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The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families

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Religion and Relationship Quality among Low-Income Couples*

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June 3, 2007

*A version of this paper was presented on June 7, 2007 at the conference on “The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families,” sponsored by the National Poverty Center, Gerald R. Ford School of Public Policy, University of Michigan. The data collection for this research was supported by the Initiative in Population Research at The Ohio State University and by Cornell University’s Bronfenbrenner Life Course Center. The authors thank Marcia Carlson, Margaret Gassanov, and Sharon Sassler for helpful comments. Please direct correspondence to Daniel T. Lichter at DTL28@cornell.edu.

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Abstract

In this paper, we examine the question of whether religion—affiliation, beliefs, and practice—provides a source of marital strength and stability in the lives of American couples. Unlike most previous studies, we focus on religion and marital quality among 433 low-income married couples with co-residential minor children, using recently-collected survey data on both spouses sampled in the *Marital and Relationship Survey* (MARS). Our working hypothesis is that religiosity is a positive force for marital quality among low-income couples, and that a practicing faith can buffer the negative effects of economic stress on marital quality. The results indicate that most low income couples have unexpectedly high scores on the various dimensions of marital quality (e.g., commitment, emotional support, etc.). Religious affiliation and personal religious beliefs are less important for marital quality than if couples share similar beliefs about God’s divine plans for them and their relationship, if they pray together, or if they attend religious services together. On the other hand, the stress-buffering hypothesis received only modest or mixed support in our analysis. At a minimum, the results clearly highlight the potential role of religion in the marital lives of low-income couples. The implication is that faith-based organizations (including churches and synagogues) may have a particularly strong role to play in nurturing the spiritual lives and enhancing the quality of the intimate marital relationships of their flocks.

Religion and Relationship Quality among Low Income Couples

INTRODUCTION

Religion has been on obvious display in recent debates over poverty and welfare reform, especially as new federally-funded, faith-based initiatives and programs have moved forward to promote “healthy marriages” (Nock 2005; Reingold, Pirog, and Brady 2007). Indeed, a recent front-page story in the *New York Times* reported more than 450 congressional earmarks for religious groups during the last two years of President Bush’s first term, compared with less than 60 at the end of the Clinton Administration in the late 1990s (Henriques and Lehren 2007). New legislation, including the reauthorization of the 1996 welfare reform bill, has greatly expanded the federal government’s role in strengthening marriage, promoting fatherhood, and steering positive economic and developmental trajectories for America’s children (Dion 2005; Kane and Lichter 2006). Faith-based organizations have played an unprecedented role in this initiative (Reingold et al. 2007; Dion 2005). For many if not most Americans, marriage between a man and a woman is a sacred institution that is shaped by religious teachings, values and beliefs, and practices (e.g., attendance or prayer) (Barkowski 2001; Browning and Rodriguez 2002; Wilcox 2004). And children are often regarded as a blessing or gift from God. Under the circumstances, the growing role of religion in the public policy arena is both controversial and understandable (Blank and McGurn 2005).

To be sure, religiosity is neither a necessary nor sufficient condition for a successful relationship or marriage. It is nonetheless true that religion or spirituality can no longer be relegated to the backwaters of scholarship on marriage and family life, which has typically emphasized the economic underpinnings and changing gender roles reshaping patterns of family formation (including cohabitation), fertility, and marital stability in America (for recent reviews, see Burstein 2007; Ellwood and Jencks 2004; Lichter and Qian 2004). Yet, recent polls indicate that religion is a

guiding force in the lives—including married lives—of average Americans; most Americans believe in God, belong to a church, synagogue, or house of worship, and believe in the power of prayer.¹ At the same time, religious leaders and clergy are often troubled by the putative “breakdown” of the traditional family, changing sexual mores, cohabitation, and marital instability. For example, Christian organizations, such as *Focus on the Family* and the *Family Research Council*, are strong advocates for traditional family values, strengthening marital relationships, and helping parents nurture positive relationships with their children and developing good parenting skills. The Catholic Church provides “sacramental preparation” for engaged couples and encourages cohabiting couples to live alone before marriage. Moreover, there are literally hundreds of faith-based “how-to” books and counseling resources devoted to strengthening marital relationships—with the help of God—through better communication, greater commitment, and more emotional and sexual intimacy. The implication is clear: The reinvigoration of religion—Judeo-Christian beliefs and practices—can steer a positive course for young couples over the marital life course.

In this paper, we examine the question of whether religion—affiliation, beliefs, and practice—provides a source of marital strength and stability in the lives of American couples. Unlike most previous studies, we focus on religiosity and marital quality among low-income married couples with co-residential minor children, using recently-collected survey data on both spouses sampled in the *Marital and Relationship Survey* (MARS). The instrument, described later, takes as its starting point the measurement framework described in “What is ‘Healthy Marriage’? Defining the Concept” (Moore et al. 2004). Specifically, we collect information on several dimensions of relationship quality, including intimacy, commitment, satisfaction, and conflict, as well as other constructs. A reading of the social science literature provides surprisingly few

¹ Some additional analyses of data from the 1972-2004 General Social Survey indicated that 72 percent of adults responded “Yes” to the question “Do you believe there is a life after death?” (Davis, Smith, and Marsden, 2006).

empirical insights about the basic parameters of marital quality in the low-income population, a conclusion shared by others (Fein 2003; Fein et al. 2003; Dion et al. 2003). A fundamental or overriding goal therefore is to identify “healthy” or well-functioning marriages among the low-income population, which has been particularly vulnerable to recent changes in marriage and family life (Ellwood and Jencks 2004). Our working hypothesis is that religion is a positive force for marital quality among low-income couples, and that a practicing faith can buffer the negative effects of economic stress on marital quality.

Public Policy and Healthy Marriage

By the fall of 2004, over forty states had launched new public and community-based initiatives that support marriage and couple relationships (Dion 2005). Faith-based organizations have been actively involved in this effort, in part because the government’s “charitable choice” provisions now give them equal footing in bidding against other organizations in the private-sector provision of government services. These programs often take the form of providing marriage education services, such as pre-marital counseling or a curriculum-guided approach that gives couples new skills in conflict resolution or effective communication they need to resolve their problems and strengthen their relationships. Others have introduced new courses in the high school classroom to educate teenage students about the benefits of marriage. To date, however, it is far from certain whether these programs will be successful, especially among groups that arguably matter most from a policy standpoint, i.e., low income populations, where a demonstrated track record of effective marital interventions and evaluations is lacking. Most such programs in the past have attracted a largely white, largely middle class clientele (Ooms 2007).

The implication seems straightforward: Religious values and practices may have something to offer in helping disadvantaged couples achieve healthy and stable marriages. Indeed, even a

cursory examination of the literature shows that religiosity is strongly associated with transitions into marriage among single and cohabiting couples, higher marital quality or satisfaction, and lower rates of marital conflict, infidelity, physical and emotional abuse, and divorce (see review by Fagan 2006), well as a variety of other outcomes.² More traditional gender roles (as opposed to an ethic of egalitarianism), which is rooted in patriarchy and a conservative reading of biblical scripture, is positively associated with marital satisfaction (Wilcox and Nock 2006). Moreover, religious homogamy among partners in beliefs and affiliation are typically found to be associated with stable marriages (Call and Heaton 1997). A recent study by Wilcox and Wolfinger (2007) is illustrative of work in this genre. Using data on new unmarried low-income parents the Fragile Families and Child Wellbeing Study, they found that couples that attend church frequently are significantly more likely (40-60 percent more likely) than other couples to marry within 12 months of the birth of their child. Of course, it is less clear whether religion was a source of strength for these new parents or simply provided a normative “push” into marriage—whether the relationship was a good one or not.

Indeed, results from previous studies are often compelling but difficult to interpret or establish causality. On one hand, the statistical correlation between religion and marriage found in previous studies may reflect processes of selection (for discussion, see Regnerus and Smith 2005). For example, more socially gregarious and adaptable people may be more likely to be involved in organizations of all sorts, including religious organizations, which both expand their marriage pool and their access to healthier or more compatible relationships, i.e., those that ultimately lead to the altar. In fact, Lehrer (2004a) suggests that religious participation is endogenous to union formation. Shared religious practices and beliefs may simply be a proxy for other equally or more important

² In his review of the economics of religion, Iannaccone (1998:1478) sums up the literature thusly: “[R]eligion seems to matter, but its impact is far from uniform. It affects some behavioral outcomes (such as earnings, education, and economic attitudes) much less than others; many effects vary across denominations (and are often strongest in sectarian groups); and some effects, such as life satisfaction, relate most strongly to levels of belief, whereas others, such as physical health and most forms of deviance, relate more strongly to levels of involvement.”

shared activities, beliefs, and values that contribute to a successful relationship or to marital quality. On the other hand, religion arguably may play a strong causal role. For example, normative pressures within their faith community (e.g., Mormons or conservative Christians), or even biblical and moral injunctions against premarital sexual activity (e.g., “living in sin”) or about the sanctity of marriage and childbearing, may give impetus to early marriage (Lehrer 2004b). A strong religious tradition also may instill or reinforce certain positive attitudes or values—commitment, kindness, selflessness, and fidelity—that strengthen the marriage bond and keep married couples happily together (Lichter, Batson, and Mellott 2003).³ In the end, the statistical evidence provided in most studies provides little basis for making strong arguments about the specific causal mechanisms or selection processes that link religious faith and practice with a good marriage (Call and Heaton 1997).

The literature is also deficient in another way: Few if any previous empirical studies have examined the role of religion in the lives of low- or moderate-income couples (Wilcox and Wolfinger 2007). This is perhaps surprising because low-income or poverty often represents a serious threat to marital quality and stability. Marriage rates are decidedly lower among the poor and historically-disadvantaged populations than among other groups (Burstein 2007) and marital stability (and presumably marital quality) is often threatened by economic stressors, such as unemployment and inadequate living conditions (Fagan 2006). Previous studies of marital conflict typically show that married couples fight most often about money issues—how much money is available for consumption, how money is obtained or made (e.g., if they receive welfare, if the wife works, or if the husband does not work enough or earns too little), and how it is spent. Indeed, a recent study by Stanley, Markman, and Whitton (2002) shows that couples in first marriages argued most about money, and in re-marriages about children. In traditional marriages, it is common that

³ There is a rather large literature on the question of whether religious people are “nice” people or are more likely than others to engage in prosocial or altruistic behavior (see Morgan 1983; Myers 2004).

husbands assume the instrumental role (i.e., breadwinner) while wives, even if they are employed, play an expressive role focused on the emotional health of the family and marriage (Wilcox and Nock 2006). The distinct marital roles of traditional husbands and wives are often highly interdependent and linked in clear ways to marital satisfaction. Husbands who do not adequately fulfill their traditional breadwinning responsibilities (i.e., the provider role) often “pay the price” in their wives’ dissatisfaction and unwillingness to meet traditional familial obligations that undoubtedly strengthen the marital bond (i.e., homemaking, emotional comfort and support, and meeting sexual needs).

The substantive implication is clear: Low income couples are at greatest risk of marital discord and dissatisfaction. As we have argued here, religion (affiliation, beliefs, and practices) may be one source of strength among poor married couples, if recent results from national or middle-class samples are broadly generalizable to the poor. Religion or religiosity may also buffer the negative effects of economic stressors or other negative life course events on mental health and subjective well-being (Dehejia, DeLeire, and Luttmer 2007; Ellison 1991). As a coping strategy, religion may play much the same kind of stress-buffering role as social networks and healthy interpersonal relationships. In fact, a growing literature shows that the negative effects of stress on mental and physical health are buffered by strong familial and social networks (e.g., marriage, kinship and friendship networks; see Thoits, 1982, 1995; Williams and Umberson 2004). That is, any negative effect of stress is reduced when individuals have strong social support networks, such as a caring spouse or other family members that they can turn to for comfort or counsel during a time of emotional need. Various psychosocial coping resources, such as family ties, also seemingly protect chronically ill people against depressive symptoms (Bisschop et al. 2004).

Religion may similarly buffer the negative effects of financial stress or poverty on marital quality. The fact that previous research suggests that religiosity is related directly or indirectly

(through its moderating effect) with better mental health obviously implies a second-order positive effect of religion on marital quality or satisfaction. Mental health is in fact strongly linked to marital quality; these variables are likely to be mutually reinforcing. Economically-stressed couples also may turn to prayer and to their religious communities for emotional support rather than turning against each other. For example, Mirola (1999) found that the use of prayer was a source of psychological strength that helped women cope with the daily stressors and strains that often contributed to depression (see also Meyer and Lobao 2003). Indeed, people often turn to God in times of personal or family crisis—a divorce, a death in the family, discrimination. Sacred scripture may also provide guidance in dealing with marital conflict. And a close-knit faith community may provide them with the encouragement and support they need to work through their marriage problems and remain committed to each other. Ready access to supportive congregation members also may provide personal comfort and friendship during times of need, as well as a “safety net” of financial and material resources for them. This stress-buffering hypothesis implies an interaction effect: The negative effect of material hardship on marital quality is lower among more religious than less religious couples.

The Current Study

Our study makes several substantive or empirical contributions. First, the analyses use newly collected survey data (*MARS*) to examine the direct and moderating effects of religion on healthy marriages among a sample of low- to moderate-income married couples. Unlike previous studies, we examine the association between *multiple* dimensions of both religiosity (affiliation, beliefs, and practices) and marital quality.

Second, information on marital quality is collected independently for each partner—his and her marriage—rather relying on the usual practice of ascertaining marital quality and its antecedents

from responses drawn from only one partner. We know from previous studies that men and women often have very different assessments of their relationships and their future together (Sassler and McNally 2003; Waller and McLanahan 2005). Our models therefore include both individual-specific predictors of his and her marital quality as well as measures of shared affiliation, beliefs, and attendance (i.e., religious homogamy). This allows us to examine the direct effect of husbands' or wives' religiosity on his or her marital quality and also examine whether differences between husbands and wives on these dimensions matter for marital quality (see Call & Heaton, 1997).

Third, the availability of information from each spouse allows us to estimate couple-level models of healthy marriage that account for unobserved heterogeneity that affects both religion and marital quality. Specifically, we estimate models in which each couple serves as its own control (i.e., couples fixed-effects). This is done by making comparisons within couples and then averaging those differences across all the couples in the sample. This method allows us to estimate models of religion and marital quality while controlling for any stable, unmeasured covariates common to the couple and adjusting for lack of independence among husbands and wives (Allison 2005).

METHOD

Data

Data for this study come from the *Marital and Relationship Survey* (MARS), a web-based survey of 433 married couples administrated by *Knowledge Networks* (hereafter KN). The survey was constructed by the first author and colleagues, and implemented by KN with probability samples of persons who are members of a web-enabled panel, which is designed to be representative of the U.S. population. KN has established the first online research panel based on probability sampling that covers both the online and offline populations in the United States— an important fact for any serious study of the low-income population. The population is identified from telephone

surveys of listed and unlisted telephone numbers. Unlike other Internet or web-based surveys that recruit current web-users who are willing to participate in the on-line survey, KN provides on-going household panelists with an Internet appliance and an Internet server connection. Panelists then receive unique log-in information for accessing surveys online, and then are sent emails three-to-four times a month inviting them to participate in research. Panelists are rotated in and out of the survey to assure up-to-date nationally representative results.

The MARS sample was restricted to couples under age 45,⁴ with co-resident minor children, and with household incomes of less than \$50,000. The survey was conducted in March and April of 2006 and took approximately 35-40 minutes to complete. Information was collected independently from both partners, rather than the usual practice of relying on proxy reports of marital quality and its antecedents from a single partner. This allows us to gain background information for *both* partners, to evaluate the extent of differences in spousal perceptions of relationship quality, and to identify key factors that can account for divergent views of relationship quality, including the role of religion. Unlike other web-based surveys, self-selection and non-response error are minimized because KN panel members are drawn randomly and they have agreed contractually to complete the survey. Further, providing each respondent with a unique log-in allows partners to complete the survey in private, however it is possible that the presence of partners or other family members influenced some participants' responses.

Measurement

The MARS survey instrument takes as its starting point the measurement framework described in Moore et al.'s (2004) report on "What is 'Healthy Marriage'? Defining the Concept." This framework is shown in Figure 1. Here, a "healthy marriage" is conceptualized as mediating the

⁴ The sample was restricted to couples with female partners of reproductive age (15 – 44). Some male partners are slightly older.

relationship between a variety of “antecedents,” including religiosity, and individual and family outcomes (e.g., mental health, achievement of children, etc.). In the following section, we discuss how several dimensions of marital quality and religiosity are measured in the MARS.

(Figure 1 about here)

Marital Quality. A “healthy” relationship is a multidimensional construct. Drawing from Moore et al.’s (2004) framework for defining “healthy” marriage, we measure eight dimensions of healthy marriage, or marital quality, in this study: commitment of the couple, overall satisfaction, communication, conflict resolution, intimacy/emotional support, commitment to the children, marital stability, and absence of spousal violence. Item scores are reverse coded as necessary, with higher scores indicating higher marital quality. As we show below, husbands generally scored higher than their wives on each of these dimensions.

Four questions were used to construct our measure of *commitment*: (1) “I view our relationship as lifelong;” (2) “I believe this relationship can stay strong even through the hard times;” (3) “I have an obligation to continue this relationship;” and (4) “My spouse and I agree on long-term goals for our relationship.” Response options ranged from 1 = strongly disagree to 4 = strongly agree. Responses were summed to create a scale ranging from 4 to 16, with higher scores indicating higher commitment to the relationship. As shown in Table 1, mean scores for husbands (13.61) were significantly higher than for their wives (13.89), although both husbands and wives scored quite high on this variable.⁵ Cronbach’s alpha for this scale was .72 for husbands and .73 for wives.

(Table 1 about here)

Marital satisfaction was measured with one question: “Now think about your overall relationship with your spouse. On a scale of 0 to 10, where 0 is not at all satisfied and 10 is

⁵ We used independent samples t-tests to evaluate whether, on average, husbands and wives are significantly different on marital quality.

completely satisfied, taking all things together how would you describe your relationship with your partner?" The average score was 8.55 for husbands, which was significantly higher than the score 8.25 for wives (Table 1).

Communication was measured using the following five questions: (1) "I find it hard to tell my spouse certain things because I am not sure how he (she) will react;" (2) My spouse and I discuss things together before making an important decision;" (3) "It is hard for me to talk to my spouse;" (4) My spouse listens to me when I need someone to talk to;" and (5) I am afraid to tell my spouse things that I would tell my closest friends.. Response options ranged from 1 = strongly disagree to 4 = strongly agree. The five items were summed to create a communication scale ranging from 5 to 20 with higher scores indicating better communication (alpha = .83 for husbands and .85 for wives). Both husbands and wives scored highly on communication (i.e., 16.16 for husbands and 15.87 for wives).

Seven questions were used to construct a scale of *conflict resolution* (alpha = .80 for husbands and .83 for wives). First, we measured conflict resolution processes with the following three questions: (1) "I am satisfied with the way we handle our problems and disagreements;" (2) "Our agreements get too heated;" and (3) "When we are having a problem, my spouse often gives me the silent treatment." Responses to these three questions ranged from 1 = strongly disagree to 4 = strongly agree. Second, we measured conflict outcomes and whether conflicts in the relationship were dissolved fairly by asking, "When disagreements arise between you and your spouse, who usually gets their way?" Responses included 1 = my spouse gets his (her) way, 2 = we compromise, and 3 = I get my way. Response options 1 and 3 were coded 0 and response option 2 was coded 1 to indicate better conflict resolution skills. Finally, three questions examined specific behaviors in the context of arguments using the question, "Think about serious disagreements you have had with your spouse in the past year. In the past year, how often has your partner: (1) "yelled or screamed at

you;” (2) “treated you like an inferior;” and (3) “blamed you for his (her) problems.” Responses options ranged from 1 = “a few times a week or more” to 4 = “never.” The seven items above were summed to create a conflict resolution scale ranging from 6 to 25 with higher scores indicating better conflict resolution.

Emotional support and intimacy in the relationship were measured using the following five questions: (1) “I often feel my spouse and I are strangers;” (2) My spouse expresses love and affection towards me;” (3) “My spouse and I get along well together;” (4) “I can count on my spouse to be there for me;” and (5) “My spouse encourages me to do things that are important to me.” Response options ranged from 1 = strongly disagree to 4 = strongly agree and the items were summed to create a scale ranging from 5 to 20 with higher scores indicating greater emotional support and intimacy (alpha = .84 for husbands and .87 for wives). Husbands scored slightly higher than wives on this scale (16.77 vs. 16.44), but the difference was not statistically significant.

Four questions were used to construct our measure of *commitment to children*: (1) “My spouse is the type of parent I want for my child(ren);” (2) “Having children has brought us closer together as a couple;” (3) “My spouse is completely committed to being there for the child(ren);” and (4) “The importance my spouse places on the children bothers me.” Response options ranged from 1 = strongly disagree to 4 = strongly agree. The four items were summed to create a scale of commitment to children ranging from 4 to 16 where higher scores indicate greater commitment to children (alpha = .63 for husbands and .84 for wives). Perhaps not surprisingly, husbands were significantly more satisfied with their spouse’s commitment to the children than were wives (13.84 vs. 13.08)

Marital stability is a dichotomous variable that equals 1 if the respondent answered “no” to the question: “During the past year have you or your spouse discussed the idea of separating?” Our

analysis, reported in Table 1, indicates that less than 20 percent of husbands and wives discussed divorce in the past year.

Finally, *non-violent spouse* is a dichotomous variable that equals 1 if the respondent answered “no” to all of the following questions about spousal behavior in the past year: (1) “Throw something at you, push, grab, shove or slap you;” (2) “Kick, bite, hit you with his/her fists or an object;” (3) “Beat you up, choke you, burn you, cut you with a knife;” and (4) “Force sex or sexual things you did not want to do.” The large majority (roughly 90 percent) of husbands and wives reported that they had a nonviolent spouse.

Religiosity. Most previous studies focus on only one or two dimensions of religion (Call and Heaton 1997). In this paper, we measure four dimensions of religiosity: religious affiliation, religious beliefs, participation, and centrality. We also evaluate the extent that spouses share these dimensions of religion, e.g., whether they have the same religious organizational affiliations, share the same beliefs, including beliefs about the centrality of religion in their lives, and participate in religious services together or pray as a couple.

Respondents were asked to identify their present religious *affiliation*, if any. Response options included Protestant, Catholic, Jewish, Muslim, Other, and no religion. Due to the small number of respondents reporting Jewish or Muslim affiliation (less than 2% of husbands and 1% of wives), we recoded these choices as “other”.

Six items were used to construct a scale of individual *religious beliefs* (alpha = .95 for husbands and .94 for wives; see Table 1). Respondents were asked the degree to which they agree with the following six statements: (1) “Religion is a very important part of my life;” (2) “I would describe myself as very religious;” (3) “I would describe myself as spiritual;” (4) “Religion influences how I live my life;” (5) “Religion influences how decisions are made in my family;” and (6) “My religious texts (for example, the Bible/Koran/Torah) should be obeyed exactly as written.”

Response options ranged from 1 = strongly disagree to 4 = strongly agree to create a scale of religious beliefs ranging from 6 to 24 where higher scores indicate stronger or greater religious beliefs. Wives were significantly more likely than men to hold strong religious beliefs (16.80 vs. 15.66).

Religious participation is measured both individually and as a couple. Respondents were asked, “In the past year, how often have you attended religious worship services?” Responses ranged from 1 = never to 6 = more than once a week. Wives scored significantly higher than their husbands on this measure (i.e., 20 percent of wives compared with 14 percent husbands indicated that they attend religious services more than once a week). We also measured the extent to which couples participate in or attend religious activities *together* using five items. On a scale ranging from 1 = never to 5 = very often, respondents indicated the frequency with which they do the following: (1) “My spouse and I attend religious services together;” (2) “My spouse and I pray together;” (3) “My spouse and I talk about our moral and spiritual issues together;” (4) “My spouse and I celebrate religious holidays or engage in religious rituals together;” and (5) “My spouse and I participate in religious social activities together.” Responses were summed to create a scale of joint religious participation, ranging from 5 to 25, where higher values reflect greater frequency of joint participation (alpha = .95 for husbands and .91 for wives). Not surprisingly, mean scores for husbands and wives were very similar.

We use five questions to construct a measure of religious centrality, or the importance of religion to the marital relationship. Respondents indicated the degree to which they agreed with the following statements: (1) “God played a role in the development of our relationship;” (2) “God is part of our relationship;” (3) “Our relationship is an expression of our spirituality;” (4) “Our relationship is a holy bond;” and (5) “Our relationship follows the teachings of our religion.”

Responses ranged from 1 = strongly disagree to 4 = strongly agree with higher scores (range is 5 to

20) indicating greater importance of religion to the relationship (alpha = .92 for husbands and .95 for wives).

Finally, following Call and Heaton (1997), we construct three variables that measure differences between husbands and wives on affiliation, beliefs, and attendance. Affiliation heterogamy is a dummy variable identifying couples of mixed religious affiliation. Belief heterogamy is a measure of the degree of difference between husband and wife belief scale scores (absolute value of husband belief score minus wife belief score). Attendance heterogamy is a dummy variable identifying couples with differing individual attendance.

Sociodemographic Variables. Table 1 also includes the descriptive information for our background measures. Economic hardships in the past year was measured by summing the “yes” responses to seven hardships such as getting behind in the rent or mortgage, experiencing an eviction, going without electricity or heat, not being able to afford medical care, or feeling the children did not get enough to eat.⁶ Other race/ethnicity is an indicator variable that equals one if the respondent did not identify as non-Hispanic white. Education consists of three dummy variables: less than high school, some college, and college degree (high school education is the omitted category). Employed full time is an indicator variable that equals one if the respondent reports being employed full time (including employed student). Age is a continuous measure of age at the date of interview. Marriage duration is the length of the marriage in months. Finally, we provide an indicator that equals 1 if the respondent’s biological parents were married (includes widowed) at the time of his or her birth.

⁶ Our preliminary analysis focused on the relationship between family income and marital quality, but the results provided little indication of the importance of income, or that religion buffered the negative effects of income, on marital quality. It may be the lack of an income effect reflects the truncated income distribution in the sample. Moreover, financial stress—the key determinant of marital satisfaction—may be less a function of income than of other direct measures of hardship (e.g., cutting off electricity or inability to pay bills) that suggests problems of low income, including spending habits, savings, employment stability, and other sources of financial assistance or a safety net.

Analytic Approach

Our exploratory analyses are largely descriptive rather than causal. We first provide a detailed description of the bivariate relationships between religiosity and marital quality among husbands and wives. Next, using conventional OLS regression and logistic regression analyses, we fit individual-level models that predict our measures of marital quality as outcomes in order to examine the hypothesis that religion strengthens the marital relationship directly. We estimate separate regression models for each dimension of religiosity (affiliation, belief, attendance, joint participation, and centrality). For each equation, we provide estimates (regression coefficients or odds ratios) for models that include both the religiosity measures and the sociodemographic control variables. We estimate these models separately for husbands and wives.

To evaluate the buffering hypothesis, we then evaluate the significance of interaction terms (i.e., religion by material hardship) on the various marital outcomes. The buffering hypothesis would receive support if the interaction effects were positive in direction, i.e., religion offsets the negative effects of material hardship on marital quality.

Finally, we concatenate our husband and wife data and estimate couple fixed effects models. This allows us to address omitted variable bias (unobserved heterogeneity) and to control for all possible stable characteristics of the couples. Fixed effects models allow us to exploit within-couple variation in religion and marital quality and estimate whether differences in marital quality were due to differences in religion, net of unobserved characteristics specific to each couple. This is equivalent to including a dummy variable for each couple (excluding one), where each dummy controls for unobserved characteristics of that couple (Allison, 2005).

RESULTS

Marital Quality among Poor Couples

Our preliminary analysis of marital quality, shown in Table 1, indicates rather high mean scores on each of the dimensions of marital quality. On average, husbands reported higher mean scores than did wives, especially on commitment, satisfaction, and perceived commitment of their spouses to their children. Conversely, wives, on average, reported higher levels of religious beliefs or spirituality. Husbands were more likely than their wives to report “no religion” (although the mean difference was not significant) and were less likely to report attending religious services more than once a week (see Table 1).

In some additional analysis, we estimated the percentage of couples with “high quality” marriages, as defined by each of the separate indicators of marital quality (see Appendix A). For example, a score of 12 on the 16 point summated rating scale measuring commitment suggests an average score of 3 (in other words, they indicate “agreement” on the stimulus questions indicating high commitment) on each of the 4 items that make up this scale. We categorized each of our other measures of marital quality in a similar fashion, first identifying a minimum “quality” threshold score, and then calculating the percentage of husbands and wives with scores meeting or exceeding these thresholds. As before, these analyses indicate that marital quality among our sample of husbands and wives is generally high. For example, 91 percent of the husbands and 85 percent of the wives show high commitment in their marriages. The lowest percentages occur with respect to communication skills and conflict resolution, two dimensions of marital quality that are highly interrelated. Here, only about two-thirds of husbands and wives meet the threshold that defines a healthy marriage. These results also reinforce the message that husbands are considerably more satisfied with their wives than their wives are of them when it comes to their perceptions of their spouses’ support for children.⁷ Over 90 percent of husbands indicated satisfaction with their wives,

⁷ Some of this gender difference may be located in differences in child custody arrangements, especially if husbands are more likely than wives to be living with their spouse’s coresidential children from a previous relationship or marriage.

but only 76 percent of wives indicated satisfaction with their husbands on this dimension of marital quality.

Religion and Marital Quality

Table 2 provides the mean marital quality scores for husbands and wives with different religious affiliations, beliefs, and practices (i.e., attendance). With some exceptions, Protestants and Catholics tend to have higher levels of marital quality than couples with other religious affiliations or no affiliation. Among wives, for example, Protestants report significantly higher levels of communication, conflict resolution, commitment to children, and nonviolence than wives who report no religious affiliation. Protestant wives also report higher levels of communication, conflict resolution, and commitment to children than wives with “other” affiliation. Catholic wives report higher levels of commitment to children than those who report no religious affiliations. The patterns for men are less clear cut, but also tend to point to higher levels of marital quality among Protestants than other religious groups or those without a religious affiliation. Marital quality—as perceived by both husbands and wives—among interfaith marriages, however, are no lower than among religiously homogamous marriages. As we show below, joint participation matters more than joint affiliation.

(Table 2 about here)

Religious beliefs also are highly correlated with various dimensions of marital quality, both among wives and husbands. Wives with “high” beliefs scored significantly higher than other women on all of the dimensions of marital quality, except satisfaction and whether they had a nonviolent spouse. For husbands, religious beliefs were positively associated with commitment and a perception of a stable marriage. Differences in religious beliefs between spouses were unrelated to reported marital quality of either husbands or wives.

In general, attendance at religious services is strongly associated with marital quality, especially among wives. Wives who are frequent attenders, for example, are significantly more likely to report higher levels of marital commitment and greater satisfaction with their spouses' commitment to their children than are wives who attend religious services only occasionally or never. Wives who are frequent church attenders also are more likely than non-attenders to report that their marriages are stable (87 vs. 75 percent) and that their husbands are not violent (92 vs. 83 percent). In general, wives who report similar patterns of attendance (or not) with their husbands have significantly higher levels of commitment, communication, conflict resolution, and commitment to children. This pattern seems to be strongest when partners both attend services frequently rather than if they share other patterns of attendance or nonattendance. Specifically, for wives who attend frequently and report that their husbands also attend frequently, they have higher levels of commitment, perceptions of stable marriages, and less violent husbands than wives who are non-attenders along with their husbands. The importance of joint participation is clearly revealed in the 5-item scale measuring whether couples participate or attend religious activities together (e.g., pray together). For each dimension of marital quality, husbands and wives who reported high rates of joint participation have higher scores than those who report lower rates of joint participation.

Finally, our measure of religious centrality, which evaluates the importance of religion or God in the couple's marital relationship, is strongly associated with marital quality. In general, wives and husbands who believe that God has played a central role in their relationship or that their relationship is a holy bond strengthened by scripture or God's teachings report significantly higher marital quality across all of the dimensions evaluated here.

For completeness, Table 2 also reports levels of marital quality for husbands and wives with different economic and sociodemographic backgrounds. These control variables are included in our

multivariate analyses in the next section. In general, these results confirm results from previous studies showing that socioeconomic disadvantages undermine marital quality or satisfaction. For example, couples with three or more economic hardships over the past year tend to report the lowest levels of marital quality. Full-time employment, however, is negatively associated with marital quality among wives, but positively associated with husbands' assessments of the quality of their relationships. This is consistent with traditional breadwinner-homemaker roles. Indeed, in some additional analysis, couples with full-time employed men and stay-at-home mothers reported the highest marital quality overall (data not shown).

Multivariate Analysis

Models of Marital Quality. Tables 3 and 4 report the effects of religiosity from a multivariate analysis (OLS or logistic regression) of marital quality. The results for wives, reported in Table 3, largely reinforce the results gleaned from the simple bivariate results reported in Table 2. As in the bivariate analysis, religious affiliation is not strongly associated with marital quality. Protestant and Catholic wives are significantly more likely than wives with no religious affiliation to score higher on the communication scale and to believe that their spouse's are highly committed to their children. Protestant wives have significantly higher odds of reporting nonviolent spouses than wives with no religion. There is little indication in these analyses that interfaith marriages have lower marital quality.

(Tables 3 and 4 about here)

As in the previous bivariate analysis, religious beliefs and church attendance are associated with higher quality marriages. Indeed, in 4 of the 8 regressions, the effects of spiritual or religious beliefs were statistically significant and positively associated with marital quality (panel 2, Table 3). A similar share of significant coefficients was observed for church attendance (panel 3, Table 3).

Joint religious activities (prayer, church attendance, etc.) and the belief in the centrality of religion and God as a guiding light in their relationships were significantly associated with higher marital quality. Table 4 reports parallel reports for husbands. As with wives, these results similarly reinforce the importance of shared religious beliefs and practices (panels 4-5, Table 4).

These statistical associations are striking in their consistency, and reinforce a central finding of our analyses—that religiosity, especially shared religiosity, is important and strongly correlated with good or healthy marriages. Of course, we have not eliminated all other potential explanations (i.e., controlled for all other confounding variables), including the speculation that “nice” people are more likely to be religious (i.e., they gravitate to organizations or adopt belief systems that reinforce central aspects of their temperament or personality), while at the same time seeking out spouses that reinforce their religious value system (see Brennan and London 2001; Morgan 1983).

Stress-Buffering Models of Marital Quality. We have argued that religious affiliation, beliefs, and practices will buffer the negative effects of financial stressors on various dimensions of marital quality. In other words, religion will be a source of strength during difficult times. We therefore expect that the negative effects of hardship will be diminished among religious couples. We evaluate this hypothesis in Table 5, which reports the regression results that include a hardship-by-religiosity interaction term. Our hypothesis is that these interaction terms will have positive signs (to offset the negative effect of the hardship coefficient).

(Table 5 about here)

The results reported in Table 5 are suggestive but provide little consistent support for this hypothesis. For wives, only 7 of the 56 interaction effects were statistically significant at the .10 level. However, 49 of the 56 of these coefficients were positive, i.e., in the direction that support our stress-buffering hypothesis. Moreover, the interaction effects were stronger and more consistently signed (i.e., coefficients were positive) with respect to joint participation and centrality.

Here, 5 of the 16 coefficients were statistically significant at the .10 level, and all 16 coefficients were positively signed. Moreover, joint participation and the belief of God/religion in their married lives had consistent buffering effects on marital commitment and marital satisfaction. Clearly, these results reinforce the conclusions drawn in the previous section about the importance of shared religious beliefs and practices and about leading a God-centered married life. And, as before, our results are considerably less consistent or compelling among the husbands in our sample. Only two interaction effects (out of 56 regressions) were statistically significant (at the .10 level) and positive (i.e., beliefs-by-hardship effects on communication and commitment to children).

Models of Concordance in Marital Quality. As a final exercise, we address the question of concordance in marital quality, i.e., whether husbands and wives have dissimilar perceptions of the quality of their marriages (i.e., “his” and “her” marriages) and what role differences in religious affiliation, beliefs, and practices play in this regard. We fit couple-level models of marital quality for this purpose, while controlling for couple fixed effects that account for unobserved heterogeneity (i.e., the unobserved characteristics of the marriage that husbands and wives share).⁸ These models also control for individual traits (defined in Table 1) of husbands and wives.

In order to apply couple fixed effects methods, our data must meet two requirements. First, each spouse in a couple must have an observation on the same dependent variable. Second, at least some of the spouses in the couples must have different values on the independent variables of interest (Allison, 2005). Appendix B provides the distribution of husband and wife discordance (or heterogamy) on our religion variables. The left-most column represents possible degrees of discordance (absolute value of husband value minus wife value). Elements in the remaining

⁸ Our models are similar in many ways to sibling difference models in which family fixed effects are controlled (i.e., a dummy is included that controls for shared family characteristics, such as genetics, similar parenting, and similar economic and living conditions). Our approach similarly assumes that couples share similar social and economic circumstances and, more importantly, the same relationship (e.g., arguments, problems, etc.). By controlling for these unobservables, we have greater confidence that the effects of religious differences on marital quality are causal rather than spurious.

columns indicate the frequency with which (and degree to which) couples are discordant on each religion variable. Zeros indicate matched values and represent couples who provide no source of identification in our fixed effects models. The results of our fixed effects models are reported in Table 6.⁹

(Table 6 about here)

These results support several conclusions. First, they indicate that there is substantial concordance between husbands and wives in the evaluation of marital quality. The gender effects are statistically insignificant in all of the models, except in the model of perception of their spouses' commitment to the children. This is consistent with the gender effects reported in previous models (Tables 3-4). The results in Table 6 have a straightforward interpretation: Husbands more favorably evaluate their wives' commitment to the children than wives evaluate their husbands' commitment. Unlike the other marital quality measures, which evaluate a specific characteristic of their relationship (e.g., communication), husbands and wives are evaluating different things—each other. In this sense, these results are not surprising.

Second, and more importantly, these results clearly reinforce the importance of joint participation in religious activities and beliefs, and in the centrality of God or scripture in their marital relationship. When husbands and wives evaluate these relationship dimensions differently, they are also more likely to be discordant on the various dimensions of marital quality. Clearly, as in previous analysis, husbands and wives who share their religious faith and practices are more likely than other couples to share the same positive evaluations of their marriages. On the other hand, individual traits—affiliation, personal beliefs, and religious attendance—matter relatively

⁹ We exclude our dichotomous dependent variables from these analyses due to a lack of discordance in the dependent variable (e.g., roughly 90% of couples are concordant on marital stability and non-violent spouse) for couples who are not matched on religion.

little in how spouses evaluate the quality of their marriages. The common axiom—“the couple that prays together, stays together”—seems apropos in light of these results.

DISCUSSION

Our primary goal has been to provide baseline information about the quality of relationships among low-income couples to the broad policy and social science research communities. A fundamental objective is to document the role of religion in the marital lives of low-income couples. Using survey data from the newly-collected *Marital and Relationship Survey*, we evaluated whether religion—affiliation, beliefs, and practice—provides a source of strength among low-income couples and contributes to the quality of their relationships. We also provide a preliminary test of the hypothesis that faith or religious involvement buffers the negative effects of economic stress, which often contributes to dissatisfaction and marital instability among poor or low-income couples. Understanding the role of religion in the lives of low-income couples is especially important in light of the federal government’s “Marriage Promotion Initiative,” which provides funding for demonstration projects and evaluation of programs designed to help couples communicate better, resolve their disagreements, and provide a better home environment for their growing children.

Our analysis provides several insights about marital quality among the poor and suggests several avenues for additional research. First, our results indicate that most couples have surprisingly high scores on the various dimensions of marital quality considered; a high percentage meet the threshold that arguably defines a “good” marriage. Our preliminary analysis, in fact, provides little indication that marital quality increases over the income range available to us in the *MARS* data. On the other hand, economic stressors—at least as measured by our indicators of hardship—nevertheless indicate that many low-income couples face serious financial stressors that negatively affect the quality of their relationships.

Second, our results suggest that religion can play an important role in the lives of low-income couples. However, like other studies (Call and Heaton 1997), religious affiliation and personal religious beliefs matter less than when couples share similar beliefs about God's divine plans for them and their relationship, than when they pray together, and than when they attend religious services together. In other words, couples that place God at the center of their relationships or that are actively engaged, together, in their faith communities reported higher quality relationships. Moreover, our couple fixed-effects models suggested that concordance on these religious matters between spouses was a very strong predictor of marital quality. One of the chief contributions of our study, then, is that we are able to separate the effects of individual and joint beliefs or activities on marital quality. It is clear from our results that joint activities trump personal religious beliefs and practices in contributing to healthy relationships. Whether this reflects a causal process or selection is less clear from the cross-sectional data and analyses presented in this paper.

Third, the stress-buffering hypothesis received only modest or mixed support in our analysis. The results nevertheless provided a strong basis for additional work on this question. Our analyses were limited to the putative buffering effects of religion on financial stressors. But low-income couples face many difficult situations that can potentially destabilize their marriages or contribute to unhappiness. Low-income couples often face serious physical or mental health problems or work-related disabilities, chronic unemployment, residential instability, and unsafe neighborhoods. Low-income couples also often have complicated family and fertility histories (including multiple partner fertility) that can take a toll on the quality of the marital relationship. Whether religion can be a source of strength in dealing with these stressors awaits additional analysis. It is too early to discount the stress-buffering hypothesis and the role that religion may play in dealing with the difficult interpersonal situations faced by many low-income couples.

What are the implications of our results for public policy or marriage promotion policy? At a minimum, our results clearly highlight the role of religion in the marital lives of low-income couples (Lehrer and Waite 2003). Our results suggest that faith-based organizations (including churches and synagogues) may have a particularly strong role to play in nurturing the spiritual lives of their flocks, especially in building the quality of intimate marital relationships. Indeed, if our results are any indication, a large percentage of low-income people hold strong religious beliefs and share religious activities with their spouses. The implication, of course, is that religious organizations can provide a convenient venue for service delivery or intervention programs that aim to strengthen marital relationships. Many congregations are already engaged in such activities.

Finally, public policy initiatives—secular programs that strengthen marriage or relationships—may learn from the strong role that religion apparently plays in the marital lives of some low-income couples. What are the values or behaviors that religion or the faith-community instills in its practitioners? Can these attitudes or skills be effectively incorporated into secular marriage education courses? Obviously, the constitutional requirement that proscribes a clear separation of church and state and forbids state-sponsored religion precludes the federal government from religious recruitment or promoting particular religious beliefs or practices, even if there may be benefits to such activities. But the separation of church and state does not mean that government should not be involved in nonsectarian marriage education programs that are informed by the faith community.

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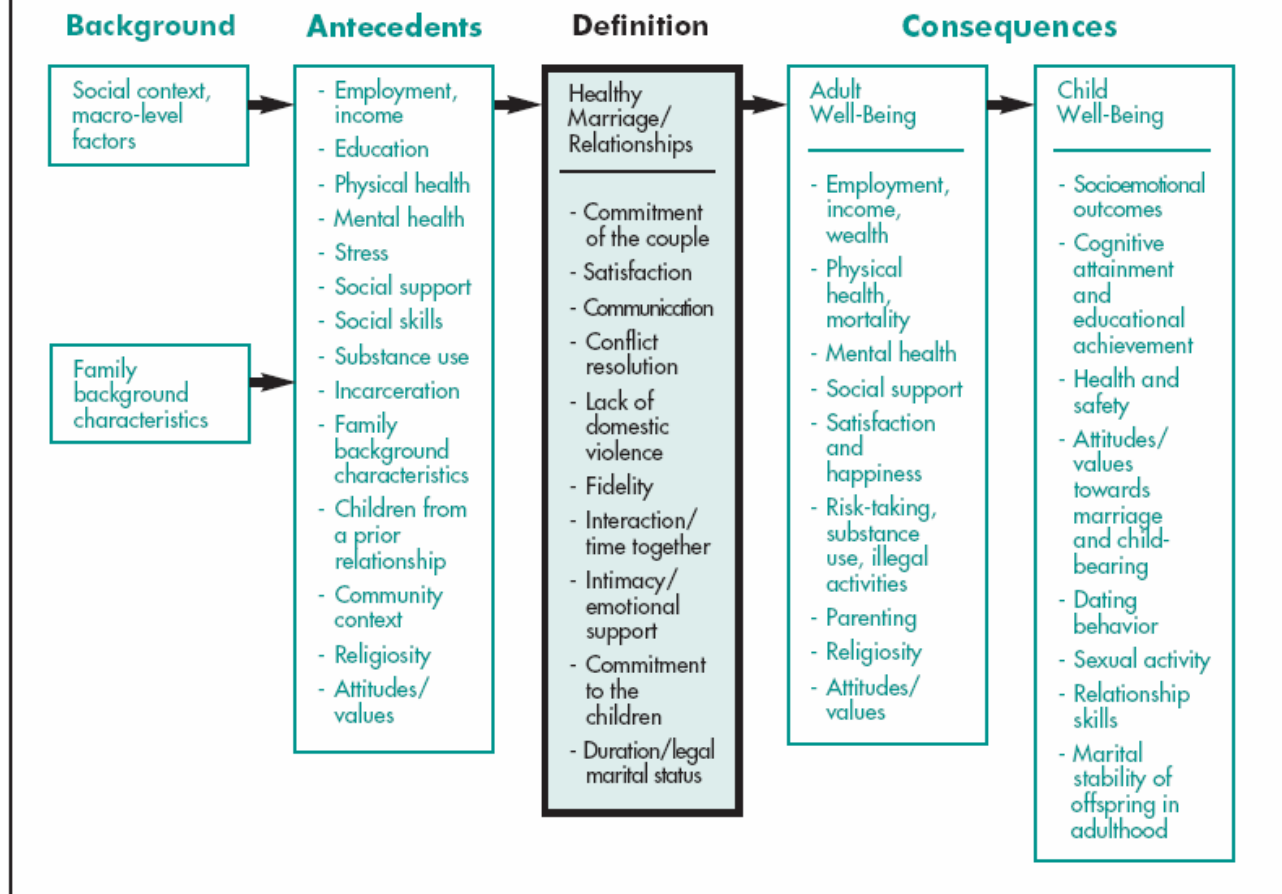
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Figure 1

Measurement Framework for Conceptualizing and Defining Healthy Marriage



Source: Moore et al. (2004)

TABLE 1
Summary statistics for variables of interest

	Wives N = 433				Husbands N = 433			
	Mean	SD	Range	Alpha	Mean	SD	Range	Alpha
MARITAL QUALITY								
Commitment	13.61	2.17	4 - 16	0.73	13.89	1.94	4 - 16	0.72
Overall satisfaction	8.25	1.91	0 - 10	--	8.55	1.60	0 - 10	--
Communication	15.87	3.31	5 - 20	0.85	16.16	2.88	5 - 20	0.83
Conflict resolution	19.60	4.08	6 - 25	0.83	19.48	3.71	6 - 25	0.80
Emotional support/intimacy	16.44	3.11	5 - 20	0.87	16.77	2.67	5 - 20	0.84
Commitment to children	13.08	2.47	4 - 16	0.83	13.84	1.79	4 - 16	0.65
Stable marriage	0.82	0.38	0 - 1	--	0.84	0.37	0 - 1	--
Non-violent spouse	0.89	0.31	0 - 1	--	0.89	0.31	0 - 1	--
RELIGION DIMENSIONS								
<i>Affiliation</i>								
Protestant	0.39	0.49	0 - 1	--	0.39	0.49	0 - 1	--
Catholic	0.21	0.41	0 - 1	--	0.19	0.39	0 - 1	--
Other	0.23	0.42	0 - 1	--	0.21	0.41	0 - 1	--
No affiliation (referent)	0.16	0.37	0 - 1	--	0.21	0.41	0 - 1	--
Heterogamy	0.32	0.47	0 - 1	--	0.32	0.47	0 - 1	--
<i>Belief</i>								
Individual beliefs	16.80	5.03	6 - 24	0.94	15.66	5.37	6 - 24	0.95
Heterogamy (high v. not high)	0.17	0.38	0 - 1	--	0.17	0.38	0 - 1	--
<i>Attendance (past year)</i>								
More than once a week	0.20	0.40	0 - 1	--	0.14	0.34	0 - 1	--
Once a week	0.21	0.41	0 - 1	--	0.21	0.41	0 - 1	--
Two or three times a month	0.07	0.23	0 - 1	--	0.08	0.27	0 - 1	--
About once a month	0.04	0.19	0 - 1	--	0.04	0.19	0 - 1	--
Several times a year or less	0.21	0.40	0 - 1	--	0.20	0.40	0 - 1	--
Never	0.28	0.45	0 - 1	--	0.34	0.47	0 - 1	--
Heterogamy	0.40	0.49	0 - 1	--	0.40	0.49	0 - 1	--
<i>Joint Participation</i>								
Joint religious participation	14.49	6.33	5 - 25	0.91	14.40	6.26	5 - 25	0.95
<i>Centrality</i>								
Centrality of religion to relationship	14.37	4.27	5 - 20	0.95	14.03	4.34	5 - 20	0.92
SOCIODEMOG/BACKGROUND								
2 or more hardships in past year	0.49	0.50	0 - 1	--	0.46	0.50	0 - 1	--
Other race/ethnicity	0.14	0.35	0 - 1	--	0.15	0.36	0 - 1	--
<i>Education</i>								
Less than high school	0.08	0.27	0 - 1	--	0.09	0.28	0 - 1	--
High school (referent)	0.32	0.47	0 - 1	--	0.33	0.47	0 - 1	--
Some college	0.40	0.49	0 - 1	--	0.38	0.49	0 - 1	--
College degree or higher	0.19	0.40	0 - 1	--	0.21	0.41	0 - 1	--
Employed full time	0.29	0.45	0 - 1	--	0.81	0.40	0 - 1	--
Age	34.98	6.01	20 - 44	--	38.01	7.30	22 - 59	--
Duration of marriage (in months)	127.64	70.14	3 - 318	--	129.34	70.67	9 - 337	--
Duration of marriage squared	21200.65	20925.38	101124	--	21711.87	21518.65	113569	--

Bold indicates significant mean difference between husbands and wives ($p < .05$ level using independent samples t-tests).

TABLE 2
Mean marital quality as a function of religion, and economic and sociodemographic characteristics, for wives and husbands

	WIVES								
	N	Commitment	Satisfaction	Communic.	Conflict Resolution	Emotional support/intimacy	Commitment to Children	Stable Marriage	Non-violent spouse
All cases	433	13.61 (2.17)	8.25 (1.91)	15.87 (3.31)	19.60 (4.08)	16.44 (3.11)	13.08 (2.47)	.82 (.38)	.89 (.31)
RELIGION VARIABLES									
Affiliation									
Protestant	171	13.84	8.43	16.31 ^{ab}	20.25 ^{ab}	16.78	13.42 ^{ab}	.85	.92 ^b
Catholic	90	13.47	8.30	16.14	19.32	16.51	13.32 ^c	.83	.90
Other affiliation	101	13.52	7.98	15.44 ^a	19.13 ^a	16.06	12.74 ^a	.80	.89
No affiliation	71	13.34	8.10	15.10 ^d	19.07 ^d	16.06	12.45 ^{bc}	.76	.80 ^d
Same affiliation	295	13.73	8.31	16.01	19.68	16.57	13.23	.84	.87
Mixed affiliation	138	13.35	8.12	15.58	19.43	16.16	12.77	.79	.93
Belief scale									
High belief	125	14.32 ^a	8.42	16.67 ^a	20.35 ^a	17.02 ^a	13.55 ^a	.90 ^a	.92
Not high belief	308	13.32 ^a	8.18	15.55 ^a	19.30 ^a	16.20 ^a	12.89 ^a	.79 ^a	.88
Same belief	370	13.64	8.31	15.91	19.57	16.56	13.12	.82	.88
Mixed belief	63	13.43	7.87	15.65	19.82	15.73	12.85	.86	.94
Attendance									
Frequent attendance	207	13.98 ^{ab}	8.37	16.32 ^a	20.09 ^a	16.66	13.41 ^{ab}	.87 ^b	.92 ^b
Occasional attendance	105	13.22 ^a	7.97	15.20 ^a	18.93 ^a	16.09	12.64 ^a	.81	.90
No attendance	121	13.32 ^d	8.26	15.70	19.35	16.36	12.90 ^d	.75 ^d	.83 ^d
Same attendance	317	13.81 ^c	8.34	16.08 ^c	19.86 ^c	16.56	13.26 ^c	.85	.89
Mixed attendance	116	13.05 ^c	7.98	15.30 ^c	18.91 ^c	16.12	12.61 ^c	.76	.89
Both frequent attendance	140	14.39 ^d	8.64	16.66	20.54	17.09	13.55	.93 ^d	.94 ^d
Both no attendance	98	13.36 ^d	8.40	15.87	19.53	16.45	13.08	.78 ^d	.86 ^d
Joint participation									
High joint participation	122	14.67 ^a	8.80 ^a	17.15 ^a	20.81 ^a	17.54 ^a	13.94 ^a	.94 ^a	.95 ^a
Not high joint participation	311	13.19 ^a	8.03 ^a	15.37 ^a	19.13 ^a	16.00 ^a	12.75 ^a	.77 ^a	.87 ^a
Centrality of religion to relat									
High centrality	119	14.82 ^a	8.82 ^a	17.25 ^a	21.22 ^a	17.67 ^a	14.06 ^a	.94 ^a	.96 ^a
Not high centrality	314	13.15 ^a	8.03 ^a	15.35 ^a	18.99 ^a	15.97 ^a	12.71 ^a	.78 ^a	.87 ^a
ECONOMIC VARIABLES									
Employed full time									
Yes	117	13.19 ^a	8.13	15.20 ^a	18.74 ^a	16.03	12.65 ^a	.79	.89
No	316	13.76 ^a	8.29	16.12 ^a	19.92 ^a	16.59	13.24 ^a	.84	.89
No. of economic hardships in past year									
0	122	13.57 ^a	8.80 ^{bc}	16.59 ^c	20.83 ^c	16.93 ^c	13.55 ^c	.90 ^{bc}	.94 ^c
1	90	14.23 ^{ab}	8.44 ^e	16.24 ^e	20.19 ^e	16.92 ^e	13.28 ^e	.92 ^{be}	.96 ^e
2	84	13.62	8.05 ^b	16.05 ^f	20.05 ^f	16.43	13.01	.77 ^{bd}	.90 ^f
3+	128	13.23 ^e	7.72 ^{ce}	14.89 ^{cef}	17.77 ^{cef}	15.64 ^{ce}	12.47 ^{ce}	.71 ^{ce}	.78 ^{cef}
SOCIO-DEMOGRAPHIC VARS.									
Race/Ethnicity									
White	373	13.65	8.32	16.03 ^a	19.72	16.57 ^a	13.16	.84 ^a	.89
Other race/ethnicity	60	13.33	7.79	14.88 ^a	18.90	15.63 ^a	12.64	.70 ^a	.90
Mixed race/ethnicity	58	13.62	8.12	15.48	18.74	15.88	12.94	.72	.91
Same race/ethnicity	375	13.61	8.27	15.93	19.74	16.52	13.11	.84	.89
Education									
Less than HS	35	13.96	8.61	15.94	19.80	16.54	13.54	.83	.83
HS diploma	140	13.30 ^c	8.38	15.85	19.51	16.40	12.82 ^c	.81 ^c	.84 ^c
Some college	174	13.45 ^d	8.09	15.60 ^d	19.38	16.17 ^d	13.00	.78 ^d	.91
College degree	84	14.31 ^{cd}	8.20	16.45 ^d	20.14	17.02 ^d	13.49 ^c	.93 ^{cd}	.96 ^c
Mixed education	229	13.64	8.44 ^e	15.93	19.72	16.52	13.20	.83	.90
Same education	204	13.58	8.03 ^a	15.81	19.48	16.34	12.95	.81	.89
Childhood family structure									
Biological parents married	390	13.64	8.30	16.04 ^a	19.74	16.52	13.12	.84 ^a	.90
Biological parents not married	42	13.31	7.76	14.36 ^a	18.40	15.69	12.64	.67 ^a	.83

TABLE 2 Continued

	HUSBANDS								
	N	Commitment	Satisfaction	Communic.	Conflict Resolution	Emotional support/intimacy	Commitment to Children	Stable Marriage	Non-violent spouse
All cases	433	13.89(1.94)	8.55(1.60)	16.16(2.88)	19.48(3.71)	16.77(2.67)	13.84(1.79)	.84(.37)	.89(.31)
RELIGION VARIABLES									
Affiliation									
Protestant	168	14.29 ^{ad}	8.58	16.32	19.71 ^a	17.01	14.05 ^{ad}	.88	.89
Catholic	82	13.20 ^{ac}	8.51	15.96	18.65 ^{ad}	16.63	13.59 ^a	.84	.89
Other affiliation	93	14.23 ^{ce}	8.65	16.19	19.39	16.77	14.07 ^e	.81	.86
No affiliation	90	13.43 ^{be}	8.42	16.01	19.89 ^d	16.43	13.45 ^{be}	.81	.91
Same affiliation	295	13.99	8.56	16.22	19.43	16.82	13.94	.84	.88
Mixed affiliation	138	13.67	8.53	16.02	19.59	16.66	13.63	.84	.91
Belief scale									
High belief	128	14.74 ^a	8.80	16.72	19.98	17.25	14.47	.91 ^a	.91
Not high belief	305	13.53 ^a	8.44	15.92	19.27	16.56	13.58	.81 ^a	.88
Same belief	370	13.92	8.57	16.15	19.48	16.85	13.82	.84	.89
Mixed belief	63	13.72	8.44	16.19	19.44	16.29	13.97	.83	.89
Attendance									
Frequent attendance	184	14.19 ^a	8.67	16.34	19.74	16.88	14.05	.88 ^a	.92
Occasional attendance	101	13.96	8.58	16.22	19.59	16.84	13.67	.85	.84
No attendance	148	13.47 ^a	8.38	15.89	19.07	16.57	13.71	.79 ^a	.86
Same attendance	317	14.00	8.64	16.26	19.60	16.87	13.88	.85	.90
Mixed attendance	116	13.59	8.30	15.88	19.14	16.49	13.74	.81	.87
Both frequent attendance	140	14.42 ^d	8.78	16.55	19.98	17.00	14.14	.92 ^d	.92
Both no attendance	98	13.81 ^d	8.62	16.40	19.42	17.06	13.80	.81 ^d	.89
Joint participation									
High joint participation	114	14.79 ^a	9.00 ^a	17.27 ^a	20.46 ^a	17.75 ^a	14.47 ^a	.94 ^a	.92 ^a
Not high joint participation	319	13.57 ^a	8.39 ^a	15.76 ^a	19.13 ^a	16.41 ^a	13.62 ^a	.81 ^a	.88 ^a
Centrality of religion to relat									
High centrality	123	14.96 ^a	9.02 ^a	17.04 ^a	20.37 ^a	17.66 ^a	14.59 ^a	.92 ^a	.91
Not high centrality	310	13.46 ^a	8.36 ^a	15.81 ^a	19.12 ^a	16.41 ^a	13.55 ^a	.81 ^a	.88
ECONOMIC VARIABLES									
Employed full time									
Yes	347	13.95 ^a	8.62 ^a	16.20 ^a	19.72	16.85 ^a	13.91 ^a	.85	.90
No	86	13.63 ^a	8.25 ^a	15.99 ^a	18.49	16.40 ^a	13.59 ^a	.81	.84
No. of economic hardships in past year									
0	124	13.93	8.94 ^{dc}	16.72 ^c	20.70 ^{abc}	17.17 ^c	13.91	.90 ^c	.94 ^{bc}
1	99	14.31 ^f	8.75 ^{ef}	16.45 ^f	19.69 ^{aef}	17.17 ^f	14.20 ^f	.89 ^f	.93 ^e
2	81	13.79	8.17 ^{be}	15.97	18.53 ^{de}	16.46	13.81	.81	.83 ^{be}
3+	119	13.63 ^f	8.24 ^{cf}	15.47 ^{cf}	18.69 ^{cf}	16.26 ^{cf}	13.55 ^f	.76 ^{cf}	.85 ^c
SOCIO-DEMOGRAPHIC VARS.									
Race/Ethnicity									
White	366	13.98	8.56	16.21	19.62 ^a	16.83	13.84	.86	.88
Other race/ethnicity	67	13.40	8.51	15.86	18.71 ^a	16.39	13.85	.73	.93
Mixed race/ethnicity	58	13.75	8.65	15.97	18.30 ^d	16.56	13.88	.79	.93
Same race/ethnicity	375	13.91	8.53	16.19	19.66 ^d	16.80	13.84	.85	.88
Education									
Less than HS	37	13.84	8.73	16.89	19.68	17.32	14.04	.84	.92
HS diploma	142	13.61 ^a	8.52	16.25	19.27 ^a	16.67	13.74	.84	.84 ^a
Some college	164	13.91	8.48	15.81	19.17 ^b	16.54	13.80	.82	.88 ^b
College degree	90	14.31 ^a	8.65	16.35	20.29 ^{ab}	17.09	14.01	.89	.97 ^{ab}
Mixed education	229	13.84	8.58	16.27	19.58	16.83	13.78	.86	.90
Same education	204	13.94	8.51	16.04	19.36	16.69	13.91	.82	.87
Childhood family structure									
Biological parents married	402	13.93	8.58	16.26	19.65	16.85	13.87	.86	.89
Biological parents not married	31	13.42	8.08	14.84	17.29	15.64	13.47	.58	.87

Note: Values that share a footnote have significantly different outcomes ($p < .05$ using independent samples t-tests).

TABLE 3
Association between religion and marital quality for wives^a

	Commitment	Satisfaction	Communi- cation	Conflict Resolution	Emotional Support	Commitment to Children	Stable Marriage ^a	Non-violent Spouse ^a
Protestant	.356 [.309]	.252 [.266]	.946* [.460]	.889 [.574]	.507 [.440]	.934** [.344]	1.58 [.391]	2.60* [.442]
Catholic	.121 [.345]	.256 [.297]	1.119* [.515]	.106 [.642]	.542 [.492]	.976* [.384]	1.55 [.439]	1.85 [.497]
Other religion	.088 [.335]	-.161 [.288]	.276 [.500]	-.080 [.623]	-.061 [.478]	.241 [.373]	1.15 [.407]	1.83 [.467]
Heterogamy (no religion is referent)	-.205 [.227]	-.073 [.194]	-.244 [.338]	.055 [.421]	-.302 [.323]	-.277 [.252]	.84 [.292]	2.13 [.398]
Individual beliefs	.062** [.021]	.025 [.018]	.065* [.031]	.052 [.039]	.025 [.030]	.049* [.023]	1.07* [.029]	1.03 [.034]
Heterogamy	-.018 [.035]	-.026 [.031]	-.044 [.053]	-.091 [.066]	-.084+ [.051]	.011 [.040]	.95 [.379]	0.88 [.430]
Attendance past year	.172** [.053]	.074 [.047]	.171* [.081]	.161 [.101]	.083 [.077]	.128* [.061]	1.16* [.074]	1.12 [.087]
Heterogamy	-.371+ [.212]	-.144 [.185]	-.406 [.321]	-.323 [.399]	-.436 [.306]	-.401+ [.241]	.82 [.296]	1.13 [.371]
Joint participation	.096*** [.016]	.062*** [.014]	.124*** [.025]	.122*** [.031]	.109*** [.024]	.089*** [.019]	1.10*** [.025]	1.07* [.029]
Centrality	.135*** [.024]	.089*** [.021]	.142*** [.036]	.159*** [.045]	.119*** [.035]	.115*** [.027]	1.13*** [.034]	1.09* [.039]

Note: Each set of regression coefficients (outlined in bold lines) represents a separate regression equation. Each equation includes the socio-demographic variables indicated in Table 1. N = 427.

^aLogistic regression used for dichotomous dependent variables. Odds ratios are reported.

***p < .001; **p < .01; *p < .05; +p < .10

TABLE 4
Association between religion and marital quality for husbands^a

	Commitment	Satisfaction	Communi- cation	Conflict Resolution	Emotional Support	Commitment to Children	Stable Marriage ^a	Non-violent Spouse ^a
Protestant	.632* [.257]	.043 [.211]	.285 [.390]	-.422 [.496]	.538 [.359]	.470+ [.243]	1.58 [.393]	0.57 [.497]
Catholic	-.354 [.297]	-.006 [.244]	-.114 [.451]	-1.35* [.573]	.183 [.415]	.016 [.281]	1.34 [.442]	0.62 [.562]
Other religion	.634* [.282]	.078 [.232]	.091 [.428]	-.686 [.544]	.251 [.394]	.477+ [.267]	.95 [.407]	0.42+ [.521]
Heterogamy (no religion is referent)	-.207 [.199]	.056 [.164]	-.032 [.302]	.336 [.384]	.016 [.278]	-.199 [.188]	1.31 [.310]	1.58 [.374]
Individual beliefs	.070*** [.019]	.013 [.015]	.039 [.028]	-.010 [.036]	.016 [.026]	.044* [.018]	1.06* [.027]	0.96 [.033]
Heterogamy	-.024 [.034]	-.051+ [.027]	-.096+ [.050]	-.171** [.065]	-.117* [.046]	-.013 [.032]	.89 [.355]	0.71 [.400]
Attendance past year	.145** [.049]	.055 [.040]	.125+ [.073]	.078 [.094]	.053 [.068]	.071 [.046]	1.17+ [.080]	1.01 [.091]
Heterogamy	-.179 [.186]	-.138 [.151]	-.350 [.278]	-.188 [.357]	-.314 [.257]	-.160 [.175]	.93 [.313]	0.9 [.367]
Joint participation	.178*** [.015]	.039** [.012]	.098*** [.022]	.082** [.029]	.079*** [.021]	.054*** [.014]	1.08** [.025]	1.00 [.027]
Centrality	.139*** [.021]	.076*** [.017]	.131*** [.032]	.111** [.042]	.123*** [.030]	.095*** [.020]	1.11** [.033]	1.00 [.039]

Note: Each set of regression coefficients (outlined in bold lines) represents a separate regression equation. Each equation includes the socio-demographic variables indicated in Table 1. N = 427.

^aLogistic regression used for dichotomous dependent variables. Odds ratios are reported.

***p < .001; **p < .01; *p < .05; +p < .10

TABLE 5
Interaction between religion and high economic hardship

WIVES								
	Commitment	Satisfaction	Communication	Conflict Resolution	Emotional Support	Commitment to Children	Stable Marriage ^a	Non-violent Spouse ^a
High hardship	-.379	-1.558***	-1.643*	-2.777**	-1.041	-1.379*	.19*	.33
Protestant x high hardship	-.115	.942+	1.092	1.603	.131	.648	2.34	1.86
Catholic x high hardship	.429	1.192*	1.309	1.790	.754	1.134	1.86	.26
Other religion x high hardship	-.263	.508	-.185	-.195	-.423	.205	.68	.30
High hardship	-.813	-1.199+	-1.910+	-2.551+	-.814	-1.552+	.34	.54
Individual beliefs x high hardship	.027	.023	.057	.047	-.006	.043	.99	.96
High hardship	-.457	-.932**	-1.083+	-2.152**	-.710	-.857+	.34*	.22*
Attendance x high hardship	.031	.038	.041	.116	-.055	.016	.91	1.08
High hardship	-1.137	-1.559***	-1.834*	-3.071**	-1.424	-1.496**	.23*	.47
Joint participation x high hardship	.054+	.053+	.062	.091	.037	.048	1.01	.96
High hardship	-2.150**	-1.893**	-2.387*	-3.626**	-1.875+	-2.748***	.12*	.26
Centrality x high hardship	.127**	.078+	.103	.133	.070	.137*	1.07	1.01

HUSBANDS								
	Commitment	Satisfaction	Communication	Conflict Resolution	Emotional Support	Commitment to Children	Stable Marriage ^a	Non-violent Spouse ^a
High hardship	-.184	-.695*	-1.596**	-1.791*	-1.106+	-.427	.34+	.49
Protestant x high hardship	.157	.401	1.164	.628	.885	.182	1.30	1.62
Catholic x high hardship	-.788	-.105	.236	.744	-.160	-.589	.87	1.03
Other religion x high hardship	-.093	-.012	.770	-.308	.004	.832	2.60	.31
High hardship	-.367	-.807+	-2.597**	-2.999**	-1.444+	-1.127*	.19*	.56
Individual beliefs x high hardship	.009	.017	.110*	.101	.044	.057+	1.07	0.99
High hardship	-.081	-.588*	-1.018*	-2.027**	-.545	-.392	.54	.35+
Attendance x high hardship	-.064	.011	.038	.199	-.077	.036	.96	1.11
High hardship	-.668	-.869*	-1.316+	-2.211*	-.889	-.401	.47	.44
Joint participation x high hardship	.030	.023	.032	.058	.011	.010	1.00	1.00
High hardship	-.491	-.990*	-1.778+	-2.020+	-1.194	-.633	.48	1.7
Centrality x high hardship	.023	.035	.070	.049	.037	.031	1.01	1.00

Note: Each set of regression coefficients (outlined in bold lines) represents a separate regression equation. Each equation includes the socio-demographic variables indicated in Table 1 as well as the religion main effects. N = 427 wives and husbands.

^aLogistic regression used for dichotomous dependent variables. Odds ratios reported.

***p < .001; **p < .01; *p < .05; +p < .10

TABLE 6
Association between religion and marital quality using couples fixed effects

	Commitment	Satisfaction	Communi- cation	Conflict Resolution	Emotional Support	Commitment to Children
Protestant	.446 [.329]	.235 [.231]	.879+ [.459]	.343 [.496]	.711+ [.417]	.847* [.377]
Catholic	.121 [.385]	-.118 [.271]	.160 [.538]	-.643 [.581]	.397 [.488]	.822+ [.442]
Other religion	.283 [.358]	.036 [.230]	.079 [.500]	-.164 [.540]	.299 [.454]	.751+ [.410]
Wife = 0	.012 [.164]	.074 [.116]	.002 [.230]	-.353 [.248]	.020 [.208]	.702*** [.188]
(no religion is referent)						
Individual beliefs	.018 [.028]	-.012 [.020]	.076* [.039]	.007 [.042]	-.005 [.035]	.031 [.032]
Wife = 0	.010 [.165]	.056 [.117]	.077 [.231]	-.324 [.250]	-.026 [.210]	.665*** [.191]
Attendance past year	.025 [.096]	.074 [.068]	.136 [.135]	-.077 [.146]	-.007 [.122]	.000 [.111]
Wife = 0	-.006 [.165]	.096 [.116]	.023 [.231]	-.358 [.249]	-.022 [.209]	.625** [.190]
Joint participation	.117*** [.034]	.069** [.024]	.182*** [.048]	.142** [.052]	.176*** [.043]	.112** [.040]
Wife = 0	0.005 [.159]	.083 [.113]	.008 [.223]	-.310 [.242]	.009 [.201]	.643*** [.185]
Centrality	.139*** [.036]	.063* [.025]	.169*** [.050]	.053 [.055]	.116* [.046]	.139*** [.041]
Wife = 0	.039 [.159]	.096 [.113]	.042 [.225]	-.313 [.245]	.024 [.204]	.677*** [.184]

Note: Each set of regression coefficients (outlined in bold lines) represents a separate regression equation. Each equation includes the socio-demographic variables indicated in Table 1 plus an indicator variable for "wife" to allow different intercepts for husbands and wives.

***p < .001; **p < .01; *p < .05; +p < .10

APPENDIX A

Percent of wives and husbands reporting high quality marriages as a function of religion and background characteristics

	WIVES								
	N	High Commitment	High Satisfaction	Good Communic.	Good Conflict Resolution	High Emot supp/ intimacy	High Commit to Children	Stable Marriage	Non-violent spouse
All cases	433	.85	.77	.68	.68	.78	.76	.89	.82
<u>RELIGION VARIABLES</u>									
Affiliation									
Protestant	171	.88	.81 ^a	.73 ^b	.74 ^a	.82 ^b	.81 ^b	.85	.92 ^b
Catholic	90	.83	.82 ^c	.72	.66	.80	.81 ^d	.83	.90
Other affiliation	101	.81	.69 ^{ac}	.63	.61 ^a	.77	.72	.80	.89
No affiliation	71	.86	.70	.58 ^b	.65	.66 ^b	.61 ^d	.76	.80 ^b
Same affiliation	295	.86	.79	.70	.68	.79	.78 ^e	.84	.87
Mixed affiliation	138	.82	.72	.64	.66	.75	.70 ^e	.79	.93
Belief scale									
High belief	203	.89 ^a	.80	.74 ^a	.73 ^a	.83 ^a	.82 ^a	.88 ^a	.92
Not high belief	230	.81 ^a	.74	.63 ^a	.63 ^a	.73 ^a	.70 ^a	.77 ^a	.87
Same belief	358	.85	.76	.68	.68	.78	.75	.82	.89
Mixed belief	75	.83	.80	.69	.67	.75	.80	.81	.88
Attendance									
Frequent attendance	207	.87	.81 ^a	.73 ^a	.71	.83 ^a	.82 ^{ab}	.87 ^b	.92 ^b
Occasional attendance	105	.81	.69 ^a	.58 ^a	.60	.71 ^a	.70 ^a	.81	.90
No attendance	121	.84	.77	.69	.69	.74	.69 ^b	.75 ^b	.83 ^b
Same attendance	317	.87	.79	.70	.69	.79	.77	.85	.89
Mixed attendance	116	.80	.72	.64	.63	.73	.72	.76	.89
Both frequent attendance	140	.93 ^c	.84	.76	.77	.86 ^c	.84 ^c	.93 ^c	.94 ^c
Both no attendance	98	.84 ^c	.79	.69	.68	.74 ^c	.70 ^c	.78 ^c	.86 ^c
Joint participation									
High joint participation	122	.95 ^a	.87 ^a	.83 ^a	.79 ^a	.90 ^a	.89 ^a	.94 ^a	.95 ^a
Not high joint participation	311	.81 ^a	.73 ^a	.62 ^a	.63 ^a	.73 ^a	.70 ^a	.77 ^a	.87 ^a
Centrality of religion to relat									
High centrality	227	.92 ^a	.85 ^a	.80 ^a	.76 ^a	.88 ^a	.84 ^a	.89 ^a	.94 ^a
Not high centrality	206	.78 ^a	.68 ^a	.55 ^a	.58 ^a	.67 ^a	.67 ^a	.74 ^a	.84 ^a
<u>ECONOMIC VARIABLES</u>									
Employed full time									
Yes	117	.82	.74	.62	.60 ^a	.78	.68 ^a	.79	.89
No	316	.86	.78	.71	.71 ^a	.78	.78 ^a	.84	.89
No. of economic hardships in past year									
0	122	.87	.89 ^{abc}	.75 ^c	.81 ^c	.86 ^c	.84 ^c	.90 ^{bc}	.94 ^c
1	90	.91 ^e	.78 ^a	.77 ^e	.70 ^e	.81 ^e	.80 ^e	.92 ^{de}	.96 ^e
2	84	.82	.75 ^b	.67	.73 ^f	.77	.74	.77 ^{bd}	.90 ^f
3+	128	.80 ^e	.66 ^c	.57 ^{ce}	.51 ^{cef}	.69 ^{ce}	.64 ^{ce}	.71 ^{ce}	.78 ^{cef}
<u>SOCIO-DEMOGRAPHIC VARS.</u>									
Race/Ethnicity									
White	373	.86	.78 ^a	.71 ^a	.69	.80 ^a	.76	.84 ^a	.89
Other race/ethnicity	60	.77	.67 ^a	.53 ^a	.62	.65 ^a	.73	.70 ^a	.90
Mixed race/ethnicity	58	.83	.71	.64	.57	.71	.79	.72	.91
Same race/ethnicity	375	.85	.78	.69	.69	.79	.75	.84	.89
Education									
Less than HS	35	.91	.74	.60 ^a	.71	.77	.83	.83	.83
HS diploma	140	.82	.81 ^b	.68	.68	.76	.71	.81 ^c	.84 ^c
Some college	174	.83	.72 ^b	.65 ^d	.66	.76	.76	.78 ^d	.91
College degree	84	.90	.80	.79 ^{ad}	.70	.83	.80	.93 ^{cd}	.96 ^c
Mixed education	229	.86	.79	.69	.69	.79	.76	.83	.90
Same education	204	.83	.74	.67	.66	.76	.75	.81	.89
Childhood family structure									
Biological parents married	390	.86	.78 ^a	.70 ^a	.69	.79 ^a	.77	.84 ^a	.90
Biological parents not married	42	.79	.60 ^a	.48 ^a	.55	.64 ^a	.64	.67 ^a	.83

	HUSBANDS								
	N	High Commitment	High Satisfaction	Good Communic.	Good Conflict Resolution	High Emot supp/ intimacy	High Commit to Children	Stable Marriage	Non-violent spouse
All cases	433	.91	.82	.73	.65	.82	.90	.89	.84
RELIGION VARIABLES									
Affiliation									
Protestant	168	.93	.85	.75	.67	.86	.93	.88	.89
Catholic	82	.85 ^a	.82	.70	.57	.80	.85	.84	.89
Other affiliation	93	.96 ^{ab}	.87 ^b	.75	.65	.78	.94	.81	.86
No affiliation	90	.67 ^b	.74 ^b	.69	.70	.79	.86	.81	.91
Same affiliation	295	.91	.83	.75	.64	.82	.91	.84	.88
Mixed affiliation	138	.90	.82	.68	.67	.83	.89	.84	.91
Belief scale									
High belief	164	.95 ^a	.85	.78 ^a	.69	.84	.94	.88 ^a	.89
Not high belief	269	.88 ^a	.81	.70 ^a	.63	.81	.88	.81 ^a	.89
Same belief	358	.90	.83	.74	.65	.82	.91	.84	.90
Mixed belief	75	.95	.79	.65	.64	.84	.87	.83	.85
Attendance									
Frequent attendance	184	.94 ^a	.85 ^a	.77	.69	.86	.92	.88 ^a	.92
Occasional attendance	101	.92	.86 ^b	.73	.64	.81	.87	.85	.84
No attendance	148	.86 ^a	.76 ^{ab}	.68	.61	.78	.90	.79 ^a	.86
Same attendance	317	.93 ^c	.84	.73	.66	.83	.90	.85	.90
Mixed attendance	116	.85 ^c	.78	.72	.62	.80	.90	.81	.87
Both frequent attendance	140	.97	.86	.79	.73	.85	.93	.92 ^d	.92
Both no attendance	98	.92	.80	.70	.62	.80	.90	.81 ^d	.89
Joint participation									
High joint participation	114	.98 ^a	.91 ^a	.86 ^a	.77 ^a	.92 ^a	.96 ^a	.94 ^a	.92 ^a
Not high joint participation	319	.88 ^a	.79 ^a	.68 ^a	.61 ^a	.78 ^a	.88 ^a	.81 ^a	.88 ^a
Centrality of religion to relat									
High centrality	72	1.00 ^a	.94 ^a	.85 ^a	.81 ^a	.90	.98	.96 ^a	.97
Not high centrality	361	.89 ^a	.80 ^a	.70 ^a	.62 ^a	.80	.88	.82 ^a	.87
ECONOMIC VARIABLES									
Employed full time									
Yes	347	.90	.84 ^a	.73 ^a	.68	.84	.91 ^a	.85	.90
No	86	.92	.74 ^a	.71 ^a	.53	.76	.86 ^a	.81	.84
No. of economic hardships in past year									
0	124	.91	.89 ^{ab}	.82 ^{ab}	.78 ^{ab}	.82	.90	.90 ^b	.94 ^{ab}
1	99	.93	.88 ^d	.80 ^d	.71 ^{cd}	.88	.95 ^d	.89 ^d	.93 ^c
2	81	.88	.78 ^a	.68 ^a	.54 ^{ac}	.78	.88	.81	.83 ^{ac}
3+	119	.92	.74 ^{bd}	.60 ^{bd}	.53 ^{bd}	.79	.87 ^d	.76 ^{bd}	.85 ^b
SOCIO-DEMOGRAPHIC VARS.									
Race/Ethnicity									
White	366	.92	.83	.73	.67 ^a	.84	.90	.86	.88
Other race/ethnicity	67	.82	.79	.70	.55 ^a	.73	.91	.73	.93
Mixed race/ethnicity	58	.88	.83	.72	.50 ^b	.78	.90	.79	.93
Same race/ethnicity	375	.91	.82	.73	.67 ^b	.83	.90	.85	.88
Education									
Less than HS	37	.89	.78	.81	.68	.92 ^{ab}	.89	.84	.92
HS diploma	142	.89	.83	.70 ^c	.63	.79 ^a	.89	.84	.84 ^c
Some college	164	.92	.81	.68 ^d	.61 ^d	.80 ^b	.89	.82	.88 ^d
College degree	90	.92	.86	.82 ^{cd}	.74 ^d	.87	.94	.89	.97 ^{cd}
Mixed education	229	.91	.85	.74	.65	.83	.89	.86	.90
Same education	204	.90	.80	.72	.65	.80	.91	.82	.87
Childhood family structure									
Biological parents married	402	.92	.84	.75	.67	.84	.91 ^a	.86	.89
Biological parents not married	31	.74	.68	.45	.39	.61	.80 ^a	.58	.87

Note: Values that share a footnote have significantly different outcomes ($p < .05$ using independent samples t-tests).

APPENDIX B

Level of discordance (or heterogamy) on religion between husbands and wives

<i>Degree of discordance</i>	Affiliation	Attendance	Beliefs	Joint Participation	Centrality
0	295	258	101	107	144
1	39	118	77	104	78
2	--	23	72	71	74
3	9	22	40	54	31
4	60	10	44	35	29
5	30	2	33	24	42
6			19	18	15
7			16	8	10
8			11	5	5
9			4	1	2
10			8	3	2
11			1	3	--
12			2		--
13			1		--
14			1		--
15			1		1
16			1		
17			1		
18			1		
% zero	68.13	59.58	23.33	24.71	33.26

Note: Degree of discordance is calculated by taking the absolute value of husband value minus wife value. Couples with zero degrees of discordance have matched values on the independent variable. Higher values in this column indicate greater degree of heterogamy or discordance on each independent variable.