This paper examines the effect of a particular type of social capital, that associated with religiosity, on total years of schooling. Past work on these effects has been limited to a study of the differences between denominations. This paper uses data from the High School and Beyond Sophomore Cohort, a nationally representative sample of 1980 high school sophomores from 984 high schools. The original study and followup in 1982 and 1986 included questions about participation in church activities and schooling. Findings show that church attendance and the importance of religion in one's life have large and significant effects on schooling that are not captured by differences in denomination. The size of the effect is comparable to substantial increases in family background measures, such as a father's schooling. The impact of estimated effects of religiosity are slightly higher for blacks than whites, and for women is compared to men. Results suggest that previous work has greatly understated the overall role of religiosity on schooling. This also implies that omitting nonmonetary characteristics of background such as religiosity overstates the relative importance of structural and financial barriers or advantages, and that a potentially fruitful source of improvement in the lives of low-income populations is through church and other religious activities. (SLD)
While liberals and conservatives differ substantially in their policy recommendations regarding income inequality, they often share a deterministic view of human behavior that emphasizes the role of external or structural impediments to mobility. For example, many conservatives blame the limited success of many War on Poverty and subsequent related programs on disincentives to work, effort, and human capital investment. Many liberals, on the other hand, attribute the failure of some individuals and groups to advance to insufficient government resources in areas such as job training and education or to discrimination in the labor market.

While structural factors such as these are certainly important determinants of economic success, there is considerable variation in performance among individuals who initially face the same barriers or benefit from the same advantages. Identifying the sources of this variation would provide clues to understanding why some individuals are achieve more than others subject to comparable external constraints. Such research would be especially useful in the case of low-income blacks and others for whom major changes in financial and other external constraints are unlikely.
Religiosity in the form of church attendance, religious beliefs, denomination etc. may be one source of such variation that falls under the general category of social capital. According to Loury, social capital is the set of resources that adhere in family relations and in community social organization and that are useful for the cognitive or social development of individuals. Thus, in addition to the material resources that affect development, individuals may be a part of social networks whose norms, expectations, obligations, information, and sanctions facilitate or retard their educational attainment.

Previous work has concluded that religiosity is an important determinant of schooling. This work has, however, almost exclusively focused on the effect of denominational differences on educational attainment. Since there are a variety of dimensions of religiosity that are only imperfectly captured by denomination, this work may understate the overall effect of religiosity. The purpose of this paper is to provide a fuller and more accurate view of the effect of religiosity than is possible by looking only at denomination.

II. REVIEW OF PREVIOUS LITERATURE

The main conclusion drawn from previous literature is that there are large and significant differences in average schooling across denominations. The largest effects have been estimated for Jews at one to two more years than the average Protestant and Baptists with as many as two years less. Estimates of the schooling differences between other denominational groups generally find smaller variation. Episcopalians typically are about one-half to one year above average and Catholics vary from one-half year above to one-half year less than the average depending on the study. All of these gross differences are, however, reduced by about one-quarter to one-third by comparing individuals with the similar family backgrounds (as measured by parents' education, occupation, and income).
The rationale behind these estimated effects is two-fold. First, differences across denominations may be capturing unmeasured characteristics of family background. These would include rates of marital instability and single parenthood, market work by mothers, and investments of time and money in children. Second, denominations may differ in the costs and benefits of schooling and alternative activities. A variety of studies examining the effect of religiosity on individual's reports of their well-being have distinguished between denominations based on variations in beliefs and lifestyles, loyalty and social solidarity, dogmatic absolutism and other characteristics that reflect the degree of sanction and/or support for choices made by denomination members. Thus, some denominations exercise more influence over the daily lives of their members than do others and thus may have a larger impact over schooling choices.

Despite this work, denomination is likely to be a very imperfect indicator of the overall effect of religiosity. As already indicated, educational differences across denominations may be actually representing differences in family background. In addition, there is certainly considerable variation in the importance of religiosity within denominational groups. Some individuals may regard their denomination as merely a badge of identification similar to that of their ethnicity, while others may use their religious principles to guide most of their decisions and behaviors.

Two other measures of religiosity - (1) participation in organized religious activities such as church attendance and (2) private individual belief - may be more closely associated with whether religiosity actually changes the schooling choices of individuals. The former may promote norms of behavior that encourage educational achievement. Such norms may be reinforced by social support, status, honor, and other rewards. The former may also involve sanctions on other behavior such as adolescent childbearing and criminal activity that reduce the chances of successful schooling. In
addition, organized religious activities may provide information about activities that facilitate schooling (such as tutoring) as well as direct financial or other resources.

Private individual belief captures the effects of devotional intensity outside the context of organized religious communities. According to Berger, such belief may offer individuals the "plausible structures" needed to allow them to make sense out of and cope with everyday life and with crises and stress. According to Petersen and Roy, religiosity may provide a "meaning system that informs the individual as to what kind of person one is, the importance of the role that one performs, the purpose of the events one participates in, and the significance of being who one is." In this way, religion provides guidelines for behavior and serves to make "sense of one's identity and social being". As such, private individual belief could potentially play a role similar to participation in organized religious activity in promoting educational activities and discouraging competing choices. Thus, the problem of relying exclusively on denomination to measure religiosity is that it only imperfectly captures important dimensions of religious belief and activity that may affect schooling.

III. EMPIRICAL RESULTS

The paper uses data from the High School and Beyond Sophomore Cohort. This is a nationally representative sample of 1980 high school sophomores interviewed to determine a variety of characteristics of young adults. The sample was drawn from 984 public high schools. The original 1980 interviews as well as follow-up studies with the same respondents in 1982 and 1986 included questions about participation in church activities and schooling.

Many of the results of this analysis are consistent with this previous literature. For example, children of fathers with 12 years of schooling averaged about 0.4 fewer years of education than children of fathers with 16 years of schooling holding other
things constant. Children of fathers who were white-collar workers averaged over 0.25 years more, and each additional $10,000 in family income raised children's schooling by 0.2 years. Jews were by far the highest achieving denomination group at one more years than Catholics. The next closest group, Protestants other Baptists, Methodists, or Presbyterians had only 0.2 years more. Baptists achieved 0.2 years less on average.

As indicated earlier, this analysis examined the effects of church attendance and the importance of religion in one's life in addition to the effects of differences in denomination. About 45 percent of the sample reported that they attended church at least once a week, 79 percent reported that they were very or moderately religious, 41 percent were included in both categories, and 17 percent indicated that they did not fall into either. According to the analysis, individuals who were in one religiosity category but not the other achieved at least 0.3 fewer years of schooling than those in both. In addition, the 41 percent in both categories averaged almost 0.6 more years of schooling than the 17 percent in neither category. This is equivalent to over five years difference in father's schooling and is twice the size of the effect of participation in youth community organizations such as the Scouts or the Y and about the same as the effect of participation in service clubs of other community service activities. The impact of estimated effects of religiosity are slightly higher for blacks than whites and for women compared to men.

This finding indicates that failure to take into account nonmonetary characteristics of background such as religiosity overstates the relative importance of structural and financial barriers or advantages in determining schooling. Thus, for example, there are systematic differences in the schooling performance of individuals who come from families with low incomes and whose parents have limited years of schooling that result in part from their connections to religious beliefs and activities.
This means that one important avenue for improving the prospects for these individuals is through connections with the church.

Such a conclusion would be premature if the positive effect of religiosity simply resulted from unobserved nonreligious attitudes, behaviors, and abilities that increase schooling and raise the increase the degree of religiosity. For example, parents who encourage or require their children to attend church may systematically differ from other parents in the degree of supervision of their children's activities, in the amount of time they spend with their children, the type of schools that their children attend, participation in secular community groups such as Scouts or the Y, or in a wide variety of other nonreligious attitudes and behaviors that are the true determinants of children's schooling. In addition, children who typically attend church may also differ from other children in their aspirations, aversion to criminality and destructive behavior, and in other ways independent of their religious commitment. If the effects of religiosity mainly resulted from such factors, then simply increasing church attendance and religious belief would not have the desired effect on educational performance.

This problem is reduced in this study given that the estimates of the effects of religiosity are based on comparing individuals who are similar in high school quality and participation in nonreligious groups that may also encourage higher schooling. Other unobserved individual differences that affect schooling as well as religiosity were controlled for statistically by purging the religiosity variables of effects of these unobserved characteristics. Once these statistically procedures were undertaken, the effects of church attendance and reports of the importance of religion in one's life were higher than those reported above. This implies that these estimates are likely to be the lower bound of the effects of religiosity.
IV. CONCLUSION

The purpose of this paper was to examine the effect of a particular type of social capital, namely that associated with religiosity on total years of schooling. Past work of the effects have been limited exclusively to differences between denominations. This paper shows that church attendance and the importance of religion in one's life have large and significant effects on schooling that are not captured by differences in denomination. The size of the effect is comparable to substantial increases in family background measures such as father's schooling. It indicates that past work may, therefore, greatly understate the overall role of religiosity on schooling. This also implies that omitting nonmonetary characteristics of background such as religiosity overstates the relative importance of structural and financial barriers or advantages and that a potentially fruitful source of improvement in the lives of low-income populations is through church and other religious activities.
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