Religion: Who Believes, Who Leads, and Who Pays

Figures current as of October 2026

Who believes what in 2026, who leads the world's religions, and where their money comes from and goes. The course covers how believers are counted; the short history that explains today's traditions; which religions are growing and which are shrinking; how the Catholic Church is governed and paid for; Orthodoxy and the Anglicans; Protestants, Pentecostals, and the newer churches; who speaks for Islam, and Islam's money; Hinduism, Sikhism, and Jainism; Buddhism and the religions of East Asia; Judaism; and how states favor, fund, and restrict religion. A dated watch list closes the course.

MODULE 1 — The Map: Who Believes What, and How We Know

Goal: Learn how many people follow each religion, where they live, and why the counts differ.

The two main global counts and why they disagree; belonging, believing, and behaving as three different measures; censuses, surveys, and the countries where counting is hard; and where each religion lives.

MODULE 2 — How the Religions Got Here: A Short History

Goal: Trace only the history that explains the religions of today.

The founders and scriptures in brief; the splits that still divide the traditions; empire, missions, and migration; and the twentieth century, from communist suppression and the rise of Pentecostalism to the Second Vatican Council and Iran's revolution.

MODULE 3 — Growing, Shrinking, Switching

Goal: Understand why some religions grow and others shrink, and weigh whether modern societies must grow less religious.

Births and age against conversion and leaving; the decade from 2010 to 2020; America's plateau, Europe's departures, Latin America's evangelicals, and Africa's growth; the unaffiliated and what they believe; and the claims of revival.

MODULE 4 — The Catholic Church: How It Is Run

Goal: Understand how the world's largest church is governed, and weigh whether its response to abuse has worked.

The pope, the Holy See, and Vatican City; the Curia, the cardinals, the bishops, and canon law; Leo XIV's first seventeen months; synodality, women's roles, and the traditionalist break; China's bishops; and the Church's handling of abuse.

MODULE 5 — The Catholic Church: How It Is Paid For

Goal: Follow the Church's money from the parish to the Vatican, and weigh whether diocesan bankruptcies serve survivors.

Local funding and the Church's hospitals, schools, and charities; the Holy See's budget, the Vatican Bank, and the Vatican's property; Peter's Pence; the London property case; and the abuse settlements and bankruptcies in the United States.

MODULE 6 — Orthodoxy and the Anglicans: Churches Without a Pope

Goal: Understand how self-governing churches are run and funded, and weigh Ukraine's law against the Moscow-linked church.

The Orthodox churches, Constantinople and Moscow, and the split the war widened; the Anglican Communion, the Church of England, its first woman archbishop, and the conservative break; and the money, from state ties to an £11.6 billion endowment.

MODULE 7 — Protestants, Pentecostals, and the Newer Churches

Goal: Understand Christianity without a center, and weigh the prosperity gospel.

Denominations, networks, and independent churches; the Pentecostal boom in the Global South; America's Southern Baptists and the Methodist split; Brazil's evangelicals; the Latter-day Saints and their investment fund; Jehovah's Witnesses; and how congregations are paid for.

MODULE 8 — Islam: Who Speaks for It

Goal: Understand who holds religious authority in Islam, and weigh whether state-managed Islam moderates it or captures it.

Belief and practice; scholars, muftis, and fatwas; Al-Azhar; the states that run mosques and write sermons; Shia authority, from Najaf to Iran's Supreme Leader; and political Islam and jihadist violence.

MODULE 9 — Islam and Money

Goal: Follow the money of Muslim religious life, and weigh whether Islamic finance differs from conventional finance.

Zakat and charity; waqf endowments and India's 2025 law; the Shia clergy's religious tax and Iran's foundations; the Hajj and the umrah as an economy; mosque funding; and Islamic banking and sukuk.

MODULE 10 — Hinduism, Sikhism, and Jainism

Goal: Understand how India's religions are organized and funded, and weigh whether states should run temples.

Hinduism without a center; the RSS and Hindu nationalism; state control of temples; the temple economy of Tirupati and Ayodhya; the Kumbh Mela; Sikhism's institutions and their disputes; and Jainism.

MODULE 11 — Buddhism and the Religions of East Asia

Goal: Understand how monastic orders and East Asia's religions are governed and funded, and weigh who will choose the next Dalai Lama.

The schools of Buddhism; monks and the state in Thailand, Myanmar, and Sri Lanka; Tibet and the succession; China's control of religion; Japan's temples, funerals, and religious politics; and Korea's churches and new religions.

MODULE 12 — Judaism: One People, Many Authorities

Goal: Understand how Jewish religious life is governed and paid for in Israel and the Diaspora, and weigh the rabbinate's monopoly.

Belief, practice, and the streams; Israel's Chief Rabbinate; the Haredim, the draft, and the yeshiva budgets; Diaspora communities, their institutions, and their costs; and antisemitism and the price of security.

MODULE 13 — Religion and the State: Law, Money, and Freedom

Goal: Compare how states favor, fund, and restrict religion, and weigh whether religion should be tax-exempt.

Official religions; restrictions, persecution, and who counts them; blasphemy and apostasy laws; church taxes, tax assignments, and clergy paid by the state; and America's courts and its tax exemption.

MODULE 14 — Where Things Stand, and What to Watch

Goal: Close with the argument, the contradictions, and a dated watch list.

The course's argument on a page; the contradictions no single module states; what to watch from October 2026 on; and a last word.

A note on the sources: the world's believers are counted mainly by two bodies. The Pew Research Center, a nonpartisan research group in Washington, published its count for 2020 in June 2025, built from more than 2,700 censuses and surveys. The World Christian Database (WCD), kept by the Center for the Study of Global Christianity at Gordon-Conwell Theological Seminary, publishes yearly estimates; the course uses its table for mid-2026. The two disagree by hundreds of millions of people, for reasons Module 1 explains, so every count names its source and year. National figures come from censuses and from surveys by Pew, Gallup, the Public Religion Research Institute (PRRI), and others, each named with its dates and sample.

Money comes from the institutions' own published accounts (the Holy See, the Vatican Bank, the Church of England's Church Commissioners, temple trusts), from governments' budgets and tax figures, and from court filings. Many religious bodies publish nothing, and estimates of their wealth are labeled as estimates, with who made them. Leaders' ages are given as of October 25, 2026. Amounts in other currencies are converted at the Federal Reserve's rates for October 16, 2026, such as $1.1231 a euro, $1.3330 a pound, and 94.96 rupees or 158.00 yen to the dollar. The shekel is converted at the Bank of Israel's rate that day, 3.089 to the dollar, and the Turkish lira (49.39, October 14) and the Thai baht (33.46, October 16) at market rates.

The course describes what each tradition teaches as its followers describe it, and it does not judge whether any religion is true. Where the field argues, over secularization, abuse, bankruptcy, Ukraine's church law, the prosperity gospel, state-run Islam, Islamic finance, state-run temples, the Dalai Lama's succession, Israel's rabbinate, and tax exemption, the course makes each case as its advocates make it, gives the evidence, and then states its own reading once.

Religions at a Glance, as of October 2026

Who follows each tradition, where, under whom, and on what money

Tradition	Followers	Where most live	Main branches	Who leads	Where the money comes from
Christianity	Pew: 2.27 billion, 28.8% of the world (2020). WCD: 2.67 billion, 32.2% (mid-2026)	Africa 780 million, Latin America 620 million, Europe 553 million, Asia 416 million, North America 275 million (WCD, 2026)	Catholic 1.28 billion; Protestant, with Anglican, 638 million; independent 426 million; Orthodox 293 million (WCD). Pentecostals and charismatics, 676 million, cut across them	The pope, for Catholics; patriarchs and synods, for the Orthodox; no single head for Protestants	Members' giving; church taxes and state payments in parts of Europe; endowments; hospitals, schools, and charities run on fees and public money
Islam	Pew: 2.02 billion, 25.6% (2020). WCD: 2.11 billion (mid-2026)	Asia-Pacific 59%, led by Indonesia, Pakistan, and India; Middle East and North Africa 20.5% (Pew)	Sunni, the large majority; Shia, about 10-13% (Pew, 2009); smaller groups such as the Ibadis	No single head: scholars and muftis; state religious ministries; for most Shia, a senior cleric each believer follows	Zakat, the obligatory alms, and voluntary charity; endowments (waqf); state budgets; the Shia religious tax (khums)
The unaffiliated	Pew: 1.91 billion, 24.2% (2020). WCD: 912 million agnostics and atheists (mid-2026)	China, about 1.3 billion on Pew's count; the US, 101 million; Japan, 73 million; Western Europe	Atheists, agnostics, and those whose religion is “nothing in particular”; many still believe in God or spirits	No one	Secular and humanist associations, mostly small; Belgium and Norway fund them as they fund religions
Hinduism	Pew: 1.2 billion, 14.9% (2020). WCD: 1.15 billion (mid-2026)	India, about 95%; Nepal; diasporas in Asia, Africa, Britain, and North America	Devotional traditions centered on Vishnu, Shiva, or the Goddess; monastic orders; modern movements	No central authority: monasteries, gurus, and temple trusts; state boards administer many temples	Temple offerings and the trusts' investments; donations to movements and gurus
Buddhism	Pew: 324 million, 4.1% (2020). WCD: 536 million (mid-2026)	Asia-Pacific holds 98% (Pew); majorities in Thailand, Myanmar, Sri Lanka, Cambodia, Laos, and Bhutan	Theravada in South and Southeast Asia; Mahayana in East Asia; Vajrayana in Tibet, Mongolia, and Bhutan	Monastic orders under national councils; patriarchs appointed by kings in Thailand and Cambodia; the Dalai Lama for Tibetan Buddhists	Lay donations made to earn merit; temple lands; fees for funerals and rites
Chinese folk religion	WCD: 449 million (mid-2026); Pew counts most such people as unaffiliated	China, Taiwan, Hong Kong, and Chinese communities abroad	Ancestor rites and local gods, mixed with Taoist and Buddhist practice	No central authority: temples and family lineages; China's state registers religious venues	Offerings at temples; village and lineage associations

Tradition	Followers	Where most live	Main branches	Who leads	Where the money comes from
Sikhism	WCD: 31 million (mid-2026)	India's Punjab; diasporas in Canada, Britain, and the US	One community, of initiated (Khalsa) Sikhs and others	The Akal Takht in Amritsar; the SGPC, an elected committee that runs the main gurdwaras of Punjab	Offerings and the tithe (daswandh)
Judaism	Pew: 14.8 million (2020). WCD: 15.8 million (mid-2026)	Israel and the US hold about 85%	Orthodox, including Haredi; Conservative; Reform; secular	No central authority: rabbis and congregations; in Israel, a state Chief Rabbinate	Synagogue dues and philanthropy; in Israel, the state budget
Others	Pew: 2.2% of the world (2020)	Worldwide	Jains, Bahá'ís, Shinto, Taoists; African and other ethnic religions, 309 million on the WCD's count; new religions, 68 million	Each its own: Jain trusts, the Bahá'í Universal House of Justice, Japan's shrine association	Mostly members' giving

Pew counts people by the religion they report in censuses and surveys of 2020. The WCD counts more broadly, including children baptized into churches and people who practice without identifying, so its totals for Christians, Buddhists, and Chinese folk religion are higher and its unaffiliated total far lower (Module 1). Percentages are shares of the world's population.

The Money at a Glance, as of October 2026

The largest published sums the course relies on

Institution or flow	Figure	Period	Source and release
Religious giving in the United States	$151.58 billion, 23% of all charitable giving: still the largest share, but a shrinking one	2025	Giving USA 2026, June 2026
The median American congregation	Income of $205,000; 70 adults attending in person	2025	Faith Communities Today, Hartford Institute for Religion Research, April 24, 2026
The Holy See's consolidated accounts	A surplus of €1.6 million ($1.8 million), after a deficit of €51.2 million in 2023	2024	Secretariat for the Economy
The Vatican Bank (IOR)	Profit of €51.0 million; €5.9 billion of clients' assets; €24.3 million passed to the pope	2025	IOR annual report, 2026
Peter's Pence	€54.5 million given, €14.2 million of it from the US; €59.8 million spent	2025	Peter's Pence report, 2026
Germany's church tax	Catholic Church €6.75 billion ($7.58 billion); Protestant churches about €6.1 billion	2025	The churches' figures, 2026
Italy's 8 per thousand	The Catholic Church's share about €1.06 billion of about €1.6 billion	2026	Italian Bishops' Conference; Ministry of Economy and Finance
The Church of England's endowment	£11.6 billion ($15.5 billion); 8% return; £282.4 million spent on the Church	2025	Church Commissioners, May 2026
The Latter-day Saints' investment arm	Ensign Peak Advisors held $60.8 billion of US-listed stocks	June 30, 2026	Form 13F filing with the Securities and Exchange Commission (SEC)
Catholic abuse claims in the US	44 dioceses, orders, and parishes had sought bankruptcy protection; the largest settlement, Los Angeles's, is $880 million	To March 2026	Penn State Dickinson Law; Associated Press (AP)
Islamic finance	Assets about $4.4 trillion; sukuk, Islamic bonds, more than $1 trillion outstanding	2025	Islamic Financial Services Board (IFSB); rating agencies
The Hajj	1,707,301 pilgrims	2026	Saudi General Authority for Statistics
Turkey's Presidency of Religious Affairs (Diyanet)	Budget of 174.4 billion lira, about $3.5 billion	2026	Turkey's budget law
Tirumala Tirupati Devasthanams (TTD), which runs India's Tirumala temple	Budget of 5,456 crore rupees, about $575 million	2026-27	TTD, February 28, 2026
The Shiromani Gurdwara Parbandhak Committee (SGPC)	Budget of 1,487 crore rupees, about $157 million	2026-27	SGPC, March 29, 2026
Israel's Haredi institutions	5.17 billion new Israeli shekels (NIS), about $1.67 billion, in the 2026 budget	2026	Knesset budget, March 30, 2026
Jewish Federations of North America	$2.9 billion raised	Fiscal 2025	The federations

A crore is 10 million, so 5,456 crore rupees is 54.56 billion rupees. Many religious bodies publish no accounts at all, among them most dioceses, mosques, temples, and independent churches, so these figures show what is published, not what exists.

Who Leads, as of October 25, 2026

The leaders the course names, with their ages on October 25, 2026 and their time in office

Christian Leaders

Office	Officeholder	Age	In office since (years)	Role in the course
Pope, Bishop of Rome	Leo XIV (Robert Francis Prevost)	71	May 8, 2025 (1)	Head of the Catholic Church and the Holy See; the first pope born in the United States (Module 4)
Vatican Secretary of State	Cardinal Pietro Parolin	71	Oct 15, 2013 (13)	Runs the Holy See's government and diplomacy (Module 4)
Dean of the College of Cardinals	Cardinal Luis Antonio Tagle	69	Oct 8, 2026 (new)	Leads the college that elects popes (Module 4)
Ecumenical Patriarch of Constantinople	Bartholomew I	86	Oct 22, 1991 (35)	First among equals of the Orthodox churches (Module 6)
Patriarch of Moscow and All Russia	Kirill	79	Jan 27, 2009 (17)	Leads the largest Orthodox church and supports Russia's war in Ukraine (Module 6)
Metropolitan of Kyiv, Ukrainian Orthodox Church	Onufriy	81	Aug 17, 2014 (12)	Leads the church Ukraine is suing to dissolve (Module 6)
Archbishop of Canterbury	Sarah Mullally	64	Jan 28, 2026 (8 months)	Leads the Church of England, the first woman in the post (Module 6)
Chair, Global Anglican Council	Archbishop Laurent Mbanda of Rwanda	72	Mar 2026 (7 months)	Leads the council set up by GAFCON, the conservative Anglican movement, as a rival to Canterbury's instruments of communion (Module 6)
President, Southern Baptist Convention	Willy Rice	62 or 63	Jun 9, 2026 (4 months)	Heads America's largest Protestant denomination for a one-year term (Module 7)
President, Church of Jesus Christ of Latter-day Saints	Dallin H. Oaks	94	Oct 14, 2025 (1)	Leads the church for life (Module 7)

Muslim Leaders

Office	Officeholder	Age	In office since (years)	Role in the course
Grand Imam of Al-Azhar	Ahmed el-Tayeb	80	Mar 2010 (16)	Heads Sunni Islam's oldest seat of learning, in Cairo (Module 8)
Grand Mufti of Egypt	Nazir Ayyad	Not found	Aug 2024 (2)	Heads Dar al-Ifta, Egypt's fatwa office (Module 8)
Grand Mufti of Saudi Arabia	Saleh al-Fawzan	90 or 91	Oct 22, 2025 (1)	The kingdom's senior cleric, named by royal decree (Module 8)
President of Religious Affairs, Turkey (Diyanet)	Safi Arpaguş	58 or 59	Sep 18, 2025 (1)	Runs the state agency that employs Turkey's imams and writes their sermon (Module 8)

Office	Officeholder	Age	In office since (years)	Role in the course
Supreme Leader of Iran	Mojtaba Khamenei	57	Mar 8, 2026 (7 months)	Holds final power over Iran's state and its religious foundations (Modules 8 and 9)
Senior marja, Najaf	Grand Ayatollah Ali al-Sistani	About 96	1992 (34)	The most widely followed Shia jurist (Module 8)
Imam of the Nizari Ismailis	Rahim Aga Khan V	55	Feb 4, 2025 (1)	The 50th imam; chairs the Aga Khan Development Network (Module 8)
Supreme leader, Nahdlatul Ulama	Miftachul Akhyar	72 or 73	Re-elected Aug 2026	Indonesia's largest Muslim organization (Module 8)
Chairman, Nahdlatul Ulama	Abdul Hakim Mahfudz	Not found	Aug 2026 (new)	Chosen at the congress that followed a leadership fight (Module 8)

Leaders in South and East Asia

Office	Officeholder	Age	In office since (years)	Role in the course
Chief, Rashtriya Swayamsevak Sangh (RSS)	Mohan Bhagwat	76	Mar 21, 2009 (17)	Leads the Hindu nationalist movement behind India's governing party (Module 10)
President, Shiromani Gurdwara Parbandhak Committee (SGPC)	Harjinder Singh Dhami	70	Nov 2021 (4)	Runs Punjab's historic gurdwaras; elected each November (Module 10)
Acting jathedar, Akal Takht	Kuldeep Singh Gargaj	40 or 41	Mar 2025 (1)	Heads Sikhism's highest seat of authority, though some Sikh groups reject him (Module 10)
The 14th Dalai Lama	Tenzin Gyatso	91	Enthroned Feb 22, 1940 (86)	Leads Tibetan Buddhism from exile in India (Module 11)
Supreme Patriarch of Thailand	Somdet Phra Ariyavongsagatayana	99	Feb 2017 (9)	Heads Thailand's Buddhist order, appointed by the king (Module 11)
Leader, Unification Church	Han Hak-ja	83	Sep 2012 (14)	Sun Myung Moon's widow, sentenced in August 2026 and appealing (Module 11)
Founder, Shincheonji	Lee Man-hee	95	Founded it in 1984 (42)	Arrested in June 2026 (Module 11)

Jewish Leaders

Office	Officeholder	Age	In office since (years)	Role in the course
Sephardi Chief Rabbi of Israel	David Yosef	69	Elected Sep 29, 2024 (2)	Son of Ovadia Yosef; serves a single ten-year term (Module 12)
Ashkenazi Chief Rabbi of Israel	Kalman Ber	68	Elected Oct 31, 2024 (1)	Formerly chief rabbi of Netanya; serves a single ten-year term (Module 12)

Ages and time in office are as of October 25, 2026, from birth and appointment dates in official biographies, Wikipedia, and news reports; years are completed years. Where only a birth year, or an age at an earlier date, is published, the age is given as a range. Nazir Ayyad's and Abdul Hakim Mahfudz's birth dates were not found, and al-Sistani's is not officially confirmed.

Who's Who, as of October 25, 2026

The institutions, groups, sources, and people the course names; the leaders are in the tables before this page

Counters, Researchers, and Watchdogs

Name	What it is
The Pew Research Center	A nonpartisan research group in Washington: the course's main count of the world's religions, and its measures of switching and of restrictions on religion (Modules 1, 3, and 13)
The World Christian Database (WCD); Gina Zurlo and Todd Johnson	The second global count, broader than Pew's, kept at Gordon-Conwell Theological Seminary, and its editors (Modules 1 and 7)
Gallup; the Public Religion Research Institute (PRRI); YouGov	Polling organizations whose surveys measure American and British religion (Modules 1 and 3)
The World Values Survey; the European Values Survey; the General Social Survey; British Social Attitudes; Latinobarómetro	Long-running surveys behind the evidence on secularization (Module 3)
The Bible Society	A Christian charity whose 2025 report of a revival in churchgoing in England and Wales was withdrawn (Module 3)
Faith Communities Today; Lifeway Research; Giving USA	Counts of American congregations, Southern Baptist churches, and charitable giving (Module 7)
Agenzia Fides	The Catholic missionary news agency that publishes the Church's yearly statistics (Module 4)
Moneyval	The Council of Europe's anti-money-laundering evaluators, who assess the Vatican (Module 5)
The Widow's Mite Report	An outside analysis of the Latter-day Saints' wealth (Module 7)
The Islamic Financial Services Board (IFSB); the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI); Fitch Ratings	Islamic finance's two standard-setters, in Kuala Lumpur and Bahrain, and the rating agency that counts sukuk (Module 9)
Development Initiatives	A British research group whose 2015 study of zakat underlies wider estimates (Module 9)
The Global Terrorism Index	The Institute for Economics and Peace's yearly ranking of the countries most affected by terrorism (Module 8)
The Australian Strategic Policy Institute; ChinaAid	A research institute that counted damaged mosques in Xinjiang, and an advocacy group for China's Christians (Module 11)
Kamakura Shinsho	The Japanese company whose national survey measures funeral costs (Module 11)
The Israel Democracy Institute; Israel's Central Bureau of Statistics	Sources for the size of Israel's Haredi community, Israelis' religious identity, and the world's Jewish population (Module 12)
The Anti-Defamation League (ADL); the Community Security Trust	The counters of antisemitic incidents in the United States and Britain (Module 12)
Open Doors; the United States Commission on International Religious Freedom (USCIRF)	A Christian charity that ranks the persecution of Christians, and the federal advisory body that recommends Countries of Particular Concern (Module 13)
ACLED (Armed Conflict Location and Event Data Project); Intersociety	A conflict-data project and a Nigerian group whose counts of killings in Nigeria conflict (Module 13)

The Catholic Church

Name	What it is
The Holy See; Vatican City State	The Church's sovereign government, and the territory created for it by the Lateran Treaty of 1929 (Module 4)
The Roman Curia; the Secretariat of State; the dicasteries	The pope's civil service, its coordinating office, and its departments (Module 4)
The College of Cardinals; the Synod of Bishops	The body that elects popes, and the assembly of bishops that advises the pope (Module 4)
The Pontifical Commission for the Protection of Minors	The Vatican body, founded in 2014, that reports yearly on abuse (Module 4)
The Society of St. Pius X; Sodalitium Christianae Vitae	A traditionalist society declared in schism in July 2026, and a Peruvian movement Rome dissolved in January 2025 (Module 4)
The Chinese Catholic Patriotic Association	The state-run body through which China manages its Catholic Church (Module 4)
The Secretariat for the Economy; the Administration of the Patrimony of the Apostolic See (APSA); the Institute for the Works of Religion (IOR), or Vatican Bank	The Vatican's finance office, its property and investment manager, and its bank (Module 5)
Peter's Pence	The yearly collection in Catholic churches for the pope's work (Module 5)
The Vatican's tribunal and Court of Appeal	The courts of the London property case (Module 5)
The Catholic Health Association	The association of America's Catholic hospitals (Module 5)
The Italian Bishops' Conference	The body that distributes the Church's share of Italy's 8 per thousand (Module 13)

Other Christian Bodies

Name	What it is
The Ecumenical Patriarchate of Constantinople	The see in Istanbul whose patriarch is first among equals of the Orthodox churches (Module 6)
The Russian Orthodox Church (Moscow Patriarchate)	The largest Orthodox church (Module 6)
The Ukrainian Orthodox Church and its Kyiv Metropolis; the Orthodox Church of Ukraine	The church long tied to Moscow and its central body, which Ukraine has sued to dissolve; and the independent church formed in December 2018 and granted independence by Constantinople in January 2019 (Module 6)
Ukraine's State Service for Ethnopolitics and Freedom of Conscience	The state agency that brought the suit (Module 6)
The Oriental Orthodox churches	The Coptic, Ethiopian, Armenian, and Syriac churches, separate since the fifth century (Module 6)
The Church of England; the Church Commissioners; the General Synod	England's established church, the body that manages its endowment, and its parliament (Module 6)
The Anglican Communion; the Lambeth Conference; the Anglican Consultative Council	The fellowship of Anglican churches, and two of its four instruments of communion (Module 6)
GAFCON; the Global Anglican Communion and its Council	The conservative Anglican movement, strongest in Africa, which in Abuja in 2026 renamed its fellowship the Global Anglican Communion, and the council of primates that leads it (Module 6)
The Southern Baptist Convention; its Cooperative Program	America's largest Protestant denomination, and the fund through which its churches pay for missions and seminaries together (Module 7)

Name	What it is
The United Methodist Church; the Global Methodist Church	The church about 7,600 congregations left by the end of 2023, and the conservative church many of them joined (Module 7)
The Assemblies of God; the Universal Church of the Kingdom of God	A Pentecostal denomination, and the Brazilian church Edir Macedo founded in 1977 (Module 7)
The Lausanne Movement	A global evangelical network that rejected the prosperity gospel's excesses in 2010 (Module 7)
The Church of Jesus Christ of Latter-day Saints; its First Presidency; Ensign Peak Advisors	The Latter-day Saints, their governing presidency, and their investment arm (Module 7)
Jehovah's Witnesses; their Governing Body	A movement governed from Warwick, New York, banned in Russia and restored to state support in Norway in 2026 (Module 7)
The Evangelical Church in Germany (EKD)	The federation of Germany's Protestant churches (Modules 3 and 13)

Islamic Institutions

Name	What it is
Al-Azhar; Dar al-Ifta; Egypt's Ministry of Awqaf	Cairo's center of Sunni learning, Egypt's fatwa office, and the ministry that controls its mosques (Module 8)
Turkey's Presidency of Religious Affairs (Diyanet)	The state agency, created in 1924, that employs Turkey's imams and writes their Friday sermon (Module 8)
Saudi Arabia's Council of Senior Scholars	The kingdom's senior clerics, appointed by the king (Module 8)
Nahdlatul Ulama (NU); Muhammadiyah	Indonesia's two great Muslim mass organizations (Module 8)
The Muslim Brotherhood	The movement founded in Egypt in 1928 that won Egypt's elections after the revolution of 2011 and was overthrown by the army in 2013 (Module 8)
Iran's Assembly of Experts	The elected body of clerics that chooses the Supreme Leader (Module 8)
The Aga Khan Development Network	The schools, hospitals, and businesses the Ismaili imam chairs (Module 8)
The Islamic State; al-Qaeda's affiliates; the Taliban	Jihadist groups that reject both the scholars and the states, and the movement that has ruled Afghanistan since 2021 (Modules 8, 12, and 13)
Setad; Astan Quds Razavi	Iranian foundations answerable to the Supreme Leader: one built on property seized after the revolution, the other the endowment of the shrine of Imam Reza in Mashhad (Module 9)
Indonesia's BAZNAS (Badan Amil Zakat Nasional)	The national zakat agency (Module 9)
Pakistan's Federal Shariat Court	The court that ordered interest eliminated by the end of 2027 (Module 9)
The Saudi General Authority for Statistics	The source of the Hajj counts (Module 9)

Hindu, Sikh, Buddhist, and East Asian Institutions

Name	What it is
The Rashtriya Swayamsevak Sangh (RSS); the Vishva Hindu Parishad (VHP); the Bharatiya Janata Party (BJP)	The Hindu nationalist volunteer movement founded in 1925, its world Hindu council, and the party that has governed India since 2014 (Module 10)
Tirumala Tirupati Devasthanams (TTD); the Ayodhya temple trust	The trust that runs the hilltop temple at Tirumala, and the trust the central government created in 2020 to run the temple to Rama (Module 10)
Tamil Nadu's Hindu Religious and Charitable Endowments (HR&CE) Department	The state department that oversees tens of thousands of temples (Module 10)
The International Society for Krishna Consciousness (ISKCON)	The devotional movement founded in New York in 1966 (Module 10)
The Shiromani Gurdwara Parbandhak Committee (SGPC); the Akal Takht	The elected body that runs Punjab's historic gurdwaras, and the highest of Sikhism's five seats of authority (Module 10)
The Shiromani Akali Dal; the Damdami Taksal	The Sikh party whose members lead the SGPC, and a seminary that refused to accept the acting jathedar (Module 10)
The Gaden Phodrang Trust	The Dalai Lama's office in India, which he says will recognize his successor (Module 11)
Thailand's Sangha Supreme Council; its Office of National Buddhism	The council of senior monks that governs the order, and the government office that administers it (Module 11)
Ma Ba Tha; the Union Solidarity and Development Party	A nationalist movement of Myanmar's monks, and the junta's allied party (Module 11)
Sri Lanka's Ministry of Buddhasasana, Religious and Cultural Affairs; the Buddha Sasana Council	The ministry that supervises the Buddhist order, and the council it set up in 2025 (Module 11)
China's Communist Party; its United Front Work Department	The ruling party, and the department that has run religious affairs directly since 2018 (Module 11)
Zion Church; the Shaolin Temple	A Beijing house church whose leaders were detained from October 2025, and the temple whose former abbot was jailed in 2026 (Module 11)
Soka Gakkai; Komeito; the Centrist Reform Alliance	A lay Buddhist movement, the party it founded, and the alliance Komeito's lower-house members joined in 2026 (Module 11)
The Liberal Democratic Party (LDP); the Constitutional Democratic Party	Japan's long-ruling party, Komeito's partner from 1999, and the opposition party in the alliance (Module 11)
The Unification Church; Shincheonji	A church founded in South Korea and dissolved in Japan, and a Korean movement whose founder was arrested in 2026 (Module 11)

Jewish Institutions

Name	What it is
Israel's Chief Rabbinate; its rabbinical courts and religious councils	The state body, created under British rule in 1921, that controls Jewish marriage, divorce, conversion, and kashrut in Israel (Module 12)
Shas; United Torah Judaism; Agudat Israel	Israel's Sephardi and Ashkenazi Haredi parties, and the older party to which Ben-Gurion wrote in 1947 (Module 12)
The Jewish Federations of North America	The network of local Jewish charities in the United States and Canada (Module 12)
The Union for Reform Judaism; the United Synagogue; the Orthodox Union; Agudath Israel of America	The American institutions of the Reform, Conservative, Orthodox, and Haredi movements (Module 12)
The Central Council of Jews in Germany	The body Germany funds under a treaty of 2003 (Module 12)

Name	What it is
The International Holocaust Remembrance Alliance; the Jerusalem Declaration	The sources of the two rival definitions of antisemitism, of 2016 and 2021 (Module 12)

Governments and Courts

Name	What it is
The United States Supreme Court; the Fifth Circuit	The courts deciding America's religion cases, from school funding to the Ten Commandments (Modules 5 and 13)
The Internal Revenue Service; the Securities and Exchange Commission (SEC)	The tax agency that enforces the Johnson Amendment, and the regulator that fined the Latter-day Saints' investment arm (Modules 7 and 13)
The State Department; the Justice Department's task force on anti-Christian bias	The department that designates Countries of Particular Concern, and the task force that reported in April 2026 (Module 13)
Japan's Supreme Court; the Tokyo District Court and High Court	The courts that dissolved the Unification Church (Module 11)
India's Supreme Court; the Madras High Court	The court that awarded the Ayodhya site in 2019, and the court to which a mission of UNESCO, the United Nations' cultural agency, reported on Tamil Nadu's temples (Module 10)
Israel's High Court; the Knesset	The court that found no legal basis for the yeshiva students' exemption in 2024, and the parliament Israel elects on October 27, 2026 (Module 12)
Norway's Supreme Court; Russia's Supreme Court	The courts that restored the Witnesses' state support in Norway and banned them in Russia (Module 7)

People

Name	Who they are
Cardinal Giovanni Angelo Becciu	Once the Secretariat of State's second-ranking official, convicted in 2023 in the London property case, which is now partly being retried (Modules 4 and 5)
Cardinal Víctor Manuel Fernández; Archbishop Filippo Iannone; Sister Simona Brambilla; Sister Alessandra Smerilli; Montse Alvarado; Sister Raffaella Petrini	Heads of Vatican offices for doctrine, bishops, consecrated life, and integral human development; the incoming head of communications; and the head of Vatican City's government (Module 4)
Cardinal Kevin Farrell; François Pauly; Jean-Baptiste de Franssu	The pension fund's sole administrator, and the Vatican Bank's president and his predecessor (Module 5)
Cardinal Joseph Zen; Archbishop Marcel Lefebvre; Father Marko Rupnik	Hong Kong's retired cardinal, a critic of the China agreement; the founder of the Society of St. Pius X; and a Jesuit artist accused of abuse (Module 4)
Popes Francis, Benedict XVI, John Paul II, Paul VI, and Leo XIII	Leo XIV's predecessors named in the course (Modules 4 and 5)
Justin Welby; John Smyth; Volodymyr Zelensky	The Archbishop of Canterbury who resigned in 2024; the abuser whose case led to his resignation; Ukraine's president (Module 6)
Luiz Inácio Lula da Silva; Jair Bolsonaro; Flávio Bolsonaro	Brazil's president, re-elected on October 25, 2026; his predecessor; and the predecessor's son, whom he defeated (Module 7)
Kenneth Copeland; Creflo Dollar; Joel Osteen; David Oyedepo; Edir Macedo	Preachers of the prosperity gospel, in its strong and milder forms (Module 7)
Al Mohler	The Southern Baptist seminary president who moved the amendment on women pastors (Module 7)

Name	Who they are
Russell M. Nelson; Joseph Smith; Charles Taze Russell; William Seymour	The Latter-day Saints' late president and their founder; the founder of the Bible study movement behind the Witnesses; the preacher of the Los Angeles revival of 1906 (Modules 2 and 7)
Ahmet Kuru; Timur Kuran; Mahmoud A. El-Gamal	A political scientist of the ulema and the state, and two critics of Islamic finance (Modules 8 and 9)
Mohammed bin Salman; Abdel Fattah el-Sisi	Saudi Arabia's crown prince and Egypt's president (Module 8)
Muhammad ibn Abd al-Wahhab; Muhammad ibn Saud	The preacher and the ruler whose pact of 1744 began Saudi Arabia's alliance of state and clergy (Module 8)
Ruhollah Khomeini; Ali Khamenei; Ahmad Marvi	The founder of Iran's Islamic Republic; its Supreme Leader from 1989 until he was killed in 2026; and the custodian of Astan Quds Razavi (Modules 8 and 9)
Narendra Modi; B. R. Naidu; Champat Rai	India's prime minister; the chairman of the Tirumala temple trust's board; and the Ayodhya trust's general secretary, who resigned (Module 10)
Keshav Baliram Hedgewar; V. D. Savarkar	The RSS's founder, and the writer who set out Hindutva (Module 10)
Gedhun Choekyi Nyima; Gyaincain Norbu	The boy the Dalai Lama recognized as Panchen Lama in 1995, unseen in public since, and Beijing's choice for the post (Module 11)
Shi Yongxin; Jin Mingri	The former Shaolin abbot jailed for 24 years, and the founder of Zion Church (Module 11)
Shinzo Abe; Sun Myung Moon; Kim Keon Hee	Japan's former prime minister, assassinated in 2022; the Unification Church's founder; South Korea's former first lady (Module 11)
Anura Kumara Dissanayake; King Maha Vajiralongkorn; Wilawan Emsawat	Sri Lanka's president; Thailand's king; and the woman arrested in Thailand's temple scandal of 2025 (Module 11)
Ovadia Yosef; David Ben-Gurion; Sergio DellaPergola	Shas's late spiritual leader; Israel's founding prime minister; and the leading demographer of the Jews (Module 12)
Donald Trump; Xi Jinping	The presidents of the United States and China (Modules 11 and 13)
Grace Davie; Steve Bruce; David Voas; Mark Chaves; Rodney Stark; Laurence Iannaccone; Ronald Inglehart; Pippa Norris; Eric Kaufmann; Ryan Burge	Sociologists and political scientists on both sides of the secularization debate (Modules 1 and 3)
Ryan Cragun; Jonathan Fox	The sociologist behind a disputed estimate of what religion's tax exemption costs, and the political scientist behind the Religion and State project (Module 13)

Terms the Course Uses

Term	Meaning	Where the course returns to it
Believing, belonging, behaving	Three measures of religion: what people believe, the group they identify with or join, and what they do, such as attending services	Modules 1 and 3
The unaffiliated	People who identify with no religion: atheists, agnostics, and the larger number who are “nothing in particular”	Modules 1 and 3
Switching	Adults leaving the religion they were raised in, for another or for none	Module 3
Secularization	The theory that religion's hold on people and institutions declines as societies modernize; whether the decline is inevitable is contested	Module 3
Diocese; dicastery; synod	A bishop's territory; a department of the pope's civil service; an assembly of bishops	Module 4

Term	Meaning	Where the course returns to it
Autocephalous; tomos	Self-headed, as each of the main national Orthodox churches is; the decree that grants a church independence	Module 6
Established church	A church with a legal tie to the state, such as the Church of England	Modules 6 and 13
Pentecostal; charismatic; evangelical	Churches born of the movement of 1906; believers who share its experience of the Spirit inside older churches; Protestants who stress personal conversion, the Bible's authority, Christ's saving death, and sharing the faith	Modules 2, 3, and 7
Prosperity gospel	The teaching that faith, shown in giving, brings health and wealth	Module 7
Tithe	A tenth of income given to a religious body; the Sikh daswandh is one	Modules 7 and 10
Ulema; mufti; fatwa	Islam's scholars; a scholar who answers questions of law; his legal opinion, which binds no one unless a state or a believer's conscience enforces it	Module 8
Marja; velayat-e faqih	The senior Shia jurist a believer follows; the doctrine under which a senior cleric rules Iran	Module 8
Zakat; khums; waqf	The obligatory alms; the Shia tax of a fifth of surplus income, half of it owed to the marja; a religious endowment	Module 9
Riba; sukuk	Interest, which Islamic law forbids; certificates of ownership in assets, often called Islamic bonds	Module 9
Hindutva	The idea that India's national identity is Hindu	Module 10
Gurdwara; jathedar; takht	A Sikh place of worship; the head of a takht; one of Sikhism's five seats of authority	Module 10
Sangha; Theravada, Mahayana, Vajrayana	The order of monks and nuns; the three schools of Buddhism	Module 11
Haredim; yeshiva; kashrut	Ultra-Orthodox Jews; a religious academy; the Jewish dietary laws	Module 12
Church tax; Staatsleistungen; 8 per thousand	Germany's surcharge on members' income tax; its states' historic payments to the churches; Italy's assignment of 0.8% of income tax	Module 13
Laïcité	France's principle of secularism, which keeps religion out of public institutions	Module 13
Country of Particular Concern	An American designation for a country with severe violations of religious freedom, which can bring sanctions	Module 13
Johnson Amendment	The 1954 law barring tax-exempt charities, churches included, from campaigning for or against candidates	Module 13

Module 1 — The Map: Who Believes What, and How We Know

Counting the World's Believers

Recommended Reading / Reference

Book: Stephen Prothero, *God Is Not One: The Eight Rival Religions That Run the World* (2010), a Boston University scholar's comparison of what the largest religions teach and practice, written against the idea that they all say the same thing

Report: Pew Research Center, *How the Global Religious Landscape Changed From 2010 to 2020* (June 9, 2025), with its country-by-country tables, and the World Christian Database's one-page *Status of Global Christianity, 2026*

1a. Two Counts of One World

The world has no register of believers. What it has are estimates, and two of them dominate. The first is Pew's. In June 2025 it published its count of the world's religions in 2020, built from more than 2,700 censuses and surveys covering 201 countries and territories, 99.98% of the world's people. It counted 2.27 billion Christians, 28.8% of humanity; 2.02 billion Muslims, 25.6%; 1.91 billion people with no religion, 24.2%; about 1.2 billion Hindus, 14.9%; 324 million Buddhists, 4.1%; and 14.8 million Jews. Everyone else, from Sikhs and Jains to Shinto and the followers of African traditional religions, made up 2.2%.

The second is the World Christian Database's. Despite its name, it counts every religion, and its editors at Gordon-Conwell, Gina Zurlo and Todd Johnson, publish a one-page table each January. Their figures for mid-2026 put the world at 8.30 billion people, with 2.67 billion Christians (32.2%), 2.11 billion Muslims, 1.15 billion Hindus, 536 million Buddhists, 449 million followers of Chinese folk religion, 31 million Sikhs, and 15.8 million Jews. It counts 765 million agnostics and 147 million atheists, 912 million in all, less than half of Pew's unaffiliated.

Group	Pew, 2020	WCD, mid-2026	Why the counts differ
Christians	2.27 billion (28.8%)	2.67 billion (32.2%)	The WCD adds Christians who belong to no church and believers who hide their faith, and six more years of growth
Muslims	2.02 billion (25.6%)	2.11 billion (25.4%)	Close; for 2020 itself, Pew's count was the higher, by about 105 million
The unaffiliated	1.91 billion (24.2%)	912 million agnostics and atheists (11.0%)	Pew counts about 90% of China as unaffiliated; the WCD counts many Chinese as folk religionists or Buddhists
Hindus	About 1.2 billion (14.9%)	1.15 billion (13.8%)	Close: India's census asks everyone's religion
Buddhists	324 million (4.1%)	536 million (6.5%)	The WCD counts East Asians who practice Buddhism without identifying with it
Chinese folk religion	Within other religions or the unaffiliated	449 million (5.4%)	A category the WCD keeps and Pew does not
Jews	14.8 million (0.2%)	15.8 million (0.2%)	Six years of growth, and different definitions of who is Jewish (Module 12)

Pew, June 9, 2025; World Christian Database, Status of Global Christianity, 2026 (January 2026). WCD shares are of its 8.30 billion world population. The comparison of 2020 figures for Muslims uses the WCD's 2020 column, 1.92 billion.

The two counts agree on the order of things. Christianity is the largest religion, Islam the second, and Islam grew faster over the 2010s, while the share of people with no religion grew slowly worldwide even as it surged in rich countries (Module 3). They disagree on almost every number because they answer different questions. Pew counts people by the religion they report, or the religion a census records for them. The WCD starts from what churches and religious bodies report about their own members, then adds its own estimates for people it believes practice a faith without saying so.

Neither count is wrong. A government planning schools, a marketer, and a missionary society each want a different number, and the choice of method follows the question. The course gives both where they differ, names which one it is using, and relies on Pew for shares of populations and on the WCD for the internal divisions of Christianity, which Pew does not break down worldwide.

1b. Belonging, Believing, Behaving

Social scientists measure religion in three ways, and the three often give different answers. Belonging is identity: the religion a person names when asked. Believing is the content: in God, an afterlife, karma, or the authority of a scripture. Behaving is practice: attending services, praying, fasting, keeping dietary laws, giving. A person can score high on one and low on the others, and whole countries do.

The United States shows how far apart the measures sit. Pew's Religious Landscape Study surveyed 36,908 adults between July 2023 and March 2024. It found 62% calling themselves Christian, but 83% believing in God or a universal spirit and 86% believing that people have a soul. Only 44% prayed every day and 33% attended services at least monthly. Gallup's surveys of 2025 found 31% attending weekly or almost weekly, and 47% saying religion is very important in their lives, against 58% as recently as 2012.

Britain gave the field a phrase for one pattern. In 1994 the sociologist Grace Davie described its people as “believing without belonging”: many still believed in God while few attended or joined a church. Scandinavia shows the opposite. Most Danes and Norwegians belong to their national Lutheran churches and pay for them, yet few attend or profess orthodox belief, a pattern scholars call belonging without believing.

East Asia breaks the first measure altogether. Pew's study of 2023 found that only about 10% of Chinese adults formally identified with a religion in 2018. Yet 33% believed in the Buddha or bodhisattvas, 47% believed in fengshui, the art of placing buildings and graves to channel good fortune, and about three-quarters had visited a family grave in the past year. Members of China's Communist Party are barred from belonging to any religion. In Japan, most people take part in both Shinto and Buddhist rites while telling surveys they have no religion. A count by identity calls such people unaffiliated; a count by practice does not.

1c. How the Counting Is Done

Censuses are the best source where they ask the question. India's census has recorded religion since its first count in 1872, and its next one asks it again. House-listing ran from April to September 2026, and the population count is set for February 2027, with March 1, 2027 as its reference date. That census will also record every person's caste, India's first full caste count since 1931. Britain's census asks a voluntary question, which showed the Christian share of England and Wales falling from 72% in 2001 to 46% in 2021.

Many countries never ask. The United States Census Bureau may not compel anyone to answer about religion, under a law of 1976, so American figures come from surveys. France's census has not asked since 1872, when religion was dropped. In countries that do ask, the answer can be shaped by the state: where a

religion is persecuted, or where identity cards carry a religion, people may give the safe answer. Surveys meet a different problem. Fewer people answer them, and those who do may differ from those who do not, so survey firms weight their samples to match the population.

Each method's errors run in a known direction. Counts by identity miss people who practice quietly, which is why the WCD adds estimates of what it calls secret believers, in China and in countries where leaving Islam is punished. Counts built from religious bodies' own records run high, because churches rarely remove people who drift away, and a child baptized as an infant can stay on a parish register for life. Counts of practice depend on how a survey phrases its questions, and people tend to overstate their attendance when asked directly.

Projections add a further layer of judgment. Pew's projections, published in 2015 and 2017 and running to 2050 and 2060, are now dated: Pew said in June 2025 that projections from its new 2020 baseline are not yet available. The WCD projects to 2075 and does not expect Muslims to pass Christians by then. Pew's older projections expected the two to be roughly equal in number around 2070. Any projection rests on assumptions about births, deaths, and switching, so the course treats them as scenarios.

1d. Where Each Religion Lives

Religions are more concentrated than maps of their spread suggest. India holds about 95% of the world's Hindus, and Asia and the Pacific hold 98% of its Buddhists. Islam, which began in Arabia, now lives mostly farther east: 59% of the world's Muslims live in Asia and the Pacific, against 20.5% in the Middle East and North Africa, where Muslims make up 94% of the population. The five largest Muslim populations in 2020 were Indonesia's (239 million), Pakistan's (227 million), India's (213 million), Bangladesh's (151 million), and Nigeria's (120 million).

Christianity is the most widely spread. The United States has the most Christians, 217 million on Pew's count for 2020, followed by Brazil (168 million), Mexico (113 million), the Philippines (103 million), and Russia (102 million). Africa south of the Sahara held 30.7% of the world's Christians in 2020, against Europe's 22.3%. Christians were a majority in 120 countries and territories in 2020, four fewer than in 2010, as the United Kingdom (49%), Australia (47%), France (46%), and Uruguay (44%) fell below half.

The unaffiliated are concentrated too. China accounts for about 1.3 billion of Pew's 1.91 billion; the United States has about 101 million and Japan 73 million. Seven countries had no religious majority at all in 2020: the United Kingdom, Mauritius, South Korea, Australia, France, Côte d'Ivoire, and Singapore. Singapore is the most religiously mixed country on Pew's Religious Diversity Index, published in February 2026, with 31% Buddhist, 20% unaffiliated, 19% Christian, 16% Muslim, and 5% Hindu. The least mixed are Yemen, Afghanistan, and Somalia, each more than 99.8% Muslim.

Concentration shapes the institutions in the modules that follow. A religion that lives mostly in one country, as Hinduism and Sikhism do, is entangled with that country's state and courts (Module 10). One spread across 200 countries, as Catholicism is, needs a central government of its own (Module 4). And one whose followers live mostly under governments that manage religion, as most Muslims do, finds that states compete to speak for it (Module 8).

Worked example — One World, Two Counts

Inputs: Pew's count of Christians for 2020, 2.269 billion, and the WCD's counts of 2.526 billion for 2020 and 2.674 billion for mid-2026. Step 1, the headline gap: 2.674 − 2.269 = 0.405 billion, so the WCD's current figure is 405 million higher than Pew's. Step 2, separate time from method by comparing the same year. In 2020 the WCD counted 2.526 billion, 257 million more than Pew. Step 3, the rest of the headline gap is growth: the WCD's own count rose by 2.674 − 2.526 = 148 million between 2020 and 2026, about 0.95% a year. Step 4, the shares: 148 ÷ 405 = 37% of the gap is six years of growth, and 257 ÷ 405 = 63% is definition. Step 5, find the definition in the WCD's categories: it counts 142 million Christians who belong to no church in 2026, and it includes believers it thinks hide their faith. Step 6, check the mirror image. For 2020, Pew's unaffiliated (1.905 billion) exceed the WCD's agnostics and atheists (0.905 billion) by about 1.0 billion, while the WCD counts 528 million Buddhists, 204 million more than Pew, and 457 million Chinese folk religionists, a category Pew does not keep. Result: most of the difference between the two counts is not a dispute about Christians at all. It turns on how to classify hundreds of millions of East Asians who practice without identifying, and the course gives both counts wherever the choice matters.

Module 1 Key Points

The Map: Who Believes What, and How We Know

• Pew counted 2.27 billion Christians, 2.02 billion Muslims, and 1.91 billion unaffiliated people in 2020, out of about 7.9 billion.

• The World Christian Database counts more broadly: 2.67 billion Christians in mid-2026, but only 912 million agnostics and atheists.

• Most of the gap between the counts lies in East Asia, where few people identify with a religion but many practice one.

• Belonging, believing, and behaving differ: 62% of Americans call themselves Christian, but 83% believe in God or a universal spirit.

• Religions are concentrated: India holds about 95% of Hindus, and Asia and the Pacific hold 98% of Buddhists and 59% of Muslims.

Module 1 Quiz

Check Your Understanding

1. What does Pew's report of June 2025 count as the world's largest religious group in 2020?

A) Muslims, at 2.02 billion, after a decade in which they grew faster than any other group
B) Christians, at 2.27 billion
C) The unaffiliated
D) Hindus, at about 1.2 billion, concentrated in India and Nepal

2. Why does the WCD's 2026 count of Christians exceed Pew's 2020 count by about 405 million?

A) A broader definition plus six more years of growth
B) Pew leaves out Africa
C) Errors in Pew's arithmetic
D) Different world population totals

3. Which country accounts for most of the gap between Pew's count of the unaffiliated and the WCD's?

A) The United States, where 29% of adults have no religion.
B) Japan, where most people take part in Shinto and Buddhist rites but few say they belong.
C) France, where the census stopped asking in 1872.
D) China, where few people identify with a religion but many practice one.

4. What do Pew's figures for the United States show about belonging and believing?

A) Nearly every Christian attends church at least monthly
B) Fewer believe in God than call themselves Christian, since many Christians now say they believe in a higher power instead
C) More believe in God than identify as Christian
D) Identity and belief match closely, at about 62% each

5. On Pew's count, where do most of the world's Muslims live?

A) Europe
B) Asia and the Pacific
C) The Middle East and North Africa, where Muslims are 94% of the population and where Islam began
D) Africa south of the Sahara

Module 2 — How the Religions Got Here: A Short History

The Founders, the Splits, and the Modern Century

Recommended Reading / Reference

Book: Karen Armstrong, *The Great Transformation: The Beginning of Our Religious Traditions* (2006), a former nun's history of the centuries, roughly 900 to 200 years before the Common Era, in which the traditions of India, China, Israel, and Greece took shape

Report: Pew Research Center, *Global Christianity: A Report on the Size and Distribution of the World's Christian Population* (December 2011), the source of the century-long comparison in this module's worked example

2a. The Founders and the Scriptures

This module gives only the history that explains how the religions are organized today. It marks dates before the Common Era (BCE) and in the Common Era (CE), the equivalents of BC and AD. Its theme is that each tradition's present structure, who decides and who pays, is the residue of a few early choices and a few later breaks. The founders, in the order of the traditions' origins, are briefly these.

Hinduism has no founder. Its oldest texts, the Vedas, were composed in north India over roughly a thousand years from about 1500 BCE, and later scriptures, among them the Upanishads, the epics, and the Bhagavad Gita, layered new teachings on top. What emerged was a family of traditions sharing ideas such as dharma (right duty), karma (the moral weight of action), and rebirth, without a single creed or a single institution. Hereditary priests performed rituals, but no one ever governed the whole.

Judaism took its present form through a loss. Its scripture, the Hebrew Bible, centered worship on the Temple in Jerusalem and its priests. When Rome destroyed the Second Temple in 70 CE, rabbis, teachers of Jewish law, rebuilt the religion around study, prayer, and the home. Their debates became the Talmud, and their institution, the synagogue, needed no priest. That is why Judaism today has no central authority: authority rests in learning, and every community chooses its own rabbi (Module 12).

Buddhism and Jainism began in the same north Indian world, in the fifth century BCE or a little later. The Buddha taught a path out of suffering and rebirth, and Mahavira, the Jain teacher, a path of strict non-violence. The Buddha founded the sangha, an order of monks and nuns who live on the gifts of lay people. That bargain, merit for the giver and support for the monk, still funds Buddhism (Module 11), and it tied the order to the kings who protected it.

Christianity grew from the followers of Jesus, a Jewish teacher executed by the Romans around 30 CE, whom they proclaimed the risen Son of God. It spread through the Roman Empire under bishops, who led local churches. In 313 the emperor Constantine ended its persecution, and in 325 he called the Council of Nicaea, which set out an early form of the creed most churches still recite. The partnership of church and state that began then shaped Christian Europe for fifteen centuries, and it survives in today's state churches and church taxes (Module 13).

Islam began with Muhammad, a merchant of Mecca who from about 610 CE proclaimed revelations from God, collected as the Quran. By his death in 632 he led a state as well as a faith. His successors, the caliphs, ruled an empire, and religious scholars, the ulema, developed Islamic law from the Quran and the

record of Muhammad's words and deeds. Islam never created a church: no body ordains its scholars or ranks them, which is why the question of who speaks for it remains open (Module 8).

Sikhism is the youngest of the major traditions. Guru Nanak (1469-1539), born in Punjab, taught devotion to one God beyond the divisions of Hindu and Muslim. Nine Gurus followed him. The tenth, Gobind Singh, founded the Khalsa, the order of initiated Sikhs, in 1699 and declared before his death in 1708 that the scripture itself, the Guru Granth Sahib, would be the Guru from then on. Sikh authority has rested since then in the scripture and the community, which is why elected committees and a seat of authority in Amritsar now speak for it (Module 10).

2b. The Splits That Still Divide the Traditions

Islam's great division began with a quarrel over succession. When Muhammad died, most of his followers accepted leaders chosen by the community's elders; a minority held that leadership belonged to his family, through his cousin and son-in-law Ali. The killing of Ali's son Husayn by the caliph's army at Karbala, in Iraq, in 680 made the split permanent. The majority became the Sunni; the partisans of Ali, the Shia. Over the centuries the Shia developed a clerical hierarchy, headed by senior jurists whom believers choose to follow, that Sunni Islam lacks, and the difference still shapes how each branch is governed and funded (Modules 8 and 9).

Christianity split twice. In 1054 the churches of Rome and Constantinople excommunicated each other's leaders, dividing a Latin West under the pope from a Greek East that recognized no single head. The Eastern churches became the Orthodox churches, each tied to a nation and governing itself (Module 6). In 1517 Martin Luther, a German monk, challenged the sale of indulgences, payments that promised to shorten punishment after death, and the Reformation he set off split Western Christianity again.

The Reformation's churches rejected the pope's authority, and they kept splitting, because the principle that every believer can read the Bible left no one to settle disputes (Module 7). In England the break came from the top: in 1534 the Act of Supremacy made the king, Henry VIII, head of the Church of England, which is why the monarch and Parliament still have a hand in its affairs (Module 6). Rome answered at the Council of Trent (1545-63) by centralizing, and the First Vatican Council declared in 1870 that the pope cannot err when he defines doctrine. Today's Catholic Church, governed from one city by one man, is the product (Module 4).

Buddhism divided by geography rather than schism. Theravada, the tradition of the elders, spread to Sri Lanka and Southeast Asia; Mahayana, the great vehicle, to China, Korea, Japan, and Vietnam; and Vajrayana, the esoteric tradition, to Tibet and Mongolia. Judaism's modern streams date from the nineteenth century, when Reform Judaism in Germany adapted practice to modern life, Orthodoxy defined itself against it, and Conservative Judaism took a middle course in America. Hasidism, a movement of devotion led by dynasties of rebbes, began in eighteenth-century Eastern Europe.

2c. Empire, Missions, and Migration

Most of today's religious map was drawn by empires and traders. Arab armies carried Islam from Spain to Central Asia within a century of Muhammad's death, but merchants and Sufi mystics carried it to Southeast Asia, which is how Indonesia became the largest Muslim country without ever being conquered by a Muslim power. Spain and Portugal brought Catholicism to Latin America and the Philippines from the sixteenth century. Protestant and Catholic missions of the nineteenth and twentieth centuries brought Christianity to most of Africa south of the Sahara and to parts of Asia, especially Korea.

Colonial states also built institutions that outlived them. In India the British counted people by religion and caste in their censuses, and they set up boards to supervise Hindu and Muslim endowments, the ancestors of the state temple departments of Module 10 and the waqf boards of Module 9. Migration since 1945 has spread every tradition further. South Asians brought Hinduism, Sikhism, and Islam to Britain and North America, North Africans and Turks brought Islam to France and Germany, and Latin Americans have remade American Catholicism.

2d. The Twentieth Century

Communist states made the century's largest attempt to abolish religion. The Soviet Union, from 1917, closed most churches, mosques, and synagogues and killed or imprisoned clergy by the tens of thousands. China, after 1949, brought every religion under state control, and in the Cultural Revolution of 1966-76 it closed or wrecked almost every temple, church, and mosque. Both experiments ended in revival: in China after the reforms of 1978, under state supervision (Module 11), and in Russia after 1991, when the Orthodox Church became a partner of the state (Module 6).

Elsewhere the century added new movements and new politics. In 1906 a revival at a mission on Azusa Street in Los Angeles, led by a Black preacher, William Seymour, spread Pentecostalism, a Christianity of the Holy Spirit's direct gifts such as speaking in tongues and healing; it became the fastest-growing form of Christianity (Module 7). The Catholic Church's Second Vatican Council, from 1962 to 1965, allowed Mass in local languages instead of Latin, endorsed religious freedom, and opened dialogue with other churches and religions.

Religion also returned to the center of politics. Partition in 1947 divided British India into Hindu-majority India and Muslim-majority Pakistan, and the violence that followed killed hundreds of thousands of people, by some estimates far more. Israel's founding in 1948 joined a Jewish state to religious institutions under an arrangement Module 12 explains. The 1970s brought a turn: oil money spread Saudi Arabia's strict Salafi Islam abroad, Iran's revolution of 1979 put clerics in power, and America's religious conservatives organized as a political force from the same year. The end of the Cold War, in 1991, reopened Eastern Europe and Central Asia to every faith.

What this history explains can be put briefly. Catholicism is centralized because Rome built a monarchy and kept it; Orthodoxy is national because its churches grew up with Byzantine and later national states; Protestantism has no center because it rejected one. Islam has no church because none was founded, so states and scholars compete to speak for it. Hinduism and Buddhism have depended on rulers to protect and regulate their temples and monks, and they still do. Judaism is decentralized because the rabbis rebuilt it without a Temple. The modules that follow take each tradition as it stands now.

Worked example — Christianity's Center Moves South

Inputs: Pew's estimates for 1910, from its 2011 report: about 600 million Christians worldwide, about two-thirds of them in Europe, and about 9 million in Africa south of the Sahara. For 2020, Pew's report of 2025: 505 million Christians in Europe, 22.3% of the world's 2.27 billion, and 697 million in Africa south of the Sahara, 30.7%. Step 1, Europe in 1910: two-thirds of 600 million is about 400 million. Step 2, Europe's growth: from about 400 million to 505 million is a rise of about 26% in 110 years, while its share of all Christians fell from about 67% to 22.3%. Step 3, Africa's growth: from 9 million to 697 million is a 77-fold increase. Step 4, Africa's share: 9 ÷ 600 = 1.5% in 1910, against 30.7% in 2020. Step 5, the crossing point: Pew's figures put Africa south of the Sahara ahead of Europe some time between 2010, when it held 24.8% of Christians against Europe's 25.8%, and 2020. Result: Europe still has more Christians than it did in 1910, but its share collapsed because Christianity grew roughly 77-fold in Africa. The WCD projects Africa to hold about half of all Christians by 2075, so the leaders, the money, and the arguments of the churches are moving south, a shift Modules 4 to 7 follow.

Module 2 Key Points

How the Religions Got Here: A Short History

• Rome destroyed the Temple in 70 CE; rabbis and synagogues replaced priests and sacrifice, which is why Judaism has no central authority.

• Islam split over who should lead after Muhammad died in 632; Shia Islam later built a clerical hierarchy that Sunni Islam lacks.

• Christianity split East from West in 1054 and divided again from 1517; the Catholic Church centralized in response.

• Communist states suppressed religion; it revived in China after 1978 and in Russia after 1991, under state supervision or partnership.

• About two-thirds of Christians lived in Europe in 1910; by 2020 Africa south of the Sahara held more of them than Europe.

Module 2 Quiz

Check Your Understanding

1. Why does Judaism have no central religious authority today?

A) Rabbis and synagogues replaced the Temple after 70 CE.
B) The Romans forbade any Jewish leader to hold authority over communities outside Judea.
C) Jewish law requires each congregation to elect its own leaders every year.
D) A council of rabbis that once governed all Jews was dissolved in 1948.

2. What was the original dispute between Sunni and Shia Muslims?

A) Whether the Quran could be translated out of Arabic for converts
B) Whether Muslims should pray toward Jerusalem or toward Mecca
C) Who should lead after Muhammad died in 632: the Shia backed his family, through his cousin and son-in-law Ali
D) Whether the caliph or the scholars had the final word on Islamic law, a dispute settled at Karbala

3. What did the Second Vatican Council (1962-65) change?

A) It declared the pope infallible when defining doctrine.
B) It ended the split between Rome and Constantinople and restored full communion between them.
C) It moved the papacy's courts out of Rome.
D) It allowed Mass in local languages and endorsed religious freedom.

4. Where did Pentecostalism's modern spread begin, in 1906?

A) Seoul, South Korea
B) São Paulo, Brazil
C) Wittenberg, Germany
D) Los Angeles

5. What happened to the share of the world's Christians living in Europe between 1910 and 2020?

A) It rose, as Europe's population grew.
B) It held at about half throughout the century.
C) It fell from about two-thirds to about a fifth.
D) It fell from about half to a third, as Latin America grew faster than Europe.

Module 3 — Growing, Shrinking, Switching

Births, Conversions, and the Rise of the Unaffiliated

Recommended Reading / Reference

Book: Ronald Inglehart, *Religion's Sudden Decline: What's Causing It, and What Comes Next?* (2021), the World Values Survey's founder on why religion has fallen fastest in secure, prosperous countries

Report: Pew Research Center, *Around the World, Many People Are Leaving Their Childhood Religions* (March 26, 2025), a survey of nearly 80,000 adults in 36 countries

3a. The Decade from 2010 to 2020

Between 2010 and 2020 the world's population grew by about 12%, and religions grew at very different speeds. Muslims grew by 347 million, or 20.7%, the most of any group, raising their share of humanity by 1.8 points. Christians grew by 122 million, 5.7%, so their share fell by 1.8 points, the largest fall of any group. The unaffiliated grew by 270 million, 16.5%, and Hindus by 126 million, keeping their share level. Jews grew by nearly a million. Buddhists were the only major group to shrink in absolute numbers, by 19 million.

Pew identifies three forces behind these changes: births, deaths, and switching, the movement of adults out of the religion they were raised in. Migration moves people between countries but does not change world totals. Of the three, the first two depend on the age and fertility of each group, and the third on choices made by adults. Their balance differs sharply by religion, and so does the outlook each implies.

3b. Births and Age

Religions with young members grow even if no one converts. In 2020 the median Muslim was 24.1 years old, the median Hindu 28.6, and the median Christian 30.8, against 36.8 for the unaffiliated, 38.2 for Jews, and 39.8 for Buddhists. A third of Muslims were under 15, so a large generation was about to enter its childbearing years. Fertility added to the effect: in the years 2010-15 used in Pew's model, Muslim women had an average of 3.1 children, Christian women 2.7, Hindu women 2.4, Jewish women 2.3, unaffiliated women 1.7, and Buddhist women 1.6. A rate of about 2.1 keeps a population level.

Geography explains most of the differences. Muslims and Christians are concentrated in Africa and South Asia, where fertility is high, while the unaffiliated and Buddhists are concentrated in East Asia and Europe, where it is among the lowest in the world. Fertility is falling in almost every country, including Muslim-majority ones, so the gap between groups is expected to narrow, but because today's young populations will have children for decades, the effect will last well past the middle of the century.

3c. Switching

Pew estimates that about one in ten adults aged 18 to 54 worldwide no longer belongs to the religion they were raised in, using surveys from 117 countries covering 92% of the world's adults in that age range. The losses are uneven. For every 100 people raised Christian, 17.1 have left and 5.5 have joined from other backgrounds, a net loss of 11.6. For every 100 raised Buddhist, 22.1 have left and 12.3 joined. For every 100 raised with no religion, 7.5 have taken one up and 24.2 have joined, a net gain of 16.7. Hindus and Muslims keep about 99% of those they raise.

A survey of nearly 80,000 adults in 36 countries in 2023-24 showed where switching is common. Half of South Koreans no longer belong to the religion of their childhood, as do 36% of the Dutch and 28% of Americans. In Spain 36% of all adults have left Christianity; 10% of Spaniards were raised without a religion, but 44% have none today. Germany loses about 20 Christians for each one it gains. In Japan, 40% of those raised Buddhist now have no religion. Switching is almost absent in Indonesia, India, Bangladesh, and Israel, where fewer than 1% have left the majority religion.

Most switching runs one way. Worldwide, for every adult raised without religion who took one up, 3.2 raised in a religion left it. In the United States, where Pew's broader count of switching includes moves between Protestant and Catholic churches, 35% of adults have left their childhood religion, and 85% of those who switched did so by the age of 30. Protestant churches keep 70% of those they raise and the Catholic Church 57%.

3d. America's Plateau

For a generation the United States was the great exception to secularization in rich countries, and then it was not. Pew's surveys show the Christian share of adults falling from 78% in 2007 to 71% in 2014 and to the level of 2023-24 that Module 1 gives, while the unaffiliated rose from 16% to 23% to 29%. The mainline Protestant churches fell from 18% of adults to 11%, and evangelicals from 26% to 23%. Then the fall stopped: the Christian share has stayed between 60% and 64% in Pew's polling since about 2019, and the share praying daily has held at 44-46% since 2021.

The plateau may not last. Each generation is less religious than the one before: only 46% of adults born between 2000 and 2006 are Christian, against 80% of those over 74, and Pew notes that no recent birth cohort has become more religious as it aged. Stability would require today's young adults to grow more religious with age, which Pew says has no recent precedent. Other surveys agree on the level and differ on details: Gallup counted 24% with no religion in 2025, its highest figure, and the Public Religion Research Institute (PRRI), surveying 40,000 adults, found 66% Christian and 28% unaffiliated.

The newest pattern is a reversal between young men and young women. In PRRI's survey for 2025, 43% of women aged 18 to 29 had no religion, against 35% of men the same age; in 2013 the shares were 29% and 35%. Gallup found that the share of men aged 18 to 29 calling religion very important in their lives rose from 28% in 2022-23 to 42% in 2024-25, while young women stayed near 30%. Gallup's samples of young adults are small, with margins of error of 7 to 10 points, and it says only further polling will show whether the change lasts.

Claims of a wider youth revival have not survived checking. Barna, a Christian research firm, reported in 2025 that members of Generation Z who attend church go almost twice a month, nearly double the rate of 2020. Ryan Burge, a political scientist at Washington University in St. Louis who studies American religion, pointed out that the figures describe only people who already attend, not young adults as a whole, and that other data show no rise in religiosity among the young.

3e. Europe's Departures

Europe's state-linked churches publish membership figures, and they show the decline in detail. At the end of 2025 Germany's Catholic Church had 19.2 million members, 23% of the population, and the Protestant churches of the EKD, the Evangelical Church in Germany, had about 17.4 million. Together they counted 36.6 million, just under 44% of Germans, having fallen below half in 2021. About 307,000 people formally left the Catholic Church in 2025 and 350,000 the Protestant churches, about 657,000 in all. In Germany

leaving is a legal act, declared at a registry office or a local court, because it ends the member's church tax (Module 13).

Britain produced the decade's most publicized claim of revival, and its collapse. In April 2025 the Bible Society, a Christian charity, published “The Quiet Revival,” based on two YouGov online polls, which reported that monthly churchgoing in England and Wales had risen from 8% of adults in 2018 to 12% in 2024, and from 4% to 16% among 18- to 24-year-olds. In March 2026 YouGov admitted that its checks against fraudulent and inattentive respondents had not been switched on for the 2024 survey, through human error. The Bible Society said the data could not be relied on, and the report was withdrawn.

The long-running British Social Attitudes survey, run by NatCen, found in May 2026 “no revival in sight.” Only 5% of adults attended church weekly, against 8% in 2018. Among Christians under 35, monthly attendance was 26%, against an average of 36% in the three years before the pandemic. Only 25% of adults under 35 identified as Christian, against 52% of those over 55. Scotland's census of 2022 found a majority with no religion for the first time.

3f. Latin America and Africa

Latin America, home to the largest Catholic population, is changing faster than any region. Brazil's census of 2022, published in June 2025, found Catholics down to 56.7% of people aged 10 and over, from 65.1% in 2010, the lowest share in its census history. Evangelicals rose from 21.6% to 26.9%, 47.4 million people, and those with no religion from 7.9% to 9.3%. The future shows in the age profile: evangelicals were 31.6% of children aged 10 to 14, while Catholics were 72% of people over 80.

Across the region the change has two directions. The Latinobarómetro survey, covering 17 countries, found Catholics down from 80% of adults in 1995 to 54% in 2024, while evangelicals and people with no religion each made up roughly a fifth. Uruguay, long the region's most secular country, has a majority with no religion, 52%. Central America leans evangelical: Honduras and Guatemala have the region's highest evangelical shares, around 40%. Latin Americans who leave Catholicism divide, in other words, between Pentecostal churches and none at all.

Africa is where Christianity and Islam both grow fastest. The WCD counts 780 million Christians in Africa in mid-2026, growing 2.6% a year, faster than on any other continent, and it expects the Democratic Republic of the Congo, not the United States, eventually to have the most Christians of any country. Switching there is rare in either direction, and Nigeria, whose population is about evenly divided between Christians and Muslims, has almost none. Africa's religious growth is a matter of births, and of young populations that will keep growing for decades.

3g. The Unaffiliated

The unaffiliated are often described as atheists, but most are not. In Pew's American survey of 2023-24, 5% of adults called themselves atheists and 6% agnostics, while 19% said their religion was “nothing in particular,” the largest group. Many of the last believe in God or a higher power and some pray. The WCD's narrower count, 765 million agnostics and 147 million atheists in mid-2026, grows only slowly, and its count of atheists is falling slightly, because the unaffiliated live mainly in countries with few births.

The unaffiliated also have little institutional life. Humanist and secular associations exist in most rich countries, and a few governments, Belgium's and Norway's among them, fund them alongside religious bodies, but their memberships are small. Most people without religion simply live without it. That is one

reason their numbers depend on recruitment: they gain by switching in each generation, but they have few children and few institutions to raise children in a secular identity, a balance this module's worked example measures.

3h. Is Secularization Inevitable? The Cases as Their Advocates Make Them

The case that it is: Steve Bruce and David Voas, British sociologists, argued in 2023 that the evidence is now strong enough to call secularization “vindicated.” Each generation in almost every rich country is less religious than its parents, and people rarely become more religious as they age, so decline proceeds by replacement as older believers die. Britain's non-religious share rose from 40% of adults in 1981 to 62% in 2017 on the European Values Survey, and in America 89% of those born before 1950 had a religion, against 63% of those born in the 1990s (General Social Survey, 2018).

Ronald Inglehart and Pippa Norris explain why. Where life is secure, with incomes, health care, and pensions that protect people against disaster, the need for religion's comfort fades. The United States, they add, was never a real exception: it was religious for longer because it is less secure than other rich countries, and Mark Chaves and David Voas showed in 2016 that cohort replacement drives its decline too. On this view plateaus and revivals are pauses in a long fall.

The case that it is not: Rodney Stark and Laurence Iannaccone, the founders of the religious-economies school, argue that religion thrives where many churches compete for members, as in America, and fades where a lazy state church holds a monopoly, as in Scandinavia; decline is a market failure, not a law of modernity. Others point to demography. The political scientist Eric Kaufmann argues that religious people have more children, so religious populations inherit the future. Pew's projections of 2017, made on its older baseline before the recount published in 2025, expected the unaffiliated share of the world to fall, not rise, from 16% in 2015 to 13% in 2060.

The skeptics add that predictions of religion's end are old, made since the Enlightenment and repeatedly disappointed. Religion returned to Russia and China after decades of state atheism (Module 2); Pentecostalism grew from nothing to hundreds of millions in a century (Module 7); and the American decline paused around 2019 while young American men grew more religious.

What the evidence says: in rich countries the pattern of generational decline is consistent and recent data have not broken it. America's plateau is real but Pew itself warns it would require young adults to become more religious with age, which has no recent precedent. The claims of revival made in 2025 either fell apart, as Britain's did, or described a narrow group, as Barna's did; Gallup's rise among young men is the strongest sign, measured on small samples over two years. Competition does not explain Europe well: Catholic Spain, without a Protestant state church, has secularized as fast as Lutheran Sweden.

Worldwide, the evidence runs the other way. The religious share of humanity fell by only about a point between 2010 and 2020, to 76%, because the fastest-growing populations are also among the most religious, and switching is rare in Africa, the Middle East, and South Asia. Pew has not yet published projections from its 2020 baseline, so the strongest claims about the future rest on older models.

The course's reading, stated once: secularization by generational replacement is the best-supported description of rich, secure societies, and nothing in the data of 2025-26 reverses it, though plateaus like America's can last years. It is not inevitable for the world as a whole on any horizon that matters: the next decades of population growth belong to young, religious societies, so humanity is unlikely to become less

religious soon even as particular countries do. The open question is whether falling fertility and rising security in Africa and South Asia start the same generational change there.

Worked example — Births Against Switching

Inputs: Pew's global switching rates per 100 people raised in each group (Christians: 17.1 left, 5.5 joined; Muslims: about balanced; unaffiliated: 7.5 left, 24.2 joined; Buddhists: 22.1 left, 12.3 joined) and the fertility rates of Pew's model for 2010-15 (Christians 2.7, Muslims 3.1, unaffiliated 1.7, Buddhists 1.6). The assumptions are simplifications: children are raised in their parents' current group, half of each group is women, and deaths and age are ignored. Step 1, start with 1,000 adults raised in each group and apply switching. Christians: 1,000 − 171 + 55 = 884. Muslims: 1,000. Unaffiliated: 1,000 − 75 + 242 = 1,167. Buddhists: 1,000 − 221 + 123 = 902. Step 2, count the women: 442, 500, 583.5, and 451. Step 3, multiply by fertility to get the next generation. Christians: 442 × 2.7 = 1,193. Muslims: 500 × 3.1 = 1,550. Unaffiliated: 583.5 × 1.7 = 992. Buddhists: 451 × 1.6 = 722. Step 4, separate the two forces for Christians and Muslims. Switching alone gives Muslims a lead of 1,000 ÷ 884 = 1.13; fertility alone gives 3.1 ÷ 2.7 = 1.15; together, 1,550 ÷ 1,193 = 1.30. Result: in this sketch the two forces contribute about equally to Islam's faster growth, before counting its younger age. Buddhism shrinks because it loses on both. The unaffiliated gain the most by switching, yet their next generation is smaller than the one that raised it, so they must keep recruiting from the religious just to hold their numbers.

Module 3 Key Points

Growing, Shrinking, Switching

• From 2010 to 2020 Muslims grew by 347 million, the most of any group; Buddhists were the only major group to shrink.

• For every 100 people raised Christian, 17.1 have left and 5.5 have joined; the unaffiliated gain the most from switching.

• America's Christian share fell from 78% in 2007 and has held between 60% and 64% in Pew's polling since about 2019.

• Germany's two largest churches lost about 657,000 members in 2025 and now hold just under 44% of Germans.

• Brazil's Catholic share fell from 65.1% in 2010 to 56.7% in 2022, while evangelicals rose to 26.9%.

• The course's reading: rich societies keep secularizing by generational replacement, but the world is unlikely to become much less religious soon.

Module 3 Quiz

Check Your Understanding

1. Which major group was the only one to shrink in absolute numbers between 2010 and 2020?

A) Buddhists
B) Jews
C) Christians, whose share fell by 1.8 points
D) The unaffiliated, as China's population aged

2. What does Pew's global estimate show for people raised Christian?

A) They keep about 99% of those raised in the faith
B) For every 100 raised Christian, 17.1 have left and 5.5 have joined, a net loss of 11.6
C) Losses and gains roughly cancel out
D) For every 100 raised Christian, 5.5 have left and 17.1 have joined, a net gain

3. What did Pew's surveys find about the Christian share of American adults?

A) It fell from 78% in 2007 and has held near 62% since about 2019.
B) It rose for the first time since the 1990s, led by young men.
C) It fell below half for the first time.
D) It kept falling by about a point a year, as fast as in the decade from 2007 to 2017.

4. Why was Britain's “Quiet Revival” report withdrawn in March 2026?

A) Its author retracted under pressure
B) Its poll data were unreliable
C) Church attendance counts contradicted it
D) A court ruled its data unlawful

5. What is the course's reading on whether secularization is inevitable?

A) Secularization has stalled in rich countries since the pandemic, as young men return to church
B) The whole world is secularizing at Europe's pace, and religion will be a minority by 2050
C) Competition among churches reverses decline wherever governments stop funding a state church, as the American plateau shows
D) Rich societies keep secularizing, but the world is unlikely to become much less religious soon, because its fastest-growing populations are the most religious

Module 4 — The Catholic Church: How It Is Run

The Pope, the Curia, the Cardinals, and the Bishops

Recommended Reading / Reference

Book: Thomas J. Reese, *Inside the Vatican: The Politics and Organization of the Catholic Church* (1996), a Jesuit political scientist's account of how the pope, the Curia, and the bishops actually work, still the standard guide to the machinery

Reference: Pope Francis, *Praedicate Evangelium* (2022), the constitution that organizes the Roman Curia, and Agenzia Fides, *Catholic Church Statistics 2026* (October 16, 2026), drawn from the Vatican's statistical yearbook

4a. Belief, Practice, and Numbers

Catholics believe that Christ founded one Church on the apostles, with Peter at their head, and that the bishops are the apostles' successors and the pope, as bishop of Rome, Peter's. Authority to teach, the magisterium, belongs to the bishops in communion with the pope. Worship centers on seven sacraments, the rites through which Catholics believe God gives grace, above all the Eucharist, celebrated at Mass, which Catholics are obliged to attend each Sunday. Devotion to Mary and the saints, religious orders of monks, friars, and nuns, and a body of canon law that governs everything from marriage to the election of popes complete the picture.

The Vatican counts every baptized Catholic, and its yearbook data for 2024, published by the missionary news agency Fides in October 2026, give 1,422,144,000 Catholics, 17.8% of the world's people. The Americas have 679 million. Africa, with 288.3 million, has now overtaken Europe, with 287.2 million, and added 7.6 million Catholics in a year to Europe's 0.9 million. The WCD's lower count, 1.28 billion in 2026, leaves out people who were baptized but no longer practice or identify.

The clergy are fewer and older in the north and growing in the south. The Church had 407,421 priests at the end of 2024, the first rise in five years: Africa gained 1,676 and Asia 1,065, while Europe lost 2,483. There are 3,491 Catholics for every priest. The number of seminarians, 103,604, has fallen for thirteen years running, and only Africa's grew. The Church had 5,525 bishops, 3,047 dioceses and equivalent territories, 52,102 permanent deacons, and 580,131 religious sisters, a number that fell by 9,292 in a year.

4b. The Pope and the Holy See

The pope holds supreme, full, and immediate power over the whole Church, in the words of canon law: he legislates, governs, and judges, and no appeal lies against his decisions. He rules through two legal persons that are often confused. The Holy See is the Church's central government, a sovereign entity under international law that is older than any modern state. Vatican City State is the territory, 44 hectares in the middle of Rome, created by the Lateran Treaty with Italy in 1929 so that the pope would never again be a subject of another government.

The Holy See is a diplomatic power. At the start of 2026 it had full diplomatic relations with 184 states, along with the European Union and the Sovereign Military Order of Malta, and 93 of the embassies accredited to it were based in Rome. It has no relations at all with China, Afghanistan, Bhutan, North Korea, or the Maldives, and it keeps non-diplomatic delegates in Saudi Arabia and a few other countries. It sits at the

United Nations as a permanent observer. Its envoys, the nuncios, are both ambassadors to governments and the pope's eyes on local churches, and they shape the choice of new bishops.

Vatican City itself is run by a governorate, which handles the museums, the police, the post office, and the state's budget. In 2025 Francis named a nun, Sister Raffaella Petrini, to lead it, the first woman in the post, and in November 2025 Leo XIV amended the law so that a woman may also preside over the commission that legislates for the city. The territory's tiny size hides its importance: the museums earn much of the city-state's income, and its sovereignty protects the Church's archives, courts, and finances from any other state's law.

4c. The Curia

The pope governs through the Roman Curia, the Church's civil service, reorganized by Francis's constitution *Praedicate Evangelium* in 2022. It has 16 dicasteries, departments roughly like ministries, alongside the Secretariat of State, which coordinates the whole and runs diplomacy, and the Secretariat for the Economy, which oversees money. The constitution's main change was that any baptized Catholic, including a lay woman, may now head a dicastery, where before almost all were cardinals.

The most powerful offices are few. The Secretary of State, Cardinal Pietro Parolin, has held the post since 2013. The Dicastery for the Doctrine of the Faith, under Cardinal Víctor Manuel Fernández, guards doctrine and judges the gravest crimes, including the sexual abuse of minors by clergy. The Dicastery for Bishops proposes bishops to the pope; Leo XIV ran it from 2023 until his election, and he named Archbishop Filippo Iannone to succeed him in 2025. Two women lead dicasteries: Sister Simona Brambilla, consecrated life, since January 2025, and Sister Alessandra Smerilli, integral human development, since September 2026; Montse Alvarado takes over communications on November 1, 2026.

Below Rome, the Church is a federation of dioceses, each governed by a bishop with real power. He appoints and moves priests, controls the diocese's property and money, runs its schools and charities, and answers to the pope alone; a bishops' conference coordinates the bishops of a country but cannot command them. When America's bishops voted 216 to 5 in November 2025 to approve a special message opposing “the indiscriminate mass deportation of people,” their first such message since 2013, they spoke as a conference, while each bishop remained free to act on his own.

4d. Cardinals and the Conclave

Cardinals are the pope's senior advisers, named by him, and those under 80 elect his successor. A rule set by Paul VI caps the electors at 120, but popes have often exceeded it: 135 were eligible when Francis died on April 21, 2025. In June 2026 the College had 241 members, 117 of them electors, of whom Francis had named 96, Benedict XVI 17, and John Paul II 4. Leo XIV had created no cardinals by October 2026, so with one more elector turning 80 in July the College held about 116 or 117 electors, depending on how one counts Cardinal Giovanni Angelo Becciu, who gave up a cardinal's rights in 2020.

A conclave locks the electors in the Sistine Chapel until one candidate wins two-thirds of the votes, under rules set by John Paul II in 1996. In 2025, 133 electors from more than 70 countries entered on May 7, the largest conclave in the Church's history, and elected Cardinal Robert Prevost on the fourth ballot the next day. Leo has also revived the College as a consultative body. He called about 170 cardinals to an extraordinary consistory, a formal meeting with the pope, on January 7-8, 2026, and said such meetings would be held every year. On October 8, 2026 the cardinal-bishops elected Cardinal Luis Antonio Tagle, a

Filipino aged 69, as dean of the College. The dean convenes the cardinals when a pope dies and, if he is under 80, presides over the conclave.

4e. Leo XIV

Robert Francis Prevost was born in Chicago on September 14, 1955, and is the first pope born in the United States. A member of the Order of St. Augustine, he spent much of his career in Peru, as a missionary, as bishop of Chiclayo from 2015 to 2023, and as a naturalized citizen. He led the Augustinians worldwide from 2001 to 2013, and in 2023 Francis brought him to Rome to run the Dicastery for Bishops and made him a cardinal. He took his name partly after Leo XIII, whose encyclical *Rerum novarum* of 1891 answered the industrial revolution, because, he said, the Church must now answer artificial intelligence.

His first documents followed that line. *Dilexi te*, an apostolic exhortation on love for the poor published in October 2025, was begun by Francis and finished by Leo. *Magnifica humanitas*, his first encyclical, published on May 25, 2026, is about AI: it holds that human dignity, not efficiency, is the measure of progress, that machines must not hold responsibility over human beings, and that decisions of life and death in war must not be automated. He has criticized the treatment of migrants in American detention, while saying that every country may decide whom it admits.

He travels widely: to Turkey and Lebanon in late 2025, and in 2026 to Monaco, to Algeria, Cameroon, Angola, and Equatorial Guinea in April, to Spain in June, and to France in September. On October 11, 2026 he announced that he would have surgery on a nodule in his lung. Surgeons at Rome's Gemelli hospital removed the lower lobe of his right lung on October 13, the Vatican said the diagnosis was lung adenocarcinoma, a form of cancer, and he went home on October 17. On October 21 his doctors said tests had found no spread and that he needed no further treatment. His surgeon saw no reason to cancel his trip to Uruguay, Argentina, and Peru on November 6-17.

4f. Synodality, Women, and the Traditionalists

Francis's main reform of governance was synodality, a process of consulting clergy and laity at every level before decisions. The Synod of Bishops met on it in 2023 and 2024, and Leo has kept the process going: dioceses hold evaluation assemblies in the first half of 2027, bishops' conferences in the second, continents early in 2028, and an ecclesial assembly meets with the pope in the Vatican in October 2028. Germany's bishops and lay Catholics want a standing national synodal council that would share decisions with the bishops; it needs Rome's approval, which it did not have by October 2026.

The most watched question is women's ordination. The priesthood is closed to women by teaching that recent popes have called definitive. The diaconate, the first order of clergy, has been studied: a commission Francis set up in 2020 voted 7 to 1 in 2022 to exclude women deacons in the sense of ordination for now, without a definitive judgment, and unanimously to study other, non-ordained ministries for women; the Vatican published its conclusion in December 2025. The 2024 synod's final document said the question “remains open.”

On the other side, traditionalists object to the reforms of the Second Vatican Council. Francis restricted the old Latin Mass in 2021, and Leo has kept the restrictions while asking bishops for “generous inclusion” of those attached to it. The Society of St. Pius X, founded by Archbishop Marcel Lefebvre, who was excommunicated in 1988 for consecrating bishops without papal approval, did the same again. On July 1, 2026, at its seminary in Écône, Switzerland, two of its bishops consecrated four new ones despite Leo's

public plea, “Please turn back.” The next day Rome declared all six excommunicated and the Society in schism.

4g. China's Bishops

China is the one large country where the pope cannot simply appoint bishops. Since 1957 the state has run a Chinese Catholic Patriotic Association, and for decades an unregistered “underground” church loyal to Rome lived beside it. The Provisional Agreement signed in 2018, renewed in 2020 and 2022, and extended in October 2024 for four years, to 2028, gives candidates chosen through Chinese church bodies to the pope, who has the final say. Its text has never been published.

The agreement works unevenly. During the vacancy after Francis's death, Chinese bodies “elected” two bishops on their own, and Leo later approved both. By mid-October 2026 at least eight bishops had been ordained with his approval, among them the first papally appointed bishop of Datong since 1947 and a new archbishop of Chongqing, a see vacant since 2001. Beijing's announcements of each ordination omit the pope's role, while Rome's stress it. Critics, including Hong Kong's retired Cardinal Joseph Zen, call the deal a betrayal; the Vatican calls it the only way to give China's Catholics bishops in communion with Rome.

4h. Has the Church's Response to Abuse Worked? The Cases as Their Advocates Make Them

The case that it has: the Church's defenders point to rules that did not exist a generation ago. America's bishops adopted binding norms in 2002, with outside audits and lay review boards. In 2019 Francis abolished pontifical secrecy for abuse cases, so that records can go to civil authorities, and his law *Vos estis lux mundi*, made permanent in 2023, requires clergy to report abuse and covers bishops who cover it up. A Pontifical Commission for the Protection of Minors, founded in 2014, now publishes yearly reports. Rome dissolved the Peruvian movement Sodalitium Christianae Vitae in January 2025 after an inquiry into abuse by its founder and leaders, and the movement had paid $5.35 million to 83 victims.

The case that it has not: survivors and their advocates answer that the rules depend on bishops judging bishops, and that few bishops have been punished for covering up abuse. The commission's own second report, of October 2025, found a “global data gap” and drew on only 18 bishops' conferences, mainly in Africa and Europe. The case of Father Marko Rupnik, a Slovenian Jesuit artist accused by women of abuse in the 1990s, shows the delays. Rome first ruled it too old to try, reopened it in 2023, and in July 2026 denied reports of a verdict, while the accusers' lawyer complained of secrecy. In America, dioceses are still paying for abuse decades old (Module 5).

What the evidence says: the legal machinery is real. Reporting obligations, procedures for investigating bishops, and safeguarding offices now exist across the Church, and the commission meets and reports. What cannot be measured is the result. The commission itself says the Church lacks data across most of the world, so no one can say whether abuse has fallen outside the few countries with long series of records. The Rupnik case and the slow judgments of bishops show that enforcement still depends on Rome's will in each case.

The course's reading, stated once: the Church's response has worked as rule-making and has not yet worked as accountability. It now has laws that would have stopped much of the cover-up of earlier decades, but the punishment of bishops remains rare and slow, and the absence of global data means its claims of

progress cannot be checked. The test of the coming years is whether the commission's reports start to include numbers, country by country, and whether cases like Rupnik's end in public verdicts.

Worked example — Conclave Arithmetic

Inputs: the two-thirds rule; 133 electors in the conclave of May 2025; 117 electors in June 2026, 96 of them named by Francis; 13 electors turning 80 during 2027; and Paul VI's cap of 120. Step 1, the 2025 threshold: two-thirds of 133 is 88.7, so a candidate needed 89 votes, and a bloc of 45, more than a third, could block anyone. Step 2, today's threshold: with about 116 electors, two-thirds is 77.3, so 78 votes elect and 39 block. Step 3, the College by the end of 2027 if Leo names no one: 13 more electors turn 80 during 2027, leaving about 103, on the National Catholic Register's projection. Step 4, suppose Leo held a consistory in 2027 and named enough electors to return to the cap of 120: 120 − 104 = 16 new electors. Step 5, his share: 16 ÷ 120 = 13% of the electors, far short of the 41 needed to block (one more than a third of 120). Francis's appointees would still hold roughly three-quarters of the votes. Result: a pope reshapes the electorate slowly, by about one consistory's worth of cardinals every year or two, and Francis's appointments will dominate any conclave held before about 2030 unless Leo exceeds the cap, as Francis did.

Module 4 Key Points

The Catholic Church: How It Is Run

• The Vatican's yearbook data for 2024 count 1.42 billion Catholics, 17.8% of the world; Africa now has more than Europe.

• The pope is an absolute monarch, heading the Holy See, recognized by 184 states, and the 44-hectare Vatican City State.

• Leo XIV, born in Chicago in 1955, was elected on the fourth ballot on May 8, 2025, by 133 cardinal electors.

• About 116-117 cardinals could vote in October 2026; Francis named most of them, and Leo had named none.

• The Society of St. Pius X consecrated four bishops without papal approval on July 1, 2026; Rome declared it in schism.

• The course's reading: the Church has built rules against abuse, but bishops' accountability and global data remain its weak points.

Module 4 Quiz

Check Your Understanding

1. What is the difference between the Holy See and Vatican City State?

A) They are two names for the same thing, the pope's palace in Rome.

B) Vatican City is the Church's government, and the Holy See is the basilica over St. Peter's tomb, which the Lateran Treaty made part of Italy.

C) The Holy See is the Church's sovereign government; Vatican City is its small territory.

D) The Holy See governs only Catholics in Italy, while Vatican City is the seat of the Church's diplomacy with the 184 states that recognize it.

2. How many votes did a candidate need to be elected pope in the conclave of May 2025?

A) 89 of 133 electors

B) 67

C) Three-quarters

D) Two-thirds plus one of all 241 cardinals, including those over 80

3. Which group did Rome declare to be in schism in July 2026?

A) Germany's national synodal council

B) Opus Dei

C) The Society of St. Pius X

D) The Ukrainian Greek Catholic Church

4. What did the Vatican commission on women deacons conclude, in the summary published in December 2025?

A) It recommended ordaining women deacons from 2028.

B) It said the question was closed forever by infallible teaching.

C) It left the decision to each bishops' conference, starting with Germany's synodal council.

D) It ruled out ordaining women as deacons for now, without a definitive judgment, and backed studying other ministries for women.

5. What does the course conclude about the Church's response to abuse?

A) Its reporting law, made permanent in 2023, now ensures that bishops who cover up abuse are removed

B) Rules exist; accountability and data lag

C) Its abuse data are now complete and published worldwide

D) Rome now leaves abuse cases to bishops' conferences

Module 5 — The Catholic Church: How It Is Paid For

The Vatican's Accounts and the Local Churches' Money

Recommended Reading / Reference

Book: Gerald Posner, *God's Bankers: A History of Money and Power at the Vatican* (2015), an investigative reporter's history of the Vatican's finances from the Papal States to the bank scandals and Francis's reforms

Report: The Holy See's consolidated financial statements for 2024 (November 2025), the Vatican Bank's *Annual Report 2025* (May 2026), and the yearly Peter's Pence report (June 2026)

5a. A Church Funded Locally

The Catholic Church has no central treasury that collects from the world and pays out to it. Its money stays mostly where it is given. A parish lives on the collections and gifts of its members and pays its priest, staff, and buildings; it sends a share, usually a fixed percentage, to its diocese, which pays for the bishop's offices, seminaries, and diocesan services. Religious orders such as the Jesuits or the Franciscans keep their own finances. Only small streams flow from the dioceses to Rome, and some flow back out again, from Rome to poor dioceses in mission lands.

The Church's largest institutions run on fees and public money rather than collections. Fides counts 5,397 Catholic hospitals worldwide and 101,110 health and welfare institutions in all, from clinics and orphanages to homes for the elderly, as well as 103,666 primary schools with 36.3 million pupils and 51,810 secondary schools with 20.3 million. In the United States, the Catholic Health Association counts more than 600 Catholic hospitals and 1,600 long-term care and other facilities, which care for more than one patient in seven each day. They are paid mostly by insurers and government programs.

No one publishes a total for the Church's income or wealth, because no one compiles one: each diocese, order, hospital system, and school is a separate legal and financial body, and most publish little or nothing. In several European countries the state collects money for the Church, chiefly Germany through its church tax, Italy through its 8 per thousand, and Spain through a box on the tax return, and Module 13 explains them. This module follows the money that does reach Rome, and the abuse claims that now weigh on dioceses in the United States.

5b. The Holy See's Budget

The Holy See's consolidated accounts, which include the hospitals it owns, showed a surplus of €1.6 million ($1.8 million) for 2024, after a deficit of €51.2 million in 2023. The Vatican's press office called it a long-awaited turnaround that future years would have to confirm. The operating deficit nearly halved, from €83 million to €44 million, as revenue rose by €79 million, mainly from donations and hospital management, and investments earned €46 million. Without the hospitals the surplus was €18.7 million, helped by a one-off gain from selling old investments.

The core of the spending is the pope's mission: the Curia, diplomacy, the media, and aid to churches abroad. It cost €393.29 million in 2024, of which the largest item, €146.40 million or 37%, supported local churches, mostly poor dioceses in mission territories and Eastern Catholic churches. The Peter's Pence

report for 2025 put the cost of the pope's mission at €404.5 million. The Vatican's main income sources are its investments and property, the museums, contributions from dioceses, and donations.

The heaviest weight is the pension fund. In November 2024 Francis wrote to the cardinals and heads of Vatican offices that the fund faced a serious imbalance and could not meet its obligations in the medium term. He made Cardinal Kevin Farrell its sole administrator and called structural measures urgent. His letter gave no figures. The Associated Press reported in June 2025 a shortfall of about €1 billion, and other reports, drawing on earlier internal estimates, put it at €1.5 billion or more: between two and a half and nearly four years of the pope's mission.

Francis cut costs, including a 10% cut in cardinals' monthly stipends in 2021; Leo XIV restored that pay in September 2026, a cut that had saved about €8,000 a year for each cardinal living in Rome. Leo also changed who manages the money. In October 2025, by a motu proprio, a decree issued on the pope's own initiative, called *Coniuncta cura*, he ended the exclusive right Francis had given the Vatican Bank in 2022 to manage the Holy See's investments. The property office may now invest too, through accredited outside firms, including foreign ones, where they are more efficient.

The Jubilee year of 2025, a holy year of pilgrimage, drew 33,475,369 pilgrims from 185 countries to Rome, by the Vatican's count; 12.57% of them were Americans. Italy's government spent about €1.725 billion on works in Rome for it, by the city's mayor's account. The Vatican has not published what the Jubilee cost or earned it.

5c. The Vatican Bank

The Institute for the Works of Religion (IOR), known as the Vatican Bank, was founded in 1942 to hold the funds of religious orders, dioceses, Vatican staff, and Catholic charities. After decades of scandal, including its role in the collapse of Italy's Banco Ambrosiano in 1982 and money-laundering investigations around 2010, reforms since 2010 have put it under a Vatican financial watchdog and the Council of Europe's anti-money-laundering evaluators, Moneyval. It now serves about 12,000 clients in more than 110 countries, with 115 employees.

Its report for 2025 was its best in ten years. Net income rose 55.5% to €51.0 million, and it passed €24.3 million to the pope, 76.1% more than a year before. Clients' assets, in deposits, managed funds, and custody, were €5.9 billion at the end of 2025, and its own equity was €815.3 million, with a capital ratio of 71.9%, far above any commercial bank's. Its president is François Pauly, who succeeded Jean-Baptiste de Franssu. In February 2026 it launched two indices of shares, with Morningstar, as benchmarks for investing by Catholic rules.

5d. The Property

The Vatican's wealth in property goes back to 1929. Under the Lateran settlement Italy paid the Holy See 750 million lire in cash and a billion lire in state bonds as compensation for the Papal States, which Italy had seized in 1870, and the money was invested in property and shares. Today the Administration of the Patrimony of the Apostolic See (APSA) manages it. In 2025 APSA owned 4,281 properties in Italy and about 1,200 abroad, in London, Paris, Geneva, and Lausanne, through companies it wholly owns, and its equity stood at €2.686 billion.

APSA earned an operating result of €22.8 million in 2025, against an exceptional €62.2 million in 2024 that came from restructuring its portfolio, and its property business earned €44.5 million. It paid €22.7 million into the Holy See's budget. About 40% of its staff work for other Vatican offices, most of them free of charge.

5e. Peter's Pence

Peter's Pence is a collection taken in Catholic churches once a year, usually around the feast of Saints Peter and Paul on June 29, to support the pope. In 2025 it raised €57.6 million, including €54.5 million in donations: €34.7 million from dioceses, €13 million from foundations, €5.4 million from private donors, and €1.4 million from religious institutes. American Catholics gave the most, €14.2 million, followed by Italy's (€3.1 million) and Brazil's (€2.1 million). It spent €59.8 million: €41.2 million on the Holy See's work for the pope's mission and €13.3 million in direct aid to 252 projects in 74 countries.

Many donors assume the collection goes to the poor, and most of it does not. It pays mainly for the Curia, a use the Vatican now states openly in the yearly reports it has published since 2021, after the London property scandal. Giving has risen from €43.5 million in 2022 to €54.3 million in 2024 and €54.5 million in 2025, by the Associated Press's figures and the 2025 report, but there was no surge after Leo's election. Spending fell from €75.4 million in 2024 to €59.8 million.

5f. The London Property Case

The scandal that forced the Vatican to publish more began with a building. Between 2014 and 2018 the Secretariat of State invested about €350 million in a former Harrods warehouse at 60 Sloane Avenue in London, through funds and middlemen, and lost up to €139 million on it. In December 2023 the Vatican's tribunal convicted 9 of 10 defendants, among them Cardinal Giovanni Angelo Becciu, once the Secretariat's second-ranking official. He was sentenced to five years and six months and barred for life from public office, and the court ordered about €200 million in damages.

The appeal went badly for the prosecution. On March 17, 2026 the Vatican's Court of Appeal found a procedural nullity in the first trial and ordered a partial retrial. The prosecutor had not deposited the full investigative record, which voided the indictment, and a papal rescript that changed the procedural rules during the investigation should have been published, which may have tainted the steps based on it. The court did not overturn the verdicts outright, and those acquitted cannot be retried. A hearing was set for October 29, 2026. Becciu has always denied wrongdoing.

5g. Abuse Claims in the United States

The largest new demand on Catholic money comes from abuse claims in America. Many states have opened windows that let survivors sue over abuse decades old, beyond the usual time limits: New York's Child Victims Act did so in 2019, and California's law took effect in 2020. Dioceses faced thousands of new suits at once, and many turned to Chapter 11 of the bankruptcy code, which stops all suits and channels every claim into a single settlement. By March 2026, 44 American Catholic organizations, dioceses, religious orders, and at least one parish, had sought Chapter 11 protection: 29 cases had ended and 15 were pending, the newest including the diocese of El Paso.

Diocese	Settlement	Route	Status
Los Angeles	$880 million	Outside bankruptcy	Agreed 2024; the largest single settlement

Diocese	Settlement	Route	Status
New York	$800 million, covering about 1,300 lawsuits	Outside bankruptcy	Announced May 1, 2026, if every claimant opted in; the deadline passed in July without all of them
San Francisco	$395 million, more than 500 survivors	Chapter 11, filed 2023	Announced June 29, 2026
New Orleans	$230 million, plus possibly $75 million from an insurer; parishes add $60 million	Chapter 11, filed 2020	Approved by a federal judge December 8, 2025, after nearly six years
Camden, New Jersey	$180 million, on top of $87.5 million under its 2024 bankruptcy plan	Chapter 11	Pending court approval in 2026

Associated Press list of the largest settlements, February 18, 2026; Bloomberg Law; local television reports. In New York, the overwhelming majority of claimants had accepted by the deadline, and talks with the rest were continuing in September 2026.

The legal questions turn on what counts as the Church's property. In canon law a diocese, each parish, and many schools and charities are separate bodies, and in many states the civil law agrees, so a diocese's bankruptcy may not reach its parishes' buildings and funds. Insurers who wrote policies decades ago are often the largest payers. In June 2024 the Supreme Court ruled, in *Harrington v. Purdue Pharma*, that bankruptcy plans may not release parties who are not themselves bankrupt, such as parishes or insurers, from claims without the claimants' consent, which makes it harder for a diocese to settle for everyone at once.

5h. Do Diocesan Bankruptcies Serve Survivors or Shield the Church? The Cases as Their Advocates Make Them

The case that they serve survivors: dioceses, and many bankruptcy judges, argue that Chapter 11 is the fair way to pay hundreds of claims against limited assets. Without it, the first survivors to win at trial would take everything and later ones nothing. Bankruptcy brings the insurers to the table, sets one deadline for all claims, and pays every survivor from one fund, while the diocese's schools and charities keep running. The San Francisco and New Orleans settlements, they say, paid survivors hundreds of millions of dollars that thousands of separate trials might never have produced.

The case that they shield the Church: survivors' lawyers and advocacy groups such as BishopAccountability.org answer that bankruptcy lets dioceses cap what they pay. Moving property into parishes and trusts as separate legal bodies, often shortly before filing, puts it out of reach, they say. The cases also drag on, nearly six years in New Orleans, while elderly survivors die waiting and lawyers' fees consume millions. And bankruptcy ends the trials that would have brought out, under oath, what bishops knew and when. Los Angeles and New York, which settled outside bankruptcy, agreed the two largest sums.

What the evidence says: both routes have produced large settlements, and the largest came outside bankruptcy, though Los Angeles and New York are also among the richest dioceses, so the comparison is not clean. Bankruptcy has reliably delayed payment and has limited public disclosure, while it has also brought insurers into settlements and spread payments across all claimants. The Supreme Court's ruling of 2024 cut back the strongest protection bankruptcy offered, the release of parishes and insurers without consent, which has made settlements depend more on survivors' agreement.

The course's reading, stated once: bankruptcy serves survivors as a group where a diocese truly cannot pay every claim, and it shields the Church where it is used to wall off parish and trust assets and to end disclosure. The test is not the forum but transparency: whether a diocese opens its full accounts, including its parishes', to the court and the survivors, and whether the settlement publishes what its bishops knew.

Worked example — Peter's Pence 2025

Inputs: from the report of June 30, 2026, donations of €54.5 million, of which €14.2 million came from the United States and €34.7 million through dioceses, and spending of €59.8 million, of which €41.2 million went to the Holy See's work and €13.3 million to direct aid. Also needed are the €404.5 million cost of the pope's mission and the Vatican's count of 1.422 billion Catholics. Step 1, the American share: 14.2 ÷ 54.5 = 26% of donations. Step 2, the dioceses' share: 34.7 ÷ 54.5 = 63.7%, so most of the money arrives through the annual collection in parishes. Step 3, where it goes: 41.2 ÷ 59.8 = 69% paid for the Curia's work, and 13.3 ÷ 59.8 = 22% went to aid projects, the rest to other costs. Step 4, the gap: spending exceeded total income of €57.6 million by €2.2 million, which the Vatican attributed to exchange rates. Step 5, coverage: the €41.2 million that went to the Holy See's work covered 41.2 ÷ 404.5 = 10.2% of the pope's mission, the “about 10%” the report gives. Step 6, per Catholic: 54.5 million ÷ 1.422 billion = €0.038, under 4 euro cents a year. Result: a collection presented as the pope's charity is mainly a modest contribution to his government, about a tenth of its cost, and a quarter of it comes from one country, the United States, whose dioceses also carry the largest abuse liabilities.

Module 5 Key Points

The Catholic Church: How It Is Paid For

• Most Catholic money never reaches Rome: parishes, dioceses, and orders fund themselves, and hospitals and schools run on fees and public money.

• The Holy See closed 2024 with a €1.6 million surplus after a €51.2 million deficit; its pension fund faces a reported shortfall of €1 billion or more.

• The Vatican Bank earned €51.0 million in 2025, passed €24.3 million to the pope, and held €5.9 billion for clients.

• Peter's Pence drew €54.5 million in donations in 2025, about a quarter from the United States, covering about a tenth of the pope's mission.

• By March 2026, 44 American Catholic organizations had sought bankruptcy; Los Angeles's $880 million is the largest settlement.

• The course's reading: bankruptcy can pay survivors fairly, but it shields the Church where it walls off assets and ends disclosure.

Module 5 Quiz

Check Your Understanding

1. Where does most of the Catholic Church's money come from and stay?

A) Rome

B) The Vatican Bank's profits, which fund parishes and dioceses around the world through the pope's dividend

C) Local parishes and dioceses

D) Church taxes collected by states

2. What did the Holy See's consolidated accounts show for 2024?

A) A deficit of €83 million, its worst ever

B) A €1 billion surplus from property sales

C) A deficit of €51.2 million, as in 2023

D) A small surplus

3. What did Leo XIV's motu proprio Coniuncta cura change in October 2025?

A) It ended the Vatican Bank's exclusive right to invest the Holy See's money

B) It closed the Vatican Bank and moved its accounts to APSA

C) It cut cardinals' pay by 10% to close the deficit

D) It moved the pension fund under the Secretariat for the Economy

4. About what share of Peter's Pence donations came from the United States in 2025?

A) Half

B) About a quarter

C) About a tenth

D) About two-fifths, as its largest donor by far

5. What is the course's reading on diocesan bankruptcies?

A) They are a fraud on survivors

B) They pool claims fairly when assets cannot cover every survivor, but long cases and walled-off parish assets also protect Church property

C) They have sped up payments to survivors

D) They serve survivors better than separate lawsuits, so dioceses facing many claims should file

Module 6 — Orthodoxy and the Anglicans: Churches Without a Pope

Patriarchs, Provinces, Endowments, and a War

Recommended Reading / Reference

Book: Timothy (Kallistos) Ware, *The Orthodox Church: An Introduction to Eastern Christianity* (new edition, 2015), the standard introduction by an English convert who became an Orthodox bishop

Report: Church Commissioners for England, annual report and press release on the endowment's 2025 results (May 25, 2026), and Pew Research Center, *Orthodox Christianity in the 21st Century* (November 2017)

6a. Orthodoxy: A Family of Churches

The Orthodox churches hold that they keep the faith of the undivided church of the first millennium, defined by seven ecumenical councils from Nicaea in 325 to the second Council of Nicaea in 787. Worship centers on the Divine Liturgy, sung in an unchanging form, and on icons, images of Christ and the saints that believers venerate. Parish priests may marry before they are ordained, while bishops are chosen from monks and do not marry. Authority rests in councils of bishops and in tradition rather than in any one office.

Structurally, Orthodoxy is a family of autocephalous churches, a Greek word for self-headed: each elects its own leader, a patriarch, archbishop, or metropolitan, governs itself through its own synod of bishops, and is in communion with the others. Most are national, from the churches of Russia, Serbia, Romania, Bulgaria, and Georgia to Greece's and Cyprus's. The Ecumenical Patriarch of Constantinople, in Istanbul, is first among equals: he has a primacy of honor and convenes, but cannot command another church. The Oriental Orthodox churches, the Coptic, Ethiopian, Armenian, and Syriac, separated from the others in the fifth century and form a family of their own.

Pew counted nearly 260 million Orthodox Christians, including the Oriental churches, in a report of 2017: 12% of the world's Christians, against about 20% a century earlier. Russia has more than 100 million and Ethiopia an estimated 36 million. The WCD counts 293 million in mid-2026, on its broader definition. The Orthodox world is shrinking as a share of Christianity because its heartlands, in Eastern Europe, have low birth rates and long histories of communist rule, while its growth comes mainly from Ethiopia and from diasporas.

6b. Constantinople and Moscow

The two most important Orthodox leaders sit at the ends of a long rivalry. Bartholomew I, born on the Turkish island of Imbros on February 29, 1940, was elected Ecumenical Patriarch on October 22, 1991, and marked 35 years in office in October 2026. His see is ancient and his flock in Turkey tiny; Turkey closed his seminary on the island of Halki in 1971; in May 2026 Bartholomew said that talks with Turkey had succeeded and that it would reopen in September, and in June President Erdoğan issued instructions for its reopening. His authority rests on history and on the Greek and other churches abroad that look to him. Patriarch Kirill of Moscow, born in Leningrad on November 20, 1946, was elected on January 27, 2009 with 508 of 702 votes, and leads by far the largest Orthodox church.

Since the fall of communism the Russian church has become a partner of the Russian state, which returned its property, helped rebuild its churches, and treats it as a pillar of national identity. Kirill has backed the invasion of Ukraine in religious terms, speaking in a sermon of March 2022 of defending “God's truth” and calling Russians and Ukrainians one people. Britain sanctioned him in June 2022 for his support of the war; an attempt to add him to the European Union's sanctions was blocked by Hungary. Bartholomew has condemned the invasion and the theology used to justify it.

The break between them came over Ukraine before the full invasion. In October 2018 Constantinople's synod decided to grant self-government to a new, independent Ukrainian church, and Moscow broke communion with Constantinople in protest. Bartholomew signed the decree of independence, the tomos, on January 5, 2019, for the Orthodox Church of Ukraine, which a council had formed in December 2018. The older Ukrainian Orthodox Church, long a self-governing part of the Moscow Patriarchate, remained the larger body. On October 22, 2026 Bartholomew spoke of “heretical ideologies” born of “hegemonic tendencies” in “a section of Orthodoxy,” without naming a church.

Constantinople has meanwhile moved closer to Rome. On November 28, 2025 Leo XIV and Bartholomew marked the 1,700th anniversary of the Council of Nicaea at its site, the Turkish town of İznik, and the next day signed a joint declaration in Istanbul. They called the Nicene Creed their common bond and committed to keep seeking a common date for Easter, which Catholics and Orthodox, using different calendars, usually celebrate on different Sundays; in 2025 the dates happened to coincide.

6c. Ukraine's Law Against the Moscow-Linked Church

In August 2024 Ukraine's parliament passed a law banning the Russian Orthodox Church in Ukraine and any religious body affiliated with it, and empowering the state's religious affairs agency, the State Service for Ethnopolitics and Freedom of Conscience, to seek a court order dissolving such bodies. The Ukrainian Orthodox Church had declared its full independence from Moscow in May 2022, months after the invasion, by changing its statutes. The agency examined those statutes in 2025 and found that the church still depended on Moscow. It ordered the church to cut its remaining ties by August 18, 2025.

When the deadline passed, the agency formally recognized the church as affiliated with the Russian Orthodox Church, on August 27, 2025. Two days later it sued to dissolve the church's central body, the Kyiv Metropolis, and to transfer its property and funds, except items used in worship, to the state. The church says 154 linked organizations could also be dissolved. Hearings have been postponed repeatedly, most recently on October 7, 2026; about 10,000 citizens have applied to join the case, and no ruling had been issued by late October.

The pressure is also local. Ukraine's security service had investigated more than 100 of the church's priests, charged 50, and secured 26 convictions by August 2024, mostly for collaboration or spreading Russian propaganda. About 15% of the church's parishes had moved to the Orthodox Church of Ukraine by August 2025, by vote of their members. In July 2025 the security service said President Volodymyr Zelensky had stripped the church's leader, Metropolitan Onufriy, of Ukrainian citizenship for holding a Russian passport, which Onufriy denies. United Nations human-rights experts warned of persecution of the church in October 2025.

6d. Ukraine's Law: Security or Religious Freedom? The Cases as Their Advocates Make Them

The case for the law: Ukraine's government and the Orthodox Church of Ukraine argue that a church whose mother church blesses the invading army is a security threat in wartime. Kirill describes the war in religious terms, the Russian church has absorbed the Ukrainian church's dioceses in occupied territory, and Ukrainian courts have convicted priests of collaboration. The 2022 declaration of independence, they say, was a change of words: the church never formally cut its canonical ties, and it refused the 2025 order to break them. The law targets an institution's affiliation, not anyone's faith, and parishes remain free to join the Ukrainian church, as hundreds have.

The case against: the church, its supporters abroad, and the United Nations experts argue that dissolving the church's central body punishes millions of believers for the views of a patriarch their church has publicly rejected. Its leader, Metropolitan Onufriy, condemned the invasion on its first day. Collaboration is already a crime that can be prosecuted case by case, they say. Dissolution and the transfer of property to the state would invite the seizure of churches, violate the freedom of religion that Ukraine has promised to protect under the European Convention on Human Rights, and hand Russia a propaganda gift.

What the evidence says: the security concern rests on real cases. Kirill's support for the war is documented, the Russian church has taken over Ukrainian dioceses in occupied areas, and courts convicted 26 priests by August 2024. Yet those convictions are of individuals, a small number among the church's thousands of clergy, and the case against the institution rests mainly on the agency's reading of its statutes, which the church disputes in court. The courts have yet to rule on dissolution after more than a year.

The course's reading, stated once: Ukraine faces a real threat from a church hierarchy tied to the power invading it, and prosecuting collaborators and letting parishes leave answers that threat. Dissolving the church's central body and taking its property goes further than the evidence of institutional control yet shown, and it risks the religious freedom that separates Ukraine from Russia. The test is whether the courts demand proof that Moscow directs the church today, not only that their histories are linked, and whether they leave its parishes and believers free to choose.

6e. The Anglican Communion

Anglicanism grew from the Church of England's break with Rome in the sixteenth century and spread with the British Empire. Its churches keep bishops and a liturgy rooted in the Book of Common Prayer, combined with Protestant teaching. The Anglican Communion, usually described as about 85 million members in 165 countries, is a fellowship of self-governing national churches, or provinces, joined by four “instruments of communion”: the Archbishop of Canterbury, the Lambeth Conference of bishops held about every ten years, the Anglican Consultative Council, and the meeting of the provinces' leaders, the primates.

The Church of England is the established church of the country. The monarch is its Supreme Governor, 26 of its bishops sit in the House of Lords, Parliament must approve its laws, and the Prime Minister formally passes bishops' names to the monarch. Justin Welby resigned as Archbishop of Canterbury in November 2024, after an independent review found that he had failed to act on abuse by John Smyth, a barrister who ran Christian summer camps. His successor, Sarah Mullally, a former Chief Nursing Officer for England and Bishop of London from 2018, became the first woman in the post: her election was confirmed on January 28, 2026, and she was installed at Canterbury on March 25.

The Communion was already splitting. GAFCON, a movement of conservative Anglicans founded in Jerusalem in 2008 and strongest in Africa, has long opposed the acceptance of same-sex relationships by churches in North America and England. When Mullally was chosen, its chairman, Archbishop Laurent Mbanda of Rwanda, said Canterbury had “chosen a leader who will further divide” the Communion. On October 16, 2025 GAFCON rejected the four instruments of communion centered on Canterbury, saying: “We are not leaving the Anglican Communion; we are the Anglican Communion.”

At a meeting in Abuja, Nigeria, on March 3-6, 2026, attended by more than 400 delegates and bishops whom GAFCON says represent more than 40% of the world's Anglican bishops, it renamed its fellowship the Global Anglican Communion and created a Global Anglican Council of its primates to lead it, with Mbanda as its first chair. In August 2026 the council chose Abuja as the communion's headquarters. GAFCON claims to speak for about 85% of practising Anglicans, a figure no independent count confirms. Canterbury has not named a rival structure in response.

The dispute that drives the split is still unresolved in England itself. In February 2023 the General Synod, the church's parliament of bishops, clergy, and laity, approved prayers of blessing for same-sex couples within ordinary services. In January 2026 the bishops said they would not propose separate blessing services, and on July 13, 2026 a motion saying that committed same-sex relationships could be compatible with Christian discipleship failed. It passed among the clergy (93 to 79) and the laity (101 to 83) but lost among the bishops, 11 to 14, with 4 abstaining.

Church attendance in England is recovering slowly from the pandemic. The church counted an average of 707,000 worshippers a week in 2025, up for the fifth year running but well below the 854,000 of 2019, and more than a third of its regular worshippers are over 70. Its worshipping community, everyone who takes part at least once a month, was 1.023 million, about 2% of England's people.

6f. The Money

The Orthodox churches are funded in very different ways. In Greece the state pays Orthodox priests as civil servants. A plan agreed in 2018 to take about 10,000 clergy off the state payroll in exchange for a fixed yearly subsidy of about €200 million was dropped by the next government, and in June 2026 the finance ministry proposed raising the pay of more than 100 bishops by up to 95%, to €4,671.90 a month, ahead of elections. The Russian church publishes no consolidated accounts; it relies on donations, fees for services, its property, and help from the state.

The Church of England's parishes raise most of its money, chiefly from their members' giving. Behind them stands one of Britain's largest charitable endowments, managed by the Church Commissioners, a body formed in 1948 from older funds that go back to Queen Anne's Bounty of 1704. The endowment was worth £11.6 billion ($15.5 billion) at the end of 2025, after an 8% return, its 17th straight year of gains, against a long-term target of inflation plus 4% a year. In 2025 it spent £282.4 million, including £202.8 million on dioceses and parishes, £52.9 million on the work of bishops and archbishops, and £17.8 million on cathedrals. It also pays pensions earned by clergy before 1998 and funds redress for abuse survivors.

The endowment has its own history to answer for. In January 2023 the Commissioners found that Queen Anne's Bounty had invested heavily in the South Sea Company, which traded enslaved Africans, and pledged £100 million over nine years for investment and grants benefiting communities affected by slavery. An oversight group called that too small and urged a wider fund aiming at £1 billion with outside money. Some members of Parliament called the project legally dubious and said the money should go to parishes, and a legal challenge has delayed it; in July 2026 the church said the fund “has not been abandoned.”

Worked example — An Endowment's Payout

Inputs: the Church Commissioners' endowment of £11.6 billion at the end of 2025; its return of 8% in 2025; its spending of £282.4 million; its long-term target of inflation plus 4% a year; and the Church of England's last consolidated accounts, for 2013, which showed spending of just under £1.43 billion. Step 1, the payout rate: 282.4 ÷ 11,600 = 2.4% of the fund. Step 2, the year's gain: if the fund began 2025 near £11.0 billion, an 8% return earned about £880 million, so the Church spent about a third of the year's gain and reinvested the rest. Step 3, the sustainable rate: an endowment that must last forever can spend only its return after inflation, here a target of 4% a year, or else its real value shrinks. Step 4, the most it could pay: 4% × £11.6 billion = £464 million a year, £182 million more than in 2025. Step 5, against the Church's costs: £282.4 million is 19.7% of the 2013 total, consistent with the Commissioners' own claim of “about one-fifth” today, and £464 million would be about 32%. Result: even spending its entire expected real return, the endowment would pay for about a third of the Church's costs. The parishes' giving remains the base, which is why falling attendance, not investment returns, sets the Church of England's financial future.

Module 6 Key Points

Orthodoxy and the Anglicans: Churches Without a Pope

• Orthodoxy is a family of self-governing churches; the Ecumenical Patriarch, Bartholomew, has a primacy of honor, not command.

• Moscow broke communion with Constantinople in 2018 over Ukraine's independent church, which Bartholomew created in January 2019.

• Ukraine declared the Moscow-linked church affiliated with Russia's in August 2025 and sued to dissolve its central body; no ruling yet.

• Sarah Mullally became the first woman Archbishop of Canterbury in 2026; conservative provinces formed a rival Global Anglican Council in Abuja.

• The Church of England's £11.6 billion endowment returned 8% in 2025 and spent £282.4 million, about a fifth of the Church's costs.

• The course's reading: prosecute collaborators and let parishes choose, but dissolving the church outruns the evidence of Moscow's control.

Module 6 Quiz

Check Your Understanding

1. What authority does the Ecumenical Patriarch hold over the other Orthodox churches?

A) Full command over all bishops
B) The right to appoint every patriarch
C) A primacy of honor
D) A veto over church budgets

2. What did the Russian Orthodox Church do in October 2018?

A) It broke communion with the Ecumenical Patriarchate over Ukraine.
B) It merged with the Ukrainian church.
C) It recognized the pope's primacy.
D) It granted the Ukrainian Orthodox Church full independence to keep it from Constantinople.

3. What did Ukraine's religious affairs agency do on August 27, 2025?

A) Ordered the Moscow-linked church's clergy to register as foreign agents under a wartime law
B) Seized its cathedral in Kyiv
C) Struck the Moscow-linked church from the register of religious bodies, effective at once
D) Declared the main Moscow-linked church affiliated with Russia's church

4. Who became the first woman Archbishop of Canterbury?

A) Rosemarie Mallett did, after the Makin review.
B) Justin Welby's deputy did, on his resignation in 2024.
C) Laurent Mbanda did, as chair of the new Global Anglican Council.
D) Sarah Mullally did.

5. Why can the Church Commissioners' £11.6 billion endowment pay for only part of the Church of England's costs?

A) Spending more would erode its real value
B) The law forbids it
C) Most of its money is in farmland and buildings it may not sell, under the 1948 law
D) Charity law caps its spending at 2% of the fund each year

Module 7 — Protestants, Pentecostals, and the Newer Churches

Christianity Without a Center

Recommended Reading / Reference

Book: Kate Bowler, *Blessed: A History of the American Prosperity Gospel* (2013), a Duke historian's account of the preachers, churches, and believers who teach that faith brings health and wealth

Report: Center for the Study of Global Christianity, *Status of Global Christianity, 2026* (January 2026), and Lifeway Research's report on the Southern Baptists' 2025 church profile (May 5, 2026)

7a. Christianity Without a Center

Protestantism began as a protest against Rome's authority, and it never built one of its own. Its founding principles, scripture alone as the final authority, salvation by faith alone, and the priesthood of all believers, left every reader of the Bible free to disagree, and they did. The WCD counts 638 million Protestants in mid-2026, including Anglicans, and 426 million independents, Christians in churches that belong to no historic denomination, and its editors count about 50,000 denominations worldwide, against about 2,000 in 1900. The Global South, Africa, Asia, and Latin America, now holds 69% of all Christians, against 17.6% in 1900, and most of the growth is Protestant or independent.

Protestant churches govern themselves in three main ways. Episcopal churches, among them the Anglicans, Methodists, and many Lutherans, keep bishops. Presbyterian and Reformed churches are run by elected elders gathered in regional and national assemblies. Congregational churches, among them the Baptists and most Pentecostal and independent churches, are each self-governing: a congregation calls its own pastor, owns its own building, and can leave any association it has joined. A denomination in the last model is a cooperative, not a hierarchy, which is why votes at its annual meetings, rather than decrees, settle its disputes.

Evangelicals cut across these lines. The word describes Protestants who stress a personal conversion, the authority of the Bible, the saving death of Christ, and sharing the faith; the WCD counts 424 million of them. In American usage it has also become a political label, and the share of Americans who are white evangelical Protestants fell from 17% in 2013 to 13% in 2025, on PRRI's counts. In most of the world, evangelicals are poor, young, and non-white.

7b. The Pentecostal Boom

Pentecostals and charismatics are the century's great religious success. The WCD counted fewer than a million in 1900 and 57.6 million in 1970; in mid-2026 it counts 676 million, a quarter of all Christians. Pentecostals belong to churches founded in the movement that spread from Los Angeles in 1906 (Module 2), such as the Assemblies of God; charismatics share the same experience of the Spirit, healing, prophecy, and speaking in tongues inside older churches, including the Catholic Church. Their worship is loud, emotional, and participatory, and their pastors are often entrepreneurs who found their own churches.

The growth is concentrated where Christianity itself is growing. In Africa, Pentecostal and independent churches fill stadiums in Lagos, Nairobi, and Accra; in Latin America, they have taken millions of members from the Catholic Church; in Asia, they grew in South Korea, the Philippines, and among China's

unregistered house churches (Module 11). Scholars attribute the appeal to a faith that promises power over illness, poverty, and evil spirits here and now, to churches that welcome the poor and give women and laymen roles, and to an organizational model in which any gifted preacher can start a church.

7c. Brazil's Evangelicals

Brazil shows what the boom does to a country's politics. Evangelicals rose to 26.9% of Brazilians aged 10 and over by 2022 (Module 3), and their churches range from the Assemblies of God to the Universal Church of the Kingdom of God, founded in 1977 by Edir Macedo, which owns one of Brazil's largest television networks. Evangelicals leaned left in the early 2000s and have swung to the right since about 2019, when Jair Bolsonaro became president. He has since been sentenced to 27 years in prison for an attempted coup, was moved to house arrest on medical grounds in March 2026, and cannot run for office until 2030.

His son Flávio, a senator, ran in his place in 2026 and courted evangelicals openly, campaigning in churches and having himself baptized again in the Jordan River in January 2026. President Luiz Inácio Lula da Silva's campaign answered with a pamphlet on faith and family, and in October he wrote to evangelicals promising to strengthen families. In the first round, on October 4, Flávio won 47.03% to Lula's 45.16%. A Quaest poll of 2,154 voters on October 10-13 found evangelicals backing Flávio by 60% to 28%, while voters as a whole were split almost evenly. In the runoff on October 25, Lula won a fourth term with about 51.8% of valid votes to Flávio's 48.2%, on the electoral court's count with more than 99% of polling stations reported.

7d. America's Protestants

The Southern Baptist Convention, America's largest Protestant denomination, shows the American pattern. Its churches reported 12,331,954 members in 2025, down more than 3% in a year, the 19th straight annual fall and the lowest total since 1973. Yet baptisms rose for the fifth year running, to 263,075, and average weekly attendance rose 3.6%, to 4,460,910, about 36 people in church for every 100 on the rolls. Its 46,608 affiliated congregations reported $9.64 billion of undesignated gifts, in the state conventions that collect giving data. Lifeway Research, the convention's research arm, says many churches simply need to clean up their membership lists.

The convention's governance runs through its annual meeting, where any member church can send messengers to vote. In June 2026, in Orlando, they elected Willy Rice, a Florida pastor, as president with 57.56% of the vote. They also gave the first of two required two-thirds votes to a constitutional amendment, moved by the seminary president Al Mohler, that would end “friendly cooperation” with churches that have women as pastors; the second vote is due at the 2027 meeting, in Indianapolis in June. Its Cooperative Program, through which churches fund missions and seminaries together, set a national allocation budget of $186 million for 2026-27.

The United Methodist Church split over sexuality. A window opened in 2019 let American congregations leave with their property for reasons of conscience, and about 7,600 did so by the end of 2023, a quarter of the church's roughly 30,000 congregations; many joined the new, conservative Global Methodist Church, founded in 2022, and many stayed independent. In 2024 the remaining church's General Conference removed its bans on gay clergy and same-sex weddings. The older mainline churches, Methodist, Lutheran, Presbyterian, and Episcopal, have shrunk the most (Module 3), and most of their remaining members are old.

7e. The Latter-day Saints

The Church of Jesus Christ of Latter-day Saints, founded by Joseph Smith in New York in 1830 and based in Salt Lake City, is the most centralized church in America. A First Presidency, the president and two counselors, and a Quorum of the Twelve Apostles govern it, and the longest-serving apostle becomes president for life. Russell M. Nelson died on September 27, 2025, at 101, and Dallin H. Oaks, born on August 12, 1932, a former justice of Utah's Supreme Court, was set apart as president on October 14, 2025, at 93. Local congregations, called wards, are led by unpaid lay bishops, and young members serve as missionaries at their own or their families' expense.

The church reported 17,887,212 members at the end of 2025, up 2.2% in a year, and 385,490 converts baptized, 53% more than two years before. It had 204 temples in operation, with 172 more announced or under construction, and about 115,000 missionaries of all kinds. Members are expected to give a tenth of their income, and the church has long invested what it does not spend, which explains its wealth.

That wealth is largely invested. Ensign Peak Advisors, the church's investment arm, reported $60.8 billion of American shares at the end of June 2026 in its quarterly filing with the Securities and Exchange Commission (SEC). An outside analysis, the Widow's Mite Report, estimates the church's total wealth at about $321 billion at the end of 2025, including about $90 billion of buildings, farms, and land; the church publishes no consolidated accounts. In 2023 the SEC fined Ensign Peak $4 million and the church $1 million for using shell companies to hide the size of the portfolio from 1997 to 2019, after a whistleblower's complaint in 2019.

7f. Jehovah's Witnesses

Jehovah's Witnesses grew from a Bible study movement begun by Charles Taze Russell in Pennsylvania in the 1870s, and they are governed by a small Governing Body at their headquarters in Warwick, New York. They have no paid clergy: every member is a “publisher” expected to preach from door to door. In their 2025 service year they reported an average of about 9.05 million publishers in 119,652 congregations in 241 countries and territories, and about 20.6 million people attended their yearly Memorial of Christ's death. They refuse blood transfusions, military service, and voting, and they shun members who are expelled or leave.

Their refusals bring them into conflict with states. Russia's Supreme Court banned them as extremist in 2017, and by August 2026, by the Witnesses' own count, 976 members had been charged and 116 were serving sentences in penal colonies. Norway took a different path: it stripped them of state registration and the grants it pays to registered faiths, citing the harm of shunning to children. On April 29, 2026 Norway's Supreme Court ruled that the state had not proved that the Witnesses violated children's rights or that their shunning amounted to improper pressure, and it restored both.

7g. How Congregations Are Paid For

Protestant and independent churches live almost entirely on their members' gifts. Americans gave $151.58 billion to religion in 2025, 23% of all charitable giving, by Giving USA's estimate, still the largest share of any cause but shrinking, and slightly lower than in 2024 after inflation. The Faith Communities Today survey of 7,453 congregations found that the median American congregation had 70 adults attending in person in 2025, up from 65 in 2020 but half the 137 of 2000, and a median income of $205,000. Many churches teach the tithe, a tenth of income, as a biblical standard, but few members meet it.

American churches are uniquely free of financial disclosure. Unlike other tax-exempt charities, churches need not apply for recognition or file yearly financial returns with the Internal Revenue Service (IRS), and few publish audited accounts. The Center for the Study of Global Christianity estimates that Christians worldwide gave $1,081 billion to Christian causes in 2026, about 1.8% of their income, and that $70 billion a year is embezzled by those entrusted with church money, an estimate it calls ecclesiastical crime and other scholars dispute.

7h. The Prosperity Gospel: The Cases as Their Advocates Make Them

The prosperity gospel teaches that God wants believers to be healthy and wealthy, and that faith, spoken confidently and proved by giving, brings both. Its preachers range from American televangelists such as Kenneth Copeland and Creflo Dollar, to milder versions in Joel Osteen's Houston megachurch, to Nigeria's David Oyedepo and Brazil's Edir Macedo. Kate Bowler traces it to American traditions of positive thinking that merged with Pentecostalism after the Second World War.

The case for it: its defenders, and some scholars of Pentecostalism, argue that it gives the poor hope and agency where other churches offered only patience. It teaches discipline: stop drinking, save, work, start a business, give generously, expect God to bless effort. Its churches become networks for jobs and credit, and many believers testify that their lives improved. Its preachers cite the Bible's many promises of blessing to the faithful, and they say the critics, comfortable themselves, begrudge the poor their hope of a better life.

The case against it: most theologians, Catholic, Orthodox, mainline, and many evangelicals among them, call it a distortion of the gospel that turns God into a vending machine and blames the sick and the poor for their lack of faith. The Lausanne Movement, a global evangelical network, rejected its excesses as incompatible with biblical Christianity in its Cape Town Commitment of 2010. Critics point to preachers with private jets and mansions paid for by poor congregations, and to the American Senate's Finance Committee, which investigated six televangelist ministries from 2007 to 2011.

What the evidence says: there is no evidence that giving to a church produces wealth for the giver, the movement's central promise. Scholars of Pentecostalism have reported that converts often drink less, save more, and gain networks, changes that can raise incomes whatever the theology. The Senate inquiry ended in 2011 without penalties, after several of the ministries it studied gave incomplete answers. Bowler's history documents leaders' wealth and the burden of giving on poor members.

The course's reading, stated once: the prosperity gospel's appeal is real, and the disciplined communities it builds can help their members. But its promise that faith and giving buy health and wealth has no support, and in America the absence of any duty for churches to disclose their finances lets its leaders profit from their poorest members without scrutiny. Disclosure, not doctrine, is the reform that would let believers judge for themselves.

Worked example — A Tithe Against What Congregations Receive

Inputs: the US median household income of $87,460 (Census Bureau, September 2026); the median congregation's 70 adults attending and $205,000 income (Faith Communities Today, 2025); Giving USA's $151.58 billion given to religion in 2025. The one assumption is illustrative: the 70 adults belong to 50 households, since many attend as couples. Step 1, a tithe at the median income: 10% × $87,460 = $8,746 a year per household. Step 2, a fully tithing median congregation: 50 × $8,746 = $437,300 a year. Step 3, compare: $205,000 ÷ $437,300 = 47%, so the median congregation receives a little under half of what a full tithe at median income would bring. Step 4, per attending adult: $205,000 ÷ 70 = $2,929 a year, or $56 a week. Step 5, the sensitivity: if the 70 adults were 70 separate households, giving would cover only $205,000 ÷ $612,220 = 33% of a tithe; if they were 35 couples, 67%. Result: on any reasonable assumption, America's churchgoers give well short of the tithe their churches teach, and the gap, multiplied across hundreds of thousands of congregations, is why religion's share of American giving keeps shrinking as attendance falls.

Module 7 Key Points

Protestants, Pentecostals, and the Newer Churches

• Protestants have no central authority: the WCD counts 638 million Protestants, 426 million independents, and about 50,000 denominations.

• Pentecostals and charismatics number 676 million, a quarter of all Christians, up from fewer than a million in 1900.

• Southern Baptist membership fell for the 19th straight year, to 12.3 million in 2025, while baptisms and attendance rose.

• The Latter-day Saints' investment arm held $60.8 billion of US shares in mid-2026; the SEC fined it and the church $5 million in 2023.

• American churches need not file financial returns; the median congregation had 70 adults and $205,000 of income in 2025.

• The course's reading: the prosperity gospel's promise of wealth is unsupported, and disclosure is the reform that would test it.

Module 7 Quiz

Check Your Understanding

1. How many Pentecostals and charismatics does the WCD count in mid-2026?

A) About 50 million
B) About 1.2 billion
C) Roughly 676 million
D) Under 100 million

2. What happened to Southern Baptist membership and attendance in 2025?

A) Both rose
B) Membership fell for the 19th year; attendance rose
C) Both fell to their lowest since the convention's founding in 1845
D) Membership rose

3. Why did the SEC fine the Latter-day Saints' investment arm and the church in 2023?

A) They traded on inside information.
B) They failed to pay taxes on rental income.
C) They used shell companies to obscure the size of the church's portfolio.
D) They invested tithes in companies whose products the church forbids, such as alcohol and tobacco makers.

4. What did Norway's Supreme Court decide about Jehovah's Witnesses in April 2026?

A) It upheld the ban
B) The state had to restore their grants and registration
C) It ordered the Witnesses to end the practice of shunning former members or lose their legal status for good
D) It referred the case to the European Court of Human Rights in Strasbourg

5. What does the course conclude about the prosperity gospel?

A) Its promise of wealth is unsupported
B) It is the main cause of Pentecostal growth worldwide
C) It reliably makes poor believers richer
D) It is the same as mainline Protestant teaching

Module 8 — Islam: Who Speaks for It

Scholars, States, and the Shia Clergy

Recommended Reading / Reference

Book: John L. Esposito and Dalia Mogahed, *Who Speaks for Islam? What a Billion Muslims Really Think* (2007), built on Gallup's surveys of Muslims in more than 35 countries

Report: Pew Research Center, *The World's Muslims: Religion, Politics and Society* (April 2013), a survey of Muslims in 39 countries on belief, law, and politics

8a. Belief and Practice

Islam teaches that there is one God, who sent a line of prophets ending with Muhammad, and that the Quran is God's word revealed to him. Muslims follow the Sunnah, Muhammad's example as recorded in reports of his words and deeds, the hadith. Five practices, the pillars, define the faith: the declaration that there is no god but God and Muhammad is his messenger; prayer five times a day; zakat, the obligatory alms (Module 9); fasting from dawn to sunset in the month of Ramadan; and the pilgrimage to Mecca, the Hajj, once in a lifetime for those able to make it.

God's law, the sharia, is understood through fiqh, the human work of interpreting it. Sunni Islam recognizes four schools of law, the Hanafi, Maliki, Shafi'i, and Hanbali, which dominate different regions, and Shia Islam has its own Ja'fari school. Sunnis are the large majority; Shia Muslims, about 10-13% of all Muslims on Pew's estimate of 2009, are majorities in Iran, Iraq, Azerbaijan, and Bahrain. Sufism, the mystical tradition organized in brotherhoods around masters, runs through both. Pakistan's constitution has declared the Ahmadis, who revere a nineteenth-century founder as a prophet-like reformer, non-Muslims since 1974.

8b. Authority Without a Church

Sunni Islam has no priesthood, no ordination, and no hierarchy. Religious authority belongs to the ulema, scholars trained in law and scripture, and it rests on learning recognized by other scholars and by believers. A mufti answers questions of law with a fatwa, a legal opinion that binds no one unless a state or a believer's conscience chooses to follow it. An imam leads prayer and often preaches, and a qadi judges in a sharia court where one exists. Printing, satellite television, and the internet have multiplied the voices claiming to speak for Islam, from state muftis to self-taught preachers with millions of followers.

The oldest center of Sunni learning is Al-Azhar in Cairo, founded as a mosque in the tenth century. Its Grand Imam, Ahmed el-Tayeb, born on January 6, 1946, has led it since March 2010, after serving as Egypt's Grand Mufti. Egypt's constitution of 2014 names Al-Azhar the main authority on Islam in the country and protects the Grand Imam from dismissal. Egypt's Grand Mufti, who heads the fatwa office, Dar al-Ifta, founded in 1895, is Nazir Ayyad, appointed by President Abdel Fattah el-Sisi on el-Tayeb's recommendation in August 2024. Al-Azhar's graduates staff mosques and courts across the Muslim world, which gives it a reach no single state's religious office has.

8c. The States That Run Islam

In most Muslim-majority countries the state, not the scholars, organizes religious life. Turkey's Presidency of Religious Affairs, the Diyanet, was created in 1924, when the republic abolished the caliphate, to keep religion under state control. Its imams are civil servants, and it writes one Friday sermon each week that imams in Turkey's 85,000-90,000 mosques read. It had more than 140,000 staff at the end of 2024, more than several ministries, and a budget of 174.4 billion lira for 2026, about $3.5 billion. Its president since September 18, 2025, Safi Arpaguş, was Istanbul's mufti. It also sends imams to Turkish mosques in Germany and other countries.

Egypt's Ministry of Awqaf, religious endowments, controls its mosques and licenses its preachers, and in 2016 it began issuing a unified, written Friday sermon, which one imam said would make preachers “parrots.” In Saudi Arabia the state's partnership with the clergy goes back to a pact of 1744 between the preacher Muhammad ibn Abd al-Wahhab and the ruler Muhammad ibn Saud. The king appoints the Council of Senior Scholars and the Grand Mufti; Saleh al-Fawzan, born in 1935, was named by royal decree on October 22, 2025, after the death of his predecessor. Crown Prince Mohammed bin Salman has narrowed the clerics' power since 2016, when the religious police lost their right to arrest.

Morocco's king holds the title Commander of the Faithful under its constitution, and his state trains imams, including some from Africa and Europe. Indonesia, the largest Muslim country, works differently: alongside a ministry of religious affairs, two mass organizations run tens of thousands of schools, universities, and hospitals. Muhammadiyah was founded in 1912. Nahdlatul Ulama (NU), often described as having more than 40 million followers, went through a leadership fight in late 2025, when its supreme council tried to remove its chairman. Its congress, held in Jombang on August 27-31, 2026, re-elected Miftachul Akhyar as supreme leader and chose Abdul Hakim Mahfudz as chairman.

8d. Shia Authority: The Marja

Shia Islam has the hierarchy Sunni Islam lacks. Each believer chooses a living senior jurist, a marja al-taqlid, source of emulation, whose rulings he or she follows and to whom he or she owes half of the religious tax called khums (Module 9). No body elects a marja: he is recognized over years by the informal consensus of other senior scholars that he is the most learned. The leading marja for most of the world's Shia is Grand Ayatollah Ali al-Sistani in Najaf, Iraq, who is about 96. He has avoided office but intervened at decisive moments, as in June 2014, when his call to arms raised volunteers against the Islamic State. Najaf's tradition rejects clerical rule over the state, and no successor has been named.

Iran is the exception. Its constitution embodies Ayatollah Ruhollah Khomeini's doctrine of velayat-e faqih, the guardianship of the jurist, under which a senior cleric, the Supreme Leader, holds final power over the state, chosen by an elected Assembly of Experts. Ali Khamenei held the post from 1989 until he was killed in American and Israeli strikes on Tehran on February 28, 2026. On March 8 the Assembly chose his son, Mojtaba Khamenei, then 56. He has not appeared in public since: officials have said he was wounded in the strikes, and he communicates by written messages. In late October 2026 Iranian media reported that the speaker of parliament and the head of the judiciary had met him, without releasing pictures.

Smaller Shia communities have hereditary leaders. The Ismailis, a branch spread from South Asia to East Africa and the West, follow a living imam, the Aga Khan. Rahim Aga Khan V, born on October 12, 1971, became the 50th imam on February 4, 2025, on his father's death, and also chairs the Aga Khan Development Network, which runs schools, hospitals, and businesses in dozens of countries.

8e. Political Islam and Jihadist Violence

Political Islam, the movement to order state and society by Islamic principles, has taken both electoral and violent forms. The Muslim Brotherhood, founded in Egypt in 1928, won Egypt's elections after the revolution of 2011 and was overthrown by the army in 2013; it has branches and offshoots across the region. Jordan banned it in April 2025. On January 13, 2026 the United States designated its Lebanese branch a foreign terrorist organization and named its Egyptian and Jordanian branches as global terrorists for supporting Hamas, steps the Secretary of State called the opening of a sustained effort.

Jihadist groups such as the Islamic State and al-Qaeda's affiliates reject both the scholars and the states; the Taliban, which has ruled Afghanistan since 2021, runs a state on its own strict reading of Islamic law. The Global Terrorism Index of 2026, from the Institute for Economics and Peace, ranked Pakistan the country most affected by terrorism in 2025, ahead of Burkina Faso. Six of the ten most affected countries were in Africa south of the Sahara, and 93% of terrorism deaths occurred in countries at war. Most victims of jihadist violence are Muslims.

8f. State-Managed Islam: Moderation or Co-optation? The Cases as Their Advocates Make Them

The case for state management: governments from Morocco to Indonesia argue that training, licensing, and paying imams keeps extremists out of pulpits, and that a sermon written by qualified scholars teaches tolerance and national unity better than one improvised by a firebrand. Morocco's model has drawn interest from European governments, and Saudi Arabia's curbs on its clerics since 2016 have reduced the export of the strict Salafi teaching it once funded. Where states lost control of religion, as in Syria and Iraq during their civil wars, jihadist groups filled the gap.

The case against it: critics argue that when scholars become civil servants they become the rulers' mouthpieces, and believers stop trusting them. The political scientist Ahmet Kuru argues that an alliance between the ulema and the state, dating from the eleventh century, explains the authoritarianism and economic stagnation of much of the Muslim world. Turkey's centrally written sermons have echoed government positions, and Saudi Arabia's religious line has changed with the ruler, from exporting Salafism to promoting moderation by decree. Driving preachers out of official mosques, critics add, pushes their followers online and underground, beyond any state's reach.

What the evidence says: state-managed Islam is the norm across the Middle East and North Africa, and it has not reliably prevented violence: jihadist killing is concentrated where states are weak, in the Sahel, Pakistan, and war zones, not where religion is least supervised. Strong states with tight religious control, like Egypt and Saudi Arabia, have suppressed militants, but by policing more than by preaching. There is little systematic evidence on whether official preachers are trusted or believed, and the clearest effect of state control is on what can be said in public, not on what believers think.

The course's reading, stated once: state management makes official Islam more obedient rather than more moderate. It can keep the most dangerous preachers out of mosques where the state is strong and legitimate, but it does not reach the online preachers who now compete for authority, and where states are weak it has not stopped jihadist violence. The deciding factor is the legitimacy of the state itself, which no sermon written by the state can supply.

Worked example — Who Decides When Ramadan Begins

Inputs: the Islamic calendar's twelve lunar months, each of which begins with the new crescent moon; the average lunar month of 29.53 days; the solar year of 365.24 days; and the forecast by the United Arab Emirates' Astronomy Centre that Ramadan will begin on about February 8, 2027. Step 1, the length of the Islamic year: 12 × 29.53 = 354.4 days. Step 2, the drift: 365.24 − 354.4 = 10.9 days, so Ramadan comes about 11 days earlier each solar year. Step 3, the full cycle: 365.24 ÷ 10.9 = 33.6 years for Ramadan to pass through every season. Step 4, the coming dates: about February 8, 2027, then about January 28, 2028, January 16, 2029, and January 5, 2030, and again about December 26, 2030, so Ramadan begins twice in 2030. Step 5, the fasting day: daylight at the June solstice lasts about 11.8 hours in Jakarta, about 16.6 hours in London, and about 21 hours in Reykjavik, and fasting begins at dawn, earlier still. The last Ramadans to fall around the June solstice were in 2015-17; Ramadan 2027, in February and March, falls in the northern winter, with days of about 9.5 to 11.5 hours in London. Step 6, who declares it: the month begins when an authority accepts that the crescent has been seen. Saudi Arabia's Supreme Court rules on witnesses' testimony, Turkey's Diyanet uses astronomical calculation, and in Western countries mosques divide between local sighting, calculation, and following Saudi Arabia. Result: the arithmetic is fixed, but the decision is not, so neighbors can begin and end the fast a day apart, a small, visible sign that Islam has no single authority.

Module 8 Key Points

Islam: Who Speaks for It

• Sunni Islam has no clergy hierarchy: authority rests with scholars, whose fatwas are legal opinions that bind no one unless a state enforces them.

• Most Muslim-majority states run religion: Turkey's Diyanet, with over 140,000 staff and a 174.4 billion lira budget, writes one sermon for every mosque.

• Shia believers follow a living senior jurist, the marja; Najaf's Ali al-Sistani, about 96, is the most widely followed.

• Ali Khamenei was killed on February 28, 2026; his son Mojtaba, chosen on March 8, has not appeared in public since.

• Pakistan was the country most affected by terrorism in 2025, and 93% of terrorism deaths occurred in countries at war.

• The course's reading: state-managed Islam breeds obedience more than moderation, and the state's own legitimacy decides whether it works.

Module 8 Quiz

Check Your Understanding

1. What is a fatwa?

A) A death sentence
B) A Friday sermon
C) A binding ruling by an Islamic court on a dispute brought before it
D) A scholar's legal opinion, binding only where a state enforces it or a believer accepts it

2. Which body writes the one Friday sermon read in Turkey's mosques?

A) Al-Azhar in Cairo
B) The army
C) Each mosque's own imam
D) The Diyanet, a state agency

3. How does a Shia believer's senior cleric, the marja, come to be recognized?

A) By scholars' informal consensus
B) By election
C) By appointment of Iran's Supreme Leader, as head of the Shia clergy
D) By a formal vote of the senior scholars of Najaf and Qom

4. What happened to Iran's Supreme Leader in 2026?

A) Ali Khamenei resigned
B) Ali Khamenei was killed; Mojtaba Khamenei succeeded him
C) Iran abolished the office
D) The Assembly of Experts chose Sistani to lead Iran from Najaf, ending the post's tie to Tehran

5. What is the course's reading on state-managed Islam?

A) It has reduced jihadist recruitment where states train and pay imams, as Morocco shows
B) It works only where the state itself is democratic
C) It breeds obedience more than moderation
D) It makes official Islam more tolerant than the preachers it replaces

Module 9 — Islam and Money

Zakat, Endowments, Pilgrimage, and Islamic Finance

Recommended Reading / Reference

Book: Mahmoud A. El-Gamal, *Islamic Finance: Law, Economics, and Practice* (2006), a Rice University economist's account of how Islamic banking works and his critique of products that copy conventional finance

Report: Islamic Financial Services Board, *Islamic Financial Services Industry Stability Report 2026* (May 26, 2026), and the Saudi General Authority for Statistics' yearly Hajj statistics

9a. Zakat and Charity

Zakat, the third pillar, is an obligation, not a gift. A Muslim whose wealth stays above a threshold, the nisab, for a full lunar year owes 2.5% of it, by the standard rule, with the threshold usually set at the value of 85 grams of gold or 595 grams of silver. The Quran names eight kinds of recipient, among them the poor, the needy, debtors, and travelers. Voluntary charity, sadaqa, comes on top, and a small payment, zakat al-fitr, is due from every Muslim at the end of Ramadan.

Most zakat is paid directly by believers to the poor, to mosques, or to charities, so no one knows its total. A figure of $200 billion to $1 trillion a year is widely repeated, but it is an extrapolation. A 2015 study by Development Initiatives, a British research group, found at least $5.7 billion a year collected in just five countries, Indonesia, Malaysia, Qatar, Saudi Arabia, and Yemen, which hold about 17% of the world's Muslims; wider estimates scale that up. Some states collect it. Saudi Arabia's tax authority levies zakat on companies, and its app for individuals took in more than 790 million riyals in its first eight years. Malaysia's states collect it through religious councils, and Pakistan has deducted it from bank savings under a law of 1980.

Indonesia shows how much passes outside official channels. Its national zakat agency, BAZNAS (Badan Amil Zakat Nasional), reported total zakat and charitable giving of Rp44.7 trillion in 2025, up from Rp40.8 trillion in 2024. Only Rp11.88 trillion of it, about a quarter, passed through the official bodies and licensed agencies; the rest is the agency's estimate of what Indonesians gave directly. The agency counted 28.7 million payers and 43.7 million recipients.

9b. Waqf: The Endowment

A waqf is a permanent endowment: a believer dedicates property, land, buildings, or a fund, to a religious or charitable purpose, and it can never again be sold or inherited. For a thousand years waqfs paid for mosques, schools, hospitals, fountains, and soup kitchens across the Muslim world, and at their height they held a large share of the land in Ottoman cities. Modern states took many of them over, through ministries of endowments in Egypt and elsewhere and a directorate of foundations in Turkey, so that the money once controlled by scholars and trustees now flows through the state.

India's waqfs are the subject of its sharpest current fight over religious property. About 872,000 waqf properties cover more than 3.8 million acres, making waqf boards among the country's largest landholders, after the railways and the armed forces. The Waqf (Amendment) Act of 2025, in force from April 8, 2025, abolished “waqf by user,” under which long religious use of land could make it a waqf, and required every waqf to be registered on a central online portal by December 6, 2025. It also allowed non-Muslims to sit on

the waqf boards and required anyone creating a waqf to have practiced Islam for five years. The government told the Supreme Court that 116,600 properties had been uploaded by December 1.

The government and its supporters say the law ends encroachment, corruption, and arbitrary claims by waqf boards. Muslim organizations and opposition parties say it lets officials take mosques, graveyards, and shrines whose papers were never registered, and singles out Muslim property for supervision. On September 15, 2025 the Supreme Court refused to suspend the whole law but stayed the five-year rule and a clause letting district officials decide whether waqf land encroached on government property. No final judgment had been reported by October 2026.

9c. Khums and Iran's Foundations

Shia Muslims pay a second religious tax, khums, a fifth of their surplus income after a year's expenses. By the usual rule half goes to the believer's marja or his agents and half to needy descendants of the Prophet. The money makes the senior clergy independent of governments. An office linked to Sistani says the religious authority pays monthly allowances to more than 200,000 seminary students and funds schools, clinics, and orphanages from Lebanon to Afghanistan; it also says that no more than 5% of believers actually pay khums. No marja publishes accounts.

In Iran, the revolution of 1979 put vast religious and confiscated wealth into foundations, the bonyads, that answer only to the Supreme Leader and escape parliament's budget. Astan Quds Razavi, the endowment of the shrine of Imam Reza in Mashhad, owns hundreds of companies and was reported to have paid no tax for 35 years until 2019; its custodian since 2019, Ahmad Marvi, was appointed by Ali Khamenei. Setad, the Execution of Imam Khomeini's Order, began by managing property seized after the revolution. Reuters estimated its holdings in 2013 at about $95 billion, including $52 billion of property, and the United States sanctioned it that year. By its design, control of these foundations passed to Mojtaba Khamenei with the office.

9d. The Pilgrimage Economy

The Hajj is both a pillar of faith and an instrument of Saudi policy. In 2026, 1,707,301 pilgrims performed it, up 2.04% on 2025, 1,546,655 of them from abroad; the record was 3.16 million in 2012, before Mecca's expansion works cut capacity. Since 1988, when the foreign ministers of Muslim states agreed in Amman after clashes between Iranian pilgrims and Saudi security forces in Mecca had killed more than 400 people in 1987, each country has received a quota of about one pilgrim for every 1,000 Muslims. Saudi Arabia, the custodian of the holy places, applies and adjusts the quotas, so access to the pilgrimage is also a diplomatic favor.

The quotas create long queues. Indonesia's quota for 2026 was 221,000, of whom 203,320 went through the state's regular scheme, and in October 2025 its government set a uniform waiting time of 26 years in every province, where waits had run up to 47 years. A regular Indonesian pilgrim's journey cost an average of Rp87.4 million in 2026, of which the pilgrim paid Rp54.2 million, 62%, and the investment returns on pilgrims' deposits in the state Hajj fund covered the rest. Pakistan's quota was 179,210, with a government package expected to cost about 1.15 million to 1.25 million rupees.

The lesser pilgrimage, the umrah, which can be made at any time of year, has become an industry. Saudi Arabia counted more than 19.5 million foreign pilgrims in 2025, 18.03 million of them for the umrah, as its plan to diversify the economy away from oil promotes religious tourism. Heat and crowds make the logistics a matter of life and death: in the Hajj of June 2024, about 1,300 pilgrims died, most of them unregistered

pilgrims who had no permits, according to the Saudi government. Shia pilgrimage has its own giant: the Arbaeen walk to Karbala, which the shrine's administration counted at 21.1 million people in 2025.

9e. Mosque Funding at Home and Abroad

In most Muslim-majority countries the state builds, staffs, and pays for mosques (Module 8). Elsewhere, mosques rely on their members, and in Europe the question of foreign money has become political. From the 1970s Saudi Arabia and other Gulf states paid for mosques, schools, and imams abroad, spreading stricter teachings; Turkey sends and pays imams for Turkish communities. Austria's Islam law of 2015 banned foreign funding of imams. France stopped accepting imams sent by foreign governments from 2024 and requires religious associations to declare foreign gifts over €10,000. Germany agreed with Turkey in 2023 to replace imams sent by the Diyanet with imams trained in Germany over time. In America, mosques depend on their congregations, as churches and synagogues do.

9f. Islamic Finance

Islamic law forbids riba, which most scholars read as any interest on a loan, along with excessive uncertainty in contracts and gambling. Islamic finance builds products that avoid them. In a murabaha, the bank buys an asset and sells it to the customer at a marked-up price paid in installments; in an ijara, it leases the asset; in a musharaka or mudaraba, bank and customer share profits and losses as partners. A sukuk, often called an Islamic bond, is a certificate of ownership in assets whose income pays investors. Boards of Islamic scholars certify each product, and two standard-setters, the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in Bahrain and the IFSB in Kuala Lumpur, write the rules.

The industry has grown from a few banks in the 1970s to about $4.4 trillion of assets in 2025, on the IFSB's count, concentrated in Iran, Saudi Arabia, Malaysia, and the other Gulf states. Iran's banking system has been Islamic by law since 1983, and Pakistan's Federal Shariat Court ruled in 2022 that the country must eliminate interest by the end of 2027. Sukuk issuance reached a record of more than $300 billion in 2025, up 25%, and sukuk outstanding passed $1 trillion, by Fitch Ratings' count; sukuk made up about 16% of emerging markets' dollar debt issuance outside China. A draft AAOIFI standard, Standard 62, would require most sukuk to transfer real ownership of their assets to investors; still under consultation in September 2026, it has divided the market.

9g. Is Islamic Finance Different? The Cases as Their Advocates Make Them

The case that it is: the industry, its scholars, and its regulators argue that Islamic finance ties money to real assets and shares risk instead of shifting it all to the borrower. Its bans on interest, speculation, and gambling kept Islamic banks out of the complex derivatives that broke conventional banks in 2008, and its ethical screens keep investors' money out of alcohol, gambling, and pornography. It also brings into the banking system devout Muslims who would not use an interest-bearing account, so it widens financial inclusion. Saudi Arabia's sovereign sukuk of September 2025, built to the stricter draft standard, was heavily oversubscribed.

The case that it is not: critics, among them El-Gamal and the economist Timur Kuran, argue that most products copy conventional loans with different paperwork, a practice El-Gamal calls sharia arbitrage. A

murabaha's markup is priced off conventional interest benchmarks, and most sukuk give investors a claim on the issuer, not on the assets, so they behave like bonds. When AAOIFI proposed requiring real asset ownership, Fitch warned that the change could make sukuk resemble equity, which, critics say, shows how far today's sukuk are from shared risk. On this view the industry charges devout customers a premium for form.

What the evidence says: sale-based contracts such as murabaha and leases make up most Islamic banks' financing in most markets, as industry surveys have long reported, and their pricing follows conventional benchmarks. Profit-and-loss partnerships remain a small share. The fight over Standard 62 is direct evidence that most sukuk are asset-based, not asset-backed, and the strong demand for Saudi Arabia's compliant issue suggests investors will buy genuine structures. Claims of greater stability rest mainly on 2008, when Islamic banks held fewer of the instruments that failed.

The course's reading, stated once: most of Islamic finance differs from conventional finance in legal form more than in economic substance, and that form has real value to customers who would otherwise stay out of banks. Its distinctive promise, finance that shares risk and rests on real assets, remains a small part of the market. Whether Standard 62 is adopted, and on what terms, is the test of whether the industry moves toward that promise or settles for form.

Worked example — Zakat on a Household

Inputs: the gold threshold of 85 grams; gold at about $4,106 an ounce (close of October 14, 2026); 31.1035 grams in a troy ounce; and an illustrative household with $38,000 in savings, $15,000 in shares, and $3,000 of debts due within the year, held above the threshold for a lunar year. Schools differ on details, such as whether jewelry or retirement accounts count; this sketch counts savings and shares only. Step 1, the threshold: 85 ÷ 31.1035 = 2.733 ounces, and 2.733 × $4,106 = about $11,221. Step 2, the zakatable wealth: $38,000 + $15,000 − $3,000 = $50,000, well above $11,221. Step 3, the zakat: 2.5% × $50,000 = $1,250 for the year. Step 4, against income: at the US median household income of $87,460, $1,250 is 1.4% of a year's earnings. Step 5, the lunar calendar: zakat falls due every lunar year of about 354 days, so over a solar year the effective rate is 2.5% × 365.24 ÷ 354.4 = 2.58%. Result: zakat is a tax on wealth, not on income, so a household with savings pays it every year, and one living paycheck to paycheck, below the threshold, pays nothing. That design is why estimates of the world's total zakat, which depend on how much wealth Muslims hold rather than what they earn, vary so widely.

Module 9 Key Points

Islam and Money

• Zakat is 2.5% a year of wealth above a threshold; most is paid directly, so its world total is unknown.

• India's 2025 waqf law required every endowment to register online; the Supreme Court stayed parts of it in September 2025.

• Shia believers owe khums, a fifth of surplus income, half of it to their marja, which keeps Najaf's senior clergy independent of states.

• 1,707,301 pilgrims made the Hajj in 2026, under quotas of about one per 1,000 Muslims set in 1988.

• Islamic finance holds about $4.4 trillion of assets; sukuk issuance set a record above $300 billion in 2025.

• The course's reading: most Islamic finance differs in form more than substance; Standard 62 will test whether that changes.

Module 9 Quiz

Check Your Understanding

1. What is zakat's basic rate?

A) 10% of income
B) 5% of savings
C) 2.5% a year of wealth above a threshold
D) A fifth of surplus income, paid to one's senior cleric

2. How did the Hajj quota system begin?

A) Saudi Arabia introduced it in 2024 after heat deaths.
B) Muslim states' foreign ministers set it in 1988, after deadly clashes in Mecca in 1987.
C) Saudi Arabia's King Fahd set it by royal decree in 1979, after the siege of the Grand Mosque.
D) The Saudi Hajj ministry introduced it in 2013, while expansion works reduced Mecca's capacity.

3. Who controls Setad, the Iranian foundation built on property seized after the revolution?

A) The Supreme Leader's office
B) Parliament
C) Iran's courts
D) The president

4. What did Fitch report for sukuk in 2025?

A) A collapse in issuance
B) A ban by Islamic scholars
C) Issuance flat on the year
D) Record issuance

5. What is the course's reading on Islamic finance?

A) Mostly form, not substance
B) It is safer than conventional banking, as the crisis of 2008 proved
C) It is riskier than conventional banking
D) It already shares risk in most deals

Module 10 — Hinduism, Sikhism, and Jainism

Temples, Trusts, and the State

Recommended Reading / Reference

Book: Gavin Flood, *An Introduction to Hinduism* (1996), an Oxford scholar's survey of the traditions, texts, and practices, still the standard short guide

Report: The temple trust of Tirumala's budget announcement for 2026-27 (February 28, 2026), Tamil Nadu's endowments department's policy notes, and the SGPC's budget for 2026-27 (March 29, 2026)

10a. Hinduism: Belief and Practice

Hinduism is the name outsiders gave to the religious traditions of India, and it has no founder, no single scripture, and no creed. Most Hindus share ideas of dharma, the right order and duty; karma, the consequences of action; samsara, the cycle of rebirth; and moksha, liberation from it. Many gods are worshipped, and many Hindus understand them as forms of one ultimate reality, Brahman. Devotion, bhakti, centers on Vishnu and his incarnations Rama and Krishna, on Shiva, or on the Goddess. Worship, puja, happens at home shrines and in temples, where an image of the deity is treated as a living presence that is woken, fed, and honored by priests.

Religion and society are tied together by caste, the hereditary groups, thousands of jatis within four classical classes, that have governed marriage, occupation, and ritual purity. India's constitution abolished untouchability in 1950 and reserves places in education, government jobs, and legislatures for disadvantaged castes, but caste still shapes who may serve as a temple priest and who marries whom. India's census of 2011 counted 966 million Hindus, 79.8% of the population, along with 172 million Muslims (14.2%), 28 million Christians, 21 million Sikhs, and 4.5 million Jains. Its next census, in 2027, will count caste as well as religion (Module 1).

10b. Authority Without a Center

Like Sunni Islam, Hinduism has no church, but its authority is even more dispersed. It lies with the scriptures, with gurus who gather followers, with monastic orders, among them the four great monasteries whose heads, the Shankaracharyas, trace their line to the eighth-century philosopher Shankara, and with sectarian traditions, each with its own lineage. Temple priests are often hereditary. At the Kumbh Mela, the great bathing festival, the monastic orders called akharas lead the processions in an order of precedence settled by long dispute.

Modern movements have built organizations that look more like churches. BAPS, a Swaminarayan movement founded in Gujarat, says it has more than 1,300 temples and 5,025 centers worldwide, and it built one of the largest Hindu temples outside India in Robbinsville, New Jersey, dedicated in 2023, and the first traditional Hindu stone temple in Abu Dhabi, opened in 2024. ISKCON, the International Society for Krishna Consciousness, founded in New York in 1966, runs temples and restaurants across the world. Neither speaks for Hinduism as a whole, and no one does.

10c. The RSS and Hindu Nationalism

The closest thing to an organized Hindu body with national reach is a movement, not a religious authority. The Rashtriya Swayamsevak Sangh (RSS), a volunteer organization founded in Nagpur in 1925 by Keshav Baliram Hedgewar, celebrated its centenary on October 2, 2025. It claims more than 80,000 daily shakhas, local branches where members drill, exercise, and study. Its chief since March 21, 2009 is Mohan Bhagwat, born on September 11, 1950. Its family of affiliated groups includes the Vishva Hindu Parishad (VHP), a world Hindu council, unions, student and farmers' groups, and the Bharatiya Janata Party (BJP), which has governed India since 2014.

Its ideology, Hindutva, the idea that India's national identity is Hindu, was set out by V. D. Savarkar in 1923. Its signature campaign was for a temple to Rama at Ayodhya, on the site where Hindu activists demolished a sixteenth-century mosque in December 1992. India's Supreme Court awarded the site to a temple in 2019, Prime Minister Narendra Modi consecrated the image there on January 22, 2024, and he raised the flag on its spire on November 25, 2025. Critics, among them most of India's Muslim and Christian organizations, point to anti-conversion laws in about a dozen states, the 2019 citizenship law, and the 2025 waqf law (Module 9) as signs of a state that treats minorities as lesser citizens; the government and its supporters say it treats all equally and ends special privileges.

10d. The State and the Temples

India's constitution guarantees freedom of religion, but it lets the state regulate the economic, financial, and other secular activities connected with religious practice (Article 25), while giving religious denominations the right to manage their own affairs (Article 26). Religious endowments are a subject on which both the central and state governments may legislate. Building on colonial laws of 1863 and 1925, several southern states created departments that administer Hindu temples, their land, and their money. The Supreme Court upheld the model in 1954, while limiting it to secular matters.

Tamil Nadu has the largest such department. Its Hindu Religious and Charitable Endowments (HR&CE) Department, under a law first passed in 1951, oversaw 36,627 temples and 2,040 monasteries and endowments in 2021-22, 44,291 institutions counting smaller shrines, which together held about 478,000 acres of land. Most are poor: 88% earned less than 10,000 rupees a year. The state appoints executive officers to the larger temples, approves their budgets, and collects a share of their income for administration. In 2021 it appointed priests from outside the castes that traditionally serve, a reform hailed as ending caste exclusion and attacked as interference in ritual.

Neighboring Karnataka shows the money at stake. In 2024 its legislature passed a bill to take 10% of the gross income of temples earning more than 1 crore rupees a year, and 5% from those earning 10 lakh (1 million) to 1 crore, into a common fund that would insure priests and pay for poorer temples; about 87 temples earn more than 1 crore. Critics called it a temple tax that falls on Hindu institutions alone. In May 2025 the governor reserved the bill for the President's consideration, citing constitutional questions, and no assent had been reported by October 2026. A campaign to free temples from state control, backed by the VHP and others, has spread to several states.

10e. The Temple Economy

The richest temples are large businesses. Tirumala Tirupati Devasthanams (TTD), the trust that runs the hilltop temple of Venkateswara at Tirumala in Andhra Pradesh, approved a budget of 5,456.26 crore rupees for 2026-27 on February 28, 2026, about $575 million. An average of about 73,000 pilgrims a day worshipped there in 2025-26, offerings in the hundi, the temple's collection boxes, passed 1,420 crore rupees, and pilgrims bought 139.5 million laddus, the sweet the temple gives as blessed food. In a white paper of 2022 the trust reported 10.3 tonnes of gold deposited with banks and cash deposits of 15,938 crore rupees. The state government appoints its board, now chaired by B. R. Naidu.

The new temple at Ayodhya is run by a trust the central government created in 2020. By July 2026 it had received 3,264 crore rupees and used 2,370 crore on construction and other capital spending, it disclosed; in 2024-25 it took in 327 crore, more than half of it interest. In 2026 Uttar Pradesh's police set up a special team after donations were allegedly stolen inside the temple, and by July it was auditing more than 124 crore rupees the trust had spent on events in two years, including 113 crore on the consecration. The trust's general secretary, Champat Rai, and a trustee resigned; the trust said donors' valuables were safe, and no finding of wrongdoing had been announced.

The largest gatherings are festivals. The Maha Kumbh Mela at Prayagraj, from January 13 to February 26, 2025, drew 660 million bathers by the Uttar Pradesh government's count, a figure that would mean nearly half of all Indians attended and that independent estimates doubted. On January 29, the busiest bathing day, crowds crushed pilgrims to death. Officials first denied deaths and later gave a toll of 37 from two crushes; an investigation by the BBC, the British public broadcaster, found at least 82. The state did not publish an audited account of its spending, reported as 6,382 crore rupees in some accounts and 7,382 crore in others. The next Kumbh, at Nashik, is due in 2027.

10f. Sikhism

Sikhs believe in one God, revealed through the teachings of the ten Gurus and the scripture, the Guru Granth Sahib, which they treat as the living Guru (Module 2). Their faith stresses the equality of all people, honest work, sharing, and service. Every gurdwara, a Sikh temple, runs a langar, a free kitchen where anyone may eat; the Golden Temple's is reported to feed about 100,000 people a day. Initiated Sikhs, the Khalsa, keep five articles of faith, among them uncut hair and a small sword. India's census counted 20.8 million Sikhs in 2011, most of them in Punjab, and the WCD counts 31 million worldwide, with large communities in Canada, Britain, and the United States.

Sikh institutions are governed by election, under a law. The Sikh Gurdwaras Act of 1925, won after a non-violent campaign against British-backed custodians, created the Shiromani Gurdwara Parbandhak Committee (SGPC), elected by Sikh voters, to run the historic gurdwaras of Punjab, including the Golden Temple. Its last general election was held in 2011, and a new one is overdue. Its president, Harjinder Singh Dhami, born in 1956 and a member of the Shiromani Akali Dal party, was re-elected for a fifth one-year term on November 3, 2025, with 117 of 136 votes. On March 29, 2026 it passed a budget of 1,487.41 crore rupees for 2026-27, about $157 million, up 7.3%, funded mainly by offerings and the daswandh, the tithe of a tenth of income.

The SGPC also appoints the jathedars, the heads of the five takhts, Sikhism's seats of authority, of which the Akal Takht in Amritsar is the highest; the 1925 law does not mention the post, and there are no rules for appointing or removing its holders. On March 7, 2025 the SGPC's executive removed the jathedars of the Akal Takht and of Takht Kesgarh Sahib after disputes with the Akali Dal's leadership. Their acting

replacement, Kuldeep Singh Gargaj, took charge before dawn three days later; a leading order of Nihang warriors and the Damdami Taksal seminary refused to accept him. In June 2026 Maharashtra's government planned to replace the law governing the takht at Nanded in a way that critics said would let the state choose its board.

10g. Jainism

Jainism follows the teachings of Mahavira and the earlier Tirthankaras, ford-makers, who showed the path to liberation through strict non-violence, ahimsa, truthfulness, and non-attachment. India's census counted about 4.5 million Jains in 2011, 0.37% of the population, but their influence in business, banking, and philanthropy is far larger. Jainism has two main branches, the Śvetāmbara, whose monks wear white, and the Digambara, whose most senior monks go naked. It has no central authority: monks and nuns teach, and lay trusts own and manage the temples and pilgrimage sites.

Those sites are where the state and Jainism collide. In late 2022 and early 2023 Jains across India protested when Jharkhand declared Sammed Shikharji, the hill where they believe twenty Tirthankaras attained liberation, a tourist destination without consulting them; the hill is also sacred to the local Santhal people. Protests followed over vandalism on Shatrunjaya hill at Palitana in Gujarat, where hundreds of shrines were built over 900 years. In Tamil Nadu, 17 Jain temples are run by the state's Hindu endowments department.

10h. Should States Run Temples? The Cases as Their Advocates Make Them

The case for state administration: its defenders, among them the governments of Tamil Nadu and Karnataka and many reformers, argue that the state has made temples fairer and safer. State control ended the power of hereditary trustees who treated temple wealth as their own, opened temples to castes once excluded, and has appointed priests of every caste. It protects temple land from encroachment, recovers what was lost, and uses rich temples' surplus to keep thousands of poor ones open and to fund schools and hospitals. The Supreme Court has upheld state regulation of temples' secular affairs since 1954.

The case against it: the VHP, many temple activists, and Hindu nationalist politicians argue that a secular state should not run any religion's institutions, and certainly not only one. Mosques and churches manage their own property, they say, while governments appoint Hindu temples' officers, take a share of their income, and spend it on state priorities. Political appointees fill temple boards, heritage is neglected, as a UNESCO fact-finding mission reported to the Madras High Court in 2017, and Karnataka's bill would add a tax that falls on Hindus alone. Devotees, they argue, should govern their own temples, as Jains and Sikhs largely do.

What the evidence says: state administration does cross-subsidize: in Tamil Nadu, 88% of institutions earn under 10,000 rupees a year and depend on the system. The asymmetry is also real. Muslim waqfs are run by boards that remain mostly Muslim even under the 2025 law, and churches govern themselves, while thousands of Hindu temples are run by state officials. Neither model guarantees honesty: state-run departments face corruption charges, and the Ayodhya trust, whose trustees are Hindu religious leaders, is under a police audit. The cleanest comparison, the Sikh SGPC, is self-governed but has held no election in fifteen years.

The course's reading, stated once: state supervision of temple money has a sound case where trustees steal or exclude, but a secular state that administers only Hindu temples while other faiths govern their own institutions cannot easily defend the difference. The reform that answers both sides is one law for every religion's endowments, with boards chosen by devotees, independent audits, and public accounts, rather than the choice between state control and none.

Worked example — Tirupati's Budget: Where a Rupee Comes From and Goes

Inputs: TTD's budget for 2026-27 of 5,456.26 crore rupees, its main receipts and spending as announced on February 28, 2026, its 2025-26 average of about 73,000 pilgrims a day and hundi offerings above 1,420 crore rupees, and 94.96 rupees to the dollar; Steps 1, 2, and 4 give sums in crore rupees. Step 1, the receipts, as shares of the budget: hundi and other capital receipts 1,880 (34.5%); interest on investments 1,205 (22.1%); laddus and other blessed food 650 (11.9%); darshan, or viewing, tickets 310 (5.7%); pilgrims' hair, sold after tonsuring, 175 (3.2%); rooms 173 (3.2%). Step 2, the spending: staff 1,859.75 (34.1%); materials 974.50 (17.9%); additions to the corpus and investments 700 (12.8%); engineering 475 (8.7%); security 245 (4.5%); education 201 (3.7%); hospitals 155 (2.8%). Step 3, per visit: 73,000 × 365 = 26.6 million visits a year. The budget, 54,562.6 million rupees, comes to about 2,050 rupees, or $21.60, per visit, and hundi offerings alone to about 533 rupees, or $5.60. Step 4, the endowment: interest of 1,205 implies investments of roughly 17,000 at a 7% yield, a little more than the 15,938 of cash deposits the trust reported in 2022. Result: the temple is a large employer and an investment fund as much as a place of worship. Interest pays for about a fifth of the budget and staff take a third, which is why control of its board, appointed by Andhra Pradesh's government, is a political prize.

Module 10 Key Points

Hinduism, Sikhism, and Jainism

• Hinduism has no founder, creed, or central authority; authority rests with scriptures, gurus, monastic orders, and temple trusts.

• The RSS, founded in 1925, claims more than 80,000 daily branches and is the ideological parent of India's governing BJP.

• Tamil Nadu's endowments department oversees 36,627 temples; Karnataka's temple-fund bill has awaited the President's decision since May 2025.

• Tirupati's temple trust budgeted 5,456 crore rupees, about $575 million, for 2026-27; interest pays for about a fifth.

• The SGPC, created by a 1925 law, passed a budget of 1,487 crore rupees for 2026-27 but has held no general election since 2011.

• The course's reading: one law for every religion's endowments, with elected boards and public audits, would answer both sides.

Module 10 Quiz

Check Your Understanding

1. Who runs most large Hindu temples in Tamil Nadu?

A) Hereditary priestly families own them outright.
B) A state government department oversees them under a law first passed in 1951.
C) The RSS manages them through its local branches.
D) The central government's culture ministry runs the largest of them as protected heritage sites.

2. What would Karnataka's 2024 temple bill do?

A) It would hand all temples to private trusts.
B) It would open temple priesthoods to trained candidates of every caste, as Tamil Nadu did in 2021.
C) It would take 10% of the gross income of temples earning over 1 crore rupees into a common fund.
D) It would cap priests' pay and send each temple's yearly surplus to the state government's general budget.

3. What did officials and the BBC report about the Kumbh Mela crush of January 29, 2025?

A) Officials and independent counts both found 30.
B) Officials reported more deaths than the BBC found.
C) Independent counts found fewer deaths than officials.
D) The official toll was 37, while a BBC investigation found at least 82 deaths.

4. About what share of Tirupati's 2026-27 budget is paid by interest on investments?

A) About a fifth
B) Half
C) A tenth
D) About two-fifths, since its deposits earn more than its offerings

5. What does the course conclude about state control of temples?

A) Every religion's places of worship should be run by elected boards of devotees.
B) Supervision is justified where trustees steal or exclude, but one law should cover every religion's endowments.
C) State control should end, and temples should return to their hereditary trustees.
D) State departments should keep running Hindu temples, as they have since 1951.

Module 11 — Buddhism and the Religions of East Asia

Monks, Kings, Parties, and Funerals

Recommended Reading / Reference

Book: Ian Johnson, *The Souls of China: The Return of Religion After Mao* (2017), a Pulitzer Prize-winning reporter's account of temples, churches, and folk believers rebuilding religious life under the Communist Party

Report: Kamakura Shinsho, *Seventh National Funeral Survey* (May 12, 2026), and China's State Council Information Office, white paper on religious freedom (April 3, 2018)

11a. Buddhism: Belief and Schools

The Buddha taught that life is marked by suffering, that suffering comes from craving, that it can end, and that an eightfold path of right understanding, conduct, and meditation leads to that end, nirvana, release from the cycle of rebirth. Buddhists take refuge in three jewels: the Buddha, his teaching (the dharma), and the community of monks and nuns (the sangha). For lay people, the practical heart of the religion is merit: giving to monks, keeping precepts, and performing rites earn a better rebirth for oneself and one's dead.

Three schools divide the Buddhist world. Theravada, in Sri Lanka, Thailand, Myanmar, Cambodia, and Laos, centers on monks who keep the ancient discipline and depend daily on lay gifts. Mahayana, in China, Japan, Korea, Vietnam, and Taiwan, includes Pure Land devotion and Zen meditation and allows married priests in Japan. Vajrayana, in Tibet, Mongolia, and Bhutan, adds esoteric ritual and reincarnating teachers, the lamas. Buddhism is shrinking where its people are aging and leaving: in South Korea it keeps only 39% of those raised in it, on Pew's count, against 98% in Sri Lanka and Thailand.

11b. The Sangha and the State

In the Theravada countries the monastic order has always leaned on kings, who protected it and policed it. Thailand's Supreme Patriarch, Somdet Phra Ariyavongsagatayana, born on June 26, 1927, turned 99 in June 2026. King Maha Vajiralongkorn appointed him in February 2017 under an amendment of December 2016 that let the king choose the patriarch directly, rather than accept the most senior monk. A Sangha Supreme Council of senior monks governs the order, and a government Office of National Buddhism administers it. Thailand has 44,195 temples, on the National Office of Buddhism's count of March 2025, and 200,000 to 300,000 monks and novices, estimates that vary with the season, since many men ordain briefly.

A scandal in 2025 exposed how little anyone watches the money. On July 15 police arrested a woman, Wilawan Emsawat, accused of extortion and money laundering. Reports of the sum differ, from nearly 100 million baht to about 385 million baht, roughly $3 million to $11 million, taken from monks over three years. Police found about 80,000 photographs and videos on her phones involving more than 20 monks, whom she had allegedly blackmailed with them. At least nine monks left the order, and one abbot fled to Laos. In July the king revoked the ecclesiastical titles of 81 monks, and in August police raided more than 200 temples, arresting monks and former monks on charges from embezzlement to drug dealing. Thai temples hold about 1 trillion baht in their accounts, by one press estimate.

The response was to impose rules on temple finances. Since October 2025 a temple may hold no more than 100,000 baht in cash and must file monthly financial statements, and the government has proposed amending the law on the order so that it can act against monks who break the law. A former head of the Office of National Buddhism said the office can report wrongdoing but cannot investigate it.

Myanmar's monks, more than 400,000 including novices, are bound to the state by a law of 1990 that recognizes only nine orders, all answerable to a state committee of senior monks. They led the protests against military rule in 2007, and a nationalist movement of monks, Ma Ba Tha, campaigned from 2013 for laws restricting Muslims. Members of religious orders may not vote under the constitution of 2008. The junta held an election in three phases between December 28, 2025 and January 25, 2026, which its allied party, the Union Solidarity and Development Party, won 232 of the 263 lower-house seats contested, in a country still at war.

Sri Lanka's constitution gives Buddhism “the foremost place” and makes it the state's duty to “protect and foster” it, while guaranteeing other religions' rights. A Ministry of Buddhasasana, Religious and Cultural Affairs supervises the order, and in 2025 it set up a Buddha Sasana Council of monks from the three main chapters, officials, and lay members. Senior monks remain a political force: the President, Anura Kumara Dissanayake, whose party came from the Marxist left, called on the chief prelates of the two great chapters in Kandy for their blessing in August 2025.

11c. Tibet and the Dalai Lama

Tibetan Buddhism's highest teachers are believed to be reborn, and their successors are found as children. The 14th Dalai Lama, Tenzin Gyatso, was born on July 6, 1935, fled to India after a failed uprising in 1959, and leads the faith from Dharamsala, where an exile administration sits; in 2011 he handed his political role to an elected leader. In a statement on July 2, 2025, days before his 90th birthday, he said the institution of the Dalai Lama would continue and that recognizing his successor “will rest exclusively” with the Gaden Phodrang Trust, his office in India. China's foreign ministry answered that the reincarnation “must be approved by the central government” and chosen by drawing lots from a golden urn, a procedure the Qing emperors introduced in 1793.

The precedent worries Tibetans. In 1995 the Dalai Lama recognized a six-year-old boy, Gedhun Choekyi Nyima, as the reincarnation of the Panchen Lama, the second-ranking lama, who traditionally helps identify the Dalai Lama. Chinese authorities took the boy into custody, and he has not been seen in public since, while Beijing installed its own Panchen Lama, Gyaincain Norbu, through the urn. The Dalai Lama had knee surgery in New Delhi in June 2026, after a knee replacement in New York in 2024, and remained active.

11d. China: Religion Under the Party

China permits five religions: Buddhism, Taoism, Islam, Catholicism, and Protestantism. Each has a state-sanctioned association, and only registered venues may hold services. Since 2018 the Communist Party's United Front Work Department, which manages relations with groups outside the party, has run religious affairs directly, under regulations revised that year, and the policy of “sinicization” requires each religion to adapt to Chinese culture and party leadership. The government's white paper of 2018 counted nearly 200 million believers, more than 380,000 clergy, and about 144,000 registered places of worship, including 33,500 Buddhist temples, 35,000 mosques, and 60,000 Protestant churches, with 38 million Protestants and 6 million Catholics.

Control is tightest where religion meets ethnicity. In Xinjiang, the mass detention of Uyghurs from 2017 was accompanied by the destruction or damage of an estimated 16,000 mosques, about two-thirds of the region's total, by the count of the Australian Strategic Policy Institute in 2020; China says it closed only illegal sites and fought extremism. In Tibet, monasteries are subject to “patriotic education.” New rules in force since May 1, 2025 bar foreigners from preaching without an invitation from a state religious body, from accepting religious donations, and from recruiting Chinese followers.

Unregistered churches face recurring crackdowns. From October 10, 2025 police in 11 cities detained about 30 leaders of Zion Church, a Beijing house church of about 5,000 regular worshippers that had refused to install surveillance cameras in 2018. Its founder, Jin Mingri, was released on July 4, 2026 after almost nine months' detention and taken to the United States, after talks between Presidents Donald Trump and Xi Jinping, according to the advocacy group ChinaAid; eight leaders faced trial in August on charges of illegally using information networks. The state also polices its own: Shi Yongxin, the abbot who had turned the Shaolin Temple into a business empire, was defrocked in July 2025 and sentenced in May 2026 to 24 years in prison for embezzlement, misappropriation, and bribery involving about 300 million yuan.

11e. Japan: Temples, Funerals, and Religious Politics

Most Japanese take part in both Shinto, the native worship of kami at shrines, and Buddhism, often in a division of labor: Shinto for births, weddings, and festivals, Buddhism for funerals and the memory of the dead. The government's religious yearbook for 2022 counted 179.6 million claimed adherents, 87.2 million Shinto and 83.2 million Buddhist, in a country of 124.8 million, because shrines and temples each count the same households. Religious corporations are exempt from tax on their religious activities.

Buddhist temples live mainly on the dead. Under a system dating from the seventeenth century, when the shogunate required every household to register with a temple, families belong to a parish temple that performs their funerals and memorial services, sells posthumous Buddhist names, and keeps their graves. As Japan ages and rural areas empty, that income is falling. Japan had about 77,000 temples in 2015; more than a fifth now have no resident priest, and projections circulated in Japan suggest about 30% could close by 2040. Families are choosing smaller, cheaper funerals, a shift this module's worked example measures, and some buy priests' services online at fixed prices, which Japan's Buddhist federation has opposed.

Religion also shapes Japanese politics. Soka Gakkai, a lay Nichiren Buddhist movement founded in 1930 that claims about 8.3 million member households, founded the party Komeito in 1964, and from 1999 Komeito governed in coalition with the Liberal Democratic Party (LDP). On October 10, 2025 it left the coalition, blaming the LDP's handling of its funding scandals. In January 2026 its lower-house members joined those of the opposition Constitutional Democratic Party in a new Centrist Reform Alliance, which won only 49 seats in the election of February 8, 2026, against 316 for the LDP; the alliance said in September that it would disband.

The assassination of former Prime Minister Shinzo Abe in July 2022, by a man whose mother's donations to the Unification Church had ruined his family, turned the state against that church, founded in South Korea by Sun Myung Moon. In March 2025 a Tokyo court ordered it dissolved, finding unlawful solicitation of donations over about 40 years that had harmed 1,559 people and taken about 20.4 billion yen. The Tokyo High Court upheld the order on March 4, 2026, and in June 2026 Japan's Supreme Court made it final, the first dissolution of a religious corporation for civil wrongs. The church loses its legal status and tax benefits and its assets are being liquidated, though its members may still worship.

11f. Korea: Churches and New Religions

South Korea is the most religiously mixed of the large East Asian countries, with no majority religion, large Protestant and Catholic churches, a shrinking Buddhist order, and powerful new religious movements. Two of them were in court in 2026. Han Hak-ja, Sun Myung Moon's widow and the Unification Church's leader, was sentenced on August 31, 2026 to two years in prison for giving 100 million won to a lawmaker before the 2022 presidential election and luxury goods to the then first lady, Kim Keon Hee, through an intermediary; prosecutors had sought 13 years, and both sides appealed. Lee Man-hee, the founder of Shincheonji, which claims about 200,000 members, was arrested in June 2026, at 94; prosecutors accuse him of pushing more than 50,000 followers to join the People Power Party in 2021-24 to sway its primaries.

11g. Who Will Choose the Next Dalai Lama? The Cases as Their Advocates Make Them

Beijing's case: China's government argues that Tibet has been part of China for centuries and that the central government has approved the reincarnations of senior lamas since the Qing dynasty introduced the golden urn in 1793. Its rules of 2007 require state approval for every recognized reincarnation, and it says the Dalai Lama, a political exile, cannot break with history and religious rules to serve a separatist agenda. Most Tibetan Buddhists, it adds, live in China, where its approved institutions, including its Panchen Lama, will take part in any search.

The Dalai Lama's case: the Dalai Lama and the exile administration argue that in Tibetan Buddhism a lama decides where he will be reborn, and that an atheist party has no standing to choose a religious teacher. The urn was used inconsistently even under the Qing, and the 14th Dalai Lama himself was not chosen by it. He wrote in 2025 that his successor would be born in the free world, outside China. The United States made it policy in its Tibetan Policy and Support Act of 2020 that the succession is a matter for Tibetan Buddhists alone and that Chinese officials who interfere may be sanctioned.

What the evidence says: the Panchen Lama precedent shows both sides' power. Beijing could take the boy the Dalai Lama recognized and install its own candidate, but Tibetans abroad reject that candidate, and it has never shown that Tibetans at home accept him. China controls the monasteries, the search parties, and the territory where a child would most likely be found; the Dalai Lama controls the authority that most Tibetan Buddhists, and many foreign governments, recognize. Neither side has shown a way to make its choice accepted by the other's followers.

The course's reading, stated once: the most likely outcome is two Dalai Lamas, one recognized by the Gaden Phodrang Trust, probably born outside China, and one chosen through Beijing's urn. The question that matters is not who has the right to choose but whom Tibetans inside Tibet will follow, which neither side can command and outsiders will find hard to measure.

Worked example — The Price of a Japanese Buddhist Funeral

Inputs: the median costs in Kamakura Shinsho's survey of 2,000 chief mourners (May 2026): ¥967,300 for all funerals; ¥1,220,100 for a general funeral, ¥963,900 for a family funeral, ¥744,300 for a one-day funeral, and ¥495,600 for a direct cremation. The shares of each type were 30.2%, 47.0%, 11.9%, and 10.8%, and the yen is converted at 158.00 to the dollar. The survey excludes the priest's offering. Step 1, in dollars: the median funeral costs ¥967,300 ÷ 158.00 = $6,122; a general funeral $7,722, a family funeral $6,101, a one-day funeral $4,711, and a direct cremation $3,137. Step 2, a check on the mix: 0.470 × 963.9 + 0.302 × 1,220.1 + 0.119 × 744.3 + 0.108 × 495.6 = about ¥963,600 (in thousands of yen), close to the overall median. Step 3, the trend: between the 2024 and 2026 surveys, direct cremations rose from 9.6% to 10.8% and one-day funerals from 10.2% to 11.9%, while family funerals fell from 50.0% to 47.0%. Step 4, the priest: in 2016 an online service offered a monk for ¥35,000 and a posthumous name for ¥20,000 more, ¥55,000 or about $350, against temple memorial services costing up to ¥100,000. Result: a family that chooses a direct cremation and a fixed-price priest spends a little under half of what a general funeral costs, and much of the saving comes out of the temple's offering and name fee. That is the money on which tens of thousands of parish temples depend, so each cheaper funeral brings their closures closer.

Module 11 Key Points

Buddhism and the Religions of East Asia

• Thailand's 2025 scandal, in which a woman allegedly blackmailed monks for millions of dollars, led to caps on temple cash and monthly accounts.

• The Dalai Lama said in July 2025 that his India-based trust alone will recognize his successor; Beijing insists on its own approval.

• China permits five religions under Communist Party supervision; Shaolin's former abbot was sentenced to 24 years in May 2026.

• Japan's Supreme Court made the Unification Church's dissolution final in June 2026, over unlawful solicitation of donations.

• A Japanese funeral cost a median ¥967,300, about $6,100, in 2026, and cheaper one-day funerals and direct cremations are spreading.

• The course's reading: rival Dalai Lamas are the likely outcome, and Tibetans inside Tibet will decide which one matters.

Module 11 Quiz

Check Your Understanding

1. Who appoints Thailand's Supreme Patriarch under the law amended in 2016?

A) The Sangha Supreme Council by vote
B) The Prime Minister, after a public consultation
C) Thailand's monks, by election every ten years
D) The King

2. What new rules did Thailand impose on temples after the 2025 scandal?

A) A ban on donations
B) A law letting the state appoint each temple's abbot and seize its accounts
C) Cash limits and monthly accounts
D) Compulsory audits by foreign accounting firms

3. What did the Dalai Lama say about his succession on July 2, 2025?

A) The institution of the Dalai Lama will end with him
B) Beijing's golden urn will decide, as under the Qing emperors
C) His India-based trust alone will choose
D) Tibetans will elect his successor by a vote of all exiles

4. What did Japan's Supreme Court decide about the Unification Church in June 2026?

A) It banned the faith
B) It overturned the order
C) It sent the case back to the Tokyo District Court for a new trial on the church's 2009 compliance declaration
D) It made the order dissolving the church final

5. What is the course's reading on the Dalai Lama's succession?

A) Beijing will win
B) Rival Dalai Lamas are likely
C) The Tibetan exiles will persuade Beijing to accept their candidate through talks brokered by India and the United States
D) The institution will simply end

Module 12 — Judaism: One People, Many Authorities

Rabbis, the State of Israel, and the Diaspora

Recommended Reading / Reference

Book: Jonathan D. Sarna, *American Judaism: A History* (second edition, 2019), a Brandeis historian's account of how American Jews built the synagogues, movements, and institutions of the largest Diaspora community

Report: Israel Democracy Institute, *Statistical Report on Ultra-Orthodox (Haredi) Society in Israel 2025*, and Pew Research Center, *Jewish Americans in 2020* (May 2021)

12a. Belief, Practice, and the Streams

Judaism teaches that one God made a covenant with the people of Israel and gave them the Torah, the five books of Moses, and, in rabbinic belief, an oral tradition that the Talmud records. Its practice is a way of life governed by halakha, Jewish law: the Sabbath, the dietary laws of kashrut, the festivals, daily prayer, and the rites of birth, coming of age, marriage, and death. Jewish identity is both religious and national. By traditional law a Jew is a child of a Jewish mother or a convert, and many Jews who practice little regard themselves as fully Jewish by descent and culture.

Modern Jews divide into streams (Module 2). Orthodox Jews hold that the law is divine and binding; within Orthodoxy, the Haredim, often called ultra-Orthodox, separate themselves most from modern society, while Modern Orthodox Jews combine strict practice with secular education and work. Conservative Judaism holds that the law binds but develops, and Reform Judaism treats it as guidance that each generation may reinterpret; since 1983 American Reform Judaism has also accepted descent through a Jewish father. In Pew's survey of 2020, 37% of American Jewish adults identified as Reform, 17% as Conservative, 9% as Orthodox, and 32% with no denomination, and 35% belonged to a synagogue or lived with someone who did.

The streams are changing size. Orthodox Jews are young: 17% of American Jews under 30 are Orthodox, against 3% of those over 64, while 40% of young American Jews say they have no religion. In Israel, in the Central Bureau of Statistics' figures for Jewish adults released in September 2026, about two-fifths of Jews call themselves secular, about a third traditional, and about a quarter religious or Haredi, with the Haredi share growing fastest.

12b. Who Counts as a Jew, and How Many

How many Jews there are depends on the definition, and the leading demographer, Sergio DellaPergola, publishes four. His core count, people who identify as Jews and with no other religion, was 15.74 million at the start of 2024. Adding people with a Jewish parent gives 18.76 million; adding others of Jewish background and non-Jewish household members, 21.77 million; and counting everyone eligible to immigrate to Israel under its Law of Return, which includes grandchildren and spouses of Jews, 24.74 million. Pew, counting differently, put the world's Jews at 14.8 million in 2020 (Module 1).

Israel's Central Bureau of Statistics put the world's Jews at about 15.8 million in 2025, still below the 16.6 million of 1939, before the Holocaust killed six million. Israel had about 7.2 million, about 45%, and the

United States about 6.3 million, about 40%. The next largest communities were France (436,000), Canada (407,000), Britain (315,000), Argentina (168,000), Germany (126,000), Russia (120,000), and Australia (117,000). DellaPergola expects Israel to hold half of the world's Jews by as early as 2035, because Israeli Jews have more children than Diaspora Jews and fewer marry outside the faith.

12c. No Pope: Rabbis and Communities

Judaism has had no central authority since the end of the Sanhedrin, the ancient high court, in the centuries after the Temple's destruction. A rabbi is a teacher ordained, by a seminary or by other rabbis, after years of study, and each congregation hires its own. Each movement has its own institutions: in America, the Union for Reform Judaism and the Conservative movement's United Synagogue, the Orthodox Union, which also runs a large kosher-certification business, and Agudath Israel of America for the Haredim. Hasidic communities follow dynasties of rebbes, and Haredi political parties in Israel take their orders from councils of senior rabbis.

For observant Jews, rabbinic courts, each called a beit din, handle conversion and religious divorce, and their standards divide the movements. Orthodox courts generally do not recognize conversions performed by Reform or Conservative rabbis, so a person who is Jewish to one community may not be Jewish to another. Outside Israel these questions are settled within communities; in Israel, the state settles them.

12d. Israel's Chief Rabbinate

Israel inherited a Chief Rabbinate created under British rule in 1921, and before independence David Ben-Gurion promised the ultra-Orthodox party Agudat Israel, in a letter of June 1947, that the new state would keep the Sabbath, kosher food in state kitchens, religious control of marriage, and autonomous religious schools. That “status quo” still frames Israeli life. Two chief rabbis, one Ashkenazi (of Central and Eastern European descent) and one Sephardi (of Spanish, Middle Eastern, and North African descent), are elected for single ten-year terms by an assembly of rabbis and public representatives.

The current chief rabbis were elected in 2024, after the vote was delayed by politics and the war. David Yosef, the Sephardi chief rabbi, born in 1957, is a son of Ovadia Yosef, the late spiritual leader of the Shas party. Kalman Ber, the Ashkenazi chief rabbi, born in 1957 and formerly chief rabbi of Netanya, won a runoff in October 2024 by 77 votes to 58. Through the state's rabbinical courts, the rabbinate holds a monopoly over Jewish marriage and divorce under a law of 1953: Israel has no civil marriage, so two Jews can marry in Israel only before an Orthodox rabbi. It also decides which conversions count for marriage, and it runs kosher certification and most Jewish burial.

Local religious services are run by 129 religious councils, whose budgets totaled NIS 952 million in 2022, about 60% paid by local authorities and 40% by the government. Israelis who cannot or will not marry through the rabbinate marry abroad, most often in Cyprus, or, since the pandemic, online through the American state of Utah; the state registers such marriages, and the Supreme Court upheld the recognition of the online ones in March 2023. The Central Bureau of Statistics identified 9,200 marriages held abroad that were registered in 2022. A civil-union law of 2010 applies only to couples who are both registered as having no religion.

12e. The Haredim, the Draft, and the Money

Israel's Haredim, about 1,452,350 people in 2025 or 14.3% of the population on the Israel Democracy Institute's count, are its fastest-growing community: 57% are under 20, and their women have averaged 6.5 children. Many men study in yeshivas and kollels, religious academies, full time; 169,366 were enrolled in 2023, 83% more than a decade earlier. Only 54% of Haredi men aged 25 to 66 were employed in 2025, against 81% of Haredi women, and a third of Haredi families were poor. The Central Bureau of Statistics expects the Haredim to be 16% of Israelis by 2030.

Military service is the fault line. In 1948 Ben-Gurion exempted a few hundred yeshiva students; the exemption grew with the community. In June 2024 Israel's High Court ruled that no legal basis remained for exempting yeshiva students, and the army has since sent about 80,000 call-up orders, most of them ignored. The government's attempt to pass an exemption law broke its coalition: United Torah Judaism left in July 2025, and Shas's ministers resigned while the party stayed in the coalition. A law of July 2026 freezing arrests of draft evaders was struck down on September 3, 2026, when 73,664 were counted as evaders, and the Knesset passed a Basic Law declaring Torah study a fundamental value.

The money follows the politics. Israel's 2026 budget, its largest ever at NIS 850.6 billion, passed on March 30, 2026 by 62 votes to 55. It raised funding for Haredi educational institutions from NIS 4.1 billion to NIS 5.17 billion, about $1.67 billion, and a late amendment added about NIS 800 million for Haredi programs, which passed 107 to 4 after opposition members voted for it by mistake. In April 2026 the High Court ordered daycare and other subsidies to be made conditional on enlistment. The Knesset dissolved in July, and Israel votes on October 27, 2026; Shas and United Torah Judaism have said they will not join a government that does not legislate the yeshiva students' status.

12f. Diaspora Institutions and Money

Outside Israel, Jewish life is paid for privately. Synagogues depend on membership dues, which can exceed $3,000 a year for a family at a large American congregation and make up about 60% of a medium-sized synagogue's revenue, and a growing number have replaced fixed dues with voluntary pledges. Jewish day schools, which give a full Jewish and secular education, are the largest expense for observant families: the average tuition in Prizmah's survey of 131 schools was $24,874 in 2024-25, the median for high-school grades about $31,000, and 41.6% of students received financial aid.

Communal fundraising is large and organized. The Jewish Federations of North America raised $2.9 billion in all in fiscal 2025, and their annual campaign grew 15.4%, the largest rise in a decade, with nearly 290,000 donors. An emergency campaign for Israel after October 7, 2023 raised more than $900 million. Some governments help. Germany pays its Central Council of Jews €22 million a year under a treaty of 2003, raised in 2023, for security, culture, education, and a new Jewish Academy in Frankfurt. In the United States, a federal program helps synagogues, churches, mosques, and other nonprofits pay for security: in fiscal 2025 it had $266 million to give against more than $1.3 billion requested, and funded about a fifth of applicants.

12g. Antisemitism and the Price of Security

Security has become one of the largest costs of Jewish communal life since 2023. The Anti-Defamation League (ADL) counted 6,274 antisemitic incidents in the United States in 2025, down 33% from a record 9,354 in 2024 but its third-highest count since 1979, and physical assaults reached a record. Its count

includes some anti-Zionist expressions and support for violence against Israel, which critics say inflates the totals. The Federal Bureau of Investigation (FBI) recorded 1,528 anti-Jewish hate crimes in 2025, down 21.2% from 2024, 63% of all crimes motivated by religion, although Jews are about 2% of Americans. In Britain the Community Security Trust counted 3,700 incidents, up 4%, the second-highest year on record.

Four attacks in 2025 killed Jews in three countries. On May 21 a gunman killed two Israeli embassy employees outside the Capital Jewish Museum in Washington. On June 1 a man threw firebombs at a walk in Boulder, Colorado, calling for the release of the hostages in Gaza; one victim, 82, died. On October 2, Yom Kippur, an attacker killed a worshipper at the Heaton Park synagogue in Manchester, and a second died from a police bullet fired at the attacker. On December 14 a father and son inspired by the Islamic State shot dead 15 people at a Hanukkah celebration on Sydney's Bondi Beach, and Australia set up a royal commission on antisemitism.

How antisemitism is defined is itself contested. The International Holocaust Remembrance Alliance's working definition of 2016, adopted by many governments, gives examples that include some forms of hostility to Israel, such as denying Jews the right to self-determination. The Jerusalem Declaration of 2021, written by scholars who found that definition too broad, says criticism of Zionism or of Israel's policies is not in itself antisemitic. Counts that use different definitions give different totals, so the course gives each count's method with its number.

12h. The Rabbinate's Monopoly on Marriage and Conversion: The Cases as Their Advocates Make Them

The case for the monopoly: the chief rabbinate, the Haredi parties, and many religious Zionists argue that one standard of Jewish marriage keeps the Jewish people one. If Israel allowed civil marriage and non-Orthodox divorce, doubts about who is legally married or divorced would arise, and under Jewish law children born of a forbidden union can be barred from marrying other Jews, so the community would split into groups that cannot marry each other. The status quo of 1947, they say, is the compromise that has let religious and secular Jews share one state, and secular Israelis can already marry abroad with the state's recognition.

The case against it: secular parties, the Reform and Conservative movements, and civil-rights groups argue that the monopoly forces tens of thousands of Israelis to marry abroad and leaves many immigrants, Jewish by Israel's Law of Return but not by the rabbinate's standard, with no way to marry in their own country. It denies equal standing to the movements most American Jews belong to, gives rabbinical courts power over women seeking a divorce from husbands who refuse to grant one, and uses state power to enforce one religious view in a democracy.

What the evidence says: Israelis already marry around the monopoly. Thousands of marriages held abroad are registered each year, 9,200 in the count for 2022, more than 3,000 couples had married online through Utah by 2024 on one advocacy group's estimate, and the Supreme Court upheld the recognition of those marriages in 2023. The doubts about lineage the monopoly is meant to prevent already arise from those marriages, which the state registers. Governments without both Haredi parties have been rare, among them Netanyahu's of 2013-15 and Bennett and Lapid's of 2021-22, and they too left the monopoly in place.

The course's reading, stated once: the monopoly no longer achieves its own aim, since Israelis marry outside it and the state recognizes those marriages, so its main effect is to burden those it excludes. A civil option beside religious marriage, as most democracies have, would leave the rabbinate's standard intact for

those who choose it. Whether any government will offer one depends on coalition arithmetic, which is why the outcome of the election of October 27 matters for this question as much as for the draft.

Worked example — The Cost of an Observant American Family's Jewish Life

Inputs: Prizmah's average day-school tuition of $24,874 and a high-school median of about $31,000 (2024-25); synagogue dues of about $3,000 at a large congregation; the US median household income of $87,460. The other inputs are labeled assumptions: three children, two in elementary grades and one in high school; a $15,000 yearly food budget; and a 15% premium for kosher food, since no American study of the premium was found. A British study of 2016 found kosher meat about twice the supermarket price and kosher milk and eggs 10-20% dearer. Step 1, tuition: 2 × $24,874 + $31,000 = $80,748. Step 2, synagogue dues: $3,000. Step 3, kosher food: 15% × $15,000 = $2,250. Step 4, total before aid: $80,748 + $3,000 + $2,250 = $85,998. Step 5, against income: $85,998 ÷ $87,460 = 98% of the median household's income. Step 6, with aid: if one child received the median aid grant in Prizmah's survey, $15,256, the total would fall to $70,742, still 81% of the median income. Result: on these assumptions, an observant family sending three children to day school spends about as much on Jewish life as the median American household earns. That is why affordability, not belief, is the main pressure on the institutions of observant American Jews, and why their schools depend on philanthropy.

Module 12 Key Points

Judaism: One People, Many Authorities

• About 15.8 million Jews lived worldwide in 2025, about 45% in Israel and 40% in the United States, on the core definition.

• Judaism has no central authority; in Israel a state Chief Rabbinate controls Jewish marriage, divorce, conversion, and kashrut.

• Haredim are 14.3% of Israelis; only 54% of Haredi men work, and about 80,000 draft orders followed the 2024 ruling.

• Israel's 2026 budget raised funding for Haredi educational institutions to NIS 5.17 billion; Israel votes on October 27, 2026.

• The ADL counted 6,274 antisemitic incidents in the US in 2025, down 33%, but physical assaults reached a record.

• The course's reading: Israelis already marry around the rabbinate's monopoly; a civil option would protect both sides.

Module 12 Quiz

Check Your Understanding

1. What does Israel's Chief Rabbinate control?

A) Jewish marriage, divorce, conversion, kashrut certification, and most burials
B) Only the Western Wall
C) Every Diaspora rabbi's appointment, through its seminaries
D) The army's chaplains

2. What share of Israel's population are Haredim, by the Israel Democracy Institute's 2025 count?

A) 3%
B) About half, since their high birth rate has made them the majority of Jewish Israelis under 20
C) About 14%
D) About a third

3. What did Israel's High Court rule in June 2024 about the Haredi draft?

A) The draft was abolished
B) No legal basis remained for exempting yeshiva students
C) Exemptions were extended
D) Yeshiva students could defer service until 35, as the Basic Law on Torah study required

4. How did the ADL's count of antisemitic incidents in the US change in 2025?

A) It doubled
B) It held steady at about 9,350
C) It rose 33% to a new record of 12,400 incidents
D) It fell 33% to 6,274, still its third-highest year

5. What is the course's reading on the rabbinate's monopoly on marriage?

A) It fails its aim, since Israelis marry around it.
B) It protects Jewish unity and should be kept unchanged.
C) It should be replaced by civil marriage for everyone, ending religious weddings.
D) It works, since few Israelis marry abroad or outside the rabbinate.

Module 13 — Religion and the State: Law, Money, and Freedom

Official Faiths, Church Taxes, and the Courts

Recommended Reading / Reference

Book: Jonathan Fox, *Thou Shalt Have No Other Gods Before Me: Why Governments Discriminate Against Religious Minorities* (2020), drawn from the Religion and State project's data on 183 countries

Report: Pew Research Center, *More Countries Had Elevated Levels of Social Hostilities Involving Religion in 2023* (June 15, 2026), the 16th yearly study of restrictions on religion

13a. Official and Favored Religions

Most states take a side on religion, formally or not. Pew's count of 2017 found 43 countries with an official state religion, 27 of them Islam, and 40 more that favor one religion unofficially. A further 10 were hostile to religion as such, and the rest were officially neutral. The official churches of Europe are mostly mild survivals: England's established church (Module 6), Denmark's Lutheran national church, and Greece's Orthodox Church, the “prevailing religion” in its constitution. In much of the Muslim world, by contrast, Islam's official status shapes law, from family courts to blasphemy statutes. Sri Lanka's constitution gives Buddhism the foremost place (Module 11), and Cambodia's makes it the state religion.

The neutral states differ too. The United States forbids an established church and protects free exercise in its First Amendment, and its courts now read the two clauses in ways that favor religious claimants (section 13e). France's law of 1905 separated church and state and bars public funding of worship, under a principle of secularism, laïcité, that keeps religion out of public institutions. Its three eastern departments of Alsace and Moselle, which were German in 1905, still pay priests, pastors, and rabbis under the system set up by the Concordat of 1801. India is constitutionally secular but administers Hindu temples (Module 10). China's ruling party is atheist and licenses five religions (Module 11).

13b. Restrictions, Persecution, and Who Counts Them

Pew's 16th yearly study, published in June 2026 with data for 2023, measures both government restrictions, such as bans, registration rules, and surveillance, and social hostilities, such as mob violence and harassment by private groups. The global median score for government restrictions was 3.0 on its 10-point index, tied with 2021 and 2022 as the highest since the study began. Governments harassed religious groups in 185 of 198 countries and territories, and 58 had high or very high restrictions. Countries with high or very high social hostilities rose from 45 to 55, partly in reaction to the Hamas attack on Israel of October 7, 2023 and the war that followed. About 78% of the world's people lived where restrictions or hostilities were high.

Among the 25 most populous countries, India, Egypt, Pakistan, Iran, and Indonesia had the highest overall restrictions, and China the highest government restrictions. Other counters have missions of their own. The United States Commission on International Religious Freedom (USCIRF), a federal advisory body, recommended in March 2026 that 18 countries be named Countries of Particular Concern, a designation that can bring sanctions. Twelve were on the State Department's last published list, of December 2023, and Nigeria, which President Trump designated in 2025, was recommended for redesignation; five were new: Afghanistan, India, Libya, Syria, and Vietnam. The State Department may ignore its advice. Open Doors, a

Christian charity, counts persecution of Christians only: its list of January 2026 found more than 388 million Christians facing high persecution and 4,849 killed for their faith in a year, with North Korea at the top.

Nigeria shows how much the counts matter. On October 31, 2025 President Trump announced that he was designating Nigeria a Country of Particular Concern over killings of Christians, and on December 25 American forces struck Islamic State camps in Sokoto state, in the northwest. Nigeria's government said it had cooperated and that the strikes had nothing to do with religion. The numbers behind the claim conflict. Intersociety, a Nigerian group, counts more than 100,000 Christians killed by jihadists since 2009, a figure the BBC found poorly sourced. ACLED, a conflict-data project, counts about 53,000 civilians of all faiths killed in targeted political violence since 2009, including 317 deaths in attacks specifically targeting Christians from 2020 to September 2025.

Open Doors itself counted 3,100 Christians and 2,320 Muslims killed in Nigeria in the year from October 2023. Researchers attribute the killing to several overlapping conflicts: jihadist insurgencies in the northeast, whose victims are mostly Muslim, banditry in the northwest, and fighting between herders and farmers over land in the center, which often divides along religious lines. A count that records every victim of these conflicts as a victim of religious persecution, or none of them, misleads.

13c. Blasphemy and Apostasy Laws

Laws against insulting religion remain common. Pew found blasphemy laws in 79 of 198 countries and territories in 2019, and laws against leaving a religion, apostasy, in 22, almost all of them Muslim-majority. Pakistan's are the most dangerous: insulting the Prophet carries a mandatory death sentence, and accusations alone have led to mob killings, though no one has been executed for blasphemy. Iran's penal code does not name apostasy, but it lets judges apply Islamic law, under which they can sentence apostates to death. Europe has moved in both directions: England and Wales abolished their blasphemy offense in 2008 and Ireland removed it from its constitution by referendum in 2018, while Denmark, after public burnings of the Quran, made the improper treatment of holy texts a crime in December 2023.

13d. How States Fund Religion

Governments pay for religion in five main ways. The first is a church tax, which the state collects for recognized churches from their members. Germany's is the largest: members pay a surcharge of 8% or 9% of their income tax, depending on the state, deducted from wages by employers. In 2025 it brought the Catholic dioceses €6.75 billion ($7.58 billion) and the Protestant churches about €6.1 billion, about €12.85 billion together. Both totals rose about 2%, a slight fall after inflation of 2.2%, even as 657,000 members left (Module 3). The tax explains why leaving is a legal act: it is the only way to stop paying. Nordic countries also collect fees or taxes for their national churches.

The second is historic compensation. When German states seized church property in the secularization of 1803, they promised the churches yearly payments, and they still make them: the Länder, Germany's states, budgeted a record €666 million for 2026, about 60% for the Protestant churches and 40% for the Catholic Church. The Weimar constitution of 1919 ordered the payments to be ended by a final settlement, and the order still stands in Germany's Basic Law. More than a century later no settlement has been reached; the last federal government's attempt failed, and the states resist paying the lump sum it would require.

The third lets taxpayers assign part of their tax. Italy's 8 per thousand directs 0.8% of personal income tax to the state or to one of a list of religious bodies chosen by each taxpayer, and the Catholic Church receives most of it, as this module's worked example explains. The Italian Bishops' Conference allocated its €1.015

billion for 2025 to clergy support (€384.0 million), worship and pastoral needs (€351 million), and charity (€280 million). Spain lets taxpayers tick a box giving 0.7% of their income tax to the Catholic Church, which raised €429.3 million in the results the bishops reported in December 2025.

The fourth is direct payment of clergy, as in Belgium, which pays the ministers of recognized religions and of organized secular humanism; in Greece (Module 6); and in Alsace-Moselle. The fifth is a state bureaucracy that runs the religion's institutions itself, as Turkey's Diyanet and Egypt's Ministry of Awqaf run mosques and pay imams (Module 8), or that manages their property, as India's temple departments do (Module 10). Israel combines several: its budget funds the Chief Rabbinate, religious councils, and Haredi schools (Module 12).

The United States funds religion mostly by not taxing it. Congregations pay no income tax, gifts to them are deductible for donors who itemize, and states exempt their buildings from property tax. Ministers may receive part of their pay as a housing allowance free of income tax, and churches need not file the annual returns other charities file (Module 7). In return, the Johnson Amendment of 1954 bars tax-exempt charities, churches included, from campaigning for or against candidates. In 2024 a group of religious broadcasters and two Texas churches sued to overturn it as applied to pulpits; in July 2025 the Internal Revenue Service agreed not to enforce it against them, but on March 31, 2026 the court dismissed the case for lack of jurisdiction without approving that settlement, and an appeal is pending at the Fifth Circuit.

Public money also reaches religious schools and charities. The Supreme Court ruled in *Carson v. Makin* in 2022 that a state that pays for private schooling may not exclude religious schools. A federal law of 2025 creates, from January 1, 2027, a tax credit of up to $1,700 a year for gifts to groups that give scholarships to private schools, religious ones included, in states that opt in; 27 states had signaled that they would by April 2026. Seven of the ten national agencies that resettled refugees for the federal government were religious, and the suspension of the refugee program in January 2025 forced several to furlough staff.

13e. America's Courts

The American Supreme Court has expanded religious claimants' rights for a decade. In *Kennedy v. Bremerton School District* in 2022, it upheld a football coach's prayers on the field and replaced its old test for establishment cases with one based on history and tradition. In 2025 it ruled unanimously that Wisconsin had discriminated among religions in denying a Catholic charity an exemption from unemployment taxes, and 6 to 3 that parents must be allowed to withdraw their children from lessons using books on gender and sexuality that offend their faith. It split 4 to 4, with one justice recused, on whether Oklahoma could fund a religious charter school, leaving no national rule.

The term that ended in June 2026 continued the line, with limits. In *Chiles v. Salazar* the Court ruled 8 to 1 that Colorado's ban on conversion therapy, as applied to a Christian counselor's talk therapy, regulated speech on the basis of viewpoint. In *Landor v. Louisiana*, on June 23, it ruled 6 to 3 that a federal law protecting prisoners' religious exercise does not let them sue officials personally for damages, a defeat for a Rastafarian whose dreadlocks guards had shaved. The Court will hear argument in November 2026 on whether Colorado may exclude Catholic preschools that will not admit the children of gay or transgender parents from its universal pre-kindergarten program.

The next great question is the Ten Commandments in public schools. The Supreme Court struck down a Kentucky law requiring their display in classrooms in *Stone v. Graham* in 1980. Louisiana and Texas passed new laws requiring displays, and in April 2026 the federal appeals court for the Fifth Circuit, sitting as a full court, upheld Texas's law by 9 votes to 8, treating the 1980 precedent as obsolete after the Court's 2022 change of test. In February it had found a challenge to Louisiana's law premature. A petition asking the Supreme Court to hear the Texas case was pending in late October 2026. The executive branch has taken a

side too: a Justice Department task force on anti-Christian bias reported in April 2026, and critics called its premise unfounded.

13f. Should Religion Be Tax-Exempt? The Cases as Their Advocates Make Them

The case for exemption: churches and religious-liberty groups argue that exemption keeps the state out of religion. Taxing congregations would require assessing their property and auditing their finances, entangling government in their affairs, which is why the Supreme Court upheld the property-tax exemption in *Walz v. Tax Commission* in 1970. Religious bodies are treated like every other nonprofit, from museums to hospitals, and they provide food banks, shelters, counseling, and community life worth far more than the tax forgone. Exemption, on this view, is not a subsidy but a recognition that worship is not a business.

The case against: secularist groups and some economists argue that exemption is a subsidy paid by all taxpayers, believers or not. A much-disputed estimate of 2012 by the sociologist Ryan Cragun and colleagues put its cost at about $71 billion a year. Exemption also shelters wealth: the Latter-day Saints' investment arm holds $60.8 billion in American shares (Module 7). The housing allowance favors ministers over other workers. Because churches file no returns, critics add, the public cannot see what it subsidizes: four of the six televangelist ministries the Senate's Finance Committee investigated gave incomplete answers or none (Module 7).

What the evidence says: exemption is older than the Constitution, it applies to all charities, and the Supreme Court has upheld it. The cost is real but unmeasured, precisely because churches need not report their income; estimates such as Cragun's depend on assumptions about that income and are contested on both sides. Congregations do provide social services, but no reliable national measure of their value exists either. The one feature that sets churches apart from other charities is not exemption itself but freedom from disclosure.

The course's reading, stated once: exempting religion from tax is defensible, both as equal treatment of nonprofits and as a way to keep the state out of churches' affairs. The weak point is the absence of disclosure: churches receive the benefits of charitable status without its basic transparency. Requiring them to file the same simple yearly return other charities file would answer the critics' strongest objection without taxing worship.

Worked example — Italy's 8 per Thousand

Inputs: from Italy's Ministry of Economy and Finance data for the payout of 2026, about €1.6 billion distributed; about 16.8 million of 42 million taxpayers, 40%, signing a choice; the Catholic Church receiving about 67% of signed choices and the state about 27%. Under the law, the money of taxpayers who sign nothing is divided in proportion to the choices of those who do. Step 1, who chose the Church: 67% × 16.8 million = 11.3 million taxpayers, or 27% of all 42 million. Step 2, the Church's money: 67% × €1.6 billion = about €1.07 billion, close to the reported €1.06 billion. Step 3, the counterfactual: if only signed choices counted and unsigned money stayed with the state, the Church would receive 67% × (40% × €1.6 billion) = about €0.43 billion. Step 4, the difference: €1.07 billion − €0.43 billion = about €0.64 billion a year, which the proportional rule assigns to the Church on behalf of people who expressed no preference. Result: a church chosen by about a quarter of taxpayers receives about two-thirds of the money, because the 60% who make no choice are counted as if they had chosen in the same proportions as the rest. Provisional figures for the next payout show the Church's share slipping to about 66% and the state's rising, as fewer Italians who choose pick the Church.

Module 13 Key Points

Religion and the State: Law, Money, and Freedom

• Pew's 2017 count found 43 countries with an official religion, 27 of them Islam, and 40 more that favor one unofficially.

• Government restrictions on religion stood at a joint record in 2023 on Pew's index, and 55 countries had high or very high social hostilities.

• Germany's churches collected about €12.85 billion in church tax in 2025, even as about 657,000 members left.

• Italy's 8 per thousand gives the Catholic Church about two-thirds of €1.6 billion, though only about 27% of taxpayers choose it.

• America funds religion by exempting it from tax; churches need not file returns, and the Johnson Amendment case is on appeal.

• The course's reading: tax exemption is defensible, but churches should disclose their finances as other charities must.

Module 13 Quiz

Check Your Understanding

1. How many countries had an official state religion in Pew's 2017 count?

A) About 100
B) Around 150
C) 43
D) Only 5

2. Who announced Nigeria's designation as a Country of Particular Concern in October 2025?

A) The UN
B) President Trump
C) Nigeria's own government
D) Pope Leo

3. How does Germany collect church tax?

A) The state collects it with income tax
B) Churches bill members
C) Members pay 8% or 9% of their income, not of their tax, directly to their diocese
D) As a share of property taxes on church buildings

4. Why does the Catholic Church receive about two-thirds of Italy's 8 per thousand when only about a quarter of taxpayers choose it?

A) The 1984 concordat fixes its share at two-thirds
B) It wins 90% of signed choices
C) The state tops up its share to pay clergy salaries
D) Unsigned taxpayers' money is split in proportion to the signed choices

5. What is the course's reading on tax exemption for religion?

A) Religion should be taxed like any business.
B) Exemption is defensible, but churches should disclose their finances as other charities do.
C) Exemption should end because it is unconstitutional.
D) Exemption should stay, and churches should keep their freedom from filing the returns other charities file.

Module 14 — Where Things Stand, and What to Watch

The Argument, the Contradictions, and the Dates

Recommended Reading / Reference

Book: Philip Jenkins, *The Next Christendom: The Coming of Global Christianity* (third edition, 2011), a historian's account of how Christianity's center of gravity moved to Africa, Latin America, and Asia

Reference: The court dockets and official calendars behind the watch list, and the Pew Research Center's religion data pages, which are updated as new counts appear

14a. The Argument in One Page

Religion is not vanishing; it is moving. Most of humanity still identifies with a religion, and the religious share barely moved between 2010 and 2020, because the fastest-growing populations, in Africa, the Middle East, and South Asia, are also among the most religious (Modules 1 and 3). Decline is real where people are older and switching is common: in Europe, the Americas, and East Asia, more people leave the religion they were raised in than take one up. The result is a world about as religious as before, whose believers live in different places. Christianity's institutions, built in Europe, now sit far from most of its members.

Religions are governed in three ways. The Catholic Church has a single hierarchy: a pope who appoints bishops and governs through a civil service (Module 4). The Orthodox churches, the Anglican Communion, and the Protestant denominations are federations of national or local churches, and many of the fastest-growing churches are independent, answering to their founders or congregations alone (Modules 6 and 7). Sunni Islam, Hinduism, and Judaism have no single authority (Modules 8, 10, and 12). Where a religion has no hierarchy of its own, states often supply one: Turkey's Diyanet, Egypt's Ministry of Awqaf, India's temple departments, China's state-sanctioned associations, and Israel's Chief Rabbinate are all arms of the state.

The money follows the same lines. Members' giving is the base almost everywhere, from American collection plates to Islamic alms and the Sikh tithe (Modules 7, 9, and 10). States add more than most believers realize: they collect church taxes, let taxpayers assign part of their tax, pay clergy, run religious ministries, and in America exempt religion from tax altogether (Module 13). A few institutions hold great invested wealth, among them the Holy See's property, the Church Commissioners' endowment, the Latter-day Saints' portfolio, and India's richest temples (Modules 5, 6, 7, and 10). Pilgrimage is both an economy and an instrument of policy, from the Hajj to the Kumbh Mela (Modules 9 and 10).

One weakness runs through every part of the course: money that moves without public accounts. The Vatican's London building, the Unification Church's donations in Japan, and the Shaolin abbot's embezzlement all grew where money was hidden from members (Modules 5 and 11), and the course's readings on church bankruptcy, the prosperity gospel, and tax exemption arrive at the same remedy, disclosure (Modules 5, 7, and 13). The test the course applies is not whether a religion is rich or poor, or funded by its members or by the state, but whether believers and the public can see where its money comes from and where it goes.

14b. The Contradictions

• **The believers move south; the money stays north.** Africa south of the Sahara already holds more of the world's Christians than Europe (Module 1), yet German Catholics alone pay their dioceses more than a hundred times as much in church tax as the whole Church gives the pope through Peter's Pence (Modules 5 and 13).

• **The churches are richest where the pews are emptiest.** Germany's church-tax receipts rose in 2025 as more than 650,000 people left the two large churches (Modules 3 and 13), and the Church of England's endowment posted its 17th straight year of gains while attendance stayed below its level of 2019 (Module 6).

• **An atheist state helps choose Catholic bishops.** China's ruling party, whose members must be atheists, puts candidates forward through its state-sanctioned church bodies, and the pope approves them, under an agreement whose text has never been published (Module 4).

• **A faith without clergy, run by states.** Sunni Islam has no priesthood or hierarchy, yet in Turkey a state agency writes the Friday sermon read in tens of thousands of mosques, and in Egypt a ministry licenses preachers and issues a unified sermon (Module 8).

• **The members who give most see least.** The Latter-day Saints expect members to give a tenth of their income and publish no consolidated accounts (Module 7), and American churches, unlike other charities, need not file yearly returns (Module 13).

14c. The Watch List

Date	What happens	Why it matters
October 27, 2026	Israel's Knesset election	Whether Shas and United Torah Judaism hold the balance, and what the next government does about the draft and the yeshiva budgets (Module 12)
October 29, 2026	A hearing in the partial retrial of the Vatican's London property case	Whether the convictions, including Cardinal Becciu's, survive the appeal court's finding of a procedural nullity (Module 5)
November 2026	The SGPC's yearly election of its president	Who controls Sikhism's main institutions while their general election stays overdue (Module 10)
November 3, 2026	Supreme Court argument on Colorado's exclusion of Catholic preschools from its universal pre-kindergarten program	How far religious schools may take public money on their own terms (Module 13)
November 6-17, 2026	Leo XIV visits Uruguay, Argentina, and Peru	A trip to the region with the most Catholics (Module 3), including Peru, where he served as missionary and bishop, weeks after lung surgery (Module 4)
Pending	A petition asking the Supreme Court to hear Texas's Ten Commandments case	Whether the Court abandons its 1980 ban on classroom displays (Module 13)
Pending	The appeal over the Johnson Amendment, at the Fifth Circuit	Whether pulpits may endorse candidates without risking tax exemption (Module 13)
Pending	Ukraine's suit to dissolve the Kyiv Metropolis of the Ukrainian Orthodox Church	Whether a state at war may dissolve the central body of a church it judges tied to Moscow (Module 6)
Under way	The liquidation of the Unification Church's assets in Japan; Han Hak-ja's appeal in South Korea	How much the victims recover, and whether the church's leader stays convicted (Module 11)

Date	What happens	Why it matters
January 1, 2027	The federal tax credit for gifts to private-school scholarship groups takes effect	A new public subsidy for religious schools in the states that opt in (Module 13)
About February 8, 2027	Ramadan begins	The year's first test of the rival methods of declaring the month (Module 8)
February 2027	India's census counts the population, with March 1, 2027 as its reference date	India's first count of religion since 2011 and of caste since 1931 (Modules 1 and 10)
Mid-May 2027	The Hajj; the Day of Arafah is forecast for May 15 or 16	Saudi Arabia's management of quotas, heat, and crowds (Module 9)
June 2027	The Southern Baptists, meeting in Indianapolis, take the second vote on the women-pastors amendment	Whether America's largest Protestant denomination ends cooperation with churches that have women as pastors (Module 7)
Late June 2027	The Supreme Court's term ends	Rulings in the Colorado preschool case and any other religion cases it takes (Module 13)
2027 to October 2028	The synod's evaluation assemblies, from dioceses to continents, ending with an ecclesial assembly in the Vatican in October 2028	Whether lay Catholics gain a lasting share in the Church's decisions (Module 4)
October 2028	The Vatican-China agreement on bishops expires unless renewed	Whether Rome keeps its say over China's bishops (Module 4)
No date	The Dalai Lama's succession	Whether the next Dalai Lama is recognized by his office in India or chosen by Beijing (Module 11)

Dates as known on October 25, 2026. Court schedules change, and the dates of Ramadan and the Hajj depend on the sighting of the moon.

14d. The Last Word

Religion is three things at once: belief, community, and institution. Surveys measure the first, congregations sustain the second, and the third, the hierarchies, ministries, endowments, and tax arrangements this course has followed, gives religions their power in the world. Institutions can outlast the belief that built them, as Europe's church taxes and endowments show, and states can take them over, as the religious ministries of the Muslim world and China's sanctioned associations show. The questions this course has asked of each religion can be asked of any: who decides, who pays, and who can see the accounts. A believer, voter, or donor who knows the answers understands a religion's place in the world better than any count of its members can show.

Module 14 Key Points

Where Things Stand, and What to Watch

• Religion is moving, not vanishing: the religious share barely fell in a decade, as growth in the South offset decline in the North.

• Where a religion has no hierarchy of its own, states often supply one, from Turkey's Diyanet to China's sanctioned associations.

• Members' giving is the base, but states add church taxes, tax assignments, clergy salaries, ministries, and exemptions.

• The churches are richest where the pews are emptiest, as Germany's church tax and the Church of England's endowment show.

• The course's test throughout: not whether a religion is rich, but whether believers and the public can see its accounts.

Module 14 Quiz

Check Your Understanding

1. Which of these is a state body that runs religious life, of the kind the course says states supply where a religion has no hierarchy of its own?

A) GAFCON
B) The Global Anglican Council, which GAFCON created at a meeting in Abuja in March 2026
C) The Ecumenical Patriarchate
D) Turkey's Diyanet

2. What does the course identify as the common weakness behind the financial scandals it describes?

A) Religions grew too fast for their institutions to manage, especially in Africa.
B) States taxed religious bodies so heavily that they turned to risky investments.
C) Money moved without public accounts.
D) Clergy were paid so little that some of them turned to theft to support their families.

3. Which contradiction does the course draw from Germany and the Church of England?

A) The churches are richest where the pews are emptiest: their church tax and endowment grew while members left or stayed away.
B) Their state funding has been cut as members left, forcing them to close parishes.
C) Their wealth now comes mostly from members in Africa and Asia, not Europe.
D) Both have sold property to cover collections that fell with attendance.

4. What does the course mean by saying that religion is moving, not vanishing?

A) Growth in the South offsets decline in the North.
B) Believers are leaving cities for the countryside, where churches are cheaper to run.
C) Most people who leave a religion soon join another one, so the totals stay the same.
D) Religious bodies are moving their headquarters from Europe to Africa and Asia to follow their members.

5. When will the Southern Baptists vote a second time on limiting cooperation to churches whose pastors are men?

A) In 2030
B) Never; the first vote failed
C) At a special convention for the Southern Baptists' 200th anniversary in 2045, after a decade of study
D) June 2027

Answer Sheet

Answers to every module's Check Your Understanding quiz.

Module	Answers
Module 1 Quiz	1. B 2. A 3. D 4. C 5. B
Module 2 Quiz	1. A 2. C 3. D 4. D 5. C
Module 3 Quiz	1. A 2. B 3. A 4. B 5. D
Module 4 Quiz	1. C 2. A 3. C 4. D 5. B
Module 5 Quiz	1. C 2. D 3. A 4. B 5. B
Module 6 Quiz	1. C 2. A 3. D 4. D 5. A
Module 7 Quiz	1. C 2. B 3. C 4. B 5. A
Module 8 Quiz	1. D 2. D 3. A 4. B 5. C
Module 9 Quiz	1. C 2. B 3. A 4. D 5. A
Module 10 Quiz	1. B 2. C 3. D 4. A 5. B
Module 11 Quiz	1. D 2. C 3. C 4. D 5. B
Module 12 Quiz	1. A 2. C 3. B 4. D 5. A
Module 13 Quiz	1. C 2. B 3. A 4. D 5. B
Module 14 Quiz	1. D 2. C 3. A 4. A 5. D