

RELIGIOUS INTERMARRIAGE: AN ECONOMIC PERSPECTIVE

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ABSTRACT 143

This paper develops an economic framework for analyzing the relationship between religion and marriage. The economic and demographic implications of religious intermarriage are far-reaching: it is known to be associated with substantially higher rates of marital instability and with lower levels of fertility (Becker *et al.*, 1977; Lehrer, 1992), thereby also influencing female labor supply and investments in child quality. Religious intermarriage may be viewed as either a problem or an opportunity by denominations concerned with the size of their membership in the current and future generations. In addition, intermarriage tends to enhance the melting-pot aspect of the American culture, blurring distinctions along ethnic and religious lines, with important implications for social policy. Yet there is no systematic theoretical model for an economic perspective on the determinants of intermarriage.

Part I of this paper develops an economic model of intermarriage, covering both the gains associated with religious homogamy and the associated process of marital search. Using this analytical framework, Part II discusses the effects of observed variables on the incidence of interreligious marriage. Part III closes the paper with a brief summary and suggestions for future research.

I-AN ECONOMIC MODEL OF INTERMARRIAGE

Intermarriage occurs when spouses differ in their religious affiliations.¹ It is a dichotomous variable: a union is either inter-faith or intra-faith for a given definition of religious groups.² To analyze the behavior which leads to intermarriage, however, it is useful to view as an underlying continuous variable the degree of religious compatibility: a measure of the similarity between two people in their religious beliefs and practices. Although the correspondence need not be perfect, the spouses in

a same-faith marriage would presumably have a higher value for this religious-compatibility variable than would spouses in an inter-faith union.

A high degree of compatibility would generally improve a potential match; however, the same would also be true for other traits that influence gains from marriage. Thus individuals may be faced with the need to trade off religious compatibility against other characteristics, depending on their preferences and the availability of partners. This trade-off enables us to measure its economic value as its opportunity cost, i.e., as the value of other characteristics that an individual is willing to sacrifice for a gain in religious compatibility. The more complex the array of characteristics perceived as important, the more likely it is that the value placed on any single characteristic, including religious compatibility, would be relatively low.

The effect of religious compatibility in determining the economic gains from marriage is discussed first, followed by an analysis of the implications of this relationship for the occurrence of intermarriage.

The Economic Gains From Homogamy

In general, people decide to marry if the benefits appear to outweigh the costs.³ In addition to love, companionship, and the production of children, other sources of gains from marriage include: (a) specialization and division of labor (e.g., a couple may find advantages to specializing between market and non-market production); (b) economies of scale (e.g., cooking a meal for two costs less than preparing two separate meals); (c) public goods (e.g., all members of a household consume all the heat produced by the furnace), and (d) positive externalities (e.g., a TV program may yield more enjoyment if watched together with someone rather than alone, if utility is derived from the partner's consumption or mere presence).

For all these reasons, marriage may lead to increased levels of production and consumption. Yet, the amount of the gain will generally vary across couples, depending on the characteristics of both partners. Becker (1974) develops some implications about the matching of individuals with various characteristics based on an "optimal sorting." Individual traits are relevant to this sorting if they are either substitutes or complements in the production of marital benefits, substitutes being those traits that imply gains from a within-marriage division of labor and complements being traits that imply gains from a joint effort.

Negative assortative mating is optimal for traits which are substitutes, while the mating of likes is optimal for traits with strong complementarities.

Religion is a trait that is generally viewed as complementary. To the extent that religious belief is both important and intensely personal to the individual, marital companionship is enhanced when these feelings can be shared and it is inhibited when the partners must look outside the marriage for religious intimacy. In addition, religion influences consumption through money expenditures, time allocation, and the cultivation of social relationships. There is generally greater efficiency and less conflict when the partners have similar objectives and preferences with regard to such consumption. Efficiency gains from homogamy are particularly important in connection with childrearing. At issue is not only the religious upbringing of the children, but also the fact that religions may differ in their general approaches to fertility behavior, childrearing, and education.

For all of these reasons, the optimal sorting tends to match people with partners of the same religion. Yet given the multidimensional nature of the ideal sort, the optimal match may have a poor outcome for any one characteristic taken alone, in this case a relatively low level of religious compatibility. Especially in cases where the trade-offs between various positive marital traits are complex, an inter-religious marriage may be desirable even though both spouses view religious compatibility as a positive trait. Given such a possibility, intermarriage cannot be taken to imply that the spouses do not care about religion.

A substantial amount of empirical evidence confirms the importance of religious compatibility as a positive marital trait. Perhaps most obvious is the fact that the large majority of marriages are homogamous, to a degree which is clearly greater than would be expected from a random sorting, i.e., most people make an effort to find a same-faith partner.⁴ Moreover, spouses in same-faith marriages report greater marital happiness than those in heterogamous unions (Alston *et al*, 1976). Analyses of divorce statistics, perhaps a more objective measure of the quality of unions, also point in the same direction, religious intermarriage being negatively related to marital stability (Bumpass and Sweet, 1972; Becker *et al*, 1977; Michael, 1979; Lehrer, 1992).⁵

The negative association between intermarriage and marital harmony and stability, which is a major reason why analyses of

intermarriage are of interest, strongly suggests the desirability of a same-faith partner. Although there may be some for whom intermarriage results from a negative value placed on a same-faith partner, or on own-religion, the empirical evidence suggests that for most intermarriages such is not the case. Therefore, the analysis in this paper takes the dominant view that homogamy is a desirable marital trait.⁶

The Economics Of Intermarriage

One reason why intermarriage is so prevalent is the fact that search is costly: it is often difficult (expensive) to search for a marital partner.⁷ The costs include time, out-of-pocket expenses (e.g., dating, expenditures on personal appearance), and the foregone gains from marriage. An individual who has found a potential marriage partner of another faith must decide whether the gains from continuing to search for a same-faith partner will be worth the additional costs. The smaller the gains and the greater the costs of additional search, the more likely it is that an individual will decide to marry a partner with less than ideal traits—among them, a different religion.

The fact that search is costly has a very important implication: even though a marriage may not be “ideal” in the sense that better matches might result from further search, it may nevertheless be “optimal” in the sense that the costs of additional search would outweigh its benefits.

Suppose a searcher identifies a potential mate of another religion. The benefit of additional search for a same-faith partner (holding other things constant) is inversely related to the religious compatibility with that person for two reasons. First, although the efficiency gains from compatibility may be increasing at low levels, the “law of diminishing returns” suggests that at some point the marginal benefit of another unit on the compatibility scale would begin to decline. Second, the higher the religious compatibility of a potential partner, the greater the sacrifice of other desirable traits that would be required to achieve an additional unit of compatibility.

In contrast, the marginal cost of additional search tends to be positively related to religious compatibility. Analysis of the marriage market in general suggests that people defer searching in the more difficult (i.e., costlier) places until they have exhausted the easier (i.e., cheaper) possibilities. It follows that if initial searches have not turned up a potential same-faith partner, continued search will do so only at a higher marginal

cost.

There are other factors which also affect benefits and costs of marital search. For a given degree of religious compatibility, the poorer the match with regard to desirable traits other than religion (e.g., education, wealth, attractive looks), the greater the marginal benefit of continued marital search. The benefits of additional search for a same-faith partner will also generally be greater the higher the priority placed by an individual on religion and the closer the positive association between compatibility and formal religious identification. The cost of continuing search varies inversely with the availability of correligiousists. It is also greater for "inefficient searchers" in the marriage market, a trait which may be observed for various reasons having little to do with religion.

In deciding whether to extend or accept an offer of marriage, an individual would compare the marginal benefits of additional search with the marginal costs. In general, the lower the religious compatibility, the greater the benefits and the lower the costs associated with continued search and the less likely that an offer will be made or accepted. If continued search discovers a more compatible partner, the benefits of additional search would be correspondingly lower, the costs higher, and the likelihood of a marital agreement greater.

Taken together, these considerations provide a framework for analyzing the determinants of religious intermarriage. A potential union has a variety of characteristics, one of which is the degree of religious compatibility between the spouses. There is some degree of compatibility associated with the optimal amount of search. A homogamous marriage occurs if this compatibility is high enough to imply a partner of the same religion. Similarly, intermarriage occurs if the optimal amount of search is associated with a degree of religious compatibility so low as to imply a partner of a different religion.

II-THE DETERMINANTS OF INTERMARRIAGE

The model developed above can be used to interpret findings in the literature on the determinants of religious intermarriage and to develop new and testable hypotheses. The characteristics discussed in the first section are those used to proxy religious sentiment and practices, thus affecting directly the costs and benefits of intermarriage. The traits discussed in the next section are those affecting marriage-market behavior in general, varying systematically with intermarriage probabilities for

reasons that have little to do with religion *per se*. Since the effects of children on intermarriage are both complex and profound, the final section is devoted to this relationship.

Religious Characteristics

The importance of religious compatibility for the selection of a marriage partner depends in part on the priority placed on religion in the individual's preference structure and in part on the characteristics of the particular religion. The former is referred to as "religiosity," a variable which indicates the intensity of religious belief and practice.⁸ Other things constant, a lower degree of religiosity suggests smaller gains from religious compatibility and hence an increased likelihood of intermarriage. Similarly, lower religiosity should reduce the adverse effects of intermarriage on marital happiness (Heaton, 1984).

Substantial empirical evidence indicates that the commitment to the religion one was raised in is a function of both the religious environment in the family and the strength of family ties. Heiss (1960) reports that the likelihood of intermarriage is higher among individuals who indicate that (1) religion had no importance to their parents, and (2) their parents never attended religious services, suggesting that low commitment to one's religion is a trait that is passed on from parents to children. The negative association between religious education and the probability of inter-faith marriage documented by Rosenthal (1963) suggests that an individual's propensity to intermarry is also influenced by the intensity of the religious education received as a child. The commitment to the religion one was raised in also varies with the strength of attachment to the family, as evidenced by the finding that intermarriage is generally more frequent among individuals who report dissatisfaction with their early relationships with parents, strife-filled family interactions during childhood, or tenuous family ties when young (Heiss, 1960).⁹ The increase in the intermarriage rate over the past decades documented by Glenn (1982) may reflect both a decrease in the priority placed on religion by families and weakening family ties.

While the weight placed on religion by an individual influences the importance of homogamy for marital adjustment, the strength of this effect may be expected to vary across religious groups. This influence is likely to be stronger for religions that place a greater emphasis on family-based ritual in everyday observance, and also for religions that are less integrated into the mainstream

American culture.

Among the major religious groupings considered here, the Protestant denominations tend to place a lower value on formal ritual than either Catholicism or Judaism. Of the three, the observances of Jews are incorporated least into the general society of the U.S. Thus, for the same degree of religiosity, Jews would not only place a higher value on religious compatibility but would also have more difficulty finding a high degree of compatibility in a partner of another faith. In fact, Carter and Glick (1970) and Glenn (1984) report that when the effects associated with the mere size of each religious group are taken into account, the tendency for same-faith marriage is substantially stronger for Jews than for Catholics and Protestants.¹⁰

The larger the group of correligiousists, the higher the probability that a random sort (i.e., no search) will produce a match to a person of the same faith. In addition, search costs and hence the probability of inter-religious marriage will be lower the larger the group and the greater its concentration.¹¹ Empirically, many studies have documented a higher prevalence of intermarriage among members of religious minorities. For example, Glenn (1982) reports that among the Protestant respondents in the 1973-1978 General Social Surveys, 16.3% belong to heterogamous unions; the percentages for all other groups are larger: 19.9 for Jews, 38.0 for Catholics, 57.8 for persons with other religious affiliations, and 81.2 for individuals with no religion. There is also strong evidence that the intermarriage rates of members of small religious groups vary inversely with the size and geographic concentration of the group in the community (see Rosenthal, 1972; Thomas, 1972, among others).

Characteristics Other Than Religion

Individuals with positive personal characteristics (e.g., patience, flexibility, sense of humor) clearly have an advantage in the marriage market: their attractiveness tends to improve the value of offers received and also, because they are sought after by others, to reduce their search costs. Both of these effects would increase the probability of continuing search until a higher level of compatibility is found, thus reducing the likelihood of religious intermarriage. Similarly, individuals with negative personal characteristics may have difficulty competing in the marriage market and may outmarry because the cost of extra

search is high and the expected benefit small.

There are also some attributes that affect the efficiency with which people search in the marriage market. Persons who are relatively inefficient searchers for any reason are more likely to end the search process sooner, accepting gains from marriage substantially smaller than they might receive in the ideal sorting. In addition to individuals who are simply less efficient in the manner in which they conduct their search, such persons would include those whose search objectives are unclear (e.g., who are uncertain as to the desirability of various traits) as well as those with low self-esteem, "pessimists" prone to interpret a relatively brief period of unproductive search as signalling that they are unattractive to potential partners.

Since marital stability is generally greater among those who searched more for the "ideal" match, persons who have experienced a marital dissolution would include a disproportionate number who married relatively quickly for any reason, including inefficient search techniques. Interpreting the higher observed incidence of intermarriage among the divorced, Becker (1981) emphasizes the possibility that inter-faith second marriages may simply reflect a repetition of inefficient search behaviors.¹² In addition, a divorce may be viewed as signalling negative personal traits (e.g., a quarrelsome temperament). To the extent that individuals who have experienced a marriage dissolution are perceived as lower quality spouses, their search costs and hence the probability of intermarriage would be higher.

An inefficient searcher might quickly accept a marriage offer from a partner who is poorly matched in various dimensions, including religious compatibility. On the other hand, individuals searching for a long time may become discouraged and end their search by accepting a partner with less desirable traits. To the extent that persons marrying at a very young age tend to be inefficient searchers and those marrying for the first time at a very late age are disproportionately discouraged, both groups would display a higher rate of intermarriage.¹³ Results reported by Burchinal and Chancellor (1962) confirm these expectations. However, a less clear pattern of age effects is reported by Monohan (1973).

The impact of education and other measures of socio-economic status on intermarriage probabilities is unclear on theoretical grounds. On the one hand, individuals with positive traits generally have a more attractive set of marriage offers, including partners with higher levels of religious compatibility. On the other hand, high levels of education may imply wider intellectual

horizons and thus additional dimensions to compatibility that may be traded off for religion. Education may also lead to greater geographical mobility, which may increase exposure to (reduce search costs for) persons of other religions and at the same time increase the cost of searching in the community of origin. The empirical findings are mixed. Some studies report a positive relationship between measures of socio-economic status and intermarriage (Thomas, 1972); others report the opposite (Burchinal and Chancellor, 1962), and still others find that the relationship between economic status and the probability of intermarriage varies across the main religious groups (Heiss, 1960; Monahan, 1973).

Children And Intermarriage

The education of children (in the broadest sense) can be difficult for inter-faith couples, since religions not only differ in their approach but also generally place great importance on parental obligations in this regard. The birth of a first child thus introduces a new source of marital stress, raising questions regarding family religious practice and requiring decisions on the religious orientation and general upbringing of the offspring.

For many inter-faith couples, a downward revision in perceptions of the gains from marriage may occur at this time.¹⁴ If persons marrying outside their religion are aware of the relatively high probability of marriage dissolution they face, they should respond by making fewer spouse-specific investments, the main example of which is children.¹⁵ The lower level of spouse-specific investment would in turn further reduce marital stability among such couples. Interfaith couples have in fact been found to restrict fertility by a sizeable amount (Becker *et al*, 1977).¹⁶

Women in the marriage market have more difficulty finding attractive offers when they have children for whom they are responsible, whether illegitimate or from a previous formal marriage (Becker *et al*, 1977; Chiswick and Lehrer, 1991). By reducing the value of a potential marriage offer from a new partner and at the same time raising the cost of additional search, the presence of children provides incentives to marry quickly, even at the cost of a religious mismatch. On the other hand, the presence of children would raise the costs associated with heterogamy. The impact of children on the probability of intermarriage is thus ambiguous *a priori*.

A woman who becomes pregnant during the search process

would face (in anticipation) these same effects. She may also view as an important marital benefit the acquisition of legitimacy for her child and legal status for his or her claim on the father. In addition, to the extent that religious compatibility is less important for choosing a sexual partner than a marriage partner, a premarital pregnancy would tend to increase the likelihood of intermarriage.¹⁷ Christensen and Barber (1967) provide empirical documentation for a positive association between premarital pregnancy and the probability of intermarriage.

III-SUMMARY AND DIRECTIONS FOR FUTURE RESEARCH

This paper has developed an economic model of the determinants of inter-religious marriage. The conceptual framework is that of a marriage market in which homogamy is generally viewed as a desirable trait. This framework has been applied to the process of search for a spouse, with emphasis on the conditions that affect whether the outcome is an inter- or intra-faith marriage. The model has also been used to systematically review findings in the literature and to develop new hypotheses about how various factors influence the likelihood of religious heterogamy.

While much has been learned from the many empirical studies on the determinants of intermarriage, it is important to note that nearly all of the evidence reviewed in this paper is based on simple cross-tabulation analyses with only a few variables held constant. Yet, since many of these variables are correlated with each other, "clean" estimates of the effects of each on the likelihood of intermarriage can be obtained only by including them all in a multivariate analysis.¹⁸ Such analysis may clarify some of the conflicting results reported in the literature and is undoubtedly a very important item in the agenda for future research.

While the main focus of this paper has been on the determinants of intermarriage, the theory developed here is also helpful in understanding its consequences for marital stability. For a decision as complex as the choice of a marriage partner, no one dimension can truly dominate as an explanation of marital harmony. An inter-faith couple may have a very high degree of overall compatibility, in which case the marriage should be very stable. However, to the extent that intermarriage is selective of persons with high search costs or low expected gains from marriage, such traits and the associated propensity

to settle for a less-than-ideal partner in non-religious dimensions as well, may underlie the instability of many such marriages. Very importantly, religious heterogamy itself is likely to have a direct, negative impact on marital harmony. The higher risk of dissolution faced by inter-faith couples for all these reasons would in turn induce a response in terms of decreased fertility and increased female labor supply, with potentially important implications also for investments in child quality.

NOTES

1. Although the possibility of conversion leads to some endogeneity of religious affiliation, this paper makes the conventional assumption that religion at the time of marriage is exogenous. Most empirical studies of intermarriage use the religion reported at the interview date; exceptions are Glenn (1982, 1984) and Heiss (1960). For a discussion of the phenomenon of conversion, see Lazerwitz (1972).
2. It is important to note that characterization of a union as intermarriage depends in part on the definition of the boundaries between religious groups. Most empirical studies of intermarriage in the U.S. have used the same broad religious categories as this paper: Protestant, Catholic, Jew, Other, No Religion. A few studies have considered more refined groupings that distinguish, for example, among various Protestant denominations.
3. For purposes of this discussion, marriage is defined broadly to include informal unions.
4. For example, based on U.S. data from the mid 1970s, Glenn (1984) reports that 2.3% of individuals raised as Jews would be expected to be in endogamous unions if mating were random; in contrast, he finds that the actual percentage is 80.1%.
5. In a study of white and black couples in first and higher order unions encompassing a wide range of socio-economic and demographic variables, Lehrer (1992) finds that the probability of marriage dissolution by the fifth year for inter-faith unions is in some cases as much as double that for same-faith unions.
6. For an economic analysis which relaxes the assumption that homogamy is always desirable, see Grossbard-Schechtman (1983).
7. The theory of marital search is an adaptation of the general economic theory of search. Much of the search-theory literature has been developed within the context of the job market, with its obvious analogies to the marriage market.
8. Empirically, frequency of attendance at religious services is often used as an indicator of religiosity (e.g., see Heaton, 1984; Lehrer, 1992). The appropriateness of this proxy may vary by gender, age, marital status, as well as by religious affiliation.
9. The statistical significance of these findings varies across religious groups.
10. A similar phenomenon might affect interdenominational marriages. For example, a marriage between an Orthodox Jew and a Reform Jew

might involve a high degree of incompatibility for the everyday activities of married life. In contrast, some Protestant groups are quite compatible in the sense that a member of one denomination could be comfortable sharing his or her religious life with a member of another.

11. In this regard, concentration may be more broadly conceived than mere location. For example, a parochial group may have institutions which facilitate the search for same-faith partners.
12. Although divorce is associated with an increased likelihood of subsequent intermarriage, widowhood is sometimes associated with intermarriage probabilities that are even lower than those of persons entering their first unions (Rosenthal, 1970; Monahan, 1973). This may well reflect a reordering of priorities, with religion becoming more important in the preference structure of a person who experiences the death of a spouse. Apart from this, Rosenthal (1970) suggests that correligionists and religious communities often assist the marital search of widows and widowers.
13. Becker *et al* (1977) suggest that the decrease in reservation offer among older singles would be more pronounced for women than for men insofar as fecundity decline plays a major role in inducing a decrease in a woman's standards for an acceptable spouse.
14. While the upbringing of children has been identified as a source of conflict (Bumpass and Sweet, 1972; Bossard and Stoke Boll, 1972), we know of no study which has studied empirically the impact of children on divorce probabilities in heterogamous unions. Glenn (1981) found religious intermarriage to have a moderately negative effect on a measure of marital happiness for white males, but no impact for white females, interpreting this as a reflection of mothers' greater control over their children's religious socialization. Heaton (1984) found an insignificant interaction between the presence of children and intermarriage as a determinant of marital happiness. Both of these studies, however, analyzed samples limited to intact couples, effectively excluding those for whom the adverse effects mattered enough to result in separation.
15. Spouse-specific human capital investments are defined as those which decline in value substantially and irreversibly following marriage dissolution. This applies to the case of children in the sense that following marriage dissolution, the father typically has much less contact with the children (Furstenberg *et al*, 1983); from the mother's perspective, the presence of children from a previous union makes remarriage more difficult (Chiswick and Lehrer, 1991) and also has a negative impact on the stability of a future union (Lehrer, 1992).
16. In the Becker *et al* (1977) study, the number of children ever born is regressed on a dummy variable indicating interreligious marriage and several control variables. The number of children is found to decrease by approximately 0.7 (a reduction of over one third) if the spouses differ in religion. The true effect of heterogamy on fertility is likely to be even larger, since their estimate comes from a sample of intact couples. Those unions which are most adversely affected by intermarriage (i.e., those which end in dissolution) in all likelihood display even lower levels of fertility.

17. Burchinal (1960) reports that attitudes toward inter-faith dating are indeed more favorable than attitudes toward inter-religious marriage.
18. For example, education is known to be systematically associated with religious affiliation (Chiswick, 1988), the incidence of illegitimacy (Leibowitz *et al*, 1986) and age at first marriage (Michael and Tuma, 1985).

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