

Offering Behavior of Korean Presbyterian Church Members

A Comparative Analysis with African American and Hispanic Groups

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Introduction

A church as an organization is a normative and an ideological institution¹¹. In America, it is a voluntary organization as well. Just like any other similar organization, a church needs a financial resource for its operation and goal achievement. Without it, a church is not able to operate or survive. Thus, developing and maintaining a system of financial resource acquisition and allocation is the indispensable prerequisite for a church¹². As a voluntary association, a church's financial resource is heavily derived from voluntary donations of its members. Although church members can confer their financial support to their church in various ways, the major portion of a church's financial resource comes from its members' regular offerings at worship services. This study is the first attempt to analyze empirically the regular offerings of Korean Presbyterian church members in a comparison with those of African American and Hispanic Presbyterians.

Theoretical Framework

Previous major studies¹³ identify three sets of important factors in the analysis of offering behavior of church members. They are (1) church members' socioeconomic status, (2) their religious orientation and (3) the degree of their involvement in church activities. Church members' socioeconomic status indicates their ability to give. As long as church members are willing to give some portion of their income to

their church, the level of their ability to give becomes a critical factor. Naturally, church members with a greater ability are expected to make a greater amount (not a percentage of income) of offering to their church. Their socioeconomic status is, therefore, a critical set of factors in the analysis of church members' offering behavior.

A church exists to serve religious and other needs of its members. The religious goal of a Christian church is to spread the Christian doctrine as promulgated in the Bible. This religious goal makes a church a normative or an ideological organization. Church members accept this goal as the major *raison d'être* of the organization. Thus, a church must stimulate its member to accept the Christian doctrine and encourage them to practice God's will in their daily life. Religious orientation of church members thus affects their willingness to give to their churches and the actual amount of their offering. An interesting question is the direction of its correlation. That is, the question is whether conservative members are likely to give more or less relative to liberal members. However one conceptualizes the meaning of being 'conservative,' if we can equate conservativeness with the greater commitment to the churches' (relative to non-church religious organizations') religious goal, then, the direction is obvious. Thus, the more conservative orientation members hold, the greater amount of offering to their churches.

Church members' involvement in church activities is also found to explain the amount of their offering. Their involvement intensity conveys their attachment level to their church in general and their opinions toward the activities of their church. The greater attachment and the more favorable attitude are then expected to increase the frequency of their church attendance. Those church members who attend church services more frequently would have more opportunities to give offerings and make a greater amount of offering to their churches.

The above sets of factors are generally observed in the inter-denominational comparison of offering behavior of predominantly Caucasian church members¹⁴. In this type of comparison, members of Mormon churches and Assembly of God are found to give a greater amount of offering to their churches than members of other denominations. On the other hand, Catholics and Unitarian-Universalistic church members usually contribute a smaller amount of offering than others. Members of several mainline denominations such as Methodists and Presbyterians fall in the middle of the above two extremes.

In general, offering behavior of non-Caucasian minority church members has been overlooked in the sociological studies. Even in previously mentioned studies, the number of minorities in the samples

was too small to provide a meaningful analysis. Our knowledge of minority church members' offering behavior is thus highly confined. The goal of this study is to expand our limited knowledge by examining offering behavior of three minority groups- - Koreans, African Americans, and Hispanics- - who belong to respective ethnic Presbyterian churches in the United States. Specifically, this study empirically examines their offering behavior in terms of the above three sets of factors and compares the findings.

Data Collection and Demographics

The data for this study come from the Race Ethnic Presbyterian Panel Study of 1997 (REPP). The Research Center of the Presbyterian Church (USA) received the first set of questionnaires from 1,084 African Americans, 501 Hispanics and 675 Korean Americans. The return rates were 57% for African Americans, 47% for Hispanics and 50% for Koreans. In this study, we excluded those Hispanics who were born in Puerto Rico, reducing the Hispanic sample size to 279. The reason for the exclusion of Puerto Rico-born Hispanics in this study is simple. Existing studies of Puerto Rico-born Hispanics, whether they currently live in the mainland United States or the island, paint complicated and conflicting pictures. For a study of religious behaviors such as this study, we concluded that this complication is too serious to merit an inclusion.

More female than male respondents are included among African Americans (70%) and Hispanics (62%). Among Koreans, the gender ratio is more balanced with 49 percent males and 51 percent females. A great majority of African Americans (60%) and two-thirds of Hispanics (76%) are currently married. Among Koreans, the proportion of the currently married respondents is much higher at 88.8%. Moreover, more African Americans (23%) and Hispanics (21%) are likely to have experienced a divorce than Koreans (7%).

While almost all of the African Americans (95%) are native-born, virtually all of the Koreans (98%) are born in Korea. Hispanic respondents are split between 70 percent who were born in the United States and 30 percent foreign-born. As expected for Presbyterians, the samples are rather highly educated regardless of their race/ethnic status. Fifty-four percent of African Americans, 36 percent of Hispanics and 63 percent of Koreans are college graduates. These rather high proportions of college graduates are reflected in their family incomes. A high proportion of the respondents (57% of African Americans, 45% of Hispanics and 58% of Koreans) report their 1996 annual family income in excess of \$40,000. On the whole, thus, the socioeconomic status of the respondents is higher than that of the general population

in their respective groups. The respondents in this study are thus correctly characterized as members of the middle class.

Data Analysis

a) Inter- and Intra- group Variances

On the average, Korean respondents gave \$3,462 at various church services in 1996, while African American respondents gave \$ 1,920 and Hispanics, \$ 1,409. All three groups also exhibit the same high values of standard deviation (SD) as their means. For example, whereas Koreans' SD is \$3,355, African Americans' SD is \$3,275 and Hispanics' SD is \$1,550. As a result, a huge discrepancy is observed between average (mean) and median amounts of offering in all three groups. For Koreans, the median amount of offering was \$2,500 in 1996, while African Americans' median was \$1,200 and Hispanics', \$800. As Table 1 alludes, there are many outliers in different age groups among different ethnic groups. At this stage of analysis, it is sufficient to note the existence of big inter-group differences *and* tremendous intra-group variances in the amount of offering in each race/ethnic group.

Table 1: Age and Amount of Regular Offering

Age	Koreans			African Americans			Hispanics		
	N	Mean	SD	N	Mean	SD	N	Mean	SD
25 or less	20	1,323	3,318	28	1,239	1,378	9	1,563	2,104
26-35	111	1,590	1,709	65	1,222	1,599	26	1,581	2,163
36-45	159	3,604	3,193	114	1,899	3,637	57	1,446	1,424
46-55	145	4,526	3,652	192	1,890	1,849	43	1,505	1,503
56-65	88	4,491	3,454	195	2,576	5,644	44	1,487	1,609
66 or more	44	3,082	3,679	253	1,740	1,580	40	1,300	1,268
Total	567	3,462	3,370	847	1,932	3,332	219	1,460	1,569

SD: standard deviation

b) Socio-economic Factors

The offering behaviors of three minority Presbyterians are analyzed in terms of the following five socioeconomic factors: gender, age, marital status/spouse's church membership, education and annual family income in 1996.

Among Korean respondents, some difference is observed in the

average amount of offering between male (\$3,967) and female (\$2,993) members. A great majority of Korean respondents and their spouses (88.8%) attend the same church and almost all of these couples make offerings as a family. Thus, the above difference in the amount of offerings must reflect differences demonstrated by a small number of those who are not currently married or whose spouses do not attend the same church. Our preliminary analysis shows a preponderance of females, especially in the age group of 55 or older, among 'currently not married' respondents. We thus tentatively attribute this gender difference to the predominance of females in the older (and usually poorer) members. Both African Americans and Hispanics show little difference in the amount of offering by gender. As a whole, gender is not found to be a significant variable to explain offering amounts.

Age is classified into six categories: 1) 25 years old or younger, 2) 26-35 years old, 3) 36-45 years old, 4) 46-55 years old, 5) 56-65 years old and 6) 66 years old or older. As observed in Table 1, Koreans and African Americans demonstrate that their age is directly related to the amount of their offering until retirement. That is, as they get older, they give a greater amount of offering to their church. Koreans in the ages between 46 and 65 years old and African Americans in the 56-65 age group are found to have given the most. They have higher incomes than any of the others. As expected, those in the retirement age are found to have given a lower offering to their church due to their decreased income. On the other hand, Table 1 indicates no clear pattern by age among Hispanics.

Respondents' current marital status and their spouses' membership in the same congregation make a substantial difference in the amount of offering. Among Koreans, those who are not currently married (\$ 1,853) give a significantly smaller amount to their church than those who are married. And among those who are currently married, when both respondents and their spouses attend the same church (the respondents' church), they give a larger offering (\$3,829) than the respondents whose spouses do not attend the respondents' churches (\$ 2,413). A similar finding is observed from African American respondents. Plausible explanations for these findings are two: 1) the family income of currently married respondents is likely to be higher, and 2) when both spouses attend the same congregation, their attachment to the church is likely to intensify. Hispanics, on the other hand, do not show any significant difference among the three subgroups.

As expected, the level of education is directly related to the amount of offering. Among Koreans, those with a high school education or less give on the average a smaller amount of offering (\$3,061) than those with a college education (\$3,528). Koreans with more than a college

education make the largest offering (\$3,829). African American respondents reveal the same pattern. Thus, African Americans with a high school education or less give less (\$1,257) than those with a college education (\$1,831) to their churches. And African Americans with more than a college education give the most to their churches (\$2,358). Comparatively, those Hispanics with a high school education or less make a smaller amount of offering to their church (\$ 1,069) than those with more than a high school education. But little difference is observed in the amount of offering between those Hispanics with a college education (\$1,508) and those with more than a college education (\$1,519).

TABLE 2: Annual Family Income and Amount of Regular Offering

	<i>Koreans</i>			<i>African Americans</i>			<i>Hispanics</i>		
	N	Mean	Ratio	N	Mean	Ratio	N	Mean	Ratio
1.	85	1,226	12%	142	747	7%	45	667	6%
2.	140	2,529	8%	210	1,253	4%	66	1,308	4%
3.	102	3,355	7%	169	1,884	4%	50	1,655	3%
4.	92	4,007	6%	134	2,808	4%	31	1,837	3%
5.	55	4,879	5%	85	2,269	3%	13	1,766	2%
6.	75	6,201		94	3,841		8	2,810	
<i>Totals:</i>									
	549	3,476		834	1,939		213	1,415	
	1: less than \$20,000; 2: \$20,000 - \$39,999; 3: \$40,000 - \$59,999;								
	4: \$60,000 - \$79,999; 5: \$80,000 - \$99,999; 6: \$100,000 or more								

A clear pattern is found between the respondents' annual family income and their regular offerings. Family incomes are grouped into the following six categories: 1) less than \$20,000; 2) \$20,000 - \$39,999; 3) \$40,000 - \$59,999; 4) \$60,000- \$79,999; 5) \$80,000 - \$99,999 and 6) \$100,000 or more. As Table 2 shows, in all three race/ethnic groups, family incomes and the amount of offering are positively related. (Among African Americans and Hispanics, a very minor irregularity is found between income categories 4 and 5.) Koreans with an income of \$100,000 or more gave more than \$6,000 in 1996. The corresponding figures for African Americans and Hispanics are \$3,841 and \$2,810 respectively. As mentioned previously, family income denotes the

ability to give. Thus, this positive correlation between family income and the regular offering is not surprising. In all income categories, Koreans make a greater amount of offering than African Americans or Hispanics. Our rough estimation suggests that the amount of regular offering as a percentage of the total family income decreases as income increases. Again this finding is concurrent with previous studies¹⁵. And this holds true in all three race/ethnic groups, even though Koreans give greater percentages of income to churches than others in all income categories.

For a further analysis of the respondents' socioeconomic factors, Table 3 reports the results of a regression analysis between the amount of offering in 1996 as the dependent variable and the following three independent variables: age, marital status/spouse's attendance of the same church and annual family income. Education and age are excluded due to their high correlation with family income. As shown in Table 3, all three independent variables are found to be significant factors in explaining the offering behavior of Koreans and African Americans. But for Hispanics, only the annual family income is found to be significant.

TABLE 3: Regression of Some Socioeconomic Factors on Regular Offering in 1996

	<i>Koreans</i>	<i>African Am.</i>	<i>Hispanics</i>
Family Income	.38***	.24***	.30***
Age	.15***	.08**	.02
Same Church*	.11**	.13**	.05
R Squared	.22	.10	.09

Numbers are beta coefficients.

***: significant at the .001 level;

**: significant at the .01 level

* spouses attend the same congregation

(c) Religious Orientation

Offering behavior of the respondents is also examined in terms of the following two factors of their religious orientation: (1) their conservative/liberal self-identification and (2) their view of the Bible. First, the respondents are asked to self-identify their religious orienta-

tion with any one of the following categories: very conservative, conservative, moderate, liberal, and very liberal. Among Koreans and Hispanics, those who identify themselves as the very conservative Christians make a bigger offering (\$4,405 for Koreans and \$2,170 for Hispanics) than the conservative Christians (\$3,691 for Koreans and \$1,659 for Hispanics). Interestingly, African Americans who self-identify as conservative Christians (\$1,648) give more than the very conservative Christians (\$1,433). The amount of offering of Korean and Hispanic moderate Christians (\$3,323 for Koreans and \$1,269 for Hispanics) lies between the conservatives and the liberals in their respective ethnic group. African American moderates, on the other hand, make the greatest offering (\$2,162) than any other groups of African Americans. Among Koreans, those with very liberal identification give slightly more (\$3,271) than those with liberal identification (\$2,914). But among African American and Hispanic respondents, the opposite is found. That is, the liberals give more (\$1,827 for African Americans and \$1,087 for Hispanics) than the very liberals (\$961 for African Americans and \$469 for Hispanics). Even though the question asks respondents to self-identify and the content of conservatism is likely to differ among race/ethnic groups, all three groups of respondents demonstrate on the whole a propensity that those with conservative leaning make greater regular offerings than those with liberal identification.

The respondents' view of the Bible is differentiated by four classifications: (1) the Bible as a useful guide for individual Christians in their search for basic moral and religious teachings, (2) the Bible as the Word of God which provides a powerful motivation as we work toward God's reign in the world, (3) the Bible as the inspired and authoritative Word of God that is without error in all that it says about faith and morals, and (4) the Bible as the inspired Word of God without error, not only in matters of faith, but also in historical, scientific, geographic and other secular matters. These four views closely coincide with the conservative/liberal identification. Thus, those who hold the fourth view of the Bible are more conservative than those who hold the third view, and so on.

As Korean and African Americans move from the Bible as a useful guide (the first view) to the inspired Word of God without error in both faith and secular matters (the fourth), they give more offering to their church. Those who take the Bible as a useful guide make the least amount of offering (\$1,943 for Koreans and \$1,480 for African Americans), whereas those who accept the Bible as the inspired word of God without error in both faith and secular matters give the most (\$4,259 for Koreans and \$2,730 for African Americans). Those Korean

and African American respondents who view the Bible as the word of God give less offering (\$3,317, Koreans and \$1,817, African Americans) than those who take the Bible as the inspired word of God without error in the area of faith and moral principle (\$3,890 for Koreans and \$2,338 for African Americans). Hispanics, on the other hand, display no such regularities in the offering behavior in terms of their view of the Bible.

id) Participation Intensity in Church Activities

The intensity of the respondents' participation in churches is examined by the following four variables: (1) position in church hierarchy (the ordination status), (2) frequency of attendance of Sunday worship service, (3) hours spent at church other than worship services, and (4) length of tenure with the current church.

Korean and African Americans who are ordained as elders give significantly more (\$5,910 for Koreans and \$2,288 for African Americans) than those who are ordained as deacons (\$3,692 for Koreans and \$2,061 for African Americans). In turn, deacons gave more offering than members (\$2,630 for Koreans and \$1,410 for African Americans). Among Hispanics, deacons (\$1,718) gave more offering than elders (\$1,530), but elders gave more offering than members (\$1,173).

In terms of the frequency of attending worship service, the respondents are classified into the following three categories: (1) attendance every Sunday, (2) attendance nearly every Sunday and (3) all other frequencies. The respondents of all three groups show that those who attended Sunday worship service every Sunday (\$3,833 for Koreans, \$2,464 for African Americans and \$1,729 for Hispanics) gave more offering in 1996 than those who attended worship service nearly every Sunday (\$2,192 for Koreans, \$1,988 for African Americans and \$1,283 for Hispanics). Those who attended Sunday worship service nearly every Sunday gave more offering than those who attended Sunday worship service less often than nearly every Sunday (\$1,894 for Koreans, \$1,105 for African Americans and \$974 for Hispanics). The respondents of the three groups also demonstrate that those who spent more hours at church other than Sunday service gave more offering than those who spent fewer hours.

For Korean respondents, the longer they have been affiliated with their current church, the more offering they gave to their church. Those who have been affiliated with their current church for 10 years or more (\$4,815) gave more offering than those who have been affiliated between 7-9 years (\$3,399). Those affiliated between 7-9 years gave more offering than those affiliated between 4-6 years (\$2,847), who

gave more offering than those affiliated with their current church for 3 years or less (\$2,125). African American respondents also show that the longer they have been affiliated with their current church, the more offering they gave to their churches (\$1,591 for those with 3 years or less and \$ 1,884 for those with 4 and 6 years). But this observation holds true up to the ninth year of church affiliation. Those who have been affiliated with their current church for 10 years or longer gave less offering (\$1,994) than those who have been affiliated for the period between 7 and 9 years (\$2,251). Hispanics also show that the longer they have been affiliated with their current churches, the more offering they gave to their churches, with one exception. Those Hispanics who have been affiliated for the period between 4 and 6 years (\$939) gave less than those who have been affiliated for three years or less (\$ 1,274). Those Hispanics who have been affiliated for the period between 7 and 9 years gave on the average \$1,428, while those who have been affiliated for 10 years or more gave on the average \$1,533.

TABLE 4: Regression of Regular Offering in 1996 on Factors of Church Involvement and Conservative/Liberal Identification

	<i>Koreans</i>	<i>African Am.</i>	
<i>Hispanics</i>			
Church Position	-22***	-.06	-.05
Length with Current Church	.26***	.02	.07
Church Attendance	.14**	.10**	.12
Conservative/Liberal	-.03	.01	.17*
R Squared	.19	.02	.06

Numbers indicate beta coefficients.

***: significant at the .001 level;

**: significant at the .01 level;

*: significant at the .05 level

For a further analysis, we ran a regression analysis with the amount of offering as the dependent variables and the following four factors as the independent variables: position in church hierarchy (elders and non-elders), frequency of church attendance, length of time with current church, and conservative/liberal identification (Table 4). Only for

Koreans, the regression analysis shows that the three independent factors (church position, length of time with current church and frequency of church attendance) explain a substantial variation in the amount of offering. Conservative/liberal identification is not found to be a significant variable. It seems that this orientation factor is somewhat related to the above three variables and this may explain why the orientation factor is not found to be significant. For African Americans, the frequency of church attendance is found to be the only significant factor. For Hispanics, conservative/liberal identification is found to be a significant variable. In addition, frequency of church attendance is found to be an important variable, though not quite significant. All of the three groups thus empirically confirm the importance of one factor, frequency of church attendance.

Conclusion

The three minority groups demonstrate some similarities and differences in their offering behavior. We discussed the empirical findings of the above similarities and differences, starting with their differences. Offering behavior of Korean respondents is best explained by the three sets of factors analyzed, while offering behavior of Hispanic respondents is least explained by those factors. African American respondents stand between the two groups in explaining offering behavior by the three sets of factors. It is a puzzling finding and not easy to explain. Perhaps the above difference in the offering behavior is related to the position of their denomination in their respective ethnic group. Since half of Korean Christians are found to be members of Presbyterian churches¹⁶, their denomination is considered as the mainstream denomination in their ethnic group. Korean Presbyterian churches thus attract various types of Korean immigrants as church members without any institutional barrier. This wide appeal of Presbyterian churches in the Korean ethnic group may explain why their offering behavior is observed to be close to what has been found among Caucasian church members.

Lincoln and Mamiya¹⁷ present the seven historic African American denominations that constitute the mainline denominations in African American communities. Presbyterian churches are not included in the mainstream denominations. This suggests that Presbyterian churches are rather a marginal denomination in African American communities, although African American Presbyterian churches have a long history. This position of Presbyterian churches indicates that African American Presbyterian churches recruit only a certain type of African American middle class people. In this respect, Hispanic Presbyterian churches appear to be in a more marginal position in Hispanic communities than

African American Presbyterian churches. Hispanics have largely been Catholics. Many Hispanics currently turn to Pentecostal churches¹⁸. This suggests that only a small minority of Hispanics in the mainland of the United States belong to Presbyterian churches. When members of both African American and Hispanic Presbyterian churches are in a marginal position in their respective ethnic group, they are placed in a situation of double jeopardy. They are members of a minority group in the United States and also members of a marginal denomination in their respective ethnic group. Their position of double jeopardy and the accompanying restricted base of membership recruitment may explain what has been observed from African American and Hispanic respondents.

Another big difference observed from the three minority groups is the amount of offering given to their church. As already discussed, the amount of offering of Koreans is found to be much bigger than that of African Americans and Hispanics. This cannot be explained simply by the difference in the amount of annual family income. Even among those in the same income category, Koreans gave more offering to their church than African Americans and Hispanics (See Table 2). The amount of Koreans offering may reflect the intensity of attachment to their ethnic church. As immigrants, Korean respondents are strongly attached to their ethnic churches. Korean immigrants came with an urban, middle-class background. Due to their pre-immigration backgrounds, they have generally experienced an occupational downward mobility in the United States. Many of them are thus currently placed in the disadvantaged segment of the labor market. Furthermore, they are socially segregated from the native-born Americans, and their personal social network is limited to their family, a few relatives and friends in their ethnic group. Therefore, they badly need some opportunity to satisfy their frustrated socio-emotional needs. The ethnic church offers them a valuable opportunity for the satisfaction of their socio-emotional needs in addition to the satisfaction of their religious need¹⁹. In fact, the church is found to be the only viable ethnic institution which can satisfy their multiple needs.

In contrast, African American and Hispanic middle-class church members seem to be closely associated with some non-religious groups for satisfaction of their socio-emotional needs. Thus, the meaning of church for African American and Hispanic respondents may not be as critical as for Korean respondents. The Presbyterian panel data demonstrate this point. While half of the Korean respondents indicate that they closely socialize with members of their own church as personal friends, only a small proportion of African American and Hispanic respondents associate with members of their own church as

their personal friends. This reveals that social opportunity of African American and Hispanic respondents is widely dispersed to non-church groups. Intensity of attachment to their church is, therefore, much stronger for Korean respondents than for African American or Hispanic respondents. The difference in the intensity of church attachment may explain the difference in the amount of offering given to their church by the three minority groups.

The social pressure peculiarly related to the Koreans' immigrant life may also be related to their higher amount of offering. Today only a small proportion of Korean immigrant churches have a long history that can stretch to twenty years or longer. Most of the Korean immigrant churches have a short history and do not receive financial support from any endowment or accumulated property. Their dependence on church members' offering is thus much higher than the dependence of African American and Hispanic churches. This precarious financial situation of Korean immigrant churches presses Korean church members to give more offering to their church than African American and Hispanic church members.

An interesting similarity is observed from the regression analyses of the three groups. Two factors are found to be important variables in the analysis of their offering behavior: annual family income and frequency of church attendance. The family income naturally indicates their ability to give offering to their church. As long as people are affiliated with their church, they are motivated or obligated to give a portion of their income to their church. Under this situation, those with a higher family income naturally give a bigger amount of offering to their church in each group. In this way, annual family income turns out to be an important factor in explaining the relative amount of offering given by members in each group to their church. Another important factor observed is the frequency of church attendance. Since those who attend church more often naturally have more opportunity to give their offering to their church, it is not surprising to observe that those who attended church every Sunday gave more offering than those who attended church nearly every Sunday or less often.

As already discussed, a huge individual difference in the amount of offering is another similarity observed from the three groups. The difference is also demonstrated by high values of standard deviation observed from several categories in Table 1. Why do the respondents show such a huge individual difference in the amount of offering? We may explain the difference in terms of their different positions in other factors. For example, although many respondents may belong to the same age category, they are definitely different from each other in the intensity of church involvement and/or religious orientation and also

possibly in some other factors. As they are different in these factors, they exhibit a huge individual difference in the amount of offering, even when they belong to the same category.

An important question that arises from the data analysis is the influence of church members' religious orientation on the amount of offering. As already discussed, their conservative/liberal identification and their view of the Bible are definitely related to the amount of their offering. But in the regression analysis, their conservative/liberal identification is not found to be a significant factor. Does it suggest that church members' religious identification has no influence on the amount of their offering? It is more likely that it affects some other factors which in turn determine the amount of church members' offering. This issue needs to be further pursued in the future research.

Notes

1. R. Stephen Warner, "The Place of the Congregation in the Contemporary American Religious Configuration," pp. 54-99 in James P. Wind and James W. Lewis, eds., *American Congregations: New Perspectives in the Study of Congregations* (Chicago: The University of Chicago Press, 1994). See also Amitai Etzioni, *A Comparative Analysis of Complex Organizations* (New York: Free Press, 1975).

2. Warner, *ibid.*

3. Mark Chaves and Sharon L. Miller, eds., *Financing American Religion* (Walnut Creek, CA: Altamira Press, 1999); Dean R. Hoge, Charles E. Zecl., Patrick H. McNamara and Michael J. Donahue, *Money Matters: Personal Giving in American Churches* (Louisville, KY: Westminster John Knox Press, 1996).

4. Chaves and Miller, *ibid.*; see also Hoge et.al, *ibid.*

5. *Ibid.*

6. Won Moo Hurh and Kwang Chung Kim, "Religious Participation of Korean Immigrants in the United States," *Journal for the Scientific Study of Religion*, Vol. 29, No. 1, 1990, pp. 19-34.

7. C. Eric Lincoln and Lawrence H. Mamiya, *The Black Church in the African American Experience* (Durham, NC: Duke University Press, 1990).

8. Warner, *op. cit.*

9. Hurh and Kim, *op. cit.*; Pyong Gap Min, "The Structure and Social Functions of Korean Immigrant Churches in the United States," *International Migration Review*, Vol. 26, No. 4, 1992, pp. 1370-1394.