
Born Mormon	1.378*	0.206	1.631***	0.215	1.107	0.117	1.864†	0.194
	(0.596)		(0.402)		(1.001)		(0.984)	
Mormon Spouse	-0.984***	-0.154	-0.738***	-0.102	-1.543*	-0.195	-1.054†	-0.131
	(0.331)		(0.116)		(0.678)		(0.571)	
Single	0.501	0.084	0.075	0.011	-1.766†	-0.140	-1.087	-0.085
	(0.331)		(0.352)		(1.039)		(0.770)	
Parents Mormon	0.866	0.144	0.459†	0.067	-1.206**	-0.233	-1.361***	-0.259
	(0.629)		(0.244)		(0.358)		(0.361)	
One Parent Mormon	0.978	0.145	0.833	0.109	-0.741†	-0.118	-1.003*	-0.158
	(1.021)		(0.588)		(0.424)		(0.477)	
Parent(s) Other Religion	1.647***	0.145	2.022***	0.157	[a]		[a]	
	(0.399)		(0.535)					
Christian-Specific	-0.323**	-0.126	-0.146	-0.050	-0.809*	-0.347	-0.719*	-0.303
	(0.109)		(0.183)		(0.379)		(0.307)	
Mormon-Specific	-1.854***	-0.522	-1.198***	-0.297	-0.955**	-0.299	-0.396	-0.122
	(0.200)		(0.210)		(0.250)		(0.244)	
Inactive years	---	---	0.344***	0.435	---	---	0.284***	0.333
			(0.07)				(0.050)	
Constant	-6.152*		-7.009*		-0.117		-3.007	
	(2.391)		(2.766)		(2.704)		(2.788)	
Log Pseudo-Likelihood	-80.614		-64.345		-118.085		-99.445	
BIC	171.814		139.296		300.893		263.614	
Pseudo-R^2	0.386		0.51		0.288		0.401	
Adjusted Pseudo-R^2	0.371		0.495		0.228		0.34	
N	199		199		647		647	

† $p < 0.10$; * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

[a] Omitted and 15 cases dropped due to predicting the outcome perfectly.

Model 2 adds the number of years the respondent has been inactive. Mormon-specific religious capital maintains its negative and statistically significant effect, but the effect of Christian-specific capital is attenuated. This result could be because Christian-specific religious capital is more easily transferred in San Francisco, where there is not a Mormon majority and there are numerous non-Mormon Christian options. It could also be a result of the small sample size (N = 199).

In terms of the control variables, while age and education did not have significant relationships with the log odds of exit in the full sample (Table 2, Model 3), they do have significant associations with the log odds of exit in Model 2 of the San Francisco sample. Age is significantly associated with a decrease in the log odds of exit, and those with high school and advanced degrees have a higher log odds of exit compared to those with less than a high school degree. Educational mobility does not have a significant association with the log odds of exit in this model, which is different from the same model in the full sample (Table 2, Model 3). Table 3, Model 3 provides the results for the Salt Lake City sample. Both Christian-specific and Mormon-specific capital have significant negative effects on exit, but in this case Christian-specific capital has a somewhat larger effect (fully standardized betas: -0.347 versus -0.299).

In Model 4, when years inactive is added to the model, Mormon-specific capital's negative effect just misses statistical significance ($p = 0.104$), but the negative effect of Christian-specific capital remains. This result could be because Mormon-specific capital is more easily acquired in the Mormon culture of Salt Lake City, whereas Christian-specific capital requires more investment. Like the San Francisco models, the result could also be due to a smaller sample size ($N = 647$) with less variation in some of the variables (e.g., Parent(s) Other Religion was dropped due to predicting the outcome perfectly). As years inactive is highly correlated with both religious capital indexes, a smaller sample size reduces the models' statistical power to isolate the individual effects of the indexes.

DISCUSSION AND CONCLUSION

There has been little theoretical research on membership exit in religious organizations. Because human capital contributes to the production of abstract commodities in addition to economic goods, it can also be applied to religious organizations, and voluntary associations more generally, to explain membership exit. Drawing on OC literature, I argued that having knowledge of a religious organization's OC is important for producing abstract commodities such as satisfaction, which should in turn decrease the likelihood of exit. Because OCs across religious organizations may share similarities, while at the same time maintaining distinctions, I proposed that types of human capital—general versus specific (i.e., firm, industry, and task)—can also be applied to them. Thus, religious capital that is not easily transferable to other organizations should have a greater negative effect on exit compared to religious capital that is more transferable. I suggested that this influence may be because religious capital is both human capital—increasing the utility of associational activities—and cultural capital, which is maximized by remaining in the culture to which it applies. Using a dataset of Mormon congregations, I tested these hypotheses and found support for them. This finding suggests the usefulness of understanding knowledge of OC as an investment that may aid in predicting membership turnover in religious

organizations in the same manner that human capital theory has for employee turnover.

This paper contributes to the sociology of religion literature by directly testing the effect of religious capital on denominational exit, which previous studies using proxy measures were unable to do. By using a direct measure of religious capital, it demonstrates the utility of distinguishing firm-specific religious capital from industry-specific by showing how the former may have a stronger negative effect on denominational exit. Moreover, this paper also contributes to strict church theory (Iannaccone 1994) by providing an alternative mechanism for the vitality of strict churches. Extensive behavioral strictures are useful for screening out and curbing free-riders prior to their joining by making non-compliance highly visible and costly. Learning these strictures is itself a heavy investment in the religious capital of the group, which may contribute to warding off free-riders either prior to joining or once they join. For example, Wertheimer and Keysar (1995: 53) note that converting to Conservative Judaism requires "enormous amounts of […] education" as "the prospective convert has to learn sufficient Hebrew to use the prayer book" and also gain competency "in the laws of kashrut." Because strict churches are highly distinctive (Stark and Finke 2000), their OCs typically require denomination- or group-specific religious capital. Requiring such specific capital may curb free-riders who do not want to invest in learning it, while at the same time increasing the commitment of members who do learn it.

The findings of this paper also have organizational-level implications for congregations and denominations. The results of this study suggest that more unique OCs may reduce membership turnover rates as more specific OC capital may serve as a barrier to exit (Finke 2004; Iannaccone 1990; Stark and Finke 2000; Verter 2003). Denominations often provide particular liturgies, histories, and beliefs that distinguish themselves from other denominations providing their members with the means to accumulate denomination-specific religious capital. This observation is interesting in light of the non-denominational movement in Protestantism as well as the general tendency toward more generic forms of Christianity. For example, Wellman's (2008) study of twenty-four of the fastest growing evangelical churches in the Pacific Northwest found mimetic institutional isomorphism (DiMaggio and Powell 1983), where the churches sought to model themselves after other churches deemed more successful or legitimate. Consequently, although the church sample comprised seven different denominations and nine non-denominational churches, the worship services across all of the churches were almost indistinguishable. As churches give up their denominational particularities and become increasingly similar to other churches, they should have lower levels of retention, all else being equal. In fact, research on denominational mobility suggests support for this proposition.

Denominational switching has significantly increased since the 1970s; however, when individuals switch, they are more likely to remain in the same

"denominational family," that is, Liberal, Moderate, or Conservative Protestantism and Catholicism (Hadaway and Marler 1993). With few denominational particularities, individuals should gain less denomination-specific religious capital from their churches and more general religious capital specific to denominational families, which would account for this finding. Since past studies of religious capital used proxy measures, they were unable to demonstrate unambiguously the effect of denominational knowledge on retention. For example, although some studies find that strict or theologically conservative denominations have higher rates of retention (Hadaway and Marler 1993; Kosmin and Keysar 2006; Smith and Sikkink 2003), it is unclear whether this finding is due to their requiring more specific religious human capital or to other factors, such as group cohesion. By using religious knowledge as a direct measure of religious capital, this paper contributes to the literature by showing the importance of denominational knowledge for reducing denominational exit. It suggests that if denominations continue losing their distinctiveness (all else being equal), they will decrease member retention rates, and if they want to hold onto their members, they need to create opportunities and programs for individuals to gain denominational-specific religious capital, such as through classes on denominational heritage and traditions.

At the same time, denomination-specific religious capital requirements (i.e., unique OCs) may also serve as a barrier to new members who lack the knowledge to participate effectively in associational activities and therefore lack the ability to produce the abstract commodities. Learning religious capital is an investment and therefore a cost. If individuals are required to invest a large amount of time and energy in order to learn the requisite religious capital to participate in religious services, they may choose not to participate at all. For example, some religions/denominations use sacred languages in their activities that make participation difficult for individuals lacking knowledge of the sacred language. In her study of converts to Orthodox Judaism, Sands (2009) finds that some women stopped attending religious services because they were not familiar enough with Hebrew to follow them. Notably, these women described being extremely passionate about and committed to their faith, and yet they still chose not to attend due to their low levels of religious capital. Likewise, Ebaugh and Chafetz (2000), in their study of thirteen immigrant religious associations, also found evidence of congregational exit due to individuals lacking knowledge of the religious languages used during the services. Islamic and Jewish religious associations in the United States have tried to combat this issue through investing in classes for members to learn Arabic and Hebrew, respectively (Mango 2011; Wertheimer and Keysar 1995). Similarly, new members of an Episcopal congregation noted difficultly assimilating into the congregation because they lacked congregational- and denomination-specific knowledge (Scannell 2003). For example:

> They experienced a sense of "exclusion" when the congregation suddenly said certain words that were not printed in the service bulletin, or when announcements directed people to certain rooms but there was no map or signage to show where the rooms were. These people also said that particular language did not make sense to them: that since they did not know what "Rite One" or "Rite Two" meant, they did not know what the differences were between the 7:30, 9, or 11 o'clock services (Scannell, 2003: 72).

One respondent even mentioned that she wanted to know what "those secret words they always say" were, words that the congregation itself thought "all Episcopalians would know" (Scannell, 2003: 74). Given these results, the congregation revised their bulletin to include all the words recited by the congregation and also improved signage in their building. These examples suggest that if congregations and denominations are interested in not only keeping members but gaining new members, they need to require an optimal level of firm-specific religious capital that encourages continued participation from new and current members, while simultaneously making such capital easy to acquire.

While this study focused on religious organizations, one type of voluntary association, the OC capital distinctions can be easily applied to other types of voluntary associations. Voluntary associations and businesses alike have OCs, and the investment individuals make in learning those cultures represent capital investments. For example, social movement organizations (SMOs), another type of voluntary association, have cultures, as do the broader social movements in which they fall (McAdam 2000; Taylor and Whittier 1995). McAdam (2000: 261) notes that social movements often "become worlds unto themselves that are characterized by distinctive ideologies, collective identities, behavioral routines, and material cultures." Social movement literature categorizes SMOs within the same social movement as a "social movement industry (SMI)" (McCarthy and Zald 1977). This typology allows for two types of OC capital: SMO-specific and SMI-specific, the former only applying within the particular SMO and the latter applying to all SMOs within the same SMI. McCarthy and Zald (1977: 1235) make an observation congruent with predictions from this framework:

> Though many of the skills developed by individuals in such careers (public relations, for instance) may be usefully applied in different SMIs, our impression is that individuals typically move between SMIs which have similar goals and hence have overlapping constituencies. While we might find individuals moving between civil rights and labor SMOs, we would be unlikely to find movement from civil rights SMOs to fundamentalist, anticommunist ones.

While general human capital skills, such as public relations, are transferable to any SMI, what McCarthy and Zald fail to point out is that SMI mobility trends may be a result of more similar SMIs having overlapping OCs that allow individuals to transfer OC capital. Individuals may be more likely to move

between the civil rights and labor SMIs because they are able to conserve some of their OC capital. Applying human capital distinctions to social movements may aid in explaining the social movement participation trajectories of individuals as well as other types of voluntary associations.

This study has several limitations. First, like most exit studies, the dataset used is cross-sectional, and therefore causality cannot be inferred and reverse causality is a possibility. In the case of this study, reverse causality is a more likely explanation for individuals who have not participated in the organization in a long time and may therefore have forgotten some of their religious capital. To help address this limitation, a control variable for length of time since respondent became inactive was included in the model. Although the magnitude of the religious capital effects on turnover were reduced net of this variable, they still remained statistically significant, which strengthens confidence in the specification of the model. Although the causal direction cannot be verified, it is an improvement on past religious organizational exit studies, which tend to have small convenience samples (Boeri 2002; Jacobs 1984; Wright 1984; Wright and Piper 1986). Moreover, most denominational switching studies suffer from the dependent variable being coded from retrospective accounts of respondents' religious affiliation when they were younger (e.g., age ten, fourteen, or sixteen). Because this study uses membership rolls, it does not rely on retrospective accounts of whether the respondent was affiliated previously. All individuals in the sample were at one time affiliated with a Mormon Church long enough to be included on their membership rolls. Thus, the dependent variable does not suffer from retrospective data as it only asks respondents for their current membership status. Second, the sample was restricted to current and past members of one type of religious voluntary association, so the findings should be generalized with caution to other organizations. Third, religious capital was measured based on one component of it—knowledge of important organizational texts. Because previous studies have found that this measure is correlated with other forms of religious knowledge (De Jong, Faulkner, and Warland 1976; Faulkner and De Jong 1966; Finney and Lee 1977; Hilty, Morgan, and Burns 1984; Hilty and Stockman 1986), this measure may capture a broader amount of religious capital. This supposition cannot be determined with this dataset, however, and future studies are needed to determine if these results are applicable to other operationalizations of OC capital. Fourth, while models were estimated separately to examine possible differences across location, the smaller sample sizes make it difficult to interpret the findings. Future research would benefit from examining the effect of context and whether particular forms of OC capital are more influential in certain contexts.

Although human capital, cultural capital, and OC studies tend to be distinct lines of research, this paper contributes to the literature by demonstrating how combining insights from them can help predict membership turnover in religious organizations and voluntary associations more broadly. Because human capital theory has also been used to explain organizational commitment and other

outcomes, future studies should investigate whether OC capital also affects these other variables.

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