

Religion as a Resource: Individual Religiosity, Religious Context and the Creation of Social Capital in Germany*

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Abstract

This paper examines the role of religion as a source of individual social capital. I go beyond existing work on the topic in three important respects. First, I focus on informal social connections and social trust as dependent variables instead of the more common investigation of organizational membership and volunteering. Second, I concentrate on the religious landscape of Germany which differs markedly from the frequently studied US and may be more indicative for other European societies. And third, I jointly test the effect of individual religiosity as well as religious contexts by means of multilevel analysis. Results suggest that both individual religiosity as well as regional religious contexts matter for the creation of social capital. Protestants have more social capital at their disposal than adherents of other faiths and living in a cultural context of Protestantism adds further to it - irrespective of one's own religiosity. Furthermore, individual attendance of religious services is a major factor explaining variation in informal social networks and social trust. Last, while religious diversity in a given regions does not affect informal social connections it does have some effect on social trust - but not for all religious groups alike. Rather, religious diversity reduces social trust for Muslims only.

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Introduction

The idea of religion serving as an important resource for social integration has been with the social sciences ever since the likes of de Tocqueville ([1862] 1954) and Durkheim ([1897] 1951, [1912] 1995). More recently, this idea has regained prominence within social capital theory. Indeed, the preoccupation with social capital has been linked to thoughts on religion from its very beginning. Coleman (1988, Coleman & Hoffer 1987), for instance, notices that it is the tight interconnection between school, parents and religious community that renders Catholic private schools more effective in teaching students and keeping them from dropping out as compared to public or secular private schools. Putnam (2000) in his study on social capital in the US finds that the most common form of associational membership is religious in nature and that individual religiosity rivals education as most important explanatory factor for social capital endowment. Last, Fukuyama (1995, 2000) stresses the role of Protestant norms and values for a culture of trust that extends social trust from close kin towards people in general and contrasts them with the distrustful familism inherent to Confucianism or Catholicism.

And yet, despite the central role religion plays in these pivotal accounts of social capital theory, up until now “relatively little scholarly attention has been given to the role of religion in social capital formation” (Smith 2003: 3). Only very recently has religion received more systematic consideration in empirical social capital research. In the present paper I aim at contributing to this emerging debate in three important ways.

First, the bulk of the literature so far has especially concentrated on the impact of religion on organizational membership and volunteering (Becker & Dhingra 2001, Campbell & Yonish 2003, Greeley 1997, Lam 2002, 2006, Monsma 2007, Putnam 2000, Ruiter & deGraaf 2006, Smidt 1999, Park & Smith 2000, Uslaner 2002, Verba et al. 1995, Wilson & Janoski 1995, Wuthnow 1999, Wuthnow & Hodgkinson 1990). While results differ in details, the general story is that religion has a positive effect on both associational membership and civic engagement and thus contributes to the common good.

Much less attention, however, has been given to religion’s influence on other, equally important forms of social capital such as *informal social connections* and *social trust* (but see Wuthnow 2002, 2003, Welch et al. 2004). Since people usually spend more time socializing with friends, colleagues and neighbours than in clubs and organizations (Newton 1999), informal connections play a

significant role in everyday life. In particular, informal social networks provide individuals with a whole range of expressive and instrumental resources and thus constitute a vital source of social capital (Lin 2001, Putnam 2000, van den Meer et al. 2008). Likewise, generalized social trust is another important aspect of social capital as it taps an individual's affective relation towards the wider society and people in general (Uslaner 2002a). Most notably, social trust facilitates cooperation between people by reducing transaction costs accruing from the search for information or contractual modes of agreement and control (Fukuyama 1995, Putnam 2000). Therefore, I will expand the existing literature by focusing on these two specific aspects of social capital and evaluate religion's role in their respective formation.

Second, with the notable exception of a handful of comparative studies (e.g. Bahovec et al. 2007, Halman & Pettersson 2003, Lam 2006, Ruijter & de Graaf 2006) as well as singular case studies for the Netherlands (deHart 2001) and Finland (Yeung 2004) empirical evidence on the impact of religion on social capital is strictly restricted to North America. Since the USA are widely regarded as being an exceptional case when it comes to matters of religious life, there can be no doubt that researchers should move beyond North America and explore the generalizability of religion's influence on social capital in other cultural contexts.

In my analysis, I will focus on Germany whose religious landscape differs markedly from the one in the US (Gabriel 2001). Traditionally, Germany is a confessionally mixed country with a Protestant majority and a large Catholic minority. Since unification with the former GDR, where enforced secularization by the socialist regime has led to a widespread and enduring loss of religiosity (Meulemann 2004), contemporary Germany is about equally split between three groups, i.e. Catholics, Protestants and the non-religious. Moreover, due to immigration Germany now has a growing Muslim minority which contributes to the diversity of religious life but also poses new challenges to social integration. Taken together, these aspects make Germany a most interesting case for the differentiated study of religion's impact on social capital formation.

Third, research so far has mainly focused on *individual* religiosity and its impact on social capital. However, religiosity is also a property of whole *collectives* and thus constitutes the structural as well as cultural context in which individual social capital formation takes place (cf. Finke & Adamczyk 2007). To be sure, some macro quantitative comparisons based on aggregated data include variables on religion in their models (e.g. Bjørnskov 2006, Delhey & Newton 2005), but individual and contextual effects are usually confounded in these

studies. Up to now, there have only been very few attempts to actually separate individual from contextual effects by considering them simultaneously in multilevel applications (Ruijter & De Graaf 2006, Lam 2006, Borgonovi 2008).

So on the methodological side, I go beyond the present literature by jointly evaluating individual level and context level effects using multilevel analysis. Relying on survey data from the *German Socio-economic Panel* (GSOEP), I compare 97 subnational contexts in Germany, namely the German *Raumordnungsregionen*.

The subnational perspective further eliminates some of the methodological problems frequently encountered in the comparison of whole nations (Snyder 2001). For instance, scaling down to the level of regions is a good way to increase one's number of cases. This circumvents the common problem of being able to only include a limited number of level 2 variables due to small sample size at the context level. Moreover, this strategy allows for a controlled comparison between units by holding other influential factors constant. For example, the confounding effects of religious traditions and political institutions on social capital (cf. Delhey & Newton 2005) are elegantly disentangled in our case by holding the latter constant. In this sense, the present analysis meets the requirements of a most similar systems research design in an optimal way (Lijphart 1971, Przeworski & Teune 1970). Most importantly, however, regions of small scale may be theoretically better suited for analyzing context effects as compared to whole nations since they constitute the immediate social surrounding of individuals (cf. Borgonovi 2008). The regions considered in the present paper are functionally confined units that are located between the regional levels of NUTS 1 and NUTS 2. So it is quite plausible to assume that for most people, home, work place as well as places for leisure are all located within the same region (Legewie 2008).

The organization of the remainder of this paper is straight forward. In a first step, I shall introduce theoretical arguments from the literature and derive testable hypotheses on how both individual religiosity and religious context may impact on the formation of social capital. In a second step, I will address data and measurement issues. In a third step, individual and context hypotheses are empirically tested by means of multi-level analysis. Finally, results will be discussed in the conclusion.

Religion and Social Capital: Theory and Hypotheses

The relationship between religion and social capital is highly complex (cf. Smith 2003). This stems from the fact that both concepts are multi-dimensional constructs, comprising structural as well as cultural components and that both may be applied at the micro as well as macro level of analysis (Kecskes & Wolf 1995, van Deth 2003). Moreover, the causal direction of influence may run in both directions. Religion shapes social relations and attitudes while at the same time religiosity itself may depend on and be influenced by social relations (McIntosh et al. 2002, Stark & Finke 2000: 118 ff).

In the present paper, I cannot address this relationship in its entire complexity. Rather, I restrict myself to the examination of two aspects of social capital as dependent variables at the individual level, namely informal social networks and social trust. Drawing on the literature, I will introduce theoretical arguments and formulate testable hypotheses on how individual religiosity and regional religious context impact on these forms of social capital.

Individual Level Hypotheses

In the literature there are two general explanations why individual religiosity should encourage social capital formation (cf. Monsma 2007, Putnam 2000, Smidt 2003, Wuthnow 1990). The first perspective views religiosity primarily as cultural or psychological phenomenon and therefore stresses the pro-social effects of religious beliefs, norms and world views. The second perspective, on the other hand, focuses on structural aspects of religiosity and thus the effects that result from social integration into a religious community.

Religious Belief Hypothesis

From a cultural perspective, religion constitutes a belief system from which social norms and values are derived (Geertz 1983). All great religions not only impose sacred obligations towards the divine, but specify moral demands concerning the behaviour of their adherents towards one another and thus contribute to social capital formation. Indeed, already de Tocqueville ([1862] 1954) argued that religious values are the reason why people overcome self-interest and get involved in their communities.

Of course, religious traditions may differ with regards to preferred social

relations which in turn impacts on their ability to foster different forms of social capital in general and informal networks in particular. Typically, the literature contrasts the individualistic ethic of Protestantism with the more collectivistic stance on social relations promoted by Catholicism (e.g. Curtis et al. 2001, Greeley 1989, Lenski 1961, Weber [1920] 1988).

In his classic *The Religious Factor* Lenski (1961), for instance, argues that Catholicism puts great emphasis on the family at the expense of relations outside the family, while Protestantism tends to weaken bonds with the kin group in favour for relations with individuals outside the kin group and involvement in secondary groups. The same applies to smaller Christian groups and sects as, according to Lenksi, “churchtype religious organizations normally see the kin group as an ally deserving support, whereas sect-type organizations tend to see it as something of a competitor” (1961: 224).

For Muslims, on the other hand, one would expect a pronounced collectivism and strong family orientation that in many ways resembles Catholicism and should therefore lead to less informal connections outside the family. Thus, the following hypothesis can be formulated:

H1a: Protestants and members of smaller Christian groups have more informal contacts with friends and neighbours, while Catholics and Muslims have less informal connections and contacts outside the family.

Since social trust has an important foundation in moral beliefs and views of human nature (Uslaner 2002a, Wrightsman 1992), the religious belief hypothesis may also explain differences in individuals’ propensity to place trust in other people. Generalized social trust rests on the perception that most people are part of the same “moral community” (Uslaner 2002a: 26). Therefore, theologies that advance inclusive doctrines of common grace, human potential and goodness will encourage religious people to place trust in others (Welch et al. 2004). These positive and inclusive views are most likely endorsed by majority religious traditions that are well integrated in the wider society, i.e. Protestantism and Catholicism.

However, religiosity may also lead to distrust towards other people. This should especially be the case for rigid religious groups whose view on human nature is pervaded by ideas of sinfulness and whose identity is based on strong symbolic boundaries between believers and non-believers, members of the religious in-group and and the rest of society (Welch et al. 2004, Uslaner 2002b).

This should hold true for fundamentalist or evangelical Protestants and other Christian sects. But also with regards to Islam it is quite plausible to assume that members of the Muslim minority define themselves through a symbolic demarcation from the majority and therefore display less trust to people in general.¹ Therefore, I hypothesize:

H1b: Catholics and Protestants will be more trusting than members of small Christian groups and adherents of Islam.

Religious Network Hypothesis

Besides these cultural aspects of individual religiosity much of the upcoming literature stresses the structural side of religious life and its distinct effect on social capital accumulation: „[S]ocial ties embodied in religious communities are at least as important as religious beliefs“ (Putnam 2000: 67).

According to this perspective, structural integration into a religious community and active participation in religious affairs serves as an important opportunity structure for meeting people and acquiring important social skills (Verba et al. 1995). Religious rituals of worship - such as attending church on Sundays or meeting for evening prayer - bring people from different segments of society together on a regular basis. Beyond religious rituals in a strict sense, congregations usually also offer many other social and cultural activities. This way, religious communities provide ample opportunities and a good breeding ground for making others' acquaintance, exchanging favours and even the formation of friendships (Ellison & George 1994, Putnam 2000). According to the principle of homophily these processes should even be reinforced by the relative like-mindedness of members of the same congregation (McPherson et al. 2001). Besides the immediate contacts within a religious community people will also be integrated into larger social networks spanning beyond the congregation and into the wider community (Ammerman 1997).

In sum, Putnam argues, „religiously involved people seem simply to know more people“ and are “unusually active social capitalists” (2000: 67). Several studies for the USA empirically corroborate the connection between regular church attendance and network size as well as frequency of interaction (Bradley 1995, Ellison & George 1994, McIntosh et al. 2002, Putnam 2000). So, in accordance with this line of research, I hypothesize that:

¹Of course, perceived discrimination of one's own minority religious beliefs could also result in distrust towards the religious majority.

H2a: People who attend church on a regular basis have more informal contacts with friends, acquaintances and neighbours than people who do not go to church.

From the arguments presented above it should be plausible that church attendance will also have an impact on social trust. Trust, according to Fukuyama, “arises within a community of regular, honest, and cooperative behavior, based on commonly shared norms“ (1995: 26 f). The congregation is such a place outside the private sphere where people from different segments of society get to know each other as like-minded, benevolent and cooperative. This trustworthy behaviour is further reinforced by reputational effects that arise from regular interaction with other church members and the density of connections between congregants (Cook & Hardin 2001). Therefore, interactions within a religious group are usually pervaded with trust, and often with met, returned, or reciprocated trust and thus provide a good training ground for the generalized propensity to trust (cf. Stzompka 1999: 130).

Of course, it could also be the case that strong integration in a religious group only fosters trust in its own members and not in people in general. This may especially apply to religious groups that are not firmly rooted in society. Nonetheless, I hypothesize:

H2b: People who attend church on a regular basis express greater social trust in people than the religiously un-involved .

Context Level Hypotheses

Religiosity is not only a property of individuals but also of collectives. The religiosity of a collective serves as a cultural as well as structural context for individuals and is therefore likely to have an impact on attitudes and actions independent from individual religiosity (cf. Finke & Adamczyk 2007). In the following I will consider three such aspects of religious context and their impact on individual level social capital formation, i.e. the dominant religious cultural tradition in a given region, the degree of religious diversity, and overall levels of devoutness.

Religious Culture Hypothesis

An important line of thought stresses the role religious traditions play for the culture and social life in a given nation or region (Inglehart & Baker 2000, Norris & Inglehart 2004, Weber [1920] 1988). According to this perspective, distinctive worldviews that in the past were linked with or once originated from religious traditions have left deep imprints on contemporary moral beliefs and social attitudes (Inglehart & Baker 2000). In contrast to individual religious beliefs these values are now part of the general culture and are not primarily transmitted by churches, but by the educational system, the media, public discourse and by every day actions (Finke & Adamczyk 2007). Therefore they are shared by most of the citizens in a given region - regardless of whether they consider themselves to be religious or not. Religious and secular people alike are exposed to this cultural context.

Since Germany is a confessionally mixed country with (roughly) a dominant religious tradition of Protestantism in the North and a dominant culture of Catholicism in the South, according to the religious culture thesis there should be clearly visible cultural differences across respective regions even today. In line with arguments provided further above, I expect greater individualism and thus more informal connections with people outside the family in traditionally Protestant regions and, conversely, stronger familism at the expense of other social relations in Catholic dominated areas of Germany. The hypothesis reads:

H3a: In traditionally Protestant dominated regions people will meet more frequently with friends, acquaintances and neighbours, than in regions with a cultural background of Catholicism.

The same argument applies to social trust. An important cultural consequence of Protestant tradition lies in its inherent imperative to extend virtues like truth telling, reliability and reciprocity beyond the narrow circle of one's own family, thereby encouraging the extension of trust to people in general, including strangers (Fukuyama 1995). Thus a region's Protestant past will result in a pronounced culture of trust in the present. Catholicism on the contrary might be conducive to an "amoral familism" (Banfield 1958), i.e. a cultural trait where moral behaviour is only exhibited towards the own in-group but not towards people in general. In such cultural contexts trust will be limited to members of one's own ingroup only and not extended to unknown persons. Thus a region's Catholic heritage could impede the development of trusting re-

relationships in its population (cf. Putnam 1993). Indeed, several studies show that in international comparison countries with a Protestant traditional background display the highest levels of social trust, whereas Catholic nations score rather low on trust measures (e.g. Bjørnskov 2007, Delhey & Netwon 2005, Inglehart & Baker 2000). Transferring this argument to the German regions, I hypothesize that:

H3b: In regions with Protestant tradition people will be more trusting, while in Catholic dominated regions people will display lower levels of trust.

Religious Cleavage Hypothesis

Whereas the religious culture thesis stresses the shared cultural background of a region, the religious cleavage hypothesis focuses on religious differences and divisions and the potentially negative impact of religious diversity on social capital formation (Delhey & Newton 2005). Indeed, a classic assumption in the social sciences holds that social integration - and thus the formation of social capital - is based on shared values which in turn are thought to result from religious homogeneity. Growing religious heterogeneity - mainly due but not limited to immigrants from Islamic countries - on the contrary may lead to conflicts between religious groups and pose a potential threat to social connectedness (cf. Wolf 1999).

The basic rationale behind this argument is that people are more likely to interact and connect with people who are like themselves and have many things in common (McPherson et al. 2001). This line of reasoning has received empirical support - along with a new twist - from a recent and much debated article by Putnam (2007) who found that ethnic diversity in fact leads to social isolation. That is to say, diversity does not even so much trigger in-group vs. out-group divisions, but rather general feelings of anomie and retreat to the private sphere. Thus, people living in diverse surroundings do not simply have more bonding relations with people like themselves but less social capital at their disposal in general.

While Putnam focuses primarily on racial and ethnic differences in the US, the argument may be readily transferred to religious heterogeneity in the German regions. I therefore hypothesize that:

H4a: Greater religious diversity in a given region leads to less informal social contacts with friends, neighbours and acquaintances.

Since social trust in large parts, too, rests on perceived similarities and a sense of familiarity, religious diversity may also lead to a decrease in regional trust levels (Delhey & Newton 2005). Indeed, several empirical studies suggest that greater ethnic heterogeneity seems to be associated with lower social trust (e.g. Alesina & La Ferrara 2000, Anderson & Paskeviciute 2006, Newton & Delhey 2005, Putnam 2007). Again, I transfer this argument to religious diversity in the German regions and hypothesize that:

H4b: Greater religious heterogeneity in a given region will lead to lower levels of social trust in its population.

General Network Hypothesis

A central claim of social capital theory is that social networks also have external effects and therefore constitute public goods, i.e. they also influence and benefit people in the wider community who are not part of and/or do not contribute to the network themselves (Coleman 1988, Putnam 2000). In this vein, one would not only expect effects from *individual* religious involvement and church attendance, but also from the *general level* of devoutness and church going within a given region (cf. Ruijter & de Graaf 2006). In other words, regional church attendance rates serve as structural contexts which may impact on the social capital available to both religious and secular people.

With regards to informal connections, people nested within a highly religious context will have a considerable number of religiously involved friends and acquaintances and therefore will be indirectly integrated into religious networks, regardless of whether or not they are themselves religious and attend religious services (Ruijter & de Graaf 2006: 191). Thus, they should benefit from the increased informal sociability in their religious surrounding and have more social connections themselves. The respective hypothesis reads:

H5a: In devout regions people will have more informal social connections, even if they themselves are not religious.

An important external effect of dense social networks that encourages the development of social trust is that they sanction social norms and exercise social control (Coleman 1988). Most people conform to social norms most of the time simply because they seek to retain a good reputation with the people they are

attached to and in order not to lose these valued relationships (Cook & Hardin 2001). Therefore, people who are strongly involved in religious affairs and well integrated into a religious community are very likely to conform to pro-social norms and refrain from deviant acts and untrustworthy behaviour (Stark & Bainbridge 1996).

From this argument follows that in regions with high levels of devoutness relatively more people will play by the rules and act in a trustworthy and cooperative way, than in regions where people lack such religious networks. A number of empirical studies at the individual and aggregate level corroborate this idea and find that religion tends to reduce most forms of social deviance (e.g. Baier & Wright 2001, Bainbridge 1989, Bainbridge & Stark 1996, Stark 1996).

Since in devout contexts with high church attendance levels of deviant behaviour will generally be lower, all people living in these contexts - religious and secular alike - benefit from the maintenance of social order and are encouraged to trust one another. Thus, the final hypothesis states that:

H5b: In devout regions people will display greater social trust, even if they themselves are not religious.

Data and Methods

In order to test the proposed hypotheses, I draw on survey data from the 2003 wave of the *German Socio-economic Panel* (GSOEP) (Wagner et al. 2007).

Besides including relevant measures for religiosity and social capital, the GSOEP is especially suited for the present purpose because of its large number of respondents. In contrast to many other survey projects, this large N allows for a reasonable analysis of religious minorities such as Muslims. Another useful feature is the provision of the so-called *Geocodes*. These can be used to assign respondents to 97 small scale regions (*Raumordnungsregionen*) and therefore to test regional context effects in multilevel analysis. The total sample size consists of $N = 20501$ individuals nested in $N = 97$ regions. Number of respondents per region range from $N = 45$ up to $N = 760$ with an average of $N = 211.4$ individuals.

Dependent Variables²

For *informal social connections* I consider an indicator that taps the frequency of informal interactions with others. On a scale from “never” (1) to “every day” (5) respondents were asked to indicate how often they “meet neighbours, friends and acquaintances”. I recoded this ordinal variable to form a dummy where 1 denotes informal socializing “at least once a month” and 0 “less often”.

Social trust is measured by a total of three survey items. On a scale from “totally agree” (1) to “totally disagree” (4) respondents were asked their opinion on the statements “On the whole one can trust people”, “Nowadays one can’t rely on anyone” and “If one is dealing with strangers, it is better to be careful before one can trust them”. Answers were rescaled so that higher values denote greater trust and then combined into an weighted index by means of factor analysis.

Independent Variables

There are two explanatory variables at the individual level and three at the context level.

At the individual level, religious belief is inferred from respondents’ *religious affiliation*. This variable has five categories, distinguishing “non-religious” (0) from “Catholics” (1), “Protestants” (2), “other Christian groups and sects” (3), as well as from “Muslims” (4). In all analyses dummy variables for each category are used, with the “non-religious” category serving as the reference group. Due to a small N, adherents of other non-Christian religions people such as Jews and Buddhists had to be excluded from the analyses. Deviating from others in the literature (e.g. Ruijter & De Graaf 2006: 197), I did not transform the ordinal variable for *church attendance* into a quasi-metric measure of days per year a respondent goes to church. Rather, since preliminary analyses suggested that effects of church attendance are not linear, I formed a simple dummy variable where 1 indicates regular church attendance “at least once a month” and 0 “less often/never”.

At the context level, a region’s *religious cultural tradition* was measured by the percentage of respective adherents. Since in Germany the percentage of Protestants in a region’s population is roughly the inverse of Catholic population shares, I just include percentage of Protestants in the equations as to avoid problems of collinearity. Regional *devoutness* was measured by the regional

²A detailed list of variables used is given in table A1 in the appendix.

population share that goes to church at least once a month. To capture *religious diversity* within a given region, I calculated an inverse Herfindahl-Index based on the religious affiliation variable, i.e.

$$HI = 1 - \left(\sum_{i=1}^N k_i^2 \right)$$

where N represents the number of different religious traditions in the region and k_i is religion i 's share of total adherents in the region. The index ranges from 0 to 1, where 0 denotes complete religious homogeneity and 1 complete religious heterogeneity.

Controls

In order to avoid spurious results, several controls on both the individual and contextual levels are considered. For the selection of potentially influential variables I follow existent empirical literature on social capital (e.g. Bühlmann & Freitag 2004, van der Meer et al. 2008, Putnam 2000).

At the individual level, I include respondents' *sex* and *age* in years, a dummy variable for *East Germans* as well as a dummy for *foreign citizenship*. Respondents' *educational level* was measured using the CASMIN classification (König et al. 1988). Also, I include a measure of *household income*.

At the context level, I include a dummy for *socialist legacy* referring to all regions of the former GDR. Also, I control for regional *GDP per capita* and regional degree of *urbanization*. These last two measures were taken from the INKAR 2003 data released by the Federal Office for Building and Regional Planning.

Empirical Evidence

In this section results are presented. To empirically test the individual and context level hypotheses I employed multilevel analysis (Hox 2002, Kreft & de Leeuw 1998, Snijders & Bosker 1999) using STATA 10.0. Whereas level 1 refers to the level of individuals, level 2 refers to contexts, i.e. the German regions. Since the variable for informal social connections is binary in outcome, I estimate multilevel logistic regression models for this measure and multilevel linear regression models for social trust. Only cases with non-missing values on all variables were considered in the analyses.

In a preliminary step, I estimated so-called 'empty models' for informal networks (*M0a*) and social trust (*M0b*), respectively (see table 1). These models include no explanatory variables, just an intercept which is allowed to vary over regions. *M0a* and *M0b* primarily serve as reference for successive models. Likelihood-ratio tests suggest that there is variance on the regional level and that therefore multilevel analysis proves to be an appropriate procedure in both cases.

[Table 1 around here]

Evidence at the Individual Level

The next models in table 1 - *M1a* for informal networks and *M1b* for social trust - introduce individual level predictors and controls. Inclusion of these variables significantly improves the fit of the two models as likelihood-ratio tests assert and allow the testing of individual level hypotheses.

Looking at the coefficients, it is obvious that there are notable differences between *religious beliefs*. With regards to informal socializing, Protestants as well as Muslims meet friends, acquaintances and neighbours more often than non-religious people. Catholics and members of other Christian groups and sects, on the other hand, do not differ significantly from those who do not adhere to any religious faith. These findings only partly confirm hypothesis *H1a* which posits that especially Protestant beliefs should lead to more frequent contacts outside the family, while Muslims due to their familism should in fact have less contacts.

For social trust only Protestants show a greater propensity to place faith in people in general. Adherents of other religious beliefs, i.e. Catholics, other Christians and Muslims are no different from secular people when it comes to trusting others. Conversely, the lack of significant effects for these religious groups suggests that their members at least do not distance themselves from the rest of society. Therefore, hypothesis *H1b*, too, is only partly supported.

Judging from the size of the coefficients and the levels of significance, *regular church attendance* seems to be a more important factor for social capital formation than the belonging to any particular religion. In perfect accordance with *H2a*, people who go to church on a regular basis are also more socially active and meet more frequently with others. Likewise, individuals actively involved in religious life and strongly integrated into a religious community are more

trusting than less well integrated persons. This is exactly what hypothesis *H2b* predicts.

A further test for possible interactions between religious affiliation and church attendance shows that neither church attendance's effect on informal networks nor on social trust is moderated by religious traditions in a statistical significant way (not shown here).³ In other words, for social capital formation it does not matter which church you go to as long as you do go to church.

While only of minor theoretical importance for the present paper, the *control variables* also show significant effects. Women have a more active social life, as do the higher educated and members of organizations or associations. However informal socializing decreases with age and is less practiced by East Germans. Foreign citizenship and household income are without significant effect on this form of social capital. With regards to social trust, higher status people are more trusting - both education and income show significant positive effects. Organizational membership, too, is related to greater social trust. The elderly, East Germans and foreigners are less trusting, while sex does not matter. All in all, there are no surprises here.

[Table 2 around here]

Evidence at the Context Level

Having tested the individual level hypotheses, I now turn to the context hypotheses on religion and social capital. Indicators for the regions' Protestant cultural tradition, their devoutness as well as their religious diversity are added to the models (see table 2). All regional level variables, including controls, enter the equations at the same time.⁴ Likelihood-ratio tests confirm that including these level 2 predictors significantly improves the fit of both models.

Results for the informal networks model (*M2a*) and the social trust model (*M2b*) show that, generally speaking, religious context has an independent effect on individual level social capital. However, not all religious properties of a given region are of equal importance. In fact, only a regional *cultural tradition of Protestantism* is conducive to social capital formation. People who live in traditionally Protestant regions of Germany have more frequent informal interactions with friends, acquaintances and neighbours than their fellow citizens

³Tables are available upon request from the author.

⁴Including them separately does not change the results in any considerable way.

in Catholic parts of the country - regardless of their own religious affiliation. *H3a* is clearly supported by the data. The same holds true for social trust. In line with hypothesis *H3b*, individuals in cultural contexts shaped by a religious tradition of Protestantism are generally more trusting than individuals in Catholic dominated contexts. Again, this effect is independent from their individual religiosity.

However, contrary to a widely held assumption *religious diversity* poses no threat to social integration. While the estimated coefficients in the informal social connections (*M2a*) as well as the social trust model (*M2b*) are both negative in sign, they are nowhere near statistical significance. People in religiously homogeneous regions do not interact more with friends, acquaintances and neighbours than people in more heterogeneous settings. Also, religious homogeneity does not seem to be a prerequisite for social trust that extends towards people in general. Neither hypothesis *H4a* nor *H4b* are supported by the empirical evidence.

Similarly, with regards to *regional levels of devoutness* there is neither a significant effect on informal socializing nor on social trust to be discerned. Whereas individual church attendance proved to be an important factor explaining these two forms of social capital, living in a context with many regular church goers adds nothing to it. Therefore, hypotheses *H5a* and *H5b* have to be rejected.

Looking briefly at the additional *control variables on the regional level*, GDP per capita has positive effects on informal relations as well as on social trust. Also, in regions with a socialist past, people meet more often with others but they are not more trusting. Regional degree of urbanization, however, shows no significant effects.

Finally, it is worth noting that the effects for individual religiosity remain virtually unchanged in models *M2a* and *M2b*. Like in preceding models *M1a* and *M1b*, Protestants and Muslims are more socially active than Catholics and adherents of other Christian faiths. Protestants also still show higher levels of social trust and individual attendance of religious services again remains a highly significant explanatory factor for both aspects of social capital.

[Table 3 around here]

Further Analyses: Cross-Level Interactions

So far I have treated effects of individual religiosity and regional religious contexts as independent from one another. However, it may well be that individual religiosity has different effects on social capital formation depending on the context (cf. Ruiter & de Graaf 2006, Scheepers et al. 2002). Likewise, it is conceivable that a given religious context does not influence all people's social relations and attitudes the same way (cf. Borgonovi 2008). In short, there may be cross-level interactions between individual and regional properties at work that should be further explored.

In order to check whether effects of individual religiosity indeed differ between regions, I first estimated several 'random slope' models where the effects of religious affiliation and church attendance on social capital were allowed to vary across regions (not shown here).⁵ Comparing these models to the previously estimated 'random intercept' models by means of likelihood-ratio tests indicates that there are significant slope variances for religious affiliation and church attendance on both informal connections and social trust.⁶ Therefore, looking for possible cross-level interactions seems an appropriate venture.

I formed a total of four sets of multiplicative interaction terms and included them separately in the equations for informal social connections and social trust (see tables A2 and A3 in the appendix). In the first set (models *M3a* and *M3b*), individual church attendance is moderated by percent Protestants in the region, overall devoutness, religious diversity and socialist legacy. The second set combines religious affiliation with percent Protestant (*M4a* and *M4b*), the third relates the effect of religious affiliation to regional devoutness (*M5a* and *M5b*) and the fourth and final set consists of interaction terms between religious affiliation dummies and religious diversity (*M6a* and *M6b*).

However, with regards to *informal social connections* (table A2 in the appendix) no significant interaction effects were detected. Likelihood-ratio tests show that none of the four sets of multiplicative interaction terms lead to a better fit of the models. Therefore, neither regional differences in dominant religious tradition, regional devoutness, religious diversity nor socialist legacy

⁵Tables are available upon request from the author.

⁶All random effects were included and tested separately. I further checked for significant covariances between religious affiliation and the intercept as well as church attendance and the intercept. Whereas I detected no covariance between church attendance and the intercept, religious affiliation and intercepts for informal connections and social trust did in fact covary in a statistical significant way. However, their inclusion lead to severe computational problems and non-convergence of the models. Therefore, I excluded them from successive estimations.

account for the varying impact of church attendance and religious beliefs on social contacts across the German regions.

Similarly, the impact of church attendance on *social trust* does not depend on any of the considered regional context variables (see table A3 in the appendix). And varying effects of religious affiliation, too, are neither determined by a region's religious tradition nor by its general level of devoutness. Again likelihood-ratio tests suggest that there are no significant interaction effects.

But there is one notable exception to these negative findings. As results in table 3 show, there is a significant interaction between *being Muslim and the degree of religious diversity* in a given region (models *M6b* and *M7b*). A likelihood-ratio test asserts that model *M7b* indeed provides a better fit than a model without an interaction term.

As this result suggests, the amount of trust Muslims place in people in general is determined by how heterogeneous in terms of religion their surrounding is. To be more precise, the direction of the sign indicates that for Muslims social trust in fact *decreases* with higher degrees of religious diversity. Put somewhat differently, religious diversity in a given region does matter for social trust, but it does not affect the trusting attitudes of each religious group in the same way. Figure 1 helps to illustrate this point. Fixing all other factors constant to zero, the impact of religious diversity on social trust is more or less the same and even slightly positive for adherents of all Christian faiths (i.e. Catholics, Protestants and smaller Christian groups), but differs markedly for Muslims, where it is clearly negative. In religiously homogeneous settings Muslims are more trusting, while in religiously heterogeneous settings they are less trusting than adherents of Christian faiths.

However, plotting the marginal effects of being Muslim on social trust for different degrees of religious diversity renders the picture more clearly (see figure 2). The general finding still holds - Muslims' social trust will be lower the more religiously diverse a region is. But as can be seen from the confidence intervals, the effect of being Muslim drops to statistical insignificance for regions with a religious heterogeneity measure beyond .5 on the inverse Herfindahl-Index. This is to say that in regions with larger shares of Muslims and thus higher religious diversity, Muslims do in fact not differ from non-religious people in terms of social trust towards the wider society.

[Figures 1 and 2 around here]

Conclusion

In this paper I aimed at examining the role of religion as a source of individual social capital. I went beyond existing work on the topic in three respects. First, I focused on informal social connections and social trust as dependent variables instead of the more common investigation of organizational membership and volunteering. Second, I concentrated on the religious landscape of Germany which differs markedly from the frequently studied US and may be more indicative for other European societies. And third, I jointly tested the effect of individual religiosity as well as religious contexts by means of multilevel analysis.

Results suggest that both individual religiosity and regional religious contexts matter for the formation of social capital in Germany. Especially individual Protestant beliefs and a regional cultural tradition of Protestantism foster social connections with friends, neighbours and acquaintances and social trust towards people in general. In fact one could speak of a double positive effect for Protestantism (cf. Lam 2006). Not only do Protestants have more social capital at their disposal than adherents of other faiths, but living in a cultural context of Protestantism adds even further to it - irrespective of one's own religiosity.

Furthermore, attendance of religious services is a powerful predictor for individual social capital endowment. People who are actively involved in their religious community have more social contacts and display higher levels of trust. This effect holds equally true for all religious groups. Thus, the notion that only Protestant congregations should have these positive effects, since they are relatively small and horizontally organized whereas Catholic congregations tend to be larger and more hierarchical and therefore less apt to produce social capital (Putnam 1993, Verba et al. 1995) is not supported by the empirical evidence. At least in Germany, both major churches - as well as mosques and other smaller places of worship for that matter - seem to be rather similar in their capability to bind people together and to instill trusting attitudes.

However, no context effect for high regional levels of church attendance could be detected. The expectations that high levels of devoutness within a given region would lead to more sociability between its population (Ruiter & de Graaf 2006) and further that high church attendance rates would deter delinquency and thus encourage social trust (Stark & Bainbridge 1996) were disappointed. But these negative findings may of course be due to the chosen level of aggregation. Regions may still be too large as to establish effects of a devout surrounding (cf. Borgonovi 2008). Thus the results here might be conservative

and understate true effects which maybe would show at the level of villages or neighbourhoods. Future research should therefore attempt to experiment with lower level contexts.

Finally, an interesting finding concerns the impact of religious diversity on social capital. While religious heterogeneity in a given regions does not affect informal social connections it does have some effect on social trust - but not for all religious groups. In fact, religious diversity reduces social trust for Muslims only. How can this finding be explained? A possible explanation could be that greater religious diversity in a region is mainly due to larger Muslim communities, which in turn form strong in-groups by means of symbolic demarcation and withdrawal from the rest of society. Thus, Muslims in regions with a large Muslim community will be less trusting towards the wider society. But one must not jump to conclusions here. Less trust does not indicate that members of the Muslim minority will in fact be distrustful towards the majority. Rather, this result shows that Muslims for the most part simply do not differ from the non-religious when it comes to trust.

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Appendix

<i>Variable</i>	<i>Source</i>	<i>Coding</i>
<i>Individual Level</i>		
Informal Social Connections	SOEP 2003	1 - meets friends, acquaintances and neighbours at least once a month; 0 - meets friends, acquaintances and neighbours less often
Social Trust	SOEP 2003	Factor score
Religious Affiliation	SOEP 2003	0 - non-religious; 1 - Catholic; 2 - Protestant; 3 - other Christian; 4 - Muslim
Church Attendance	SOEP 2003	1 - at least once a month; 0 - less often
Sex	SOEP 2003	1 - female; 0 - male;
Age	SOEP 2003	in years
East German	SOEP 2003	1 - yes; 0 - no
Foreigner	SOEP 2003	1 - yes; 0 - no
Education	SOEP 2003	CASMIN-Classification (König et al. 1988)
Household Income	SOEP 2003	in Euros
Organizational Membership	SOEP 2003	1 - yes; 0 - no

Table continues on next page

Table A1 continued

<i>Variable</i>	<i>Source</i>	<i>Coding</i>
<i>Context Level</i>		
% Protestant	SOEP 2003	% Protestant in region
Devoutness	SOEP 2003	% that go to church at least once a month
Religious Diversity	SOEP 2003	inverse Herfindahl-Index based on religious affiliation variable
Socialist Dummy	–	region of the former GDR
GDP per capita	INKAR 2003	GDP in 1000 Euro per resident
Urbanization	INKAR 2003	Residents per km ²

Table 1: Empty Models and Individual Level Effects on Social Capital

	<i>Informal Social Connections</i>			<i>Social Trust</i>				
	M0a	M1a	M0b	M1b				
<i>Fixed Effects</i>								
Intercept	1.239***	(0.037)	2.438***	(0.105)	0.006	(0.017)	-0.322***	(0.034)
Catholic	-	-	-0.084	(0.062)	-	-	0.027	(0.020)
Protestant	-	-	0.144**	(0.053)	-	-	0.077***	(0.017)
Other Christian	-	-	0.164	(0.141)	-	-	0.009	(0.041)
Muslim	-	-	0.333*	(0.145)	-	-	0.002	(0.041)
Church Attendance	-	-	0.478***	(0.055)	-	-	0.172***	(0.017)
Sex	-	-	0.234***	(0.038)	-	-	0.015	(0.012)
Age	-	-	-0.032***	(0.001)	-	-	-0.00***	(0.000)
East German	-	-	-0.376***	(0.070)	-	-	-0.107***	(0.025)
Foreigner	-	-	0.086	(0.093)	-	-	-0.098***	(0.028)
Education	-	-	0.054***	(0.009)	-	-	0.046***	(0.003)
HH Income	-	-	0.000	(0.000)	-	-	0.000***	(0.000)
Organizational Membership	-	-	0.208***	(0.040)	-	-	0.063***	(0.013)
<i>Random Effects</i>								
Level 1 Variance (Residual)	-	-	-	-	0.668	(0.007)	0.638	(0.007)
Level 2 Variance (Intercept)	0.095	(0.019)	0.076	(0.018)	0.024	(0.004)	0.016	(0.003)
<i>Model</i>								
Level 1 N	18245		18245		18141		18141	
Level 2 N	97		97		97		97	
Deviance	19330.018		18164.791		44344.225		43484.329	
AIC	19334.018		18192.791		44350.225		43514.329	

Unstandardized coefficients; standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001

Table 2: Individual and Context Level Effects on Social Capital

	<i>Informal Social Connections</i>		<i>Social Trust</i>	
	M2a		M2b	
<i>Fixed Effects</i>				
Intercept	1.565***	(0.305)	-0.639***	(0.126)
<i>Level 1</i>				
Catholic	-0.047	(0.063)	0.030	(0.020)
Protestant	0.139**	(0.053)	0.075***	(0.017)
Other Christian	0.176	(0.142)	0.008	(0.041)
Muslim	0.357*	(0.145)	0.004	(0.041)
Church Attendance	0.480***	(0.056)	0.172***	(0.017)
Level 1 Controls	<i>yes</i>		<i>yes</i>	
<i>Level 2</i>				
% Protestant	0.849**	(0.265)	0.256*	(0.108)
Devoutness	0.295	(0.487)	0.184	(0.199)
Religious Diversity	-0.195	(0.371)	-0.101	(0.153)
Socialist Legacy	0.505**	(0.161)	0.025	(0.064)
GDP per capita	0.018*	(0.008)	0.008*	(0.003)
Urbanization	0.000	(0.000)	0.000	(0.000)
<i>Random Effects</i>				
Level 1 Variance (Residual)	–	–	0.639	(0.007)
Level 2 Variance (Intercept)	0.059	(0.015)	0.013	(0.003)
<i>Model</i>				
Level 1 N	18245		18141	
Level 2 N	97		97	
Deviance	18144.800		43467.082	
AIC	18184.800		43509.082	

Unstandardized coefficients; standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001

Table A2: Cross-Level Interaction Effects on Informal Social Connections

	<i>Informal Social Connections</i>			
	M3a	M4a	M5a	M6a
<i>Fixed Effects</i>				
Intercept	1.561*** (0.312)	1.620*** (0.083)	0.288 (0.181)	1.904*** (0.275)
<i>Level 1</i>				
Catholic	-0.027 (0.064)	-0.083 (0.055)	0.181 (0.169)	-0.651 (0.185)
Protestant	0.166** (0.055)	0.037 (0.143)	-0.103 (0.362)	-0.222 (0.145)
Other Christian	0.190 (0.146)	0.086 (0.146)	-0.188 (0.400)	-0.666 (0.394)
Muslim	0.375* (0.443)	-0.254 (0.486***)	0.068 (0.056)	-0.330 (0.465)
Church Attendance	0.357 (0.443)	0.486*** (0.443)	0.465*** (0.056)	0.487*** (0.056)
Level 1 Controls	<i>yes</i>	<i>yes</i>	<i>yes</i>	<i>yes</i>
<i>Level 2</i>				
% Protestant	0.823** (0.272)	0.681 (0.514)	0.372 (0.431)	0.902*** (0.232)
Devoutness	0.272 (0.514)	0.345 (0.382)	-0.542 (0.334)	0.470 (0.660)
Religious Diversity	-0.230 (0.382)	-0.204 (0.382)	-0.225 (0.334)	-0.914 (0.333)
Level 2 Controls	<i>yes</i>	<i>yes</i>	<i>yes</i>	<i>yes</i>
<i>Cross-Level Interactions</i>				
Church Attendance x % Protestant	0.225 (0.452)	- (0.452)	- (0.452)	- (0.452)
Church Attendance x Devoutness	0.170 (0.795)	- (0.795)	- (0.795)	- (0.795)
Church Attendance x Religious Diversity	0.106 (0.584)	- (0.584)	- (0.584)	- (0.584)
Church Attendance x Socialist Legacy	-0.282 (0.227)	- (0.227)	- (0.227)	- (0.227)

Table continues on next page

Table A2 continued

<i>Informal Social Connections</i>					
	M3a	M4a	M5a	M6a	
Catholic x % Protestant	-	0.068	(0.499)	-	-
Protestant x % Protestant	-	0.285	(0.437)	-	-
Other Christian x % Protestant	-	0.292	(0.918)	-	-
Muslim x % Protestant	-	1.902	(1.124)	-	-
Catholic x Devoutness	-	-	-	0.860	(0.817)
Protestant x Devoutness	-	-	-	1.436	(0.750)
Other Christian x Devoutness	-	-	-	1.999	(1.780)
Muslim x Devoutness	-	-	-	1.654	(2.053)
Catholic x Religious Diversity	-	-	-	-	1.067
Protestant x Religious Diversity	-	-	-	-	0.666
Other Christian x Religious Diversity	-	-	-	-	1.481
Muslim x Religious Diversity	-	-	-	-	1.197
<i>Random Effects</i>					
Level 1 Variance (Residual)	-	-	-	-	-
Level 2 Variance (Intercept)	0.056	(0.015)	-	-	-
Variance (Religious affiliation)	0.057	(0.044)	0.092	(0.020)	0.088
<i>Model</i>					
Level 1 N	18245	18245	18245	18245	18245
Level 2 N	97	97	97	97	97
Deviance	18136.477	18130.611	18129.584	18130.039	18130.039
AIC	18186.477	18178.611	18177.584	18178.039	18178.039

Unstandardized coefficients; standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001

Table A3: Cross-Level Interaction Effects on Social Trust

	<i>Social Trust</i>		
	M3b	M4b	M5b
<i>Fixed Effects</i>			
Intercept	-0.651*** (0.126)	-0.656*** (0.116)	-0.632*** (0.111)
<i>Level 1</i>			
Catholic	0.029 (0.021)	0.039 (0.073)	0.024 (0.074)
Protestant	0.075*** (0.018)	0.075 (0.069)	0.065 (0.061)
Other Christian	0.002 (0.042)	0.161 (0.119)	-0.103 (0.126)
Muslim	0.002 (0.041)	-0.071 (0.127)	-0.067 (0.149)
Church Attendance	0.307* (0.145)	0.175*** (0.017)	0.174*** (0.017)
Level 1 Controls	<i>yes</i>	<i>yes</i>	<i>yes</i>
<i>Level 2</i>			
% Protestant	0.248* (0.108)	0.251 (0.148)	0.258** (0.091)
Devoutness	0.291 (0.205)	0.220 (0.172)	0.078 (0.268)
Religious Diversity	-0.111 (0.154)	-0.145 (0.134)	-0.153 (0.134)
Level 2 Controls	<i>yes</i>	<i>yes</i>	<i>yes</i>

Table continues on next page

Table A3 continued

	Social Trust		
	M3b	M4b	M5b
<i>Cross-Level Interactions</i>			
Church Attendance x % Protestant	0.091 (0.141)	-	-
Church Attendance x Devoutness	-0.387 (0.253)	-	-
Church Attendance x Religious Diversity	-0.110 (0.190)	-	-
Church Attendance x Socialist Legacy	-0.078 (0.075)	-	-
Catholic x % Protestant	-	-0.001 (0.196)	-
Protestant x % Protestant	-	0.041 (0.176)	-
Other Christian x % Protestant	-	-0.391 (0.296)	-
Muslim x % Protestant	-	0.315 (0.330)	-
Catholic x Devoutness	-	-	0.101 (0.327)
Protestant x Devoutness	-	-	0.152 (0.304)
Other Christian x Devoutness	-	-	0.599 (0.566)
Muslim x Devoutness	-	-	0.511 (0.654)
<i>Random Effects</i>			
Level 1 Variance (Residual)	0.637 (0.007)	0.631 (0.007)	0.631 (0.007)
Level 2 Variance (Intercept)	0.012 (0.002)	-	-
Variance (Religious affiliation)	-	0.024 (0.004)	0.024 (0.004)
Variance (Church Attendance)	0.009 (0.005)	-	-
<i>Model</i>			
Level 1 N	18141	18141	18141
Level 2 N	97	97	97
Deviance	43455.757	43457.130	43459.014
AIC	43507.757	43507.130	43509.014

Unstandardized coefficients; standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001

Table 3: Cross-Level Interaction Effects on Social Trust

	<i>Social Trust</i>			
	M6b		M7b	
<i>Fixed Effects</i>				
Intercept	-0.682***	(0.132)	-0.688***	(0.108)
<i>Level 1</i>				
Catholic	0.059	(0.149)	0.040	(0.033)
Protestant	0.067	(0.133)	0.091**	(0.030)
Other Christian	-0.056	(0.266)	0.015	(0.051)
Muslim	0.707*	(0.335)	0.713*	(0.325)
Church Attendance	0.173***	(0.017)	0.173***	(0.017)
Level 1 Controls	<i>yes</i>		<i>yes</i>	
<i>Level 2</i>				
% Protestant	0.254**	(0.091)	0.252**	(0.091)
Devoutness	0.213	(0.171)	0.216	(0.170)
Religious Diversity	-0.109	(0.201)	-0.098	(0.134)
Level 2 Controls	<i>yes</i>		<i>yes</i>	
<i>Cross-Level Interactions</i>				
Catholic x Religious Diversity	-0.033	(0.260)	–	–
Protestant x Religious Diversity	0.044	(0.239)	–	–
Other Christian x Religious Diversity	0.122	(0.444)	–	–
Muslim x Religious Diversity	-1.043*	(0.522)	-1.055*	(0.501)
<i>Random Effects</i>				
Level 1 Variance (Residual)	0.631	(0.007)	0.632	(0.007)
Level 2 Variance (Intercept)	–	–	–	–
Variance (Religious affiliation)	0.024	(0.004)	0.024	(0.004)
<i>Model</i>				
Level 1 N	18141		18141	
Level 2 N	97		97	
Deviance	43456.001		43456.166	
AIC	43506.000		43500.170	

Unstandardized coefficients; standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001

Figure 1: Cross-level Interaction of Religious Affiliation and Religious Diversity on Social Trust

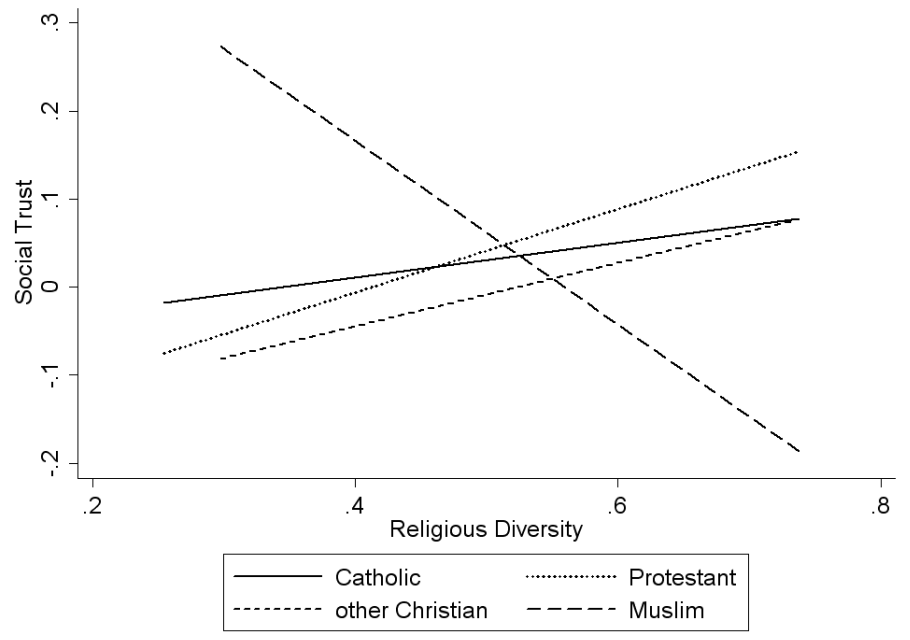


Figure 2: Marginal Effect of Being Muslim on Social Trust by Regional Religious Diversity

