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References

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Understanding the Relationship Between Religiosity and Marriage: An Investigation of the Immediate and **Longitudinal Effects of Religiosity on Newlywed Couples**

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Researchers have been investigating the relationship between religiosity and marriage for more than five decades. Much of this research is predicated on the idea that couples who are more religious are more likely than other couples to have happy and stable marriages. An initial look at empirical findings seems to generally support this idea. Compared to other couples, couples who attend church more frequently have been shown to have higher marital satisfaction (Kunz & Albrecht, 1977; J. Wilson & Musick, 1996), are less likely to perpetrate family violence (Ellison, Bartkowski, & Anderson, 1999), and are less likely to be divorced (Bahr & Chadwick, 1985; Glenn & Supancic, 1984). Couples who score higher in more general measures of religiosity have also been shown to be happier (Anthony, 1993; Bugaighis, Schumm, Jurich, & Bollman, 1985; Mahoney et al., 1999; M. R. Wilson & Filsinger, 1986) and to have more stable marriages (Albrecht & Kunz, 1980; Nye, White, & Frideres, 1973; White & Booth, 1991). These relationships have emerged even after controlling for important demographic variables, such as age at marriage (Call & Heaton, 1997; Schrum, 1980). In addition, researchers have demonstrated that the relationship between these self-report measures of religiosity and marital satisfaction is not an artifact of social desirability or conventional responding (Filsinger & Wilson, 1984; Schumm, Bollman, & Jurich, 1982).

However, some important issues inhibit a complete understanding of how religiosity affects marriage. Convenience samples limit the generalizability of some studies: for example, the use of parents of students (e.g., Hunt & King, 1978), psychology classes and church congregations known by the authors (Snow & Compton, 1996), and acquaintances of the author (Kaslow & Robison, 1996). Some studies have also used analytic techniques that limit the interpretation of findings (e.g., Anthony, 1993; Kunz & Albrecht, 1977). The use of heterogeneous married couples (i.e., couples married for varying lengths of time, couples with and without children, first marriages and second marriages, etc.) makes it difficult to determine how religiosity might differentially affect various stages in marriage or different types of marriage. Finally, the vast majority of studies rely solely on cross-sectional data, making it impossible to determine the nature of the relationship between religiosity and marital functioning. In one of the few longitudinal studies on the effect of religiosity on marriage, Booth, Johnson, Branaman, and Sica (1995) reported a reciprocal relationship between religiosity and marital satisfaction, such that changes in marital satisfaction predict changes in religiosity over time, calling into question the interpretation of previous correlation studies. They concluded that "in general, the link between religion and marital quality is both reciprocal and weak" (p. 661).

Second, mixed and sometimes contradictory findings regarding the relationship between religiosity and marriage have been reported occasionally. In contrast to previous findings that religiosity is related to marital satisfaction, Booth et al. (1995) found no relationship between religiosity and future marital satisfaction. Schumm, Obiorah, and Silliman (1989) also found no relationship between church attendance and marital quality. Findings regarding marital stability have been mixed. Whereas Booth et al. did find that increases in religiosity slightly decrease the probability of considering divorce, Thornes and Collard (1979) found no differences in the level of religiosity between couples who were still married and couples who

had divorced. This contradicts longitudinal findings on church attendance that indicate that attendance is strongly predictive of subsequent likelihood of divorce (Clydesdale, 1997; Fergusson, Horwood, & Shannon, 1984). In a comprehensive review of all studies published from the 1930s to the 1990s (including dissertations), Jenkins (1991) found conflicting evidence for the propositions high religiosity promotes marital satisfaction and increased church attendance increases marital satisfaction. Regarding stability, he concluded that there is "moderate" support for the proposition that "high religiosity promotes marital stability" (p. 270).

Perhaps the largest impediment to a more complete understanding of how religiosity affects marital functioning is that many studies have been exploratory in nature or empirically driven rather than theory driven. It is interesting that the two most frequently offered rationales for studying the effect of religiosity on marital functioning have been (a) the lack of research investigating this relationship and (b) previous empirical findings of a relationship between religiosity and marital functioning. Some researchers have offered general theoretical ideas about how religiosity affects marriage, pointing to the barriers that many religions impose regarding divorce (Levinger, 1976) and, more recently, to the value that many religions share of keeping families intact (e.g., Booth et al., 1995; Call & Heaton, 1997). Some authors have proposed specific mechanisms that might mediate the relationship between religiosity and marital outcome; however, few have actually tested these models empirically (see Mahoney et al., 1999, for an important exception). Therefore, an important next step is a focus on the process by which religiosity affects marital functioning.

The purpose of the present study was to clarify the relationship between religiosity and marital functioning by investigating three potential explanatory models. To accomplish this, two separate studies were conducted, one cross-sectional and one longitudinal. The use of two studies permits replication of cross-sectional findings and a comparison of cross-sectional and longitudinal results. In both studies, participating couples were homogeneous (newlyweds, married for the first time, with no children) and were sampled using marriage licenses (Study 1) and newspaper advertisements (Study 2). The use of newlyweds married for the first time provides a clearer understanding of initial associations between religiosity and marital satisfaction; following them longitudinally allows one to begin to understand the process by which religiosity affects marital satisfaction and stability.

Study 1

Rationale and Hypotheses

Cross-sectionally, religiosity may affect marital functioning by (a) directly affecting couples' marital satisfaction (the direct model) or (b) moderating the relationship between marital vulnerabilities and marital satisfaction (the compensation model). Recent evidence for the direct model is conflictual and sometimes weak; therefore, it was tentatively hypothesized that religiosity would not have a direct effect on marital satisfaction or stability.

The compensation model, in which religiosity moderates the relationship between marital vulnerabilities and marital satisfaction, may help explain conflictual cross-sectional findings, assuming that couples' vulnerabilities varied across samples in previous studies. This model suggests that religiosity may compensate for couples' vulnerabilities and help them to remain relatively satisfied despite these vulnerabilities. The idea that religiosity serves a compensatory function in marriage has some support. Wallin (1957) found that among young wives who reported lower levels of sexual satisfaction, those who were highly religious had much higher levels of marital satisfaction compared to those who were less religious. In fact, highly religious wives with lower sexual satisfaction were just as happy as young wives who were sexually satisfied. This finding was replicated later for middle-aged couples (Wallin & Clark, 1964). In addition, higher levels of religiosity were found to keep wives who reported low rewards in their relationships satisfied despite the lack of rewards (Hansen, 1987). In the current study, two variables were used to identify vulnerable couples: age and neuroticism. Age at marriage has been one of the most consistent socio-demographic predictors of marital outcome (for a review of divorce predictors, see Karney & Bradbury, 1995), and neuroticism has been demonstrated to predict both satisfaction and stability, within and between spouses who have been married for more than 50 years (Kelly & Conley, 1987).

Another potential explanation for the conflictual findings regarding the direct effect of religiosity on marital satisfaction is that the relationship is indirect, affecting other dimensions of marital quality and functioning, which, over time, may affect marital satisfaction and stability. In this model, the indirect effect of religiosity on variables such as attitudes toward divorce and spouses' communication may or may not have an impact on marital satisfaction at the time these variables are measured. However, these other dimensions of marital quality and functioning may predict marital satisfaction further down the line, providing an indirect pathway through which religiosity may affect marital functioning. This model is consistent with the findings that church attendance predicts multiple dimensions of commitment to marriage (Larson and Goltz, 1989) and that the impact of religion on one's life predicts spouses' communication skills, such that spouses who are more affected by religion reported greater satisfaction with the patterns of communication in their marriage (Snow & Compton, 1996). These findings point to two potential domains in which religiosity might affect other measures of marital quality: attitudinal and behavioral. For the current research, the attitudinal domain was assessed by measuring couples' attitudes toward divorce, their level of commitment to the relationship, and their reported willingness to seek help in times of marital distress. The behavioral domain was assessed by observing couples' communication patterns during an actual discussion in the laboratory. Based on initial findings, it was hypothesized that religiosity predicts couples' attitudes (i.e., their attitudes toward divorce, their commitment to the relationship, and their willingness to seek help in times of trouble). Because previous

findings in the behavioral domain were based on spouses' self-reported satisfaction with their communication patterns, rather than actual communication behavior, it was unclear whether religiosity predicts couples' behavior.

The purpose of Study 1 was to test the direct and compensation models by analyzing the relationships between religiosity, marital quality, and risk variables for future marital problems. The relationship between religiosity and marital attitudes and behavior were also tested, as a preliminary investigation of an indirect, longitudinal model of religiosity and marital functioning. A significant effect of religiosity on marital satisfaction would support the direct model. A significant interaction effect of religiosity and the risk variables (age and neuroticism) might indicate that religiosity reduces the impact of risk variables on marital satisfaction and thus support the compensation model. Finally, a significant effect of religiosity on other dimensions of marital quality and functioning (i.e., divorce attitudes, commitment, help seeking, and communication behavior) would provide preliminary support for an indirect, longitudinal model.

Method **Participants**

One hundred seventy-two newly married couples were recruited through marriage licenses to participate in a study of newlywed marriage. Marriage licenses of recently married couples registered in Los Angeles County were screened to identify couples who were married for the first time, had been married less than 6 months, were between the ages of 18 and 35, and had a minimum of 10 years of education. Couples who met the criteria were sent a letter describing the project and requesting that they return a postcard if they were interested in participating. Interested couples were interviewed by telephone to insure that they met all inclusion criteria, including the additional criteria that they had no children, were not currently expecting a child, could read and speak English, and were living together. Eligible couples were invited to participate in the project, and the first 172 who met the screening criteria and kept their scheduled laboratory appointment were included in the sample. Approximately 18% of the couples receiving the initial letters returned the postcards (a figure that is comparable to the 18% reported by Kurdek, 1991, in a similar study), and approximately 56% of those who were interviewed by telephone met criteria and were invited to participate. Husbands were on average 27.6 (SD = 3.9) years old, had 15.6 (SD = 2.2) years of education, and earned a gross annual income ranging from \$21,000 to \$30,000. Wives were on average 26.0 (SD = 3.4) years old, had 16.2 (SD = 2.0) years of education, and earned a gross annual income ranging from \$11,000 to \$20,000. Participants reported their ethnicity as Caucasian (64%), Asian American (11%), Hispanic (16%), African American (5%), Middle Eastern (2%), and other (2%). Husbands identified themselves as Protestant (41%), Catholic (31%), Jewish (5%), Mormon (2%), no religion (19%), and other (2%). Wives identified themselves as Protestant (47%), Catholic (26%), Jewish (5%), Mormon (3%), no religion (17%), and other (3%).

Procedure

Eligible couples were scheduled for a laboratory session in which spouses independently completed a set of questionnaires including a consent form, demographic forms, measures of marital quality, and a personality measure (see the Measures section). Couples were also asked to engage in two 10-min problem-solving discussions. In these discussions, spouses were asked to work toward a resolution of an important marital problem. The topics for the problem-solving discussions were selected independently by each spouse based on his or her responses to the Inventory of Marital Problems (Geiss & O'Leary, 1981), a measure of the extent to which spouses encounter difficulties with 19 common sources of marital disagreement (e.g., communication, in-laws, finances). The order of the discussions was random, and the discussions were videotaped for later coding. The session concluded with a debriefing, and participants were paid \$75.

Measures

Religiosity

Religiosity was measured using a 4-item scale that assessed spouses' religious behavior and their self-identification as religious persons. This scale is a brief measure of religiosity, based on The Religiosity Measure constructed by Rohrbaugh and Jessor (1975), which attempts to capture important dimensions of religiosity, including ritual, consequence, and experience (identified originally by Glock, 1959) as well as an overall rating of religiosity. The following four questions were used: "How often do you attend religious services?" (measured on a 6-point scale ranging from never to more than once a week; Ms = 2.9 and 3.1 for husbands and wives, respectively); "In general, how important are religious or spiritual beliefs in your day-to-day life?" (measured on a 9-point scale ranging from not at all important to very important; Ms = 5.8 and 6.2); "When you do have problems or difficulties in your work, family, or personal life, how often do you seek spiritual comfort?" (measured on a 5-point scale ranging from never to almost always; Ms = 2.9 and 3.3); and "In general, would you say you are a religious person?" (measured on a 9-point scale ranging from definitely no to definitely yes; Ms = 5.6 and 5.9). The measure was reliable (coefficient $\alpha = .90$ and .89 for husbands and wives).

Dimensions of marital quality and functioning

Marital satisfaction was measured using the Marital Adjustment Test (MAT; Locke & Wallace, 1959). The MAT is a widely used measure with high reliability demonstrated across many studies (split half = .90). Scores range from 2 to 158, with higher scores indicating greater marital satisfaction.

Divorce attitudes were measured using a questionnaire based on Veroff (1988b). The questionnaire is a 9-item scale in which spouses are asked to rate their agreement with items such as "Except in rare cases, couples should stay married no matter what" on a 9-point scale ranging from strongly disagree to strongly agree. The measure was reliable for husbands and wives ($\alpha = .74$).

Marital commitment was measured using the dedication scale of the Commitment Inventory (CI; Stanley & Markman, 1992). This 12-item inventory includes items such as "I want my marriage to stay strong no matter what happens" and "I want to have a strong identity as a couple with my partner." Scores range from 12 to 84, with higher scores indicating greater commitment. The CI had adequate reliability (as = .63 and .77 for husbands and wives).

Marital help-seeking was measured using a 14-item questionnaire based on Veroff's (1988a) Marital Help-Seeking Measure. This questionnaire asked spouses to imagine they encountered serious problems in their marriage and to indicate the steps they would take to resolve their difficulties by circling yes or no. Examples of items are "I would suggest we see a marriage counselor" and "I would talk to a priest, minister, or other religious person." Scores range from 0 to 14 and reliability estimates were adequate for husbands and wives (split-half = .61 and .73, respectively).

Behavior

Measures of spouses' negative behavior and positive behavior were obtained using behavioral coding of the videotaped problem-solving discussions. The problem-solving discussions were coded using the Specific Affect Coding System (SPAFF; see Gottman & Krokoff, 1989). Trained graduate and undergraduate coders were instructed to consider nonverbal cues, verbal content, voice tone, volume, and speed when coding the speaker's affect. Each 5-s block was classified as either neutral, negative (displays of anger, contempt, whining, sadness, or anxiety), or positive (displays of humor, affection, or interest) for each spouse. Summary codes were created to simplify analysis. The total amount of negativity displayed in each interaction was calculated by summing all the 5-s intervals coded as anger, contempt, whining, sadness, and anxiety. The total amount of positivity displayed in each interaction was calculated by summing all the 5-s intervals coded as humor, affection, or interest. Intercoder reliability was adequate; the percentage of observed agreement for all codes was .87 for husbands and .84 for wives.

Risk variables

Spouses' ages at marriage were measured using the demographics questionnaire. Neuroticism was measured using the neuroticism subscale of the Eysenck Personality Questionnaire (EPQ-N; Eysenck & Eysenck, 1978). Scores range from 0 to 23, with higher scores indicating higher levels of neuroticism. The EPQ-N was reliable for husbands and wives (αs = .86 and .79).

Analysis

The purpose of Study 1 was to evaluate two models that might account for the cross-sectional relationship between religiosity and marital satisfaction and to conduct a preliminary test of a potential longitudinal model. First, bivariate correlations were computed among all the variables to identify zero-order relationships among religiosity, marital quality, behavior, and marital risk variables. A series of hierarchical regressions was performed to determine whether the direct or compensation model was most consistent with the data. The direct model was evaluated by testing whether husbands' and wives' religiosity accounted for a significant amount of the variance of their own marital satisfaction after controlling for age at marriage.

The compensation model was evaluated by testing whether the effect of risk factors (i.e., age at marriage and neuroticism) on husbands' and wives' marital satisfaction was moderated by their own level of religiosity. To test for moderation, the main effects predictors (each risk variable and religiosity) were entered in the first step of each analysis and the interaction variable (Risk Variable x Religiosity) was entered in the second step. Moderator effects are indicated if the interaction effects are significant after controlling for the main effects predictors (Baron & Kenny, 1986). To reduce multicollinearity among the main effects variables and the interaction terms, the predictor variables were centered around their means before the product terms were computed (see Aiken & West, 1991, for a description).

Finally, a preliminary test of the indirect model was conducted by analyzing whether husbands' and wives' religiosity predicted their attitudes (i.e., divorce attitudes, commitment, and help seeking) and their behavior (i.e., negativity and positivity during problem-solving discussions). Hierarchical regression was used to test within-spouse relationships between these variables and religiosity, after controlling for marital satisfaction and age at marriage.

Results

Preliminary Analyses

Within-spouse correlations among all the variables and means and standard deviations are shown in Table 1. Betweenspouse correlations among all the variables are shown in Table 2. Husbands' and wives' religiosity was not significantly correlated with their own (rs = .09 and -.11, respectively) or their spouses' (rs = -.06 and .04, respectively) marital

satisfaction. This is inconsistent with the direct model of religiosity and marital functioning. However, neuroticism was negatively related to marital satisfaction within (rs = -.29 and -.34) and between spouses (rs = -.23 and -.22), which is consistent with part of the moderating model. Wives' age was not significantly related to marital satisfaction within or between spouses, although husbands' age was significantly related to wives' satisfaction (r = -.16), with younger husbands having less satisfied wives.

Table 1 Within-Spouse Correlations and Descriptive Statistics for All Variables

All variables	1	2	3	4	5	6	7	8	9
1. Marital satisfaction	_	.09	04	.41**	06	21*	.23**	07	29**
2. Religiosity	11		.56**	.15*	.31**	09	.07	.13	05
Divorce attitudes	01	.47**		.05	.19*	.10	01	03	05
4. Commitment	.38**	.19*	.15*	_	.09	04	.14	19*	15*
Help-seeking attitudes	03	.17*	.10	.02		05	07	.21*	10
Negative conflict									
behavior	19*	07	.07	21*	.03	_	18*	08	.13
Positive conflict									
behavior	.25**	.05	05	.12	08	30**	_	17*	10
8. Age	.01	01	03	18*	.09	15*	04	_	02
Neuroticism	34**	02	05	15*	04	.13	15	07	-
Husbands									
M	126.2	17.2	48.0	75.1	20.7	29.4	7.1	27.6	6.6
SD	17.6	8.3	14.4	7.1	2.4	24.8	8.2	3.9	4.9
Wives									
M	130.0	18.4	45.5	76.6	21.2	40.0	31.8	26.0	9.2
SD	16.2	8.2	15.1	5.4	2.0	28.7	9.3	3.4	4.8

Note. Correlations for husbands are presented above the diagonal, and correlations for wives are presented below the diagonal. p < .05. ** p < .01.

Within-Spouse Correlations and Descriptive Statistics for All Variables

Table 2 Between-Spouse Correlations for All Variables

Wives' variable	Husbands' variable											
	1	2	3	4	5	6	7	8	9			
l. Marital satisfaction	.51**	06	04	.27**	08	15*	.30**	16*	22*			
2. Religiosity	.04	.72**	.48**	.10	.21*	06	.03	.09	06			
Divorce attitudes	05	.46**	.61**	.02	.15*	.08	05	.05	03			
4. Commitment	.29**	.19*	.14	.20*	.07	13	.16*	.08*	17*			
5. Help-seeking attitudes	.01	.22*	.14*	04	.15*	02	05	.13*	16*			
6. Negative conflict												
behavior	24**	09	.06	07	02	.69**	26**	14	.02			
. Positive conflict												
behavior	.20**	.05	.07	.16*	02	16*	.78**	11	.01			
3. Age	.01	.00	07	08	.17*	08	04	.60**	02			
). Neuroticism	23**	08	08	17*	.13*	.12	11	01	.11			

*p < .05. **p < .01.

Between-Spouse Correlations for All Variables

Husbands' and wives' religiosity was significantly correlated with their own (rs = .56 and .47, respectively) and their spouses' (rs = .46 and .48, respectively) divorce attitudes. Religiosity was also correlated with commitment within and between spouses (rs = .15 and .19, respectively) for husbands and within spouse (r = .19) for wives. Finally, religiosity was also significantly related to within-spouse (rs = .31 and .17, respectively) and between-spouse (rs = .22 and .21, respectively) help-seeking behavior. Thus, it appears that as spouses' level of religiosity increases, their divorce attitudes become more conservative, their commitment level increases, and the likelihood they would seek help in times of trouble increases. Commitment, in turn, was related to current marital satisfaction for husbands and wives within (rs = .41 and .38) and between (rs = .27 and .29) spouses. However, divorce attitudes and help seeking were not related to current marital satisfaction. In the behavioral domain, positive and negative conflict behavior was related to current marital satisfaction for husbands (rs = .23 and -.21, respectively) and wives (rs = .25 and -.19). However, unlike in the attitudinal domain, these behavioral variables were not related to religiosity: Religiosity was not related to negative behavior within or between spouses for husbands (rs = .10 and -.09) or for wives (rs = .07 and -.06), nor was it related to positive behavior within or between spouses for husbands (rs = .07 and .07) or for wives (rs = .05 and .03).

Regression Results

Results of the hierarchical regression analyses used to evaluate the direct model and a potential indirect model are presented in Table 3. Religiosity did not account for a significant amount of the variation in marital satisfaction for husbands $(\beta = .10, ns)$ or for wives $(\beta = -.11, ns)$ after controlling for age. Religiosity did, however, account for a significant amount of the variation in divorce attitudes, commitment, and marital help seeking after controlling for marital satisfaction and age. Higher levels of religiosity were predictive of more conservative divorce attitudes for husbands ($\beta = -.59$, p < .01) and for wives ($\beta = -.47$, p < .01), accounting for 33% and 22% of the variance, respectively. Higher levels of religiosity were also predictive of higher levels of commitment for husbands ($\beta = .14$, p < .05) and for wives ($\beta = .23$, p < .01), accounting for an additional 2% and 5% of the variance beyond that accounted for by marital satisfaction and age. Finally, higher levels of

religiosity were predictive of a greater willingness to seek help for husbands ($\beta = .30, p < .01$) and for wives ($\beta = .17, p < .01$) .05), accounting for an additional 9% and 3% of the variance beyond that accounted for by marital satisfaction and age. Religiosity did not account for negative or positive behavior during conflict discussions for husbands ($\beta s = -.06$ and .07) or for wives ($\beta s = .07$ and .06).

Table 3 Within-Spouse Predictions of Marital Quality and Behavior From Religiosity, Controlling for Age and Marital Satisfaction

Predictor	Marital satisfaction ^a	Divorce attitudes	Commitment	Help-seeking attitudes	Negative conflict behavior	Positive conflict behavior
		Husbar	nds' variable			
Step 1						
Marital satisfaction	_	04	.39**	05	21**	.21
Age	07	04	16*	.21**	10	15*
Step 2						
Religiosity	.10	.59**	.14*	.30**	06	.07
F value ^b	1.38	28.35**	14.74**	8.75**	3.34*	4.69**
ΔR^2	.01	.33**	.02*	.09**	.00	.00
Adjusted R ²	.00	.32**	.19**	.12**	.04	.06
		Wive	s' variable			
Step 1						
Marital satisfaction		08	.38**	03	.25**	18*
Age	.01	03	19**	.09	04	20**
Step 2						
Religiosity	11	.47**	.23**	.17*	.07	06
F value ^b	1.03	15.82**	16.84**	2.15	4.28**	4.70**
ΔR^2	.01	.22**	.05**	.03*	.01	.00
Adjusted R ²	.00	.21**	.22**	.02	.05	.06

Regressions analyses predicting marital satisfaction from religiosity controlled for age only. b dfs are 2 and 169 for Marital satisfaction; dfs are 3 and 168 for all other columns. p < .05. ** p < .01.

Within-Spouse Predictions of Marital Quality and Behavior From Religiosity, Controlling for Age and Marital Satisfaction

To test the compensation model, a series of hierarchical regressions were performed to determine whether religiosity moderated the effect of risk variables on marital satisfaction (see Table 4). Age was not a significant predictor of marital satisfaction, but neuroticism did predict marital satisfaction within and between spouses. Religiosity, however, did not emerge as a significant predictor of marital satisfaction in any of the analyses. More important, the interaction between the risk variables and religiosity was not significant, indicating that religiosity was not moderating the effect of these risk variables on marital satisfaction.

Table 4 Within-Spouse and Between-Spouse Predictions of Marital Satisfaction From Religiosity and Risk Variables

Husbands' marital satisfaction								Wives' marital satisfaction						
Predictor variable	Predictor	Religiosity	Interaction	F	ΔR^2	Adjusted R ²	Predictor	Religiosity	Interaction	F	ΔR^2	Adjusted R ²		
Husbands Age at marriage ^a Neuroticism ^b Wives	09	.10	06	1.12	.00	.00	15*	09	14	3.39*	.02	.04*		
	28**	.08	.09	6.30**	.01	.09**	23**	12	.03	3.90**	.00	.05**		
Age at marriage ^a	.01	.09	09	1.00	.01	.00	.01	11	13	1.69	.02	.01		
Neuroticism ^b	23**	.07	05	3.74*	.00	.05*	34**	11	.03	8.41**	.00	.05**		

a dfs for F tests are 2 and 169. b dfs for F tests are 3 and 168.

Within-Spouse and Between-Spouse Predictions of Marital Satisfaction From Religiosity and Risk Variables

Discussion

No support was found for the direct model of religiosity; neither husbands' nor wives' religiosity significantly predicted their own or their spouses' marital satisfaction. However, there is some evidence consistent with an indirect, longitudinal model of religiosity; that is, husbands and wives who were more religious had less tolerance for the idea of divorce and a greater level of commitment. They were also more likely to be willing to seek help in times of marital distress. These beliefs and attitudes clearly do not act as mediators of the relationship between religiosity and current marital satisfaction (as one might expect at the beginning of a marriage) because no direct relationship was found between these two variables. However, it is possible that these beliefs and attitudes about the importance of staying married, as well as the reported willingness to seek marital help, may affect marital satisfaction and stability over time, providing an indirect pathway through which religiosity affects marital outcome longitudinally. This potential mediational model was tested with the longitudinal data collected in Study 2. No support was found for the compensation model; that is, religiosity does not seem to moderate the impact of risk variables such as age and neuroticism on marital satisfaction cross-sectionally. It was certainly possible, however, that the compensation model better described the longitudinal impact of these variables on marital satisfaction. It was also possible that religiosity served as compensatory mechanism for marital satisfaction itself, keeping couples who experience declines in satisfaction from getting divorced. Both of these additional hypotheses were tested in Study 2.

Study 2

^{*} p < .05. ** p < .01.

The purpose of Study 2 was to determine whether the findings in Study 1 would be replicated in another sample and to investigate the longitudinal effect of religiosity on marital outcome. As with other cross-sectional studies, Study 1 did not allow for the evaluation of several key questions, including whether religiosity (or variables associated with religiosity) actually causes changes in marital satisfaction and stability; that is, whether being more religious protects couples from experiencing declines in satisfaction or from divorcing over the course of their marriage. To answer these key questions, a second sample of newlywed couples married for the first time was recruited. As in Study 1, couples' religiosity, marital quality, and marital risk variables were assessed within 6 months following their wedding (Time 1). Couples' marital satisfaction was then assessed 1 year after Time 1 (Time 2). Finally, couples' current marital status (divorced or still married) was assessed 4 years after Time 1 (Time 3). As in Study 1, three explanatory models were tested to determine the relationship between religiosity and marital functioning; however, the specific hypotheses generated within each of the three models were extended for the longitudinal analyses as follows.

Findings consistent with the direct model would be that religiosity predicts marital satisfaction 1 year later and that religiosity predicts stability after about 4 years of marriage. Again, previous findings are conflictual and weak, so it was tentatively hypothesized that religiosity would not have a direct effect on future satisfaction and stability.

For the indirect model, it was hypothesized (on the basis of the findings in Study 1) that the initial relationship between religiosity and marital satisfaction would be mediated by couples' attitudes but not by their behaviors. Furthermore, the assumption that these attitudes (divorce attitudes and help-seeking attitudes) predict marital satisfaction or marital stability longitudinally would be empirically tested. If couples' attitudes do predict marital outcome 4 years later, and if there is evidence for a direct effect of religiosity on marriage over time, one could then test whether attitudes act as a mediator between religiosity and marital outcome.

Finally, for the compensation model, it was not expected that religiosity moderates the effect of age at marriage or neuroticism on marital satisfaction at Time 1, based on the findings from Study 1. However, it was tentatively hypothesized that religiosity would compensate for the effect of these risk variables on marital satisfaction 1 year later. In addition, the question of whether couples who were more religious were less likely to divorce when experiencing declines in marital satisfaction compared to couples who were less religious was addressed.

Method **Participants**

Newspaper advertisements were used to invite couples to participate in a longitudinal study on newlywed marriage. Criteria for participation were identical to the criteria used in Study 1. More than 350 couples contacted the lab, and the first 60 couples who met the criteria and kept their scheduled appointment were included in the sample. Four couples (7%) withdrew from the study before Time 3, resulting in a final sample of 56 couples. Husbands were on average 25.4 (SD = 3.4) years old and had 15.6 (SD = 2.2) years of education. Wives were on average 24.0 (SD = 2.9) years old and had 16.2 (SD = 2.1) years of education. Husbands and wives had a modal gross income between \$11,000 to \$20,000. Husbands reported their ethnicity as Caucasian (75%), Asian American (5%), Hispanic (11%), African American (5%), and other (4%). Wives reported their ethnicity as Caucasian (76%), Asian-American (9%), Hispanic (9%), African American (4%), and other (2%). Husbands identified as Protestant (25%), Catholic (18%), Jewish (18%), Mormon (7%), no religion (30%), and other (2%). Wives identified as Protestant (30%), Catholic (18%), Jewish (19%), Mormon (11%) no religion (20%), and other (2%).

Procedure

Time 1

Time 1 procedures were very similar to those used in Study 1. Couples participated in a laboratory session during which they completed questionnaires and participated in a problem-solving discussion. Couples were again assessed in four areas: religiosity, marital quality (MAT, divorce attitudes, and help-seeking attitudes), behavior (the amount of negative and positive affect in a problem-solving discussion), and marital risk variables (age and neuroticism). In this study, couples participated in one 15-min problem-solving discussion in which they discussed a mutually agreed upon marital problem chosen from the Inventory of Marital Problems. Couples were paid \$50.

Follow-up

Couples' marital satisfaction was measured again 1 year (Time 2) and 3 1/2 years (Time 3) following their laboratory session using the MAT as part of a larger packet of questionnaires. At Time 2, one couple had already divorced; 55 couples provided marital satisfaction data. Couples' marital status (divorced, separated, or still together) was also obtained at the final follow-up, approximately 5 years after they were married. Of the 56 couples, 18 (32%) had separated or divorced and 38 couples (68%) were still married. Couples were paid \$25 for each follow-up.

The purpose of Study 2 was to verify the cross-sectional findings of Study 1 and to determine whether religiosity had a causal effect on marital satisfaction and stability, either directly, indirectly, or as a compensatory mechanism, by following

newlywed couples over the first 5 years of their marriage. Hierarchical regression analyses were conducted to determine whether the cross-sectional relationships found in Study 1 were replicated in Study 2. Because the longitudinal predictors of marital satisfaction may be different than the longitudinal predictors of marital stability, separate analyses were used to evaluate the three models for longitudinal outcomes. To test the direct model, hierarchical regression was used to test whether husbands' and wives' religiosity predicted their own and their spouses' marital satisfaction over time, after controlling for Time 1 satisfaction. To determine whether husbands' and wives' religiosity at Time 1 predicted whether they were divorced or still married 3 1/2 years later while controlling for Time 1 satisfaction, logistic regression was used.

The finding that religiosity does affect couples' attitudes but not actual behavior when interacting with each other was tested again in Study 2. Moreover, longitudinal data allowed for a more complete evaluation of the indirect model, providing the means to empirically verify whether other areas of marital functioning that are related to religiosity (i.e., couples' divorce attitudes) do actually predict future marital satisfaction and stability. The presence of such a relationship would provide even better support for the indirect model and would indicate the possibility of a mediational model, wherein attitudes toward divorce, for example, mediated the relationship between religiosity and marital satisfaction 1 year later. Hierarchical regression analyses were used to test these relationships and to determine whether evidence supported a mediational model of religiosity and marital satisfaction.

Finally, the compensation model was tested longitudinally to determine (a) whether religiosity moderated the impact of risk variables on future marital satisfaction and (b) whether religiosity moderated the impact of declines in marital satisfaction on marital stability. Change scores were calculated between Time 1 and Time 2 satisfaction (change in satisfaction over the 1st year of marriage) to determine whether declines in satisfaction were compensated for by religiosity. Procedures for testing for moderation were used (as described above), using the change score and the measure of religiosity as predictors of divorce status 3 1/2 years later.

Cross-Sectional Analyses

Hierarchical regression analysis was used to evaluate whether the cross-sectional findings in Study 1 were replicated in Study 2. As expected, husbands' and wives' religiosity did not directly predict their own Time 1 marital satisfaction (βs = -.04 and -.12, ns), nor did husbands' religiosity predict their wives' Time 1 marital satisfaction (β = .02, ns) after controlling for age. Interestingly, wives' religiosity negatively predicted husbands' Time 1 satisfaction ($\beta = -.32$, p < .05): Wives who were more religious had less satisfied husbands. Consistent with Study 1, religiosity predicted the divorce attitudes of husbands ($\beta = -.64$, p < .01) and of wives ($\beta = -.57$, p < .01), accounting for 39% and 32% of the variance, respectively. Also consistent with Study 1, religiosity predicted the help-seeking attitudes of husbands ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and of wives ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and ($\beta = .32, p < .01$) and .34, p < .05), accounting for an additional 10% and 11% of the variance beyond that accounted for by marital satisfaction and age. Consistent with Study 1, religiosity did not predict negative or positive behavior for husbands (β = .17) or for wives $(\beta = .18).$

Results were also consistent for analyses evaluating the compensation model. Although risk factors were significantly related to marital satisfaction, the interaction of religiosity and the risk factors was not significant for any of the regression analyses. Thus, religiosity did not moderate the impact of any of the risk variables on Time 1 marital satisfaction for husbands or for wives.

Longitudinal Analyses

Procedures for testing mediational models were followed to determine whether divorce attitudes or help-seeking attitudes mediated the relationship between Time 1 religiosity and Time 2 marital satisfaction, controlling for Time 1 marital satisfaction. To test for mediation (after first entering Time 1 marital satisfaction), the predictor variable (religiosity) and the mediator (e.g., divorce attitudes) were entered in a simultaneous regression to predict the outcome variable (Time 2 marital satisfaction). If the effect of religiosity on Time 2 marital satisfaction decreases significantly or becomes nonsignificant when controlling for divorce attitudes' effect on marital satisfaction, for example, this suggests that mediation exists (Baron & Kenny, 1986).

Two mediational models were tested and are depicted in Figure 1. Betas for husbands and wives are presented next to the appropriate pathways, with betas for the direct effect of religiosity on Time 2 marital satisfaction and betas for the mediated relationship between religiosity and Time 2 marital satisfaction presented below the model. As explained above, religiosity was a significant predictor of both potential mediating variables at Time 1 (i.e., divorce attitudes and help-seeking attitudes). However, divorce attitudes did not predict Time 2 satisfaction, nor did help-seeking attitudes for husbands or for wives. In addition, religiosity did not predict Time 2 marital satisfaction in any of the models.

Figure 1. Do attitudes mediate the relationship between religiosity and T2 marital satisfaction (after controlling for Time 1 Marital Satisfaction)? H = husband, W = wife, T2 = Time 2. * p < .05. ** p < .01

Direct: .04 (H) -.08 (W) Mediated: .13 (H) -.05 (W)

Religiosity

Logistic regression was used to test whether religiosity mediated the relationship between attitudes and marital stability after controlling for Time 1 satisfaction. Religiosity did not significantly predict Time 3 divorce status for husbands or wives after entering Time 1 marital satisfaction (change in $\chi^2 = 2.33$ and .19, ns), nor did divorce attitudes (change in $\chi^2 = .03$ and .10, ns) or help-seeking attitudes (change in χ^2 = .00 and .33, ns). Overall these findings do not provide support for a mediational model of religiosity and marital outcome.

The compensation model was evaluated to determine whether (a) the impact of risk variables on longitudinal satisfaction was moderated by religiosity and (b) the impact of declines in marital satisfaction on marital stability was moderated by religiosity. Results of hierarchical regressions testing whether religiosity compensates for the effect of risk variables on longitudinal marital satisfaction are presented in Table 5. Overall, little support was provided for the compensation model, with most main effects and predictors being nonsignificant. The interaction of husbands' neuroticism and religiosity did significantly predict their own and their wives' Time 2 marital satisfaction, after controlling for Time 1 marital satisfaction; however, the nature of the interaction was inconsistent with the compensation model. Among husbands who were higher in neuroticism, higher religiosity led to lower levels of marital satisfaction for themselves and their spouses. Only among husbands who were low in neuroticism did higher religiosity lead to higher levels of marital satisfaction for spouses.

Table 5 Within-Spouse and Between-Spouse Predictions of Time 2 Marital Satisfaction From Religiosity and Risk Variables, After Controlling for Time 1 (T1) Satisfaction

	Husbands' marital satisfaction							Wives' marital satisfaction						
Predictor variable	T1 MAT	Predictor	Religiosity	Interaction	F	ΔR^2	Adjusted R ²	T1 MAT	Predictor	Religiosity	Interaction	F	ΔR^2	Adjusted R ²
Husbands Age at marriage ^a Neuroticism ^b Wives	.43**	07	.06	16	3.20*	.02	.14	.61**	13	03	21	9.26**	.04	.39
	.43**	09	.05	27*	4.20**	.10*	.07	.61**	11	02	25*	9.80**	.06*	.45
Age at marriage ^a	.43**	13	.07	01	2.98*	.00	.13	.61**	15	02	06	8.08**	.00	.35
Neuroticism ^b	.43**	07	.03	01	2.77*	.00	.12	.61**	.03	03	.10	7.59**	.01	.03

MAT = Marital Adjustment Test.

^a dfs for F tests are 2 and 169. ^b dfs for F tests are 3 and 168. * p < .05. ** p < .01.

Within-Spouse and Between-Spouse Predictions of Time 2 Marital Satisfaction From Religiosity and Risk Variables, After Controlling for Time 1 (T1) Satisfaction

Two final sets of logistic regression analyses were run to test whether the relationship between changes in marital satisfaction and Time 3 stability was moderated by religiosity. Husbands' and wives' changes in satisfaction from Time 1 to Time 2 significantly predicted their marital status at Time 3 ($\chi^2 = 10.62$ and 9.89, p < .01), but religiosity did not predict Time 3 marital status for husbands or wives ($\chi^2 = 2.14$ and 0.06, ns), nor was the interaction between decline in satisfaction and religiosity significant for husbands or wives within ($\chi^2 = 2.64$ and 1.40, ns) or between spouses ($\chi^2 = .33$ and .07, ns). Thus, it does not appear that religiosity moderates the impact of changes in marital satisfaction on marital stability. To ensure that religiosity does not act differently as a moderator when considering only couples who declined in satisfaction, the analyses were run again, excluding couples who maintained or increased their marital satisfaction from Time 1 to Time 2 (17 husbands and 21 wives were in this category). The findings using the smaller samples (36 husbands and 32 wives) of spouses who declined in marital satisfaction were very similar to the findings for the entire sample; the interaction between decline in satisfaction and religiosity was not significant for husbands or wives within ($\chi^2 = 0.00$ and 0.13, ns) or between spouse ($\chi^2 = 0.00$ and 2.57, *ns*).

Discussion

The association between religiosity and marriage at Time 1 seemed best described by the indirect model. There was little support for the direct model, although wives' religiosity did predict husbands' Time 1 satisfaction. It is interesting that husbands of more religious wives were actually less satisfied in their marriages, a finding that is inconsistent with much of

the previous literature. Consistent with Study 1, religiosity did predict other marital quality variables in the attitudinal domain but not in the behavioral domain. Finally, there was no indication that religiosity moderated the impact of risk variables on Time 1 marital satisfaction. The consistency of results across the two studies yields a fairly clear picture of how religiosity affects marriage cross-sectionally in newlyweds. It appears that religiosity is important in that it predicts spouses' attitudes toward divorce (with more religious spouses being less likely to see divorce as an option) and their willingness to seek help in times of trouble (with more religious spouses being more willing to seek help). Being more religious does not seem to lead to higher satisfaction in the relationship; in fact, there is some evidence that newlywed husbands who have more religious wives are actually less satisfied with the relationship than husbands whose wives are not as religious.

Longitudinal analyses reveal similar findings over time for the direct relationship between religiosity and marital satisfaction. That is, higher levels of religiosity do not appear to lead to higher levels of marital satisfaction for either husbands or wives. The attitudinal variables that are predicted by religiosity at Time 1 (i.e., more conservative divorce attitudes and higher willingness to seek help in times of marital trouble) do not lead to higher levels of satisfaction at Time 2, either. Therefore, it seems unlikely that religiosity has either a direct or an indirect impact on marital satisfaction over the first few years of newlywed marriage.

There is some evidence that religiosity moderates the relationship of risk variables on marriage, although not in a compensatory manner. Couples with high-risk husbands (i.e., husbands with higher levels of neuroticism) who were more religious reported lower levels of satisfaction compared to couples with high-risk husbands who were less religious. Therefore, religiosity does moderate the impact of at least one type of risk variable, but in a different fashion than the compensation model would suggest.

Finally, these data provide no evidence that religiosity moderates the effect of changes in satisfaction on marital stability. Thus, highly religious couples who experience declines in satisfaction over the 1st year of marriage appear no less likely to be divorced within the first 4 years of marriage than less religious couples who experience declines in satisfaction.

General Discussion

In trying to understand how religiosity might affect marriage, many researchers have relied on cross-sectional data. This approach is limited, not only because it is impossible to determine whether religiosity is affecting marital functioning or marital functioning is affecting religiosity, but because it appears that the cross-sectional effect of religiosity on marriage is fundamentally different from the longitudinal effect of religiosity and marriage. Religiosity is related to couples' attitudes. Specifically, couples who are more religious are more likely to have more conservative divorce attitudes and higher levels of marital commitment, and they are more likely to seek help in times of marital trouble. The finding that religiosity affects attitudes and not behavior is consistent with Booth et al.'s (1995) hypothesis that "some dimensions of marital quality may be affected by religious involvement, while others may not. For example, attitudes toward marriage may be affected by religion, while behavioral attributes of marriage remain unchanged" (p. 663).

Longitudinally, however, these attitudes do not appear to affect marital satisfaction or stability. Instead, religiosity appears to affect marital satisfaction by moderating the effect of at least one risk variable, neuroticism. It is interesting that religiosity has a positive relationship with marital satisfaction for husbands who are less neurotic. For more neurotic husbands, religiosity actually has a negative relationship with satisfaction. Thus, it appears that religiosity does promote marital satisfaction over time, but only for relatively healthier husbands, that is, those who are less reactive and negative in general.

Although religiosity does appear to have some impact, both cross-sectionally and longitudinally, on marriage, it is important to note that the relationship appears to be weak and inconsistent. Cross-sectionally, the only direct association between religiosity and marital satisfaction is a negative one, with husbands married to wives who are high in religiosity being less satisfied (Study 2). Although religiosity is related to marital attitudes, these attitudes do not themselves appear to have a positive effect on marital satisfaction or stability longitudinally, at least over the first 4 years of marriage. Therefore, it appears that the more conservative divorce attitudes associated with higher levels of religiosity do not necessarily make couples less likely to get divorced, nor do more positive attitudes toward help seeking. Longitudinally, there is no indication that religiosity has a direct effect on whether couples stay together. The only indication that religiosity has a positive effect on marital satisfaction over time is that religiosity predicts higher levels of satisfaction among husbands low in neuroticism. This is an interesting finding, one that might begin to account for the null and sometimes contradictory results in these and other studies.

Another possible explanation for the apparently weak relationship between marital satisfaction and stability is that religiosity may become more important to marital satisfaction or stability later in marriage. For example, consistent with most religions' support of family life, couples with children may be more affected by their level of religiosity. The lack of evidence that religiosity makes couples less likely to divorce or separate in the face of marital distress may also be unique to newlywed marriage, in that there is a much more restricted range of marital satisfaction scores. As couples' marriages mature and they encounter challenges such as the birth of children, religiosity may become more important in predicting marital stability.

At least three important methodological limitations in the studies presented here should be taken into account. The first is the relatively small sample size in Study 2. Fifty-six couples provided data throughout the data collection, and for one set of

analyses (whether religiosity moderated declines in marital satisfaction) only 36 husbands and 32 wives were appropriate for analyses. It is certainly possible that some marginally significant findings might have emerged as significant with a larger sample (e.g., divorce attitudes might mediate the relationship between religiosity and marital satisfaction). Second, because these were large studies designed to assess many variables related to marital outcome and processes, brief assessment instruments were often used. Most relevant to this article, the measure of religiosity was brief, with only one question to assess each of three dimensions of religiosity and one global question. It is certainly possible that a longer, more thorough measure, or a measure of religiosity that is more proximal to marriage (e.g., involvement in joint religious activities and perceptions regarding the sanctification of marriage; see Mahoney et al., 1999), might have been a more powerful predictor of marital functioning. Finally, only a few potential mediating and moderating variables were tested. It certainly seems reasonable that other variables not considered here may serve to mediate the relationship between religiosity and marital outcome or that their impact may be moderated by couples' religiosity.

The current studies were designed to test three explanatory models of religiosity and marital outcome. Many psychologists have been calling for a more theory-based approach to empirical research, and specifically "within the psychology of religion, the cry for good theory has reached the level of cacophony" (Hood, Spilka, Hunsberger, & Gorsuch, 1996, p. 446). What theoretical propositions can these studies offer to guide ongoing research in the area of religiosity and marital outcome? Overall, it appears that religiosity may affect marriage, but only under certain conditions. The identification of these conditions is an important next step to more fully understanding the impact of religiosity on marriage over time. Two potential domains for identifying these conditions are couple type and type of religiosity. Both domains may be further broken down into a series of theoretical propositions. In the domain of couple type, religiosity may differentially affect couples based on the intrapersonal characteristics of the individual spouses (e.g., other personality variables in addition to neuroticism, family history) or on the interpersonal characteristics (e.g., how spouses support one another, whether spouses engage in violence) of the couple. In the domain of type of religiosity, many multidimensional models of religiosity have been proposed that may account for the differential impact of religiosity on marriages. Some examples include intrinsic versus extrinsic orientations (Allport, 1966), religion as a means versus religion as an end (Batson & Ventis, 1982), and guiltoriented versus love-oriented religiosity (McConahay & Hough, 1973; for an excellent summary of multidimensional models, see Hood et al., 1996).

The current longitudinal findings give some support for the proposition that religiosity's effect on marital satisfaction is dependent on the type of couple, particularly on the intrapersonal characteristics of the husbands. In this case, it seems that religiosity operates to enhance the marital satisfaction of couples with less negative and less reactive husbands. Among husbands who are more negative and more reactive, religiosity seems to actually reduce the marital satisfaction of husbands and wives. This finding, which certainly requires replication, opens the door to potentially important hypotheses regarding the interaction between religiosity and personality variables in predicting marital functioning. For example, it is possible that neurotic people do not think about or use religion in constructive ways for their marriages. In addition, despite the lack of evidence from these studies that religiosity affects communication behavior during conflict, it is certainly possible that religiosity affects marital satisfaction through other important interpersonal domains.

It also remains to be seen whether religiosity might differentially affect marital satisfaction based on the type of religiosity that characterizes the spouses. One reasonable supposition is that the effect of religion is different for spouses who are intrinsically as opposed to extrinsically oriented. People who are intrinsically oriented are personally committed to their faith, devout, and more open and tolerant of different ideas and positions. People who are extrinsically motivated are more likely to "follow the rules," have more superficial beliefs, and be less tolerant of different viewpoints (Hunt & King, 1971). One possibility may be that religiosity may affect marital satisfaction for couples who are more intrinsically oriented and may affect marital stability for couples who are more extrinsically oriented.

In summary, I add my voice to the cacophony of calls for theory-directed research on religiosity and marriage. The use of the theoretical propositions offered here or elsewhere allows a more systematic and ultimately fuller understanding of how religiosity operates in marital relationships to affect couples' satisfaction and stability. This understanding would be useful to clergy and psychologists who work with couples to improve and enhance the quality of their marriages.

Implications for Application and Public Policy

The most obvious application of the current work is for those who work with couples preparing for marriage, but these findings may also apply to clinicians working with married couples in distress. Couples therapists and clergy who work with couples should be careful not to assume that religious devotion shields couples from declines in satisfaction or divorce. Instead, those who work with couples should consider carefully, with the couple, the role that religiosity plays in the relationship. Careful processing of the role of religiosity in the relationship, along with an understanding of each partner and other important aspects of the relationship, may enhance the long-term effectiveness of marital interventions by clinicians and clergy.

Footnotes

Many areas of vulnerability might be compensated by religiosity, but age and neuroticism were selected in this study because they are stable variables that are present at the beginning of marriage and because of the consistent empirical evidence that they are among the strongest predictors of future dissatisfaction and divorce.

- ² A study was conducted to determine sampling differences between couples who responded to the postcards and couples who did not (Karney et al., 1995). Couples who responded had more education and higher status jobs, and they were more likely to have cohabited premaritally compared to couples who did not respond. In contrast, couples recruited by advertisement (the sample used in Study 2) were younger, had lower incomes, and had fewer years of education, compared to couples recruited by marriage licenses (the sample used in Study 1). For complete details on differences between responders and nonresponders and between Sample 1 and Sample 2, see Karney et al.
- One difference did emerge when testing only spouses who declined in marital satisfaction over the 1st year of marriage. Among wives who declined in marital satisfaction from Time 1 to Time 2 (n = 32), husbands' religiosity did predict the couples' marital status at Time 3 ($\chi^2 = 4.56$, p < .05). However, as mentioned in the text, the interaction between declines in marital satisfaction and religiosity was not significant, indicating that even among wives whose marital satisfaction declined over time, religiosity did not moderate the effect of declines on satisfaction. (The very small sample used for this analysis warrants viewing all these findings with caution.)

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