

In God Do We Trust? An Analysis of Trust Reformation in a Catholic Parish

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Dedication

This thesis is dedicated first to God, second to my husband John, and third to my children Kathleen, Isaac, Francis, Thomas, Gregory, Joseph and Mark.

Abstract

In my research, I examined two avenues of trust; trust in the organization and trust in God. In an effort to revitalize a Catholic parish, a model of total stewardship was introduced. The purpose was to bring parishioners to an awareness of God's generosity. This reformation consolidated financial collection efforts exclusively to the Sunday offering, including financial support for the parochial school which had previously collected tuition payments. I analyzed the response of the school parents from surveys with respect to the changes in tuition charging and the high level of trust extended to them.

Network analysis was used to gauge aspects of organizational trust. The survey asked parents about whom they get information about parish matters. The process of the trust negotiation from the perspective of the administration was captured with interviews of a few key parish administrators. One of the key findings was that as ministry participation increased; trust in the school administration decreased. Since most ministries were parish based, information in parish ministries reinforced and circulated negative information about the school.

The second aspect of the research was trust in God. I hypothesized that a stronger religious belief or trust in God would create a stronger behavioral response and school parents would more likely embrace the stewardship model. Questions on the survey regarding four religious belief and four religious behaviors combined together to create a scale to measure religiosity or trust in God. I worked under the assumption that a deep faith transforms our behavior, or as it is said in Roman Catholic tradition, "*Lex Orandi, Lex Credendi, Lex Vivendi*", and this would translate to greater stewardship commitment. The indicators used to measure religiosity showed some strong levels of commitment and trust in God. This trust in God did not directly show a correspondence of trust in either the school or parish administration. Only when the parents had a trust in the parish administration did their trust in God manifest in greater giving.

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Chapter 1: Introduction

The phrase, “In God We Trust”, is among us every day, but not necessarily at the forefront of an individual’s thought. This phrase of course is printed on U.S. currency that most everyone uses on a daily basis. Although this phrase is present in some sense to all Americans, the application of the phrase in daily life is a different story. My dissertation examines the extents to which individuals whose children attend Epiphany School in Coon Rapids, Minnesota, actually use this phrase as a guiding principle within their lives. The parents as well as the rest of the parish community were asked by the pastor to come together as a total stewardship parish. Since the transition is neither smooth nor quick, it requires a great deal of trust. In this instance, that trust is both in God and in the people who make up the parish community.

In this research I evaluate the trust relationship of the school parents using survey research. The survey questions ask the respondents about their information networks, religiosity and response to the stewardship program. Interviews with a few key administrators provide the perspective of the organization in the renegotiation of trust between the individuals and the church organization. Trust in God and trust in the organization contribute as to how well the process proceeds.

TRUST

Social theory attempts to explain human behavior. In fact, the discipline of sociology was largely a development to study secular society and draw distinctions among human behavior that are not founded on sacred principles and teachings. Examples of some of these secular human ideals are found in Marx’s writings.

Materialism and the means to obtain resources for physical survival were the central principles that he claimed individuals used to guide their lives. Sociologists seek to understand social patterns of behavior. Although religion is a principle guiding force in many people's lives, social theory mostly does not emphasize examining and explaining social behavior using religious beliefs and structures. Max Weber is one who brought religion back into the discussion of social behavior. He theorized that social behaviors differed because of religious outlook. Likewise, he asserted the socially embedded nature of the religion and religious beliefs.

With these instances, we can see both merits and criticisms of such social theories. Clearly, social theory may only be a partial explanation or only applicable in some cases. However, if someone places trust in God, especially if he is striving to place all his trust in God, then trust can become a comprehensive guiding principle in that person's life. In this respect, it should permeate all areas of that person's life and affect that person's social interactions. Ignoring trust in God would result in an incomplete understanding of those actions.

Trust is a basis for all social relationships. Two universal elements of trust are that it involves some amount of risk and it is a part of most social relationships (Sheppard and Sehrman 1998). The element of risk and making oneself vulnerable is a key component of defining trust (Molm, Takahashi and Peterson 2000; Ben-Ner and Putterman 2001). The concept of trust in the sociological and organizational studies literatures is defined one way as the "willingness to be vulnerable to the actions of another party" (Oliver 1997:230; Gambetta 1988). Trust allows a relationship to forge and strengthen and, conversely, distrust ruins a relationship. The context of a developing

relationship among social actors greatly affects the process of trust formation and the resulting value of that relationship. Contractual relationships do well to build assurances into the relationship for both parties but it does not necessarily build trust. Trust building develops on either as a personal process, a characteristics basis or an institutional basis (Zucker 1986). These concepts of trust building are examined further in the next chapter on theory. Within the legal language of the contracts is a fail-safe plan which outlines how matters will be settled if one or more parties who agreed to the terms do not abide by the conditions set forth. Although contractual language offers the assurances to engage in a business transaction that may involve some risk, it provides the plan in the absence of trust as well as consequences for malfeasance. Trust built on personal cognitions of each party demonstrates deeper trust. Adding to the assurance of formal terms of an agreement, a contract enables partners to transact with others of unknown reputation and with less trust.

Also, third party information is critical, especially if it is negative, because the parties to an agreement make their original assessment and plan their actions regarding how to proceed as a result of feedback from these third parties. The perceptions of others and their feedback distributed within a social network greatly assist or detract from the process of forming a trusting relationship. There are two main hypotheses regarding intergroup conflict; one a macro perspective and one a micro perspective (Labianca, Brass and Gray 1998). In the macro perspective, individuals are likely to form negative interpersonal relationships if conflict between the two groups is perceived as high. A perceived level of conflict between individuals in organizational groups will create a higher level of conflict. The micro perspective is the contact hypothesis which states that

intergroup conflict reduces by increasing the number and frequency of interpersonal relationships. So in this case, friendships within groups reduce the level of intergroup conflict.

The process of trust formation is studied mostly in the context of business relations (Oliver 1997; Wicks, Berman and Jones 1999; Sheppard and Sehrman 1998; Rousseau, Sitkin, Burt, and Camerer 1998). While a major underlying business objective is to economize on cost, examining trust formation in a differing relational context, a religious organization, poses new questions. How is the trust formation different in this context? Are there any organizational assurances or intermediary mechanisms that may help promote the growth of trust? How does the organizational structure affect the trust formation process? What social factors have the most influence? How does the psychology of trust differ from the sociology of trust?

The process of building trust or any guaranteeing arrangement in a non-business setting involves different assurance mechanisms from those used in a business setting. More formal agreements, such as contracts and other regulatory rulings, can be monitored and enforced through the legal means specified. Religious organizations may also have assuring mechanisms using contracts and regulatory bodies. Contractual agreements can be an effective tool of religious organizations, especially when a similar business arrangement occurs. An example is churches with schools that have a contractual agreement with parents regarding the exchange of tuition for the education services for their children.

In the total stewardship approach, which Catholics as well as Protestants are starting to embrace, the emphasis on a business model for operating business-type affairs

and the general collection for covering operating expenses is gradually changing to the embrace a new model. In particular, the Catholic Church published a pastoral letter written by the United States Council of Catholic Bishops (USCCB) entitled *Stewardship; A Disciples' Response* (1992). This document outlines a vision of how the people are to respond in gratitude for all the gifts they have received from a generous God. Fully implementing this ideal involves the organization, the parish and her parishioners, to set aside assuring mechanisms, such as the contractual based tuition, to adopt a non-contractual basis for school tuition. The church's income mostly relies upon voluntary contributions for the Sunday offering, but removing the assurance or guarantee of a fixed amount of contributions for operating the school is eliminated.

WHAT IS STEWARDSHIP?

What does it mean to be a stewardship person? "A stewardship person understands that everything in life is a gift from God. A steward's natural response is one of gratitude and living a life of generosity" (Church of the Epiphany 2006). One parish, which others are using as their model in the process of transformation, has successfully operated on a total stewardship program for over forty years. St. Francis of Assisi Church in Wichita, Kansas, was in dire financial shape and was likely to close its school before the implementation of the total stewardship program. This parish had remarkable results both in the financial coffers and in the attitudes of the parishioners. With this revitalization of the parish, other congregations around the country wanted to study the Wichita parish and build a similar model to import to their own churches.

Total stewardship differs from stewardship in that extra fundraising is eliminated as well as additional expenses, such as tuition for parochial school, and replaced entirely with the Sunday offering. It is based on the same principles of giving back in response to a sense of gratitude for God's gifts. However, instead of a fee-for-service approach or a multi-event fundraising approach to meeting the financial needs of the parish, the process is streamlined into making one commitment pledge for the year. This change is reflected by the amount of time, talent and treasure that a person commits to for the year. By asking for only one financial contribution, parishioners are expected to be generous with that amount. Those who have children in school are expected to contribute an amount that would help with these additional parish and school expenses. In return, the parish does not ask for additional contributions, including tuition payments.

There is also Christian significance to having one offering or sacrifice. The ancient Israelites were told to offer animal sacrifice and given instruction on how to prepare that offering. The book of Leviticus records these instructions. Likewise we find in the book of Genesis that Noah and his family gave a burnt offering to God in thanksgiving for a safe journey through the great flood. The foundations of offering were established in the Old Testament and the fulfillment of the archetype of burnt offerings is in Jesus Christ. Jesus is the sacrifice for everyone and the one who replaces burnt offerings and animal sacrifices. Christ died once and for all; therefore a burnt offering is no longer necessary. His precursor John the Baptist declared of Jesus, "Behold the Lamb of God who takes away the sins of the world." (John 1:29)

Total stewardship churches with schools no longer charge tuition. In place of the tuition requirement, the church asks that the parishioners voluntarily give their service

and money. Financial documents are available and distributed regarding the parish's incomes and expenses. The information regarding the per child cost of education is made known to the parents. A subsidy of several thousand dollars comes from the parish. Parents are not asked to pay the full cost of their child's education but the parish community as a whole takes on some of that responsibility. Parents are equipped with information about the financial status of the school and educational costs. In this alternate arrangement, there are no contractual agreements between parents of school children and the church administrators. Absent of assurances, both parties will need to form a new relationship with greater levels of trust.

Stewardship is a way of giving back gifts of an individual's time, service and financial contributions. Stewardship is embodied as, "receiving God's gifts gratefully, nurturing God's gifts responsibly, sharing God's gifts with charity and justice and returning God's gifts in abundance" (Church of the Epiphany 2006). In the example of the changes in practice regarding the banishment of charging tuition with the replacement of a free-will offering, the tables are turned. The parish is no longer setting an amount of tuition, but rather parents are asked to return an appropriate amount of money and service in proportion to their level of gratitude to God. To guide the parents in determining an appropriate amount, the parish distributed information regarding the actual cost of education per child. The actual amount was higher than the tuition amount charged. Financial disclosures of the parish income and expenses are also available to parishioners. Essentially, the parish extends a high level of trust to parents and other parishioners that a different approach will appeal to an individual's free agency. Man has free choice according to Thomas Aquinas (Summa Theologica Part I, Q. 83) and free

choice moves a man to act. The cause of the action is not of itself, but rather the first cause of action is God. Therefore, given the opportunity for generosity, some may be more giving of time and money than when only a specific minimal amount is required of them to meet the parish's objectives.

Since parents have the freedom to contribute or not, the issue of free riders arises. Olson (1965) states that personal incentives must exist in order for a large group to act in a way that benefits the entire group. An incentive for personal gain is absent since the enticement is already provided, in this case that of the child's education. No additional incentive is provided or coercive action taken as a result of low payment or nonpayment. In a large group a single member can withhold his contribution without a noticeable loss to the total provided to the group. This is the case for the tuition payments, because at least at first, the decline in receipts is not critical. The disincentives for members of a large group to co-operate increase as the group size increases. First, there is a lower benefit per member. Second, the benefit is likely to be less than the cost. Third, organizational costs rise with group size. Thus because of the size of the group and lack of an additional motivating factor, circumstances lend well to many free riders taking advantage of the tuition policy change by reducing or withholding their contributions.

Introducing a total stewardship program involves initiating a level of uncertainty that would not have existed before the implementation of the program. Previously, uncertainty was alleviated with assurances of trust created with the issuance of the contractual agreements between the school and parish administration and the parents. With the introduction of a new operating system, the trust relationship is open for re-establishment. Parishioners are encouraged to submit pledge cards indicating how much

they expect to contribute during the year, so the administrators can anticipate revenues. However, these cards are not considered a contract and not enforceable at all. The expectation for parishioners is to contribute the amount of time and money that they feel is a suitable amount to show their gratitude.

The above mentioned scenario establishes differing circumstances for developing and maintaining trust relations within religious organizations. Will other forms of assurances emerge that are not business based? How will interpersonal trust and reputational risk operate?

REPUTATIONAL RISK

Both partners in the relationship, parishioners and parish/school administration, build and re-construct trust through interpersonal relationships. Likewise, interorganizational trust is constructed similarly to interpersonal trust but has some additional assurances. The type of trust forged through personal relationships is process-based trust, where through repetition and reputation of favorable interpersonal exchanges, trust forms over time (Zucker 1986). Interorganizational trust is an extension of trust that is generated at the interpersonal level. Interpersonal trust builds on the reputation that a third party gains by what others inform third parties about or by direct experience with the trustee. An example of interpersonal trust building via a third person is a friend introducing his friends to a new business contact. The friend brokering the introduction is considered the third party in this situation. He is informing his friend, the new business prospect, about the new business contact. The broker relates to the prospective customer experiences that he had with the new business, such as whether it is a good or bad

contact. So the potential new relationship is the friend considering the new business and the business contact. However, at this point the third party broker is important as he is the information link who helps forge the trust relationship between the two parties. Likewise third party brokerage extends beyond firms and, in my research, to churches and the accompanying organization of the school.

The element of risk is evident with an organization's reputation. Most research on risk views it as a potential for loss (Fombrun, Gardberg and Barnett 2000). However, gains are also made from risk and reputation. Reputational risk is defined as "the range of possible gains and losses in reputational capital" (Fombrun et al. 2000:115; also March and Shapira 1987) while reputational capital is distinguished as the "financial value of its (a firm's) intangible assets" (Fombrun et al. 2000:86). A corporate reputation depends on the perceptions that an organization portrays by its interaction with those parties who have an interest in the firm's ability to perform. If an organization does not deliver up to expectations, then its reputational capital is diminished. A similar dynamic applies to reputations of non-business organizations.

The church's reputational capital is at stake with the transition to total stewardship. The church asks for a greater commitment and potentially a sacrifice from parishioners to increase their trust in God. By having higher expectations of its members, the church also has greater responsibilities and expectations. In the instance of the schools, the church must deliver the services as previously provided at the same or better quality. Failure to provide expected services or a decreased quality may indicate lack of commitment to the ideal expected of each parishioner. Negative information travels much quicker than positive information in a social network (Burt 2001), so the church's

reputational capital can be quickly compromised by failure to deliver up to its parishioners' expectations. Reputational capital takes years to establish and grow and can easily be destroyed in a short while.

IN WHOM OR WHAT DO PEOPLE TRUST?

The basis of trust is not a person, group or the organizational structure of the parish. Actions may be manifest through people or structure, but trust is in Jesus Christ. Stewardship is manifesting Jesus Christ to others. This manifestation is done by a parishioner living a life of gratitude for the gifts God bestows. Everything that we have and everything that we are is attributed to God. A popular phrase that characterizes the essentials of education is "reading, writing and 'rithmetic.'" These are skills that people need to be successful in their everyday interaction and basic skills to financially sustain themselves. Likewise, Father Patrick Kennedy restated the idea of reading, writing and arithmetic to three essentials of stewardship (talk given on October 16, 2006). The three essentials of life as a Christian steward are the Eucharist, hospitality and generosity.

The Eucharist is the hallmark of Christian life and is the central focus of the Catholic experience. The Holy Eucharist is a sacrament and a sacrifice. In the Holy Eucharist, "we carry out this command of the Lord by celebrating the memorial of his sacrifice. In so doing, we offer to the Father what he has himself given us: the gifts of his creation, bread and wine which, by the power of the Holy Spirit and by the words of Christ, have become the body and blood of Christ. Christ is thus really and mysteriously made present" (Catechism of the Catholic Church 1357). One way that this experience/act is so important is that by knowing and loving Christ, people begin to

pattern their lives around this role model. From this role model of Christ comes the invitation to His people to extend that same love and compassion to others to “Feed my Sheep”.

The other two fundamentals of stewardship mentioned by Father Kennedy are hospitality and generosity. These essentials become the means of carrying out the message created by the first fundamental. Hospitality is receiving and treating others warmly and cordially, and generosity is the reason for those given actions. Generosity is an impulse to act in the service of others. Christ laid down his life for our grace and redemption. Through our baptism we take on that self-emptying mark of generosity and the challenge to strive towards the model of Christ’s self-sacrificing love and self-emptying generosity.

Historically, the Catholic Church, as well as other Christian sects, has characterized stewardship as giving of time, talent and treasure, meaning volunteering one’s skills and giving one’s wealth. All too often this phrase is associated with just the monetary aspect of stewardship and interpreted by parishioners as the new scheme to bilk more money from them (Archdiocese of Minneapolis and St Paul Stewardship Conference 2008). The phrase stewardship is interpreted as asking people to open their wallets.

The initial motivation for the 1992 Pastoral letter of the United States Council of Bishops was a consequence of both a financial and a spiritual crisis arising because of the penetration of secular culture into American Catholicism. This document draws upon the fundamentals of the Christian faith, the life of Jesus, and the example he lived and taught. The model for Christians is not a human ideal, but a divine one. In this respect there is

someone greater than an equal, Jesus Christ, an exemplar for behavior. Father Glatts, pastor of St. Andrew the Apostle parish in Drexel Hill, Pennsylvania, stated that authentic stewardship must be built upon the right foundation which include the three “Ts” (time, talent, treasure) but must also include a fourth “T”—trust in God (Brinkmann 2005). Matthew Paratoc, Secretary General of the International Catholic Stewardship Council, stated that the process of conversion to a total stewardship as a way of life takes time. “The spirituality part is what makes stewardship go or not go. People either believe or they do not believe. There’s not much middle ground.” (Brinkmann 2005:2). The elements of spirituality and trust work together. People who experience spiritual growth are more likely to be trusting. Since there are no recognizable earthly assurances, trust exhibited in this situation is a trust in God.

HISTORICAL BACKGROUND

In the United States, the parish of St. Francis of Assisi in Wichita, Kansas was the first Catholic parish to embrace the total stewardship model in 1968. At that time, this parish was characterized as a priest’s graveyard because the parish had gone through three priests in three years and was in severe debt (Brinkmann 2005). The vision the new pastor, Monsignor Thomas McGread, brought to the parish was the words of Peter, “As each one has received a gift, use it to serve one another as good stewards of God’s varied grace” (1 Peter 4:10). He put into practice the idea of stewardship to permeate all aspects of parish activities.

Monsignor McGread used the parable of the talents in the Gospel of Matthew (Chapter 25). In this parable a man goes on a trip and entrusts his money with some of his

servants. The first received five talents and returned them with an increase by five. Likewise, the servant given two used the talents and had an increase of two. The master congratulates each and states he has done well. The last servant hides the talent and does nothing with it. One of the lessons in this parable is to productively use one's God-given talents and gifts. Everyone has different abilities and gifts to use to give God glory. To ignore them or squander opportunities of hospitality and generosity is not prescribed. Stewardship is a biblically-based principal founded on conversion to the faith and commitment of lifelong service to others.

Today St. Francis in the Archdiocese of Wichita is an exemplary Catholic parish. One distinguishing mark is their high rate of attendance at weekly mass. Eighty-five percent of all parishioners attend mass each week as opposed to the national average of around 20-30 percent (McGread Stewardship Conference 2005). Likewise, many other parishes that have switched to total stewardship experience both increased participation and increased financial commitments. Blessed Trinity parish in Ocala, Florida, experienced a jump in the average weekly offertory from \$20,000 to \$85,000.

The financial part is not the only difference; mass attendance including daily mass as well as participation in one of over two hundred active ministries is another way of gauging the difference. In addition, the grade school increased the number of students from 230 before the inception of total stewardship to over 700 students coming from families who participate in the stewardship covenant (McGread Stewardship Conference 2005). Not only are the fruits of labor of the stewardship commitment at St Francis manifest as a strong and vibrant parish, but other community resources began as a direct result of Monsignor McGread. The Archdiocese of Wichita owns a 240 acre campus that

includes a nursing home, with assisted living units including memory care. The diocese also runs a soup kitchen and a medical clinic staffed by volunteers (McArdle 2011). All these facilities and services are possible because of the generosity of the people of the Archdiocese of Wichita.

A research study provides one explanation of how a total stewardship program increases parishioner involvement. Clain and Zech (1999) found in their analysis of religious and charitable activity that those people high in religious capital, meaning persons who are familiar with doctrine and rituals, have enhanced satisfaction and greater likelihood of participation in church activities. Other findings are that people who are involved with their church tend to give more and likewise members who contribute more financially also contribute more of their time.

Chapter 2: Theory

ORGANIZATIONAL TRUST

Although the element of risk is a foundational component of trust, it is not the only distinguishing factor. Three concepts that are closely related to trust must be considered before discussing refinements of the construct. These related concepts are confidence, cooperation and predictability.

Cooperation is a concept that operates similar to trust. Cooperation is the probability that a person will perform an action that is beneficial, or at least not detrimental, as defined by Mayer, Davis and Schoorman (1995). A person can cooperate without trusting. An example is evident in game theory with explanations of the prisoner's dilemma. Two prisoners are arrested and charged with committing a crime. Each must choose whether to confess to the crime. If they both make a decision individually to not confess to the crime, they each will receive a lesser sentence. However, if one confesses and the other does not, the confessor goes free and the non-confessor receives a stiffer sentence. In the prisoner scenario, communication between the two prisoners is not allowed after they are arrested for the crime. However, this game assumes that the prisoners had the opportunity to converse before the arrest and are aware of the differing terms of punishment given their plea options. The prisoners, in this instance, may cooperate, that is, implicitly agree to work with one another. Agreement to cooperate does not necessarily mean trust is exhibited in the relationship. When there is little or no risk, cooperation between the parties does not necessarily involve trust. Working together may be beneficial to all involved, but trust is only needed when the

added element of risk and vulnerability is present. If each prisoner acts in his self interest, their deal is without trust.

The second element distinguishable from trust is confidence. Luhmann (1979) differentiates trust and confidence by stating that there must be a prior relationship between the partners so that they both recognize and accept that risk is involved in subsequent interactions (see also Mayer, Davis and Schoorman 1995:713). Confidence is a precursor for trust. Individuals know each other and engage in reciprocal exchange relations that establishes mutual confidence. In business relations, a third party intermediary mechanism acts as the guarantee agent to build confidence between the partners. When business relations are involved, trust is regulated by contractual relations with the enforcement of relationship between the two trusting parties regulated by a third-party insuring mechanism. Insuring mechanisms include guarantees, monitoring costs and laws. These elements are necessary precursors in building trust, but the acceptance of risk differentiates confidence from trust.

The final element which clarifies and differentiates trust is predictability. Predictability gives insufficient information whether the parties would engage in risk. If the behavior between the two parties were completely predictable (certain), no element of trust would be necessary.

With these three concepts distinguished as different from trust, I focus next on what is trust. The literature displays a general consensus that risk is the core element defining trust. Risk is assessed in different ways using different contexts in the trust literature. Risk differs from uncertainty in that the probability of risk can be calculated. Two main branches are a business risk assessment and a view based on the belief of

another's goodwill (Ring and Van de Ven 1994). Although both branches deal with trust, the second is associated with the term *trustworthy*. The distinction is how partners engaging in a trusting relationship process their evaluations of risk.

The goodwill branch of trust involves an examination of moral commitment, where each assesses the other in the trusting relationship, as trustees. This examination involves considering the trusting relationship as socially embedded within a social psychological orientation. Relations built solely on interpersonal interactions of agents develop into what Granovetter (1985) calls socially embedded relationships. Social norms and social relations account for actions taken and decisions made. An agent's behavior is shaped and constrained by social context. This situation contrasts to the neoclassical economic tradition where an actor's scope of knowledge is not based on as broad a scale as social relations, but is focused on personal cognitions with limited knowledge about how to maximize personal utility. The theory considers the limitations of personal knowledge about market conditions and the availability of resources such as land, labor and capital when an actor makes a choice. The determination of choices results from these inputs rather than the consideration of any social structure. The main difference between business assessment and personal assessment is the type of exchange commitment used between the two parties. A formal mechanism, a third party insuring mechanism or contractual agreement, is used in a business assessment and an informal mechanism of exchange commitment is used between the two parties in a personal assessment.

In the informal process, agents may facilitate a flexible and fluid negotiation relationship. Over time, with trust and successful interactions between the agents, they

develop a psychological commitment to one another, rather than relying on a contractual arrangement. The further away that both parties move from a lawyer who constructs the terms of an agreement for two businesses, the greater their reliance on trust and the lower their transaction costs. However, greater trust also allows more opportunity for betrayal and malfeasance. When agents are more trusting and rely less on formal contractual constraints with third party insuring mechanisms, agents can do great harm. When parties rely less upon assurance mechanisms and more on interpersonal exchange, then trust is greater and the potential for more harm to occur in the breakdown of trust is also greater (Zucker 1986).

Trust Using Calculations of Business Risk Assessment

When business relations are involved, trust is regulated by contractual relations with the enforcement of relationship between the two trusting parties regulated by a third party insuring mechanism. Insuring mechanisms include guarantees, monitoring and laws. The intent of such mechanisms is to create a path of recourse if any contingencies or problems develop in the transaction. If a plan exists to remedy any disagreement, then a lower level of trust is required to carry out any exchanges. The level of trust between the two transacting parties determines some of the transaction costs. Higher levels of trust in a relationship minimize transaction costs.

A business risk assessment focuses on the calculation of risk and embodies transaction cost theory (Bradach and Eccles; Coase 1937; Gulati 1995; Macauley 1963; Ring and Van De Ven 1994; Williamson 1985). Trust provides greater assurances among the transacting parties. If the level of uncertainty between the two parties is great, then

the relationship has less trust. Since relationships are not completely predictable, and thus involve some amount of risk, the parties in a business transaction want to be risk-averse to protect their interests. Protecting against uncertainties may involve using third party insuring mechanisms. Relying more upon such mechanisms increases the costs of the transaction, while relying less upon insuring mechanisms and more upon trust decreases transaction costs.

The literature on trust that relates to business risk concentrates on both situations of vulnerability and proposes ways to increase trust or minimize costs given the uncertainties when one party may exploit a second party. A definition by Mayer et al. (1995) expands on the issue of risk relationship by incorporating some elements of transaction cost theory regarding trust. They define trust as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular important aspect to the trustor, irrespective of the ability to monitor or control the other party” (1995:712). In furthering the idea regarding motivations and willingness to engage in trusting behavior, Molm, Takahashi and Peterson (2000) introduce the concept of assurances. These authors define trust as the “expectation of benign behavior based on inferences about a partner’s personal traits and intentions”, while assurances are defined as “expectations that are based on knowledge of an incentive structure that encourages benign behavior” (p. 1397). They state that reciprocal relations produce trust, while negotiated behavior produces assurance. Molm et al. (2000) conduct an experiment and confirm their theory that reciprocal relations improve trust. Risk is a necessary element to develop trust. Negotiated relations involve assurance and reduce the need to develop trust. Furthermore, in this experiment, the

subjects with the most power and those subjects in negotiated relations develop the least amount of trust.

Although this study has limitations because it was performed in the absence of a social situation, it provides a good theoretical foundation. If a party does not have to be trusted, but is nevertheless trusted, a stronger bond is created. This result also explains especially well why familiar, kinship, and community ties tend to be stronger. Reciprocal behavior aligns more directly with trustworthiness or interpersonal based trust. Creating ties in the absence of an assurance mechanism compels the parties to develop greater trust. Business arrangements almost exclusively have some type of contractual agreement or a regulatory system with jurisprudence over the transaction in case the exchange does not go as planned or if one of the transacting parties opportunistically seeks to take advantage of the other's vulnerability in the relationship for its own benefit. Calculations of business risk have a greater tendency to rely on assurances than on trust.

Trust Using Calculations of Personal Assessment

Rather than focusing on the assessment of risk mostly confined within the range of contractual relations, the second branch of trust examines interpersonal or informal contractual relations. A person's reputation serves as the binding commitment to the transaction. In this case, instead of risk calculation in a business or monetary form, the trust relationship requires an assessment of the moral commitment of the second person (McCallister 1995). While trust is framed as risk behavior, the personal assessment of the first party is an evaluation of the trustworthiness of the second partner.

Trustworthiness is characterized by the traits of the other party, or trustee. It reflects a

“person’s predilection to act in certain ways in certain circumstances” (Ben-Ner and Putterman 2001:527). A person’s trustworthiness changes in relation to different people, and repetition and reputation build trustworthiness. If the trustee has advantages to live up to his word, then the effort of carrying through with his commitments may be worthwhile. Once the parties build a foundation of successful interactions involving trust, the trustworthiness of the second partner increases for the first partner (Ben-Ner and Putterman 2001). Trustworthiness through repetition is most easily recognizable in individual relationships developed through constant and close association.

A party who is familiar with each of two parties considering a potential relationship and who provides information to them both is referred to as the third party. A third party is the mechanism by which information may be gathered and disseminated. Reputation is based on third-party information, communicated to a second person making an assessment by other people familiar with a first party. Networks are integral in developing interpersonal trust. Evaluations of trustworthiness need consideration in a relational context. Opinions regarding the first person become the foundations of the emerging dyadic relationship. Trust relations require a social network approach rather than a dyadic methodology. Network theory is a relational methodology because it concerns how actors are connected with to one another. Network relations involve the entire community under consideration. All actors must have some connections with the rest of the actors, either directly or indirectly through relationships with other actors. There is the exception of isolates not connected with the rest of the network, but then in essence if there is not a regular contact with any other actor in the network, then isolates truly are not part of that network. The distance between actors is measured by how many

actors the information channel must pass through before reaching a specified person. The greater distance information must travel the greater likelihood that the information may be distorted.

Trust relationships are interpersonal and form within a community or network of people. A network of people is necessary to communicate information about other members. Trust develops on both personal or organization levels, but the entity for bestowing or placing trust in another organization takes place at the individual level. Trust is interpersonal, but the primary focus between individuals may be concentrated on business relations in which people act as the representatives (agents) of firms. While the context of the formation of a trusting relationship may differ, the interpersonal process and social relations contributing to the process is the same.

Optimal Trust

Trust and trustworthiness are also valuable traits for firms in the market. “Trust is a good that markets and firms can’t get enough of” (Wicks, Berman and Jones 1999:99). Trust helps with coordination and also lowers agency and transaction costs and improves a firm’s flexibility to adapt and change. According to Wicks et al. (1999), trust accounts for cost savings and greater organizational abilities. Through the strategies of managers, differing levels of trust between the firm and various stakeholders may be identified. Firms that invest too much in building trust may be misallocating resources that could be used elsewhere. Firms that place little value in trust may not be utilizing the cost savings and other organization capabilities. The authors introduce the concept of optimal trust. This concept uses Aristotle’s principle of the “golden mean between excess and

deficiency” (Wicks et al. 1999:99; Parkhe 2000). What is optimal trust and how does it fit into my discussion? The core definition of trust before any modifications defined the components as rational prediction (Lewis and Weigert 1985) and a common element of risk between the parties. Trust involves more than just ability to predict a partner’s behavior. The addition to the core definition that would comprise optimal trust is the element of emotion. Trust involves affective and emotional elements or moral commitment. The relationship must account for the “goodwill” of the trustee. Moral commitment is the element in trust that makes it so valuable. Without it, then either side may be more willing to take advantage of the other party. Moral commitment may be all that holds trust relationships together by presenting “self-interest with guile”.

Rational prediction in trust is important because agents are not blindly trusting. Trust begins where affect-based belief in moral character enters the decision making process. With this consideration, Wicks et al. introduce a definition of trust that includes the affect-based belief in moral character. “Trust is the expectation by one (entity) of ethically justifiable behavior--that is, morally correct decisions and actions based upon ethical principles of analysis--on the part of the other (entity) in a joint endeavor or economic exchange” (1999:101). Rather than just being a trustworthy partner, Wicks et al. focus on the actors’ willingness to trust.

Trust is also socially embedded. Granovetter shows that neoclassical economics, of which transaction cost economics (TCE) is one variety, does not include “the role of concrete personal relationships and structures (or networks) of such relations” (1985:490). He points out the inadequacy of such models because they are “undersocialized” and miss the entire context of social interaction within which

transactions are embedded. The transaction cost approach, as it pertains to trust, exhibits less reliance on social embeddedness. Although individuals trust and take risks with agents representing other firms, the assessment of trustworthiness is not made on a personal level. The reassurances that the other person will not engage in opportunistic behavior are not given on a personal level but rather at an organizational level. The willingness of one party to trust the other is created through the assurances of the third party assuring mechanism.

Jones, Hesterly and Borgatti (1997) present a theory that integrates network theory and TCE. Their theory is that the network form of governance responds to asset specificity, demand uncertainty, task complexity and frequency. These conditions drive a firm to embed transactions structurally, which allows it to use social control mechanisms for controlling exchanges. Embeddedness refers to economic exchange that is affected by social relations, or specifically by actors' dyadic relations (Jones et al. 1997). TCE has a preoccupation with dyadic relations and usually overlooks the larger aspect of network governance. The authors integrate social context into the TCE perspective by showing that social mechanisms influence costs of exchange. The specific exchange characteristics that they outline are needs for high adaptation, high coordination and high safeguarding. Embeddedness also provides a foundation for social mechanisms such as restricted access, macrocultures, collective sanctions and reputations in network governance.

Network governance is coordination between firms in an informal social system, in contrast to a formal bureaucratic structure and formal contractual relations (Jones et al. 1997:913; see also Gerlach 1992:64 and Nohria 1992). Network governance is seen as a

contrast with markets and hierarchies. The definition of network governance revolves around two key concepts. The first is “patterns of interaction in exchange and relationships” and the second is flows of resources between independent resources (Jones et al. 1997:914). Long term patterns of exchanges create interdependencies, informal collaborations and reciprocal lines of communication. The key defining element of network governance is that “products and services are based on an implicit and open ended contract to adapt to environmental contingencies” (Jones et al. 1997:914). The contracts are social ones and not legally binding. The social coordination and control is occupational socialization, collective sanctions, and reputations and not authority or legal recourse.

The film industry is an often used example of network governance. Studios, producers, cinematographers and a variety of other film professionals regularly join a project and disband after the film is completed. One study reported that the seven major film studios regularly relied upon a group of subcontracting film professionals that comprised only three percent of those registered in guilds (Jones et al. 1997; Jones and Hesterly 1993). The mechanisms of social coordination are illustrated in the film industry example. Although there is a formally recognized collectivity of professionals organized in a guild, only a small number receives the majority of job assignments. Reputations, occupational socialization and perhaps some collective sanctioning, combine in such a way that a few persons are repeatedly awarded job contracts within the industry. The macroculture is the shared values and assumptions that is industry specific or professional knowledge that patterns behavior. If participants have a greater number and more frequent contacts, then they are more likely to share the same values, norms

and assumptions of the industry (Jones et al. 1997). The macroculture develops from a network of direct and indirect relationships within the industry.

The preceding examples of research regarding optimal trust are situated within an organizational context. The concept of optimal trust developed to help describe the seemingly more complex dimension of trust generation within an organization.

However, since the actors interact to execute operation on behalf of an organization, the same communications may be used to personal relations as well.

Negative Influences, Intergroup Conflict and Third Party Gossip

Processes of trust formation and maintenance are well suited to network methods of analysis. Trust formation is a continual process of evaluation and reevaluation of another person regarding his or her trustworthy behavior. Social network analysis allows the dynamic study of relational social setting. Relational studies gauge the ongoing conditions of the interactions between social actors. What are some factors that contribute to or are detrimental to trust formation and stability?

As stated above, reliance on a third party for information about the other parties involved in a transaction is required. From the process of learning about new contacts through the social network, to an established ongoing mutually trusting relationship brokering more information within the network, reliance on third party sources is necessary. When a person assesses the character of another in judging whether that person is trustworthy, reliance upon third party knowledge is necessary. In forming any type of relationship between two unconnected parties, neither has any previous

experience with the other. Even dyadic relations formed between two actors without a broker may rely on information obtained by and through other people.

Network research has shown that negative influences are more significant than positive ones (Labianca, Brass and Gray 1998:58). Along with negative effects, social information conveyed through a third party results in more extreme social judgments than when information is obtained first hand (Gilovich 1987). Given the effects of negative information and the amplification of third party gossip, negative gossip travels faster and farther, and does the most damage. Another source of negative influences is conflict. Labianca, Brass and Gray (1998) examine the interpersonal relationships among co-workers, paying special attention to the perceived intergroup conflict. Using network methods to understand these interorganizational relations, they ask, “How do interpersonal relationships affect perceptions of intergroup conflict and vice versa?” (Labianca et al. 1998:55). Contact theory is the starting basis for these assumptions about behavior. Contact theory assumes that the frequency of interaction reduces the amount of intergroup conflict (Allport 1954; Coleman 1957 and Levine 1965). Krackhardt and Stern (1988) extend contact theory by using social network theory to show the positive effects of interpersonal relationships between groups. Labianca et al. (1998) seek to examine the negative relationships and the perceived intergroup conflict. The importance of studying intergroup conflict within an organizational setting is that the people cannot ignore interactions with coworkers whom they dislike. Another reason to use social network analysis is that interactions do not occur in isolation but in the context of a social setting.

Two perspectives developed to explain the differences between intergroup conflict and interpersonal relations, a macro and micro perspective (Labianca et al. 1998:57). In the macro perspective, intergroup relations are considered to be the main determinant of interpersonal relationships. In this perspective, intergroup conflict is the main influence on interpersonal relationships. The micro perspective is characterized as having interpersonal relations drive the perceptions of intergroup conflict. The contact hypothesis (frequency and number of interactions reduces intergroup conflict) fits into this perspective. Labianca et al. (1998) state three causal explanations for the contact hypothesis. First, interaction between group members creates a positive sentiment and reduces conflict over time. Second, intergroup contacts serve as conduits to reduce biases and increase the conduciveness of the group. Third, intergroup contact provides dispute resolution channels. From contact theory, the authors expected that the perceptions of intergroup conflict would decrease the frequency of interaction between the members of the differing work groups.

Labianca et al. (1998:62) found that the “number of acquaintances in the out-group was significantly related to higher perceptions of intergroup conflict.” An individual’s total number of friendships was not related to perceptions of intergroup conflict; rather the number of negative relationships was related to the higher perceptions of intergroup conflict. So perceptions of intergroup conflict were associated with negative relations with out-group members, but there was no association with in-group friendships. Once again, consistent with social psychological research, negative information outweighed positive or neutral information.

TRUST IN GOD

The stronger one's belief in God, the more trust a person has that things will work out. God's will be done. This belief acknowledges hardships and struggles, but with struggles, many fruits are realized. This attitude invokes both patience and trust. A person who trusts in God realizes his dependence upon God. All things come from God. Trials will occur as suffering is a part of life. This is a way for people to draw closer to God and come together as a community.

Trusting in God invokes engagement in different behavior with others. A person's world view informs and directs his interaction with others. I've identified three categories that are descriptive of the differing approaches. These categories are the rational actor, social capital, and trust in God. The first two are well established in the literature, but the third category on the continuum of personal trust and interaction with others, is my own addition and original contribution.

Trust in Self (Rational/Utilitarian Tradition)

The rational actor or utilitarian theories are well developed and originated several hundred years ago. John Locke's ideas of the Social Contract identify the main tenants of this world view. At its base, this tradition states that individuals pursue their own self interests and within that context they calculate their own gains. An individual is only concerned with his own pursuits and is uninterested in the care or concerns of anyone else. This level of association with others can be considered distrust in others and a priority of self. A sense of community or looking out for others is absent within this school of thought. Later philosophers acknowledge interaction with others, but this

behavior is to be used only for individual gain. This perspective is couched in terms of monetary calculations. People are interested in their material well being and calculate their own interests, advantages, costs and gains, which usually are to the detriment of others. In this perspective a person is only interested in himself and his own material well-being (Collins 1985: 123). Essentially this world view places a strong priority in self and has a general distrust of others or at least an absence of concern about them.

The rational utilitarian perspective of individual self interest began with an economic focus and later evolved to other social relations. In the development of the line of thought of the reasonable individual acting in his best interest, John Locke is credited as one of the originators of this tradition (Collins 1985: 125). He believes that individuals have certain basic rights that the government cannot revoke. Some of these include the right of the individuals and the right to own property. The individual trumped everything including government and religion. Locke was an empiricist and thought that everything we learned comes from practical experience and we live in a practical and material world. He rejected any sort of cultural tradition in shaping beliefs, which includes any foundation in religion. This is the beginning of his thought on tradition, moral foundation or patterning of personal behavior based on a belief in God (Collins 1985). Religious ideas diverging between Protestants and Catholics caused much strife and Locke rejected any credence in religion. So he rejected ideas of a cultural tradition that shaped individual belief. Locke's empiricism faces challenges regarding how people build a sense of morality. If every individual follows their own experienced sensations, how is a sense of morality and obligation to community developed? To answer this question was the challenge of subsequent philosophers including Adam Smith.

Smith mused about how people make connections to community members in his *Theory of Moral Sentiments*. Addressing how people sympathize with the dead, Smith emphasizes that our reaction is that we are glad that we are not the person who is dead.

It is miserable, we think to be deprived of the light of the fun, to be shut out from life and conversation: to be laid in the cold grave a prey to corruption and the reptiles of the earth, to be no more thought of in this world, but to be obliterated in a little time from the affections and almost from the memory of their dearest friends and relations. Surely, we imagine, we can never feel too much for those who have suffered so dreadful a calamity. (Smith 1759/1971: 11)

Smith defined compassion as the “emotion which we feel for the misery of others” (1759/1971:1). The sympathy extend, as illustrated above, is little more than an expression of glee that the death or other unfortunate circumstances are not one’s own. In addition, he states that we “can never feel too much for those who have suffered.” Smith is writing about how man can have moral sentiments in this work, but also makes an admission that man cannot have sympathy in this instance, only pity.

A heavy focus of Smith’s is that life encompasses the affections of others and this is how man derives happiness. A focus on this perspective is that man uses his friends to indulge his own selfish interests and is a main source of his happiness. Likewise, while friendships are the staple of happiness, the dread of death keeps a man miserable. The thought of death is so terrible that it makes a person miserable while living. This leads Smith to assert that the dread of death, the instrument preventing happiness, works as the restraint upon injustices of mankind that guard society. By this he is stating that the dread of death is a hamper to individual happiness, but is what holds society in check. An individual person’s dread of death and the thoughts regarding his impending death is a source of misery while living, but this repugnant thought is what acts for the protection

of society at large. In addition, man empathizes with others' situations, and feels for them, albeit, not as strongly as they objects of his empathy.

While Smith acknowledges this base nature of humanity, he acknowledges that man needs to develop virtues to guide and restrict his behavior. This ability to sympathize with others gives the imperative and desire to abide by natural moral laws. The qualities of prudence, justice, beneficence and self-command are needed to successfully guide man's behavior within society. Smith describes the nature of humanity but also includes the self-restraints needed for a successful navigation of social interaction. The demand for justice is the elemental quality necessary in guarding against self-interests and beneficence is the ideal.

Smith asserts the practical applications of these ideas in another work, the *Wealth of Nations*. When man is acting in his best economic interest, society will be best helped. The idea regarding moral sentiments, or rather the dread of death or other undesirable consequences, guides individual behavior has parallel consequences for economic behavior. A person who obtains the material good he desires actually is helping others economically because of the interdependence of economic specialization. An individual is not reacting as a truly virtuous person, but rather is creating happiness for himself as best he sees fit. Self-oriented behavior, with restraint, works to maximize the benefit of society. By obtaining your own personal comforts, others benefit from the unintentional consequences of your actions. Smith (1776/2003:7) states, "It is not from the benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity but to their self-love, and never talk to them of our own necessities but of their advantages."

Hobbes also recognizes the carnal nature of man. Because of the recognition that man is “masterless”, he also recognizes the need to rein mankind in and direct his ambitions. In his *Leviathan*, Hobbes writes of the condition of mankind and of the ideals of humanity. He acknowledges that humans are dangerous and that we are not trusting of one another. By such actions as locking doors to protect one’s possessions, he is in a sense accusing mankind of a potential violation and therefore acts defensively to mitigate the risk of such an occurrence (Hobbes 1651/1904: 84). The act of having to secure possessions reifies the assumption that another person’s fallen nature and characteristics of greed, envy or lust would be the reason for needing to secure one’s possessions and family from others. Along with asserting the carnal state of man and the general masterless quality of humans, Hobbes acknowledges the need for a common power for the regulation of society.

To this warre (sic) of every man against every man, this also is consequent: that nothing can be Unjust. The notions of Right and Wrong, Justices and Injustice have there no place. Where there is no common Power, there is no Law: where no Law, No Injustice. Force and Fraud, are in ware, the two Cardinal virtues (sic) (Hobbes 1651/1904: 85).

Hobbes argues for an all encompassing laws; natural rights. He sets the stage in *Leviathan* by stating that humans are endowed by God with natural rights. He then elevates natural rights and couples them with political rights to ensure safety of person and possessions. By establishing natural rights, Hobbes accepts humans in the condition that he finds them and focuses on keeping political power in check. Natural rights are defined as God given so that man has the freedom to exercise right reason and develop virtues to help him become as he ought (Scalia 2010). However, Hobbes asserts that the aim of natural rights is not to change individuals but to protect individuals from one

another. In making natural rights something other than a responsibility towards God, Hobbes makes the reason for natural rights something other than a responsibility to God (Cooke 1996).

The idea of natural laws built into the United States constitution is founded, at least in part, on ideas of Hobbes. He defines natural laws as

the liberty each man hath, to use his own power, as he will himself, for the preservation of his own Nature; that is to say of his own Life; and consequently, of doing anything which in his own judgement (sic), and reason, hee (sic) shall conceive to be the aptest (sic) means thereunto. (Hobbes 1651/1904:86)

The ideas encapsulated in the Declaration of Independence are: “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, which among these are Life, Liberty and the pursuit of Happiness.” The colonists were disgruntled with the tyranny of the British government and sought to separate themselves from that power. Given this agenda, it still fits with the definition that Hobbes asserts regarding natural laws about preservation of life, and man doing things in his own judgment and reason. In order to maintain the right of self preservation and a civil order, moral obligation to one another must be established. Through the use of a social contract, this obligation is established. This is Hobbes’ reconciliation and adaption of natural law.

The distinction between the differences of the definition of natural laws is the point of departure between secularists and those who follow God. Hobbes and those who follow in the tradition of his line of thought focus on self and that which best preserves self interests. The distinction between freedom and license needs to be clarified given Hobbes’ definition of liberty established by natural

laws. Freedom is the ability to live your life according to right reason and license is the ability to live your life according to your passions (Scalia 2010). In contrast, Hobbes asserts that natural laws are the license to do whatever is need to protect oneself against being killed and preserving one's one life. Having right reason involves possessing the virtues that Thomas Aquinas states are necessary for reasoning and making moral decisions. These cardinal virtues are prudence, justice, temperance and fortitude. Natural law is the participation of eternal law and exercised through reason according to Aquinas (Pojman 1995). Hobbes work reduces natural law from an exercise of reason and freedom to develop virtues to a defense of self from discordant others.

The point of departure regarding the meaning of natural laws and Hobbes' standpoint regarding Christianity is debated among scholars regarding all his works, with the focus in this discussion on *Leviathan*. Cooke (1996) reasserts the argument that was most widely accepted about a century ago is that Hobbes had an antipathy towards religion. However, in *Leviathan*, Hobbes makes extensive reference to religion and often quotes biblical passages. In his analysis of *Leviathan*, Cooke argues that Hobbes uses the ideas of a Christian natural law tradition but makes a radical departure from Christianity. By doing so he appears to support Christian ideals, but he establishes the basis of natural law and then uses this basis to assert his ideas on natural human freedom. He embraces natural law but leaves behind the element of Christianity.

A free society is built upon the foundation that citizens are endowed with unalienable rights. These rights are not given by the state or society because if there were, those rights could also be revoked by the same source that is

endowing them. The writers of the Declaration of Independence asserted that natural rights are bestowed by the Creator such as life, liberty and the pursuit of happiness. These rights need to be regulated according to the common good, but are qualities that assert the God-given dignity and status of every person (Dulles 1995).

Trust in Community (Social Capital)

Hobbes' ideas suggest there is no connection between the individual and society. Since man is refractory towards social organization, it does not come as easily or spontaneously as man's orientation to individualism. In order for man to pursue social organization, he must be individually constrained. The task of society is to constrain the individual. Social constraint is a human product generated because men wanted it and they also have the power to transform it (Giddens 1972:99).

Durkheim addressed ideas of social solidarity in his writings. Using ideal types, he focuses on how certain ideal types influence behavior, one of those types being religion. "The positive valence of moral 'ideals' (Durkheim 1912/2005) provides the major impetus to the evolution of human society" (Giddens 1971:1). In using ideal types, Durkheim discusses the historical nature of man to illustrate human social action. This idea is in contrast to the rational/ utilitarian thought that the ideas of self-interest guide behavior. Durkheim emphasizes the historical processes that need to be understood to evaluate society and the characteristics that unify a society are morality based (Giddens 1971). Along with asserting that society is historical and moral based, he challenges the idea of utilitarian individualism producing moral behavior. If everyone acts in an egoistic

and self seeking behavior, then one does not have much of a society at all and Durkheim rejects the idea that self interests become collective interests. Rather, society has qualities that are *sui generis* or unique to society alone and that cannot be reduced to rational individualism. Durkheim takes on the challenge of understanding collective ideals that supersede the will of the individual. Along with this challenge, Durkheim realizes that the nature of society became increasingly secular, thus dissipating the role of traditional religious values and the importance they have for social cohesion.

In attempting to explain the nature of religion, Durkheim asserts that the nature of the relationship of God to man is similar to the nature of the relationship of society to man (Giddens 1971:220). God is not a protector of the individual, but of the society as a whole (or other social units such as family, tribe or city). The relationship with God is not a personal one but rather one that is couched within the relationship of society. Social facts provide the necessary foundation for religion. Without the element of sociability, religion does not make much sense. Giddens (1971:220) states,

This hypothesis not only conforms more closely to the facts, it also allows us to explain why the superstitious natural philosophy of religion is obligatory, while that of the scholars is not. It is because everything which interests the collectivity in fact quickly becomes an imperative law; society does not allow its members to act with impunity in a way contrary to the social interest. This is also how the parallels, and the differences, between ethical commands and those of religion may be explained.

For Durkheim religion is that set of beliefs which interests the collectivity and provides a set of rules of conduct for individuals.

In *The Protestant Ethic and the Spirit of Capitalism*, Weber (1905) remarks that Catholics were not as likely to pursue middle class business life and were far behind some Protestant denominations that were excelling in business pursuits. His quest was to

find the religious differences between the sects of Christianity and explain the differences in behavior. He asserted that Protestants who followed Calvinist doctrine had both an economic asceticism combined with a sense of duty or a calling to excel at the secular work they were doing. The belief asserted by this doctrine was that the accumulation of wealth was a manifest sign of God's blessing upon those people. So a natural outgrowth of this doctrine is to claim that these superior religious qualities manifest themselves in a person's higher financial standing.

Weber's foundational work is important because he attempted to explain social behavior using religious beliefs. In contrast to Marx, who saw culture (beliefs) as superstructure built on the foundation of economics, Weber's *Protestant Ethic and the Spirit of Capitalism* reversed the order so that economics are built on a cultural foundation. Religious beliefs can strongly influence a person's choice in matters that are not considered strictly religious. Weber is comparing sects of the same religion, Christianity, and finding differences in the market economy originating from doctrinal differences. Likewise, from a range of beliefs within a Christian sect, Catholicism, a range of social behaviors can become manifest at the level of belief and adherence to the religious doctrine.

Trust in God

Complete or near complete trust in God is acknowledging dependence on God. Bad things can and may happen. Suffering is a part of life. People come together and individuals find new meaning in life, they find appreciation of life restored. The ultimate love of God is displayed when a person is willing to do whatever God wills no matter

what the hardship. People who trust in God know there is a broader scope to life, so if in the periphery circumstances seem to be in despair, there is a broader scope that is not yet manifest. Examples of people who trusted in God are found in the Bible as well as canonized saints. The early patriarchs are some of the best examples. Noah trusted that the instructions given him to build an ark amid disparagement of building what seemed to others as something completely useless. Of course the scourge of the great flood occurred and he and his family were the sole survivors. Abraham also trusted God when told he would be the father of many nations yet he was an old man with no children. Later still when preparing to offer sacrifice and asked to offer his son Isaac, he trusted in God. Abraham did not need to offer his son Isaac in sacrifice yet he chose to do so. The story of his trial provides an archetype of sacrifice foreshadowing Christ's sacrifice on the cross. All of these incidents taken in isolation seem to be despairing, but when taken within the context of salvation history are very remarkable and critical events.

Hobbes argues in *Leviathan* that making a covenant with God is impossible (1651/1904:93). His argument is that we can never know whether that covenant is accepted. The direction of the flow of events happens the other way around. God makes covenants with his people. Covenants are intended to not be broken, but humans do fail.

Consequentialism is acting solely from a calculation of consequences. Proportionalism weighs the various values or goods being sought and focuses on choosing the "greater good" or lesser evil (Veritatis Splendor 1993:94). Earlier in the discussion, I argued that John Locke's utilitarian philosophy illustrated what may be considered consequentialism. He asserted that man is aware of what others are doing and makes calculations and rationalizations for his own behavior based on the expected

behavior of others. Proportionalism pertains both to social capital and trust in God. The greater good of the community is calculated and individual behavior is sanctioned and controlled by others. Trust in God relies on obedience to natural laws.

Why is natural law important in understanding the nature of trust, especially trust in God? Pope John Paul II's encyclical *The Splendor of Truth* (1993) addresses moral teachings as they relate to human life. The aim of the encyclical is to clarify ideas regarding human freedom and its relationships to truth and natural law. Doubts regarding social, cultural, human and psychological nature needed addressing "with regard to the Church's moral teachings" (p. 13). A lack of harmony existed between the response of the Church and certain theological positions.

The explanation about morality begins with an example from the Gospel of Matthew. A young man asks Jesus the question, "Teacher, what good must I do to have eternal life?" (Matthew 19:16). This man is asking about the moral good and fulfilling his own desired destiny of eternal life. Jesus, in answering the question for the man, instructs him that "no one is good but God alone." "Why do you ask me what is good? There is only one who is good. If you wish to enter into life, keep the commandments" (Matthew. 19:17) (cf. Mark 10:18, Luke 18:19). Only God can answer the question about what is good because he is the Good himself.

Jesus brings out the moral value and actions of a person in determining his final end. The relationship between man's freedom and God's laws are in the moral conscience and realized through human acts. Moral acts express the level of goodness or evil in an individual (John Paul II 1993:90). Since man is given free will, natural laws are guides to direct man's actions. Some natural laws are innately known by most of

humanity. Who provided the definition of “crimes against humanity” in the Nuremberg trials? We know that taking another’s life is wrong and that subjecting others to harsh and unsanitary conditions is likewise wrong. Other natural laws are outlines, for example, in the Ten Commandments. These are also guidelines for virtuous behavior.

Thomas Aquinas divides his discussion on morality into two parts, the general and the particular (Pinckaers 2001, *Summa Theologica* I-II). The question of happiness is the main focus of the general discussion. Happiness is the driving force of moral theology in his view and also establishes the purpose of human action. Happiness resides in doing God’s will and attaining eternal life.

It is impossible for any created good to constitute man’s happiness. For happiness is the perfect good, which quiets the appetite altogether since it would not be the last end if something yet remained to be desired. Now the object of the will, that is, of man’s appetite, is the universal good, just as the object of the intellect is the universal true. Hence it is evident that nothing can quiet man’s will except the universal good. This is to be found not in any creature, but in God alone, because every creature has goodness by participation. Therefore God alone can satisfy the will of man, according to the words of Psalm 102:5 *Who satisfieth thy desire with good things*. Therefore God alone constitutes man’s happiness (*Summa Theologica* I-II Q.2 A.8)

Once Aquinas establishes the ultimate end of life, he addresses passions or emotions. Some of these passions or emotions are internal to man. The internal passions are inscribed on the heart of humans by God. Through the Holy Spirit the qualities guide in developing virtues. The Beatitudes and the Holy Spirit shape these passions.

Likewise, St Augustine writes about morality and happiness by responding to the ideas of earlier pagan philosophers and adding the Christian perspective. He takes the ideas of the cardinal virtues of prudence, justice, courage and temperance and changes the perspective that these virtues are grace from God rather than the work of unassisted

human effort. He does this using the scriptures as the center of his ideas which makes Christ the main teacher of morality.

As to whether virtue leads us to the happy life, I hold that virtue is nothing other than the perfect love of God. Now, when it is said that virtue has a fourfold division, as I understand it, this is said according to the various movement of love. Thus, these four virtues (would that all had the strength of these virtues in their minds as they have their names in their mouths!), I do not hesitate to define them as follows: temperance is love readily bearing all things for the sake of the beloved; justice is love serving only the beloved and therefore ruling rightly; prudence is love distinguishing wisely between what hinders it and what helps it. But, as we have said, the object of this love is nothing other than God, the sovereign good, the highest wisdom and the perfect harmony. We may therefore, define these virtues as follows: temperance is love preserving itself entire and incorrupt for God; courage is love readily bearing all things for the sake of God; justice is love serving only God, and therefore ruling well everything else that is subject to the human person; prudence is love discerning well between what helps it toward God and what hinders it. (St. Augustine, *On the Morals of the Catholic Church* 15.25 (PL 32:1322) (Pinchaers 1991).

Augustine tied these morals to the Gospels. These ideas are found in the Beatitudes. In this sermon, Jesus asserts and expounds on ideal human behavior. “Blessed are the merciful for they shall obtain mercy. Blessed are the pure in heart, for they shall see God. Blessed are the peacemakers for they shall be called sons of God. Blessed are those who are persecuted for righteousness sake, for theirs is the kingdom of heaven” (Matthew 5:7-10). The foundations of moral law are found in scripture. These same ideas that are found in Jesus’ Sermon on the Mount are likewise given in the laws given to Moses, the Ten Commandments, to govern the people of God. Moral theologians, such as Augustine and Aquinas, have later expounded on the ideas for human application. All in all, natural law is God’s law for humanity to rule and govern itself.

The Catechism of the Catholic Church expounds on the concept of the natural moral law.

Man participates in the wisdom and goodness of the Creator who gives him mastery over his acts and the ability to govern himself with a view to the true and the good.

The natural law expresses the original moral sense which enables man to discern by reason the good and the evil, the truth and the lie:

The natural law is written and engraved in the soul of each and every man, because it is human reason ordaining him to do good and forbidding him to sin . . . But this command of human reason would not have the force of law if it were not the voice and interpreter of a higher reason to which our spirit and our freedom must be submitted.

The "divine and natural" law shows man the way to follow so as to practice the good and attain his end. The natural law states the first and essential precepts which govern the moral life. It hinges upon the desire for God and submission to him, who is the source and judge of all that is good, as well as upon the sense that the other is one's equal. Its principal precepts are expressed in the Decalogue. This law is called "natural", not in reference to the nature of irrational beings, but because reason which decrees it properly belongs to human nature:

Where then are these rules written, if not in the book of that light we call the truth? In it is written every just law; from it the law passes into the heart of the man who does justice, not that it migrates into it, but that it places its imprint on it, like a seal on a ring that passes onto wax, without leaving the ring.

The natural law is nothing other than the light of understanding placed in us by God; through it we know what we must do and what we must avoid. God has given this light or law at the creation (CCC 1954-1955).

This statement of belief encapsulates many great theologians of the past as well as the insight of modern theologians working on the compilation of the statements of belief. The salient points from the above quotation are: 1) the Creator gives man the

ability to govern himself; 2) man is given a moral sense; 3) the divine natural law gives man a sense of right and wrong; and 4) the natural law hinges upon our understanding submission to God to guide behavior.

Chapter 3: Hypotheses

What is the process of trust formation in forging a new trust relationship within an ongoing intraorganizational relationship? How is the model different in an organization that has different objectives than a profit motive? I want to examine whether trust formation follows the model of risk as a business agreement with all attached third party intervening mechanisms or the model of personal cognitions without any external assurances. The analysis amounts to deciphering the effects of different types of trust. Trust that has the extra elements of assurances is not as strong as trust without external assurances. When extra assurances exist, there is less risk involved and therefore less investment in trust. In the absence of third party assurance mechanisms, greater trust must be extended. In the context of religious organizations, tangible goods or regulatory bodies are usually not available. Mostly, relations between members of a congregation and the clergy lack assurance mechanisms. Trust is stronger because people are responding on an individual basis as to their commitment to their belief in God by expressing it in their commitment to God by what they give back to their church and community. This commitment to God expressed through personal actions is mostly manifest in the organizational structure of the church. Since the worship of God is mainly, but not exclusively, focused on church and church related activities, the manifestation should be clearly expressed within the organizational structure of the church. This context has many behavioral aspects, including characteristics and frequency of worship, participation in supporting ministries as well as financial support. My research will only be able to gauge school parent's commitment and attitudes about one of the financial issues but it certainly is not inclusive of the entire relationship.

Stewardship is a personal commitment to God and must be assessed at the personal level about the degree to which a person trusts in God.

Trust in God is manifest by how people interact with others—their hospitality and generosity. A person's trust in God is extended to all others he interacts with, which includes friends, fellow parishioners, leaders of the various ministries, parish administrators and school staff. Trust is also exhibited through personal beliefs. Beliefs and behaviors together will demonstrate a person's trust in the organization, which is a demonstration of trust in God.

ORGANIZATIONAL TRUST

Churches that operate primary and secondary schools usually require a contractual relationship between parents of school students and the church regarding tuition payments. To balance its budget, the church organization needs an assurance that it will receive the agreed tuition amount and parents need the assurance that education services will be provided, and the church will not just pocket the money.

In voluntary giving of a person's time and money to an organization, the organization has no obligation to reciprocate and return any favors. This situation differs from an interpersonal relationship where reciprocal exchanges are needed to maintain the relationship. Gouldner (1960) states that with reciprocity each party has rights and duties. The rights are not always one's obligation nor are exchanges always an equivalent value. Obligations of repayment are contingent upon the perceived value of the service or favor rendered. The value of a benefit may vary with the need of the recipient and the resources of the donor. In a relationship between a person and an

organization some benefits may be transmitted from the organization to the community, but rarely back to that individual. Organizational reputation reflects, in part, its participants' perceptions of reciprocity in exchange relations. The community collectively determines the reputation of the organization through interactions among members of the social network. Their perceptions disseminate through the network and affect the reputation of the organization.

Network Terminology

An egocentric network size refers to the number of persons with whom an individual directly communicates. The friendship tie is a relational content and an ego may use classifications such as friend, close friend and acquaintance to characterize each relationship. Friendships differ in the strength of ties to ego, in that some contacts are not as strong as friends and may be considered as acquaintances. An egocentric network's members are called alters. Relations such as giving and receiving information, or instrumental motives, are the focus of communications between the actors. Friendships are characterized as expressive motives where an emotional connection occurs (Lincoln and Miller 1979; Ibarra 1992; van de Bunt, Wittek and de Klepper 2005).

Research Hypotheses

Below I present and justify hypotheses about the effects of egocentric network properties on organizational trust and distrust that are drawn from the theoretical and empirical literatures discussed in Chapter 2. These hypotheses will be tested with data from a stewardship church described in Chapter 6.

Hypothesis 1 (variation in friendship effects variation in trust)

H1: The larger an individual's egocentric network, the greater the organizational trust.

Instability and distrust generates when an actor has fewer strong, positive, relationships with other individuals within the network. A complete absence of trust would indicate no willingness to take any sort of risk, while full trust might indicate complete knowledge or assurances. The object of organizational trust is manifest by trust in God. Trust in the church institution and leaders will be evident in the network relations, but the basis for this trust is guided by trust in God.

Van de Bunt, Wittek and de Klepper (2005) found, in their study of trust in a situation of company reorganization and downscaling, that the number of ties an individual employee had declined over time as the status of employment became more precarious and tenuous. Van de Bunt et al. credit a trust relationship for respondents who perceived their relationship with another co-worker to be either strong or very strong. Over time, the number of trusting relations decreased (van de Bunt et al. 2005). In this instance, the individuals were beginning to distrust and withdraw to a closer circle of trust acquaintances. On the contrary, a person with a larger circle of friends should have more trust.

Hypothesis 2: (networks of information exchange)

H2: The more organizational leaders in an individual's egocentric network, the greater the organizational trust.

When actors receive direct information, then the level of distortion is not as great as when information traverses paths of two or more steps between dyads. If information passes through many intermediaries, then it is more likely that the original message has

been altered; so direct information should be viewed as more accurate. Information received directly from leaders of a recognized group or sub-organization of a parish will be viewed as both credible and reliable information and thus more likely to increase trust in the organization.

Having an acquaintance with no formal position within the church, as opposed to the pastor who has complete authority and final say regarding all organizational decisions, is a substantially different relationship. Along the spectrum of authority, adhering to religious principles will vary. Not as much trust is likely from a parishioner with any ties to ministries or church leaders. In contrast, strong ties to organizational leaders will create a higher level of trust. This trust will extend to ego with regards to fulfilling organizational objectives and to ego's commitment to stewardship objectives.

This hypothesis also builds on the differing motives for relationship formation, of which two broad distinctions are expressive and instrumental motives (Lincoln and Miller 1979; Ibarra 1992 and van de Bunt, Wittek and de Klepper 2005). Expressive motives generate ties because of the human proclivity for forming attachments and motives to express emotional feelings about social relationships. Tie formation is guided by the achievement of a sense of belongingness, a confirmation of affection.

Instrumental motives are viewed as strategic action and planning by individuals attempting to control the setting to improve personal status. Motivation for contact with other network members is guided by the potential to increase material benefits or prevent the loss of such benefits. Instrumental motives are realized by some gain while expressive motives tie formation occurs separately from any cost-benefit analysis of the social relationship.

Hypothesis 3 (social cohesion)

H3: The more laypeople in an individual's egocentric network, the greater the organizational distrust.

Having more affiliations with other parishioners will expose a person to a greater variety of personal opinions, some of which may be conflicting. When an actor has more than one allegiance to people or groups within his egocentric network, then there is a greater possibility of competing or conflicting commitments to more than a single ideal. The more divergent the ideals, then less certainty and more confusion results. This situation may create doubt about the organizational authority. In extreme cases, a charismatic figure who challenges the organization may arise and to whom people flock and take his word as a counter-authority.

In Krackhardt's (1999) study of the union vote in a factory, he discovered that having more affiliations and loyalties to different groups can be problematic. On the surface it seems plausible that someone with more affiliations may be more influential. However, in a network whose members have conflicting interests, cross-pressures for allegiance to opposing causes may exist. In Krackhardt's study, the union coalition that was initially leaning in favor of the union actually voted against it in the election. Krackhardt found that a pivotal part of that outcome was because of the conflicted situation of one person, Chris, who was central in the friendship network. Chris abandoned his pro-union friends because of pressure from anti-union cliques with whom he was also friends. In the election, Chris ultimately quit the organization so he did not have to cast a vote in the union election. His competing loyalties to friends with opposite agendas caused him to alter his behavior in an unsuccessful effort to satisfy all his

friends, or at least to cause minimal harm to them in order to remain in good terms with all his cliques.

Likewise, on an organizational level, social cohesion is more difficult to attain with more competing interests. Most denominations and congregations wrestle with an authority versus agency tension (Chaves 1998). This tension arises from the general hierarchical organizational structure of many churches in the United States. The authority element consists of formalized rules and established operational procedures. These institutions can range from rules set by the pastor or even more codified rules of the denomination set at the national level. Their origins, in many cases, extend beyond a national hierarchical level that may have been established at an international scope or by tradition. An example of hierarchical authority is the Roman Catholic Church whose authority lies with the current papacy and all the previous ones. A vast range exists between established hierarchical structures and more loosely coupled parameters set at a local pastor's discretion within a denomination. The degree of variations within a hierarchical structure can have a relatively wide range. Canon law dictates some of the basic organizational structure such as that a finance council is required (Cannon 492, Article 3). Most parishes have that council as well as several more. In practice there is a wide range of organizational structure, at least in the United States. A parish may only have a finance council as dictated by canon law, but there is no prohibition against other specific councils. In practice, most parishes in the United States have others. For instance, the Church of the Epiphany, the church I studied, has seven leadership commissions and a parish leadership council which oversees all the commissions. The

seven commissions are community life, education, finance, liturgy, operations, pastoral care and stewardship.

The various lay ministers, members of the congregation, and administrators, represent the agency aspect of the organization. Churches have many programs and missions including education programs, home ministries, foreign ministries, publications and higher education (Chaves 1998). The dual structure of authority versus agency developed because of involvement of others beyond the clergy. The scope of the ecclesiastical tasks became too much for the clergy to administer. With an open system of operation and more sources of opinion and input regarding organizational decisions, sources of contention become more apparent. Instead of dealing only with organizational goals, the loose coupling of the various stakeholders involved in an organizational process structure creates a different dynamic.

Goal definition is problematic for religious organizations. Goals do not guide the church's decision making process as directly as in business organizations since they do not share the goal of profit maximization as a way of organizing and assessing effectiveness (DiMaggio 1998). Since goals may be collectively decided in a religious organization, the goals may be ambiguous or contested (Perrow 1961, Cohen and March 1974, DiMaggio 1998). Catholic churches operate in a more structured manner as the liturgy is universal and determined at a national level and approved by the Vatican. For example, the recent changes in the liturgy were determined by the United States Conference of Catholic Bishops (USCCB) and then approved by the Vatican. However, as far as daily operations are concerned, there is more autonomy and variation at the parish level. Basic structural guidelines are given in Canon law, but how to use the

resources are at the pastor's discretion. Within the different committees that serve as advisory bodies, the pastor determines the level of authority he will delegate to the lay advisory councils. They can be used as advisory councils or for deciding parish policy. The variability here is whether the pastor has the council collectively make decisions and hold to them, or whether he uses councils as an advisory board and makes the final decision himself.

The more collectively governed an organization, the greater reliance it has on informal social relations. Attention to the process of socialization within the organization then becomes a focal interest. Religious organizations are "strong-culture" organizations meaning that there are distinct, explicit values that infuse all the organization's activities (Swidler 1986).

Hypothesis 4 (homophily)

H4a: The greater the social homophily in an individual's egocentric network, the greater the organizational trust.

H4b: The greater the value homophily in an individual's egocentric network, the greater the organizational trust.

Similarities of ascribed social characteristics, such as gender and race, usually create strong bonds among social actors. People like to associate with others who resemble themselves. With value homophily, people are drawn to others, but the similarities are more intimate than social categories. Values are often more specific and important than such social characteristics as gender, race, and age. People who adhere to common values regarding religion and moral values are likely to create stronger social bonds than those created through social homophily.

Another consideration is that actors may share many ascribed characteristics, therefore there may be less variation in social characteristics. However, when there is variation, I expect the variation to be more pronounced with value homophily. Behavior that is attributed to values should matter more than similarity in behavior because of social similarities. In the ideal of total stewardship, people are asked to return to God an amount of generosity to others because of the gratitude for those blessings He has bestowed. The better a person understands and believes this idea of stewardship, the more he will value and prioritize these ideals. This is a core principle guiding behavior in most if not all aspects of life for those adhering to these convictions.

Although church members often have very similar values, especially religious values and commitment, there may be a wide spectrum of commitment to religious education ideals and values. The motivations for having a child educated at a parochial school may be attributed to a dislike for public education or a perception that a private education may be better. In this respect, their commitment to religion and the idea of being a steward to God may be relatively unimportant.

TRUST IN GOD

Natural law is God's law for humans to rule and govern themselves. Natural law hinges upon our submission to God to guide behavior for human interaction and transcends all other law. Humans have a need to worship and this is called the virtue of religion (Summa Theologica II-II, Q. 81, Delany 1911). The purpose of the virtue of religion is to render to God the worship that is owed him as the source of all being. Some acts of the virtue include adoration, prayer, and sacrifice (Delany 1911).

Trust in God reflects how a person responds to this need to this impulse to worship. A person acknowledges God as the source of all and his generosity towards man. Markers of religiosity or trust in God are measure of man's response. Stewardship likewise describes that call to respond to God's generosity.

Hypothesis 5: Levels of Religiosity or Trust in God (belief and behavior)

H5a: Behavior indicators will display higher levels of organizational trust than belief indicators.

H5b: Individuals with higher trust in God will have higher levels of organizational trust.

The question of how to operationalize religiosity in a survey is not new. Lenski (1961) developed a four dimension set which includes doctrinal orthodoxy, devotionalism, associated religiosity (within the church setting), and communal religiosity (outside the church setting). Glock (1962) proposed five dimensions of religiosity, belief, knowledge, experience, practice and consequences. From these foundations the convention emerged to focus on three aspects: belief, practice and affiliation. Belief in God and an afterlife is critical and foundational. Practice is encompassed by behaviors such as prayer and attendance at services. Affiliation in this instance is Christianity and specifically Catholicism. Ninety seven percent of my respondents reported identifying as Catholic.

Table 3.1 One Factor Religiosity/Trust in God Model

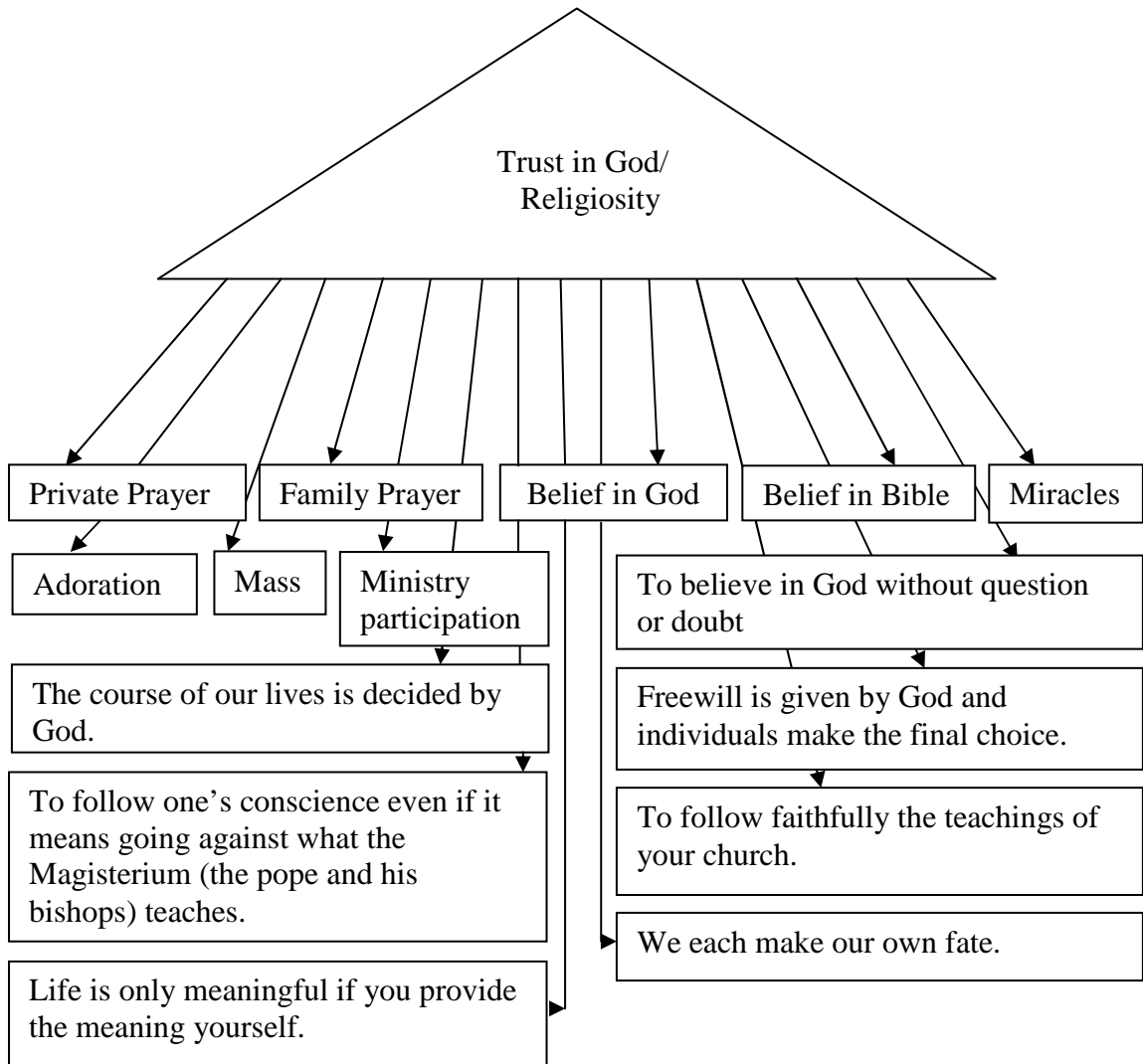
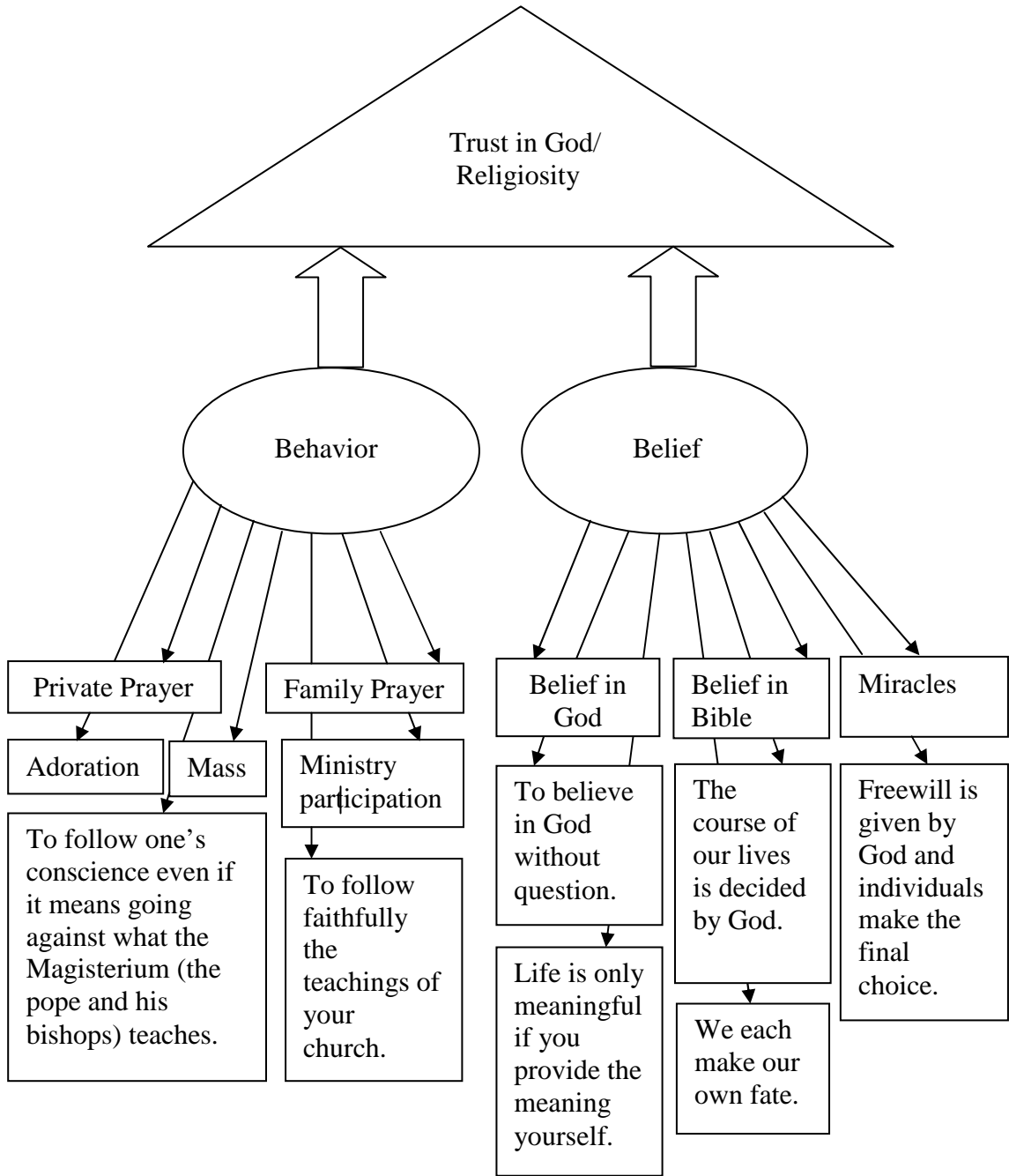


Table 3.2 Two Factor Religiosity/Trust in God Model



Two elements combined together, religious belief and religious behavior go into the construct of religiosity or trust in God. Since there is not much if any variation in affiliation in my survey, that issue is not considered as a variable and I focus of the other two, belief and behavior. Before a person acts on the basis of religion, a firmly established belief needs be in place. Belief proceeds behavior and not the other way around. There is little motivation to engage in religious behavior, such as Christian prayer, without a foundation of belief in Christ and his Gospel.

Those whose behavior manifests their belief, commitment to, and trust in God will have higher levels of trust. By acting on the assertions of Jesus, to go and serve thy neighbor, a person is striving to live as Jesus taught as the way to eternal life.

Indicators of Christian religious belief include belief in God, the Bible and religious miracles. The first indicator regarding belief in God will show the progress of a person's faith journey. If just starting, he may have some doubts. Likewise a person with strong faith in the existence of God may be able to have more faith in other areas and likely to act according to those compulsions. An additional two indicators measure attitude toward or relationship with God. One is the importance to believe in God without question or doubt. A person further along a faith journey would see the importance of a strong faith in God.

God manifests Himself to humanity through His Word contained in the Bible and also through miracles. Christians have knowledge of the Bible but to the degree they read, study and believe it also demonstrates the stage of their faith journey. Man may want to rely solely on reason, but witnessing miracles helps bridge the gap between faith

and reason. Reason gives knowledge to what can be explained through science and faith gives witness to what can be explained supernaturally.

Freewill is given to man to exercise reason. Whether a person sees freewill as God-given or just a product of the human condition demonstrates belief in the role of God versus the role of man. Likewise regarding who provides meaning in life shows degrees of secular influence and reliance on God. Making your own fate seems to be a complete antithesis of God. However, this question can either relate to acknowledging freewill and reason in determining life outcomes as opposed to life being predetermined. Life being decided by God reinforces the idea of a limited role of freewill.

Hypothesis 6: Stewardship Response (Belief)

H6: Individuals with higher levels of organizational trust and greater trust in God are more likely to think the stewardship program is fair.

Having the belief that the stewardship policy was a fair policy would assert a level of understanding and ordering life according to God's ways. If the priority is seen as having justice for all and providing for God's children through education, then total stewardship and the subsequent tuition policy will be regarded as fair and just. If there is greater reliance upon more rational utilitarian principles, individuals may not think it so just or fair. To the degree people believe in the organizational objective regarding tuition and about God's care and providence to provide, the stewardship program and tuition policy will be viewed as fair.

Hypothesis 7: Stewardship Response (Behavior)

H7: Individuals with greater organizational trust and greater trust in God are more likely to increase their offertory and tuition donations to parish.

By giving generously financially to the parish a person is responding to his need to worship and give gratitude to God. A person recognizes that both his personal need to respond to God's generosity and also the need to help the organization in meeting its goals. The proportionate amounts a person gives will measure his action in response to these beliefs.

Chapter 4: Methods and Measures

To better understand the trust relationship and the re-negotiation of this relationship given the introduction of the stewardship program, I surveyed the school parents and interviewed some of the key organizational leaders. The survey was designed to attain a better understanding of how parents were responding to the new changes and also to get a glimpse of their own beliefs and behaviors. The total stewardship program altered the trust relationship concerning financial support of the school. The school and parish extended greater trust and responsibility to the school parents. My research is intended to evaluate the factors contributing to the parent's behaviors concerning the extension of greater trust in the viability of the school as well as examine the position of the parish administration regarding these changes.

The original research aim was to evaluate the on-going relationship in negotiating the trust relationship. Unfortunately I was not able to administer the survey before the mid-year announcement from the parish that this element of the total stewardship program was to be discontinued. The pastor, with the guidance of the parish administrator and finance council, made the decision to reinstate tuition charging. The reason given for the change in policy was that the school was underfunded with this new method and that tuition charging was needed to retain the viability of the school. Many parents expressed the opinion that other families were not contributing their fair share. Also, there was a sentiment that the parish should have given the parents a full school year before disbanding the program. With the beginning of the new school year in the fall next school year, reinstatement of tuition would begin. My survey was administered after the announcement of the policy change. The parents responded to the survey with

knowledge of what had happened which is essentially that the trust relationship was broken. So although the time of data collection not my ideal design, both parents who were surveyed and administrators who were interviewed knew that the in-kind tuition situation was a failure and that the parish and school needed to reinstate tuition. Some of the interviews and conversations with administrators were conducted early in the fall, but the formal interviews gauge the reactions of the administrators in light of the decision to go back to charging tuition.

METHOD

In this research, I used network methods to understand the formation of trust in an organizational context. The parents of all the children who attend Epiphany School were asked to complete a survey that includes identifying their personal network for information regarding school concerns as well as questions about personal religious beliefs.

Social network methods are used to analyze the data. The relationship of the ties between social actors is a focus of the research. Understanding the personal ego networks of school parents will help determine the sources of their information, their commitment to the total stewardship ideal and their level of organizational trust.

Enrollment at Church of the Epiphany School was over 700 children and the number of families with children attending the school was 418. I tried to conduct a census, that is, to obtain information from every set of parents. The resulting sample came from the parents who responded to the survey request.

The parish administration assisted in the distribution of questionnaires. The questionnaires did not have any marks identifying respondents and were mailed to the households of all families with children who attend Epiphany school. Along with the questionnaire, a postcard marked with a number identifying the household was included. The instructions were to return the postcard separately from the questionnaire. The questionnaire and postcard were addressed to different places. This number identification system was used to follow up with those parents who did not return the questionnaire. There is no way to link the postcard number to any survey, so there is no way of identifying any surveys to any particular person.

A cover letter to the parents explaining the measures to ensure confidentiality was included in the mailing of the questionnaires. Participation was also voluntary, but I attempted to get complete participation with the targeted sample, so that I will have data on a complete or near-complete sample as I can get. I received 233 completed surveys which is a response rate of 56 percent.

In addition to the information obtained from the parents, I conducted interviews with three key administrators. This added perspective on how the administration dealt with the transition and issues regarding any uncertainties of the change process and gauged their level of trust of the parish regarding the components of a transition to a total stewardship parish.

MEASUREMENT

Organizational Trust and Social Networks

To identify personal networks, a section in the questionnaire asks the respondent about “relationships with people in the parish community who give you information about parish life or Epiphany School matters”. I first ask the respondent to list the names or initials of up to six people from whom that person gets information about parish life or school matters. Next, I ask the person to identify the relationship with each alter, or the ways that the respondent knows them. Response choices include parishioner, another school parent, a relative, co-worker, on a parish committee, school personnel, parish administrator, religious sister or priest. More than one of these responses may apply; the instructions are to check as many that apply. The next question asks the respondent to identify how close the relationship is for each person identified. The options are stranger, acquaintance, friend or a close friend. Finally, I ask how frequently the respondent talked with each person in the last three months. I state that the topic or place of conversation does not matter but should be more than passing a simple message or a greeting. The response options are a little, some and a lot. Below is a copy of this portion of the questionnaire:

The next set of questions is about your relationships with people in the parish community who give you information about parish life or Epiphany School matters.

In **column A** of the grid below, please write in the first names, or initials, of up to six people with whom you frequently talk about parish life or school matters.

In **column B**, please indicate all the ways that you know that person, that is, what roles they play, such as parishioners, school parents, leaders of ministries, teachers or administration, parish administrators, and religious sisters or priests. Please check all categories that apply.

In **column C**, please indicate for each person how close is your relationship, by checking one box: Is this person a stranger, acquaintance, friend or close friend?

Finally, in **column D**, please indicate how frequently you talk to each person. It doesn't matter what you were talking about or where the conversation took place. However, the conversation should have been more than a simple message or a greeting.

| (A) | (B) | | | | | | | | | (C) | | | | (D) | | |
|---------------------------------|--|--------------------------|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|
| | How do you know that person? (check all that apply) | | | | | | | | | How close is this person to you? | | | | How often did you talk during the last three months? | | |
| PERSON'S FIRST NAME OR INITIALS | Relative | Coworker | Parent of child's classmate | Parishioner | Parish committee | School personnel | Parish administrator | Religious sister | Priest | Stranger | Acquaintance | Friend | Close friend | A little | Some | A lot |
| 1. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The question about homophily of social characteristics and values asks the respondent to consider the people whom he or she just listed and characterized the nature of the relationship with those people. This question asks the respondent to identify the qualities that most attracts him to that person. Three of these characteristics are perceived value attributes while the other three are social attributes. Gender, age and race/ethnic background are the attributes of social homophily. The statements regarding

value homophily include having similar values, similar religious commitment, and having children that associate with one another. The statement about children that associate with one another could be interpreted as either value or social homophily, depending on the reason for allowing the children to socialize with one another. Parents may be drawn together because of the social similarities, but I am considering it as a value homophily because the parent approves of the children's relationship and is also friends with the children's parents. If a child's friend were not a favorite of the parents, then the parents probably would not choose to be friends with the child's parents. The basis of that choice most likely would be that the other family and child are seen as a good influence for the respondent's family and child and that they have similar values especially those related to child rearing.

In conversations with school parents during this school year and feedback about my survey, many respondents reported about others not paying their fair share of tuition and getting a "free ride". A series of statements asks the parents how both the school administration and the parish administration are performing. The first couple of statements ask whether the administration can be trusted to make sensible decision in the future. Those two statements directly inquire about the trust relationship. The statements following it similarly ask how the parents view both the parish and school administration. Four of these questions compare the school administration with the parish administration to test a difference in trust by administration. These questions ask about differing aspects of the trust relationship to help pinpoint specific aspects of either trust or distrust. The last two questions are directed at trust in the new tuition policy. These survey questions are the indicators for the dependent variable of organizational trust.

- The parish administration can be trusted to make sensible decisions for the future.
- The school administration can be trusted to make sensible decisions for the future.
- The parish administration seems to do an efficient job
- The school administration seems to do an efficient job
- The parish administration is sincere in its attempt to meet the needs of parishioners/school parents.
- The school administration is sincere in its attempt to meet the needs of parishioner/school parents.
- The parish administration is using its resources wisely.
- The school administration is using its resources wisely.
- Making the switch back to a per child tuition plan is vital to the success of the Epiphany school.
- Increasing tuition is vital to the success of the Epiphany school.

Hypothesis 1: Network Size (variation in friendship effects variation in trust)

Questions regarding whether the school and parish administration trust will be analyzed with network size, to test whether size influences if respondents have a favorable or unfavorable opinion of the actions of the parish leadership. Space on the questionnaire allowed respondents to fill in information for up to six alters within their parish information network. Network size is gauge as the count between zero and six for each ego.

Hypothesis 2: Organizational Leaders

I ask the school parents about their network and from whom they acquire school and parish information. For each alter identified in their information network, I ask them

to classify these people according to certain characteristics. One such classification is organization affiliation. I provided nine categories and they are as follows: Relative, Co-worker, Parent of a child’s classmate, Parishioner, Parish committee, School personnel, Parish administrator, Religious sister and Priest.

From these responses I created two categories of organizational involvement in the network, leaders and non-leaders. The first four categories are grouped together in the non-leader classification: relative, co-worker, parent of a child’s classmate and parishioner. It is possible that some of these people may have stronger organizational ties, but the respondent was not asked to record that information. For instance, a person whose main identifier is a relative, may also work or volunteer in the parish or school.

Table 4.1 Classification of Alters as Leaders or Non-Leaders

| Original categories | New Categories |
|------------------------------------|-----------------------|
| Relative | Non leader |
| Co-worker | Non leader |
| Parent of child’s classmate | Non leader |
| Parishioner | Non leader |
| Parish committee | Leader |
| School personnel | Leader |
| Parish administrator | Leader |
| Religious sister | Leader |
| Priest | Leader |

The category of leaders includes lay leaders, parish and school leaders and religious leaders. Parishioners volunteer to serve on various committees or parish leadership or to direct some of the ministries of the parish. This category exhibits more interest and involvement in the parish as additional commitment is expended. People

who fall within this category are directly interested in the success of at least a sub-division of the entire organization.

Both school and parish administrators are paid positions and not volunteer positions like that of lay leadership, so they are similar in that way. The main difference I believe is that the school organization is a sub-division of the overall parish organization. School administrators and personnel have authority within the school but have no direct authority over other parish activities. Conversely, parish administrators and personnel have authority over both parish and school activities, so parish administrators have a broader scope including authority over all aspects of the organization.

Last, religious leaders include priests and religious sisters. There is more than one priest at Epiphany church so not all network connections to a priest are necessarily to the pastor. As far as religious sisters, this classification only involves a few religious sisters. There are a couple of religious sisters who were teachers at the school and then another sister who served as the director of the stewardship program. Most network connections classified as religious sister probably are to the sister who was the director of stewardship. So the chief leaders are the director of stewardship and the pastor, who has final organizational authority over the parish.

Hypothesis 3: Social Cohesion

The number of lay members, or non-ordained people, is included in the laity count. Religious sister and priest are not included but all the others are counted. Among the seven categories that comprise this variable are many divergent interests and classifications among the lay members. Some of these include parish administration

school administration, parish committee and parishioners in general. The religious in this instance have the direct authority for the success of the goals of the organization.

Hypothesis 4: Homophily

Social homophily within an egocentric network is measured by asking about the similarities of the respondents to network alters in gender, age, and race. For each of these three classifications, respondents reported about the most prominent members in their social networks for obtaining parish and school information.

Another three questions assess value homophily. The first one explicitly states “Have values similar to mine.” This one is a more general statement that respondents can evaluate their own values and those of their associates. Another item states, “Has a similar religious commitment as I do”. The third element of value homophily states “Has children that associate with my children.”

Measures for homophily are all dichotomous. The directions to the respondents were to check all statements that describe the people identified in their network. For each alter all six characteristics could be checked or none could be marked, if the person did not share any of the characteristics with the respondent. Here is the homophily section of the questionnaire:

| For each person whom you mentioned above, please check the following qualities regarding their characteristics | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Person 1 | Person 2 | Person 3 | Person 4 | Person 5 | Person 6 |
| Is the same gender as I am | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Has children that associate with my children | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Has values similar to mine | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Has a similar religious commitment as I do | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Is close to my age | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Is of the same racial background as me | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Trust in God

Hypothesis 5: Levels of Religiosity or Trust in God (Belief and Behavior)

I identified three indicators that directly address some of the core beliefs of religious life: belief in God, belief in the Bible and belief in religious miracles. The response categories vary both in content and number of stems for these items. The question regarding belief in God has six categories: “I know God really exists and I have no doubts about it” (6), “While I have doubts, I feel that I do believe in God” (5), “I find myself believing in God some of the time, but not all the time” (4), “I don’t believe in a personal God, but I believe in a Higher Power of some kind”, (3) “I don’t know whether there is a God and I don’t believe there is any way to find out” (2) and “I don’t believe in God” (1) . The question about religious miracles has five categories that range from “yes, definitely” (5) to “no, definitely not (1). Finally, belief in the Bible four responses; “The Bible is God’s Word and all it says is true (4), “The Bible is written by men inspired by God, but it is not always true and contains some errors”(3), “The Bible is a

good book because it is written by wise men, and partially inspired by God”(2), and “The Bible was written by men who lived so long ago that it is worth very little today” (1).

Along with these question that directly address beliefs, my survey included other measures of religious belief taken from the General Social Survey (GSS). These sets of question were marked by a five stem coding scheme ranging from “strongly disagree” (1) to “strongly agree” (5). The first set addressed issues of free will and the role of God in that equation. Persons with stronger religious beliefs acknowledge free will as God-given. Meaning and purpose in life is only present with a belief in God and that this life determines your afterlife. A more religious oriented person would be concerned with the life of his soul after death and a more secular person would make life decisions based upon current circumstances and no thought of life after death. This set of four questions should help gauge aspects of belief regarding belief in an afterlife. The survey statements are “The course of our lives is decided by God”, “Free will is given by God, but individuals make the final choice”, “We each make our own fate” and “Life is only meaningful if you provide the meaning yourself.”

One additional item within another question set, asking about different views on what makes a person a good Christian, can be considered a religious belief question as opposed to a behavior question. The question stem states, “To believe in God without question or doubt” and the five stem response categories include very important, somewhat important, are neutral, somewhat unimportant and very important. Taken together, this item and the previous seven survey questions mentioned above comprise my set of belief indicators.

Next, I identified five of my survey questions that addressed religious behaviors. Once basic religious beliefs are present, a person must act upon them. Prayer is the elemental way of acting upon the core religious beliefs. Frequency of private prayer and family prayer are two questions with seven response categories in my survey. The responses include several times a day (7), once a day (6), several times a week (5), once a week (4), less than once a week (3), less than once a month(2) and never(1). Other opportunities for prayer include during mass and private adoration time and these are my next set of behavior indicators. As mentioned previously, weekly mass attendance is required. More frequent attendance indicates a higher commitment to prayer and a regular time for private adoration also reflects behavior that acts upon those religious beliefs. Mass frequency is measured with a six category response stem, including daily (6), 2-6 times per week (5), weekly (4), 1-3 times per month (3), 1-6 times per year (2) and rarely, if ever (1). Adoration attendance is coded into three categories, weekly or more (2), occasional (1), or no adoration attendance (0).

In addition to prayer, participation in ministries is the other behavior gauge. This was an open ended question pertaining to the number ministries in which the respondent participates. Responses range from 0-12.

The last couple of behavior indicators are from the set of statements addressing different views about what makes a person Christian. These statements are “To follow one’s conscience even if it means going against what the Magisterium (pope and his bishops) teaches” and “To follow faithfully the teaching of your church” The five category responses range from “very important” (5) to “very unimportant” (1).

Last, I use an individual marker that I believe will differentiate between belief and having that belief and acting upon it. For this hypothesis I use three indicators to formulate the construct of trust in God. The first is participation in adoration, which is belief coupled with behavior, will show greater trust in organizational decisions than participation in ministries. I believe this to be the best indicator of faith and trust in God because it combines elements of both belief and behavior. This is a dichotomous measure of participation or nonparticipation. As a person's faith grows, his trust in God also grows and adoration is a good indicator where he is along the continuum of trust in God. Since an overwhelming majority of my sample has a strong belief in God, the practice of Eucharistic adoration seeks to specify stronger commitment to God.

Indicators of behavior are private prayer, adoration, mass attendance, participation in ministries, faithfully following teachings, and following one's conscience. Three of the six of these indicators involve prayer directly at various kinds and degree. Private prayer at home or work is progression beyond the elemental step of belief because a person needs to act upon those beliefs. Likewise mass attendance is another time for prayer. Although minimal standards exist for Catholics to attend weekly mass, this still is a commitment indicating belief. More frequent mass attendance shows a commitment to prayer and worship beyond the requirement. Adoration, worshiping God in the form of the Blessed Sacrament, is a voluntary worship form. Those persons who set aside at least an extra hour of time per week show a progression in their faith journey and the importance of such worship. Since mass attendance is required of faithful Catholics and Adoration is not at all required, these two behaviors will help separate the Pharisees from the early Christians, or in other words, those who are living the letter of the law and those

who are trying to incorporate the values and ideas of Christ's teachings into their lives.

Next, ministry participation is a voluntary activity and likely would indicate higher levels of commitment to the faith and in turn trust.

The last two indicators for behavior pair together. Faithfully following the teachings of one's church indicates adherence to the beliefs of church. Following your conscience, if it is well formed, is an exercise of free will that God expects his people to exercise.

I assert that behavior indicators are more influential in determining trust and of those indicators that Adoration will be the most influential for predicting organizational trust. Belief in God is the belief indicator that lines up with Adoration. Belief is the first step and acting on that belief in a non-mandatory, extra time commitment activity will identify those respondents who have higher levels of trust in God and, subsequently, higher organizational trust. Below are the relevant sections of the questionnaire:

BELIEF QUESTIONS

Which statement comes closest to expressing what you believe about God?

- I know God really exists and I have no doubts about it
- While I have doubts, I feel that I do believe in God
- I find myself believing in God some of the time, but not at others
- I don't believe in a personal God, but I do believe in a Higher Power of some kind
- I don't know whether there is a God and I don't believe there is any way to find out
- I don't believe in God

Which of these statements comes closest to describing your feelings about the Bible? Choose only one.

- The Bible is God's Word and all it says is true
- The Bible was written by men inspired by God, but it is not always true and contains some errors.
- The Bible is a good book because it was written by wise men, and partially inspired by God.
- The Bible was written by men who lived so long ago that it is worth very little today.

Do you believe in religious miracles?

- Yes, definitely,
- Yes, probably
- No, probably not
- No, definitely not
- Can't choose

For the next set of questions, please mark if you strongly disagree, disagree, are neutral, agree or strongly agree with the following statements.

| | Strongly agree | Somewhat agree | Are neutral | Somewhat disagree | Strongly disagree |
|---|----------------|----------------|-------------|-------------------|-------------------|
| The course of our lives is decided by God | ○ | ○ | ○ | ○ | ● |
| We each make our own fate | ○ | ○ | ○ | ○ | ○ |
| Life is only meaningful if you provide the meaning yourself. | ● | ○ | ○ | ○ | ○ |

People have many differing views about what makes a person a good Christian. Please tell me how important is each of the following to you.

| | Very important | Somewhat important | Are neutral | Somewhat unimportant | Very unimportant |
|---|----------------|--------------------|-------------|----------------------|------------------|
| To believe in God without question or doubt | 0 | 0 | 0 | 0 | 0 |

BEHAVIOR QUESTIONS

Do you attend weekly Eucharistic Adoration?

- Yes, weekly or more
- Yes, occasionally
- No

How often do you attend mass?

- daily
- 2-6 times per week
- weekly
- 1-3 times per month
- 1-6 times per year
- rarely, if ever

How often do you pray privately outside of Sunday mass?

- several times a day
- once a day
- several times a week
- once a week
- less than once a week
- less than once a month
- never

About how often do you pray as a family?

- Several times a day
- once a day
- several times a week
- once a week
- less than once a week
- less than once a month
- never

To how many ministries and groups at Epiphany do you belong and participate in on an on-going basis (Includes groups such as Women of Epiphany, Men of Epiphany, ECL, faith formation instructor, Eucharistic minister, etc.)

_____ Ministries and groups

Do you believe in religious miracles?

- Yes, definitely,
- Yes, probably
- No, probably not
- No, definitely not
- Can't decide

People have many differing views about what makes a person a good Christian. Please tell me how important is each of the following to you.

| | Very important | Somewhat important | Are neutral | Somewhat unimportant | Very unimportant |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| To follow one's conscience even if it means going against what the church says and does. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| To follow faithfully the teachings of your church. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Acting according to one's religious beliefs is another component I want to test and will label it as religious behavior. Given that a person has a belief in God, do they exhibit behaviors that may support that belief? (Hypothesis 6)

If trust in God is manifest by how people interact with others with their in response to God's generosity, then I want to establish whether indicators of belief or indicators of behavior are stronger. To do this I will use an exploratory factor model test using fifteen indicators I will test a single factor model (Figure 4.1) and then test a two factor model (Figure 4.2) with the expectation of finding latent constructs of religious belief and religious behavior. I argue that higher levels of trust in God will go with behavior indicators as well as beliefs. Having a strong belief in God is foundational and then acting on those beliefs is the next step. Resulting actions may be by responding by giving back in a ministry position, spending time in adoration, and so forth. Beliefs and behaviors manifest a commitment to God and exhibit how much a person trusts in God with his or her allocation of time given to both God and community.

Personal beliefs should also affect a person's willingness to trust organizations. Someone with stronger religious beliefs should be more trusting. Behavior coupled with belief should indicate the degree of trust a person is willing to extend. This level of trust will be related to a person's commitment to total stewardship ideals.

Stewardship

Hypothesis 6: Stewardship Fairness (Belief)

As for the specific actions of the parish, I used the question asking whether the parents thought the new policy was fair or not fair. This fairness question is an important outcome of organizational trust in that it attempts to capture the overall sentiment toward the tuition program. Since the question specifically asks about fairness, it is a glimpse at the parent's attitude and overall sentiment toward the policy change. The next question asks "Do you think the total stewardship/no tuition was a fair programs or unfair program?" The responses provided for this question are fair (1) and unfair (0). Viewing the new policy as fair is a step in trusting in the decisions of the parish and school administration. The question also gauges to a degree trust in God because stewardship is about man's need to respond given God's generosity.

Hypothesis 7: Stewardship Financial Contributions (Behavior)

In addition to the belief about the stewardship policy, a question regarding their behavior in reaction to the policy change is asked. The question asks the respondent to make an assessment of his financial contributions in the current school year compared with contributions made the previous year. Response options are these five categories:

“much more” (5), “somewhat more” (4), “about the same amount” (3), “somewhat less” (2), and “much less” (1). This question is a gauge of the behavioral response to the stewardship policy. Here are the relevant questionnaire sections:

STEWARDSHIP QUESTIONS

With the change to total stewardship/no tuition program this year, how much did you contribute this year compared to last year? (Include both tuition and Sunday collection contributions)

- Much more
- Somewhat more
- About the same amount
- Somewhat less
- Much less

Do you think the total stewardship/no tuition is a fair program or not a fair program?

- Fair
- Not fair

Description of Sample

This section describes the sociodemographic characteristics and beliefs of the sample of parents who responded to my survey. Some comparisons to national data help to place them within a broader context of congregants and set the stage for the analyses reported in the following chapters.

Demographics

The survey of Epiphany school parents has 233 respondents who completed questionnaires. The sample was quite homogeneous in many ways. First, 96.6% stated Catholic as their religion and 91.8% were married. Also, 82% of the respondents were female. Other demographics that denote a significant portion of the sample include education level, mass attendance frequency and age. The sample is highly educated. More than half have a college degree, 51.9%, and almost another 20 percent have a graduate degree or completed some graduate work.

Table 4.2 Education

| EDUC | Percent | Frequency |
|-----------------------|----------------|------------------|
| Less than high school | 0 | 0 |
| High school degree | 4.7 | 11 |
| Some college | 23.2 | 54 |
| College degree | 51.9 | 121 |
| Some graduate work | 4.3 | 10 |
| Graduate degree | 15.5 | 36 |
| n/a | 4.0 | 1 |
| Total | 100 | 233 |

Since most of the sample is Catholic, it is fitting that church attendance is quite high as well, with 68.2 percent attending mass once a week. This frequency is a minimum requirement of the church to remain in good standing. Another 11.6 percent also meet and exceed this standard and attend mass on some weekdays as well. Even for the Catholic population in the United States this sample has a high rate of church attendance. The Gallup poll and Barna Research (Ontario Consultants) show consistent findings about 40 percent of all American adults reporting that they attend church on a regular basis. Hadaway, Marler and Chaves (1993) report that polls overestimate the

number of people actually attending church. They compared the findings using the Gallup poll question on self-reports of how often people attend church to observational data on attendance. Over a period of several months, they counted the people who went to Catholic mass in Ashtabula County, Ohio. They found significant over reporting from the Gallup poll as to how many people were in church. Fifty-one percent of Catholics stated they went to church on a regular basis and Hadaway et al. concluded that only about 24 percent of the county Catholics were at mass regularly.

Table 4.3 Mass Attendance

| MASS | Percent | Frequency |
|----------------------------|----------------|------------------|
| Daily | 1.7 | 4 |
| 2-6 times per week | 9.9 | 23 |
| weekly | 68.2 | 159 |
| 1-3 times per month | 15.9 | 37 |
| 1-6 times per year | 3.0 | 7 |
| Rarely, if ever | 0.9 | 2 |
| n/a | 0.4 | 1 |
| Total | 100 | 233 |

The next demographic with an overwhelming majority of the respondents answering in one particular category is age. Information regarding age was grouped on the questionnaire into five categories, with each category having a ten year span. The youngest category began with age 18 and went to 25, so this age range was smaller. The middle age ranges categories containing ten year spans were 26-35, 36-45 and 46-55. The last category was a catch-all for the older participants of 56 and older. The age category 36-45 contained 62.7 percent of the respondents. This is not surprising, and almost expected, because the ages of the school children attending elementary and middle

school, ranging from about 5-14 years old, mean that most of their parents are middle-aged.

Since the sample characteristics are not diverse, it is easy to sketch a “typical” respondent. She would be a married Catholic woman in her late thirties or early forties with a college education and an average of two kids. She has been attending the same Catholic parish for about ten years, thus by extension probably living in Coon Rapids and surrounding areas, which is where the school in the study is located, for at least ten years.

Religious Beliefs

Belief in God is very positive and strong within this sample. Nearly every respondent believes in God, either with no doubt or with a little doubt. These two responses account for 97 percent of the sample. In fact, only five respondents replied about a belief with partial belief or uncertainty about God, but none reported a disbelief in God. From the 2006 GSS, 63.1 percent stated a belief in God without any doubts. While this is high, the parent survey reports a much higher value of 88.8 percent. The wording for the GSS question on the belief in God is the one I used in my survey. Likewise, many of my questions on religion are extracted from the GSS religion section or similar to what is in that section but adapted to Catholic theology.

Belief in the Bible is particularly strong. Over half (52.4 percent) believe that the Bible is God’s Word and everything within is true and inspired. The next response option stated that the Bible is inspired by God but written by man and contains some errors. 36.5 percent agreed with this statement. Given the top two positive response stems, 88.9 percent fell in these two categories. Thus, this many believe the Bible is a

divinely inspired work. In the 1998 GSS survey, 30.6 percent regarded the Bible to be the word of God and everything within it true. 48.6 percent agreed that it is inspired by God and may have some errors. Taken the two top categories together, the GSS had 79.2 percent who think the Bible is divinely inspired as to 88.9 percent in my survey who believes the same. In comparison to the national data, the Epiphany school parents have a stronger belief in God.

Table 4.4 Belief in God

| BELGOD | Percent | Frequency |
|---------------------------------------|----------------|------------------|
| God exists, no doubts | 88.8 | 207 |
| Believe in God, some doubts | 9.0 | 21 |
| Believe some of the time | 0.4 | 1 |
| No personal god, higher power | 0.4 | 1 |
| Don't know, no way to find out | 0.4 | 1 |
| Don't believe in God | 0.0 | 0 |
| n/a | 0.9 | 2 |
| Total | 100 | 233 |

The National Congregations Study (Chaves 1998 and 2007), which surveyed 1,236 respondents in 1998 in a first wave and 1,507 respondents in 2006/2007 in a second wave, asked whether the Bible is considered the literal inerrant word of God. In 1998, 62.6 percent of respondents said “yes”, and in the 2006/2007 survey, 70.7 percent responded “yes”. The questions are worded differently and difficult to compare. The Congregations study offered only two responses in contrast to four categories in both the GSS survey and mine.

Comparing the idea that the Bible is the inspired word of God, the Epiphany parishioners exhibit a stronger core belief in God than the national congregational average. When compared with the cross section of Roman Catholics within the National

Congregations study with my sample, there is a more profound difference. The number of Catholic respondents on this question was 347 and 44.3% agreed that the Bible is the literal word of God in 1998 and 55.2 % of 411 respondents answered “yes” in 2006/2007.

Table 4.5 Which statement describes your feelings about the Bible?

| BIBLE | Percent | Frequency |
|---|----------------|------------------|
| Bible is God’s Word and all is true | 52.4 | 122 |
| Bible is written by men, inspired by God and has some errors | 36.5 | 85 |
| Bible is a good book because it was written by wise men, partially inspired by God | 6.0 | 14 |
| Bible was written by men so long ago it is worth little today | 0.0 | 0 |
| n/a | 5.2 | 12 |
| Total | 100 | 233 |

Prayer life is also quite strong, with 74.4 percent engaging in private prayer at least one time or more per day. Similarly, family prayer is quite strong with 54.4 percent praying with their families at least one time or more per day.

Table 4.6 How often do you pray privately outside Sunday mass?

| PRIVPRAY | Percent | Frequency |
|-------------------------------|----------------|------------------|
| Several times a day | 45.9 | 107 |
| Once a day | 28.3 | 66 |
| Several times a week | 17.2 | 40 |
| Once a week | 4.3 | 10 |
| Less than once a week | 1.3 | 3 |
| Less than once a month | 1.7 | 4 |
| Never | 0.4 | 1 |
| n/a | 0.9 | 2 |
| Total | 100 | 233 |

Table 4.7 How often do you pray privately as a family?

| FAMPRAY | Percent | Frequency |
|------------------------|----------------|------------------|
| Several times a day | 18.9 | 44 |
| Once a day | 39.5 | 92 |
| Several times a week | 18.5 | 43 |
| Once a week | 14 | 10 |
| Less than once a week | 3.9 | 9 |
| Less than once a month | 4.3 | 10 |
| Never | 7.7 | 18 |
| n/a | 1.3 | 3 |
| Total | 100 | 233 |

Also belief in religious miracles is similarly situated in respect to those with strong positive beliefs in God and the Bible. 96.2 percent reported a belief in religious miracles. In addition to miracles, most of the school parents reported attendance at Eucharistic Adoration. This is an aspect of the Catholic faith that may require a little more faith and commitment. Even so, about a quarter of the school parents reported having a regular weekly time for Adoration.

In comparison to issues of religiosity, this sample of parents exhibits stronger beliefs and higher commitment to their faith practices than the national averages.

Table 4.8 Do you believe in religious miracles?

| MIRACLES | Percent | Frequency |
|--------------------|----------------|------------------|
| Yes, definitely | 74.7 | 174 |
| Yes, probably | 21.5 | 50 |
| No, probably not | 1.7 | 4 |
| No, definitely not | 0.4 | 1 |
| Can't decide | 0.0 | 0 |
| n/a | 1.4 | 4 |
| Total | 100 | 233 |

Table 4.9 Do you attend Eucharistic Adoration?

| ADORATION | Percent | Frequency |
|----------------------------|----------------|------------------|
| Yes, weekly or more | 21.9 | 51 |
| Yes, occasionally | 31.8 | 74 |
| No | 44.6 | 104 |
| n/a | 1.4 | 4 |
| Total | 100 | 233 |

Trust questions

The construct of trust is measured with a series of question. These questions differentiate between trust in the school administration and trust in the parish administration. In light of the policy changes prior to the administration of the survey, I wanted to see if the parents had a different viewpoint about the two sets of administrators. The parish is the overarching organization and the school is a subordinate organization within the parish structure.

Because of the change in tuition policy, a position of distrusting the parish administration emerges from the data. It appears the parish administration is viewed as the one making the policy decision while the school administration focuses on curriculum issues.

The parish administration fared best on the question regarding the sincerity of meeting the needs of the parishioners and school parents. About half of the parents or 49.8 percent somewhat agreed with this statement regarding the parish administration. Taken with the 20.6 percent who strongly agreed, the approval rating, or those who believed the parish was sincere in its attempt to meet the needs of the parishioners and school parents was 70.4 percent. The parallel question about the school administration being sincere in meeting the needs of the parents was only slightly lower at 46.8 percent

somewhat agreeing and those who strongly agreed were 21 percent. Thus 67.8 percent of school parents considered the school administration sincerely trying to meet their needs.

While parents view the sincerity level quite similarly, when asked about which administration was using resources wisely, there was a more divided opinion. The parents believed the school administration to be making better decisions and using resources more wisely. 13.7 percent strongly agreed the school to be making wise decision as compared to only 4.3 believing the parish to be making wise decisions. Likewise, the categories of somewhat agree differ as well. 35.2 percent thought the school was acting prudently with its resources as compared to only 25.8 percent believing the same for the parish administration. Given the two categories of response regarding agreement of the judicious use of resources, the school administration found half or 50.9 percent acknowledging wise resource allocation as opposed to only 30.1 percent for the parish administration. Substantial numbers also either were neutral on the matter or disagreed that the parish and school administration was using resources wisely. For the parish administration, more people were neutral on the issue than either agreed or disagree. 35.2 percent were neutral on the topic with 30.1 percent agreeing that about wise resource allocation with 30.9 disagreeing about the parish using resources wisely. Clearly opinion was divided almost into equal thirds, but those who were neutral on the issue were about five percentage points higher than either the approval or disapproval group.

When asked about efficiency, the school also fares better. The school administration had 59.6 percent agreeing that they seemed to be doing an efficient job, while only 43.3 percent said the same for the parish administration. Interestingly, a fair

number also reported being neutral on the issue of efficiency. 31.3 percent reported neutrality for the parish administration and 24.5 percent for the school administration.

When asked directly about trust in making sensible decisions, the school administration again received better marks. 48.1 percent agreed that the school administration would be trusted to make sensible decisions and 44.2 percent said that about the parish administration. Once again, the neutral categories were quite strong again. 31.8 percent were neutral on the issue.

The general belief is that the parish administration may be a little more sincere in its attempt to meet needs, but the school is doing a better job of handling its resources. This finding is reconfirmed in the question asking whether the school is providing a quality education. 88.9 percent agreed that the school was providing a quality education. Making the switch back to tuition charging was met with less approval, with only 60.1 percent agreeing with the policy change. The policy change is directly attributed to parish administration, while school quality more directly associated with the school administration.

Table 4.10 Trust Items

| % | Strongly agree | Somewhat agree | Are Neutral | Somewhat disagree | Strongly disagree | n/a |
|--|-----------------------|-----------------------|--------------------|--------------------------|--------------------------|------------|
| The parish administration can be trusted to make sensible decisions for the future. | 7.7 | 36.5 | 31.8 | 14.6 | 6.9 | 2.6 |
| The school administration can be trusted to make sensible decisions for the future. | 9.0 | 39.1 | 30.9 | 12.0 | 6.0 | 3.0 |
| The parish administration seems to do an efficient job. | 6.0 | 37.3 | 31.3 | 17.2 | 5.6 | 2.6 |
| The school administration seems to do an efficient job. | 12.0 | 47.6 | 24.5 | 8.6 | 4.7 | 2.6 |
| The parish administration is sincere in its attempt to meet the needs of parishioners/school parents. | 20.6 | 49.8 | 12.4 | 10.7 | 3.0 | 3.4 |
| The school administration is sincere in its attempt to meet the needs of parishioners/school parents. | 21.0 | 46.8 | 17.2 | 8.6 | 2.6 | 3.9 |
| The parish administration is using its resources wisely. | 4.3 | 25.8 | 35.2 | 21.5 | 9.4 | 3.9 |
| The school administration is using its resources wisely. | 13.7 | 35.2 | 33.0 | 11.6 | 3.4 | 3.0 |
| The School administration is providing a quality education for my children. | 39.5 | 49.4 | 5.2 | 2.6 | 1.3 | 2.1 |
| Making the switch back to tuition was a good decision. | 25.8 | 34.3 | 18.0 | 8.6 | 10.3 | 3.0 |
| Switching back to a per child tuition plan is vital to the success of the Epiphany school. | 24.9 | 35.6 | 17.6 | 9.4 | 9.0 | 3.4 |
| Increasing tuition is vital to the success of the Epiphany school. | 12.9 | 21.9 | 23.6 | 21.0 | 17.0 | 3.4 |

Stewardship questions

A majority, 52.8 percent, thought the stewardship/no tuition policy was a fair program. The foremost reason given for the considering the program fair was that it gave an equal opportunity for a quality education no matter the family's income level. The respondents who thought it was fair liked it best because different tax deductions could be used with this payment format.

Among those who thought the program unfair, the most cited reason was the perception that some families were not paying their fair share. Those who thought the program was not fair liked least both the unstructured nature of requirements and the uncertainty of parish expectations.

Table 4.11 How much did you contribute this year compared to last year?

| CONTRIBUTE | Percent | Frequency |
|-----------------------|----------------|------------------|
| Much more | 17.6 | 41 |
| Somewhat more | 30.9 | 72 |
| About the same | 37.3 | 87 |
| Somewhat less | 6.4 | 15 |
| Much less | 5.2 | 12 |
| n/a | 2.6 | 6 |
| Total | 100 | 233 |

Table 4.12 Do you think the total stewardship was a fair program?

| FAIR | Percent | Frequency |
|-------------------|----------------|------------------|
| Yes, fair | 52.8 | 123 |
| No, unfair | 44.6 | 104 |
| n/a | 2.6 | 6 |
| Total | 100 | 233 |

Table 4.13 Why was the program fair? (Check all that apply)

| WHYFAIR | Frequency |
|---|------------------|
| Equal Opportunity for a quality education no matter your income level | 100 |
| Financial responsibility shared by parish | 71 |
| Stewardship requires us to trust more. | 71 |
| Other, specify | 36 |
| Total | 278 |

Table 4.14 Why was the program unfair?

| WHYUNFAIR | Frequency |
|---|------------------|
| Some families are not paying their fair share | 99 |
| People who do not have children in the school have to make up the difference. | 35 |
| The same tax benefits no longer apply | 24 |
| Other, specify | 39 |
| Total | 167 |

Table 4.15 What did you like best about the total stewardship program?

| BEST | Frequency |
|---|------------------|
| More flexibility in financial payments | 70 |
| More flexibility in gift of service to parish | 85 |
| Able to use different tax exemptions | 99 |
| Other, specify | 53 |
| Total | 307 |

Table 4.16 What did you like least about the total stewardship program?

| LEAST | Frequency |
|---------------------------------------|------------------|
| Unstructured nature of requirements | 92 |
| Uncertainty of parish expectations | 90 |
| Not able to get the same tax benefits | 21 |
| Other, specify | 71 |
| Total | 274 |

Chapter 5: Setting up Variables and Scales

MEASURING ORGANIZATIONAL TRUST

Parents answered a battery of nine items about trust in the organization, using five response categories recoded as “strongly disagree” (1) to “strongly agree” (5). Four items pertain to parents’ views about the parish administration and four parallel items refer to the school administration (for item wordings, see Table 5.1). The ninth item probes whether the school administration is providing a quality education for the respondent’s children, which is not a parish responsibility. I conducted a principal components analysis (PCA) to assess whether any of the items could be combined into one or more multi-item scales. PCA identifies optimal ways of combining items into smaller subsets by analyzing a correlation matrix of candidate item. The method extracts a first principal component which accounts for the highest possible proportion of variance in the observed data, while each successive component in turn has the largest variance under the constraint that it is uncorrelated with all preceding components. Whereas exploratory factor analysis identifies a set of latent factors underlying item correlations by analyzing only their covariances, PCA extracts linear composites from all the observed variance (Jolliffe 2002:150-166). Because I had no theoretical model of latent common factors causing the observed item correlated, I used PCA simply as a dimension-reduction technique to find subsets of items for multi-item scales.

Table 5.1 displays descriptive statistics for the nine items, while Table 5.2 shows their correlation matrix. All items are positively correlated and differ from zero in the population. Correlations are generally higher for pairs of items referring to the same domain (parish administration or school administration) than among items referencing

different domains. The variances, in the main diagonal, are 1.00 because items are standardized when calculating correlation coefficients.

Table 5.1 Descriptive Statistics for Nine Organizational Trust Items (N=216)

| Item | Mnemonic | Mean | Standard deviation |
|--|-----------|--------|--------------------|
| The parish administration can be trusted to make sensible decisions for the future. | padsenser | 3.2361 | 1.04093 |
| The parish administration seems to do an efficient job. | padeffr | 3.1991 | .99870 |
| The parish administration is sincere in its attempt to meet the needs of parishioners/school parents. | padsincr | 3.7546 | 1.01155 |
| The parish administration is using its resources wisely. | padwiser | 2.9074 | 1.02560 |
| The school administration can be trusted to make sensible decisions for the future. | sadsenser | 3.3380 | 1.01690 |
| The school administration seems to do an efficient job. | sadeffr | 3.5602 | .98173 |
| The school administration is sincere in its attempt to meet the needs of parishioners/school parents. | sadsincr | 3.7778 | .97726 |
| The school administration is using its resources wisely. | sadwiser | 3.4583 | .99680 |
| The school administration is providing a quality education for my children. | sadqualr | 4.2731 | .79207 |

Two conventional tests of whether components are likely to result from PCA are:

(1) Bartlett’s test of sphericity, which tests the null hypothesis that the correlation matrix is an identity matrix (1s in the main diagonal, 0s in the off-diagonal); and (2) Kaiser-Meyer-Olkin (KMO) Index of Sampling Adequacy, which compares the observed correlations to the partial correlations (Kaiser 1974). Bartlett’s test is significant ($p < .0001$, $df = 36$), so the null hypothesis can be rejected. $KMO = .861$, which is “meritorious”, so the sample is very adequate for proceeding to perform the PCA.

Table 5.2 Correlation among Nine Trust Items

| | padsenser | padeffr | padsincr | padwiser | sadsenser | sadeffr | sadsincr | sadwiser | sadqualr |
|------------------|------------------|----------------|-----------------|-----------------|------------------|----------------|-----------------|-----------------|-----------------|
| padsenser | 1.000 | .814 | .563 | .726 | .566 | .498 | .335 | .388 | .249 |
| padeffr | .814 | 1.000 | .541 | .708 | .607 | .588 | .365 | .441 | .325 |
| padsincr | .563 | .541 | 1.000 | .498 | .411 | .345 | .603 | .357 | .287 |
| padwiser | .726 | .708 | .498 | 1.000 | .556 | .500 | .351 | .501 | .260 |
| sadsenser | .566 | .607 | .411 | .556 | 1.000 | .746 | .605 | .649 | .491 |
| sadeffr | .498 | .588 | .345 | .500 | .746 | 1.000 | .586 | .716 | .538 |
| sadsincr | .335 | .365 | .603 | .351 | .605 | .586 | 1.000 | .606 | .421 |
| sadwiser | .388 | .441 | .357 | .501 | .649 | .716 | .606 | 1.000 | .495 |
| sadqualr | .249 | .325 | .287 | .260 | .491 | .538 | .421 | .495 | 1.000 |

The principle component communalities in Table 5.3 show the proportion of each item's variance that can be explained by the nine principal components extracted. The values in the extraction column range from .51 to .86, showing that the components accounted for the majority of all item variances.

Table 5.3 Communalities

| Item | Initial | Extraction |
|------------------|----------------|-------------------|
| padsenser | 1.000 | .860 |
| padeffr | 1.000 | .823 |
| padsincr | 1.000 | .505 |
| padwiser | 1.000 | .748 |
| sadsenser | 1.000 | .738 |
| sadeffr | 1.000 | .761 |
| sadsincr | 1.000 | .633 |
| sadwiser | 1.000 | .723 |
| sadqualr | 1.000 | .579 |

As shown in Table 5.4, only two components had initial eigenvalues greater than 1.00, the conventional criterion for deciding the number of components to retain in making multi-item scales. Together the first two components accounted for 70.8 percent of the total variance (which equals 9.00, the sum of the nine variances in the main diagonal of the correlation matrix). The remaining seven eigenvalues, each with values less than 1.000, account for 2 to 9 percent of the total variance. I decided to use only the first two components to create multi-item trust scales.

Table 5.4 Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 5.100 | 56.667 | 56.667 | 5.100 | 56.667 | 56.667 |
| 2 | 1.271 | 14.123 | 70.790 | 1.271 | 14.123 | 70.790 |
| 3 | .801 | 8.902 | 79.692 | | | |
| 4 | .577 | 6.406 | 86.098 | | | |
| 5 | .390 | 4.338 | 90.436 | | | |
| 6 | .278 | 3.091 | 93.527 | | | |
| 7 | .217 | 2.412 | 95.939 | | | |
| 8 | .193 | 2.150 | 98.089 | | | |
| 9 | .172 | 1.911 | 100.000 | | | |

The component matrix in Table 5.5 displays the loadings, the correlations between each item and the two primary extracted components. All items load highly on the first component, while in the second component the four items referring to the parish administration have negative loadings and the five items referring the school administration have positive loadings. This apparent clustering becomes more evident in the rotated solution in Table 5.6 (varimax rotation with Kaiser normalization). All parish

items have loadings $\geq .64$ on the first component, and all school items load $\geq .71$ on the second component, but each set loads poorly on the other component.

Table 5.5 Component Matrix

| | Component | |
|------------------|-----------|-------|
| | 1 | 2 |
| padsenser | .770 | -.517 |
| padeffr | .808 | -.413 |
| padsincr | .671 | -.233 |
| padwiser | .764 | -.406 |
| sadsenser | .843 | .167 |
| sadeffr | .824 | .287 |
| sadsincr | .714 | .351 |
| sadwiser | .764 | .372 |
| sadqualr | .581 | .492 |

Table 5.6 Rotated Component Matrix

| | Component | |
|------------------|-----------|------|
| | 1 | 2 |
| padsenser | .911 | .176 |
| padeffr | .864 | .276 |
| padsincr | .828 | .250 |
| padwiser | .641 | .308 |
| sadsenser | .280 | .803 |
| sadeffr | .382 | .784 |
| sadsincr | .066 | .758 |
| sadwiser | .259 | .752 |
| sadqualr | .480 | .712 |

Based on these results, I created two multi-item summative scales – Parish Trust and School Trust – by averaging the parents’ responses to the four parish items and the five school items, respectively. Table 5.7 displays the descriptive statistics. Trust in the school administration is slightly higher and less varied than trust in the parish administration, perhaps reflecting the more frequent contact and greater familiarity that parents have with the school. The internal consistency reliabilities (Cronbach’s alpha) of the two summative scales are very high (.878 for Parish Trust, .879 for School Trust). The correlation between the Parish Trust and School Trust scales, $r = +.616$, is high but also reveals that each scale measures a distinct dimension of organizational trust.

Table 5.7 Descriptive Statistics for Two Organizational Trust Scales

| Item | Mean | Standard deviation | N | Cronbach’s Alpha | Cronbach’s Alpha Based on Standardized items |
|---------------------|-------------|---------------------------|----------|-------------------------|---|
| Parish Trust | 3.2852 | 0.86843 | 220 | .878 | .877 |
| School Trust | 3.6807 | 0.78656 | 223 | .879 | .877 |

MEASURING TRUST IN GOD

I choose exploratory factor analysis as the computational methods for measuring religiosity or trust in God. Factor analysis is a method of data reduction. In exploratory factor analysis only variance shared with other variables is included. In contrast, PCA accounts for all variance including error variance and variance unique to each variable (Brown 2009). Factor analysis uses observed variables and seeks to create a smaller number of new variables that are hypothetical or unobserved. This option is best to use with theory to guide the number of factors to reduce data complexity. The two factors

that I believe contribute to trust in God are belief and behavior and these both are my unobserved or latent variables. Promax uses orthogonal rotations and allows the factors to correlate. This method is appropriate when a hypothesis exists and the researcher establishes the number of factors to analyze the data based on that information (Brown 2009). I restrict the number of factors as two based on my hypothesis that belief and behavior are two salient factors in a trust in God religiosity construct.

Table 5.8 Total Variance Explained for Religiosity Scale

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 3.808 | 25.390 | 25.390 | 3.153 | 21.021 | 21.021 |
| 2 | 1.730 | 11.535 | 36.925 | 1.148 | 7.653 | 28.674 |
| 3 | 1.206 | 8.040 | 44.964 | | | |
| 4 | 1.168 | 7.789 | 52.754 | | | |
| 5 | 1.066 | 7.107 | 59.860 | | | |
| 6 | .962 | 6.414 | 66.274 | | | |
| 7 | .858 | 5.722 | 71.997 | | | |
| 8 | .776 | 5.176 | 77.173 | | | |
| 9 | .747 | 4.983 | 82.156 | | | |
| 10 | .622 | 4.148 | 86.304 | | | |
| 11 | .511 | 3.407 | 89.712 | | | |
| 12 | .472 | 3.148 | 92.860 | | | |
| 13 | .384 | 2.559 | 95.418 | | | |
| 14 | .366 | 2.441 | 97.859 | | | |
| 15 | .321 | 2.141 | 100.000 | | | |

I first ran a single factor model to see how this outcome will differ from a two factor model. This first model had eight of the 15 variables with loadings of .4 or higher (Table 5.9). When only one factor is specified, the variables with the significant loadings

are obvious. In comparison to the two factor model, all the variables that load on the single factor are the same eight which load on the first factor in the two factor model (Table 5.10). Two items had high loadings on the second factor.

The loadings in the two-factor model did not reflect the two hypothesized dimensions of belief and behavior. The first factor had eight variables that had loadings of .4 or higher and the second had two variables achieving this criterion (Table 5.10). The first factor included some measures of both belief and behavior, with an even split of four belief and four behavior indicators. The belief indicators were belief in God, belief in the Bible, belief in miracles and the importance to believe in God without question or doubt. The behavior indicators were frequency of both private prayer and family prayer, frequency of mass attendance and the importance to follow faithfully the teaching of your church.

The two items loading on the second factor were “We each make our own fate” and “Freewill is given by God, but individuals make the final choice”. This factor could be characterized as a rational utilitarian viewpoint and, because I was interested in more traditional religiosity markers, this factor is not used in my research. I took the eight measures from the first factor to create a religiosity scale.

To create a religiosity scale using the eight items, I need first to have a uniform way of transforming variables with different response categories. Since questions varied from four to seven different response stems on the questions, I created standardized scores (Z scores) for the respondent answers. The Z scores for the eight questions were summed and divided by eight to create a religiosity scale. The scores represent how many standard deviations away from the mean is each respondent. The scores on the

religiosity scale range from -3.23 to .99 with the mean at .16. This is a negatively skewed scale as there are fourteen scores lower than -.99 deviations away from the mean. Thus, fourteen respondents' scores are further away from the mean in the negative direction than the highest positive standard deviation.

Table 5.9 Single Factor Matrix of 15 Religiosity Items

| Variable name | Factor 1 |
|-----------------------|-----------------|
| makefate | -.350 |
| provmeaningr1 | -.373 |
| godnoquestr1 | .426 |
| consciencer1 | -.472 |
| followchurchr1 | .606 |
| decideGodr1 | .154 |
| freewillr1 | .003 |
| privprayr | .592 |
| famprayr | .549 |
| belGodr | .487 |
| bibler | .645 |
| miraclesr | .513 |
| adoration | .300 |
| ministries | .261 |
| mass | .545 |

Table 5.10 Two Factor Matrix of 15 Religiosity Items

| Variable name | Factor 1 | Factor 2 |
|-----------------------|-----------------|-----------------|
| makefate | -.424 | .654 |
| provmeaningr1 | -.418 | .513 |
| godnoquestr1 | .430 | .304 |
| consciencer1 | -.475 | .181 |
| followchurchr1 | .596 | .063 |
| decideGodr1 | .150 | .146 |
| freewillr1 | -.002 | .141 |
| privprayr | .595 | .254 |
| famprayr | .539 | .005 |
| belGodr | .495 | .317 |
| bibler | .634 | .054 |
| miraclesr | .519 | .271 |
| adoration | .297 | -.017 |
| ministries | .266 | -.196 |
| mass | .539 | -.076 |

Selection of Control Variables

After creating the scales for organizational trust, religiosity and network measures, I used ordinary least squares regression analysis. I first did calculations with just the independent and dependant variable, which is organizational trust, either parish or school administration trust. Next, I added demographic controls to the model. In my case the demographics consisted of age, level of education, gender, family size and

marital status. I ran the model with all the control variables and then selected the two with the strongest association to run the model again and use those findings. This is the reason for the different variables for each equation. Many of the same control variables occurred in successive models. For example, family size is consistently paired with school administration trust. All of the second models have three variables, the independent variable under consideration plus two control variables.

The third model included an additional dimension for consideration. These were either religious or network measures. Likewise, I used the same procedure for the selection of the variables for this set by finding the three with the highest correlations and adding those variables to the overall equation. The set of religious variables included participation in ministries, intention to re-enroll students in the parochial school, frequency of private prayer, frequency of family prayer, frequency of mass attendance, participation in adoration, participation in ministries, belief in God, belief in miracles and belief in the Bible.

Social network variables included calculations of characteristics of network members (range from 0-6). One calculation was the number of leaders in the personal network and another was that of the number of laity. A preliminary test for each equation was performed to see which set, laity or leaders, had the strongest associations.

In my survey I ask the respondents to identify up to six people in the parish community whom he receives information from about parish or school matters. After identifying, I ask how he knows that person and provide nine classifications; relative, coworker, parent of child's classmate, parishioner, parish committee, school personnel, parish administrator, religious sister and priest. Of these classifications, the first seven

are laity and the last two, religious sister and priest, excluded in this count. The variable of laity was constructed by counting how many people within the respondent's information network had a classification of the first seven groups, or considered laity. The range was from 0-6. The leader scale used calculations for the same network identifying information as the laity scale. The classifications for leaders include parish committee, school personnel, parish administrator, religious sister and priest. The range of responses was again 0-6.

Chapter 6: Data Analysis

This chapter contains the results of the hypotheses tested regarding parents organizational trust in the parish and school. Also, findings from the interviews of some key administrators give perspective of the trust relationship from the organization standpoint.

HYPOTHESES TESTS

Organizational Trust

H1: The larger an individual's egocentric network, the greater the organizational trust.

People who have many alters in the congregation are more likely to be involved in the organization through those connections, and consequently should have more trust in both the parish and school administration. Starting with parish administration, in testing this hypothesis, my first null hypothesis is that there is either no relationship or a negative relationship between network size and trust in parish administration. The alternative hypothesis is that there is a positive relationship between network size and trust in the parish administration. For the parish administration and network size, the null hypothesis can be rejected (Model 1 in Table 5.1). At the alpha .05 level for a one-tailed alternative hypothesis, I can say that, in the population, for respondents with larger egocentric networks, parish trust is probably higher.

Adding two demographic control variables – the number of people in the respondent's immediate family and whether the respondent is currently married – to the equation (Model 2), does not substantially improve the fit or explain much additional variation in the dependent variable (adjusted multiple R^2). However, after adding these demographic control variables, network size still remains statistically significant.

Interestingly, the coefficient for family size is negative meaning that as family size increases, parish trust decreases. Although I anticipated a positive relationship, it is interesting to see the negative sign, although it is not strong enough to indicate a likely population effect.

In Model 3, when adding two religious control variables, the magnitude of the network size effect decreased slightly, and its significance level fell short of $p \leq .05$. Greater participation in adoration or frequency in prayer does not affect variation in trust in the parish administration.

Adding control variables did little to help explain more variance in the dependent variable. With an adjusted R^2 less than one percent, most of the variance is still unaccounted. With this measure of egocentric network size, I am not distinguishing the types of alters in the respondent's network. Whether these people are fellow parishioners, lay leaders or religious leaders, the type of alters may affect the level of trust that the school parents have in parish leadership, as examined below.

In evaluating the relationship of egocentric network size and the school administration, the null hypothesis is there is either no or a negative relationship between network size and trust in the school administration and the alternative is that when network size is larger, the parent's trust in the school administration is higher. Unlike the relationship with the parish administration, Table 6.2 shows no statistically significant relationship between network size and school administration, regardless of whether control variables are absent or present in the equations. Apparently size of network may not matter for trust in school officials or perhaps parents are not as informed about school business as they are about parish business through their network relationships.

When two control variables, married and family size, are included, then family size significantly affects trust in the school administration. However, instead of an anticipated positive relationship, a negative relationship exists – parents with larger families have less trust in the school administration. The relationship between family size and trust in school administration is significant at the alpha .05 level. Perhaps the reason for this effect is that larger families may have more frequent encounters with the school administration, especially given the larger number of children enrolled and therefore may acquire more adverse knowledge about details of administrative operations.

Next, by incorporating some religious variables in the equation (model 3) I found one to be highly significant, at the $p \leq .001$ level, whether parents intend to enroll their children for the next school year. In many ways the question regarding enrollment is not a direct religious indicator as it does not specifically ask about the parents' religious belief. However, placing and keeping their children in a parochial school probably reflects their personal values and commitment to the role and value of religious instruction for their students. Despite hardships, such as the necessity to drive children to school (since many families do not live close enough to the suburban parochial school for walking or school busing options) and increased costs, this sample of parents chose a private Catholic school. Other school options could be easier and less expensive, so continuing to send children to a Catholic school requires a continued commitment to this ideal. So while the enrollment variable indicates adherence to religious norms, it can also imply contentment with the school leadership ideals for school quality and improvement. Parents trust in their school's leadership and intend to keep their children enrolled despite

many options of schooling including public, other private or parochial schools, or homeschooling.

Finally, when two other religious practices (frequency of private prayer and number of ministries in which the respondent is involved) are added to the equation, the effect of family size on decrease trust in school administration remains statistically significant. In this case ministries is the more significant variable and is just shy of the $p \leq .05$ level. Like family size, ministries have a negative coefficient. As the number of ministries increases, school trust decreases. Perhaps the reason is the sources of network information. Greater involvement in ministries may lead to more exposure to negative information or reinforcement of negative third party gossip.

Table 6.1 OLS Regression of Parish Administration Trust on Network, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|--------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 2.89*** (0.19) | 2.77*** (0.29) | 1.71*** (0.47) |
| Network Size | 0.09* (0.04) | 0.09* (0.04) | 0.07† (0.04) |
| Married | | 0.38 (0.24) | 0.41 (0.24) |
| Family Size | | -0.04 (0.04) | -0.05 (0.04) |
| Enroll | | | (0.18)*** (0.05) |
| Private Prayer | | | 0.05 (0.05) |
| Adoration | | | 0.08 (0.08) |
| Multiple R ² (adj) <i>dfs</i> | 0.022* (1, 200) | 0.026* (3, 196) | 0.080*** (6,189) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

Table 6.2 OLS Regression of School Administration Trust on Network, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|-------------------|-------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.68*** (0.18) | 3.85*** (0.27) | 2.43*** (0.44) |
| Network Size | 0.01 (0.04) | 0.01 (0.04) | 0.02 (0.04) |
| Married | | 0.19 (0.22) | 0.23 (0.22) |
| Family Size | | -0.08* (0.04) | -0.08* (0.04) |
| Enroll | | | 0.25*** (0.05) |
| Private Prayer | | | 0.07 (0.05) |
| Ministries | | | -0.05† (0.03) |
| Multiple R ² (adj) <i>dfs</i> | -0.005 (1, 202) | 0.007 (3, 198) | 0.143 (6, 183) |

† p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

H2: The more organizational leaders in an individual's egocentric network, the greater the organizational trust.

Individuals who have direct contact with church leaders should trust more in the decisions of those leaders. However, across all three models for parish administration trust, I did not find support for this hypothesis (see Table 6.3). After adding some demographic variables, the only statistically significant coefficient was a positive coefficient for married parents. In both Model 2 and 3 this variable was barely significant at $p \leq .10$.

The intention to re-enroll students for the coming year was the only religious variable with significance and was quite substantial at the alpha .001 level. This finding indicates that parental commitment to a religion based education and stability of school options is associated with greater trust in the parish administration.

Being married and the intention to re-enroll children in the school for the next year were the only additional control variables to contribute to explained variation, bringing it from less than one percent to 7.6 percent (see the adjusted R^2 s in Table 6.3), with most of the jump occurring after adding the measure of intention to re-enroll students for the next year.

In evaluating whether having leaders in one's network increases organizational trust in the school administration, I find support for this hypothesis at alpha = .05 for a one tail test, in all three models (see Model 1 in Table 6.4). Therefore, having more leaders in one's network increases trust in the school administration, but did not have an effect on trust in the parish administration.

In Model 2, adding demographic variables did not help explain any additional variation and the effect of leaders was unchanged. However, the variables in the third

model account for most of the explained variation, moving the adjusted R^2 from less than one percent to about fourteen percent. As in the parish administration model, the most significant variable was whether parents planned to enroll their children for the next school year. The significance level for this variable was at the $p \leq .001$ level. Likewise, the other religious predictor, participation in ministries, also produced a significant, yet negative effect. With greater participation in ministries, trust in school leaders decreased. Interestingly, more ministries decreased trust in school administration but had no impact on trust in parish administration. This difference may occur because ministry participation increases familiarity with parish administrators, not with school leaders, or because a more negative feedback of school administration occurs within the ministries networks.

Table 6.3 OLS Regression of Parish Administration Trust on Leaders, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|-------------------|--------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.24*** (0.07) | 2.49*** (0.34) | 1.49** (0.48) |
| Leaders | 0.05 (0.05) | 0.05 (0.05) | 0.04 (0.05) |
| Married | | 0.42† (0.23) | 0.42† (0.22) |
| Age | | 0.12 (0.10) | 0.03 (0.10) |
| Enrolled | | | 0.20*** (0.05) |
| Private prayer | | | 0.06 0.05 |
| Adoration | | | 0.06 (0.07) |
| Multiple R ² (adj) <i>dfs</i> | 0.002 (1, 218) | 0.017† (3, 211) | 0.076*** (6,201) |

Numbers in parentheses are standard errors.

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

Table 6.4 OLS Regression of School Administration Trust on Leaders, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|-------------------|-------------------|----------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.61*** (0.07) | 3.74*** (0.22) | 2.09*** (0.55) |
| Leaders | 0.08* (0.04) | 0.09* (0.04) | 0.08*# (0.04) |
| Married | | 0.18 (0.21) | 0.13 (0.21) |
| Family size | | -0.06 (0.04) | -0.04 (0.04) |
| Enrolled | | | 0.23*** (0.05) |
| Miracles | | | 0.19 (0.12) |
| Ministries | | | -0.06* (0.03) |
| Multiple R ² (adj) <i>dfs</i> | 0.012 (1, 221) | 0.015 (3, 217) | 0.139*** (6, 196) |

† p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

one-tail test

H3: The more laypeople in an individual's egocentric network, the greater the organizational distrust.

As the number of laity in one's network increases, then trust in the parish administration decreases is my one-tailed alternative hypothesis. My null hypothesis is that there is no relationship between number of lay people within one's network and parish and school trust. My prediction that trust decreases with the number of laity alters in a parent's egocentric network is not supported for the parish administration. Instead the relationship is positive and trust increases with the number of laity alters in an individual's egocentric network. In Model 1 (Table 6.5), the significance level is $p \leq .01$, with an adjusted $R^2 = .024$ or explaining more than two percent of the variation. In Model 2, the significance level decreased to $p \leq .05$.

For trust in parish administration, only one demographic or religious predictor was significant, the intent to enroll children again for the next school year. The adjusted R^2 of this equation increased to 10 percent when adding all the control variables and increased the overall model significance to the $\alpha = .001$ level. In both Model 2 and Model 3, the laity component retained a .01 significance level.

In Table 6.6, the results for the trust in the school administration were quite different from the parish administration. Instead of the expected positive relationship between laity and trust, the negative coefficient indicates that, as the number of lay alters increases, trust in school administration decreases. But, the statistical association is not strong enough to indicate a nonzero population effect. The demographic control variables did little to help explain the variance of school trust. However, all three religious control variables are statistically significant.

In Model 3, at the $p \leq .001$ level, the intent to re-enroll students for the next year had the greatest effect among the three variables. The re-enrollment coefficient showed a positive effect on trust of the school administration. Next, as the frequency of ministry participation increased, trust in the school administration decreased. The significance for participation in ministries is at the $p \leq .10$ level. A person who is engaging more actively in volunteer ministries has less trust in school administration. Reasons for this effect may be because of negative information received within these networks about the school administration. Last, the belief in miracles a coefficient significant at $p \leq .10$. Taken together, these three religious control variables brought the model from accounting for essentially none of the variation in school trust up to twelve percent.

Table 6.5 OLS Regression of Parish Administration Trust on Laity, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|--------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.08*** (0.10) | 2.49*** (0.34) | 1.50*** (0.48) |
| Laity | 0.07***# (0.03) | 0.07* (0.03) | 0.07***# (0.03) |
| Married | | 0.33 (0.23) | 0.32 (0.22) |
| Age | | 0.10 (0.10) | 0.00 (0.10) |
| Enroll | | | 0.20*** (0.05) |
| Private Prayer | | | 0.05 (0.05) |
| Adoration | | | 0.04 (0.07) |
| Multiple R ² (adj) <i>dfs</i> | 0.024* (1, 218) | 0.036* (3, 211) | 0.101*** (6,201) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

one-tail test

Table 6.6 OLS Regression of School Administration Trust on Laity, Sociodemographic and Religious Predictors

| Independent Variables | Models | | |
|---|-------------------|-------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.75*** (0.09) | 3.82*** (0.22) | 2.00*** (0.55) |
| Laity | -0.02 (0.03) | -0.02 (0.03) | -0.02 (0.03) |
| Married | | 0.17 (0.21) | 0.12 (0.21) |
| Family Size | | -0.05 (0.04) | -0.03 (0.04) |
| Enroll | | | 0.24*** (0.05) |
| Miracles | | | 0.23† (0.03) |
| Ministries | | | -0.05† |
| Multiple R ² (adj) <i>dfs</i> | 0.001 (1, 221) | 0.001 (3, 217) | 0.126*** (6,196) |

† p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

H4a: The greater the social homophily in an individual's egocentric network, the greater the organizational trust.

Social homophily is measured by similarity of ego and alters for three indicators: age, gender and race. The more of these social characteristics that a parent shares with alters in their network indicates a stronger network social homophily. The null hypothesis is that social homophily has either no or a negative relation with organizational trust. The alternative hypothesis is that the greater the social homophily, the greater the trust. I find support for the alternative hypothesis regarding the parish administration. Persons with more similar social homophily have higher levels of trust in the parish administration. However for the school administration, I find no association and accept the null.

For the parish administration, a significance level of $p \leq .05$ was attained across all three models in Table 6.7. In Model 1 a very low amount of the variance is explain at 1 percent (Multiple R^2). When all the control variables are taken into consideration the model accounts for almost 10 percent of the variation.

The demographic variable married contributed to the explained variance at the $\alpha = .10$ level. The more significant variable is the intent to enroll children for the next school year. This variable is substantial in explaining variation in parish trust. The significance level for its coefficient was the $\alpha = .001$ level. This variable alone contributed to the jump in explained variance from 2.9 percent in the demographic only (Model 2) to 9.6 percent in the demographic plus religious variable model (Model 3). Once again the re-enrollment variable accounts for most of the explained variance of trust in the parish administration.

Conversely, regarding social homophily and trust in the school administration I found no support that trust in the school administration increased with greater social homophily (Table 6.8). Apparently social homophily may not matter for trust in school officials or perhaps parents are not as informed about school business as they are about parish business through their network relationships.

Only in Model 3 did I find significant variables. Once again, the intent to re-enroll children for the next school year was the variable with the highest significance level at $\alpha = .001$. Next, participation in ministries was significant at $\alpha = .05$. However this effect was negative, indicating that greater participation in ministries was associated with less school trust.

Table 6.7 OLS Regression of Parish Administration Trust on Social Homophily, Sociodemographic, and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|--------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.04*** (0.13) | 2.41*** (0.34) | 1.40*** (0.48) |
| Social Homophily | 0.02* (0.01) | 0.02*# (0.01) | 0.03* (0.01) |
| Married | | 0.37† (0.23) | 0.36 (0.22) |
| Age | | 0.10 (0.10) | 0.01 (0.01) |
| Enroll | | | 0.22*** (0.05) |
| Private Prayer | | | 0.05 (0.05) |
| Adoration | | | 0.05 (0.07) |
| Multiple R ² (adj) <i>dfs</i> | 0.016* (1, 218) | 0.029* (3, 211) | 0.096*** (6,201) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

one-tail test

Table 6.8 OLS Regression of School Administration Trust on Social Homophily, Sociodemographic, and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|-------------------|---------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.69*** (0.11) | 3.79*** (0.23) | 1.99*** (0.55) |
| Social Homophily | 0.00 (0.01) | 0.00 (0.01) | 0.01 (0.01) |
| Married | | 0.15 (0.21) | 0.09 (0.21) |
| Family Size | | -0.05 (0.04) | -0.04 (0.04) |
| Enroll | | | 0.24*** (0.05) |
| Miracles | | | 0.21† (0.12) |
| Ministries | | | -0.05* |
| Multiple R ² (adj) <i>dfs</i> | -0.004 (1, 221) | 0.004 (3, 217) | 0.128*** (6,196) |
| † p ≤ .10 | * p ≤ .05 | ** p ≤ .01 | *** p ≤ .001 |

H4b: The greater the value homophily in an individuals' egocentric network, the greater the organizational trust.

The results for value homophily were similar to those for social homophily. The values measured were about having similar values and a similar religious commitment. In this instance the null hypothesis is that there is no or a negative relationship between value homophily and trust in school and parish administration and the alternative hypothesis is that the greater the value homophily, or similarity in values among alters within one's social network, the greater the organizational trust. In Models 1 and 2 for school administration (Table 6.10) I find no relationship, and only a slight association in the model that includes religious control variables as well. However for the parish administration and value homophily, the null hypothesis can be rejected and the alternative accepted. At the $\alpha = .01$ level, with greater value homophily in a parent's egocentric network, trust in the parish administration is higher.

As with the hypothesis test for social homophily, the same variables were significant in Model 2. The demographic variable married was significant at the $\alpha = .10$ level for parish administration trust, which is the same level of significance between social homophily and parish administration trust. For the school administration, none of the social demographic control variables were significant just as I found no association for the main predictor, value homophily.

In Model 3 the same variables were significant for the parish administration and school administration as in the social homophily equation. For the parish administration, the only significant control variable was a positive effect of enrolling children for the next school year. At $\alpha = .001$, this effect was quite strong. Increased participation in ministries once again had a negative effect, albeit only at $\alpha = .10$. Higher

involvement in ministries contributes to decreased trust in school administration. The religious control variables, primarily the re-enrollment measure, raised the level of variance explained from zero to 14 percent. For the school administration, only in Model 3, when religious predictors were added, was the equation significant. In this case, re-enrolling students for the next school year and participation in ministries both contributed to the explained variance. The negative relationship was contrary to my anticipation of a positive relationship between the predictors and organizational trust. It is interesting to note the different effects on trust in parish administration and school administration. There seems to be either distrust or a distance, perhaps because of unfamiliarity, between the school parents and the school administration. Levels of trust, perhaps accompanied by greater familiarity with parish administrators may help to explain this difference between types of administrations.

Table 6.9 OLS Regression of Parish Administration Trust on Value Homophily, Sociodemographic, and Religious Predictors

| Independent Variables | Models | | |
|---|---------------------|---------------------|----------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.01*** (0.12) | 2.35*** (0.34) | 1.38*** (0.47) |
| Values | .04** (0.01) | 0.04**# (0.02) | 0.05**# (0.02) |
| Married | | 0.38† (0.22) | 0.35 (0.22) |
| Age | | 0.11 (0.10) | 0.01 (0.10) |
| Enroll | | | 0.23*** (.05) |
| Private Prayer | | | 0.03 (0.05) |
| Adoration | | | 0.05 (0.07) |
| Multiple R ² (adj) <i>dfs</i> | 0.029** (1, 218) | 0.042** (3, 211) | 0.118*** (6, 201) |

† p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

one tail test

Table 6.10 OLS Regression of School Administration Trust on Value Homophily, Sociodemographic, and Religious Predictors

| Independent Variables | Models | | |
|---|--------------------|-------------------|----------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.63*** (0.10) | 3.75*** (0.23) | 2.02*** (0.54) |
| Value | 0.01 (0.01) | 0.01 (0.01) | 0.03** (0.01) |
| Married | | 0.15 (0.21) | 0.09 (0.20) |
| Family Size | | -0.06 (0.04) | -0.05 (0.04) |
| Enroll | | | 0.25*** (0.05) |
| Miracles | | | 0.18 (0.12) |
| Ministries | | | -0.06* (0.03) |
| Multiple R ² (adj) <i>dfs</i> | -0.003 (1, 221) | 0.000 (3, 217) | 0.144*** (6, 196) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .00

TRUST IN GOD

H5: Levels of Religiosity or Trust in God (belief and behavior)

H5a: Behavior indicators will display higher levels of organizational trust than belief indicators.

H5b: Individuals with higher trust in God will have higher levels of organizational trust.

My hypothesis about trust in God consisting of two distinct spheres of belief and behavior was not supported by the data analysis. Belief and behavior were not the two dimensions that emerged from the factor analysis as predicted (see Chapter 5). Instead, the first factor could be characterized as a general religiosity factor. Eight of the fifteen variables loaded highly on the first factor, with four belief indicators and four behavior indicators. The importance of trust in God is apparent in the results. Two of the belief indicators are items about God. One describes the belief and the other asks about the importance of believing in God without question or doubt. These two questions really complement one another and indicate the strong belief in God and the importance of that belief. The other two belief questions in the religiosity scale concern belief in the Bible and religious miracles. God's words are contained in the Bible and miracles are another way of making God known to His people. These two indicators also reference a belief in God and His guidance in His Word contained in the Bible and continually manifesting Himself and His Glory through miracles.

The four behavior indicators in the religiosity scale strongly focus on prayer. Both individual prayer and family prayer are included as well as mass attendance. Mass is an additional time for prayer, a behavioral indicator implicit for those parents who are attending mass.

With a strong trust in God, a person has a strong belief in an afterlife. Trusting God and willingness to follow Him indicates a focus upon things other than this life, including less focus on self and rational utilitarian aspects such as economic well-being. Trusting God does not mean a person does not have those concerns, but is not solely focused on matters of the earth, but on concerns beyond the grave.

The null hypothesis regarding religiosity (trust in God) and organizational trust is that there is either no or a negative relationship. My alternative hypothesis is that those parents who are more religious will be more trusting of the parish and school administrations decisions. In Table 6.11, I find support for the null hypothesis that there is no relationship between religiosity and organizational trust. Neither coefficient for school or parish administration trust was significant.

For parish administration trust, no addition of any control variables helped explain variation in the dependent variable. Table 6.11 shows no significant relationship between religiosity and parish administration trust whether control variables are present or absent in the equations. The overall amount of variation explain was 2.7 percent (multiple R^2), which leaves most of the variation unaccounted.

For school administration trust and religiosity, I find support for the null (Table 6.12). Only in Model 3 with the addition of one network variable is some statistical significance seen. At the $\alpha = .10$ level for a one tail hypothesis, I can say that as religiosity increases, school trust is probably higher. Also, I found that having leaders in one's network slightly increase trust in the school administration, again at the $\alpha = .10$ level. Although some significance was attained in this model, it is very little and the overall amount of variation explained is only one percent.

Table 6.11 OLS Regression of Parish Administration Trust on Religiosity, Sociodemographic and Network Predictors

| Independent Variables | Models | | |
|---|-------------------|-------------------|-------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.31*** (0.06) | 2.52*** (0.35) | 2.42*** (0.36) |
| Religiosity | 0.08 (0.10) | 0.06 (0.10) | 0.02 (0.10) |
| Married | | 0.37 (0.24) | 0.33 (0.24) |
| Age | | 0.14 (0.10) | 0.11 (0.10) |
| Laity | | | 0.03 (0.04) |
| Homophily of Values | | | 0.02 (0.02) |
| Multiple R ² (adj) <i>dfs</i> | 0.002 (1, 198) | 0.014 (3,192) | 0.027 (5,190) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

Table 6.12 OLS Regression of School Administration Trust on Religiosity, Sociodemographic and Network Predictors

| Independent Variables | Models | | |
|---|-------------------|-------------------|-------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.69*** (0.06) | 4.01*** (0.23) | 3.97*** (0.24) |
| Religiosity | 0.11 (0.09) | 0.14 (0.09) | 0.12†# (0.09) |
| Gender | | -0.10 (0.16) | -0.12 (0.16) |
| Family Size | | -0.05 (0.03) | -0.06 (0.04) |
| Leaders | | | 0.08† (0.05) |
| Homophily of Values | | | 0.00 (0.02) |
| Multiple R ² (adj) <i>dfs</i> | 0.003 (1, 200) | 0.006 (3,192) | 0.013 (6,190) |

† $p \leq .10$ * $p \leq .05$ ** $p \leq .01$ *** $p \leq .001$

one tail test

Stewardship Belief

H6: Individuals with higher levels of organizational trust and greater trust in God are more likely to think the stewardship program is fair.

Those parents who have more trust in God and more organizational trust and are more likely to believe the stewardship program is fair. If there is no or a negative relation between those who viewed it as fair and trust in the administration, the null hypothesis is accepted. In this case, Trust in God is very robust and I find support for these hypotheses at the $\alpha = .01$ level for all three models (Table 6.13). Trust in God, or higher religiosity does matter for believing in the fairness of the stewardship program.

When next adding parish trust, I find this variable significant at the $\alpha = .001$ level. The addition of the variable also increases the overall level of variation explained. Without any control variables, the adjusted $R^2 = .035$, accounting for three and one half percent of the variation. With the addition of the second control variable R^2 increases to .092 explaining nine percent of the variation.

The addition of school administration trust does detract from the overall model. For the hypothesis on fairness of the stewardship program, the next addition, school administration trust does little to alter the models (Table 6.13) except decrease the significance level of parish trust. In Model 3, parish trust only retains a significance at the $\alpha = .01$ level.

Table 6.13 OLS Regression of Stewardship Fairness on Trust in God, Trust in Parish Administration and Trust in School Administration Predictors

| Independent Variables | Models | | |
|-------------------------------|-------------------|--------------------|--------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 0.55*** (0.04) | 0.05 (0.14) | -0.08 (0.17) |
| Trust in God | 0.16** (0.06) | 0.14***# (0.05) | 0.13***# (0.05) |
| Trust in Parish Admin | | 0.15*** (0.04) | 0.13* (0.04) |
| Trust in School Admin | | | 0.06 (0.06) |
| Multiple R ² (adj) | 0.035** | 0.092*** | 0.099*** |
| <i>dfs</i> | (1, 198) | (2,192) | (3,188) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

one tail test

Stewardship Behavior

H7: Individuals with greater organizational trust and greater trust in God are more likely to increase their offertory and tuition donations to parish.

The null hypothesis is that religiosity or trust in God will have no or a negative relation with offertory contributions. The alternative hypothesis is that parents with higher trust in God will have increased amounts of giving for offertory, which includes tuition. I find support to reject the alternative and accept the null that trust in God does not affect contributions. Trust in God with the belief indicator of fairness showed significance (Table 6.13), but the behavior component of stewardship, contributing (Table 6.14) has little to no association on its own. Parents who trust in God, believe stewardship is fair but do not necessarily carry that conviction when with increased offertory donations.

However, by adding trust in the parish administration into the equation, this variable has a significance level of $p \leq .001$ occurring across the two remaining models (Table 6.14). Greater organizational trust in the parish administration makes a difference in financial giving.

The adjusted R^2 was effectively zero in Model 1. The addition of trust in the parish administration increased the variation explained to .045 or four and on half percent. With the addition of school administration trust, the model had little change in the overall variation explained. School administration trust was not significant.

Table 6.14 OLS Regression of Stewardship Contributions on Trust in God, Trust in Parish Administration and Trust in School Administration Predictors

| Independent Variables | Models | | |
|-------------------------------|-------------------|-------------------|-------------------|
| | Model 1 | Model 2 | Model 3 |
| Intercept | 3.55*** (0.07) | 2.64*** (0.23) | 2.86*** (0.36) |
| Trust in God | 0.05 (0.11) | 0.04 (0.11) | 0.04 (0.11) |
| Trust in Parish Admin | | 0.27*** 0.08 | 0.33*** (0.11) |
| Trust in School Admin | | | -0.11 (0.12) |
| Multiple R ² (adj) | -0.004 | 0.045** | 0.043** |
| <i>dfs</i> | (1, 199) | (2,192) | (3,188) |

†p ≤ .10 * p ≤ .05 ** p ≤ .01 *** p ≤ .001

ADMINISTRATIVE INTERVIEWS

In addition to the survey of school parents, I also conducted interviews with five administrative personnel. These interviews were with the pastor, director of stewardship, parish (business) administrator and two member of the stewardship council. From these interviews I tried to understand, the positives, the negatives and the general organizational challenges of the total stewardship and tuition policy issues.

First, I sought to gather some organizational history about the decisions and implementation of the total stewardship ideals. Only one of the committee members (volunteer position) was part of the implementation of the program and part of the decision to retract the no tuition policy. The history comes together as mostly what other people told the current committee member or administrative personnel when they joined the efforts.

The ideas for the parish to pursue a new direction or fresh initiative came as a result of the parish's financial condition. As a result of wanting to address this issue, some representatives went to the national stewardship conference. Apparently the parish viewed the term stewardship, as many parishioners do, a matter of strictly financial contributions. At this conference, the parish was introduced to the USCCB 1992 letter, *Stewardship, a Disciple's Response*. Learning about this pastoral letter and the history of St. Francis of Assisi Parish in Wichita, Kansas, was an epiphany. Stewardship is not solely about money, just a part of it, and "it is a way of life where we come to recognize that God has given us everything that we have, everything. From the breath that we take, from the gift of life that we have been given, to our families, to just everything, we are really not the owners. We are the stewards, we are the caretakers." (Sister Marion 2007).

As a result of this profound realization, the pastor sent some people to learn about St. Francis parish in Wichita and to speak with Monsignor McGread to learn more about the history, what was done and how things changed. The pastor, and those he asked to help him, studied the pastoral letter for a year and formulated plans to implement the total stewardship ideals.

Many educational meetings, open mike forums, bulletins letters and Sunday homilies informed the parishioners. The parish produced a video about St Francis parish to teach parishioners about this successful stewardship model. This educational campaign lasted several years and was in place well before the implementation of the no tuition stewardship policy.

One of the capstones of the education campaign and implementation of the total stewardship, or total way of life, was the tuition change. However, within the three year time frame from the start of the stewardship program to the year of the implantation of the no tuition policy, a complete change of personnel happened. The pastor left, a new business administrator was hired and the position of stewardship director created. Most of the committee members from the original decision were still involved in parish leadership but had gone on to other roles and positions. In the three years, from the beginning of the education campaign to the implementation of no tuition charging, only one person from the original stewardship implementation team remained. This person was a lay person involved in committee work. The people directly responsible for shouldering the impact of the crisis of the deficit in tuition receipts, the parish administrators, did not formulate and develop the initiative. A lack of ownership of the tuition policy by the parish leaders lead to the demise of the program.

God's Will

A distinctly different tone in the interviews occurred with the pastor and sister as opposed to the lay people who I interviewed. All interviews happened after the announcement of the tuition policy change. Instead of evaluating trust formation, I shifted to a consideration of what went wrong. The theme that the parish was not ready for such a large change permeated the conversation in all the interviews. However, in the interviews with both the priest and sister this change was not viewed negatively but rather the course taken for "God's will be done". Events are not marked as either a success or failure, but part of the walk of faith to know God's will. In reflecting on the biggest concern regarding the transformation to total stewardship, the pastor contemplated that God will direct a person and show him the way, but only a few steps ahead, analogous to a flashlight directing one's path. God is infinitely mysterious and we are unable to comprehend him completely, but that is the beauty of it. The pastor stated he would not want to worship a God that he can clearly understand. If we think we completely understand God, then we are on the wrong track.

It is kind of a marvelous thing to know that God completely transcends all of our best expectations and hopes so there is that kind of unsettling feeling that we are going forward with this but we are going forward in faith understanding that God may have something different in mind for us. But God always has something better in mind for us. What we see is only a fraction of the reality and we have to act upon that and that can be kind of unsettling we just have a small piece of the puzzle to work with.

Given this approach of not knowing the grand scheme, but trusting God to direct immediate actions, is unsettling to parishioners when answering them.

We don't have this all perfectly laid out, you know, that is part of the walk of faith, it is a mystery, it is an act of trust, it is an act of surrender. It certainly would not be either of these things, it wouldn't be faith, it wouldn't be trust. It wouldn't be any sort of surrender if everything were

guaranteed. It certainly is unsettling. You know, there is kind of always self doubt, continually questioning your self are we doing this right? But that is a healthy thing. It is a hard thing to be questioning yourself. Am I sure I got this right? Is this really the way we should be heading? It is a healthy thing? That is something we should continually be doing, continually revisiting our motives, retesting ourselves and redirecting ourselves if we have to. So that is part of the tension, it is a little nerve racking, but is all part of the process by which we grow in holiness and understanding of God's will.

Risk

The business administrator viewed the stewardship program as a financial plan. Granted, he acknowledged that stewardship is about becoming a disciple of Christ, but he nevertheless viewed the prospect more in financial terms. He felt the old leaders did not have a competent plan before instituting a no tuition policy. The parish was in too much debt to have a no tuition policy and needed to wait at least another six years to be in a better financial position. The implementers told the incoming administrators that it would take two years to see the fruit of the stewardship plan pay off. The new business administrator did not like this plan because, when the income fell short, it was his direct responsibility to handle the finances of the parish on less money. The expected two year transition period before seeing greater receipts was too long for him and he urged the pastor to return to tuition charging.

On reflecting on risk, the pastor focused on different aspects of risk. He certainly was aware of the financial concerns, but risk was more about conversion and altering one's life to follow Christ.

You know there are risks involved and you know that's the call of Christ, you must be willing to risk everything in order to gain everything. I certainly see that even with my own life. We're not willing to risk those things that we are most comfortable with, that are most loved; you know

the things that we have in our lives those are the big challenges, the tension of conversion and the risk of letting go.

Conversion

Both the priest and sister reported that conversion is the number one goal.

Conversion is also the biggest challenge as people are stuck in mindset and change is hard. Since change is hard, conversion to the call of Christ requires significant behavioral changes and is a slow process. Educating the congregation is the lifelong work of many priests and religious.

The focus of stewardship is about an individual giving to God and not for parish needs, the religious sister stated. Stewardship (tithe) is a personal thing between God and the individual. It stems from the need to give thanks to God. Stewardship is a journey. Once someone is baptized Christian, it is their call to follow Christ, and stewardship is just a one such name that can be used to describe that journey. Sister reiterated, “In a journey there are the ups and the downs on the journey. Sometimes there is a bend in the road and then you come back again or you retract and then all of a sudden you move forward again. I really believe that God is a part of all that, because nothing, whether it is family or church or community, nothing just goes up, up, up, up, you know.” There are no failures with God, just a series of struggles from which to learn and grow. “The hard things help you grow and become more compassionate.”

Crisis

When there is a crisis and a sense of urgency, people may be more motivated to act. The changes as far as total stewardship and the subsequent no tuition policy were not

directed in response to an explicit crisis. It is true that the parish debt reached into the millions of dollars, but there was no threatened closure as a result of parlous parish finances. Without the sense of urgency, the need for action is not so compelling. The pastor stated:

If maybe we just let this go to the point where the school is about to close, it might take that to get people to wake up. I certainly did toy with the idea and I tried to discern if the people have the nerve to ride it out with me or if they would drive me out with clubs and torches you know. And the archbishop would lose nerve with me too and yank me out of here and get someone in here that would do things the old traditional way. That's got to be part of it, like I said you must be willing to risk everything. Like I said, I will go to my grave wondering what could have been if we had ridden it out a little bit, whether I'd be hanging from the gallows or if we had been able to pull it off. Who knows?

In making the final decision regarding how the parish should proceed, the pastor demonstrates that he considered the range of possibilities, but too many interests pressured him to return to a more traditional, more risk adverse position. Since he was not the one to put the parish into a riskier financial situation, he had no commitment to the plan of his predecessor.

Whether we made the right decision we certainly don't know. I'm trusting that God can certainly make up for anything we have done poorly. God can compensate for anything we have left undone. God is a forgiving God and God can, once we seek forgiveness, God can repay us and make us better than if we had never sinned before and there is this sense that, yeah, we will make mistakes, we will make poor choices and that is part of the faith walk. You surrender it to God and say we are acting on our best judgment and then we give it to you dear God.

What may seem bad may bring about something good. There was disappointment of parishioners that the total stewardship plan did not work out and disappointed free riders taking advantage of the situation. Many people acknowledged that total stewardship was requiring them to place more trust in God and this was a good thing for

both themselves and the community. So if a particular policy did not work there may be disappointment, but chances for renewal will come about. The pastor summed the faith struggle best, stating:

We must love God with all of our heart and soul and mind and strength and being and if we fall down we ask for forgiveness and we go again. And in a sense, with God there is no failure, you know you keep turning to him. The biblical record confirms this, you know, God's people sometimes fell away. There were times when the enemy came and wiped out the land and took them into captivity but God was always with them to restore them, offering them an opportunity to be restored, to be renewed and to be built up again. So you know even in the greatest crisis of our faith, when our Savior was hanging on the cross must have looked like the worst possible failure. The one who was to be the Messiah to save the people was dead on a cross. It must have looked like a terrible failure but looking back now we see it was the greatest success that our faith has ever known. With God there can be no failures.

Chapter 7: Analysis and Conclusions

There may be no failures with God, but there certainly was failure in implementing a fee free, stewardship principle-based school. In examining the failure of the tuition policy, I conclude that both sides – the school parents and the administrators – played roles in the program’s demise. Trust was extended by both sides, but the party taking the greater amount of risk, the parish as an organization, reneged on the agreement and sought to minimize its losses.

PERSONAL ASSESMENT BASED TRUST

Parish

In the absence of any formal assurances or contracts, there is great risk of malfeasance on the part of the school parents. The parish administration had much to risk, and therefore was extending a high level of trust. Clearly many parents responded to that trust extension favorably and gave generously. My survey shows that those parents who supported the program likewise gave more and trusted in the administration and this finding was highly significant. A majority of the respondents in the survey reported contributing the same or more as compared to the previous year.

In the absence of no recourse to nonpayment, the opportunity for free riders was possible and very likely. The extent of the free rider problem is unclear. Before the mid-year announcement of the policy change, estimates were that about 20 families, out of 418 families with school children, had not contributed any money. At the beginning of the year, the Director of Stewardship, a religious sister, stated the plan to deal with non-payers would be on an individual pastoral basis. A family would be invited to a meeting

with the director for a discussion to see if there were extenuating circumstances, such as unemployment or illness, warranting complete non-payment. The focus of the meeting would not be so much to enforce a payment, but to understand the family situation and help if necessary.

The issue of free riders who do not wish to contribute to a public good is problematic. More people are only interested in their own well being than are interested in the well being of the community at large. The public good that is available cannot be revoked from those who do not contribute to the communal good. This situation breeds discontent among the parties involved. Some people feel compelled to contribute to the well-being of the community and out of consideration that the public good is consumed and used for his own benefit. These goods need funding in order to be available, but no one can be deprived of the good for not contributing to financially sustain the resources.

This same parallel exists in the situation of total stewardship and open tuition. In place of a fee-for service arrangement, such as fixed rate tuition, education becomes a public good in the total stewardship arrangement. Although there is an agreement, a covenant pledge card, this pledge is not seen as an enforceable contract. The parish records the amounts pledged and bases an annual budget on the expected income. End of the year statements distributed to parishioners show the actual amount given compared to the pledged amount. No additional collection efforts are made if the pledged amount exceeds actual giving (Interview with Mike Lenz 2007). The covenant that parishioners complete is considered to be a covenant between each individual or family and God and not with the parish (Interview with Father Zehren 2007). So although parishioners submit their pledges to an organization – the parish – parish administrators do not

consider the pledge agreement enforceable since contributions are all voluntary, even by those parents who had a child enrolled in the parish school.

The inability to enforce payment was a major source of discontent among the school parents. Many believed that the free riders were the reason for the tuition reinstatement. Many thought that a way of enforcing payment of tuition should have been devised before implementing the total stewardship plan. Since my survey took place after the decision to reinstate tuition was announced, it is not clear whether the parents' opinion about the non-contributors was their opinion before the announcement or whether they were reiterating the reasons given to them at the meetings that announced the tuition reinstatement and increase.

Without a third party assuring mechanisms or an enforceable contract in place, the prospect for great financial loss was possible. However, likely the same mechanism would be in place for collecting tuition with or without a stewardship agreement. Substantial delinquency must be demonstrated before any action is taken. Removing children from school or going to court is often not viewed as a charitable action and is something the parish administration wants to avoid. Nevertheless, the school parents reported that no information was communicated to the school parents about procedures for non-payment. No formal procedures were outlined and informally no one seemed to indicate any knowledge of recourse. Since the deal was between persons and an organization, the reputation building interpersonal exchange between agents was not as strong.

Many parents indicated they had leaders in their information network, but the chief mechanism for developing process based trust is successful, positive and personal

interactions to gain trust and earn a more favorable reputation of the other. A common complaint was the lack of information about the parish resources and no clear vision from the parish administration of their expectations about the school parents. These two elements were most often mentioned as the conditions that the parents liked least about the year when the parish tried the no tuition stewardship proposal. My survey revealed that, although people were generally supportive or neutral about the decisions of the parish administration, they largely did not know much about those actions or decisions. Parents felt they had more knowledge of school affairs from the school administration compared to the parish administration.

Since both the school and parish are very large, the factor of size was probably even more important in this case. With 418 school families, an individual can know and associate with only a small percentage of the entire community. Although I did not obtain sufficient information to map a complete social network, personal networks did not appear to be very cohesive. The geographic area of member's residences is large. Parents' home addresses ranged from Isanti/Zimmerman in the north to Brooklyn Park/Fridley/Columbia Heights in the south, Elk River to the West and Forest Lake to the East. The geographical dispersion creates even less opportunity for developing and maintaining network relations. Network relations are critical to information dissemination for the purpose of trust formation.

Total stewardship requires a connection and commitment by all parish members to contribute to the good of the whole. This relationship differs from the traditional form of stewardship in that people regard giving to the church community as a relationship between themselves and God. If they fulfill the commitment they agreed to, then

everything is just fine. Total stewardship brings a sense and awareness that others must also cooperate for the ideal to work in practice. Much of the feedback regarding additional comments from the survey stated that other people were not following through in the commitments they made. The group effort was not occurring and many were taking advantage of the seemingly relaxed organizational conditions.

In its business plan, the parish took a high risk in anticipation of a financial return from a high level of trust. The stewardship commission, which had studied other models of stewardship, expected slow progress and urged the church to stay the course. They acknowledged not anticipating immediate fruits as far as finances. The business administrator was not part of the planning and the financial turn, which was unsettling for him. At the end of the fiscal year, the parish spent \$745,167 over revenues (parish bulletin for June 24, 2007). This amount is not entirely attributed to the school, but is for the entire parish. In the year previous the parish incurred a deficit of \$294,428 (Stewardship Report 2006) and two years prior, \$102,659 (Stewardship Report 2005). In a letter to parishioners in December 2006, the business administrator pleaded for an increase in Sunday offerings. He stated in the letter that it was not because of the move to total stewardship, but that because of budget shortfalls of the previous five years, additional amounts were borrowed and added to their debt. He projected a \$1.2 million shortfall by the end of the fiscal year and also mentioned \$100,000 of budget cuts going into effect.

This letter was characteristic of the parish's mode of communicating financial information. A stated crisis accompanies an urgent plea for help. There are other instances of using the weekly bulletin to illustrate shortfall of income and request for

greater contributions. This type of operation does not work well in building a positive reputation, which is what the parish administration lacked. There was less confidence in the parish administration than the school administration. The parents did not think very highly of the parish being able to make sound decisions for the future.

Using tools of macro communication such as weekly bulletins, homilies and a quarterly newsletter seemed to be very effective in disbursing information about stewardship. However, these same tools of communication were also misused and part of the reputation destroying process of the parish. Demand letters for money sent directly to parishioners' homes and similar information printed in the weekly bulletin are a misuse of the parish resources and are contrary to the central mission of the organization. A letter from the business administrator demanding increased contributions was quite inappropriate. If there was a need to be communicated to the parishioners about finances, this information should have come directly from the pastor.

The effectiveness of the parish requesting money by means of a letter versus a more interpersonal approach is apparent in more recent capital campaigns. The Church of the Epiphany sought to raise four million dollars. The three year campaign is nearing its conclusion in the next several months and received pledges for 2.5 million dollars. A couple of letters to parishioners and supporters was the main tool in trying to obtain financial commitments.

In contrast, another parish, The Church of Saint Agnes in St. Paul also sought to raise four million dollars for repairs of its aging church and school building. Within six months of starting the campaign the parish received pledges in the amount of 5.6 million dollars. What was the difference? It was an effort to focus on the interpersonal process.

Saint Agnes parish used both the macro and micro communication tools. First, parishioners got word of the campaign through the weekly bulletin and were encouraged to participate in an on-line survey regarding an assessment of urgency of the improvements and repairs in the buildings. Also a request for volunteers went out at this time also. Throughout the information and pledge gathering phase a weekly newsletter regarding the status of the campaign was published. Next, a series of meetings were held for the parishioners to learn of the campaign and ask questions, one of these a complimentary breakfast meeting. At these meetings many volunteers were available to answer questions in an informal social setting. Finally, pledge envelopes were personally distributed, not mailed.

In the case of Saint Agnes, volunteers were recruited and trained for the assignment. In recruiting a large number of volunteers from the parish, these people were trained as to their assigned task and were enthusiastic supporters of the capital campaign. In contrast, the Church of the Epiphany had circles of leaders and ministry volunteers disseminating negative information. As cited in the literature, this type of negative information travels quickest and has the most impact. Furthermore, as stated by Labianca et al. (1998), interaction between members creates a positive sentiment. The personal interaction between leadership and membership was limited at Epiphany, both in the stewardship drive and in the capital campaign. Next, intergroup contact reduces biases and increases the conduciveness of the group. More intergroup contact would have helped the Church of the Epiphany in the stewardship drive. The parents and parishioners at large would have had more direct information from the parish and likely would have retained a more favorable opinion of the parish. Furthermore, any negative

or incorrect information could be quelled with more directed contact with leadership, which also works to break up the gossip networks.

Because of the timing of the announcement to the parents regarding the changes of the no tuition rule and its failure to meet organizational objectives, it is not clear whether the negative information came from personal networks, especially lay leadership networks, or directly from the parish administration. In the meeting announcing the decision to revert the school back to a tuition basis, one of the reasons asserted by administrators was that only a portion of families contributed the covenant amount and some had made no contributions to date. Since my survey took place after that meeting, it is very likely that the informational meeting was the source for the formation of parent's negative views about many of the other parents. This likely source of third party negative gossip is evident in some of the comments from the parents. One stated, "We did not know until recently that others were not contributing."

Parents

The parents' basis of trust formation is an assessment of the moral commitment or trustworthiness of the other party. The parents mentioned many complaints concerning the implementation of the stewardship plan. The other most common complaint concerning reputational capital from parents was that parish expectations were not clear in response to non-payment of any financial contributions. Parents thought a punitive plan should have been in place. They reported that this aspect seemed to be neglected in the administration's plan for the tuition free basis. In addition, parents reported they thought the timing was wrong for the implementation of total stewardship because of the

financial condition of the parish. Only when the parish was free from debt and in better financial condition should it take on such a risky and potential money losing endeavor.

In my evaluation of the parents' trust in the school and parish organizations, many of the same variables emerged as the more influential ones. For instance, of the five demographic variables (gender, education, marital status, age and family size), gender and education were never among the two most important. Gender and education are two demographics commonly used in social science research and their impacts can often be seen within a population. In my research, these two demographic variables really had no significant effects.

Marital status and age had the most consistent impacts on parish administration trust, of these two, being married showed slight effects in some models. In both the social homophily and value homophily models, being married was significant. This reinforces the homophily idea of more similar social characteristics and values. Those parents who are married are more likely to associate with others who closely mirror their own social situation. Also, the stewardship evaluation markers of the program being fair and contributing were significant. A single parent having to take on the responsibility alone is more likely to think that the program was not fair and may also have more difficult financial circumstances.

Being married and family size are the demographic variables that most affected organizational trust in the school administration. Family size had a negative coefficient. It was significant in the model for network size, meaning that as family size increased, trust in the school administration decreased.

Religious control variables showed little significance. However, re-enrolling school children for the next year consistently was significant. I included this variable as a religious control variable because it marks commitment to a Catholic education. In my survey, parents were highly likely to enroll their children. Given the demonstrable loss of trust and reputation of the parish, this speaks well of the commitment to continue with the school. Parents were generally more satisfied with the performance of the school, so that may be part of the reason for continuing. Also, as stated above, there are high personal costs of changing a child's school, both in the social and academic stability for the child as well as parental commitment to providing another option, especially if the other option is another private school or homeschooling.

Another consistent finding regarding school administration trust is that as the number of ministries with which one is involved increases, then trust in the school administration decreases. This is apparently only true of the school administration and not parish administration trust. It seems that third party negative gossip circulates within the information networks of ministry groups. More ministries would likely be directly affiliated with the parish, and not with the school organization. Individuals who volunteer in ministries that support the parish are apparently more critical and less trusting of the school. A further possible explanation of this situation involves some other events that occurred during this school year. The archdiocese mandated a new sex education program for grades K-4, in response to the clergy abuse situation. "Protecting God's Children" was a safe touch program. Kids were subjected to learning about sexuality at a young age and the program focused exclusively on the mechanics of sexuality rather than in a more holistic approach that a child could understand at a later

age. Parents did not like this program being forced on them and it could likely be the cause of negative information.

In contrast to parishioners who viewed the situation in strict legalistic terms were those parents who appreciated that total stewardship required both themselves and others to trust more. By giving of their first fruits, God would provide for them if they just put their trust in Him. Additionally, it was an exercise in faith because of the need for the community to come together. The people needed to trust in each other. Instead of just thinking if you contribute your part, that is sufficient, the parishioners were asked to view themselves as a community where everyone needed to contribute in some way in order for it to come together correctly.

The stronger one's belief in God, the more trust a person has that things will work out. God's will be done. This belief acknowledges hardships and struggles, but with struggles, many fruits are realized. This attitude invokes both patience and trust. A person who trusts in God realizes his dependence upon God. All things come from God. Trials will occur as suffering is a part of life. This is a way for people to draw closer to God and come together as a community.

Trust in God

Interpersonal trust cognition is the way to build trust with God. As stated in the literature, trust built on the cognitions of a person is stronger and deeper than business assessments. In the instance of the person of God, business agreements and formal assuring mechanisms cannot be used. Instead a person must facilitate and negotiate a relationship with God. Over time and with successful interactions between the two, such

as a deep prayer life, a psychological commitment is rendered. Since God is the cause of first action, man follows His lead in developing trust.

It is evident that many parents developed a deep trust in God and accepted the ideas of stewardship and had strong beliefs in God, the Bible, high frequency of prayer, adoration, mass and other markers of spirituality. These are all actions that demonstrate efforts in developing a trusting relationship with God. Stewardship is based on the idea of developing a relationship with God and trusting. God is generous with us and stewardship is our response to His generosity. Not enough of the people embraced this idea. There were enough other concerns that caused the abandonment of the plan.

Trust in God was not enough. The people had high levels of religiosity or trust in God, but that was not the best predictor of behavior. When the parents trusted in the parish organization and trusted in God was there a difference. Those who trusted in the parish administration followed through with their financial commitment to total stewardship. Trust first in the parish organization is required.

OTHER ORGANIZATIONAL ISSUES

Reputation of Parish

The parish experienced a loss of reputation as a result of its failed experiment. Communication largely contributed to this failure. Macro communication such as the weekly bulletin, quarterly newsletter and homilies appeared to be strong and quite cohesive. However, the micro communication, or interpersonal communication especially between parish leaders and the school parents (as well as other parishioners) appears to have greatly contributed to the problems. Leadership circles appear to be the

source of negative information. When those who are supposed to contribute the most to the success of the organization become the source of discontent, a major problem exists.

The micro communication or interpersonal process was a larger issue. Negative information within the leadership and ministry circles eroded trust. Furthermore, by not proactively fostering interpersonal relations by the parish personnel, negative sentiments were produced and reinforced. In the absence of active engagement on this critical process, a bias against the parish administrated thrived and created a less conducive environment for trust in the decisions of the parish leadership.

Organizational commitment

The parish did not neglect to form a plan. The plan to transition to total stewardship took place over several years. The members of the stewardship commission formulated a plan to ease into the aspects of total stewardship and knew that the church debt would increase before settling down. In fact, the reason this initiative began was because of the poor financial condition of the parish. Many people commented on the financial aspect and timing of the implementation and most seemed to indicate that the total stewardship endeavor should only be done if the parish is in sound financial condition. In this respect, the view of the program is that it is an idealistic one rather than a practical one. The implementation of the total stewardship took place over three years, with the no tuition rule taking effect in the final year.

A main issue in implementing a new organizational plan over several years is the fluidity of key personnel making the decision. Each member of the stewardship commission serves a three year term, with a few members coming and going each year.

Those people who made the original decision mostly served out their terms before the no tuition aspect of the plan started. Additionally, both the pastor and parish administrator were new on the job. The parish administrator began his employment in October 2006 and the pastor was installed a year previous. Two key people responsible for implementing the plan were not at all involved in the decision making process. These two people bear more responsibility for the success of the organization than do any volunteer members.

Size

The parish is very large and a reason given for the failure of the stewardship plan was a not being able to effectively reach all five thousand of the registered parishioner households with the stewardship message. The size of the network that is developing trust relationships seems to be a critical factor in determining the success of the cohesiveness of the network. In the larger network (which is even greater in number than my sample), few people know one another and have close bonds with others. Even those with many close and strong bonds have a relationship with a low percentage of the entire parish community. Successful cooperatives in human society do exist. Credit exchange groups demonstrate both social capital and trust. There is a high degree of group solidarity and bond to the group. The larger the group, the harder it is to obtain group solidarity. In the absence of the high solidarity, trust is more tenuous.

Urgency

St. Agnes High School in St. Paul, Minnesota, was set to close at the end of the 2006-2007 school year. A letter mailed to parents days before the final decision stated

that the school would likely close (Wiering 2007). Within the nineteen days of the letter going out and the subsequent announcement of the school not closing, the school received a total of \$3 million dollars in cash and an endowment (Wiering 2007). The donations came from various sources and not just a few large donors. One donor posted a \$500,000 challenge grant and then contributed \$250,000 more after being impressed with the community response to the challenge.

When faced with dire circumstances, this community responded with a “refuse to die” attitude. Likewise, St Francis in Wichita was facing threats of closure. The Church of the Epiphany never threatened closure. Financial statements distributed informed parish members of the level of parish debt, which was several million dollars. There never was any indication given to parishioners that the size of debt was severe enough to warrant closure.

CONCLUDING REMARKS

The reputation of the parish administration was tarnished. Events during the year free tuition was introduced severely weakened the standing of the parish. Whether this was a result of either information dissemination with the personal ego nets or the communication directly from the parish of the program's termination is not known.

Some implications for the sociology of organizations are that this research confirms the knowledge regarding trust and free riders. With organizational trust, if the expected rate of return is less than the risk, an organization should not engage in such a policy. The examples of the parishes that successfully transitioned to a total stewardship model were, prior to model implementation, financially ruined enough to consider

closure. The St. Francis parish had everything at stake and those parishioners responded positively to the high risk, high reward proposition. An already low enrollment at St. Francis parish minimized the free loader effect as there would not be as much revenue loss. If given no personal incentives (or threat of sanctioning), free loading is inevitable. The Epiphany school parents practiced some prudence in determining the organization was not very trustworthy.

Commitment to the interpersonal trust formation is another lesson learned from this research. Many elements went into the reasons necessitating the termination of part of the stewardship model. This research was able to identify the leadership and negative information circles as contributing to the demise. The interpersonal communication process is extremely important in maintaining good community relations as well as to disseminate accurate information. Recruiting and training your lay leadership, both volunteer and paid staff, providing education and empowering them as to the fundamentals of the organizational objectives is critical. This is especially critical for a parish the size of Epiphany, where the pastor and a handful of staff members cannot be expected to personally engage most of the parish. Without this a messy and conflicted message goes out and detracts from the reputation of the overall organization.

There is evidence of reliance and trust in God from both leaders and parents. The religious practice is solid, but it alone did not have strong explanatory power. Trust in God is highly variable among individuals and, with a large group, hard to harness into action. The one to make the ultimate decision regarding the organization, the pastor, demonstrated the most trust in God, but even his faith is not going to change the behavior of parishioners instantly or easily. In the end, the parents were operating in a rational

utilitarian way and not placing their trust in the organization. The parents were exercising both faith and reason. Those who trusted the parish administration and trusted in God were likely to give support to the stewardship model and embrace it fully. For a parish to make such a major change in revenue collection, establishing and maintaining an exemplary reputation is required. To forge this level of trust, there is no substitute for direct, personal and ever-present engagement to combat the inevitable negative chatter that thrives in a vacuum.

This conclusion does not invalidate the traditional Roman Catholic axiom “*lex orandi, lex credendi, lex vivendi*”, which roughly translates to “As we worship, so we believe, and as we believe, so we live”. Whatever the true motivations for individual participation in a religious organization may be, it is hard to imagine how this organization would not benefit by fostering greater trust in the deity it exists to worship. My research does suggest, though, that on the Catholic parish level, if there is truth to the ancient axiom, it alone is not enough to command the action of the parish laity toward a specific end, however well that end suits the model life of a believer.

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Appendix I: Parent Questionnaire

The first set of questions is about Epiphany School and Parish. Please circle or check the appropriate response to each item.

1. How many children do you have who currently attend Epiphany School?

_____ child/children

2. What is your child's/childrens' current grade level(s)?

First child: _____ Second child: _____ Third child: _____
Fourth child: _____ Fifth child: _____ Sixth child: _____

3. For how many years has each child attended Epiphany School?

First child: _____ Second child: _____ Third child: _____
Fourth child: _____ Fifth child: _____ Sixth child: _____

4. With the change to total stewardship/no tuition program this year, how much did you contribute this year compared to last year? (Include both tuition and Sunday collection contributions)

- Much more
- Somewhat more
- About the same amount
- Somewhat less
- Much less

5. Did you think the total stewardship/no tuition was a fair program or unfair program?

- Fair
- Unfair (Skip to Question #7)

6. Why was the program fair? (Check all that apply, then skip to Question #7)

- Equal opportunity for a quality education no matter your income level.
- Financial responsibility is shared by parish.
- Stewardship requires us to trust more.
- Other: _____

7. Why was the program unfair? (Check all that apply) (Skip this question if you responded in Question #5 that it is fair)

- Some families are not paying their fair share.
 - People who do not have children in the school have to make up the difference.
 - The same tax benefits no longer apply.
 - Other: _____
-

8. What did you like best about the total stewardship plan? (Check all that apply)

- More flexibility in financial payments
 - More flexibility in gift of service to parish
 - Able to use different tax exemptions
 - Other: _____
-

9. What did you like least about the total stewardship plan? (Check all that apply)

- Unstructured nature of requirements
 - Uncertainty of parish expectations
 - Not able to get the same tax benefits
 - Other: _____
-

10. Is your family participating in the stewardship covenant for this year (2007) (which includes the 2007-2008 school year)?

- yes
- no

11. With the changes in tuition for the 2007-08 school year, do you plan to enroll your child(ren) next year?

- yes, definitely
- yes, likely
- no, unlikely
- no, definitely
- unsure

12. To how many ministries and groups at Epiphany do you belong and participate in on an on-going basis?

(Include groups such as Women of Epiphany, Men of Epiphany, ECL, faith formation instructor, Eucharistic minister, etc.)

_____ Ministries and groups

13. Do you attend Eucharistic Adoration?

- Yes, weekly or more
- Yes, occasionally
- No

14. Which statement comes closest to expressing what you believe about God?

- I know God really exists and I have no doubts about it.
- While I have doubts, I feel that I do believe in God.
- I find myself believing in God some of the time, but not all the time.
- I don't believe in a personal God, but I believe in a Higher Power of some kind.
- I don't know whether there is a God and I don't believe there is any way to find out.
- I don't believe in God.

15. Do you believe in religious miracles?

- Yes, definitely.
- Yes, probably.
- No, probably not.
- No, definitely not.
- Can't decide.

16. Which of these statements comes closest to describing your feelings about the Bible? (Check only one response.)

- The Bible is God's Word and all it says is true.
- The Bible was written by men inspired by God, but it is not always true and contains some errors.
- The Bible is a good book because it was written by wise men, and partially inspired by God.
- The Bible was written by men who lived so long ago that it is worth very little today.

17. How often do you pray privately outside of Sunday mass?

- Several times a day
- Once a day
- Several times a week
- Once a week
- Less than once a week
- Less than once a month
- Never

18. About how often do you pray as a family?

- Several times a day
- Once a day
- Several times a week
- Once a week
- Less than once a week
- Less than once a month
- Never

The next set of questions is about your relationships with people in the parish community who give you information about parish life or Epiphany School matters.

In **column A** of the grid below, please write in the first names, or initials, of up to six people with whom you frequently talk about parish life or school matters.

In **column B**, please indicate all the ways that you know that person, that is, what roles they play, such as parishioners, school parents, leaders of ministries, teachers or administration, parish administrators, and religious sisters or priests. Please check all categories that apply.

In **column C**, please indicate how close your relationship is for each person, by checking one box: Is this person a stranger, acquaintance, friend, or close friend?

Finally, in **column D**, please indicate how frequently you talk to each person. It doesn't matter what you were talking about or where the conversation took place. However, the conversation should have been more than a simple message or a greeting.

| (A) | (B) How do you know that person? (Check all that apply) | | | | | | | | | (C) How close is this person to you? | | | (D) How often did you talk during the last three months? | | | |
|---------------------------------|---|--------------------------|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|
| PERSON'S FIRST NAME OR INITIALS | Relative | Coworker | Parent of child's classmate | Parishioner | Parish committee | School personnel | Parish administrator | Religious sister | Priest | Stranger | Acquaintance | Friend | Close friend | A little | Some | A lot |
| 1. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

How well do the people you listed above know one another?

- Almost all know each other
- Most know each other
- Some know each other
- A few know each other
- They are all total strangers

For each person you mentioned above, please check all the statements below that describe that person.

| | Person 1 | Person 2 | Person 3 | Person 4 | Person 5 | Person 6 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Has the same gender as I do | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Has children that associate with my children | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Has values similar to mine | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Has a similar religious commitment as I do | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is close to my age | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is of the same racial background as me | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Next, please indicate if you *strongly disagree*, *disagree*, *are neutral*, *agree* or *strongly agree* with each of the following statements.

| | Strongly Agree | Somewhat Agree | Are Neutral | Somewhat Disagree | Strongly Disagree |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| The course of our lives is decided by God. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Free will is given by God, but individuals make the final choice. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| We each make our own fate. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Life is only meaningful if you provide the meaning yourself. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Next, please indicate if you *strongly disagree, disagree, are neutral, agree* or *strongly agree* with each of the following statements.

| | Strongly Agree | Agree | Are Neutral | Disagree | Strongly Disagree |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| The parish administration can be trusted to make sensible decisions for the future. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The parish administration seems to do an efficient job. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The parish administration is sincere in its attempt to meet the needs of parishioners/school parents. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The parish administration is using its resources wisely. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The school administration can be trusted to make sensible decisions for the future. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The school administration seems to do an efficient job. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The school administration is sincere in its attempt to meet the needs of parishioners/school parents. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The school administration is using its resources wisely. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The school administration is providing a quality education for my children. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Making the switch back to tuition was a good decision. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Switching back to a per child tuition plan is vital to the success of the Epiphany school. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Increasing tuition is vital to the success of the Epiphany school. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

There are many differing views about what makes a person a good Christian. Please indicate how important each of the following statements is to you.

| | Very Important | Somewhat Important | Are Neutral | Somewhat Unimportant | Very Unimportant |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| To believe in God without question or doubt | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| To follow one's conscience even if it means going against what the Magisterium (the pope and his bishops) teaches. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| To follow faithfully the teachings of your church. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Demographic Information

What is your gender?

- Female
- Male

What is your age?

- 18-25
- 26-35
- 36-45
- 46-55
- 56 or older

What is your highest level of education attained?

- Less than high school
- High school degree
- Some College
- College degree
- Some graduate work
- Graduate degree

What is your marital status?

- Married
- Never married
- Separated
- Divorced
- Widowed

How many people are in your immediate family?

(include yourself, spouse, children or foster/step children)

- | | | | |
|----------------------------|----------------------------|-----------------------------|-------------------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 5 | <input type="checkbox"/> 9 | <input type="checkbox"/> 13 |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 6 | <input type="checkbox"/> 10 | <input type="checkbox"/> 14 |
| <input type="checkbox"/> 3 | <input type="checkbox"/> 7 | <input type="checkbox"/> 11 | <input type="checkbox"/> 15 or more |
| <input type="checkbox"/> 4 | <input type="checkbox"/> 8 | <input type="checkbox"/> 12 | |

How often do you attend mass?

- Daily
- 2-6 times per week
- Weekly
- 1-3 times per month
- 1-6 times per year
- Rarely, if ever

How many years have you attended church at Epiphany?

_____ years

I do not attend Epiphany

Do you consider yourself Catholic or another religion?

Catholic

Another religion

Specify: _____

Thank you very much for responding to this questionnaire. Please return your questionnaire in the envelope provided. Remember to return the postcard separately from your questionnaire.

Appendix II: Frequency Tables for Survey Questions

How many children do you have who currently attend Epiphany School?

| ATTEND | Percent | Frequency |
|---------------|----------------|------------------|
| One | 45.1 | 105 |
| Two | 40.8 | 95 |
| Three | 9.9 | 23 |
| Four | 3.0 | 7 |
| five | .9 | 2 |
| n/a | .4 | 1 |

Child's current grade level

| GRADE | Frequency |
|---------------------|------------------|
| Kindergarten | 61 |
| First | 51 |
| Second | 38 |
| Third | 46 |
| Fourth | 51 |
| Fifth | 51 |
| Sixth | 43 |
| Seventh | 43 |
| Eighth | 44 |

Years attended

| YEARS | Frequency |
|--------------|------------------|
| One | 66 |
| Two | 60 |
| Three | 54 |
| Four | 42 |
| Five | 49 |
| Six | 42 |
| Seven | 52 |
| Eight | 33 |
| Nine | 21 |

How much did you contribute this year compared to last year?

| CONTRIBUTE | Percent | Frequency |
|-----------------------|----------------|------------------|
| Much more | 17.6 | 41 |
| Somewhat more | 30.9 | 72 |
| About the same | 37.3 | 87 |
| Somewhat less | 6.4 | 15 |
| Much less | 5.2 | 12 |
| n/a | 2.6 | 6 |

Do you think the total stewardship was a fair program?

| CONTRIBUTE | Percent | Frequency |
|-------------------|----------------|------------------|
| Yes, fair | 52.8 | 123 |
| No, unfair | 44.6 | 104 |
| n/a | 2.6 | 6 |

Why was the program fair? (Check all that apply)

| FAIR | Frequency |
|--|------------------|
| Equal Opportunity for a quality education no matter your income level | 100 |
| Financial responsibility shared by parish | 71 |
| Stewardship requires us to trust more. | 71 |
| Other, specify | 36 |
| Total | 278 |

Why was the program unfair?

| UNFAIR | Frequency |
|--|------------------|
| Some families are not paying their fair share | 99 |
| People who do not have children in the school have to make up the difference. | 35 |
| The same tax benefits no longer apply | 24 |
| Other, specify | 39 |
| Total | 167 |

What did you like best about the total stewardship program?

| BEST | Frequency |
|--|------------------|
| More flexibility in financial payments | 70 |
| More flexibility in gift of service to parish | 85 |
| Able to use different tax exemptions | 99 |
| Other, specify | 53 |
| Total | 307 |

What did you like least about the total stewardship program?

| LEAST | Frequency |
|--|------------------|
| Unstructured nature of requirements | 92 |
| Uncertainty of parish expectations | 90 |
| Not able to get the same tax benefits | 21 |
| Other, specify | 71 |
| Total | 274 |

Participation in stewardship covenant?

| 2008COV | Percent | Frequency |
|----------------|----------------|------------------|
| Yes | 88.8 | 207 |
| No | 9 | 21 |
| n/a | 2.1 | 5 |

Do you plan to enroll your child(ren) next year?

| ENROLL | Percent | Frequency |
|------------------------|----------------|------------------|
| Yes, definitely | 60.5 | 141 |
| Yes, likely | 21 | 49 |
| No, unlikely | 6.0 | 14 |
| No, definitely | 7.7 | 18 |
| Unsure | 3.9 | 9 |
| n/a | 0.9 | 2 |

To how many ministries and groups at Epiphany do you belong and participate in on an on-going basis?

| MINISTRIES | Percent | Frequency |
|-------------------|----------------|------------------|
| No groups | 15.5 | 36 |
| One | 19.3 | 45 |
| Two | 19.3 | 45 |
| Three | 14.2 | 33 |
| Four | 11.6 | 27 |
| Five | 6.4 | 15 |
| Six | 4.3 | 10 |
| Seven + | 3.3 | 8 |
| n/a | 6.0 | 14 |

Do you attend Eucharistic Adoration?

| ADORATION | Percent | Frequency |
|----------------------------|----------------|------------------|
| Yes, weekly or more | 21.9 | 51 |
| Yes, occasionally | 31.8 | 74 |
| No | 44.6 | 104 |
| n/a | 1.4 | 4 |

Belief in God

| BELGOD | Percent | Frequency |
|--------------------------------|----------------|------------------|
| God exists, no doubts | 88.8 | 207 |
| Believe in God, some doubts | 9 | 21 |
| Believe some of the time | .4 | 1 |
| No personal god, higher power | .4 | 1 |
| Don't know, no way to find out | .4 | 1 |
| Don't believe in God | 0 | 0 |
| n/a | .9 | 2 |

Do you believe in religious miracles?

| MIRACLES | Percent | Frequency |
|--------------------|----------------|------------------|
| Yes, definitely | 74.7 | 174 |
| Yes, probably | 21.5 | 50 |
| No, probably not | 1.7 | 4 |
| No, definitely not | .4 | 1 |
| Can't decide | 0 | 0 |
| n/a | 1.4 | 4 |

Which statement describes your feelings about the Bible?

| BIBLE | Percent | Frequency |
|--|----------------|------------------|
| Bible is God's Word and all is true | 52.4 | 122 |
| Bible is written by men, inspired by God and has some errors | 36.5 | 85 |
| Bible is a good book because it was written by wise men, partially inspired by God | 6 | 14 |
| Bible was written by men so long ago it is worth little today | 0 | 0 |
| n/a | 5.2 | 12 |

How often do you pray privately outside Sunday mass?

| PRIVPRAY | Percent | Frequency |
|------------------------|----------------|------------------|
| Several times a day | 45.9 | 107 |
| Once a day | 28.3 | 66 |
| Several times a week | 17.2 | 40 |
| Once a week | 4.3 | 10 |
| Less than once a week | 1.3 | 3 |
| Less than once a month | 1.7 | 4 |
| Never | .4 | 1 |
| n/a | .9 | 2 |

...As a family?

| FAMPRAY | Percent | Frequency |
|------------------------|----------------|------------------|
| Several times a day | 18.9 | 44 |
| Once a day | 39.5 | 92 |
| Several times a week | 18.5 | 43 |
| Once a week | 14 | 10 |
| Less than once a week | 3.9 | 9 |
| Less than once a month | 4.3 | 10 |
| Never | 7.7 | 18 |
| n/a | 1.3 | 3 |

Network size

| NETSIZE | Percent | Valid percent | Frequency |
|----------------|----------------|----------------------|------------------|
| 0 | .9 | 1 | 2 |
| 1 | 2.6 | 2.9 | 6 |
| 2 | 6.9 | 7.6 | 16 |
| 3 | 11.6 | 12.9 | 27 |
| 4 | 17.2 | 19.1 | 40 |
| 5 | 12.1 | 13.9 | 29 |
| 6 | 38.2 | 42.6 | 89 |
| n/a | 10.3 | | 24 |

Number of network connections is 970

How do you know that person?

| WELLKNOW | Percent | Frequency |
|-------------------------------|----------------|------------------|
| Relative | 19.3 | 185 |
| Co-worker | 6.26 | 60 |
| Parent of a child's classmate | 10.55 | 101 |
| Parishioner | 52.97 | 507 |
| Parish committee | 6.79 | 65 |
| School personnel | 11.39 | 109 |
| Parish administrator | 1.35 | 13 |
| Religious sister | 1.77 | 17 |
| Priest | 1.98 | 19 |

Categories of organizational involvement in network

| | Percent | Frequency |
|-------------------------------------|----------------|------------------|
| No formal involvement | 89.13 | 853 |
| Lay leadership | 6.79 | 65 |
| School officials and administrators | 11.38 | 109 |
| Parish administrators | 1.35 | 13 |
| clergy | 3.76 | 36 |

How well do the people you listed know one another?

| | Percent | Frequency |
|-------------------------------------|----------------|------------------|
| Almost all know each other | 22.6 | 62 |
| Most know each other | 19.7 | 46 |
| Some know each other | 19.7 | 46 |
| A few know each other | 14.2 | 33 |
| They are all total strangers | 5.2 | 12 |
| n/a | 14.6 | 34 |

How close is this person to you?

| | Percent | Frequency |
|---------------------|----------------|------------------|
| Stranger | .6 | 7 |
| acquaintance | 24 | 212 |
| Friend | 40.5 | 350 |
| Close friend | 35.6 | 312 |

How often did you talk during the last three months?

| | Percent | Frequency |
|-----------------|----------------|------------------|
| A little | 18.2 | 154 |
| Some | 35.3 | 318 |
| A lot | 46.6 | 448 |

Characteristics of network members

| | Percent | Frequency |
|---|----------------|------------------|
| Has the same gender as I do | 77.5 | 733 |
| Has children that associate with my children | 59.6 | 573 |
| Has values similar to mine | 87.2 | 750 |
| Has a similar religious commitment as I do | 77.3 | 722 |
| Is close to my age | 69.0 | 654 |
| Is of the same racial background as me | 95.5 | 895 |

| | Strongly agree | Somewhat agree | Are Neutral | Somewhat disagree | Strongly disagree | n/a |
|--|-----------------------|-----------------------|--------------------|--------------------------|--------------------------|------------|
| The course of our lives is decided by God. | 37.3 | 34.3 | 10.7 | 5.6 | 6.0 | 6.0 |
| Free will is given by God, but individuals make the final choice. | 67.4 | 22.3 | 2.6 | 2.1 | 0.9 | 4.7 |
| We each make our own fate. | 17.2 | 46.8 | 13.7 | 6.7 | 5.6 | 6.0 |
| Life is only meaningful if you provide the meaning yourself. | 27.0 | 24.0 | 9.4 | 15.0 | 16.7 | 7.7 |

| % | Strongly agree | Somewhat agree | Are Neutral | Somewhat disagree | Strongly disagree | n/a |
|--|-----------------------|-----------------------|--------------------|--------------------------|--------------------------|------------|
| The parish administration can be trusted to make sensible decisions for the future. | 7.7 | 36.5 | 31.8 | 14.6 | 6.9 | 2.6 |
| The school administration can be trusted to make sensible decisions for the future. | 9.0 | 39.1 | 30.9 | 12.0 | 6.0 | 3.0 |
| The parish administration seems to do an efficient job. | 6.0 | 37.3 | 31.3 | 17.2 | 5.6 | 2.6 |
| The school administration seems to do an efficient job. | 12.0 | 47.6 | 24.5 | 8.6 | 4.7 | 2.6 |
| The parish administration is sincere in its attempt to meet the needs of parishioners/school parents. | 20.6 | 49.8 | 12.4 | 10.7 | 3.0 | 3.4 |
| The school administration is sincere in its attempt to meet the needs of parishioners/school parents. | 21.0 | 46.8 | 17.2 | 8.6 | 2.6 | 3.9 |
| The parish administration is using its resources wisely. | 4.3 | 25.8 | 35.2 | 21.5 | 9.4 | 3.9 |
| The school administration is using its resources wisely. | 13.7 | 35.2 | 33.0 | 11.6 | 3.4 | 3.0 |
| The School administration is providing a quality education for my children. | 39.5 | 49.4 | 5.2 | 2.6 | 1.3 | 2.1 |
| Making the switch back to tuition was a good decision. | 25.8 | 34.3 | 18.0 | 8.6 | 10.3 | 3.0 |
| Switching back to a per child tuition plan is vital to the success of the Epiphany school. | 24.9 | 35.6 | 17.6 | 9.4 | 9.0 | 3.4 |
| Increasing tuition is vital to the success of the Epiphany school. | 12.9 | 21.9 | 23.6 | 21.0 | 17.0 | 3.4 |

| | Very important | Somewhat important | Are neutral | Somewhat unimportant | Very unimportant | n/a |
|---|-----------------------|---------------------------|--------------------|-----------------------------|-------------------------|------------|
| To believe in God without question or doubt | 63.5 | 24.5 | 5.2 | 1.7 | 0.9 | 4.3 |
| To follow one conscience even if it means going against what the Magisterium (the pope and his bishops) teaches. | 14.2 | 28.3 | 26.6 | 10.3 | 12.9 | 7.7 |
| To follow faithfully the teachings of your church | 43.8 | 38.6 | 9.9 | 2.6 | 0.9 | 4.3 |

Demographics

| Gender | Percent |
|---------------|----------------|
| Male | 15 |
| female | 82 |

| Age categories | Percent |
|-----------------------|----------------|
| 18-25 | 0 |
| 26-35 | 18.9 |
| 36-45 | 62.7 |
| 46-55 | 15.9 |
| 56 + | .04 |
| n/a | 2.1 |

| Education | Percent |
|------------------------------|----------------|
| Less than high school | 0 |
| High school degree | 4.7 |
| Some college | 23.2 |
| College degree | 51.9 |
| Some graduate work | 4.3 |
| Graduate degree | 15.5 |
| n/a | 0.3 |

| Marital status | Percent |
|-----------------------|----------------|
| Married | 91.8 |
| Never married | 2.6 |
| Separated | .4 |
| Divorced | 4.7 |
| Widowed | 0 |
| n/a | .4 |

| Number in family | Percent |
|-------------------------|----------------|
| Two | 2.1 |
| Three | 10.9 |
| Four | 32.2 |
| Five | 27.0 |
| Six | 16.7 |
| Seven | 4.3 |
| Eight | 3.0 |
| Nine | 1.3 |
| Ten | 0.9 |
| Eleven | 0.4 |
| Twelve | 0 |
| Thirteen | 0 |
| Fourteen | 0.4 |
| n/a | 0.9 |

| Mass attendance | Percent |
|----------------------------|----------------|
| Daily | 1.7 |
| 2-6 times per week | 9.9 |
| weekly | 68.2 |
| 1-3 times per month | 15.9 |
| 1-6 times per year | 3.0 |
| Rarely, if ever | 0.9 |
| n/a | 0.4 |

| Years at Epiphany Church | Percent |
|---------------------------------|----------------|
| 0 | 3.0 |
| 1 | 1.3 |
| 2 | 5.2 |
| 3 | 7.3 |
| 4 | 2.1 |
| 5 | 5.2 |
| 6 | 4.3 |
| 7 | 7.7 |
| 8 | 3.9 |
| 9 | 6.4 |
| 10 | 8.2 |
| 11 | 3.9 |
| 12 | 3.9 |
| 13 | 3.4 |
| 14 | 4.3 |
| 15 | 3.4 |
| 16 | 2.6 |
| 17 | 2.6 |
| 18 | 0.4 |
| 19 | 1.7 |
| 20 | 3.9 |
| 21 | 1.3 |
| 22 | 0.9 |
| 23 | 0.0 |
| 24 | 0.4 |
| 25 | 3.0 |
| 26 | 0.9 |
| 27 | 0.0 |
| 28 | 0.0 |
| 29 | 0.0 |
| 30 | 1.3 |
| 31 | 0.4 |
| 32 | 0.0 |
| 33 | 0.9 |
| 34 | 0.4 |
| 35 | 0.9 |
| 36 | 0.4 |
| 37 | 0.4 |
| 38 | 0.4 |
| 39 | 0.0 |
| 40 | 0.9 |
| 41 | 0.4 |
| 42 | 0.0 |
| 43 | 0.4 |
| 44 | 0.0 |
| 45 | 0.9 |
| n/a | 1.3 |

| Catholic or another religion? | Percent |
|--------------------------------------|----------------|
| Catholic | 96.6 |
| other | 2.6 |
| n/a | .9 |

Appendix III: Interview Schedule

History of Total Stewardship at Epiphany

(Additional questions for Stewardship Committee Members)

1. When did you start on the Stewardship Committee? How many of the committee members that made the decision to implement TS were still on the committee last year when the reversal for school tuition was made?
2. Tell me about the process of Epiphany deciding to go to total stewardship.
3. Was the committee divided in opinion about total stewardship or more in union with the decision?
4. Anything additional that we did not cover? (about the initial work of going with total Stewardship.)

(Questions for all interviewees)

1. What is the best aspect of moving to total stewardship?
2. What is the worst aspect of moving to total stewardship?
3. What is your biggest concern regarding the transformation to total stewardship?
4. What has been the biggest concern of parishioners?
5. Do you consider stewardship pledges a covenant or contract?
6. At this point in the process, how successful is the transformation to total stewardship?
7. Are you worried that it will fail? Why/why not?
8. How does changing back to a tuition basis for the school affect the transformation process to a total stewardship parish?
9. Do you think the school will ever go back to “no tuition”?
10. What do you think of the viability of the school with all the changes?

Appendix IV: Interview Transcripts

Interview with Father Zehren on July 3, 2007

Moving to total stewardship for the Parish, what is the best aspect of moving towards total stewardship?

Certainly the greatest fruit that we hope to see is conversion in people's lives as they come to see that everything that they have is a gift from God and that the gifts that they have are meant to be shared. The more that they hold on to these gifts the more that other people will suffer and the more that they're free to let go of these gifts and share these gifts they are able to see the fruits of holiness in their own lives. That's the number one goal we hope to see.

And what is the worst aspect of moving to total stewardship?

The worst aspect you know, I guess the most difficult challenge, is conversion of hearts is always a difficult challenge. People resist change, you know, they have they own set, mindset, ways of doing, spirit, I guess you can even call it. So sometimes to get people to consider other ways of doing things, to look deeper, to reach deeper you sometimes meet some resistance. Any parish has got history. You try to do things other ways. We always used to do it this way Father. You certainly are going to get some resistance but, that is probably, you know there are risks involved and you know that's the call of Christ, you must be willing to risk everything in order to gain everything. I certainly see that even with my own life we are not willing to risk those things that we are most comfortable with, that we most loved, you know the things that we have in our lives those are the big challenges, the tension of conversion and the risk of letting go.

So talking about risk, do you think the risk factor is more of parishioners or risk factors on the side of the organization—of the parish and the school? Right. Where would you think the risk is probably the greatest?

You know I certainly, I certainly recognize we are all in this together, so that if the school is suffering, the whole parish is suffering. And if the parish is suffering, then each individual family should be suffering and if the individual families are suffering then I feel it as well, though I would hope the risk is something that we are all willing to embrace and it is really hard for me to say that one segment of our population might be suffering more than others because ideally is shouldn't be that way. When one suffers all suffer. We should all be acting in unison, all acting as a body in Christ.

And what is your biggest concern regarding the transformation to stewardship, total stewardship?

The biggest concern, you know discernment is kind of a foggy process. You know the spiritual writers used to talk about the spirit of discernment, you can't always, you can very rarely see the path God marks out for you, you know there's one of the psalms that says that God is the light unto our steps and I've always interpreted that to mean that Christ, that God just shines the light one step ahead of us. He does not shine it too far ahead so we can see the long term goal or exactly where we are going, but it's always just one step ahead and so you know just the uncertainty is unsettling and as I spoke of discernment here there is always this kind of a nagging doubt that this is exactly what God intend for us. We seem to believe this, it certainly seems to coincide with the gospel message but I recognize in the grand scheme of things Gods ways are not our ways. God's ways are infinitely beyond our ways. If we think we have an understanding of something, that's probably when we are starting to head down the wrong track. God is infinitely mysterious and you know I don't think I would want to worship a God that would be clearly able to be comprehended by me. It is kind of a marvelous thing to know that God completely transcends all of our best expectations and hopes so there is that kind of unsettling feeling that we are going forward with this but we are going forward in faith understanding that God may have something different in mind for us. But God always has something better in mind for us. What we see is only a fraction of the reality and we have to act upon that and that can be kind of unsettling. We just have a small piece of the puzzle to work with.

You're not able to tell everybody that, I don't have the grand scheme.

Exactly, they come looking for the answers, well Father what of this, well Father what of that. We don't have this all perfectly laid out you know that is part of the walk of faith it is a mystery, it is an act of trust, it is an act of surrender, it certainly would not be either of this things, it wouldn't be faith it wouldn't be trust it would be any of sort of surrender if everything were guaranteed. It certainly is unsettling; you know there this kind of, always kind of self doubt continually questioning yourself. Are we doing this right? But that is a healthy thing. It is a hard thing to be questioning yourself. Am I sure I got this right? Is this really the way we should be heading? It is a healthy thing that is something we should continually be doing, continually revisiting our motives, retesting ourselves and redirecting ourselves if we have to. So that is part of the tension. It is a little nerve racking but is all part of the process by which we grow in holiness and understanding of God's will.

What have you seen to be the biggest concern of parishioners, kind of the flip side, what is everybody bringing to you?

You know that the biggest concern is a fear that something will suffer. There is a fear that the quality of the ministries will suffer, the quality of education will suffer. That is a big concern for the parents. The quality of the faith formation, the quality of the liturgy will be diminished somehow. We don't have the funds to sustain these things; you know it is a legitimate concern. It's kind of trying to balance the tension. Christ calls us to a

certain form of poverty. We recognize that sometimes we have to do without and this is, as I keep using this word, unnerving. It is an unnerving thing to have to do without, to recognize that we don't have the best. Certainly we want to offer to God the best. We want to offer our family the best but we are limited. It is our nature of human beings. There is only so far we can go and we have to surrender the rest to God. That is always going to be the case. It is kind of a problem for those who continue to store up things here on earth; that you just never have enough to be completely content. And so that is the fear that things will suffer, the education will suffer, the worship experience will suffer or be diminished somehow. Those are legitimate concerns but these are things we need to continually wrestle with to seek new ways. Maybe its we're called to let go of the traditional ways of doing things and seek something new and even more life giving and meaningful.

Now moving on a little bit to some of the changes, especially with the tuition situation and all that, there of course is the stewardship pledges at the beginning of the year. So do you consider stewardship pledges a covenant or a contract?

You know I am sure there is a different connotation with each of those words but when I think of a contract I think of an agreement between two parties. If you do this then I will do this. You know it is kind of a condition thing. It one person agrees to one thing if the other person agrees to that. Covenant on the other hand is a little more unconditional you know in the sense that God says that I will be your God and you will be my people. And certainly if the people begin to be unfaithful does not mean that God discontinues his covenant. God continues to love us because God has promised to love us whether we are faithful or whether we are unfaithful. God has promised us this. It is completely unconditional and we try to enter into the pledges in the same way. It is kind of an unconditional thing. This is one of the mindsets we try to break of people. That you don't give to the church until suddenly you don't like the music anymore, so you don't give to the church. Or you know, you will give to the church as long as you have this program here, then we are happy to give. But your giving must be something that is unconditional; you know it should be something that automatically flows from you. It is not something you do with set guidelines or set parameters; you will give this. If we are to imitate God there must be a continual outpouring of our gifts and our love and there should never be any conditions or stipulations on that. This is how we recognize the marital covenant as well that it is kind of like forgiveness. The marital covenant is not fifty-fifty it is like forgiveness it is always. Forgiveness is about somebody who has been one hundred percent wounded, forgiving somebody who is one hundred percent wrong it's no fifty-fifty. It is something to do completely selflessly, completely surrendered. That is the way our relationship should be to God and to one another as well, unconditional.

So how would that, well I guess I am trying to relate that to the situation with all the changes and stuff, how that relates as far as unconditional circumstances and changes

of the parish giving back to people. I am just trying to say, you know basically pulling up midyear, kind of, now wait a minute we are changing this all around.

That's a matter of us continually revisiting things and continually questioning and continually seeking God's will. It certainly was a tough decision for all of the members in the parish here in leadership who were involved in the decision making process. You know and for the life of me I am still not certain we made the right decision. You know that is part of the catch. You know and we may never know. You know that was the hard part of it. We made this decision and there is a sinking feeling now I may never know what could have happened. You know it is an experience we will take with us as we go forward into the future. Whether we made the right decision we don't know we certainly I'm trusting that God can certainly make up for anything we have done poorly. God can compensate for anything we have left undone. God is a forgiving God and God can, once we seek forgiveness, God can repay us and make us better than if we had never sinned before. There is this sense that yeah, we will make mistakes, we will make poor choices and that is part of the faith walk. You surrender it to God and say we are acting on our best judgment and then we give it to you dear God. Let him sort it out, you know, I try not to lose too much sleep over it. There are a lot of goodwill prayerful people involved in that decision and certainly there was not a unanimous decision. There were some people who were saying this and some people who were saying that and ultimately the decision fell on the pastor's shoulders and I just had to go with the best judgment, the best we can do.

At this point in the process, how successful is the transformation to total stewardship?

It is certainly something that is not easy to measure the conversion process; you can't really see what is happening in the recesses of the heart and spirit. You don't even know what is going on in people's minds all the time. You know there have been some wonderful signs of conversion in the hearts of the people and I hear it in the confessional, people have come to recognize the hunger to become better stewards and they express this very beautifully in the confessional as they seek God's help and mercy for the ways that they have failed. So they want to go on and do better. Certainly with the decision we have made and we have had many parishioners express some concern, "No Father don't pull back now we are just getting warmed up," and we have to reassure them that total stewardship still remains our vision that we have not abandoned that. The success is never anything that will be measurable; certainly we will see results in the future but the decision to pull back a little bit from the tuition part of it. In one sense I see it already starting to bear some fruit in the sense that when total stewardship was first introduced to the parish, you know, there seems to be very much a mindset in our culture to kind of resist authority. There is kind of a distrust of authority. When stewardship was introduced, a lot of people in the pews had a mindset, now what are they trying to cram down our throats? But when we pulled it back, all of a sudden people started to step up and embrace it as their own you know and so if it going to happen now it is not because the pastor or the archdiocese or the parish leadership is cramming anything down their

throats. If this is going to work now it is because the people are rising up to what we truly do want and you know that's in a sense that is one of the biggest fruits of the decision we were forced to make earlier this year. I think that is a wonderful thing that I see happening now. So that take is a wonderful sign of success. It seems like the people are starting to embrace it as their own a little more now.

Great, I look at my next question here and it says are you worried that it will fail. You were just telling about the successes, the positives. I shouldn't ask the pessimistic question but I guess why or why not. Do you think the whole process will fail or do you think if you are this dedicated that it kind of more turned around, the chain of events?

Yeah, I don't. It seems as if failure is not an option. Total wipe out failure is never an option. There is always the sense that we just keep trying, this is the gospel message. We must love God with all of our heart and soul and mind and strength and being and if we fall down we ask for forgiveness and we go again. And in a sense, with God there is no failure, you know you keep turning to him. The biblical record confirms this, you know, God's people sometimes fell away. There were times when the enemy came and wiped out the land and took them into captivity but God was always with them to restore them offering them an opportunity to be restored, to be renewed, to be built up again. So you know even in the greatest crisis of our faith, you know, when our Savior was hanging on the cross must have looked like the worst possible failure. The one who was to be the Messiah to save the people was dead on a cross. It must have looked like a terrible failure but looking back now we see it was the greatest success that our faith has ever known. With God there can be no failures. You just keep looking forward, you just keep pressing forward.

I remember when I became pastor of this parish; I had only been a priest for eleven months. I had some very serious misgivings looking back I began to realize it could very well be that somehow part of God's mysterious whittle, that I am to run this parish to the ground, so that I could build it up again. It is almost a sense that if that is the way it has to be, then that is the way it will be. Even if this entire complex will be dust tomorrow, we still have this confidence that God is working, that God is doing something, that God can still bring glory out of it, that God is still doing something good. We see this in so many other parishes, the church building will burn down some tragic accident and all of a sudden the people start to rally and they open their hearts and give. They start to cooperate more with other parishes and what seems like the greatest moments of crisis are always the greatest moments of glory. You just have to be willing to let the disasters come. You just have to be open to that, because if you are not open to that you are going to be missing an awfully lot. That is part of the risk of faith and part of laying down your life and laying down everything that is dear to you, offering it up as a holocaust. If that is part of God's mysterious plan then let it be and just rejoice.

So you are hoping for a crisis?

I am open to it.

No, I understand what you mean with that.

How does changing back to the tuition basis for the school affect the transformation of the process to the total stewardship, because that was one of the elements (of total stewardship)?

That was certainly the hardest part of it because not only did we bring back tuition, but in building up to tuition, building up to stewardship, we kind of froze the tuition for several years. So when we brought back tuition, we had to raise tuition considerably from what it had been. That was a terrible shock to many families, they couldn't afford it and it certainly breaks my heart to see that many families cannot afford to send their children to school here now. Again, this should be a wakeup call to this community saying we cannot continue to do things this way. You know we have to find a better way to make sure that this downward spiral does not continue. The more that we continue to raise tuition, the fewer families that will be able to afford it and the fewer families that we have in the school, the more that we will have to continue to raise tuition. And it this death spiral that is continuing. I am hoping that the people are starting to see that this cannot be the way to continue. That somehow we have to find another way, if we believe in Catholic education, to provide for it and to support it and to make it happen. Putting so much of the burden on families who cannot afford it, we don't want that to do. We certainly don't want the Catholics schools to be a place that is only accessible to the rich and wealthy you know. If we truly want it to be accessible to everyone, we have to do something different. The more that we continue on this path, the more that this should be evident to the people, and more it should come that groundswell seeking change and demanding change. I want the people to start knocking down my door and say Father we have got to "ram" stewardship back here. You know this isn't working, and in many ways I sense that happening.

So you want the... You have the idea of what needs to change or you once again go with the flow as things come, so what needs to be changed. Is there a plan for change to keep the school full and not have to raise tuition rates or is it more of an ongoing thing?

Certainly, the number one plan is always conversion of heart so we just have to press forward with that goal. You know the situation; the circumstances we face in this parish are not unique to us. They are being faced by parishes all over the archdioceses, all over the country they have similar struggles you know. I see a lot of people putting their heads together all over the archdiocese and to tap into a collective wisdom. I think that is happening around the archdiocese. People are looking at different parishes and looking at best practices. What's working well here, let's try that over here. So there is that kind of sense that people are starting to look to one another for advice. It is going to be

something that is a collective effort. It is kind of a consolation to know that we don't have to tread the path completely by ourselves here that there are others walking the path as well and we will be able to benefit from their experience just as they will be able to benefit from our experience. There is talk of developing some foundations that could continually be counted on to compensate for tuition in the parish. I am sure there are a lot of people right now who are facing the same trouble and hopefully some of the ideas of this brain force will start to meld a little bit. We will start to see what we can come up with.

Do you think the school will ever go back to the no tuition, voluntary tuition, whatever you call it? It is not free, that is not the right word I know that.

I still think it is possible. I think you know certainly this year we did have to pull back. And if circumstances had been a little different here in the parish, if we had gone in to it a little more financially healthy, it could have worked. I still believe it can work. I would not hesitate if we can fix the financial house of the parish a little better and get us in a little better financial place to try it again. That's the thing with beginning something like this; you have to have a little cushion because at first it is just going to take a little while to catch on. At first, you need a little cushion to absorb things when it does not quite catch on right away as it should. But you know after a while it will and we didn't have the luxury of that cushion at first. So maybe if we can try it again with a little more cushion I know it can work. It has worked in other parishes across the country. I have heard of a parish in Kansas that is able to subsidize the school, I think they are able to subsidize even the high school, the Catholic education of their parishioners. That is remarkable, were just trying to do grade school here but can you imagine if we could subsidize Catholic high school education here as well. So there are some success stories, I know it can work it is just like I said a matter of conversion. You know that takes time and it is going to cost at first before the fruit can come.

Well I don't know if you are so familiar with the history. I have been looking up some of these parishes when they instituted the programs like St. Francis of Assisi in Wichita Kansas. They were in a dismal crisis and about ready to close the school and I think similarly that other, or at least more publicized success stories have been in really bad crisis and come through so, maybe it needs to be just the opposite. I am just throwing this idea out to you that maybe we need the crisis for everyone to come together, because otherwise people don't see the need or recognize the urgency.

Right, right. Yeah, that is one thing we can consider you know that maybe we are too well off here. It may sound funny but when the decision was made to bring back tuition that was part of the notion that I was toying around with. If maybe we just let this go to the point where the school is about to close, it might take that to get people to wake up. I certainly did toy with the idea and I tried to discern if the people have the nerve to ride it out with me or if they would drive me out with clubs and torches you know. And the archbishop would lose nerve with me too and yank me out of here and get someone in

here that would do things the old traditional way. That's got to be part of it, like I said you must be willing to risk everything. Like I said, I will go to my grave wondering what could have been if we had ridden it out a little bit, whether I'd be hanging from the gallows or if we had been able to pull it off. Who knows?

A wrap up: What do you think of the viability of the school with all the changes?

With what sort of changes?

Just the changes of the tuition, tuition increase, and of course now the decreased enrollment?

Right. This is something, you know of these the data is not completely in yet. We see decreased enrollment district wide. You know it is not just Catholic schools but public school as well. We've noticed that kindergarten district wide has taken a hit; you know all the schools public and Catholic. Someone was thinking back you know those would have been the babies born around September 11, 2001 you know. They started to surmise well maybe parents held off having children because of the frightening climate, the political climate at the time. You know I am not a sociologist. I can't explain why all these things are happening and why there is decreased enrollment. Certainly I think that the tuition did play a factor, but it is not the only factor. We had a family move to North Dakota and they had five school children, so there is five right there that we lost. And you know we have had families say there were leaving and not because of the tuition but because of other reasons as well. It is going to take a while once the fog kind of clears I think to really come close to understanding what happened and why. And I don't know if we will ever really get those answers. I just don't feel qualified enough to speculate exactly what is going on because there does seem to be something broader than what is just here at this parish because it seems to be happening not only in Catholic schools but in public schools all over the place. So what kind of phenomenon, I could not speculate. There are too many people who love this school to give up any hope. Certainly there is tremendous hope and I believe Epiphany school is going to be a strong influence for many years to come.

Interview with Sister Marion on Sept 27, 2007

First, off, I'd like to start off with a little bit of history, maybe you could fill in a little bit of that about the history of the total stewardship here at the parish. When did you come, or maybe it is more like return to Epiphany as the Stewardship Director?

I came in September of 2004 and you know really stewardship has been alive in this parish from the beginning and you know really I think if you look at the spirit of the people and you look at the, well if you want to look at the physical buildings, it is saying something you know. The thrust may be towards total stewardship which is probably in response to a financial crisis, that is my understanding, this is prior to my coming, and that has happened a couple of times along the way, but apparently in about 2001 or 2002 there was a, you know, they looked at goals and noted that really they needed to look at the financial situation because they were not meeting, they did not have enough financial resources available to carry out the programs and things that were a part of the dream, I guess. And my understanding is the group that began meeting to look at finances went to one of the international stewardship conferences. And after they attended came to realize that stewardship is not about money, that is not the primary focus at all. Yes, in the end it is a piece of it, not at all a way a life and that is what they walked away with. It is a way of life where we come to recognize that God has given us everything that we have everything. From the breath that we take, from the gift of life that we have been given to our families, to just everything, so we are really not the owners. We are the stewards, we are the caretakers. So that changes the whole focus and then how do we utilize the gifts, the talents and everything that God has given us during our lifetime. It is a lifetime of conversion. It is never that one has reached, there is always more. My understanding is coming back from the conference, the committee met and then I think at the time Father Kennedy was the pastor and he and the parish administrator and one or two went down to Wichita, Kansas and they spoke with Msgr. McGread who twenty, thirty-five years ago began this whole notion you know of stewardship. And because it was a parish that was REALLY in financial stress and many people had left, you name it everything had happened there. He came and rallied the people and said we are in this together, we have enough and there will be more. He built the parish on that and it is very obvious in talking to people from that parish that theis there because people are giving out of that response. And so they came back here and I know one whole year devoted to studying the document the Bishops issued in 1992, a statement or pastoral letter on Stewardship: A Disciple's Response. So that was the beginning of it.

You have answered some of the points of the next question. I am just trying to piece some history together. I thought that you were here when they made the decision, but that was before you, so it was Father Kennedy and I guess the stewardship committee or the parish council, those would be the people...

Who would determine in a parish this size how would that be accomplished? So they thought of bringing a person on who could devote more time to holding some sessions and basically that is what we did the first three years Diane, or Dawna. I don't know whether you got to any of the sessions we had. I think you did, didn't you?

I think I went to a few.

A few, so you know. We did open mikes, we did spiritual sessions we tried to you know to do as many education pieces as we could. But I guess homily time is probably the best in terms of, I mean that is where we hear about discipleship and that invitation for us to follow Jesus. So that would probably be the core place where we learn about it.

So it was a voluntary thing that the parish leadership decided here, it was not something that the Archbishop told them to do.

No

It wasn't like he said, "I think you should try total stewardship."

No, no in fact I'll be honest with you. I am aware of a few parishes that really were trying to focus more and more they were really into the stewardship and trying to focus more on a deeper understanding of stewardship. It was a different agenda then the Archdiocesan office. But they were parishes that had heard of Wichita and many, many other parishes throughout the country are stewardship parishes or they are moving toward total stewardship, to become a total stewardship parish. Did I answer your question?

Yes, I am asking you about the history and I realize that you were not here per se and I thought you were. So I guess the only kind of history would be the parish leadership and stuff. Do you know anything? It was the committee...

It was one of the commissions. They set up a strategic plan. They developed a strategic plan and in that plan you knew you come together and you determine where do you want to go? And stewardship became one of the overriding dreams to really deepen that understanding here in the parish. So it became one of the commissions and they set up a commission structure and so it was that stewardship commission. Originally it was just a committee that formed and really studied the document, but then because of their input and I'm sure when the leadership met and determined what the goals or the vision was, stewardship became a strong part of that element. That was already in place when I came.

Maybe you can think about this later, but would you happen to know or remember any of the people's names who were on that commission because I would probably like to talk to one or two of them.

Tim Sullivan would be one.

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I kind of thought he was one.

Tim would be.

The current stewardship commission chairperson, Joe Gabler.

He is the current chair.

Do you know how long has he been on the commission? Do you remember?

I think he had to be in there pretty close to the beginning, I would say. Maybe he wasn't the group who went to Wichita, but along the way, he can tell you. He had his own conversion coming to realize what it was. I think he could give you some...

Ok, yes.

All the new people, Mike Lenz, Fr. Zehren, and you're pretty new, were not here so I am just trying to map it all together.

Another one would be Terri Willaert. Do you know Terri?

Yes.

Terry was definitely part of the beginning and really knows the history.

That's perfect, two or three.

Each person looks at it different and I am only sharing it from hearsay, you know.

I understand, I thought you knew more of the history but like you said it is hearsay.

Now moving to the body of questions, what do you think is the best aspect of our parish moving to total stewardship?

I think it is maybe just a new awareness, or maybe an awareness that deepens you know. I think people have been practicing stewardship and just did not give it that name. It is just maybe to deepen that awareness and invite people to continue on that journey.

And what do you think is the worst aspect of total stewardship?

The worst aspect, I am not sure I understand what the question means. I don't think there is a worst aspect, it is a journey. In a journey there are the ups and the downs on the

journey. Sometimes there is a bend in the road and then you come back again or you retract and then all of a sudden you move forward again. I really believe that God is a part of all that because nothing, whether it is family or church or community, nothing just goes up, up, up, up, you know. So I think, I don't know about you but in my own life sometimes the struggles are the hard part actually when you reflect on it. You're too young for that yet. When you start reflecting back even the hard things help you grow and become more compassionate or they, they are stepping stones, even though they are hard and you may be moved through them.

And what is your biggest concern regarding the transformation of the parish to total stewardship?

Well, I think in a parish as large as this poses challenges all of its own, because most of the time new awareness happens one person at a time. Or we don't know, I mean do you know this in your own life? You can hear a scripture passage or something or hear a scripture reading proclaimed some I have heard twenty-one times. The twenty second time something struck me and that it just opens up a whole new door. And I think that is why there will never be a parish in this country or internationally that is going to be able to say we're 100 percent, because that is the human condition but you have to look at those whose lives are changing. That is the key piece. Sometimes I think we get hung up on numbers.

What has been the biggest concern of parishioners?

Well it might be two pronged. There certainly are those for whom all of a suddenly heard stewardship and it was almost like we have been doing this all our life, so like what are they talking about. And then others for whom it was, uh gosh, I have never heard of this. Actually people you meet who say they have never heard of it before and even though the efforts we put in you think they would have heard something and been on either end. That is it, I don't know if I directly answered your question.

You are talking more about education like either they did not know about it or "what's the difference, we have already been doing this."

Yeah, I think that is always going to be there.

That reminds me of a comment I heard someone say, "What's this stewardship thing, can't I just be Catholic? (laughter) Just plain Catholic?"

Well for some people, you know and how do we keep respecting each other. For some people any change in any kind of thing is very difficult. For other people, you know, they love change, I mean they love to do things in a new way or whatever and yet we are all part, there is room for all of us.

Do you consider stewardship pledges as a covenant or a contract? You know you do the cards every year and they are called stewardship covenants, but are they considered a covenant, I mean is there any distinguishing how the parish treats that between a covenant or contract?

Well, we as a parish we are looking or at least those on the committee and commission, we are looking at it more as a covenant. Because in the end for me to do it because of another person, or you know to give for that reason is not the reason for giving. The reason needs to be much deeper, it is really between God and myself or my spouse or what the...God has given us so much. Of all I have been given, how am I going to share what we have and I'll tell you I hear wonderful, I hear wonderful things about people who risk. I am thinking of the women I just meet the other day who said to me, she said, well she asked what my name was and when she heard my name she said, "Oh do you know my husband and I? We have been tithing all our life." That is exactly the words that she used and I said, "Oh, my" and she said he passed away. I think she said a year or two ago and she said it was a real hard transition for her. She said, "We did not have much but we decided to give God, think of God first in our lives. We've been tithing, you know but after he died it was a real adjustment for me and I just through grieving and all took me a while. Seeing you just now reminds me that I what to get back, I want to give back to God because we had wonderful years together." So you don't know. You know she shared that freely and I believe it is not even tithing, because tithing can mean you are just making a deal with God. Give me ten percent and you give me this God. It is more saying this is what you have given me and it isn't just the money, it is how am I going to share the gift that I have been given in terms of my time, my giving time to God, my life, where is God at the end? You know and I have to look at that even as a religious we pray together, you know the sister that I live with we pray together, but there still is additional pieces that I would want to do on my own, you know, and that is a greater challenge then when it is locked in for you. Do you know what I mean?

Yes, when you are obligated.

Yes, out of obligation or am I doing it out of love.

So then although these covenant cards are returned to the parish, you are really saying that it is between the people, the parishioners and God, you just take the cards for him.

Do you know that I know parishes that take them in front of the congregation and tear them up, burn them right in their presence, because that's where it is at, it really is. I think the reason we have not gone that route here is because of the debt that we have, you know and being able to budget because the parish is so large. But there could be a day we come to that people will, you know even now when I look at the talent forms that are being turned in you know, some people are able to give much in that area and others are not able to because of their circumstances and I believe God knows that and that's the

important piece. So whether you do one thing or ten things it is sharing whatever one can do and I believe everyone can pray in their home for the needs of the world for sure.

Here we are several years in the process of transforming the parish into a total stewardship, so how successful do you think the transformation today is?

I believe we're on the journey, we are not where we have become a total stewardship parish and there are many others who are like us who are on the way, are continuing to create a culture of stewardship, you know and I think it takes a long time to develop and to keep bring forth and it goes back to being a disciple you know. Once we say I am a follower of Jesus, that is basically what baptism is about, and I believe our parents did that for us, but in our life each one of us has to internalize that and make that decision anew along the way. It can't be our parent's faith; it has to be our own. You know we say that God is important in my life and my faith is important in my life and it becomes a priority in our lives and you can't program people for that and say (banging the table) you know it will be in 2020 like that.

Yes, x many years.

You know I could tell you parishes were twenty percent of their parish have made a commitment. I could name other parishes where maybe ninety percent have made that kind of commitment, but it takes many years.

Any guess as to where Epiphany is at?

Not at this point, you know. I would say we are around that twenty five to thirty percent where the formal card, commitment or covenant card is returned, you know. But you know there are individuals who are giving who are not returning the card, you know how that goes and it could be for various reasons you know. Some just don't feel comfortable with it, you know, but in their hearts they are very faith filled people. So it is some indicator, you know, and so I believe the journey is just begun, well I should say just begun, but it is always beginning, you are always building. Hopefully, maybe in a couple of years we'll be ready to look at it. If we are seeing that these are the priorities of our parish, then we need to, I really believe, we need to rally around support that is it is there, available for anyone who wants it. You know whether it is the sacramental life of the church, and it shouldn't be based on can I afford it or not. Or whether it is the educational programs we have, you know, from the school to faith formation to adult education. I mean if everybody was generous, we could provide it and just say come, it is part of being a member. So when will we be ready to do that, you know, who knows? We will keep working and moving in that direction.

Ok, so here is my very pessimistic question. Are you worried that total stewardship will fail and why or why not?

No, it will not fail I believe. I believe that it will grow and I see evidence of that, I see the testimony of that person. We also did some taping because we did a video or DVD of parish life that we are going to use during our renewal time this year and we taped probably 35-40 people and it was wonderful to hear people spontaneously sharing what is giving them life here in this parish and certainly stewardship was one of those that came out. People said that even though it was a disappointment in the return to charging for faith formation classes and the school and as a result there are families that are not here because they could not afford it. So again it is always looking back to our priorities and first to look at it as a parish. For example in this parish, one of the priorities that Father Reiser and the founders set, I don't know if you've heard that, he said that very clearly that the vision of that original group was education. They wanted a Catholic school for sure. Not to the exclusion of faith formation, they wanted a school. So education was a priority, a part of that mission someday having a church building. Because when they began they were worshipping in other places and then what eventually is the gym now became the church and eventually, in 1984 the new church was built. And then thirdly, because he believed in or convinced that people you know that this place, there is something here from birth to death. Our last resting place is the cemetery. But the senior housing, he was very clear about that, that the senior housing was a piece of that original dream and that's looking at it monetarily. So it is my belief if those are our priorities, the church and our faith and the Eucharist and education and senior housing and I think those are the things we need to be rallying about and try to provide that for all. And this is a very generous parish I believe, has been for many years. I was here in the eighties, so I know. I was here in late seventies and eighties and there were a lot of wonderful, wonderful people here.

I have a few questions here about the school and the tuition thing. So how does changing back to the tuition basis for the school affect the transformation process to the total stewardship in the parish?

I think there were definitely people, again on both end of the spectrum. There were people who said, oh great, you know we'll pay our amount and. The other group who knew it was beyond their means in sending their children. And you know the enrollment dropped by about one hundred student in spite of I think I heard they gave out, I think they gave out \$75,000-100,000 in scholarship monies. But the need was way beyond that so they could not give it; they could not be depending on it especially in families where there are several children. So other options came in, maybe they are sending a few or they took their junior high children out once they could not afford it. So I think to answer your question, I think there was both, for some it was, oh I think we need to do that because some are not doing their part, and your right Dawna, some were not doing their part, but I believe some of it to was they just did not understand it. You know they looked at it free tuition, you know, do you know what I mean. But that's the kind of work we have to do behind the scenes and my person might be do we give it enough time to work with those families and see, no is doesn't mean what are you contributing if you are not able to financially contribute do a lot what are you doing otherwise because there

are many other needs whether it is playground help or you know there are so many pieces, being an aide you know. So I am sure that the responses will indicate some of that very thing.

Oh yeah, but I think both sides saw the fruit of what was going on and kind of disappointed that it could not continue because a lot of the you know, I don't know kind of the pointing fingers sort of thing, that everyone else did not do it.

They didn't do their part, yeah. Well, who knows, Dawna, I even think maybe when the time comes when we are ready to make that leap maybe it will be stronger than ever because people will come to realize...

Have a little taste of it or...

Yeah, because the thing is Dawna, I have to say it is becoming more and more that the wealthy can afford it. The rich and is that what our church is about?

I felt that the no tuition, not free tuition, I think there is a different connotation there. Just that word there meaning you don't pay anything. Well anyhow, do you think the school will ever go back to that no tuition?

Oh, I think it will. I think the day will come, that is what I meant before in my statement. I believe in my heart the time will come, you know that we will be able to do this. Um, you know there were a lot of transitions in this parish from a founding pastor who was here forty years, to the transition of the last pastor and now Father Zehren. And now Father Zehren is moving into his third year, those are all, they are part of life and it does affect people you know and even a lot of staff changes, the principal of the school, new parish administrator, new director of faith formation,

Yeah, everyone's new.

Yeah, just given all those factors you know, what the notion is, if you look at financial reasons, everyone body would be sharing what they believe they want to give back to God in gratitude. Whatever that is and that means you certainly would keep in mind what you are also receiving and you would try to do what you could. So you would be giving it and you would be giving it in the Sunday offertory gift. You would do what you possibly could

You were mentioning that so many administration school and parish are new, do you think that was a lot of where things fell in that people who were new needed to settle into their jobs a little bit before, because really this who initiative was in place before any of them came in and they needed to get used to their jobs (before this came apart), quite another challenge in itself.

And then I think you know what also played a part in it was the realization of our debt you know. That it is probably more than maybe, maybe it was not put out there enough that people really knew where we were financially, you know. They did not have enough information, my gosh we have not taken care of some of this bad debt which has been there long before the transitions ever happened.

We are talking about at least five to ten years?

Some of it even longer than that, the building projects and things. Some it is the long term debt and other pieces of it is the short term where they borrowed in order to continue doing something or whatever. But you know it is a new time in that way and God will lead us.

And I have one final question here about the school. So what do you think of the viability of the school with all the changes?

You are asking the wrong person. I am a strong believer of Catholic school education. I have given my lifeblood for it literally. I have been in it all my life except the last few years. I believe very much in it. I would want every child to have that opportunity where we can include the faith dimension. And even though there comes a day in their life where they will question that faith, you know, if we give them a good foundation in the faith they have something to come back to. You know as they move through teenage years or young adult years, there will be something to come back to. If there is a sadness in the heart it is that I don't know if I would want to be a part of something that will only be available to those who can afford it. I want to give my life to something more than that. I want to see the person who needs to have it.

Then you are the right person to ask, you do passionately care about it and do very much so want to see it.

Yeah I think it's wonderful that this parish considers that among the priorities. So I guess the question is how do we get everyone to own that? No matter what they are choosing.

That's the question to figure out, right?

But you know I'm thinking I talked to one of the women from the Wichita parish and she was telling me how much in their life, you know, she said she and her husband they made the decision to tithe and she said we sent our children to the school but she said after eighth grade you know our decision was that we are sending out children to public school, and there were reasons, she didn't go all into them. She said there were reasons and it as a good school system, there was a good faith formation, a strong program and that. And she said you know my husband and I still believed that because we are making a commitment to God that we would continue doing what we had been doing whether our child was taking advantage of the school or not. See that's the... Stewardship is based

on not that there is a need but our need to give back to God a portion of what he has given to us.

So personal needs, not parish needs.

No you're right, it is not parish needs. It is *my* need to give back to God, time for him, sharing what he has given me in life.

Interview with Mike Lenz, Business Administrator July 5, 2007

Talking about stewardship here, what is the best aspect of moving to total stewardship?

The best aspect of moving to total stewardship? I think probably the benefit of the spirituality that it would give the parish and its members, so that if people all moved to total stewardship and they all understood that and embraced that that would mean they have a better understanding and recognition of what it means to them to be a Christian; and know that we don't own but are just keepers of what God gives us. I think if you had that and you could do that, the spirituality of the place would be so much better. I think there would be a greater sense of community and a greater response to the community, just so many things that you could do.

And what is the worst aspect of moving to total stewardship?

So far the greatest hindrances of it have been peoples' narrow viewpoints, limited perspectives. They don't get it.

What kind of narrow viewpoints?

They think it is a moneymaking scheme. They think it is a chance for the parish to pad its pockets. They think it destroys everything we have been about so they don't understand what this is. A response to a lot of what is going on and would allow us to do so many things and maintain what we do have and much more. But they don't open their eyes to see the potential. They just see it as a program, a program that is trying to fix something and is just causing more problems. You know what I mean?

Yes, this is kind of along the same lines. It is more of a follow-up. What is your biggest concern regarding the transformation to total stewardship?

Two things, one, what I just talked about people's viewpoint, their perceptions and attitudes toward stewardship. I am afraid that it's getting a bad rap because people don't understand it or have just heard it too many times or overwhelmed by the word.

The S word.

Yeah, the S word. Yeah that and to me the financial concern. To get to total stewardship you are going to convert some of the people and over time you will convert more. Can the parish survive that time while more people transition in? This year has been an example of how we didn't do that. They didn't really plan for that which is what got us in trouble. You know so they just took all of the needs in the ministries and divided it by 52 weeks and said now every week we need \$87,500. Well you are not going to convert that many people that quickly. So they did not allow a cushion and that's been a great concern.

Do you think a lot of it was because of an administration shift? There was a plan, but the personnel, the key people, yourself included, weren't really in on the original plan that you were just implementing and it wasn't maybe, per se, a plan you would have come up with?

Absolutely, that has been the dilemma. I am not necessarily pointing fingers and placing blame because Father Kennedy, who is no longer here, and you had Jim Lamm, who is no longer here and a few others. There was a small group of them that just got so gung ho excited about this. They created a vision and put it into place and then they were gone. So we were left trying to figure it all out and it was just, I don't know the design, they always talked about there was going to be two years before you saw any fruit. Well I don't know what the plan was financially in the two years swing time. But we did not have any reserves, and that is where it got to be really difficult.

What has been the biggest concern of parishioners?

What I think the biggest concern is that that people think that it is going to cause greater financial hardship for the parish and ultimately it will be just the opposite if everybody just started doing it. It is our answer, not the problem, it's an answer. People don't understand that. So how do you get people to relax to start to understand it and learn as opposed to just sliding it off as the S word that we don't want anything to do with.

That's the challenge?

Yeah.

So if it is like you said, it is the answer and the parish is seemingly going backwards on that, right?

This year we took a big step backwards, yeah.

With the school tuition and that...

Our goal was, well it would have been great if we had been able to do it. I think it was, again I don't want to place any blame or point fingers or anything, I think they were probably two years too early. They probably should have got more people on board, pay off the debt that they owe the archdiocese and get rid of this line of credit that is a million dollars, then start implementing the no tuition. I know it takes a leap of faith, but boy! So we took a step backwards. Hopefully that step backwards is a three, five year deal with tuition so we can pay off the diocese which is now budgeted. Over the next six years that will be gone. We'll pay down the line of credit within the next year and a half and then you are looking at it from a different viewpoint. Then you can start

implementing and maybe you could go back to a tuition free basis. It was a step back and it was hard, it was terrible. I don't want to go through that again.

Well what do you think of, for instance, St. Francis of Assisi in Wichita, Kansas? When they switched over they were in dire straits. They were about ready to shut down the school. Apparently there are others too, but I can only name that one parish off the top of my head. Seemingly, other parish examples of smooth implementation were really financially strapped. So it seems to work just the opposite. Epiphany wants to play a safer route. Is it seems that we want to do it a different route or do you think we maybe are not just in bad enough shape for the people to realize the need for it to work. I mean the need to contribute to it.

I am wondering how big St. Francis was.

Well right now they are the same size as Epiphany, as far as the school.

What about back then?

I am not sure.

When you communicate with five thousand households this is a challenge. How do you get them all the message? I don't know. The problem we had, the stewardship folks were all saying you have got to keep going, you've got to keep going, don't turn back. Meanwhile the bank is calling us and the bishop was calling us every other month and was saying "What's the plan, the archdiocese needs it's money. We strongly encourage you to go back to a tuition model." (long pause) Either that or we were going to lay off so many people that it would not be any resemblance of staffing here or ministries.

Yes, there is that element of risk there.

Oh my gosh and I don't like those options of cutting so many ministries and staff that there is nothing left. So I was the only who made the decision. I blame it on Father Zehren. (Speaks loudly into the microphone) I am blaming this all on Father Zehren. Oh no I am kidding, of course I am kidding. Neither you, nor I, nor the principal, or the new faith formation director or the new accountant, we're all new so...

I am going to replay this all to him (Fr. Zehren), no (laughing).

Yeah take it to him!

You'll be fired, no!! I am just kidding.

So every year they have the stewardship cards in January and they are called stewardship covenants. So do you consider the stewardship pledges a covenant or a contract?

We are doing it different this year too. We are doing it in November. So if you wait until January, it's already past the new year. Give it to us the year before so we can plan for the calendar year. Hopefully that will make more sense for people, one of the steps we are doing. I don't see it as a contract because it is not binding; I mean we aren't going to hold people to it. Ultimately, what people put on that covenant is a pledge. I don't like to use the word pledge, because it is a commitment between you and God. So this is what we commit to give in return for what we've given that indicate in our covenant.

So you are saying this is more between the parishioner and God and not the parishioner and the parish?

Yeah, that's right. In fact, at the last place I was at we did not even open them; never did open them. Didn't record them; did not hold it against them. You know what we're doing is we record them. I don't know what the percentage of people who return the form, 30 percent, 35 percent whatever it is, so that we sent out a statement, here is what you put in your covenant form and here is what you contributed. That's it, were not saying you owe this much. It is between you and God. If you can fulfill it, great! If you can't it means life changes, job transition, whatever it is we trust that you do what you can do. I think it has got to be. Now you look at St. Francis of Assisi, you look at what they do, they sit down with people with their W-2s, especially the school parents and they want you to show your w-2 forms and then determine together what tithing will be. I can't imagine that I'd ever what to do that. I don't what to sit down with people with their w-2s. I never want to get that formal with it. And we decided we never... it doesn't sound like us.

At this point in the process how successful is the transformation to total stewardship?

It is the furthest I have ever seen a parish in this archdiocese...

Furthest?

...along.

Are there very many who are trying?

St. Edwards in Bloomington went total stewardship but they have no school. They stated you give to us and we will turn around and tithe ten percent to outreach ministries. There is no second collection, no fees if you want to use a program, any part of the building, any of that stuff. So they have done it but they don't have a school and they are out of debt; so it is much different game. To have a school, to have this much, this large

of a place go toward that, I think it has been successful. I keep getting back to those families that I have talked to that over the last three or four years have said, "I have learned so much, I have gained so much for doing it and our relationship with God is so much better because of it." We may not be a parish with twelve/fifteen million dollars and have all these wonderful ministries and a hospital and all this stuff; but we still could have it. So whoever set the ground work four or five years ago has done amazing work and has got us to where we are today.

This is sort of a pessimistic question, but are you worried that it will fail and why or why not?

I am always afraid that you'll get leadership, whether it's the pastor or the parish council leadership that will just eliminate it altogether. They have a different view, a different philosophy and if Father Zehren moved from here tomorrow and the archbishop appointed somebody else who said, I don't want it, I don't want to have anything to do with it and it is gone and it is over. But yeah, I always worry about that.

So you see, the lay leadership, the people of the committee, they were a lot more enthusiastic about things and what to go with the plan but the people who carry more risk and responsibility were a little more reluctant and wanted a different plan. Is there a conflict there with different agendas? They don't really have to bear the risk, they would be more...

I think there was a small group of people who got this thing going and moved it forward and did not sit down to listen to some of your constituents like a lot of the staff will say we have a lot of concerns. We had our doubts and hesitations but no one wanted to sit down and listen to us. The finance council said we have doubts and concerns and was worried, but they did not want to listen to them. That's why we're here. That built itself into a lot of the school parents, that's nice we are getting freebie tuition but is it best for the school in the long run. So I think they say they were not heard, they did not take the time to listen to them, some may argue that, I wasn't here, but needless to say you set up a conflict and we've got to get over those hurdles.

You have probably answered this a little bit because this is kind of backing up but how does changing back to tuition basis for the school affect the transformation process to the total stewardship parish?

Definitely a step backwards.

Yes, you did talk about that a little.

But I keep using the framework of the communication of what I think should have happened and what we are going to do now is get us back on an even playing field so that it is even and then we can go into it optimistically with hopes of succeeding. They dug

us a hole and then implemented it, you know get us back on a level playing field and then let's do it. Give it a chance; I don't think it had a chance, so we were really forced to do what we had to do. So what, is the archdiocese going to shut you down? I don't know but I don't want it on my watch and I know Father Zehren doesn't want it on his watch. The principal doesn't want it on her watch to say that we drove the parish so far into debt that we had to shut down key ministries or this or that and I don't want that and I know that he doesn't want that so we had to take that step back.

Do you think the school will ever go back to the no tuition; I'm calling it no tuition because it is not free tuition, because that is the wrong word.

I hear you; we struggled with the right word. That's the vision, god I love to do it but it would mean we would have to move great leaps in the next, I don't think it can happen in the next three years, but five years possibly if you have a pastor here who is really supportive and in to it. Right now we have about half of our membership who gives whether it is coin or check or an envelope and we have thirty percent who return the covenant form. We need sixty percent to return the covenant form and we need seventy five percent of the people to give if we are going to do it from a financial standpoint. We have got to get over this separation of school and parish. The school families need to get over that there is more to Epiphany than just the school and they need to give on Sundays. Parishioners who are non school families need to understand that the school is a vital part of the ministry and life of this parish and they need to give to support it all. But they don't want to give, they don't want their money going to the school, you know I put my kids through here and we paid tuition, let them pay their own tuition. That mentality is here? Are you truly giving out of gratitude or are you giving with conditions on it. That's not stewardship, which is the mindset that we need to overcome. And people do vote and express themselves by how much they give on a weekend or don't give. I am not giving until you put the statue back. I am not giving until I see Father Reiser at the altar. I am not giving until....Yeah, sorry.

Yeah, you have got your long list, I could hear them all.

Yeah, yeah.

We could have a million dollars if we did all these things.

What do you think of the viability of the school with all of these changes?

Right now, from January on was tough. I mean from a morale standpoint with staff and parents, very low, very bad because there were changes and they knew that we were going to suffer. You bring back tuition and now we are down seventy students, we'll probably be close to one hundred by the time we are said and done. That hurts because you have a hundred less students who add life to the place because they can't afford to send their kids here, that hurts. So from a participation standpoint we are less. We don't

want to make this a school just for the elite and those who come forward but we kind of anticipated that there would be this bottoming out type of effect and then we can build it back up. So are we at a low, yeah we are at a low but this next year we hope to build the morale, get a community spirit going and then a good sense of the future. And hopefully, I can't promise it but at this point we won't have to deal with tuition hikes that we can stay where we are at for a while.