

## Religion as a Determinant of Marital Stability\*

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Using data from the 1987–1988 National Survey of Families and Households, this paper studies the role of the religious composition of unions as a determinant of marital stability. With the exceptions of Mormons and individuals with no religious identification, stability is found to be remarkably similar across the various types of homogamous unions. Consistent with the notion that religion is a complementary marital trait, interfaith unions have generally higher rates of dissolution than intrafaith unions. The destabilizing effect of out-marriage varies inversely with the similarity in beliefs and practices of the two religions as well as with the mutual tolerance embodied in their respective doctrines. The results also suggest that religious compatibility between spouses at the time of marriage has a large influence on marital stability, rivaling in magnitude that of age at marriage and, at least for Protestants and Catholics, dominating any adverse effects of differences in religious background.

Although a growing literature on the determinants of marital stability has accumulated over the past two decades (e.g., Becker, Landes, and Michael 1977; Castro-Martin and Bumpass 1989; Schultz 1991), the role of the religious affiliations of husband and wife has received little attention.<sup>1</sup> This issue has not been studied in depth in part because until recently, there were no large data sets containing for each partner detailed information on both religion and marital history. The National Survey of Families and Households (NSFH), conducted in 1987–1988, provides a unique opportunity to quantify the effects of religion on the likelihood of marital dissolution.<sup>2</sup> The survey includes a main sample of 9,643 men and women of all marital statuses, representative of the U.S. population age 19 and over. In addition to abundant socioeconomic and demographic information for the respondents and their first spouses (where applicable), the survey documents marital histories as well as the religious identification of each partner, before and after the respondent's first marriage.<sup>3</sup>

We use these data to analyze how the religious composition of unions influences the likelihood of marital breakup. A more refined set of religion variables is employed here than in previous studies; our specification permits quantification of differences in stability among various types of intrafaith unions, as well as of the extent to which out-marriage is a destabilizing force for members of each major religious group. In addition, whereas most previous analyses have relied on logit or probit regressions, or on simple cross-tabulations, proportional hazards models are used here.<sup>4</sup> Further, we exploit the richness of the information on religion in this survey to analyze an issue that, to the best of our knowledge,

\* We are indebted to Avery Guest, Belton Fleisher, and three anonymous referees for many helpful comments and to Hanying Yu for her skillful research assistance. An earlier version of this paper was presented at the meetings of the Population Association of America, held in Denver, April 30–May 2, 1992.

has not been studied empirically: the relationship between conversion and the probability of marital dissolution.

The paper is organized as follows. First we present a theoretical framework for analyzing the effects of religious composition on union stability; this is followed by a description of the methodology and the empirical results. The paper closes with a summary and directions for further research.

## ANALYTICAL FRAMEWORK

The stability of a marriage depends in complex ways on a wide range of factors. The first section below analyzes the effects associated with the spouses' religious affiliations. The second section contains a brief overview of other influences that are known to be important.

### The Effects of Religious Composition on Marital Stability

Religion is a complementary marital trait for which the mating of likes is optimal (Becker 1974). This complementarity arises in part because marital companionship is enhanced when individual spirituality can be shared and is inhibited when the partners must look outside the marriage for religious intimacy. Similarity in the religious beliefs and practices of husband and wife implies that the spouses can participate jointly in religious observances both at home and in the church. Religion also influences many activities beyond the purely religious sphere, including the education and upbringing of children, the allocation of time and money, the cultivation of social relationships, the development of business and professional networks, and even the choice of place of residence. Clearly, households in which the partners differ in their preferences and objectives in this area would be characterized by reduced efficiency and potentially more conflict.

Other things being equal, the complementarity of religion as a marital trait implies that heterogamous unions would display more instability than homogamous unions. Yet compatibility between partners of different faiths may vary with the specific religions involved, depending in part on the similarity in beliefs and practices of the two religions, and in part on the mutual tolerance embodied in their respective doctrines. Following Kelley (1972), we view religious groups as ranging along an "exclusivist-ecumenical" continuum defined by the clarity with which they draw their membership boundaries. At one extreme, "exclusivist" religious groups are those with clear, strictly enforced membership criteria, frequently with proscriptions against out-marriage and sometimes even shunning of nonmembers. At the other extreme, "ecumenical" groups tend to have few membership criteria, often vaguely stated and weakly enforced, and place relatively little importance on religious group boundaries. The location of the spouses' religions along this continuum would influence the stability of the marriage: the closer to the ecumenical end of the spectrum, the less the marital stress and hence instability that can be expected.

Other dimensions of religious doctrine and ritual have implications not only for the consequences of out-marriage but also for differences in stability across various types of homogamous unions. Religions differ in the importance of family-centered ritual (as distinct from that which is either individual or church-centered), as well as in the compatibility between their practices and beliefs and the customs in the larger society. For religious groups in which such compatibility is low and the role of the family is central, intrafaith unions are expected to be highly stable, and the destabilizing effects of out-marriage particularly pronounced. In addition, relatively high costs of dissolution and correspond-

ingly high marital stability are expected for homogamous marriages involving religions with proscriptions against divorce.

Apart from differences between religious groups, variations in preferences among individuals and couples also play a role. Couples differ in the weight they place on shared activities, including religious observance, and individuals differ in the priority they give to religion and to religious compatibility as a marital trait. These factors influence the degree to which differences in religious beliefs and practices affect stability adversely. Similarly, the extent to which religious complementarities are a stabilizing force for a homogamous marriage depends in part on the importance attached to religion by each of the spouses.

Another factor in the case of intrafaith unions is whether the marriage is "naturally homogamous" or conversionary. A priori it is not clear which of these should be more stable. At least initially, converts would have lower levels of religion-specific human capital—those skills and experiences specific to a particular religion, which include not only knowledge about beliefs and practices but also familiarity with traditions and friendships with coreligionists (Iannaccone 1990). As Schneider (1989, p. 198) observes, "a change in faith does not immediately 'recolor' all the images from a past lived under different assumptions." This imperfect transferability of religion-specific qualities—especially with regard to the emotional, social, and sometimes ethnic components of religious experience—suggests that conversionary couples would have less religious compatibility than their naturally homogamous counterparts, other things being equal. On the other hand, a change of religious affiliation in connection with marriage may signal a high priority placed on religious compatibility during the search process, by the individual or by the spouse, in which case conversionary unions should be highly stable. The importance of this effect is suggested by evidence that levels of religious observance and involvement in the religious community are often high among converts (Billette 1967; Mayer and Avgar 1987).

### Other Factors Affecting Marital Stability

Age at marriage has been identified as a major determinant of marital stability in previous studies. A very young age is generally associated with short duration of search, suggesting relatively poor information about the partner's characteristics, a high likelihood of divergence from the ideal match, and a high probability of subsequent marital dissolution (Becker 1991).

Like religion, education is generally a complementary trait for which positive assortative mating is optimal.<sup>5</sup> Since this means that individuals with more highly valued characteristics gain more from marriage (Becker 1974), schooling should enhance stability for both men and women. In the case of husband's education, this effect is reinforced by the fact that it is highly correlated with family income. In the case of wife's education, there is a countervailing effect: holding the husband's years of schooling constant, an increase in the wife's education would reduce gains from the traditional division of labor within marriage. Several studies summarized by Michael (1979) find that husband's education and other indicators of economic status indeed have a stabilizing effect. Researchers have obtained conflicting results regarding the net impact of the wife's education (Becker et al. 1977; Lehrer forthcoming; Michael 1979).

The effects of a broken-home background are ambiguous a priori and may vary with the reason for the dissolution of the marriage (Bumpass and Sweet 1972; McLanahan and Bumpass 1988; Pope and Mueller 1976). For example, children of divorced parents may view marriage dissolution with greater acceptance. Persons raised in one-parent homes may have more skills or more confidence for managing a household alone, thus reducing the perceived costs of divorce and increasing their readiness to end an unhappy union. On the

other hand, their experience may also give them a greater sense of the difficulties of single parenthood and therefore raise such costs. Similar ambiguity is associated with the effect of growing up in a home where the mother is employed: although working mothers make fewer informal investments in certain types of human capital that may enhance the marital stability of their offspring later in life, it is unclear whether they make fewer investments in total; moreover, the effects may vary by the child's sex, the timing of employment, and other factors (Blau and Grossberg 1992; Desai, Chase-Lansdale, and Michael 1989).

Certain experiences before marriage either influence the stability of a union or tend to be associated with unobserved traits that exert such an influence. It has been suggested that transferable marriage-specific skills developed in a previous union would have stabilizing effects in the current union (Chiswick and Lehrer 1990). On the other hand, cohabitation or prior marriage with another partner may reflect a tendency for lower levels of marital commitment, suggesting reduced stability for the current union as well; furthermore, the presence of children from previous formal or informal marriages has been found to have an adverse impact on marital stability (Lehrer forthcoming; Menken et. al 1981; Teachman 1986; Waite and Lillard 1991).

## METHODOLOGY

The effects of religion on marital stability are analyzed with a proportional hazards procedure (Cox 1972). The model is specified as follows:

$$h_j(t,z) = h_{0j}(t) \exp(\beta'z), \quad (1)$$

where  $h(t,z)$  is the hazard of dissolution at time  $t$  for a marriage characterized by a vector  $z$  of covariates,  $\beta$  is a vector of coefficients, and  $h_{0j}(t)$  is an unspecified time-dependent function. On the basis of results from preliminary runs, this function has been allowed to vary by marital cohort:  $j$  is 1, 2, or 3 depending on whether the marriage took place in the 1960s, the 1970s, or the 1980s.

The estimated coefficients and their standard errors provide information on the direction and statistical significance of the partial effect of each variable in  $z$ . The magnitudes of the influences can be assessed by examining the complement of the survival function, which represents the probability that dissolution has occurred by time  $t$ . This probability is  $1 - F_j(t,z)$ , where

$$F_j(t,z) = \{F_{0j}(t)\}^{\exp(\beta'z)} \quad (2)$$

and

$$F_{0j}(t) = \exp \left\{ - \int_0^t h_{0j}(u) du \right\}. \quad (3)$$

We use these relationships to estimate the probabilities that unions of couples with different values of  $z$  will be dissolved before the fifth anniversary.

The analysis uses data on the first-marriage experiences of respondents from the 1987–1988 National Survey of Families and Households (NSFH).<sup>6</sup> The dates of first marriage in these data range from the 1910s to the 1980s; preliminary analyses suggested substantial changes over this long period in the nature of the effects of the explanatory variables on the probability of dissolution. Earlier studies have also documented pronounced racial and ethnic differences in the impact of economic and demographic variables on marital stability (e.g., see the review article by White (1991) and the more recent analyses by Lehrer (forthcoming)). Therefore, the present study is limited to a sample of non-Hispanic white respondents whose first marriages were contracted in 1960 or later.

After exclusion of cases with missing or invalid codes for key variables, this sample includes 3,060 marriages.

The beginning of a union is taken to be the date of the respondent's first formal marriage; the end is defined as the date of separation, divorce, or death of spouse, as applicable. Where separation was followed by divorce, only the date of divorce is available. (Although it would have been preferable to use the date of separation, this limitation of the data is unlikely to pose a serious problem for white women, who are the focus of this study.) Intact marriages and those ending in widowhood are treated as censored at the time of the interview and at the spouse's death respectively. In the sample used here, the respondent's first marriage was intact in 1,856 cases; it had ended in separation, divorce, or widowhood in 85, 1,053, and 66 cases, respectively.

Although the NSFH documents in detail the characteristics of the respondent's first marriage, the survey treatment of respondents and their spouses was not always symmetric. Some variables are available for the former but not for the latter. In addition, if the marriage had been dissolved by the time of the survey, questions regarding the first spouse's religion and other traits were addressed to the respondent; if the union was still intact, information about the respondent's husband or wife was obtained from a questionnaire administered directly to the spouse.

As for the explanatory variable of central interest, the NSFH identifies more than 60 religious groups, most of which are Protestant denominations. These are divided here into seven categories, as shown in Table 1. Protestant denominations are classified as either "ecumenical" or "exclusivist," on the basis of the continuum suggested by Kelley (1972). Mormons are placed in a separate category because they are a relatively large denomination with distinctive patterns of demographic behavior. Additional categories identify Roman Catholics, Jews, and persons with no religion, each of which is reported in the NSFH without detail on subgroups. In particular, the "no religion" group includes atheists and agnostics as well as individuals who have no religion for other reasons (e.g., being a child from an interfaith union). A residual category, "other religion," includes all other affiliations.

The NSFH records each spouse's religious preference both before and after the date of marriage, and indicates whether either spouse changed affiliation in connection with the marriage.<sup>7</sup> Homogamy is defined here as occurring when both spouses have the same NSFH code after the date of marriage, with the exception of Mormons; in that case, homogamous unions include all of those in which both spouses have one of the two codes shown in Table 1. Homogamous unions are identified with a series of dummy variables corresponding to the seven categories described above. The means of these variables are reported in Table 2, Panel 1. In order to analyze the effects of conversion, we further subdivide the three largest groups according to whether one of the partners changed his or her religion to achieve homogamy; the means for these subcategories are reported in Table 7.

Panel 2 in Table 2 displays means of dummy variables for various types of heterogamous marriages. Unions among Protestants with different NSFH codes have been grouped according to whether they belong to the same major category (ecumenical or exclusivist). Because of sample size considerations, the dummies for intermarriages involving Jews, Mormons, and groups in the residual category do not specify the other partner's religion. (As it turns out, these data contain no intermarriages between Mormons and Jews or between Mormons and members of the "other" group; the two unions between Jews and individuals with religions in the residual category are included in the group of Jewish intermarriages.) Taken together, the series of dummy variables in Table 2 constitute a mutually exclusive and exhaustive set. This specification permits substantial flexibility, allowing stability to vary across different types of homogamous and heterogamous unions.<sup>8</sup>

Definitions and means for the variables used as controls are presented in Table 3.

Table 1. Definition of Religious Groups

Religion Categories Employed in This Study	NSFH Categories Included in Each Group <sup>a</sup>
Ecumenical Protestant	Church of Brethren, Community Churches, Disciples of Christ, Episcopalian, Lutheran, Methodist, Presbyterian, Reformed Church, Unitarian, United Church of Christ, all other members of reformed Presbyterian churches and other liberal churches, Protestant—no denomination given.
Exclusivist Protestant	Assembly of God, Baptist, "Born-Again Christian," Christian and Missionary Alliance, Christian Congregation, Christian Reformed, Christian Scientist, Churches of Christ, Church of God-Anderson, Church of God-Cleveland, Church of God, Church of God in Christ, Church of the Nazarene, Evangelical Covenant Church, Evangelical Free Church, Full Gospel Fellowship, International Church of the Foursquare Gospel, Jehovah's Witness, Mennonite Church, Pentecostal, Salvation Army, Seventh-Day Adventist, Wesleyan, other members of Adventist, European Free Church, Holiness, Independent Fundamentalist, Pentecostal, Pietist, and Restoration families, "Christian."
Catholic	Roman Catholic
Jewish	Jewish
Mormon	Mormon, Reorganized Church of Jesus Christ of Latter-Day Saints
Other religions	Buddhist, Charismatic, Communal groups, Hindu, Islamic, New Thought Family, Orthodox churches, Personal churches, Psychic groups, Ritual Magick groups, Shinto and Taoism, other Western Catholic churches, other miscellaneous religious bodies.
No religion	No religion

<sup>a</sup> The religions listed in this column correspond exactly to the NSFH codes. For example, all of the various Baptist groups are identified simply as "Baptist" in these data.

These include dummies for the wife's age at marriage and for the education levels of the two partners, for whether either of them had been married previously, and for whether their families of origin were not intact because of a parent's death or for another reason. Controls available only for the respondent include premarital cohabitation with other partner(s), the presence of an out-of-wedlock child, and the mother's employment status during early childhood. We interact these variables with the respondent's gender to permit their effects to differ between men and women.

Ideally, we would have included indicators of religiosity among the controls, interacting them with the religious composition dummies. Although the NSFH includes information on the respondent's frequency of attendance at religious services, the question refers to the time of the survey rather than to the first marriage. Thus it raises the possibility of reverse causality—from the quality and stability of the marriage to religious participation.

Table 2. Religion Variables

Variable	Mean
<b>Panel 1</b>	
Both ecumenical Protestant, same NSFH code (BENCHMARK)	(0.153)
Both exclusivist Protestant, same NSFH code	0.152
Both Catholic	0.168
Both Jewish	0.019
Both Mormon	0.026
Both other religion, same NSFH code	0.004
Both no religion	0.035
<b>Panel 2</b>	
Both ecumenical Protestant, different NSFH code	0.062
Both exclusivist Protestant, different NSFH code	0.021
Ecumenical Protestant, exclusivist Protestant	0.086
Ecumenical Protestant, Catholic	0.079
Exclusivist Protestant, Catholic	0.029
Intermarriage involving Jew <sup>a</sup>	0.014
Intermarriage involving Mormon <sup>a</sup>	0.014
Intermarriage involving other religion <sup>b</sup>	0.015
No religion—ecumenical Protestant	0.055
No religion—exclusivist Protestant	0.033
No religion—Catholic	0.036

<sup>a</sup> The category "Intermarriage involving Mormon" includes all couples in which one of the partners is a Mormon and the other has a different religious affiliation or no religion. The category "Intermarriage involving Jew" is defined similarly. There are no Mormon-Jewish intermarriages in these data.

<sup>b</sup> The category "Intermarriage involving other religion" includes all couples in which one of the partners has an affiliation belonging to the "other religion" group, and the other partner is Protestant, is Catholic, has no religion, or has a faith in the "other religion" group with a different NSFH code.

For remarried respondents, this variable is contaminated further by the subsequent marriage experience(s). For these reasons, we do not include measures of religiosity in the present analysis.<sup>9</sup>

## EMPIRICAL RESULTS

The first section below focuses on the impact on marital stability of religious composition measured after the date of marriage; the second presents a respecification of the model designed to study the effects of conversion.

### The Estimated Effects of Religious Composition

The Cox coefficients and standard errors are presented in Table 4. The reference category consists of homogamous unions belonging to Protestant denominations classified as "ecumenical"; all reported t-tests for the religion variables involve comparisons with this group. Also displayed are estimated probabilities of dissolution by the fifth year, which represent the complement of the survival function evaluated at five years and at the value of the explanatory variable indicated in the stub, with all other variables at the benchmark.<sup>10</sup>

Table 3. Control Variables

Variable	Definition	Mean
Wife's Age at Marriage	= 1 if wife's age at marriage is in category indicated	
≤ 18 years		0.215
19–24 years (benchmark)		(0.596)
25–29 years		0.136
30–34 years		0.038
≥ 35 years		0.015
Wife's Education	= 1 if wife's years of schooling at date of marriage is in the category indicated	
< 12 years		0.192
12 years (benchmark)		(0.396)
13–15 years		0.257
≥ 16 years		0.155
Husband's Education	= 1 if husband's years of schooling at date of marriage is in the category indicated	
< 12 years		0.160
12 years (benchmark)		(0.400)
13–15 years		0.233
≥ 16 years		0.207
Wife's Family Not Intact because of	= 1 if wife's family of origin was not intact at age 14 for the reason indicated (benchmark is intact family)	
Death of parent		0.044
Other reasons		0.142
Husband's Family Not Intact because of	= 1 if husband's family of origin was not intact at age 14 for the reason indicated (benchmark is intact family)	
Death of parent		0.052
Other reasons		0.118
Male	= 1 if respondent is male	0.443
Mother's Employment	= 1 if respondent's mother held a paid job for 12 months or more when he/she was 5 years old or younger	0.285
Mother's Employment x Male	= interaction term	0.134
Wife Previously Married	= 1 if wife had been married before	0.054
Husband Previously Married	= 1 if husband had been married before	0.078
Out-of-Wedlock Child	= 1 if respondent had a child before the date of first marriage	0.057
Out-of-Wedlock Child x Male	= interaction term	0.022
Other Partners	= 1 if respondent cohabited with other partner(s) before his/her first marriage	0.057
Other Partners x Male	= interaction term	0.036



Table 4. The Effects of the Religious Composition of Unions on Marriage Dissolution

	Cox-Regression Coefficients and Standard Errors	Estimated Fifth-Year Dissolution Probabilities <sup>a</sup>
<i>Religion Variables</i>		
Panel 1		
Both ecumenical Protestant, same NSFH code (benchmark)	—	0.20
Both exclusivist Protestant, same NSFH code	-0.078 (0.120)	0.19
Both Catholic	0.021 (0.119)	0.20
Both Jewish	0.336 (0.277)	0.27
Both Mormon	-0.493 (0.266)**	0.13
Both other religion, same NSFH code	-0.443 (0.714)	0.13
Both no religion	0.714 (0.167)***	0.36
Panel 2		
Both ecumenical Protestant, different NSFH code	0.229 (0.152)*	0.24
Both exclusivist Protestant, different NSFH code	0.522 (0.210)***	0.31
Ecumenical Protestant, exclusivist Protestant	0.422 (0.128)***	0.29
Ecumenical Protestant, Catholic	0.760 (0.130)***	0.38
Exclusivist Protestant, Catholic	0.630 (0.177)***	0.34
Intermarriage involving Jew	0.901 (0.248)***	0.42
Intermarriage involving Mormon	0.832 (0.224)***	0.40
Intermarriage involving other religion	0.855 (0.232)***	0.41
No religion—ecumenical Protestant	0.510 (0.146)***	0.31
No religion—exclusivist Protestant	0.682 (0.165)***	0.35
No religion—Catholic	0.777 (0.169)***	0.38
<i>Control Variables</i>		
Wife's Age at Marriage		
≤ 18 years	0.340 (0.086)***	0.27
25–29 years	-0.369 (0.116)***	0.14
30–34 years	-0.729 (0.235)***	0.10
≥ 35 years	-1.317 (0.457)***	0.06
Wife's Education		
< 12 years	0.107 (0.089)	0.22
13–15 years	-0.086 (0.087)	0.18
≥ 16 years	-0.354 (0.128)***	0.14
Husband's Education		
< 12 years	0.061 (0.082)	0.21
13–15 years	-0.270 (0.086)***	0.16
≥ 16 years	-0.284 (0.106)***	0.15
Wife's Family Not Intact because of		
Death of parent	0.022 (0.141)	0.20
Other reasons	0.209 (0.083)***	0.24

*continued*

Table 4. (continued)

	Cox-Regression Coefficients and Standard Errors	Estimated Fifth-Year Dissolution Probabilities <sup>a</sup>
Husband's Family Not Intact because of		
Death of parent	0.360 (0.121)***	0.27
Other reasons	0.202 (0.088)***	0.24
Male Respondent	-0.290 (0.081)***	0.15
Mother's Employment <sup>b</sup>		
Female respondent <sup>c</sup>	0.151 (0.086)**	0.23
Male respondent <sup>c</sup>	0.231 (0.103)***	0.19
Wife Previously Married	0.660 (0.150)***	0.35
Husband Previously Married	0.243 (0.112)***	0.25
Out-of-Wedlock Child		
Female respondent	0.357 (0.153)***	0.27
Male respondent	-0.072 (0.222)	0.14
Other Partners		
Female respondent	0.627 (0.198)***	0.34
Male respondent	0.351 (0.180)**	0.21
Log likelihood	-7,221.0	
X <sup>2</sup> (df)	450.3***(40)	

\*  $p \leq .15$ ; \*\*  $p \leq .10$ ; \*\*\*  $p \leq .05$

Note: N = 3,060.

<sup>a</sup> The figures in this column represent the fifth-year dissolution probability for the most recent marriage cohort (1980s), evaluated for a couple with the characteristics indicated in the stub and all the other variables set at 0. For example, the first number in this column, 0.20, corresponds to a homogamous ecumenical Protestant couple with the following nonreligious characteristics: the wife's age at marriage is 19-24, both spouses had completed 12 years of schooling at the time of marriage, their families of origin were intact at age 14, neither spouse had been married before; the respondent did not have an out-of-wedlock child and did not cohabit with other partners before the first marriage, and the mother was not employed when the respondent was 5 years old or younger; the respondent is female. Similarly, the second number in this column, 0.19, corresponds to a homogamous exclusivist Protestant couple with the same nonreligious characteristics. The effects of all the control variables are evaluated for a homogamous ecumenical Protestant couple.

<sup>b</sup> The model includes a dummy variable for male respondent, a dummy for mother's employment, and an interaction term between these two variables. The coefficient for the mother's employment dummy is reported in the row labeled "female respondent." The estimates in the "male respondent" row represent the sum of the coefficients on the mother's employment dummy and the interaction term, and the corresponding standard error. Similar remarks apply to the variables for out-of-wedlock child and other partners.

<sup>c</sup> The benchmark case—both spouses ecumenical Protestant (same NSFH code), all control variables set at 0—corresponds to a female respondent. Thus the fifth-year dissolution probability for a female respondent whose mother was employed during early childhood, 0.23, should be compared with 0.20, the probability for a female respondent whose mother was not employed in this period. In contrast, the probabilities for the case of male respondents are 0.19 (mother was employed) and 0.15 (mother was not employed). Similar remarks apply to the variables for out-of-wedlock child and other partners.

For the sake of brevity, we report only estimates for the 1980s marriage cohort; values for the other cohorts are available on request.<sup>11</sup>

In order to provide a full picture of the relative stability of different types of homogamous marriages, additional comparisons are necessary. Whereas all the t-tests reported in Table 4 are conducted with reference to ecumenical Protestants as the omitted category, information on the variance-covariance matrix is used in Table 5 to test the statistical significance of the difference between the coefficients for each pair of intrafaith unions. These pairwise comparisons reveal no significant differences at the 0.05 or 0.10 levels in the stability of homogamous unions involving ecumenical Protestants, exclusivist Protestants, Catholics, Jews, and members of the "other" category—groups which together represent 89% of all intrafaith marriages. Pronounced differences emerge for two small groups, however. With fifth-year dissolution probabilities of 0.13 and 0.36 respectively, homogamous Mormon marriages are the most stable and those among two persons reporting "no religion" the least stable.

The remarkable stability of Mormon marriages is consistent with the fact that this is a small group whose religious beliefs and practices differ substantially from the majority culture, and for which the role of the family is central. As Foster (1982, p.7) observes, Mormonism "is not simply concerned with the family, as are so many other groups; the Mormon religion in the last analysis really is *about* the family." At the other extreme, the high instability of unions in which the partners have no religion underscores the importance of religion *per se* for marital stability. Because of the heterogeneity of the "no religion" group in this survey, it is unclear to what extent this result reflects outright rejection of religion or merely very low commitment to religious affiliation.

Most previous studies of religious group differences in marital stability focus on Catholic-Protestant comparisons. Those using data from earlier periods find Catholic unions to be generally more stable, a result attributed to the strong antidivorce position of the Catholic Church (Burchinal and Chancellor 1963; Christensen and Barber 1967; Michael 1979). Analyses of more recent data, however, suggest a convergence in Protestant and Catholic marital stability (McCarthy 1979), and it is noteworthy that no stability advantages associated with Catholic religion are discerned here.<sup>12</sup> Similarly, the relatively high stability of Jewish marriages suggested by data from earlier periods is not evident in these data (Christensen and Barber 1967; Kobrin Goldscheider 1986).

Regarding the effects of intermarriage, a comparison of the fifth-year dissolution probabilities for homogamous and heterogamous unions in Table 4 suggests that marital instability is generally higher for the latter. A complete set of pairwise comparisons is reported in Table 6. This table compares the stability of unions between spouses of the same religious affiliation with various types of heterogamous marriages involving a member of that group, and thus provides information on the extent to which out-marriage is a destabilizing force for individuals with various religious affiliations.

The magnitude of the effects associated with intermarriage varies markedly with the degree of mutual compatibility between the groups involved. For example, the top portion of Table 6 shows that out-marriage of an ecumenical Protestant to another ecumenical Protestant of a different denomination raises the fifth-year dissolution probability by four percentage points, an effect which is significant only at the 0.15 level. This result is in accordance with expectations since the Protestant denominations classified as ecumenical are those for which membership boundaries are loosely defined and enforced. In contrast, when an ecumenical Protestant marries an exclusivist Protestant, the probability rises by nine percentage points and the difference is highly significant. Similarly, out-marriage of an exclusivist Protestant to another exclusivist Protestant of a different denomination raises the dissolution probability substantially, by 12 percentage points. The results also show that the destabilizing effects of out-marriage for Protestants tend to be higher when the partner is

Table 5. Comparisons among Various Types of Homogamous Marriages: Differences between Estimated Fifth-Year Dissolution Probabilities<sup>a</sup>

Type of Homogamous Union	Ecumenical Protestant	Exclusivist Protestant	Catholic	Jewish	Mormon	Other Religion
Exclusivist Protestant	-0.01	-	-	-	-	-
Catholic	0.00	0.01	-	-	-	-
Jewish	0.07	0.08*	0.07	-	-	-
Mormon	-0.07**	-0.06*	-0.07**	-0.14***	-	-
Other Religion	-0.07	-0.06	-0.07	-0.14	0.00	-
No Religion	0.16***	0.17***	0.16***	0.09	0.23***	0.23*

\*  $p \leq .15$ ; \*\*  $p \leq .10$ ; \*\*\*  $p \leq .05$

<sup>a</sup> This table reports pairwise differences between the fifth-year dissolution probabilities for homogamous unions as reported in Table 4, Panel 1, and significance tests for the differences between the corresponding coefficients. For example, the value  $-0.06$  in the fourth row, second column was calculated by subtracting the fifth-year dissolution probability for homogamous exclusivist Protestant couples (0.19) from that for homogamous Mormon couples (0.13). A t-test for the difference between the coefficients for both Mormon ( $-0.493$ ) and both exclusivist Protestant, same NSFH code ( $-0.078$ ), reveals that it is significant at the 0.15 level. Other values and significance tests reported in this table were obtained in a similar way.

Table 6. Comparisons between Intra- and Interfaith Unions: Differences between Estimated Fifth-Year Dissolution Probabilities<sup>a</sup>

Religious Groups under Comparison	Increase in Instability Associated with Intermarriage
<i>Both Ecumenical Protestant, Same NSFH Code vs.</i>	
Both ecumenical Protestant, different NSFH code	0.04*
Ecumenical Protestant—exclusivist Protestant	0.09***
Ecumenical Protestant—Catholic	0.18***
Ecumenical Protestant—no religion	0.11***
<i>Both Exclusivist Protestant, Same NSFH Code vs.</i>	
Both exclusivist Protestant, different NSFH code	0.12***
Exclusivist Protestant—ecumenical Protestant	0.10***
Exclusivist Protestant—Catholic	0.15***
Exclusivist Protestant—no religion	0.16***
<i>Both Catholic vs.</i>	
Catholic—ecumenical Protestant	0.18***
Catholic—exclusivist Protestant	0.14***
Catholic—no religion	0.18***
<i>Both Jewish vs.</i>	
Intermarriage involving Jew	0.15*
<i>Both Mormon vs.</i>	
Intermarriage involving Mormon	0.27***
<i>Both Other Religion, Same NSFH Code vs.</i>	
Intermarriage involving other religion	0.28**
<i>Both No Religion vs.</i>	
Ecumenical Protestant—no religion	-0.05
Exclusivist Protestant—no religion	-0.01
Catholic—no religion	0.02

\*  $p \leq .15$ ; \*\*  $p \leq .10$ ; \*\*\*  $p \leq .05$

<sup>a</sup> This table reports pairwise differences between the fifth-year dissolution probabilities for various heterogamous unions and each type of homogamous union, and the statistical significance of the difference between the corresponding coefficients. For example, the value 0.18 in the row for both Catholic vs. Catholic-ecumenical Protestant was calculated as follows: the fifth-year dissolution probability for a Catholic-ecumenical Protestant couple is 0.38; the probability for a homogamous Catholic couple is 0.20 (see Table 4). Thus when a Catholic marries an ecumenical Protestant rather than another Catholic, the fifth-year dissolution probability rises by 0.18. A t-test for the difference between the corresponding coefficients (0.760 vs. 0.021) reveals that it is statistically significant at the 0.05 level. Other values and significance tests in this table were obtained in a similar way.

Catholic: in the case of ecumenical Protestants, union to a Catholic raises the probability by 18 percentage points; for exclusivist Protestants, the increase is 15 percentage points. This finding may reflect generally more pronounced differences in religious beliefs and practices between Protestants and Catholics than among the various Protestant denominations.

Out-marriage increases the fifth-year dissolution probability by 27 percentage points for Mormons and by 28 points for members of the residual category. These large effects are

consistent with the facts that Mormonism and most religions in the "other" category tend to be exclusivist in nature and that they have distinctive religious practices which are not incorporated into everyday American life. The destabilizing effect of out-marriage for Jews—an increase of 15 percentage points—is smaller and weaker in significance, perhaps because a large fraction of American Jews belong to groups near the ecumenical end of the exclusivist-ecumenical gradient. Finally, the marital stability of couples consisting of two individuals with no religious affiliation does not differ significantly from that of couples in which one member has no religion; this result holds whether the other partner is ecumenical Protestant, exclusivist Protestant, or Catholic.

The control variables generally are significant with the expected signs. Age at marriage has a pronounced effect on marital stability: the older the age, the more stable the union. With regard to schooling, men and women with college education have the lowest probability of marriage dissolution. A broken-home background is associated with an increased risk of marital instability for men. Among women who lost a parent, unions appear to be as stable as those of their counterparts raised in intact homes; those with a nonintact family of origin for other reasons have a higher likelihood of marital breakup. Maternal employment is associated with somewhat higher levels of instability, but the effect is only marginally significant in the case of women. A previous marriage is associated with a higher probability of disruption; this influence is particularly pronounced when it was the wife who entered the union with a previous marital history. Premarital cohabitation with other partners also is associated with relatively high rates of instability. Finally, the presence of an out-of-wedlock child has a destabilizing impact for female respondents, but no effect is discerned for males.

By examining the influences of these various control variables we can assess the relative magnitude of the impact of religious intermarriage. The probabilities in Table 4 show that among all the factors considered here, the effects associated with religious intermarriage are clearly among the largest. Excluding couples without a religious affiliation, the fifth-year dissolution probability for homogamous unions ranges between 0.13 and 0.27; for heterogamous couples, the probability ranges from 0.24 for the most stable intermarriages to 0.42 for the least stable. With the exception of age at marriage, changes in none of the other variables considered here produce such a large a variation in the probability of marital dissolution. The finding that the effect of religious intermarriage on the likelihood of marital breakup is large compared to that of other known determinants of stability is consistent with results reported by Lehrer (forthcoming) based on a different data set and on much cruder measures of religious composition.

An assumption that underlies the above analysis—as well as all previous studies in this literature—is that the propensity to intermarry is uncorrelated with unobserved factors. Yet this assumption may not hold in practice because of persistent differences among individuals in preferences, endowments, and constraints on their behavior. The same unobserved factors that lead an individual to enter an interfaith union may later influence the stability of the marriage. Insofar as persons who intermarry are disproportionately those with unobserved negative traits, the estimated coefficients on the intermarriage variables would overstate the adverse impact of low religious compatibility on marital stability.<sup>13</sup> On the other hand, tradeoffs play an important role in the marriage market (Chiswick and Lehrer 1991; Grossbard-Schechtman 1993). If awareness of the potentially large adverse effects associated with intermarriage leads people to enter an interfaith union only when the match in other dimensions is particularly good, the estimated coefficients would tend to understate the adverse consequences of low religious compatibility. The net direction of these biases is ambiguous a priori. Because of the richness of the controls included in this analysis, however, they are likely to be considerably less serious here than in previous research on the consequences of intermarriage.

### Religious Conversion and Marital Stability

In order to study the role of conversion, we now subdivide homogamous unions in the three larger categories (ecumenical Protestant, exclusivist Protestant, and Catholic) into two groups depending on whether one of the spouses changed affiliation to the religion of the other in connection with the marriage. We reestimate the basic model using as benchmark those ecumenical Protestant unions which are naturally homogamous. The means, coefficients, standard errors, and dissolution probabilities associated with these variables are displayed in Table 7. Because the results pertaining to the other religion variables and the controls remain virtually unchanged, they are omitted.

For exclusivist Protestants and Catholics, there are no significant differences in the stability of naturally homogamous and conversionary marriages. However, in the case of ecumenical Protestants, we find that unions involving a convert are significantly more stable than those whose members shared the same faith before the marriage. The effect is large: the fifth-year dissolution probability for a naturally homogamous ecumenical Protestant couple is 0.24, but it is only 0.13 if one of the spouses converted at the time of marriage.<sup>14</sup> For this group the stabilizing influence of a commitment to religious compatibility clearly outweighs any adverse effects associated with imperfect transferability of religion-specific human capital. Such capital may matter less in the ecumenical Protestant denominations because of their high levels of tolerance for other religious beliefs and practices. In addition, the dominance of mainline Protestantism in the American culture may result in widespread acquisition of its religious capital even among individuals raised in other faiths.

Viewed from a different angle, the results suggest that differences between the spouses

Table 7. Conversion and Marital Stability

Type of Homogamous Union	Means	Cox-Regression Coefficients and Standard Errors	t-Tests for Pairwise Comparisons: No Conversion vs. Conversion	Estimated Fifth-Year Dissolution Probability
Ecumenical Protestant, nonconversionary	(0.095)	benchmark		0.24
Ecumenical Protestant, conversionary	0.058	-0.648 (0.199)***	3.26***	0.13
Exclusivist Protestant, nonconversionary	0.121	-0.273 (0.137)***		0.19
Exclusivist Protestant, conversionary	0.030	-0.420 (0.215)**	0.70	0.16
Catholic, nonconversionary	0.129	-0.187 (0.139)		0.20
Catholic, conversionary	0.039	-0.265 (0.197)	0.40	0.19

\*  $p \leq .15$ ; \*\*  $p \leq .10$ ; \*\*\*  $p \leq .05$

*Note:* The sample size for this model,  $N = 3,033$ , is slightly smaller than that for the previous regressions because we eliminated cases with missing information on whether one of the spouses converted at the time of marriage. This regression includes all the control variables, as well as all the religion dummy variables in the Table 4 model, except those for homogamous Catholic and exclusivist Protestant couples. The fifth-year dissolution probabilities for intermarriages yielded by this model are virtually identical to those reported in Table 4, Panel 2; the same is true for the homogamous marriages involving Jews, Mormons, members of the residual category, and those with no religion. The full regression is available from the authors on request.

in religious background do not affect marital stability adversely if one of the partners converts in order to achieve homogamy. At least for these groups, the important factor in stability is not similarity in religious background but rather the religious compatibility between the partners at the time of marriage and thereafter. An intriguing question for future investigations is whether the same results hold for Mormonism, Judaism, and other religions that could not be studied here because of limitations in sample size.

## SUMMARY AND DIRECTIONS FOR FURTHER RESEARCH

This research has increased our understanding of the role played by the religious composition of unions as a determinant of marital stability in two main ways. We have used more refined measures of such composition than previous studies and we have explored reasons why the probability of breakup might differ across various types of homogamous and heterogamous unions. Analysis of the first marriage experiences of white, non-Hispanic respondents from the 1987–1988 National Survey of Families and Households reveals that religious heterogamy is generally associated with a higher likelihood of marital dissolution, consistent with the view that less efficiency and more conflict characterize households where the spouses differ in their religious preferences. Intermarriage, however, comes in different shades and degrees; the magnitude of its destabilizing effect varies considerably with the degree of dissimilarity between the religious beliefs and practices of the two groups and with the clarity with which they define their respective boundaries. Comparisons among different types of intrafaith marriages show that stability generally does not differ significantly by religious affiliation. Exceptions are Mormon unions and those involving two partners with no religious identification; these are respectively, the most and the least stable. Among Protestants and Catholics, couples who have achieved homogamy through conversion are found to be at least as stable as those involving two members who had the same religion before marriage, by a substantial margin in the case of ecumenical Protestants. At least for these groups, religious compatibility between the spouses at the time of marriage and thereafter dominates any adverse effects of differences in religious background.

The specification of religion variables used in this study, making distinctions between various types of intra- and interfaith marriages, has uncovered effects that had gone unnoticed in earlier research. Previous analyses of variations in divorce rates by religion, using either aggregate data or micro data but focusing only on the wife's religious affiliation, confound the dissolution rates for homogamous and heterogamous unions (McCarthy 1979; Smith 1985). The case of Mormons demonstrates particularly clearly why the distinctions made here are important. Finding relatively high Mormon divorce rates overall, Smith (1985, p.287) observes: "Statistics on Mormon divorce rates provide a surprising contrast to the family-oriented Mormon practices of marrying early and creating large families." The present analysis suggests that in fact there is no contrast: although the probability of marital breakup is extremely high for Mormon intermarriages, homogamous Mormon unions are remarkably stable.

The strong observed effects of religious compatibility on marital stability raise additional questions for future research. For example, is religiosity a significant mediating factor in the relationship between the religious composition of unions and the probability of dissolution? Does gender matter—that is, for a given type of intermarriage, are there differentials that depend on which spouse is affiliated with which religion? How do the results reported here for non-Hispanic whites compare to those for other racial and ethnic groups? And how have the effects of religious composition changed over time? We hope



that the results presented here will encourage further research on the complex relationships between religion and marital stability.

## NOTES

<sup>1</sup> Several studies have reported that interfaith marriage has a negative effect on marital stability (Becker et al. 1977; Bumpass and Sweet 1972; Burchinal and Chancellor 1963; Christensen and Barber 1967; Lehrer forthcoming; Michael 1979), but intermarriage is the central focus of the analysis only in Burchinal and Chancellor. Recently the impact of religious heterogamy on marital satisfaction and other measures of marital quality has been examined also (Glenn 1982; Heaton 1984; Heaton and Pratt 1990). Other analyses have compared divorce rates among various religious groups (Kobrin Goldscheider 1986; McCarthy 1979; Smith 1985).

<sup>2</sup> This survey was designed at the Center for Demography and Ecology at the University of Wisconsin-Madison under the direction of Larry Bumpass and James Sweet. The fieldwork was done by the Institute for Survey Research at Temple University.

<sup>3</sup> The religion categories employed in this survey are considerably more detailed than those available in the various cycles of the National Survey of Family Growth. The post-1984 cycles of the General Social Surveys contain still more refined categories, but lack information on the spouse's religion for unions that had been dissolved by the time of the interview.

<sup>4</sup> Logit and probit models are necessarily arbitrary in the selection of interval lengths, and do not use information on the timing of the dissolution within the period under consideration. For an empirical comparison of the performance of logit and proportional hazards models, see Tuma and Michael (1986).

<sup>5</sup> This is so because of complementarities in home production. In addition, Lam (1988) has suggested that joint consumption of household public goods generates a tendency for positive assortative mating on wages. Because of the association between education and wages, this effect also would imply positive assortative mating by education.

<sup>6</sup> Ideally, separate analyses would have been conducted depending on whether the respondent's spouse had been married before, because as Lehrer (forthcoming) emphasizes, first and higher-order marriage experiences differ in complex ways. Unfortunately, limitations of sample size rule out this possibility.

<sup>7</sup> Respondents were asked "What is your religious preference?" Where changes took place, further questions were asked, including "Did you change your religion in connection with your (first) marriage?", "What was your religious preference before you changed at that time?" and "What religion did you change to at that time?" Similar information was obtained about the respondent's first spouse in the case of unions that had been dissolved by the time of the survey. For respondents whose first marriages were still intact, the survey documents the spouse's religious affiliation at the interview date and just before the change, if conversion took place in connection with the current union.

<sup>8</sup> We also considered the alternative statistical specification of including dummy variables for the husband's and wife's religious affiliations as well as interaction terms between these variables. We decided against this approach for three main reasons. First, earlier work by Bean and Aiken (1976) found this type of model to be problematic for analyzing the effects of the religious composition of unions because of the high correlation between the spouses' affiliations. Second, the sample sizes for many of the religious groups are too small in the present data set to permit the distinctions by gender which this specification requires. Third, in the model we chose it is easier to make the types of comparisons and significance tests in which we are interested. For example, in order to compare the stability of intrafaith Mormon and Catholic marriages, all that needs to be done is to test whether the coefficient on the dummy for homogamous Mormon unions differs significantly from that for homogamous Catholic unions. This comparison is considerably more complicated in the alternative specification, which would include dummies for Mormon husband, Mormon wife, Catholic husband, Catholic wife, and interactions for all possible combinations of these.

<sup>9</sup> Exploring the mediating role of religiosity is less problematic in an analysis of the determinants of marital satisfaction (as opposed to stability) for couples that are intact at the time of the interview. Heaton (1984) and Heaton and Pratt (1990) have estimated such models.

<sup>10</sup> For respondents in intact first marriages at the time of the survey, the spouse's characteristics are not available if he or she failed to complete the questionnaire; 222 observations were lost on this account. To assess the extent to which the estimated probabilities of dissolution by the fifth year are affected by this limitation of the data, we respecified the model in Table 4 by dropping all the characteristics of the spouse and by replacing the variables for the religious composition of the union with a series of dummies for the respondent's religion (with ecumenical Protestants as the benchmark). We estimated this revised model twice, first using all the observations and then excluding the 222 cases in question. For the 1980s cohort, the fifth-year dissolution probability for the reference case in the second situation exceeds that in the first by three percentage points, providing an estimate for the upward bias in the probabilities reported in Table 4.

<sup>11</sup> For the benchmark case (both partners ecumenical Protestants, all control variables set at 0), the fifth-year dissolution probability for the 1980s cohort is 0.20, as shown in Table 4. For the 1960s and 1970s cohorts respectively, the corresponding figures are 0.10 and 0.16. Note that although the time-dependent function has been allowed to vary by cohort, a single set of coefficients is estimated for the entire period.

<sup>12</sup> In their analyses of recent Australian data, Bracher, Santow, and Trussell (1992) also find that Catholics are not at lower risk of marital disruption than members of other religious groups. In addition, the present results are consistent with changes in the effects of Catholic religion on fertility in the United States; as shown by Mosher, Williams, and Johnson (1992), among others, the pattern of high Catholic family size that formerly prevailed has ended.

<sup>13</sup> For example, Bumpass and Sweet (1972, p.760) observe that "intermarriages may be selective of persons less able to compete in the prescribed market." Along similar lines, Becker (1991, p.337) notes that "some persons enter mixed marriages . . . because they are inefficient at discovering suitable prospects or have other characteristics that lower their expected gains from marriage."

<sup>14</sup> This pronounced difference raises the question as to whether it may be necessary to qualify the earlier conclusion that all homogamous unions, except those involving Mormons and individuals with no religion, are equally stable. In the case of conversionary couples, t-tests for pairwise comparisons between ecumenical Protestant, exclusivist Protestant, and Catholic unions reveal no significant differences at the 0.05 or 0.10 levels. The corresponding comparisons in the case of natural homogamy show that ecumenical Protestant unions are less stable than exclusivist Protestant unions; the other two differences are insignificant.

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