

Religion and the Family: Why do Religious Affiliation and Religiosity Matter?

A large body of literature documents that religion has important effects on various aspects of the economic and demographic behavior of individuals and families, including education, employment, fertility, cohabitation and marriage, union dissolution, and health. Until now, these various relationships have not been put together in a coherent framework. This paper seeks to develop such a framework, synthesizing the theoretical and empirical research to date, identifying the mechanisms through which religious affiliation and religiosity have an impact on individuals and families, and outlining an agenda for the research that is needed to fill the existing gaps in our knowledge.

The paper will consist of two main parts. The first will focus *on religious affiliation* (the specific religious group to which the individual belongs) as a determinant of economic and demographic behavior. I will argue that religious affiliation matters for two main reasons.

The first reason is that religion is a complementary trait within marriage: religion affects many activities that husband and wife engage in together, as a couple, beyond the purely religious sphere. It affects the education and upbringing of the children, the allocation of time and money, the cultivation of social relationships, and often even the place of residence. So there is much more efficiency in a household if the spouses share the same religious beliefs. The other side of this argument is that a difference in religion between the partners would be a destabilizing force within a marriage. Previous studies have found that religious intermarriage does increase the probability of union dissolution, although not all inter-faith unions are equally unstable. Other research has developed the implications of this for fertility and for female employment. Young women who are married to partners of a different faith know that their unions are at a relatively high risk of dissolution, and respond accordingly: by increasing their involvement in the labor market as insurance against the possibility of divorce, and by restricting their fertility.

The second reason why religious affiliation matters is that the religious beliefs associated with the different faiths have an impact on the perceived costs and the perceived benefits of various decisions that people make over the life cycle. For example, Mormon women tend to have many children because the Mormon Church gives rewards to women who do so, in the form of approval and blessings from the Church. A similar reason explains why Mormon women have low levels of employment when their children are young. Recent research also has noted that religious affiliation affects the home environment in ways that influence both the returns and costs of additional investments in education. Other work has identified how religious affiliation affects the costs and benefits associated with decisions related to marriage and cohabitation, and union dissolution.

As to *religiosity* (measured by attendance at religious services within a congregation, family observance, individual devotion), two main arguments will be developed. First, all of the religious affiliation effects should vary with religiosity. For example, given that conservative Protestant denominations encourage low levels of

female employment when young children are present in the home, this relationship should be most pronounced among the more observant members. Second, a growing body of research shows that, regardless of the particular affiliation, some religious involvement generally has beneficial effects for individuals and families in many areas, including physical health and longevity, and mental health. In addition, youths who grow up in homes where there is some religious participation do better in terms of more favorable educational outcomes, and a lower probability of risky sexual behaviors, substance abuse, and juvenile delinquency. Three main channels of causality explain these relationships. (a) There is a regulative effect: most religions encourage healthy behaviors and discourage conduct that is self-destructive. (b) Religion has an integrative influence: religious institutions can be a rich source of human capital and can help integrate individuals and families into helpful social networks. And (c), religious participation can improve emotional well-being in a number of ways, for example, by helping people in dealing with difficult transitions and life-cycle stages.

The paper will conclude with the outline of an agenda for future research in this area.

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