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Margaret D. Dudley

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Selected dimensions and orientations of religiosity related to marital satisfaction as perceived by married Seventh-day Adventists in the Midwest

Dudley, Margaret Dorothy, Ph.D.
Andrews University, 1988
Andrews University
School of Education

SELECTED DIMENSIONS AND ORIENTATIONS OF RELIGIOSITY RELATED TO MARITAL SATISFACTION AS PERCEIVED BY MARRIED SEVENTH-DAY ADVENTISTS IN THE MIDWEST

A Dissertation
Presented in Partial Fulfillment of the Requirements for the Degree Doctor of Philosophy

by
Margaret Dorothy Dudley
August 1988
SELECTED DIMENSIONS AND ORIENTATIONS OF RELIGIOSITY
RELATED TO MARITAL SATISFACTION AS PERCEIVED
BY MARRIED SEVENTH-DAY ADVENTISTS IN
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ABSTRACT

SELECTED DIMENSIONS AND ORIENTATIONS OF RELIGIOSITY RELATED TO MARITAL SATISFACTION AS PERCEIVED BY MARRIED SEVENTH-DAY ADVENTISTS IN THE MIDWEST

by

Margaret Dorothy Dudley

Chair: Frederick A. Kosinski, Jr., Ph.D.
Title: SELECTED DIMENSIONS AND ORIENTATIONS OF RELIGIOSITY RELATED TO MARITAL SATISFACTION AS PERCEIVED BY MARRIED SEVENTH-DAY ADVENTISTS IN THE MIDWEST

Name of researcher: Margaret Dorothy Dudley

Name and degree of faculty chair: Frederick A. Kosinski, Jr., Ph.D.

Date Completed: August 1988

Problem

A significant number of married people in contemporary American culture are exhibiting difficulty with the marriage relationship. Since Seventh-day Adventists believe that the Bible suggests basic guidelines, it would seem that their religion would have a positive effect on their marital relationship. The basic question for this research was: For Seventh-day Adventists does religiosity, defined as commitment to biblically-based religious beliefs and practices, contribute to marital satisfaction? Some previous studies demonstrated that it does. Additional
multidimensional research was needed to identify which religious dimensions and orientations correlate with marital satisfaction. A multidimensional study of this kind has never been completed on a Seventh-day Adventist population.

Method

The data-producing sample consisted of 228 married Seventh-day Adventists, presently living with their spouses, who resided in the states of Illinois, Indiana, Michigan, and Wisconsin. Households were selected by a computerized program. A 63-item research instrument was constructed for the measurement of religiosity and marital satisfaction. Multiple regression was the major statistical method employed to analyze the data. The .05 level was set as the significance criterion for this research.

Findings

The religiosity variables that significantly correlated with marital satisfaction at $p < .0001$ were family worship and perceived congruence with spouse on religiosity and church attendance. The religiosity variables that significantly correlated at $p < .01$ were intrinsic orientation and private ritualistic practices. Those that significantly correlated at $p < .05$ were religious experience, public ritualistic practices, and salience of religion.
The demographic variables that were used as controls were gender, level of education, age, years married, yearly income, and number of children at home. Of these variables only gender correlated with marital satisfaction at a statistically significant level ($p \leq .01$).

Conclusions

This study appears to confirm the assumptions that religiosity is measurable, multidimensional, and multifaceted. The strongest predictors for marital satisfaction were family worship and congruence with spouse on religiosity and church attendance. The common theme appeared to be that of spouses sharing religious activities. Another factor that appeared to add to marital satisfaction was possession of an intrinsic religious orientation. A possible explanation is that such persons are able to see beyond their own needs and are more likely to be aware of the needs of their marriage partner and others who touch their life space.
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Many times throughout this program I have claimed and received divine help from Bible promises. One favorite is:

If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. (James 1:5)

During this period of time when at last I had the opportunity to finish my education, many challenges presented themselves. Roger and I suffered the loss of both his parents, both of my parents suffered serious medical crises, our only daughter's family faced a critical turning point, and it became necessary for me to take a year's leave of absence from my studies due to a health problem. Another text that provided the courage to press on is:

I can do all things through Christ which strengtheneth me. (Phil 4:13)

To my husband, Roger, my very patient and enduring partner, I want to extend my deepest
appreciation. Even during the time of my illness when I feared I could never finish my dream, his confidence in my ability to complete this degree never failed to encourage me. He presented a model in his doctoral research as a student (I used his dissertation as a reference guide) and now in his professional career that challenged me to begin to explore this world that he so enjoys. It has been a special privilege to have as my mate not only a best friend but also a wonderful resource person with whom I can brainstorm about developing ideas. I hope that when he reads my dissertation, after my defense is over, he will conclude that the personal sacrifices he made were worth it.

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letters, and appointments between me and the faculty members who serve in the department for which she works.

Many valuable lessons have been learned during this educational venture which I feel certain, as long as I realize from whence cometh my help, will enable me to come closer to the model depicted in this quote from White (1913):

A consecrated Christian life is ever shedding light and comfort and peace. It is characterized by purity, tact, simplicity, and usefulness. It is controlled by that unselfish love that sanctifies the influence. It is full of Christ, and leaves a track of light wherever its possessor may go. (p. 667)

I now prayerfully look forward to using the skills learned in this educational experience in my Master's service.
CHAPTER I

INTRODUCTION

Religion is a topic of interest to researchers because it seems to play such an important role in shaping the lives of people. Religious beliefs and practices differ widely as evidenced by the many churches and other religious groups in existence.

Many church members use the Bible as their handbook or as a reference guide. Researchers are interested in finding out what influence biblical beliefs have on those who adhere to them.

The Bible, both Old and New Testaments, makes many references to marriage and gives many guidelines for the marital relationship. Researchers have attempted to examine the influence of religiosity on marital happiness. From this background, the research for this dissertation was designed to investigate the relationship between religious beliefs and practices and the marital satisfaction of members of a religious group that advocates the practice of biblical principles in marital and family relationships.
Statement of the Problem

Contemporary culture exhibits a great deal of difficulty with the marriage relationship. Grunlan (1984, p. 201) stated that in the United States 38% of marriages end in divorce. In 1900 the ratio of divorces to marriages was 1:12.7; by 1980 this ratio had risen to 1:2 (p. 320). (This statistic compares marriages taking place in one year with divorces in one year from marriages that took place in previous years.) In addition, counselors and pastors are well aware that there is a great deal of heartache in marriages that do not end in the divorce court.

Moody (1981), a military chaplain, became deeply concerned by the number of personnel who came for help with their troubled marriages. Furthermore, he observed that the most troubled possessed no basic religious beliefs. This is an observation that many family-life workers have made as they work with couples.

The Bible suggests basic guidelines for marriage relationships, as White (1952) emphasizes.

When the divine principles are recognized and obeyed in this relation, marriage is a blessing; it guards the purity and happiness of the race, it provides for man's social needs, it elevates the physical, the intellectual, and the moral nature. (p. 26)

It would seem then that church-attending couples would have happy marriages if religion makes a difference in the way spouses relate to each other. Many research studies indicate that it does.
However, some early studies showed no difference between those attending church as compared to those who did not. Meredith McGuire (1987), a sociologist, first sparked the idea for this research project by observing that further research needed to be done on the effect of religious commitment on marital relationships. Some researchers claimed that religion had a negative effect. But the evidence now is that the research had been too narrow in its focus and thus yielded conflicting results. The religious variables studied were unidimensional. Religiosity, however, is much more than merely attending church or holding church membership; hence it deserves wider investigation.

The basic question for this research is: "Does religiosity, defined as commitment to biblically based religious beliefs and practices, contribute to marital adjustment, happiness, and satisfaction?" How can a researcher, using a questionnaire, measure the religious commitment or marital satisfaction of a married person? This is the real challenge that faces researchers and the one on which they must continue to work.

This study has been designed to utilize the research from the past and to further enlarge the understanding of how religion, viewed from a broader perspective, impacts on a marital relationship.
Purpose of the Study

It is evident that some couples who are church members experience marital problems and divorce. Building strong marriage relationships is an important priority for family-life professionals and church workers. Knowing how religion can help build healthier marriages and restore damaged relationships would certainly be valuable to family-life workers who hold religious values. What religious variables seem to be related to greater marital adjustment, happiness, or satisfaction? Is there a positive correlation in the way people relate to their religion and how satisfied they are with their marriages? If the Bible contains principles for successful relationships, would it not be logical to assume that spouses who follow those principles would have a distinct advantage over those who do not?

Not enough research has been done to identify which religious variables correlate with the degree of happiness or satisfaction in marital relationships. Many unidimensional studies have used church attendance or affiliation as a barometer of a person's commitment to his/her religious beliefs. This unidimensional view seems to be a rather narrow one.

The purpose of this study was to determine if there are religious dimensions and orientations that contribute to happier marital relationships, and to
identify which of the dimensions and orientations do so contribute.

Both religious dimensions and religious orientations were explored to see what effect they have on the marriage relationship as perceived by the person answering the questionnaire. The dimensions included the ideological, ritualistic (both public and private), experiential, salient, and congruent. The orientations included the intrinsic-extrinsic, and mature. This information may be of use to family-life workers to help couples build happier relationships through prevention and remediation.

Need and Significance of the Study

Contemporary American culture exhibits a great deal of difficulty with stability and happiness in the marriage relationship. The cultural milieu seems to have weakened the religious influence on all church families, including Seventh-day Adventist families.

An intensive study of Seventh-day Adventist families by Crider and Kistler (1979) revealed that 12% of their respondents were divorced. Their own conclusion was that the actual figure really was closer to 15% to 17%. Coffin (1985) stated that the divorce rate for Protestants was 15% and for Catholics was 13%. So the Seventh-day Adventist Church, along with other religious groups, has a real need to look for ways to strengthen these failing marital relationships.
Although the divorce rate is not a true barometer by which to measure marital dissatisfaction (one cannot assume that those couples not divorced have healthy relationships), it is another symptom indicating that the culture in which the church finds itself has weakened the bond of the marriage relationship. Statistics revealed that in 1980 one divorce (from marriages in previous years) was granted for every two marriage licenses issued in the United States (Grunlan, 1984, p. 320). So even though 15% is considerably below 38% to 50%, there is a definite slide in the same direction. Pastors and family-life workers in the Seventh-day Adventist Church are concerned that this percentage may have continued to rise during the intervening eight years.

These figures represent much heartache and pain for families in conflict. Building and rebuilding marriage relationships are important priorities for Seventh-day Adventist and other family-life professionals. A multidimensional study of this kind has never been completed on a Seventh-day Adventist population. Therefore, it is important to further identify the multidimensional religious variables that contribute to happier and more satisfying relationships.

**Theoretical Basis of the Study**

That religion is a great influence in the socialization of large groups of people is accepted as a fact. This influence can be negative or positive
depending on how "believers" relate to their belief system. Do they force what they believe is "truth" on others? Does it make them more compassionate, forgiving, and thoughtful? Does it help them meet the needs of others rather than just their own? Nowhere can this influence be felt more keenly than in marital relationships.

McGuire (1987, pp. 56-59) states that religious orientations influence power relationships, ideals of married love, the degree of interpersonal communication, allocation of tasks and resources, decision making, and rewards in marriage. These are probably important factors in shaping the quality of marriage relationships, but the precise nature of their influence has yet to be documented.

Religion comes in many forms. Dudley (1986) divides religion into two general classifications.

Only one possible resolution to this dilemma presents itself. Religion comes in two brands—one self-centered and bigoted and the other self-sacrificing and altruistic. Scientific research has given religion a bad press by largely measuring the former brand which is, unfortunately, the far more common of the two. (p. 43)

Allport (1950), a psychologist, pioneered the building of a theory on how religion in its different orientations affects human behavior. He built the foundational scaffolding on which subsequent psychologists and sociologists are still adding more planks.
In 1950, he published his first major statement in which he divided religion into two categories: immature and mature. There are six criteria by which he distinguishes the mature from the immature form.

1. **Well differentiated.** The mature person is aware of the complexity of his/her religion and is in a continual state of reevaluation and application. This person is also able to see another's viewpoint.

2. **Dynamic in character in spite of its derivative nature.** Mature religion now becomes the master motive for all of his/her life.

3. **Productive of a consistent morality.** All of his/her life is governed by a congruent code of ethics which is not controlled by situations of the moment.

4. **Comprehensive.** This person's faith is all encompassing in answering all the questions of life, yet is tolerant of others.

5. **Integral.** All of his/her life is religiously and harmoniously integrated without becoming compartmentalized or isolated.

6. **Fundamentally heuristic.** A mature person continues to make discoveries whereupon religious beliefs may need to be confirmed or modified.

Allport (1950, p. 54) cites three attributes of a mature personality: the ability to look beyond self-interest and self-gratification, the ability to see self...
from another's point of view (reflective), and a unity of personality which is a result of all experiences.

As Allport (1966) continued to build this theory, he made some modifications. The mature and immature designations became intrinsic and extrinsic orientations which he described in this manner:

While there are several varieties of extrinsic religious orientation, we may say that all point to a type of religion that is strictly utilitarian: useful for the self in granting safety, social standing, solace, and endorsement for one's chosen way of life. . . . By contrast, the intrinsic form of the religious sentiment regards faith as a supreme value in its own right. . . . A religious sentiment of this sort floods the whole life with motivation and meaning. Religion is no longer limited to single segments of self-interest. (p. 455)

The theoretical base for this research rests on the premise that the practice of the intrinsic form of religion is the base on which good marriage relationships are built. The person whose religion is more intrinsic or mature can see beyond his/her own needs and be aware of those of the marriage partner and others who touch his/her life space.

The Scriptures say it this way:

...Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbour as thyself. (Matt 22:37-39)

In secular terms, Maslow (1954) constructed a hierarchical theory of human motivation. The ultimate or desired level of attainment is self-actualization or true maturity of the personality. The motivation is no longer
concerned with just meeting the basic needs. The person can now focus away from self (because basic needs have been met) and has the capacity to love as well as be loved (pp. 240-241). This characteristic is also called altruistic love because it is capable of giving as well as receiving.

The marriage relationship should reinforce the thinking of others— it is a sharing of life's experiences (McFarlane, 1987). It can be viewed as a real life laboratory in which religious beliefs and values can be tested (Hunt & King, 1978). The couple may become united in a "one flesh" experience which encompasses the physical, spiritual, and emotional realms. The sharing of religious beliefs and practices may provide a common bond (Williams, 1983) and have an important and positive effect on marital satisfaction. This mature religious orientation provides the format for the sharing of public activities (attending church, witnessing, contributing) and private activities (prayer, Bible reading, family worship) which may result in a common focus and goal.

When this kind of relationship is practiced, the marriage is more likely to be rewarding and satisfying. The home atmosphere is not competitive with each spouse seeking to meet only his/her own needs. Hunt and King (1978) conjecture there may be more cooperation, tolerance, and acceptance of differences. Furthermore, it may become easier to agree on goals and beliefs.
Even if only one of the spouses exhibits these traits, the responses of the other individual are affected by this kind of treatment because behavior is usually reflected back in kind. There should be a recognition of three basic principles as extolled by Osborne (1970): "(1) I can change no other person by direct action, (2) I can change only myself, and (3) When I change, others tend to change in reaction to me" (p. 24).

The focus will not be on What am I getting out of this marriage? but rather on What can I do to meet the needs of my partner? Mature or intrinsic religion can facilitate marital adjustment by compensating for a perceived or real lack and in that way restore some form of balance (Hendershott, 1986; Wallin & Clark, 1964). It can provide a source of comfort, strength, and vitality to cope with life's problems through faith in a power higher than his/her own. Mature religion may thus serve as a buffer in difficult situations.

Some researchers (Hartley, 1978; Wilson & Filsinger, 1986) found orthodoxy positively correlated with marital happiness. Herron (1976) found that heterodoxy seems to have a negative effect on marital satisfaction. Perhaps this commitment to religion translates itself into the same kind of commitment to the marriage relationship.
Some of the earlier research looked only at church membership and/or attendance. It is now understood that religiosity is multifaceted with many variables. This study searched specifically for what religious dimensions and orientations contributed to happier relationships. The future of the Adventist Church, other churches, and society depend upon the quality of the home. White (1952) highlights this thought: "The well-being of society, the success of the church, the prosperity of the nation, depend upon home influences" (p. 15).

It behooves family-life workers to help married people make the marriage relationship the very best they can by utilizing the findings of ongoing research.

Statement of the Research Hypotheses

The general hypothesis for this research is that there is a positive and broad-based correlation between religiosity and marital satisfaction. This has already been demonstrated in studies conducted by other researchers such as (Bahr and Chadwick, 1985; Filsinger and Wilson, 1984; Hansen, 1981; Hunt and King, 1978). Since religiosity is multi-faceted, the following hypotheses seek to find specific religious dimensions and orientations which influence marital satisfaction of Seventh-day Adventist members. Some of these hypotheses test for specific Adventist beliefs.
1. There is a positive correlation between the degree of the acceptance of traditional Seventh-day Adventist beliefs and marital satisfaction.

2. There is a positive correlation between the belief that Ellen White was inspired by God and marital satisfaction.

3. There is a positive correlation between the degree of involvement in institutional religious practices and marital satisfaction.

4. There is a positive correlation between the frequency of church attendance and marital satisfaction.

5. There is a positive correlation between the percentage of income contributed to religious causes and marital satisfaction.

6. There is a positive correlation between the frequency of private devotional practices and marital satisfaction.

7. There is a positive correlation between the frequency of studying the Bible and marital satisfaction.

8. There is a positive correlation between the frequency of participation in family worship and marital satisfaction.

9. There is a positive correlation between the perceived depth of religious experience and marital satisfaction.

10. There is a positive correlation between the degree of feeling close to God and marital satisfaction.
11. There is a positive correlation between the degree to which religious faith is deemed important and marital satisfaction.

12. There is a positive correlation between the degree of intrinsic-extrinsic orientation and marital satisfaction.

13. There is a positive correlation between the respondent's perception of congruence on religiosity with his/her mate and marital satisfaction.

14. There is a positive correlation between the respondent's perception of congruence on church attendance with his/her mate and marital satisfaction.

15. There is a positive correlation between the degree of mature religious orientation and marital satisfaction.

16. There is a linear combination of the independent variables that yields a multiple correlation with the dependent variable.

**Definition of Terms**

Certain definitions appear frequently in this research and are used in the following context:

*Congruence on attendance* indicates that the respondent perceives his/her mate as attending church as often as self.

*Congruence on religiosity* indicates that the respondent perceives his/her mate as being as religious as self.
Ellen White is one of the founders of the Seventh-day Adventist Church and the author of many books. Seventh-day Adventists regard her as a modern-day prophet.

Extrinsic orientation is a religious experience that is externalized. It is useful, utilitarian, and serves as a means to an end. There is little thought of commitment.

Intrinsic orientation is a religious experience that is internalized with religion as the master motive. Everything else is of less significance and is brought into harmony with the religious prescriptions. Intrinsic religion and mature religion are used interchangeably in this research.

The Lake Union Conference of Seventh-day Adventists consists of the Seventh-day Adventist Church membership in the states of Wisconsin, Illinois, Michigan, and Indiana.

Marital adjustment, satisfaction, and happiness are used interchangeably in this study as they are in the literature which was reviewed. Locke and Williamson (1958) defined these terms in this way:

Marital adjustment has been defined as the presence of such characteristics in a marriage as a tendency to avoid or resolve conflicts, a feeling of satisfaction with the marriage and with each other, the sharing of common interests and activities, and the fulfilling of the marital expectations of the husband and wife. (p. 562)
This concept is what the Locke-Wallace Scale (1959), employed in this study, was designed to operationalize.

**Orientation** is a point of reference for the making of decisions.

**Religious dimensions** are measurable concepts of religiosity. In this study they are: **ideology** (creedal assent); **ritualism** (public such as church attendance, witnessing, and financial support; private such as prayer, Bible reading, and family worship); **religious experience** (feeling of closeness to God); and **salience** (importance of religious faith). Church attendance and importance of religion are measured a second time for **congruence** with spouse.

**Religiosity** is a commitment to biblically based religious beliefs and practices.

**Delimitations of the Study**

Due to practical considerations, the population of this study was limited to Seventh-day Adventist Church members who are presently married and living with their spouses within the geographical confines of the Lake Union Conference.

**Basic Assumptions**

In this study it was assumed that:

1. Religiosity is multidimensional.
2. Religiosity can be measured.
3. Respondents would report their attitudes and feelings if anonymity were assured and if the significance of the study were conveyed to them.

4. Surveying one marital partner would be effective for this research because people react individually to perception even if it is different from reality. Satisfaction is a highly subjective emotion. Bernard (1972) noted that the subjective reality of the wife and the subjective reality of the husband are often different even though they are experiencing the same relationship. This is what Bernard calls "his" and "her" marriages or two marriages. Furthermore, the internalization of one's religion is a very personal experience. Therefore, for the purpose of this study it was decided to study individual responses to religion and marriage rather than to compare the responses of husband and wife.

Limitations of the Study

1. Causation cannot be proved from the research data in this study because correlational analysis was employed. Significant correlations cannot establish causal direction. Yet correlational trends can prove useful as they suggest practical approaches for increasing marital adjustment.

2. The independent variables chosen for this study are not the only ones that may affect marital satisfaction. After developing an overall theory from
relevant literature and personal experience, these have been selected because they were deemed the most relevant and influential.

3. This study was limited to married people who are Seventh-day Adventists and living within the Lake Union Conference area. Therefore, it cannot be generalized to all religious populations or even to all Seventh-day Adventists outside the Lake Union Conference. It could, however, prove useful to other Christians who live in the Great Lakes Region and are fundamentalists with similar beliefs and practices.

Outline of the Study

Chapter 1 introduced the challenge of finding which religious variables influence marital adjustment, happiness, or satisfaction. The need to know and the theoretical foundation for this research were discussed. Sixteen research hypotheses were stated, significant terms were defined, and assumptions and limitations of the study declared.

Chapter 2 reviews related literature that deals with research on religiosity and its effect on marital adjustment, happiness, and satisfaction.

Chapter 3 explains the methodology used in the study of a sample of 228 Seventh-day Adventist married persons living in the Lake Union Conference.

Chapter 4 presents the findings of the research.
Chapter 5 contains a summary of the study and lists conclusions and recommendations. Appendices and references complete the report of this research.
CHAPTER II

REVIEW OF RELATED LITERATURE

A number of studies have been conducted to test the general hypothesis that religion has a positive effect on the marital relationship. But exactly how religion shapes the quality of the marriage relationship has yet to be explained.

The first major research to study empirically a wide range of variables associated with marital success or failure was carried out by Burgess and Cottrell (1939). Few studies since have covered as many overall variables affecting marital happiness with such thoroughness. Interest in religion and its impact on marriage began making a noticeable appearance in the literature in the 1950s. The research was carried out from the following perspectives and, therefore, is categorized into these subdivisions:

1. Church attendance and marital happiness
2. Church affiliation and marital adjustment
3. Church attendance, affiliation, and marital satisfaction
4. Ritualistic practices and marital adjustment
5. Salience of religion, Edmonds' Marital Conventionalization, and marital satisfaction
6. Religious dimensions and marital satisfaction
7. Religious dimensions, Edmonds' Marital Conventionalization, and marital adjustment
8. Church affiliation plus other religious dimensions and marital satisfaction
9. Religious dimensions, religious orientations, and marital happiness
10. Church affiliation, religious dimensions, religious orientations, and marital satisfaction
11. Marital adjustment and Edmonds' Marital Conventionalization arguments.

Unidimensional Religiosity Measures

The researchers listed under the heading of Unidimensional Religiosity Measures felt that church membership and attendance were most likely good indicators of the presence of religious commitment. These factors were used to measure the impact of religious influence on the marital relationship.

Attendance

Wallin (1957) surveyed 600 couples between the ages of 24 to 26 who had been married three to five years. The religious measure was monthly frequency of church attendance and what influence this had on sexual gratification and marital satisfaction. It was found
that for religious women low sexual gratification had less impact on marital satisfaction scores than for non-religious women. This, however, did not hold true for men. If spouses reported they were sexually gratified, religious and non-religious husbands and wives did not differ on marital satisfaction scores.

A study was done by Wallin and Clark (1964) on 384 couples who had been married 13 to 19 years. The findings were similar to that of the young marrieds in Wallin and Clark's 1957 study. For the wives religiosity reduced the negative impact of their lack of sexual gratification on marital satisfaction. For the husbands religiosity did not affect the relationship between sexual gratification and marital satisfaction. Religiosity, as measured by church attendance, enhanced marital satisfaction for women with low sexual gratification in these two groups but not for men.

Out of a sampling population of 2,054 married persons, Kunz and Albrecht (1977) found that church attendance showed a very significant effect (.001) on marital stability, willingness to marry the same spouse again, and agreement about marital roles.

A study that provoked controversy and was mentioned in other literature reviews was the one carried out by Glenn and Weaver (1978). They did a multivariate multisurvey on marital happiness. In zero-order and partial correlations, the highest correlations were
between frequency of church attendance and marital happiness for both white males and white females between the ages of 18 to 59. Glenn and Weaver discounted this finding because they agreed with Edmonds' (1967) Marital Conventionalization theory that people who report they attend church frequently are likely to overreport their marital happiness (social conformity). Other variables found to be correlated with marital happiness were occupational prestige, family income, years of school completed, age at first marriage, children at home, and employment outside of the home.

Shrum (1980) studied religion and marital stability in the 1970s and used data from the General Social Survey (1972-1977). Religious commitment was measured by church attendance. The findings concluded that the more frequent the church-attendance pattern, the higher the rate of intact marriages and the lower the rate for divorce and separation.

Affiliation

The perceived differences between evangelical and non-evangelical couples in decision-making roles was investigated by Deardorff (1982). The group consisted of 70 volunteer couples married only once and congruent on evangelical and non-evangelical orientation. Evangelical couples reported more male-oriented decision-making patterns, yet mean scores showed that both groups were basically egalitarian. Non-evangelicals reported more

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discrepancy between ideal and real decision-making patterns. Both groups had similar mean scores on levels of adjustment relative to ideal adjustment level. An interesting factor was that evangelicals reported higher perceived scores than did non-evangelicals.

Comparing evangelical with non-evangelical church members showed there were more perceived than actual differences in decision making. Actual scores were quite similar.

Attendance and Affiliation

In research published by Burchinal (1957), religious behavior was measured by church attendance and membership. In this sample of 242 couples, those couples who were church members and attended church had higher means on the marital satisfaction scale than those who did not. Yet only one of the six non-parametric tests was significant at the .05 level.

Bahr and Chadwick (1985) did a comparison study with a survey that had been taken in Middletown, USA, in the 1920s. Catholics, Protestants, and those with no church affiliation were asked how satisfied they were with their marital relationship. Religious affiliation rather than type of religion was positively correlated with marital satisfaction. Church attendance was also positively correlated with marital satisfaction. These results, as compared with the survey taken in the 1920s,
found religion to be as important to family strength in their current study as it was in the previous study.

In a sampling of 2,460 people, Gurin, Veroff, and Feld (1960) investigated feelings of adjustment and methods of handling emotional problems. Marital satisfaction was only one of many dimensions studied. Church affiliation and frequency of attendance were the religious variables examined. Gurin et al. concluded that the more-frequent church attenders, both Protestants and Catholics, reported happier marriages than less-frequent attenders.

Ritualistic Practices

The first real landmark study to appear in the literature which sought to find what factors predict success or failure in marriage was completed by Burgess and Cottrell (1939). In an effort to locate couples who were residents of Illinois and who were married not less than one year or more than six, they distributed 7,000 questionnaires. Of these 1,300 were returned, and 1,052 were usable (526 couples).

Religion was not the primary consideration of Burgess and Cottrell as they were looking at the whole spectrum of marriage. Yet they considered religion to be an index of social and personal attitudes. They asked questions about church affiliation, Sunday school and church attendance, where the couple had been married, and
who performed the ceremony. The religious data all showed a positive association with marital adjustment.

**Salience of Religion with Edmonds' Marital Conventionalization (MC) Scale**

Schumm, Bollman, and Jurich (1982) surveyed two sampling populations, 83 rural and 98 urban Kansas couples. The instrument contained questions about the importance of religion and church in their lives, their degree of marital satisfaction, and marital conventionalization. The responses were analyzed using three different statistical methods: zero-order, partial correlation, and zero-order for spouses not screened out by the MC scale. (Edmonds attempted to design a scale that would screen out respondents who overreported their marital happiness.) Religiosity still proved to be an important predictor of marital satisfaction although statistical significance was reduced.

The MC argument may have some validity, Schumm et al. (1982) concluded, but it does not explain away all correlations between religiosity and marital satisfaction. They believe that the MC Scale may lead to Type II errors (the rejection of variables as significant predictors when they are associated with marital satisfaction).
Five indices of religious dimensions were used by Carey (1966) to study 1,617 Catholics, who were married to Catholics. These dimensions were: devotional, ethical attitudes (as related to church teachings), doctrinal attitudes, religious knowledge and Catholic schooling. The sociological variables were age, sex, education, and income; all of which had minimal effects. The devotional, ethical- and religious attitudes dimensions yielded significant positive linear relationships with happiness in marriage. Knowledge and years of Catholic schooling were positive but not at a statistically significant level.

Williams (1983) hypothesized that there is a relationship between marital satisfaction and religiosity and that this is a curvilinear relationship, possibly due to life-cycle changes. Williams randomly sampled 1,425 white, middle-class married people in Utah (predominantly Mormon). The religious variables were: religious self-perception, frequency of church attendance, time spent in church activities, amount of income given to church, and frequency of prayer. The sociological variables were: socio-economic status, life-cycle stages, type of marriage ceremony, age at first marriage, and time spent with family.
This study failed to confirm the hypothesis of curvilinearity. Yet it did find that overall religiosity was the most important factor associated with an increase in marital satisfaction. It was found that the greater the religiosity, the greater the marital satisfaction. For both men and women, religiosity, as compared to other independent variables, proved to be the strongest predictor of marital satisfaction and explained most of the statistical variance. Religious participation seemed to create a bond in these marriages.

Foerster (1985) noticed that frequent church attendance correlated with higher marital adjustment, but she looked for more specific factors. A pilot study, a few years earlier, on a group of graduate theology students had revealed that spiritual practices were related to higher marriage adjustment.

This same instrument was then given to 247 childless, Christian, Caucasian laypersons. Religious variables were behavioral and cognitive salience of religious belief scales, quantity and quality of personal spiritual practices, and participation in church activities.

Six intercorrelated religious variables were positively correlated to marital adjustment. On all items except one, lay persons did not significantly differ from graduate theology students. Marital adjustment was not related to the behavioral and philosophical importance of religious beliefs.
Two hundred and eight volunteer couples from eight Protestant churches were studied by Filsinger and Wilson (1984). The religious variables were Glock and Stark's (1965) five religiosity dimensions: belief, experience, knowledge, ritual, and consequences. Other variables were: socio-economic rewards, family development, and marital adjustment (Spanier 1976).

Even when marital conventionality was controlled for, religiosity proved to be the strongest predictor of marital adjustment. This discounts Edmonds' assertion that studies which show a positive correlation do so because individuals find it very important to appear socially desirable and not because there is any positive effect from a religious orientation.

Wilson and Filsinger (1986) reviewed various studies that had shown a relationship between religiosity and marital adjustment. They concluded that little is known about the many dimensions of these two variables. So Glock and Stark's (1965) five religious dimensions, Spanier's (1976) dyadic adjustment scales, and Edmonds' MC Scale (1967) were employed along with various demographic variables.

A strong pattern of positive relationships was found among the dimensions of religiosity and marital adjustment. The highest correlations existed on the
ritualism, experiential, and, to a lesser degree, belief dimensions. The higher the ritualistic involvement, the higher the reported religious experience. The more conservative the beliefs, the greater the reported dyadic adjustment. The findings supported a fairly broad-based relationship between marital adjustment and religiosity. The knowledge and consequence dimensions were not significantly correlated.

Affiliation plus Other Dimensions

The relationships between religious affiliation, religious practices, and marital adjustment were investigated by Snider (1971). A group of 416 husbands and wives participated in a social psychological study in which religious affiliation was seen as a socializing structure that affects both attitudes and values. Therefore, the socializing process would impact on marital adjustment. Participants were grouped into four religious categories: Catholics, evangelicals, liberal groups, and sects. Religious practices measured were prayer, Bible reading, public worship, and orthodoxy.

Religious practices that positively correlated with marital adjustment were private and public religious practices of Bible reading, prayer, and church attendance. Members of churches that emphasized religious conversion and greater emotional participation in public services scored significantly higher on marital
adjustment than did members of churches with more liberal theological terms or more ritualistic public services. The four groups ranked from high to low in the following order in terms of marital satisfaction: sects, evangelicals, Catholics, and liberal groups.

A 138-item questionnaire was completed by 448 clergy wives of six mainline Protestant denominations. Hartley (1978) found that overall marital satisfaction was found to be significantly correlated to traditional religious practices. For some wives fulfillment came through the husband's work. For other wives holding high paying jobs correlated with marital satisfaction. Religious beliefs were not significantly correlated with marital happiness in this study. Composite role orientation was individualistic on those who reported high marital satisfaction. These clergy wives did not fit into the old stereotypic mold in which they were to find fulfillment by subordinating their own interests to those of husband, children, and church.

A purposive sample of 208 couples from four religious groups (sects, conservatives, liberals, and authoritarians [Catholics]) was examined by Gruner (1985). Religious affiliation, Bible reading, and use of prayer were the religious indicators used.

There was at least a moderate correlation for all groups between prayer and marital adjustment; prayer had the most meaning for sects and evangelicals. Bible
reading was important to sects and evangelicals and correlated positively with marital adjustment for them. The greater the number of private religious practices of a devotional nature, the higher the spiritual-direction scores and the higher the marital-adjustment scores. The marital-adjustment scores for this group ranked from highest to lowest were: sects, evangelicals, Catholics, and liberals.

Orientations and Dimensions

Data were gathered from 325 persons living in university housing by White (1976). He was investigating the relationship of family ideology, dogmatism, and religious attitudes with university couples. Each of these variables was an independent factor as related to marital happiness. He found that those persons with a religious orientation were significantly more positive about marriage than those with a non-religious orientation.

A study that has been referred to often in the literature is the one conducted by Hunt and King (1978). It was one of the first that recognized multiple religious dimensions and orientations. Hunt and King were looking for an answer to the argument as to whether or not there really is a correlation between religiosity and marital satisfaction.

The participants for this study were 64 married couples who were enrolled in a psychology of marriage
course. Hunt and King used 17 religiosity measures which included an extrinsic religious motivation scale. Six of these religious variables were clearly related to marital satisfaction: organizational activity (variety of church organizations), extrinsic religious motivation (beneficial results of participation), tolerance of others (minorities), creedal assent ("I believe" assertion), orientation to growth and striving ("I try"), and religious agreement (husband and wife).

Their findings concluded that positive beliefs about religion, greater effort, more religious participation, more agreement about religion, greater tolerance, and higher extrinsic motivation resulted in greater satisfaction, adjustment, and happiness in marriage. The negative relation between the LAM-Literal Scale (a measure of Biblical literalism) and marital quality seemed to negate Edmonds, Withers, and Dibatista's (1972) argument that positive correlations were the result of "marital conventionalization." Hunt and King (1978) suggested that commitment is a strong factor. Couples committed to religious beliefs and practices may also be committed to making the marriage work.

It was not clear whether the religious variables that positively correlated with marital satisfaction were intrinsic or extrinsic in nature, but it was clear that there is a positive relationship between marital satisfaction and some of the religious variables.
Interestingly, devotionalism, attendance, salience, purpose in life, and financial support were not statistically significant in this study.

Telephone interviews were conducted with 303 married persons to gather data for a study completed by Hendershott (1986). An examination of the relationship between marital satisfaction and religiosity was done by tapping the experiential dimension and intrinsic orientation. The findings supported a positive relationship between marital satisfaction and prayer with others, religious activities that provided satisfaction, a close relationship to God, and spousal congruence. The religious activity variable was, for both males and females, the strongest positive predictor of marital satisfaction.

**Affiliation plus Dimensions and Orientation**

A study on couple congruency and how it affected marital satisfaction was done by Herron (1976) on 394 Minnesota Lutheran and Catholic couples married six years or less. Scales used to measure religiosity were intrinsic religiosity, individualism, religious importance, salvation by works, religious social network, and external religious control. The balance theory (that couples who concur in religiosity would experience greater marital satisfaction) did not prove statistically significant. Only for the wives was religiosity
significantly related to marital satisfaction. Affiliation was the most important control variable. Lutherans reported higher levels of marital satisfaction than did Catholics. Heterodoxy or unorthodox beliefs seemed to have a negative relationship with marital satisfaction.

**Marital Conventionalization and Marital Adjustment Arguments**

*Pro arguments.* Edmonds (1967) stated that test takers distort reality in favor of social desirability and that testing instruments favor this tendency by giving the heaviest weights to impossibly good scores. He suggested that all marital-adjustment tests are contaminated by social desirability and that researchers not use subjects who give answers that are an attempt to look good or are self-deceptive. His alternative was to use partial correlations to eliminate social desirability effects.

Edmonds et al. (1972) presented data from three independent samples in which subjects were given the Locke-Wallace Scale and the Edmonds MC Scale. Using the partial-correlations technique they found no significant correlation between marital-adjustment scores and conservative indexes of traditional family morality, religious activity, ascetic morality, church attendance, and premarital abstinence. They found a negative correlation between marital adjustment and general conservative ideology.
Therefore, they are of the opinion that there is a universal tendency to distort appraisal of self and everything connected with self or social esteem and that the Locke-Wallace and other marital-adjustment scales are contaminated by MC (marital conventionalization). Edmonds et al. (1972) further alleged that when MC is controlled for, conservative or conventional attitudes and behaviors do not show a positive correlation with marital adjustment.

**Con arguments.** Scores on the Locke-Wallace Short Marital Adjustment Test and the Marlowe-Crown Social Desirability Test were correlated on a sample of 48 couples. Significant yet low correlation brought Hawkins (1966) to the conclusion that social desirability is not a major factor in the Locke-Wallace test scores.

Some research was published by Murstein and Beck (1972) in which they had 60 couples take the Locke-Wallace Marriage Adjustment Scale, the Edmonds' MC Scale, and a 20-item polar-adjective checklist. The data from this study did not support Edmonds' belief that "marital conventionalization" is a major contaminating factor in assessing marital adjustment. Although "marital conventionalization" and marital adjustment were significantly correlated (.56 for men and .59 for women), the partialling out of marital conventionalization did not appreciably lower most of the significant correlations between marital adjustment and the various perception scores. This finding suggests that happily married people exaggerate their spouses' qualities, but this fact does not account for the relationship of their perception scores to marital adjustment. (p. 402)
Therefore, Murstein and Beck suggested that if happily married people tend to exaggerate good qualities of mates, then partialling out all variance associated with marital-adjustment scores, as Edmonds suggested, would partial out valid variance and not improve validity.

A sample of 365 married white students was surveyed by Hansen (1981) in an attempt to disprove MC contamination. Hansen concluded that the MC Scale appears to be contaminated by marital adjustment and that is why the correlation of the two is so high. Like Murstein and Beck (1972), Hansen contended that happily married people idealize their spouse's qualities and this may actually contribute to marital adjustment. He further noted that Edmonds' MC Scale is in a true/false format that does not give opportunity for in-between responses.

In an article titled "Marital Conventionalization Revisited," Schumm, Hess, Bollman, and Jurich (1981) continued their analysis of Edmonds' argument that marital-adjustment research should use only correlations that either partial out for MC contamination or discard data from high MC scorers. These researchers concluded that deleting conventionalizing subjects is preferable to using partial correlations. Furthermore, their analysis led them to believe that concern about the impact of conventionalization on marital adjustment scores appeared to be overstated in previous research.
When they compared zero-order data of all respondents to zero-order of low MC scorers, the zero-order correlations and standardized regression coefficients were essentially unchanged, but sample size had been so reduced that the level of significance was lowered greatly. They admitted that marital conventionalization is a real variable but that its impact has been overstated.

Again in another study Schumm (1982) posed the question, Can marital conventionalization explain away the relationship between religiosity and marital satisfaction? He reviewed a number of studies that demonstrated a positive association but came up with mixed results when using statistical analysis to partial out MC. He concluded that the Edmonds' scale had not been validated.

**Summary of the Literature**

An extensive review of the psychological, sociological, and theological data bases has uncovered a number of studies that seek to find the factors that enhance marital satisfaction. These studies ranged from unidimensional variables such as attendance and affiliation to multiple-dimensional variables that included dimensions and orientations along with affiliation.

Religiosity, in these studies, proved to be a very important predictor of marital satisfaction. In the beginning stages of this research, the question was
raised as to whether religion had a negative or positive impact on marriage. It appears evident in the studies reviewed that religiosity has a positive impact if the spouses have a mature religious orientation.

The question researchers are now seeking to answer is, Which religious variables enhance the marital relationship? Religion is a very broad term and embodies many facets.

Attendance has proven to be the most frequently used variable in both uni- and multidimensional studies, and it appears that the more frequent the church attendance-pattern, the higher the rate for intact marriages and the higher the marital-satisfaction scores. Studies also indicate greater agreement on marital roles and a greater willingness to marry the same partner again. Two studies revealed that low sexual gratification had less negative impact on religious women than on non-religious women.

But can merely attending church have such a powerful enhancing effect on marriage relationships? It would seem to measure something more, perhaps commitment.

The findings from the affiliation studies indicated that more frequent Protestant and Catholic church attenders reported happier marriages than less frequent or non-attenders. Lutherans reported higher satisfaction levels than Catholics. Evangelicals
reported higher perceived adjustment scores than nonevangelicals yet actual scores were basically similar.

The dimensions that showed positive correlations with marital satisfaction were the devotional, experiential, and ethical (as related to church teachings), religious attitudes, ritualistic (participation), positive beliefs about religion, tolerance for minorities, and overall religiosity. Members of churches which emphasize conversion and greater emotional participation (sects and evangelicals) scored higher on marital adjustment than members of churches that do not (Catholics and liberals). Spousal religious congruence proved significant in two out of three studies.

Spouses with a religious orientation scored higher on marital satisfaction than those who were non-religious. The extrinsic orientation correlated positively with marital satisfaction; perhaps religion was perceived as providing personal benefits.

There is evidence to support Edmonds' assertion that there is a universal tendency to distort appraisal of self if a person's self-esteem is involved. But the assertion that those of a conservative religious orientation are more likely to do so sounds religiously biased and needs statistical support.

It had been suggested (Murstein & Beck, 1972) that if persons perceive their marital relationship as more positive than it really is, this optimistic outlook
has a beneficial effect on the marriage. The expression of faith and trust in a marital partner usually begets faith and trust.

Three studies were reviewed that controlled for marital conventionalization. All of them showed a positive relationship between religiosity and marital satisfaction in spite of the reduced sample size.

However, no published study was found that examined the relationship between religiosity and marital satisfaction in members of the Seventh-day Adventist Church. This research looks not only at the broad perspective to see if there is a relationship but, furthermore, includes selected religiosity dimensions and orientations in an attempt to determine which variables have the greatest influence.
CHAPTER III

METHODOLOGY

Type of Research

Because this study examined the relationship between the independent variables (religiosity) and the dependent variable (marital adjustment, satisfaction, or happiness), a correlational research design was employed. The independent religiosity variables were selected because they represent aspects of the overall hypothesis that this research proposed to test—that there is a broad-based correlation between religiosity and marital adjustment. Since religiosity is multi-faceted, this research endeavored to find specific religious dimensions (ideological, ritualistic, experiential, salient, congruent) and orientations (intrinsic-extrinsic, mature) that are related to marital satisfaction.

Population and Sample

The population for this study was composed of married individuals, presently living with their spouses, who are Seventh-day Adventists and who resided in the Lake Union Conference of Seventh-day Adventists in 1987.
This union conference is comprised of the Seventh-day Adventist membership in the states of Wisconsin, Illinois, Michigan, and Indiana.

The sample for this study consisted only of married Seventh-day Adventist individuals who make up a portion of the 730 households drawn from the Lake Union Herald listing of 26,000. (The Lake Union Herald is a monthly church news publication mailed to all Seventh-day Adventists in the Lake Union Conference.) Permission to draw names from this list was granted by Robert H. Carter, president of the Lake Union Conference (letters requesting and granting permission are included in appendix A).

The Data Processing Department of the Lake Union Conference used the systematic sequential method to draw the sample by means of a computerized program. The method devised for locating the married persons in this listing was by estimating the percentage of married to unmarried. (There was no membership listing that tracked marital status.) Therefore, 750 names were requested with the hope that 400 qualified persons would be found.

In actuality from a base of 697, 256 usable questionnaires were obtained of which 228 were used for correlational analysis. After performing a power analysis the number for this sample was designated. Power is defined as the probability of getting a significant result if the null hypothesis of no correlation is indeed
false. Power is a function of (1) the size of the sample, (2) the significance criterion, and (3) the population-effect size.

The .05 level was set as the significance criterion for this research. The coefficient of correlation is the population-effect size in a correlational study. There was no interest in any significant correlations less than +.20 since they would account for less than 4% of the variance and would have no practical value; therefore, the coefficient of correlation was set at .20. If a correlation greater than +.20 does actually exist in this population, this study was designed to have a 95% probability of finding statistical significance; therefore, the desired power for this research was .95.

The sample size needed to provide for a power of .95, a significance criterion of .05, and a population-effect size of .20 was 325 subjects according to the standard formula for power analysis (Welkowitz, Ewen, & Cohen, 1976, pp. 201-203). To provide some margin of safety an attempt was made to involve 400 subjects in the study. This would have provided for a power of .98. Because of the reduced 228-subject sample size obtained, power for this study was .85. Specifications for the power analysis were taken from Dudley (1977/1978, p. 53).

Research Instrument

To measure the religiosity and marital adjustment variables involved in this research, it was necessary to
select appropriate instruments since no single instrument measured all the variables proposed for this study. Therefore, the investigator chose some published scales from various instruments and modified others in an attempt to measure religiosity.

Marital adjustment, happiness, or satisfaction were assessed by the Locke-Wallace (1959) Short Marital Adjustment Test. Edmonds, Withers, and DiBatista (1972) referred to this instrument as the most widely used and carefully validated instrument measuring marital adjustment, and it appears often in the literature reviewed for this study. It has a reliability coefficient of .90 as computed by the split-half technique and corrected by the Spearman-Brown formula.

Before constructing this instrument, Locke and Wallace critically reviewed items that had proved significant in other studies. From these they selected those items that had the highest level of discrimination, did not duplicate other items, and covered areas of marital adjustment that they deemed to be important. To test the reliability and validity of this instrument, it was given to 118 males and 118 females (not married to each other).

To determine if the instrument could clearly differentiate persons who were adjusted from those who were maladjusted in marriage, 48 subjects who were known to be maladjusted in marriage were matched with 48
subjects who were known to be well-adjusted in marriage. The mean adjustment score for the well-adjusted group was 135.9; the mean adjustment score for the maladjusted group was only 71.7. The critical ratio was 17.5 which appears to be a very significant difference. The authors concluded that the test had validity since it seemed to have the capability of measuring what it was supposed to measure—marital adjustment.

The religiosity measures of ideology, ritualism, experience, and salience were measured by 18 items taken from the Basic Religious Scales (King & Hunt, 1975) and a religious scale constructed by Roof (1978) for a large study on Episcopalians. Some of these items needed to be modified to reflect Seventh-day Adventist beliefs and practices. No intact subscales were utilized from these scales.

From a list of 30 intrinsic-extrinsic religious motivation questions gleaned from previous research, Hoge (1972) selected 10 items on the basis of highest validity, reliability, item-to-item correlations, and item-to-scale correlations. Factor analysis was also employed in this item-selection process.

Two validation studies, on 51 and 42 persons, respectively, were carried out on intrinsic and extrinsic religiously motivated persons as nominated by their pastors. The Validated Intrinsic Religious Motivation Scale emerged from this process. Hoge's scale
reliability measured by the Kuder-Richardson formula 20 is .90. The scale's item-to-item correlations range from .13 to .72. Item-to-scale correlations range from .60 to .85. Final validation study correlations range from .30 to .52.

Dean Hoge was contacted for permission to use his instrument for this study. Permission was granted (appendix A).

The nine-item Religious Maturity Scale (Dudley & Cruise, 1987) is from an unpublished manuscript. It was developed by factor analysis from a pool of 26 items. Although the reliability is not strong, this may be attributed to the shortness of the scale which consists of only nine items. The fact that the point-multiserial correlations are all adequate (ranging from .44 to .61) indicates that the items do indeed measure consistently and that the scale may be used in the present study. Factor analysis of 26 items identified the nine items used in this scale which yielded a scale reliability of .61. Each item and its corresponding point multiserial is listed in appendix C. Items are based on Allport's (1950, pp. 52-74) conceptualization of mature versus immature religion.

There were also two items to measure perceived religious spousal congruence. This inventory of 40 items provided the measurement of the independent variables (religiosity) used in this research. For 28 of these
items a Likert-type attitude scale with five choices ranging from strongly agree to strongly disagree was employed. The remaining 12 items utilized various appropriate response categories. One open-ended question was included at the end of the instrument in which respondents were asked how their religion has affected their marriage relationship. This was not utilized in the statistical analysis but was described as a separate item.

There were seven demographic variables: age, sex, race, income, education, years married, and children now living at home. An extensive literature review has demonstrated that these can be important intervening variables in a marriage relationship. Two qualifier items appeared at the beginning of the questionnaire because it was to be completed only by Seventh-day Adventists presently living with spouses.

**Procedures for Collecting Data**

A list of 770 systematically, sequentially selected households was drawn by the Data Processing Department of the Lake Union Conference from a listing of approximately 26,000 households. Every 34th household was drawn which began with the 27th listing. (This starting number was selected by the random computer APL program.) Forty addresses that were not in the Lake Union Conference as had been specified were deleted.
This left a starting base of 730 households instead of the desired 750.

Dillman's (1978) Total Design Method was used for formulating a program for this mail survey. A cover letter on Institute of Church Ministry (entity of Andrews University) letter-head stationery, a questionnaire, and a stamped, self-addressed, return envelope was mailed to each household. The very first item asked: Are you a Seventh-day Adventist married person presently living with spouse? If the answer was yes, the recipient was requested to circle YES, complete the survey, and return it in the enclosed stamped and self-addressed envelope. If the answer was no, the recipient was asked to circle NO and return the questionnaire without completing it. This was done so follow-up would not be continued on those for whom the survey was not applicable.

In order to get responses from both men and women, the one whose birthday came first in the calendar year was asked to complete the questionnaire provided that the person qualified. A drawing for 10 free books, Married and Glad of It, from surveys received by November 10, was promised and carried out in an effort to hasten returns.

Three follow-up mailings were carried out in accordance with Dillman's (1978, p. 183) proposed schedule. Peterson (1986), who was looking for Catholics with interfaith marriages, followed this pattern and
netted a respectable 79.5% response rate before removing questionnaires from homogamous Catholic marriages. It was Peterson's study that provided a modified model for data collection in this research. Kunz and Albrecht (1977) using a similar procedure but a much larger sample reported a 58% response rate.

At one week a postcard reminder was sent to everyone as a thank you to those who had responded and as a friendly reminder to those who had not. At three weeks a letter and replacement questionnaire was sent to those who had not yet responded. At seven weeks another mailing with questionnaire and letter was sent to nonrespondents. At nine weeks telephone calls were made to those who had not yet responded and for whom phone numbers could be found in directories and from directory assistance operators.

Of the 730 names listed, 22 names were lost because the letters were not deliverable or because persons had moved out of the Lake Union. In addition, there was notification that 11 individuals were now deceased. This left a base of 697. Contact by letter or phone was made with 542 listings or 75% of the total. Of this number it was determined that 227 did not qualify because they had never married, were no longer married and living with their spouse, or were no longer practicing Adventists. Eight were unable to respond because of illness or because they could not read the language.
Forty persons refused to participate because the questionnaire was too personal or they were too busy. Ten persons who were contacted by phone failed to return the questionnaires for undetermined reasons. One questionnaire was unusable because it was only partially completed.

This process resulted in 256 usable questionnaires. If the base is computed as 697 listings (730 names minus 33 listings consisting of 11 deceased persons and 22 persons who were unable to receive the questionnaires through the mail) and the response as 484 listings (256 usable questionnaires and 228 listings consisting of one unusable questionnaire and 227 unqualified persons), the response rate was 69% of the base.

After examination of the Data Enter and Tally Programs, it was discovered that on 28 of the 256 questionnaires a very important question on the Locke-Wallace Test had not been answered. This was where respondents were asked to rate their marriage on a 7-point scale from "very unhappy" to "perfectly happy." These 28 questionnaires were omitted from the item weight and correlation analyses. Two hundred and twenty-eight questionnaires were included in these analyses.

**Null Hypotheses**

The final step was to tabulate the findings and compare them with the hypotheses that were stated in...
Chapter 1. These results are presented in Chapter 4. In their null form the hypotheses read:

There is no correlation between marital satisfaction and religiosity (general hypothesis).

1. There is no correlation between the degree of the acceptance of traditional Seventh-day Adventist beliefs and marital satisfaction.

2. There is no correlation between the belief that Ellen White was inspired by God and marital satisfaction.

3. There is no correlation between the degree of involvement in institutional religious practices and marital satisfaction.

4. There is no correlation between the frequency of church attendance and marital satisfaction.

5. There is no correlation between the percentage of income contributed to religious causes and marital satisfaction.

6. There is no correlation between the frequency of private devotional practices and marital satisfaction.

7. There is no correlation between the frequency of studying the Bible and marital satisfaction.

8. There is no correlation between frequency of participation in family worship and marital satisfaction.

9. There is no correlation between the perceived depth of religious experience and marital satisfaction.
10. There is no correlation between the degree of feeling close to God and marital satisfaction.

11. There is no correlation between the degree to which religious faith is deemed important and marital satisfaction.

12. There is no correlation between the degree of intrinsic-extrinsic orientation and marital satisfaction.

13. There is no correlation between the respondent's perception of congruence on religiosity with his/her mate and marital satisfaction.

14. There is no correlation between the respondent's perception of congruence on church attendance with his/her mate and marital satisfaction.

15. There is no correlation between the degree of mature religious orientation and marital satisfaction.

16. There is no linear combination of the independent variables that yields a multiple correlation with the dependent variable.

**Statistical Analyses**

As each completed survey was received, the data were entered into a computer file according to a precoded number. This created a file for each subject that contained a response to each religiosity and marital satisfaction item plus the responses to the seven demographic items. This file was the one used in the statistical analyses.
The instruments were scored by the ITEMWT program, which also yielded the reliability coefficient alpha for each scale and an item analysis. Each answer was assigned a score in accordance with the way the question was designed. For Likert-type items each answer was assigned a score from one to five or five to one depending upon whether the statements were positive or negative. Each of the non-Likert items was also given a pre-determined score. Scores for each scale were computed by totaling the individual items that comprised the scale. This was accomplished by submitting scale items to an item-analysis program that provided a reliability coefficient as well as a total scale score.

Multiple regression was the major statistical method for analyzing the data. First, an intercorrelation matrix that provided for the examination of the Pearson product-moment coefficients of correlation between all pairs of variables in this study was set up. This clarified all correlations between the dependent and independent variables and, in addition, disclosed any intercorrelations among the predictors. These correlations were also used to test the null hypotheses.

By means of multiple regression analysis, a multiple-correlation coefficient was computed that denoted how effectively the predictors, when taken together, correlated with the dependent variable. It also ascertained how much effect each independent
variable had on the dependent variable when the effect of the other independent variables was partialed out. Saying this another way, What percentage of the variance of the dependent variable was accounted for by any predictor over and above the percentage explained by the predictors already in the equation?

A stepwise-regression program was utilized to determine which groups of variables were the most significant predictors. Procedures for the statistical analyses were taken from Dudley (1977/1978, p. 62).

Summary of Chapter 3

The research design and methodology of this study which seeks to find the relationship between religious variables and marital adjustment, happiness, or satisfaction have been presented in this chapter. The instruments used in this study were discussed. In addition, the process for selecting the sample, collecting the data, and completing the statistical analyses have been described.
CHAPTER IV

FINDINGS

The population for this study consisted of all married individuals living with their spouses, who were Seventh-day Adventists, and were residing in the Lake Union Conference at the time of data collection in 1987.

There were 107 males and 119 females in this sample. In addition, there were two persons who did not identify their gender. About half of the respondents were married more than 20 years. There were 51% in the OVER 20-YEAR group, 21% in the 11 to 20 YEAR group, 14% in the 6 to 10 YEAR group, and 14% in the 0 to 5 YEAR group. Most of the respondents were over 36 years old. There were 2% in the 19 YEARS or LESS group, 25% in the 20 to 35 YEAR group, 30% in the 36 to 50 YEAR group, 25% in the 51 to 65 YEAR group, 16% OVER 65 YEAR group, and 2% who chose not to answer this question.

Almost half of the sample (46%) had no children living at home. Eighteen percent had one child, 25% had two children, 9% had three children, and only 2% had four or more children living at home.
The sample consisted of 3% Asian, 8% Black, 2% Hispanic, 85% White, and 1% other. One percent chose not to identify their ethnicity. Clearly, this sample is predominantly white. Whether this sample represents the true mix of married SDAs living with their spouses in the Lake Union can only be conjectured.

Seven percent of the sample had yearly family incomes under $8,000, 19% had yearly family incomes between $8,000 and $15,999, 28% had yearly family incomes from $16,000 to $24,999, 31% had yearly family incomes from $25,000 to $49,999, and 11% had yearly family incomes of $50,000 or more. Four percent elected not to answer this question. This sample revealed that 42% of the families had incomes of $25,000 or over.

The educational pattern indicated that 89% of the respondents had at least a high-school education. No one had less than a 7th-grade education, 6% had a 7th to 9th grade education, 5% had a 10th or 11th grade education, 25% had graduated from high school, 31% had some college training, 12% had graduated with a four-year college degree, and 21% had some graduate professional training.

From the Lake Union Herald mailing list, 730 names were drawn by means of a systematic sequential computerized program in an attempt to identify persons who would qualify for this study. Data were collected from 256 qualified individuals. The data from only 228 subjects were subjected to correlational analysis.
The major hypothesis upon which this research was based is that there is a positive and broad-based correlation between religiosity and marital satisfaction. Since religiosity has many facets, 16 research hypotheses were set up to search for correlations between specific religious dimensions and orientations which influence marital satisfaction.

An instrument was constructed to collect the data to test these 16 hypotheses. The 63-item instrument was composed of several intact scales (Locke-Wallace Short Marital Adjustment Test, Hoge Intrinsic Religious Motivation Scale, Dudley & Cruise Religious Maturity Scale) as well as modified scales (ideology, experience, salience, public and private ritualistic practices, congruence). In addition, seven demographic items and an open-ended question were included.

An item-weight analysis program was run on each of the eight scales. This program computed the total score for all the items that composed each scale as well as determined other information about the scales themselves.

Information about the Scales
The statistics from the item-weight analysis program revealed some interesting information about the way the scales functioned as the 228 questionnaires were analyzed. These findings are presented in Table 1. The range of scores revealed that responses varied widely to
Table 1
Properties of Scales Administered to 228 Married SDA Persons

<table>
<thead>
<tr>
<th>Scale</th>
<th>Items</th>
<th>Possible range</th>
<th>Actual range</th>
<th>M</th>
<th>SD</th>
<th>Rel. coef.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congruence</td>
<td>2</td>
<td>2-4</td>
<td>1-4</td>
<td>3.1</td>
<td>.9</td>
<td>.61</td>
</tr>
<tr>
<td>Ideology</td>
<td>6</td>
<td>6-30</td>
<td>12-30</td>
<td>26.0</td>
<td>3.6</td>
<td>.71</td>
</tr>
<tr>
<td>Experiential</td>
<td>3</td>
<td>3-15</td>
<td>5-15</td>
<td>13.3</td>
<td>2.1</td>
<td>.76</td>
</tr>
<tr>
<td>Intrinsic</td>
<td>10</td>
<td>10-50</td>
<td>25-50</td>
<td>45.0</td>
<td>5.5</td>
<td>.84</td>
</tr>
<tr>
<td>Marital adjustment</td>
<td>15</td>
<td>2-158</td>
<td>12-157</td>
<td>106.4</td>
<td>30.3</td>
<td>.79</td>
</tr>
<tr>
<td>Maturity</td>
<td>9</td>
<td>9-45</td>
<td>9-42</td>
<td>30.7</td>
<td>5.7</td>
<td>.64</td>
</tr>
<tr>
<td>Private practices</td>
<td>4</td>
<td>4-16</td>
<td>0-16</td>
<td>12.4</td>
<td>2.9</td>
<td>.73</td>
</tr>
<tr>
<td>Public practices</td>
<td>4</td>
<td>4-15</td>
<td>4-15</td>
<td>10.8</td>
<td>2.7</td>
<td>.64</td>
</tr>
</tbody>
</table>
include almost the full range of scores possible. On each scale the high score reveals a high degree of religiosity or a high degree of marital satisfaction.

The mean scores revealed that for every scale the responses were gathered toward the positive end of the range. This seems to indicate a higher degree of religiosity and marital satisfaction from this sample than would be expected from an average population.

The standard deviation or average variability within each scale provided further evidence that there was variation in the way respondents answered the questions in spite of the tendency to score toward the upper end of the scale. Standard deviations ranged from a low of .9 to a high of 30.3 which was due in part to the fact that scales ranged between 2 and 15 items.

The reliability coefficients revealed what proportion of the scale variance was nonerror variance. Since reliability increases with number of items and variance of scores, the coefficients ranged from .61 to .84, depending on the length of the scale.

Items were worded in both positive and negative directions. In order for the item-weight analysis program to sum the items to obtain scale scores, it was necessary to reverse the score of some items so that all responses received the appropriate weight. In addition, some of the scales were reversed in order to keep the direction of the agreement-disagreement continuum running.
in the same direction. Tables identify items that were reverse scored.

Marital Adjustment

The item in the Locke-Wallace Short Marital Adjustment Test that was weighted the heaviest (0-35 points) asked respondents to mark on a continuum of seven points their degree of marital happiness. The format is shown in Table 2 along with the percentage of responses in each category.

Unfortunately, 28 respondents out of 256 (11%) failed to answer this item. They, therefore, were excluded from the data analyses.

Table 2

Degree of Marital Happiness

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4.39%</td>
<td>5.26%</td>
<td>13.16%</td>
<td>22.37%</td>
<td>13.60%</td>
<td>27.19%</td>
<td>14.04%</td>
</tr>
</tbody>
</table>

Very Happy
Unhappy

Some degree of unhappiness is indicated by 22.8% of this sample. The percentage of those who indicated their marriages ranged between HAPPY and PERFECTLY HAPPY was 77.2% with 41.2% at the upper two or happiest points on the continuum.

On the question "If you had your life to live over, do you think you would: marry the same person, marry a different person, not marry at all?" 74.1%
declared they would MARRY THE SAME PERSON. In response to "Do you ever wish you had not married?" 76.8% declared RARELY or NEVER. And when disagreements arise, 76% chose the AGREEMENT BY MUTUAL GIVE AND TAKE response as opposed to HUSBAND or WIFE GIVING IN. These responses seem consistent with the 77% who indicated that they were happily married.

When asked "Do you and your mate engage in outside interests together?" 63.6% marked the SOME OF THEM response, and 21% marked the VERY FEW OF THEM response. The ALL OF THEM and NONE OF THEM options received the lowest percentage of responses. When it comes to leisure-time activities, 48% of the husbands and wives prefer to stay at home, while 17% of the husbands and wives prefer to be on the go. Thirty-five percent of the couples do not share the same preference. Some of them prefer to stay at home while their partners prefer to be on the go.

When asked "Do you confide in your mate?" 65% marked the IN MOST THINGS response and 24% marked the IN EVERYTHING response. Only 11% marked ALMOST NEVER or RARELY.

There were eight items (Table 3) on which the respondents were asked to state the approximate extent of agreement or disagreement between self and mate. The ALWAYS AGREE, MOSTLY AGREE, and OCCASIONALLY DISAGREE categories accounted for 84% of the total responses. The
Table 3
Percentage of Agreement or Disagreement Between Self and Mate

<table>
<thead>
<tr>
<th>Topic</th>
<th>Agree</th>
<th>Disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Always</td>
<td>Mostly</td>
<td>Occas.</td>
</tr>
<tr>
<td>Family finances</td>
<td>21</td>
<td>44</td>
<td>25</td>
</tr>
<tr>
<td>Recreation</td>
<td>14</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>Affection—Demo</td>
<td>24</td>
<td>38</td>
<td>20</td>
</tr>
<tr>
<td>Friends</td>
<td>25</td>
<td>45</td>
<td>18</td>
</tr>
<tr>
<td>Sex relations</td>
<td>21</td>
<td>41</td>
<td>20</td>
</tr>
<tr>
<td>Conduct—Proper</td>
<td>24</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>Philosophy—Life</td>
<td>18</td>
<td>39</td>
<td>25</td>
</tr>
<tr>
<td>In-laws</td>
<td>25</td>
<td>36</td>
<td>24</td>
</tr>
<tr>
<td>Average</td>
<td>22</td>
<td>40</td>
<td>22</td>
</tr>
</tbody>
</table>
FREQUENTLY DISAGREE, ALMOST ALWAYS DISAGREE, and ALWAYS DISAGREE categories accounted for only 16% of the responses.

**Ideological Dimension**

The ideology scale originally contained seven items which were selected from the Fundamental Beliefs of Seventh-day Adventists (General Conference of Seventh-day Adventists, Office of Archives and Statistics, 1987). The reason for a low scale reliability coefficient of only .44 was the second item: "A person's standing before God is based on his/her obedience to God's law." This item showed a point multiserial of only .12. It was expected that Seventh-day Adventists would disagree because this is one of the fundamental beliefs. After this item was removed from the scale, the reliability coefficient rose from .44 to .71.

Respondents were asked to respond to "Those who are not keeping the seventh-day Sabbath receive the mark of the beast" (a reference to a prophetic interpretation of Revelation 13). This item elicited a higher percentage of disagreement than any of the other questions (Table 4). The intention of all the church ideology questions was to separate the more orthodox from the less orthodox individuals. When this scale was submitted to a panel of theologians for its review, one of the members suggested that no reference to current or future time be included in this question. Therefore, the question did not state
Table 4
Percentage of Agreement or Disagreement with Church Ideology

<table>
<thead>
<tr>
<th>Item</th>
<th>Agreement</th>
<th>Uncertain</th>
<th>Disagreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creation in 6 days 6000 years</td>
<td>86</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Investigative judgment heaven—10/22/1844</td>
<td>68</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Second coming in our generation</td>
<td>40</td>
<td>21</td>
<td>36</td>
</tr>
<tr>
<td>SDA Church is God's true church</td>
<td>75</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>Inspiration of Ellen White guide for SDAs today</td>
<td>75</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>If not keeping 7th-day receive mark of beast</td>
<td>44</td>
<td>11</td>
<td>18</td>
</tr>
</tbody>
</table>

Note: Totals may not add up to 100% due to rounding off and a few omissions by respondents. See Appendix B for complete wording of questions. All items were reverse scored.
at what time the mark of the beast would be appropriated. Some of the respondents may have disagreed with this statement because they felt the Mark of the Beast would be appropriated at some future time. Others may have marked the NOT SURE response because the question was unclear as to whether the Mark of the Beast is appropriated currently or in the future. Of course, it is also possible that a number of Adventists disagree with the doctrine or are unsure of it.

Experiential Dimension

The experiential dimension was a very short scale of only three items (Table 5) and revealed that the greatest amount of experiential uncertainty resulted when the respondent was faced with the statement: "I am sure that I have had a conversion or born-again experience." This scale seeks to assess personal relationship with God.

Intrinsic-Extrinsic Orientation

The intrinsic-extrinsic scale compiled by Dean Hoge contains seven items of an intrinsic orientation and three items that measure the extrinsic orientation. Table 6 illustrates how the sample used in this study responded to these questions. The responses were gathered toward the high end of the scale. The most disagreement occurred on the issue of faith-restricting actions.
Table 5

Percentage of Agreement or Disagreement on Experiential Issues

<table>
<thead>
<tr>
<th>Item</th>
<th>Agreement</th>
<th>Uncertain</th>
<th>Disagreement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Strong</td>
<td>Some</td>
<td>Some Strong</td>
</tr>
<tr>
<td>Frequently feel very close to God</td>
<td>60</td>
<td>25</td>
<td>9</td>
</tr>
<tr>
<td>Often experience joy and peace—forgiveness</td>
<td>63</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Certain of conversion and born-again experience</td>
<td>66</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

Note: Totals may not add up to 100% due to rounding off and a few omissions by respondents. See Appendix B for complete wording of questions. All items were reverse scored.
### Table 6

**Percentage of Agreement or Disagreement on Intrinsic-Extrinsic Measures**

<table>
<thead>
<tr>
<th>Item</th>
<th>Agreement</th>
<th></th>
<th>Disagreement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Strong</td>
<td>Some</td>
<td></td>
</tr>
<tr>
<td>Faith involves all of my life</td>
<td>68</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td>Seek God's guidance when making important decisions</td>
<td>92</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>I experience presence of the Divine</td>
<td>60</td>
<td>25</td>
<td>11</td>
</tr>
<tr>
<td>My faith sometimes restricts my action</td>
<td>46</td>
<td>29</td>
<td>10</td>
</tr>
<tr>
<td>Nothing as important as serving God best</td>
<td>73</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>Religion carries over into all my dealings</td>
<td>70</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td>My religious beliefs influence life philosophy</td>
<td>71</td>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>Belief not important if I lead moral life</td>
<td>-</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Religion does not influence my everyday affairs</td>
<td>1</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>More important things in life than my religion</td>
<td>4</td>
<td>8</td>
<td>5</td>
</tr>
</tbody>
</table>

**Note:** Totals may not add up to 100% due to rounding off and a few omissions by respondents. See Appendix B for complete wording of questions. The last three items were not reverse scored.
Religious Maturity Orientation

The nine items that compose the religious maturity scale seek to identify individuals who are not complacent with past religious development. These are persons who are in a continual state of spiritual development and growth. Table 7 condenses and visualizes the responses of this sample for easier assessment.

Public Ritualistic Practices Dimension

Respondents were asked about church attendance, holding office or service position, witnessing or outreach, and offerings.

A very strong pattern for frequent church attendance was reported. Eighty-three percent stated that they attend church at least once a week. Eight percent indicated they attend church two or three times a month and 6% attend once every month or two. Only 4% disclosed that they rarely or never attend. Sixty-nine percent declared they hold a church office or other service position.

The weakest area proved to be witnessing or outreach activities. Only 26% indicated they were active at least once a week. Twenty-one percent marked the at least once a month response with another 18% stating they were active at least six times a year. The highest percentage for this group (32%) was claimed by the rarely active or nonactive group.
Table 7

Percentage of Agreement or Disagreement on Religious Maturity Measures

<table>
<thead>
<tr>
<th>Item</th>
<th>Agreement Strong</th>
<th>Agreement Some</th>
<th>Uncertain</th>
<th>Disagreement Some</th>
<th>Disagreement Strong</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious beliefs satisfying yet willing to change</td>
<td>43</td>
<td>27</td>
<td>12</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Happy with my religion yet open to new insights</td>
<td>45</td>
<td>31</td>
<td>10</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>My religion is true yet could be mistaken on some points</td>
<td>33</td>
<td>32</td>
<td>7</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Should conduct continuous religious investigation</td>
<td>57</td>
<td>23</td>
<td>9</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Faith is developmental process—not simplistic</td>
<td>65</td>
<td>21</td>
<td>8</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Must be certain that my religion is completely true</td>
<td>70</td>
<td>19</td>
<td>4</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Struggled to understand evil, suffering, death</td>
<td>36</td>
<td>27</td>
<td>12</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Churches to proclaim gospel not social-political action</td>
<td>54</td>
<td>18</td>
<td>13</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Never be sure belief is absolutely true, act as if it is</td>
<td>42</td>
<td>18</td>
<td>5</td>
<td>9</td>
<td>22</td>
</tr>
</tbody>
</table>

Note: Totals may not add up to 100% due to rounding off and a few omissions by respondents. See Appendix B for complete wording of questions. All items except 6 and 8 were reverse scored.
When it came to percentage of gross income contributed to church or religious causes, 11% indicated that they gave 20% or more, 25% gave 15 to 19%, 37% gave 10 to 14%, 13% gave 5 to 9%, and 11% gave less than 5%.

**Private Ritualistic Practices**

This ritualistic-practices scale (Table 8) indicates that on a daily basis only 76% of the respondents pray, 46% study the Bible, 36% read religious literature, and 31% participate in family worship. For this sample, this matter of private devotional practices seems to be one of the lower priorities.

**Table 8**

Percentages Observing Private Ritualistic Practices

<table>
<thead>
<tr>
<th>How often do you:</th>
<th>At least weekly</th>
<th>Less than weekly</th>
<th>Seldom or never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pray privately</td>
<td>76</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td>Study the bible</td>
<td>46</td>
<td>33</td>
<td>11</td>
</tr>
<tr>
<td>Read religious lit.</td>
<td>36</td>
<td>45</td>
<td>16</td>
</tr>
<tr>
<td>Have family worship</td>
<td>31</td>
<td>23</td>
<td>15</td>
</tr>
</tbody>
</table>

*Note: All items were reverse scored.*
Congruence Dimension

Two items compose this scale which checks for congruence in religiosity and church attendance. When asked to compare the religiosity of their mates to themselves, 13% indicated their mates were more religious, 52% marked equally religious, and 35% disclosed that their mates were less religious. When asked to compare church attendance of their mates to themselves, 7% stated that their mates attended more often, 60% declared that their mates attended as often, and 33% revealed that their mates attended less often.

For statistical purposes, it was necessary that the MORE and LESS categories on both items were given the same weights because they vary in equal but different directions from the congruent response. For this scale a congruent response indicated that the partner was equally religious and/or attended church as often. For this group over 50% reported congruence on both items.

Salience Dimension

The meaningfulness of religion to the respondents was evaluated by this question: "All in all, how important would you say your religious faith is to you?" Extremely important was checked by 68%, and quite important was declared by 23%. Only 7% stated religion was fairly important, 1% indicated that it was not too important, and 1% said that it was fairly unimportant.
Correlations among the Variables

The basic data generated by this study have been described in detail. Of greater importance to this research is the examination of the relationships between the dependent variable (marital satisfaction) and the independent religiosity and demographic variables. Tables 9, 10, and 11 present the correlation matrices for the religiosity scales, single religiosity variables, and demographic variables. The scales and single religious variables are presented in separate tables because many of the single religiosity variables are components of the religiosity scales and, therefore, represent some overlap. The demographic variables are the control variables and are treated as such in the analysis process. All coefficients have been rounded to two decimal places.

Of major interest are the rows which indicate the Pearson product-moment coefficient of correlation between marital satisfaction and each of the other variables. These are the coefficients used to test the hypotheses listed in Chapter 1.

The intercorrelation between any other two variables can also be readily located on these tables. There are numerous and sometimes substantial intercorrelations among these predictors that are discussed below when partial correlations are studied within the multiple-regression framework.
Table 9
Inter-Correlation Matrix for the Eight Scale Variables of the Religion and Marital Satisfaction Survey

<table>
<thead>
<tr>
<th>Scale</th>
<th>Congru</th>
<th>Ideo</th>
<th>Exper</th>
<th>Intr</th>
<th>MarSat</th>
<th>Mat</th>
<th>Priv</th>
<th>Publ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congruence</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ideology</td>
<td>.03</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experiential</td>
<td>.16</td>
<td>.25</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intrinsic</td>
<td>.14</td>
<td>.35</td>
<td>.69</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital satisfaction</td>
<td>.51</td>
<td>.02</td>
<td>.14</td>
<td>.17</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious maturity</td>
<td>.01</td>
<td>-.17</td>
<td>-.01</td>
<td>.01</td>
<td>-.04</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private practices</td>
<td>.26</td>
<td>.25</td>
<td>.49</td>
<td>.57</td>
<td>.19</td>
<td>-.02</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>Public practices</td>
<td>.25</td>
<td>.35</td>
<td>.38</td>
<td>.50</td>
<td>.13</td>
<td>-.05</td>
<td>.55</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Note. Negative correlations are a function of the response directions on the individual questions. Abbreviations across top columns are for variable names in left column.
Table 10

Inter-Correlation Matrix for Selected Single Item Variables of the
Religion and Marital Satisfaction Survey

<table>
<thead>
<tr>
<th>Variable</th>
<th>EGW</th>
<th>God</th>
<th>Att</th>
<th>Off</th>
<th>Sal</th>
<th>ConRe</th>
<th>ConAt</th>
<th>Bib</th>
<th>FWor</th>
<th>MSat</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. G. Closeness to God</td>
<td>.24</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attendance</td>
<td>.27</td>
<td>.16</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offerings</td>
<td>.27</td>
<td>.19</td>
<td>.42</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salience</td>
<td>-.35</td>
<td>-.32</td>
<td>-.35</td>
<td>-.32</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Congruence religious attendance</td>
<td>-.02</td>
<td>-.18</td>
<td>-.08</td>
<td>-.17</td>
<td>.08</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bible study</td>
<td>.26</td>
<td>.40</td>
<td>.39</td>
<td>.35</td>
<td>-.41</td>
<td>-.12</td>
<td>-.06</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family worship</td>
<td>.17</td>
<td>.18</td>
<td>.27</td>
<td>.25</td>
<td>-.23</td>
<td>-.28</td>
<td>-.29</td>
<td>.37</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>Marital satisfaction</td>
<td>-.04</td>
<td>-.08</td>
<td>-.12</td>
<td>-.11</td>
<td>.15</td>
<td>.42</td>
<td>.44</td>
<td>-.09</td>
<td>-.38</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Note. Negative correlations are a function of the response directions on the individual questions. Abbreviations across top columns are for variable names in left column.
Table 11
Inter-Correlation Matrix for Demographic Variables and Marital Satisfaction Survey

<table>
<thead>
<tr>
<th>Variable</th>
<th>Gender</th>
<th>Years Married</th>
<th>Children</th>
<th>Age</th>
<th>Income</th>
<th>Education</th>
<th>Marital Satisf</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years married</td>
<td>-.08</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td>.02</td>
<td>-.20</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>-.11</td>
<td>.52</td>
<td>-.41</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>-.11</td>
<td>-.04</td>
<td>.11</td>
<td>-.11</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>-.17</td>
<td>-.24</td>
<td>.21</td>
<td>-.26</td>
<td>.40</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>Marital satisfaction</td>
<td>-.19</td>
<td>-.09</td>
<td>.01</td>
<td>.04</td>
<td>.09</td>
<td>.12</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Note. Negative correlations are a function of the response directions on the individual questions.
The influence of each independent variable on marital satisfaction was studied as if it were the only one under examination. This was how the zero-order correlations were obtained.

A very important assumption for the use of the Pearson coefficient of correlation is that the two correlated variables have a linear relationship. Therefore, a bivariate distribution of the marital satisfaction scale with each of the other variables was plotted. No other relationships were found.

**Significance of the Correlations**

The next step undertaken was to test the hypotheses of Chapter 1. This was done by determining which correlations between marital satisfaction and the independent variables were statistically significant. This is another way of asking: How likely is it that the correlations observed in this sample of 228 married Seventh-day Adventists living with their spouses reflected true correlations in the Lake Union Conference population of all married Seventh-day Adventists living with their spouses? (The figures in the following paragraph indicate the probability that the correlation is a chance result.)

Five of the seven scales correlated significantly with marital satisfaction: Congruence with $p \leq .0001$, private ritualistic practices with $p \leq .01$, intrinsic with $p \leq .01$, religious experience with $p \leq .05$, and public
ritualistic practices with \( p \leq .05 \). Of the nine single-item religious variables, four correlated significantly: Congruence on religiosity with \( p \leq .0001 \), congruence on attendance with \( p \leq .0001 \), family worship with \( p \leq .0001 \); and salience with \( p \leq .05 \).

Of the six demographic variables used as controls, only one correlated significantly. Gender was significant \( (p \leq .01) \) with a correlation of -19. Since husbands checked response 1 to indicate that they were male and wives checked response 2 to indicate they were female, the negative correlation indicated that husbands were more likely to express satisfaction with their marriage. Even though the correlation was statistically significant and, therefore, represented the population, the percentage of variance explained in the marital satisfaction scores was only 4%.

It was necessary to determine not only the statistical significance of the correlations but also the strength of the relationships. The actual amount of variance for the independent variables was determined by squaring the coefficient of correlation between that variable and marital satisfaction. Tables 12 (scales), 13 (single religious variables), and 14 (demographics) portray the correlations, rounded to two decimal places, in descending order with the amount of variance explained by each one.
Table 12
Ordered Correlations Between Marital Satisfaction and Religiosity Scales

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient of correlation</th>
<th>Percent of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congruence</td>
<td>.51</td>
<td>26%</td>
</tr>
<tr>
<td>Private ritualistic practices</td>
<td>.19</td>
<td>4%</td>
</tr>
<tr>
<td>Intrinsic</td>
<td>.17</td>
<td>3%</td>
</tr>
<tr>
<td>Experience</td>
<td>.14</td>
<td>2%</td>
</tr>
<tr>
<td>Public ritualistic practices</td>
<td>.13</td>
<td>2%</td>
</tr>
<tr>
<td>Religious maturity</td>
<td>-.04</td>
<td>0%</td>
</tr>
<tr>
<td>Ideology</td>
<td>.02</td>
<td>0%</td>
</tr>
</tbody>
</table>
Table 13

Ordered Correlations Between Marital Satisfaction and Single Religiosity Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient of correlation</th>
<th>Percent of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congruence--Attendance</td>
<td>.44</td>
<td>19%</td>
</tr>
<tr>
<td>Congruence--Religiosity</td>
<td>.42</td>
<td>18%</td>
</tr>
<tr>
<td>Family worship</td>
<td>-.38</td>
<td>14%</td>
</tr>
<tr>
<td>Salience</td>
<td>.15</td>
<td>2%</td>
</tr>
<tr>
<td>Attendance</td>
<td>-.12</td>
<td>1%</td>
</tr>
<tr>
<td>Offerings</td>
<td>-.11</td>
<td>1%</td>
</tr>
<tr>
<td>Bible reading</td>
<td>-.09</td>
<td>1%</td>
</tr>
<tr>
<td>Closeness to God</td>
<td>-.08</td>
<td>0%</td>
</tr>
<tr>
<td>Ellen G. White inspired</td>
<td>-.04</td>
<td>0%</td>
</tr>
</tbody>
</table>
Table 14

Ordered Correlations Between Marital Satisfaction and Demographic Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient of correlation</th>
<th>Percent of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>-.19</td>
<td>4%</td>
</tr>
<tr>
<td>Education</td>
<td>.12</td>
<td>1%</td>
</tr>
<tr>
<td>Yearly income</td>
<td>.09</td>
<td>1%</td>
</tr>
<tr>
<td>Years married</td>
<td>-.09</td>
<td>1%</td>
</tr>
<tr>
<td>Age</td>
<td>.04</td>
<td>0%</td>
</tr>
<tr>
<td>Children</td>
<td>.01</td>
<td>0%</td>
</tr>
</tbody>
</table>
In cases where the relationship proved to be weak, the variable had little practical value as a predictor or explainer of marital satisfaction. Examples of this are attendance, offerings, Bible reading, education, yearly income, and years married. Ideology, religious maturity, closeness to God, belief in Ellen White, age, and number of children explained none of the variance on marital-satisfaction scores.

**Testing the Hypotheses**

Each of the 16 hypotheses as stated in Chapter 1 was examined one by one and tested in accordance with the methods outlined in Chapter 3. They are stated in the null form so that they can be retained or rejected in accordance with the statistical outcome.

**Hypothesis 1**

There is no correlation between the degree of the acceptance of traditional Seventh-day Adventist beliefs and marital satisfaction.

The correlation with the ideology scale was .02 and not statistically significant. Therefore, the null hypothesis was retained because it has not been demonstrated that holding traditional beliefs has a positive effect on marital satisfaction.

**Hypothesis 2**

There is no correlation between the belief that Ellen White was inspired by God and marital satisfaction.
The correlation with the belief in Ellen White variable was -.04 and not statistically significant. Therefore, the null hypothesis was retained. Since this variable is a component of the ideology scale, whose correlation was not significant, it was no surprise that this hypothesis was also retained.

**Hypothesis 3**

There is no correlation between the degree of involvement in institutional religious practices and marital satisfaction.

The correlation with the public practices scale was .13 and significant with $p < .05$. Therefore, the null hypothesis was rejected. Those more active in church activities seemed to indicate somewhat higher marital satisfaction scores. The relationship, even though significant, was weak because it accounted for only 2% of the variance.

**Hypothesis 4**

There is no correlation between the frequency of church attendance and marital satisfaction.

The correlation with the church attendance variable was -.12. This was not statistically significant, and accounted for only 1% of the variance. Therefore, the null hypothesis was retained. The literature review revealed a number of studies that did find church attendance statistically significant when correlated with
marital satisfaction. It may be that since this sample proved to be made up of such frequent church attenders, it was not a good differentiator. Only 4% indicated that they attended rarely or never, and 83% stated that they attended at least once a week. This variable is a component of the public-practices scale.

**Hypothesis 5**

There is no correlation between the percentage of income contributed to religious causes and marital satisfaction.

The correlation with income contributed to religious causes was -.11. This was not statistically significant and explained only 1% of the variance. The null hypothesis was retained because there was very little relationship between giving patterns and marital satisfaction. This variable is a component of the public-practices scale.

**Hypothesis 6**

There is no correlation between the frequency of private devotional practices and marital satisfaction.

The correlation with the private-practices scale was significant with $p < .01$. Therefore, the null hypothesis was rejected. The respondents who reported more frequent private devotional practices were also more likely to report greater marital satisfaction. This
correlation of .19, though statistically significant, explained only 4% of the variance.

**Hypothesis 7**

There is no correlation between the frequency of studying the Bible and marital satisfaction.

The correlation with studying the Bible variable was -.09. This was not statistically significant and explained only 1% of the variance. Therefore, the null hypothesis was retained. Bible study habits seemed to have little effect on marital satisfaction as reported by this sample. This variable is a component of the private practices scale.

**Hypothesis 8**

There is no correlation between the frequency of participation in family worship and marital satisfaction.

The correlation with the family worship variable was -.38 and highly statistically significant ($p < .0001$). Therefore, the null hypothesis was rejected. More frequent family worship habits correlated with greater marital satisfaction as reported by these respondents. This relationship explained 14% of the variance. This variable is a component of the private-practices scale.

**Hypothesis 9**

There is no correlation between the perceived depth of religious experience and marital satisfaction.
The correlation with the experiential scale was statistically significant ($p < .05$). Therefore, the null hypothesis was rejected. However, the .14 correlation between the experiencing of God in the personal life of the respondent and increased marital satisfaction explained only 2% of the variance.

**Hypothesis 10**

There is no correlation between the degree of feeling-close-to-God and marital satisfaction.

The correlation with the feeling close to God variable was -.08 and was not statistically significant. Therefore, the null hypothesis was retained. There appeared to be no relationship between feeling close to God and marital satisfaction. This variable is a component of the experiential scale.

**Hypothesis 11**

There is no correlation between the degree to which religious faith is deemed important and marital satisfaction.

The correlation with the salience variable was significant ($p < .05$). Therefore, the null hypothesis was rejected. A relationship existed between the importance of faith and marital satisfaction. Even though there was statistical significance, the correlation of .15 explained only 2% of the variance.
Hypothesis 12
There is no correlation between the degree of intrinsic-extrinsic orientation and marital satisfaction.

The correlation with the intrinsic-extrinsic scale was significant ($p \leq .01$). Therefore, the null hypothesis was rejected. This relationship, though significant, resulted in a correlation of .17 and explained only 3% of the variance. The higher the respondent scored on the intrinsic end of the continuum, the more likely that individual was to report marital satisfaction.

Hypothesis 13
There is no correlation between the respondent's perception of congruence on religiosity with his/her mate and marital satisfaction.

The correlation with the congruence on religiosity variable was highly statistically significant ($p \leq .0001$). Therefore, the null hypothesis was rejected. Persons who rated their spouses as equally religious were much more likely to report higher marital satisfaction. This .42 correlation accounted for 18% of the variance.

Hypothesis 14
There is no correlation between the respondent's perception of congruence on church attendance with his/her mate and marital satisfaction.
This .44 correlation with the congruence on attendance variable was highly statistically significant ($p < .0001$) and explained 19% of the variance. Therefore, the null hypothesis was rejected. Persons who reported their spouses attended church as often as themselves were much more likely to report higher marital satisfaction.

**Hypothesis 15**

There is no correlation between the degree of mature religious orientation and marital satisfaction.

The correlation with the religious-maturity scale was not significant and had a correlation of only -.04. Therefore, the null hypothesis was retained. There apparently was only a negligible relationship between these two variables in this population. This scale was discriminating for persons who saw their religious experience and beliefs as open to further growth and development as compared to persons who had a set of beliefs that were not open to change or reexamination.

**Hypothesis 16**

There is no linear combination of the independent variables that yields a multiple correlation with the dependent variable.

There was a linear combination of the independent variables (both scales and individual) which yielded a multiple correlation with marital satisfaction (the dependent variable). The multiple correlation for the
scales and marital satisfaction was .53, and the multiple correlation for single or individual variables was .57. (Two correlations are given because some of the individual items are components of scales.)

**Strongest Influences**

Before moving on to a discussion of further analyses, a summary of the highest correlations should be helpful. Table 12 (scales) indicated that religious congruence with a .51 correlation was by far the strongest influence on marital satisfaction. Table 13 (single variables) indicated that congruent attendance (.44), congruent religiosity (.42), and family worship (-.38) were the most highly correlated and carried the strongest influence. Table 14 (control variables) did not reveal any variables of strong influence. The common thread and the strongest influence between religiosity and marital happiness, as indicated by the correlation coefficients, seemed to be the sharing of worship activities.

**Intercorrelations between the Predictors**

Each independent variable was examined as if it were the only one in the study. This process yielded zero-order correlations that were used to test the hypotheses. Yet in real life, variables do not operate independently because they influence one another.

The next area explored was the joint influence of the religious variables on marital satisfaction. The
last columns of Tables 12, 13, and 14 listed the percentage of variance in the marital satisfaction scores accounted for by the 22 independent variables. When these columns were added they totalled 100% of the variance. Yet one can be certain that this piece of research did not uncover all the influences on marital satisfaction.

There was considerable overlap on independent variables because some of them accounted for similar proportions of variance. Some of these variables were related to each other, and their influence on the dependent variable was not exclusive. Therefore, the listed proportions of variance, even though they are correct, are not additive.

Multiple regression was the statistical tool used to identify the unique influence of each predictor on marital satisfaction after the influence of the other variables had been partialed out.

The Coefficient of Multiple Correlation

For each respondent the multiple-regression program was used to predict a score for the dependent variable based on the combined scores on the independent variables. Weights were determined for each variable by the principle of least squares which meant that the squared errors of prediction were minimized for this sample being analyzed.
Each predictor score was multiplied by the appropriate weight, and the linear combination of these products yielded the predicted score. The coefficient of multiple correlation is the product-moment correlation between these predicted scores and actual scores.

For this study, the coefficient of multiple correlation between marital satisfaction and the seven religiosity scales listed in Table 12 was .53. If the demographic or control variables were included it was .55. Since a number of the single variables were components of the scales, they were not included in the multiple-regression equation for the scale and were entered into a separate regression analysis. The coefficient of multiple correlation between marital satisfaction and the nine single variables listed in Table 13 was .57; when the six demographic variables were included it was .59.

Each one of these correlation coefficients was significant with $p \leq .0001$. The single religious variables selected for this study had an even stronger relationship to marital satisfaction than did the scales for this population. The control or demographic variables did not add much strength to the correlations.

The square of the coefficient of multiple correlation is called the coefficient of determination. For this study they were: scales (.28), scales with demographic variables (.30), single variables, (.32),
single variables with demographics (.35). These coefficients of determination indicate the percentage of the variance in the marital satisfaction scores that was accounted for by the variables selected for these particular regressions.

The Partial Regression Coefficients

Each predicted score must be multiplied by its partial regression coefficient or b weight to determine what influence it has on the regression equation when it predicts the score on the dependent variable. These weights indicate the change in marital satisfaction with each unit of change in the independent variable (scale, single variable, or demographic) with which it is associated when the other independent variables in the regression equation are held constant. For this study the betas or standardized regression coefficients are listed.

Table 15 shows these standardized regression coefficients for each of the scales, and Table 16 shows these standardized regression coefficients for each single religiosity variable. The higher the regression coefficient, the more weight that variable or scale contributed to the marital satisfaction score.

Their computed t values have been rounded to two decimal places. A significant t value indicated that the regression coefficients were truly different from zero in the population and that the variables with which they
Table 15

Regression of Standardized Coefficients Associated with the Religiosity Scales

<table>
<thead>
<tr>
<th>Variable</th>
<th>Standardized regression coefficient</th>
<th>Computed t value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congruence</td>
<td>.50</td>
<td>8.36**</td>
</tr>
<tr>
<td>Ideology</td>
<td>-.04</td>
<td>.54</td>
</tr>
<tr>
<td>Experiential</td>
<td>-.03</td>
<td>-.40</td>
</tr>
<tr>
<td>Intrinsic</td>
<td>.16</td>
<td>1.76</td>
</tr>
<tr>
<td>Religious maturity</td>
<td>-.06</td>
<td>-.95</td>
</tr>
<tr>
<td>Private practices</td>
<td>.02</td>
<td>.30</td>
</tr>
<tr>
<td>Public practices</td>
<td>-.06</td>
<td>-.87</td>
</tr>
</tbody>
</table>

Note.  ** p ≤ .0001
were associated contributed significantly to the regression after the influence of the other predictors was taken into account.

The congruence scale (Table 15) was the only scale which made a difference, a highly significant \( p < .0001 \) difference. It apparently accounted for such a large proportion of the marital satisfaction scores that the other scales were unable to make a significant contribution. There were three single religiosity variables (Table 16) that made a significant difference with \( p < .0001 \). These were congruence of religiosity, congruence of attendance, and family worship. Each of these highly significant variables represents religious activities that are shared by husband and wife.

**The Stepwise Solution**

The amount of variance accounted for by any independent variable in a regression analysis depended upon the particular order in which the variables were entered into the equation. A different order would weight the amounts of variance explained differently although the total would always be the same. For this study the amount of variance explained would always total: scales, 28%; single religious variables, 32%; and demographic variables, 2%.

The addition of any variables to the regression equation would result in a decreased prediction payoff. That is, the variables entered earlier in the equation
Table 16
Regression of Standardized Coefficients Associated with the Single Religiosity Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Standardized regression coefficient</th>
<th>Computed t value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ellen G. White inspired</td>
<td>.05</td>
<td>.82</td>
</tr>
<tr>
<td>Closeness to God</td>
<td>.02</td>
<td>.25</td>
</tr>
<tr>
<td>Attendance</td>
<td>.00</td>
<td>-.00</td>
</tr>
<tr>
<td>Offerings</td>
<td>.03</td>
<td>.53</td>
</tr>
<tr>
<td>Salience</td>
<td>.11</td>
<td>1.73</td>
</tr>
<tr>
<td>Congruence—Religiosity</td>
<td>.25</td>
<td>3.80**</td>
</tr>
<tr>
<td>Congruence—Attendance</td>
<td>.27</td>
<td>4.15**</td>
</tr>
<tr>
<td>Bible reading</td>
<td>.07</td>
<td>.98</td>
</tr>
<tr>
<td>Family worship</td>
<td>-.26</td>
<td>-4.06**</td>
</tr>
</tbody>
</table>

Note. ** p < .0001
have a better opportunity to account for a good share of the total variance explained. By the time later variables reach the equation there may be little unexplained variance left. Therefore, the order of their entry is important.

The stepwise method was used to select the ordering for the independent variables. It selected the variable with the highest zero-order correlation with the dependent variable to be entered first into the equation. Then calculations were performed on the remaining variables to determine their partial correlations with marital satisfaction after removing the influence already accounted for by the previous variable entered. An $F$ value was calculated for the regression as each new variable was entered to test whether or not it added significantly to the prediction of marital satisfaction scores.

The program was set for a prespecified $F$ level of 2.00 so that no variable could be entered into the equation unless the $F$ value for entering that variable exceeded that level. After each step the program recalculated all values and selected the next variable with the highest partial correlation with the dependent variable which meant that it also carried the highest $F$ value above 2.00.

The stepwise program was run in four ways: on the scales only, scales controlled for demographics, single
variables, and single variables controlled for demographics. Table 17 contains the summary of the multiple correlations and proportion of variance explained for each step.

It can readily be seen that the demographics explained only 7% of the variance when entered before either the scales or the single variables. The scales selected by the stepwise method with demographics controlled for explained 29% minus 7% or 22%. Thus the demographic variables reduced the scale variance by only 5% and left them still highly significant. The single variables selected by the stepwise method with demographics controlled for explained 33% minus 7% or 26% of the variance. Thus the demographic variables reduced the single-item variables by only 4% and left them still highly significant. It is evident that the influence of the significant independent variables on marital satisfaction cannot be explained away by demographic considerations. It is also evident that the congruence variables took up such a large proportion of the explained variance that the other variables were unable to contribute much.

When Table 17 was compared with Tables 15 and 16, the same variables proved significant in the stepwise as in the regular regression program with one exception. The Intrinsic Scale became significant in the stepwise
Table 17
Summary of Stepwise Regression Program

<table>
<thead>
<tr>
<th>Step number</th>
<th>Variable entered</th>
<th>Multiple correlation coefficient</th>
<th>Proportion of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scales only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Congruence</td>
<td>.51</td>
<td>.26**</td>
</tr>
<tr>
<td>2</td>
<td>Intrinsic</td>
<td>.52</td>
<td>.27**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scales controlled for demographics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-6</td>
<td>Demographics</td>
<td>.26</td>
<td>.07</td>
</tr>
<tr>
<td>7</td>
<td>Congruence</td>
<td>.53</td>
<td>.28**</td>
</tr>
<tr>
<td>8</td>
<td>Intrinsic</td>
<td>.54</td>
<td>.29**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single variables only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Congruence--Attendance</td>
<td>.47</td>
<td>.22**</td>
</tr>
<tr>
<td>2</td>
<td>Family worship</td>
<td>.54</td>
<td>.28**</td>
</tr>
<tr>
<td>3</td>
<td>Congruence--Religiosity</td>
<td>.55</td>
<td>.30**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single variables controlled for demographics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-6</td>
<td>Demographics</td>
<td>.26</td>
<td>.07</td>
</tr>
<tr>
<td>7</td>
<td>Congruence--Attendance</td>
<td>.48</td>
<td>.23**</td>
</tr>
<tr>
<td>8</td>
<td>Family worship</td>
<td>.54</td>
<td>.29**</td>
</tr>
<tr>
<td>9</td>
<td>Congruence--Religiosity</td>
<td>.58</td>
<td>.33**</td>
</tr>
</tbody>
</table>

Note. ** p ≤.0001
program even though it added only 1% of the variance explained. In addition to a congruent religious experi­
ence, an intrinsic religious orientation contributed to higher marital satisfaction scores.

The Free-Response Item

The last item on the questionnaire asked respon­
dents to briefly state what effect their religion had on
their marriage relationship. Table 18 summarizes the
wide range of responses received. They were divided into
two main classes, HAPPY and UNHAPPY. The totals were not
given in percentages because some of the data would be
lost. For example a "one" response to a category would
have appeared as 0%. In order to place each respondent
in the HAPPY or UNHAPPY category, their response to that
question on the Locke-Wallace scale was used as the
criterion. Of those who wrote in a free response, 76% rat­
ed themselves as happy and 24% as unhappy. Seventeen
percent left the question blank. The experiences
described could fill a small book. Most testimonials
were full of faith and courage, yet some were sad and
portrayed years of heartache. A number asked for prayer.

Twenty-eight volunteered that they were married
to non-member spouses and of this number 54% said they
were not happy. Yet 75% of these spouses married to non­
members testified that religion had a positive effect on
their marriages. An example is:
Table 18

Summary of Responses to Open-Ended Question Concerning the Effect of Religion on Marriage Relationship

<table>
<thead>
<tr>
<th>Effect</th>
<th>Happy</th>
<th>Unhappy</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married to non-SDA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive effect</td>
<td>12</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Divisive</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>No effect</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Married to SDA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Positive effect</td>
<td>127</td>
<td>15</td>
<td>142</td>
</tr>
<tr>
<td>Divisive</td>
<td>12</td>
<td></td>
<td>12</td>
</tr>
<tr>
<td>No effect</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Neglect of religion</td>
<td></td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>143</td>
<td>46</td>
<td>189</td>
</tr>
</tbody>
</table>

Note. Respondents were not asked if they were married to SDAs. Those listed as such volunteered this information. Thirty-nine of the 228 did not respond to this item.
My relation with Jesus Christ makes the biggest difference in how I treat my spouse. Since I try daily to walk with my Saviour then I try, through His help to be more considerate, tolerant and loving towards my husband.... I want to be a witness to my husband as he isn't a Christian....

From someone who is unhappily married came this sad description:

My husband is a nonbeliever. This had made our 53 years of marriage very difficult although his opposition has mellowed in recent years.

This next respondent viewed his unhappy plight in a more positive light:

I am more committed to my wife I think, than I would be without it. I strive to bring her into the faith. She has leanings toward, but not yet. Please pray for me, that I may better exemplify my faith to her.

In the group assumed to be married to SDAs, 19% stated they were unhappy. One respondent shared:

I can better understand and cope with some of the things my husband does even if I don't agree with him at times. I can put up with some of the things he calls me by just saying a silent prayer and being able to forgive him. I would let things bother me but I can talk to God and He makes things all better. I'm glad I have God as a friend. I can always turn to Him and I know He will never turn His back on me.

There were many positive testimonials from the happily married. The main themes were that their religion: made them more tolerant, helped them think of the needs of others, helped them resolve conflict, strengthened their marriages, helped them overlook flaws and be more loving, helped them be more forgiving, and helped them treat each other with respect. A number stated that if it had not been for the help that religion
had given, their marriage would surely have ended in divorce. These are the qualities that individuals with an intrinsic religious orientation possess. Several experiences deserve to be quoted in full:

I came to know the Lord four years ago. Our marriage at that point was less than happy due to my ill temper and lack of patience. The Lord came into my life and helped me to overcome many of my drastic faults. Since that time our marriage is truly a haven on earth due to the fact that Jesus stepped in and took the wheel.

It has made us stick together when things get rough.... I do not see how without religion people stay married. Being married is hard work and you need God on your side—makes it much easier.

If it wouldn't be for my strong faith in God I wouldn't have a marriage. I would have been divorced long ago. Our marriage is happy now, but it has been through alot of trials. God has been good to us.

Of those six who said that religion had no effect on their marriage, none of them attended church regularly. Three others mentioned that their marriage had deteriorated as their religious experience waned. A very encouraging note was sounded by this unhappily married respondent:

Although I have stated we seldom go to church, religion has had a large effect on our marriage relationship. And barring no more trouble we will be going back to church after the first of the year on a more regular basis.

In summarizing the testimonials written in answer to the question about the effect of religion on their marriage relationship, it is important to note that an overwhelming majority (86%) stated that it had a positive
effect on their marriage and only 12% felt it was divisive or had no effect.

**Summary of Chapter 4**

Chapter 4 has presented the findings of a study on selected orientations and dimensions of religiosity and their effect on the marital relationship. The intrinsic, private and public practices, religious experience, and congruence scales had significant correlations with marital satisfaction. Of the single variables, salience, congruence on church attendance, congruence on religiosity, and family worship correlated significantly.

The stepwise method selected congruence and intrinsic variables as those explaining the greatest amount of variance. These were the best predictors of marital satisfaction.

The open-ended question revealed that 86% of those who answered this item declared that their religion had a positive effect on their marital relationship. Their responses further reinforced the findings of the stepwise method, that congruence on religion plus intrinsic qualities are strong predictors of a happy marital relationship.
Summary of the Problem

It is a cause of concern to church administrators, sociologists, and family-life workers that so many married people in American society are experiencing marital problems. The search goes on to find the variables that correlate with marital happiness.

Many Christian researchers believe that the Creator of humankind gave guidelines for marital happiness that are available in the Bible to all who believe in Him. They attempt to look for correlations between religion and marital satisfaction. A number of studies have shown that a broad-based correlation exists between religion and marital satisfaction. This correlation forms the basis for the general hypothesis of this study. Yet not enough is known about how religiosity can best be measured and which religiosity variables have the greatest positive influence on marital satisfaction.

Seventh-day Adventist marriages are also impacted by many of the same problems that affect the society in which Adventists live. Since building and rebuilding
marriage relationships are important priorities for Seventh-day Adventist and other family-life workers, it would be very helpful to know which religious variables correlate significantly with marital happiness. There is no evidence that a study of this type has been undertaken on a Seventh-day Adventist population.

From the general hypothesis that a correlation exists between religiosity and marital satisfaction, 16 research hypotheses were formulated. Six of these tested for significance on religiosity scales, nine of them tested for significance on single religious items, and one tested for a linear relationship when correlated with marital satisfaction.

**Summary of the Methodology**

The population for this study was composed of members of the Seventh-day Adventist Church who were married and resided with their spouses in the Lake Union Conference. By a systematic sequential computerized method, in which the beginning number was randomly selected, 730 households were drawn from the Lake Union Herald mailing list. There was no membership listing that identified marital status so a method was devised for locating the married persons in this sample. Contact was made by letter and/or by phone with 75% of the total households drawn after subtracting deceased members and undeliverable instruments. This number was further diminished by eliminating unusable instruments, and
individuals who had never married, were no longer married and living with their spouse, or who were no longer practicing Adventists. Only 228 questionnaires were used in the statistical analyses.

To collect the needed data from a Seventh-day Adventist population, an appropriate 63-item instrument was devised. This was accomplished by selecting several existing scales and modifying several others that purported to measure the variables of interest to this researcher. Seven demographic items were included, six of which were used as control variables. An open-ended question on how religion has affected their marital relationship concluded the inventory.

Dillman's (1978) Total Design Method was used for formulating a mail-survey program. For the third follow-up, phone calls were made where possible instead of Dillman's suggested certified mail. Complete anonymity was promised to individuals who completed the surveys.

The major statistical method used to analyze the collected data was multiple-regression analysis. The correlations between the selected dimensions and orientations of religiosity and marital satisfaction were examined from several perspectives. Both regular and stepwise-regression programs were employed.

Discussion of the Findings

The findings of this study are initially examined by considering each of the 16 null hypotheses. These are
followed by interpretations in the order the data was analyzed in Chapter 4. It is important to remember that correlational analysis was employed and significant correlations cannot establish causal direction.

Hypothesis 1

There is no correlation between the degree of the acceptance of traditional Seventh-day Adventist beliefs and marital satisfaction.

This null hypothesis was retained because the correlation between the ideology scale and marital satisfaction was not significant. The ideology scale was made up of items on which Adventists are known to differ in an effort to determine if more conservative believers would reveal higher marital-satisfaction scores.

In a study reported by Wilson and Filsinger (1986), they found that the more conservative the beliefs, the greater the reported dyadic adjustment. Their sampling population was taken from eight different Protestant churches whereas this study was on a homogeneous church group that is considered to be conservative. Perhaps there was not as much variation within this one denomination as when eight church groups were studied. In other words, this group very likely represents a restricted range. According to Welkowitz, Ewen, and Cohen (1976, p. 161), if the range of scores on a variable is restricted or narrowed, the correlation is markedly reduced.
It is possible that just stating agreement with beliefs is not enough. It appears that what really makes a difference in a marital relationship is how one puts these beliefs into practice. At any rate, there was no correlation between degree of belief with happiness or unhappiness in the marriage relationship for this population.

**Hypothesis 2**

There is no correlation between the belief that Ellen White was inspired by God and marital satisfaction.

The null hypothesis was retained because the correlation with this belief and marital satisfaction was not significant. This item is a component of the ideology scale which did not correlate with marital satisfaction, so it is logical that this item was not statistically significant. Table 4 would seem to indicate that there is a restricted range, and this may be the reason that no correlation was found. Only three persons disagreed with this statement and only four persons were uncertain about it.

**Hypotheses 3**

There is no correlation between the degree of involvement in institutional religious practices and marital satisfaction.

This hypothesis was rejected because there was a significant statistical correlation with the public
practices scale. Those who were more active in church activities seemed to indicate a somewhat higher degree of marital satisfaction. Perhaps people who become involved in the work of the church are the same people who put forth effort to work on building a better marriage relationship. These people may have a sense of commitment to both institutions.

**Hypothesis 4**

There is no correlation between the frequency of church attendance and marital satisfaction.

This null hypothesis was retained because the correlation with church attendance was not statistically significant. Even though this variable was found to be significant by Bahr and Chadwick (1985); Burchinal (1957); Gurin, Veroff, and Feld (1960); Kunz and Albrecht (1977); and Shrum (1980), it did not prove to be so for this group. Only 4% of this group stated that they rarely or never attended church, 83% indicated that they attended at least once a week, and 8% stated that they attended two or three times a month. Most of these persons are frequent church attenders, and it appears that both happily and unhappily married individuals attended church with the same frequency. It may be that because the range of scores on this variable was so narrowed or restricted that the correlation was reduced to the point where it was not significant.
Hypothesis 5

There is no correlation between the percentage of income contributed to religious causes and marital satisfaction.

This null hypothesis was retained because the correlation with contributions to religious causes was not statistically significant. It was hypothesized that persons committed to financially supporting their church might also be the same ones who were committed to making their marriages happier. No pattern emerged suggesting that persons who contributed more to religious causes experienced greater marital satisfaction.

Hypothesis 6

There is no correlation between the frequency of private devotional practices and marital satisfaction.

This null hypothesis was rejected because the correlation with private devotional practices was statistically significant. The respondents who reported more frequent private devotional practices appeared to be somewhat more likely to report higher marital satisfaction. Devotional time spent with God should result in a deepening spiritual relationship that would provide comfort, sustenance, and trust as one faces life's problems in the context of a marriage relationship. An inner strength can be developed by spending devotional time in personal meditation and reflection, and through the application of the spiritual lessons learned. It may
be that those persons who spend time in personal devotions have developed greater spiritual strength and, therefore, are better equipped to face adjustment problems in a marital relationship.

Hypothesis 7

There is no correlation between the frequency of studying the Bible and marital satisfaction.

This null hypothesis was retained because the correlation with frequency of studying the Bible was not significant. In actuality only 41% of the respondents studied the Bible on a daily basis, yet those who did engage in daily Bible study did not report greater marital satisfaction than those who did not. Gruner (1985) and Snider (1971) did find positive correlations with Bible reading in a sampling population of Catholics, evangelicals, liberals, and sects. This represented a very wide range of religious groups as compared to this study of just one religious group. It was expected that studying the Bible would prove significant for this Seventh-day Adventist sample. One reason that it did not may be that individual study of the Bible just does not contribute to marital satisfaction as much as family participation in a family worship activity. Another reason for finding no difference could be that the family worship variable explained most of the variance for the devotional scale so Bible reading was unable to contribute anything significant.
Hypothesis 8

There is no correlation between the frequency of participation in family worship and marital satisfaction.

The null hypothesis was rejected because there was a highly significant correlation with family worship. This family worship variable was one that appeared not to have been investigated in the other studies that were reviewed. Yet it is one that is deemed important by many religious people as is evidenced by the oft repeated phrase: "The family that prays together stays together." Family worship is a practice that is encouraged by the Seventh-day Adventist Church. The goal of this practice is to bring into focus God as the center of the family. Family worship time can give the family an opportunity to center on their vertical relationship with God and their horizontal relationship with one another. It provides an opportunity to communicate with God their thankfulness for blessings received, their need for forgiveness, and their desire for Divine help in dealing with family concerns. It can provide a hiatus in the rush of life so a family can spend time together and thereby bond family relationships in a positive manner.

Hypothesis 9

There is no correlation between the perceived depth of religious experience and marital satisfaction.

The null hypothesis was rejected because there was a statistically significant correlation with the
experiential scale. Those persons who reported that they felt close to God, experienced forgiveness of sins, and were certain of a conversion experience were somewhat more likely to report marital satisfaction. It may be that a spouse who feels close to God finds it easier to establish a close relationship with his/her marital partner. Perhaps the freedom from guilt with the accompanying feeling of joy and peace as the consequence of God's forgiveness results in a happier marital partner who is also forgiving. It may be that when an individual feels secure and positive about his/her relationship with God, this person also finds it easier to feel secure and positive in the way he/she relates to the spouse. It may result in a positive feeling of self-worth.

Hypothesis 10

There is no correlation between the degree of feeling close to God and marital satisfaction.

The null hypothesis was retained because the correlation with feeling close to God was not statistically significant. This item was a component of the experiential scale that was referred to above in the discussion of Hypothesis 9. Although this three-item scale was significant, the feeling-close-to-God item did not have a high enough correlation to be statistically significant. Apparently the significance of this scale was due to the influence of one or two of the other
items. To begin with, furthermore, this scale was not a strong predictor.

**Hypothesis 11**

There is no correlation between the degree to which religious faith is deemed important and marital satisfaction.

The null hypothesis was rejected because the correlation with the importance of religious faith variable was statistically significant. Those individuals for whom religious faith was important were somewhat more likely to express greater marital satisfaction. The religious commitment factor may have some influence on this variable. Religion in itself does not have power to change an individual; it is the commitment to the religious beliefs that determines the investment the individual is willing to make. It may be that a person who feels committed to his/her religious faith also feels a strong commitment to the marriage. Perhaps a Seventh-day Adventist religiously committed person would be more willing to invest time, self, and effort to make the marriage a satisfying one since the teachings of the church do not endorse divorce as an option.

**Hypothesis 12**

There is no correlation between the degree of intrinsic-extrinsic orientation and marital satisfaction.
The null hypothesis was rejected because the correlation with this orientation was statistically significant. The theoretical basis for this study was that a person, whose religious experience was of an intrinsic orientation, would make a better marital partner and result in a happier marital relationship.

Allport (1950, p. 54) described the mature personality as one that can look beyond self-interest and self-gratification, can see self from another's point of view, and has a unity of personality which is a product of all experiences. Allport (1966, p. 455) continued to build on his mature-religion theory by contrasting it with the extrinsic or immature religious experience which views religion from strictly a utilitarian view, how it benefits or meets the needs of self. An intrinsic orientation means that "Religion is no longer limited to single segments of self-interest," it floods the whole life with motivation and meaning.

Hunt and King (1978) conjecture that religiosity may influence the marital relationship to be more cooperative, tolerant and accepting of differences. It may make it easier to agree on goals and beliefs. With behavioral changes like these, it is not difficult to recognize that happier marital relationships may likely result.
Hypothesis 13

There is no correlation between the respondent's perception of congruence on religiosity with his/her mate and marital satisfaction.

The null hypothesis was rejected because congruence on religiosity was highly statistically significant. Persons who rated their spouses as equally religious were more likely to report higher marital satisfaction. This may be due to the fact that the Adventist life-style is so distinctive and requires changes in dress, recreation, diet, and day of worship among others. Changes such as these would require a great deal of tolerance from someone who does not share these beliefs. The differences have the potential of causing a great deal of friction for partners who are not congruent. However, the sharing of religious values would appear to provide a bonding value to a couple.

Hendershot (1986) stated that participation in church attendance and church-related activities do not necessarily lead to marital satisfaction because couples who do things together are happier. The relationship is much more complex. Wilkinson and Tanner (1980) did a study on a Mormon population and found that the relationship between religiosity and family affection was relatively independent of family activities. Religiosity was found to be the key causal variable as related to family affection.
It would appear that mere agreement on issues is not all that is necessary to assure marital happiness. Nevertheless, for a Seventh-day Adventist population, agreement on religious beliefs appears to have a strong effect.

Hypothesis 14

There is no correlation between the respondent's perception of congruence on church attendance with his/her mate and marital satisfaction.

The null hypothesis was rejected because there was a highly statistically significant correlation with congruence on church attendance. The persons who reported that their spouses attended church as often as themselves were more likely to report higher marital happiness.

The intercorrelation between the congruence on religiosity variable and the congruence on attendance variable was .44 (Table 10). These two variables may be measuring the same factor—that sharing on a spiritual level has the potential of building a strong marital bond.

Williams (1983) concluded that the sharing of religious beliefs and practices may provide a common bond between marital partners. It was also expected in this study that the congruence on attendance variable would be significant. It would appear that when a husband and wife can jointly share the blessings of attending
religious services in the fellowship of the larger church family, an enriched and more satisfying marital relationship results.

**Hypothesis 15**

There is no correlation between the degree of mature religious orientation and marital satisfaction.

The null hypothesis was retained because the correlation was not statistically significant. This finding was contrary to the expected direction of the hypothesis. This experimental scale purports to conceptually measure religious maturity on two dimensions: commitment to religion and tentativeness of religious beliefs (Allport, 1950). By tentativeness is meant the ability to have an open mind and to withhold judgment about ultimate truths. People may have difficulty maintaining a balance between commitment and open-mindedness with a resultant lowered scale reliability.

**Hypothesis 16**

There is no linear combination of the independent variables that yields a multiple correlation with the dependent variable.

The null hypothesis was rejected because the multiple-correlation coefficients were .53 for the scales and .57 for the individual variables. A linear relationship is the most important assumption underlying the use...

The responses to the Locke-Wallace (1959) Short Marital Adjustment Test were used to measure the dependent variable of marital satisfaction.

The religiosity variables (both scales and individual items) were correlated with marital satisfaction in an effort to determine which variables were statistically significant (p < .05). The five out of seven scales that correlated significantly with marital satisfaction were intrinsic (p < .01), private practices (p < .01), public practices (p < .05), religious experience (p < .05), and congruence (p < .0001). The scales that were not statistically significant were ideology (beliefs) and religious maturity.

Six hypotheses tested the ideology, experiential, intrinsic, maturity, private practices, and public practices scale variables. Four of these six null hypotheses correlated significantly with marital satisfaction and, therefore, were rejected.

The four out of nine single variables that showed correlation significance were salience (p < .05), congruence on church attendance (p < .0001), congruence on religiosity (p < .0001), and family worship (p < .0001). The single variables which were not statistically significant were belief in Ellen White, frequency of church attendance, percentage of income contributed to
religious causes, frequency of Bible study, and feeling of closeness to God.

Nine hypotheses tested the following single variables: belief in Ellen White, closeness to God, church attendance, offerings, salience, religious congruence, attendance congruence, Bible study, and family worship. Some of the single variables were components of scales. Four of the nine null hypotheses correlated significantly with marital satisfaction and, therefore, were rejected.

Most of the variables used in this study were variables that showed a positive relationship with religiosity and were gleaned from the literature review. Some of them did not prove statistically significant in this study. There could be a number of reasons, but a valid one worth considering is one discussed by Wilkinson and Tanner (1980). They wanted to know if significant relationships from previously conducted research would continue to exist in a Mormon subculture with different values. Wilkinson and Tanner described the Mormons as a population in a social context whose values are significantly different from those of mainstream America. The same could be true for Seventh-day Adventists who have a distinctive life-style that involves diet, dress, recreation, and day of worship. This difference and a homogeneous response which resulted in a restricted range.
could provide possible explanations for why some of these variables did not prove significant in this research.

The literature review also provided evidence that certain demographic variables had an effect on marital satisfaction. They were employed in this study as control variables. The six demographic variables used as controls were gender, years married, number of children presently living in home, age group, yearly family income, and level of education completed. Only gender ($p \leq .01$) correlated significantly. The negative correlation of -.19 indicated that in this sample husbands were slightly more likely to express marital satisfaction than were the wives.

Those variables that yielded the strongest influence by explaining the most variance on marital satisfaction were religious congruence (.51), congruent attendance (.44), congruent religiosity (.42), and family worship (-.38).

The coefficient of multiple correlation between marital satisfaction and a linear combination of the seven scale variables was .53, when the demographics were included it was .55. This means that 28% of the variance on the marital satisfaction scores was accounted for by the scale variables. When the demographics were included, 30% of variance was explained. These were significant with $p \leq .0001$. 

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The coefficient of multiple correlation between marital satisfaction and a linear combination of the nine single variables was .57, when the demographics were included it was .59. This means that 32% of the variance on marital satisfaction scores was accounted for by the single variables. When the demographics were included, 34% of the variance was explained. These were significant with $p < .0001$.

Among the many intercorrelations, the multiple-regression program determined which independent variables added unique influence in the presence of the other independent variables. There were four such variables with a significant $t$ value, each of which was significant with $p < .0001$ level. One scale (congruence) and three single variables (congruence of religiosity, congruence of attendance, and family worship) contributed significantly to predicting marital-satisfaction scores after the influence of the other predictors had been taken into account.

The stepwise program selected the best ordering for the independent scales and single variables. Each ordering was significant with $p < .0001$.

The congruence and intrinsic scales were selected as the best predictors. The multiple correlation for the congruence and intrinsic scales when controlled for the six demographic variables was .54 or 29% of the variance. The demographic variables only reduced the explained
scale variance by 5% without lessening the .0001 significance.

The congruence in attendance, family worship, and congruence in religiosity were selected as the best predictors among the single variables. The multiple correlation for these three single variables when controlled for the six demographic variables was .58 or 33% of the variance. The demographic variables only reduced the explained single variable variance by 4% without lessening the .0001 significance.

One hundred and eighty-nine responses were received on the last item in the questionnaire. This item was an open-ended question about the effect of religion on their marriage relationship. One hundred and sixty-three respondents stated that religion had a positive effect on their relationship. Seventeen respondents felt that religion had a divisive effect on their marriage, and six persons alleged that it had no effect. Of the total 189 respondents, 143 indicated that they were happily married and 46 stated that they were not happy. Out of the 28 who volunteered that they were married to non-member spouses, 54% stated that they were not happy. In contrast with the group assumed to be married to SDAs, 19% stated that they were unhappy.
Conclusions

A review of the findings that have been presented suggests the following conclusions. They are presented as follows:

1. The greatest majority of respondents, 77.2%, indicated that their marriages ranged between HAPPY and PERFECTLY HAPPY. Almost one-fourth of the church families for this sample were experiencing some degree of unhappiness in their marriage.

2. The church members in this sample revealed a wide range of scores on the religiosity variables measured, yet the majority were found on the positive side of each religiosity continuum.

3. A number of religiosity variables correlated with marital satisfaction at a statistically significant level. These included the following variables: intrinsic orientation, private and public ritualistic practices, religious experience, salience, congruence, and family worship. This study appeared to reinforce the assumption that religiosity is more than a unidimensional variable. It appeared to be multifaceted. Religiosity also seemed to be measurable.

4. Even though a number of studies revealed that church attendance correlated with marital satisfaction and was used as a measure of religiosity, for this SDA sample, family worship was the best ritualistic predictor. It is generally believed that family worship
time can result in improved communication opportunities with God and with each other. It gives the family an opportunity to bring into daily focus their need for Divine guidance with daily activities and challenges and to explore options in dealing with problems.

Nearly everyone in this sample attended church, both the happily and unhappily married. This restricted range of responses may have reduced the correlation. Church attendance did not prove to be a good predictor for marital satisfaction in this sample.

5. The individual variables that were the best or strongest predictors of marital satisfaction were congruence in church attendance, congruence in religiosity, and family worship. The common theme appeared to be the sharing of religious activities by both partners.

6. Of the seven scales, congruence (of which congruence on church attendance and religiosity are components) explained most of the variance. It proved to exert much greater influence than ideology, public and private practices, religious maturity, religious orientation, and religious experience. Therefore, for this sample, a shared or congruent religious experience contributed to greater marital satisfaction.

7. The basis for this study was the overarching theory that there is a correlation between religiosity and marital satisfaction. This was supported by a multiple correlation of .53 between marital satisfaction.
and religiosity scales, and a multiple correlation of .57 between marital satisfaction and single religiosity variables. (Each of these correlations was significant with \( p \leq .0001 \)). Therefore, the single variables used in this study explained 32% of the variance on marital satisfaction, and 34% if demographic variables were included.

8. The findings in this study appear to support the belief that an intrinsic religious orientation would likely contribute to marital satisfaction. Allport (1966, p.455) described an intrinsic orientation as one that "floods the whole life with motivation and meaning. Religion is no longer limited to single segments of self-interest." This orientation assists a marriage partner to see beyond his/her own needs and to be aware of the needs of the spouse and others who touch his/her life space.

The stepwise method selected the best ordering of independent variables with marital satisfaction after removing the influence already accounted for by the previous variable entered. When demographics were controlled for, the proportion of variance explained was reduced by only 4%. All selections were significant at the .0001 level.

The first scale selected by the stepwise method was congruence and the second scale was intrinsic. In addition to a congruent religious experience, the
intrinsic religious orientation appeared to add significantly to the prediction of marital satisfaction.

9. The single variables selected by the stepwise method as the best predictors were listed in order as follows: congruence in attendance, family worship, and congruence in religiosity.

Marriage is a sharing of life's experiences (McFarlane, 1987). The sharing of religious beliefs and practices may provide a common bond (Williams, 1983) and have an important and positive effect on marital satisfaction. The findings for this research certainly lend support to this proposal.

10. The free-response item revealed that of the 189 who answered the question about the effect of religion on their marriage, 163 stated it had a positive effect. This included the 24 who disclosed that their marriage was unhappy. Many of them wrote that religion provided a source of comfort, strength, and vitality to cope with life's problems through faith in a power higher than his/her own. For this sample, the effect of an intrinsic religious orientation on marital satisfaction appeared to be distinctly positive.

11. Fifty-four percent of the group, who volunteered that they were married to non-member spouses, confessed that they were unhappily married as compared to 19% in the remainder of this sample. This picture brings to mind the admonition of Paul in 2 Cor 6:14 that states:
"Be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness?" It appears that congruence in religiosity is a very important factor in marital satisfaction.

**Specific Recommendations**

On the basis of the conclusions formulated from this research, some very specific recommendations for family-life workers, teachers, and pastors are presented.

1. It should be a cause of concern for church administrators, pastors, and family-life educators in the Lake Union Conference that 22.8% of the sampling population indicated that they were unhappily married. Greater efforts need to be made to meet the specialized needs of these couples. One way would be to make marriage enrichment seminars available to all married couples within the Lake Union. In addition, there is a great need for seminars to be developed for married people whose spouses will not attend such programs. In the past marriage seminars have been aimed primarily at couples, yet more work needs to be done to help spouses develop coping skills when they are married to a noncooperative partner.

2. This study has identified religious variables that correlate significantly with marital satisfaction. These significant variables can be used to form the basis for designing seminars, sermons, mid-week prayer services, and counseling. These would help pastors,
teachers, and family-life workers as they cooperate in the task of strengthening marital relationships.

3. Family worship proved to be a strong predictor in the marital satisfaction equation. Ellen White (1913) encouraged this practice. She wrote:

... There are homes where this principle is carried out,--homes where God is worshiped, and truest love reigns. From these homes, morning and evening prayer ascends to God as sweet incense, and His mercies and blessings descend upon the suppliants like the morning dew. (p. 144)

For this sample, only 31% stated that they participated in family worship on a daily basis. Much work could be done by church administrators, pastors, teachers, and family-life workers to encourage this practice.

A possible source for worship ideas is a book written by Youngberg & Youngberg (1985), *Heart Tuning: A Guide to Better Family Worship*. Family-worship seminars could also be conducted in a systematic way. These tools plus other materials on this topic could be used to emphasize the importance of this practice in building happier home relationships.

4. Because the strongest religiosity variables in predicting marital happiness were those that involved a shared or congruent religious experience for husbands and wives, church administrators, pastors, and family-life workers can concentrate on building church programs that strengthen families rather than fragment them.
Guernsey (1982, pp. 18-25) describes four types of churches as they relate to the families within. The parasitic church feeds off its host (the family); the competitive church sets up a win/lose relationship with the family; the cooperative church serves its members by strengthening its members; and the symbiotic church is a relationship where the life of the church and the life of the family are inextricably tied to each other (it is a beneficial relationship for both the church and the family). Guernsey presents a new design for family ministry that enables pastors, church boards, and family-life ministry personnel to create church programs that strengthen families. This and other models could do much to enable families and churches to creatively cope with the problems that face the contemporary culture in which they live.

5. Religion has received bad press in some scientific disciplines. Freud, among others, proclaimed that religion has a negative effect on mental health. It is true that religion in some forms does have negative effects. Much depends on how marital partners relate to their belief system. For example, if they use their religion as a club to force their beliefs on their mates, or if they become rigid and harsh, or are concerned with meeting only their own needs, the effects are negative. Educating members to not impose their religious beliefs on their spouse and to model behavior that is consistent
with the Golden Rule is a worthy continuing effort that should be maintained by church administrators, pastors, teachers, and family-life workers.

6. The free-response question revealed that 54% of the spouses, who disclosed that they were married to non-member spouses, were unhappily married. They freely described their loneliness, their frustration with not being able to share with their spouses the most important aspect of their lives, and how religion had become the "sore point" in their lives. These responses are from those members who have maintained church membership. It is not known how many persons give up their faith because their spouse does not share their religious beliefs; it may be a substantial number.

Prevention is the key here. It is important for pastors, educators, and counselors who teach premarriage classes or are engaged in premarital counseling to share the experiences of those who live in religiously divided homes and its likely negative effects on marital happiness.

Remediation is sometimes possible when the spirit of a caring church manifests itself to non-member spouses. Pastors could be encouraged to befriend non-Adventist spouses and help them to feel included rather than excluded from the church family.
Recommendations for Further Research

Research is never complete because there are so many facets not yet known. Research is also expensive and time-consuming. Yet each study can add another piece to the puzzle and in so doing, the picture becomes somewhat more complete.

1. It would be well to replicate this randomized study on other Seventh-day Adventist groups since this one was confined to the Lake Union Conference and cannot be generalized to all Seventh-day Adventists in North America.

2. This sample was composed of an 85% Caucasian ethnic group. It would be enlightening to see if the findings would be different when the sampling populations were Hispanic, Black, or Asian. Are other ethnic groups affected in the same way as the group sampled for this study?

3. A study of this kind could be done in which both partners were included in the study. Matched couples could be used to measure congruence on religiosity and marital satisfaction.
APPENDIX A

CORRESPONDENCE

Request for Authorization—Robert Carter
Request for Authorization—Charles Case
Authorization from Robert Carter
Authorization from Dean Hoge—Religious Motivation Scale
Cover Letter to Sampling Population
Postcard Thank you and Reminder—one week
Follow-up Letter—three weeks
Follow-up Letter—six weeks
Elder Robert H. Carter, President
Lake Union Conference
Box C
Berrien Springs, Michigan 49103

Dear Mr. President:

First, may I send my greeting as it seems like a long time since I left the Lake Union Conference office staff. I learned so much and count the experience as very valuable to me. So much has happened since I left LUC in 1984, and that leads me to my next point.

After years of graduate study, I have finally come to the last step: writing my doctoral dissertation. It is very exciting to have come to the point where I can apply my learning. My research topic will explore the religious beliefs and practices that increase marital satisfaction. Not only are family life educators in our church interested in this topic but also family life educators at large. There is much research that yet needs to be done, and I plan for this study to add to this fund. I want this research to be useful and not collecting dust on the shelf.

The LAKE UNION HERALD list could provide the approximately 750 names to be randomly drawn. From this pool I hope to find 400-450 presently married persons living with their spouses. Confidentiality will be assured; I am not interested in identifying people—just data. This study is being done by me under the direction of my doctoral committee, a statistician and my husband who has had much research experience.

Therefore I am requesting permission to have your Data Processing Department provide a list of approximately 750 residential names and addresses randomly drawn. I understand that the cost to me is .02 per name. Thank you for your consideration of this request.

Sincerely yours,

Margaret D. Dudley
Dr. Charles Case  
LAKE UNION HERALD  
Box C  
Berrien Springs, Michigan 49103

Dear Doctor Case:

Thank you so much for taking the time to explain to me what I need to do to gain permission to randomly draw names from the HERALD list.

Enclosed is the letter to Elder Carter as we had discussed. At this point all I need is permission as I am not ready to begin drawing the names. Sometimes it takes a while to get all these details worked through. It seems to me that getting permission is probably the place to begin. Please let me know if there is something further I need to do.

Enclosed is a reprint of the article Roger and I published in REVIEW OF RELIGIOUS RESEARCH. I am sure the other two articles are in periodicals you subscribe to: "Adventist Values: Flying High?" MINISTRY, April 1985, pages 4-7; and "Transfer of Religious Values: Do Young People Accept Parental Standards?" JOURNAL OF ADVENTIST EDUCATION, Oct-Nov 1985, pages 23-25 and 41,42. As I said before, Roger said we have never received so many requests for reprints as we did from readers of the REVIEW OF RELIGIOUS RESEARCH. I guess this is nothing new to the members of our church and it probably is not taken seriously enough.

Sincerely yours,

Margaret Dudley

Enc. "Transmission of Values..."
July 29, 1987

Margaret D. Dudley
3963 Rose Drive
Berrien Springs MI  49103

Dear Peggy:

Just a note to let you know that we will be happy for the LAKE UNION HERALD list to provide you with 750 names for your doctoral study. We wish you success as you work on your dissertation and trust that it will be a valuable tool for educators in the field of family life.

You may contact the LAKE UNION HERALD to get the information needed.

Sincerely,

Robert H. Carter
PRESIDENT
Dr. Dean Hoge  
Life Cycle Institute  
Catholic University of America  
Washington, DC 20064

Dear Dean:  

This is the follow up on our telephone conversation of October 7. We are requesting your permission to use your "A Validated Intrinsic Religious Motivation Scale" in two pieces of research. The first will compare religious variables with marital satisfaction; the second will compare religious variables with attitudes toward public issues. This research will be done among members of the Seventh-day Adventist Church. We took the scale from JSSR 11 (1972): 369-376.

While you granted me permission over the phone, I would appreciate your written approval for inclusion with the research report. Thank you so much for generously sharing the results of your research.

Sincerely yours,

Roger L. Dudley

[Signature]

RLD/jme

Dear Dr. Dudley: You have permission to use the Intrinsic Religious Motivation Scale. Please footnote the 1972 JSSR article. Best wishes.

Dean R. Hoge 10/13/87

NAD Strategic Resource Center • Human Relations Center • Youth Resource Center  
BERRIEN SPRINGS, MICHIGAN 49103 • 616-471-3575
Dear Reader of the Lake Union Herald:

As a family-life worker and a doctoral candidate, I have become aware of the need for research on religion and its effect on the marriage relationship in Seventh-day Adventist homes. An increasing number of families are having problems, and we need to find ways to help build happier relationships. And this is where you can be of immeasurable assistance.

An exciting and important research project is being conducted in connection with the Institute of Church Ministry. Your household has been selected in a scientific sample. We need information from married Adventists presently living with their spouses. If you or someone at this address fits this description, we very much need your help in filling out the enclosed survey. If no one at this address fits this description, please circle NO after question #1 on the survey and return in the enclosed, stamped envelope. This is important so you will not receive further reminder letters asking why we have not received your survey. If two persons at this address qualify, please have the person whose birthday comes first in the calendar year complete it.

Your responses will be completely confidential and will never be connected with your name. The code number on the return envelope is only to let us know that your questionnaire is "checked in" so we will not bother you with reminders.

There are no right or wrong answers to these questions. They are not a test and will not be used to evaluate your marriage. Please do not leave any questions unanswered. Your survey is very important, and if we do not receive it, we will be missing a valuable piece of this jigsaw puzzle that only you can supply. Please mail your completed survey in the stamped envelope today.

We will be conducting a drawing for 10 free books, Married and Glad of It (coauthored by my husband and me), from all surveys received by November 10. We want to thank you for taking a few minutes to make this important study possible. God's richest blessings on your home.

Sincerely yours,

Margaret Dudley
November 2, 1987

Last week a questionnaire searching for the relationship between religion and marital satisfaction was mailed to you. If you have already completed and returned it to us, please accept our sincere thanks. If not, please do so today. Because it has been sent to only a small, but representative, sample of Lake Union members, it is extremely important that yours be included in this study if the results are to accurately represent the married SDA membership of the Lake Union Conference.

Please remember that we will be conducting a drawing for 10 free books, Married and Glad of It, from surveys received by November 10. Also, your responses will be completely confidential and will never be connected with your name.

Sincerely yours,

Margaret Dudley, Project Director
Dear Reader of the Lake Union Herald:

About three weeks ago I wrote to you seeking your opinion on how your religion affects your marriage relationship. As of today we have not yet received your completed questionnaire.

I am writing to you again because of the significance each questionnaire has to the usefulness of this study. Your name was drawn through a scientific sampling process in which every household on the Lake Union Herald mailing list had an equal chance of being selected. This means that only about one out of every 34 people in Lake Union households are being asked to complete this questionnaire. In order for the results of this study to be truly representative of the Lake Union Conference, it is essential that each person in the sample (married and unmarried) return his/her questionnaire.

If no one at this address fits this description, please circle NO after question #1 on the survey and return it in the enclosed, stamped envelope. This is important information as we need to know the proportion of unmarried to married persons in the union in order to better meet the needs of both groups.

As mentioned in our last letter, the questionnaire from your household should be completed by a married Seventh-day Adventist presently living with his/her spouse. If two people qualify, please have the person whose birthday comes first in the calendar year complete it. Your responses will be completely confidential and will never be connected with your name because the information we are looking for is data for the group rather than data for each couple.

In the event that your questionnaire has been misplaced, a replacement is enclosed.

Your cooperation is greatly appreciated.

Cordially,

Margaret Dudley
Project Director
Dear 

Here at the Institute of Church Ministry our hearts have been thrilled with the hundreds of surveys that are pouring in from Adventist homes in the Lake Union. 

But one thing mars our joy: WE HAVEN'T HEARD FROM YOU! 

And that brings me to this letter. I don't know why you haven't answered the two letters I sent you with copies of the marriage and religion survey. 

Maybe they were lost in the mail. 

Maybe you've been super busy. 

Maybe you are wondering why it is important. 

Maybe (heaven forbid) you're not interested. 

But somehow, I've got to find out! 

This is the first union-wide study of this type that has ever been done. Therefore the results are of particular importance to church members, pastors, family-life workers, and church administrators who plan conference budgets in a way that meets the needs of its members like yourself. The usefulness of our results depends on how accurately we are able to describe not only how religion affects marital relationships but also what the percentage of marrieds to unmarrieds is. Therefore it is important that each household (married and unmarried) return this questionnaire. 

It is for this reason that I am sending you another questionnaire just in case the others have been misplaced. Several of you have asked if they are disqualified if they are married to a non-SDA. Absolutely not as long as the one who is answering the questions is an Adventist. Someone said the questions are too personal. Remember no one knows who filled out the questionnaire. The code number is checked off the envelope to show who has responded, and your name is never placed on your questionnaire unless you choose to do so.

IF for some reason you are not going to fill it out, please tell me why. Just write what it is that distresses you about it across the top of the survey and return it in the stamped envelope. And I promise I won't contact you any more.

Either way—I'll look forward to hearing from you this week. I'll also be praying that this survey is filled out and that God will bless you in a special way for doing so. Thanks so much!

Cordially,

Mark Dudley
Project Director
RELIGION AND MARITAL SATISFACTION SURVEY

1. Are you a member of the Seventh-day Adventist church, presently married, and living with your spouse? (If NO, please circle NO and RETURN survey unanswered unless there is someone else in your home who fits this description.)

Please indicate the extent of your agreement with the following statements by circling the appropriate number as indicated: 1=strongly agree 2=somewhat agree 3=uncertain 4=somewhat disagree 5=strongly disagree

1. God created the world in six literal days, approximately 6000 years ago.
2. A person's standing before God is based on his/her obedience to God's law.
3. The investigative judgment began in the second apartment of the heavenly sanctuary on October 22, 1844.
4. Jesus Christ will come the second time in our generation.
5. The Seventh-day Adventist Church is God's true church.
6. Ellen White was inspired by God, and her writings are an authoritative guide for Adventists today.
7. Those who are not keeping the seventh-day Sabbath receive the mark of the beast.
8. I frequently feel very close to God in prayer, during public worship, or at important moments in my daily life.
9. Although I am a religious person, I refuse to let religious considerations influence my everyday affairs.
10. Although I believe in my religion, I feel there are many more important things in life.

RELIgIOUS ORIENTATgON SCALE (Dean Hoge)

Use same directions as on above survey.

1. My faith involves all of my life.
2. One should seek God's guidance when making every important decision.
3. In my life I experience the presence of the Divine.
4. My faith sometimes restricts my action.
5. Nothing is as important to me as serving God as best I know how.
6. I try hard to carry my religion over into all my other dealings in life.
7. My religious beliefs are what really lie behind my whole approach to life.
8. It doesn't matter so much what I believe as long as I lead a moral life.
9. Although I am a religious person, I refuse to let religious considerations influence my everyday affairs.
10. Although I believe in my religion, I feel there are many more important things in life.

(Please turn to next page)
RELIGIOUS MATURITY SCALE (Dudley & Cruise)

Use same directions as survey and scale on first page.

1. My religious beliefs provide me with satisfying answers at this stage of my development, but I am prepared to alter them as new information becomes available.  
2. I am happy with my present religion but wish to be open to new insights and ways of understanding the meaning of life.  
3. As best as I can determine, my religion is true, but I recognize that I could be mistaken on some points.  
4. We should conduct a continuous investigation of each point of our religion to make sure that it is supportable and fits into the larger pattern of our beliefs.  
5. Important questions about the meaning of life do not have simple or easy answers; therefore faith is a developmental process.  
6. I could not commit myself to a religion unless I was certain that it is completely true.  
7. I have struggled in trying to understand the problems of evil, suffering, and death that mark this world.  
8. Churches should concentrate on proclaiming the gospel and not become involved in trying to change society through social or political action.  
9. While we can never be quite sure that what we believe is absolutely true, it is worth acting on the probability that it may be.

MARITAL-ADJUSTMENT TEST (Locke-Wallace)

1. Check the dot on the scale line below which best describes the degree of happiness, everything considered, of your present marriage.  

* * * * * * * * * *  

Very Unhappy  Happy  Perfectly Happy  

Please indicate the approximate extent of agreement or disagreement between you and your mate on items 2-9 as indicated: 1=always agree  2=almost always agree  3=occasionally disagree  4=frequently disagree  5=almost always disagree  6=always disagree

2. Handling family finances  
3. Matters of recreation  
4. Demonstrations of affection  
5. Friends  
6. Sex relations
7. Conventionality (right, good, or proper conduct)  1 2 3 4 5 6
8. Philosophy of life  1 2 3 4 5 6
9. Ways of dealing with in-laws  
   On questions 10-15, please circle the answer that best describes your relationship.
10. When disagreements arise, they usually result in:
   1. husband giving in  
   2. wife giving in  
   3. agreement by mutual give & take
11. Do you and your mate engage in outside interests together?  
   1. all of them  
   2. some of them  
   3. very few of them  
   4. none of them
12. (A) In leisure time do you generally prefer?  
   1. to be "on the go"  
   2. to stay at home
   (B) In leisure time does your mate generally prefer?  
   1. frequently  
   2. occasionally  
   3. rarely  
   4. never
13. Do you ever wish you had not married?  
   1. marry the same person  
   2. marry a different person  
   3. not marry at all
14. If you had your life to live over, do you think you would:  
   1. almost never  
   2. rarely  
   3. in most things  
   4. in everything
15. Do you confide in your mate:

For items 1-7, please circle the number which indicates your answer.
1. If not prevented by unavoidable circumstances, I attend church:  
   1. at least once a week  
   4. two or three times a month  
   2. once every month or two  
   3. rarely or never  
   1. yes  2. no
2. Do you hold an office or other service position in your local congregation?  
   1. at least once a week  
   3. at least once a month  
   2. at least six times a year  
   4. rarely or never
3. How active have you been this last year in outreach or witnessing activities?  
   1. 20% or more  
   3. 10% to 19%  
   2. 5% to 9%  
   5. less than 5%
4. Last year, approximately what percent of your gross income was contributed to the church or other religious causes?  
   1. fairly unimportant  
   2. not too important  
   3. fairly important  
   4. quite important  
   5. extremely important
5. All in all, how important would you say your religious faith is to you?  
   1. more religious  
   2. equally religious  
   3. less religious
6. Compared to me, my marriage partner is:  
(Please turn to last page)

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7. Compared to me, my marriage partner attends church:

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8. How often do you:

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<tbody>
<tr>
<td>pray privately</td>
<td>1 2 3 4</td>
</tr>
<tr>
<td>study the Bible</td>
<td>1 2 3 4</td>
</tr>
<tr>
<td>read religious literature</td>
<td>1 2 3 4</td>
</tr>
<tr>
<td>participate in family worship</td>
<td>1 2 3 4</td>
</tr>
</tbody>
</table>

The following information is very important so that we may know the composition of the Lake Union membership.

1. Please circle the number of your sex.

<table>
<thead>
<tr>
<th>gender</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>1</td>
</tr>
<tr>
<td>female</td>
<td>2</td>
</tr>
</tbody>
</table>

2. Circle the number that indicates the number of years you have been married.

<table>
<thead>
<tr>
<th>years married</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 1 year</td>
<td>1</td>
</tr>
<tr>
<td>1 to 5 years</td>
<td>2</td>
</tr>
<tr>
<td>6 to 10 years</td>
<td>3</td>
</tr>
<tr>
<td>11 to 20 years</td>
<td>4</td>
</tr>
<tr>
<td>over 20 years</td>
<td>5</td>
</tr>
</tbody>
</table>

3. Write in the number of children presently living at home.

<table>
<thead>
<tr>
<th>children</th>
<th>circle number</th>
</tr>
</thead>
</table>

4. Please circle the number of your age group.

<table>
<thead>
<tr>
<th>age group</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 years or less</td>
<td>1</td>
</tr>
<tr>
<td>20-35 years</td>
<td>2</td>
</tr>
<tr>
<td>36-65 years</td>
<td>3</td>
</tr>
<tr>
<td>over 65 years</td>
<td>5</td>
</tr>
</tbody>
</table>

5. Please circle the number of your ethnic background.

<table>
<thead>
<tr>
<th>background</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>1</td>
</tr>
<tr>
<td>Black</td>
<td>2</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3</td>
</tr>
<tr>
<td>White</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
</tr>
</tbody>
</table>

6. Please circle the number of your yearly family income:

<table>
<thead>
<tr>
<th>income</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>under $8,000</td>
<td>1</td>
</tr>
<tr>
<td>$8,000 to $15,999</td>
<td>2</td>
</tr>
<tr>
<td>$16,000 to $24,999</td>
<td>3</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>4</td>
</tr>
<tr>
<td>$50,000 or over</td>
<td>5</td>
</tr>
</tbody>
</table>

7. Please circle the number of the highest level of formal education that you have completed.

<table>
<thead>
<tr>
<th>education</th>
<th>circle number</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 7th grade</td>
<td>1</td>
</tr>
<tr>
<td>7th to 9th grade</td>
<td>2</td>
</tr>
<tr>
<td>10th or 11th grade</td>
<td>3</td>
</tr>
<tr>
<td>high school graduation</td>
<td>4</td>
</tr>
<tr>
<td>some college training</td>
<td>5</td>
</tr>
<tr>
<td>four-year college degree</td>
<td>6</td>
</tr>
<tr>
<td>graduate professional training</td>
<td>7</td>
</tr>
</tbody>
</table>

Thank you very much for responding to the above questions; and now just one more:

Please state briefly what effect your religion has on your marriage relationship.
APPENDIX C

RELIGIOUS MATURITY SCALE

Point Multiserial Correlations
Religious Maturity Scale
Corresponding Point Multiserial Correlations

Item 1 . . . .  .4696
Item 2 . . . .  .6084
Item 3 . . . .  .5336
Item 4 . . . .  .4770
Item 5 . . . .  .4719
Item 6 . . . .  .4414
Item 7 . . . .  .4569
Item 8 . . . .  .5366
Item 9 . . . .  .4857
REFERENCES


VITA

PERSONAL DATA:

Name: Margaret Dorothy Dudley
Husband: Roger Louis Dudley, Ed.D.

Date of birth: October 9, 1931
Place of birth: Cleveland, Ohio

Home Address: 3963 Rose, Berrien Springs, MI, 49103
Phone: (616) 471-4308

EDUCATIONAL BACKGROUND:

Secondary: Mount Vernon Academy, 1946-1949

<table>
<thead>
<tr>
<th>College</th>
<th>Date</th>
<th>Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catonsville Community College</td>
<td>1971</td>
<td>A.A. (Business)</td>
</tr>
<tr>
<td>Ohio University</td>
<td>1972</td>
<td>A.A. (Nursing)</td>
</tr>
<tr>
<td>Andrews University</td>
<td>1981</td>
<td>B.S.</td>
</tr>
<tr>
<td>Andrews University</td>
<td>1983</td>
<td>M.A.</td>
</tr>
<tr>
<td>Andrews University</td>
<td>1988</td>
<td>Ph.D.</td>
</tr>
</tbody>
</table>

Major: Counseling and Human Services
Cognate: Family Life

Counselor Training: Samaritan Counseling Center, Benton Harbor, and the Andrews University Counseling and Testing Center.

FAMILY-LIFE WORK INVOLVEMENT:

Leadership training to conduct marriage seminars:
Marriage Enrichment
Marriage Commitment
Caring for Marriage

Co-Conducted 15 marriage seminars with my spouse as well as made numerous presentations on family-life topics throughout the United States.
PUBLICATIONS: (co-authored with Roger L. Dudley)

- Married and Glad of It: The Sure Way to a Happy Marriage (1980)
- Forgiveness in Marriage, Adventist Review, June 7, 1984
- Thanks for the Chance to Fall in Love Again, Adventist Review, November 29, 1984
- Adventist Values: Flying High, Ministry, April 1985

MEMBER OF:

- The National Honor Society in Psychology
- The Association for Couples in Marriage Enrichment (ACME)
- Licensed by the Michigan Department of Nursing as a Registered Nurse

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