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RELATIONSHIP BETWEEN RELIGIOSITY AND MARITAL SATISFACTION AMONG REFORM JEWISH COUPLES

DISSERTATION

Presented in Partial Fulfillment of the Requirements for the Degree of

Doctor of Philosophy

Lynn University

By

Marvin E. Miller

2008

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RELATIONSHIP BETWEEN RELIGIOSITY AND MARITAL SATISFACTION AMONG REFORM JEWISH COUPLES

Miller, M., Ph.D.

Lynn University, 2008

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APPROVAL OF DISSERTATION

RELATIONSHIP BETWEEN RELIGIOSITY AND MARITAL SATISFACTION AMONG

REFORM JEWISH COUPLES

By Marvin E. Miller

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I must admit that without the encouragement of my dissertation committee, I might have given up this endeavor two or three years ago. My chair, Dr. Ralph Norcio, Dr. Jim Miller, and Dr. Joan Scialli often encouraged me to continue when I was very close to "packing it in." Thank you, Ralph, Jim, and Joan for motivating and keeping me on track.

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I would like to dedicate my dissertation to my loving wife of fifty-six years, Beverly Miller. I realize that the time and effort that I gave to this dissertation was more than she, or I, ever expected. I wish to ask for her forgiveness and understanding. This was something I had to do for my own satisfaction. As I have often said, "I failed retirement," and needed this achievement to complete my career.

ii

In addition to thanking my wife, I would also like to dedicate this dissertation to my three children and their spouses, Lisa and Anthony, Debbie and her spouse Scott, and to Jim and his spouse Paula. They were all there for me whenever I needed them. Last, but certainly not least, I would like to thank my five grandchildren, Alison, David, Jeff, Daniel, and Eric. I took much of the time that I would have spent with them in order to write my dissertation. In addition to giving up time with "dad" and "grandpa", they were always available when I needed their help and advice.

Finally, a sincere posthumous thank you to my long deceased parents, Dorothy and Philip Miller, for encouraging me to pursue ever greater achievements in the world of knowledge and education. They will never be forgotten.

ABSTRACT

According to statistics, the current divorce rate in the United States is approximately 50% (Shellenbarger, 2005). Fournier, Olson, and Druckman (1983) developed the *Marital Satisfaction Scale* to provide a global measure of satisfaction by surveying ten areas of the couple's marriage. These areas include the major categories in ENRICH: i.e. communication, conflict resolution, roles, financial concerns, leisure time, sexual relationship, parenting, family and friends, and religion. Religiosity has been defined and measured through items such as attending religious worship services, the importance of religion in a person's life, and the degree to which people describe themselves as being religious (Sussman & Alexander, 1999). Religious homogamy has been defined as holding similar religious views, while religious heterogamy has been

From a total accessible population of 1,950 Reform Jewish husbands and wives who were members of a south Florida synagogue, a total of 354 participants (165 husbands and 189 wives) completed the surveys mailed to their homes, for an 18.2% response rate. This exploratory (comparative) and explanatory (correlational) study used independent *t*-tests, ANOVA, and simple and multiple regression to examine religiosity and marital satisfaction among Reform Jewish couples, and husbands and wives.

Results of psychometric analyses indicated both the *Religious Homogamy Questionnaire* and the *Marital Satisfaction Scale* had good estimates of reliability for the sample. Results of exploratory factor analyses indicated both measures had multidimensional structures across sub-samples that were inconsistent with prior construct validation studies. Some significant differences in religiosity and marital

iv

satisfaction were found according to demographic characteristics, such as length of marriage, occupation level, and employment status. Religiosity was found to be an explanatory variable of marital satisfaction for the total sample and for Reform Jewish wives, but not among Reform Jewish husbands. In testing the religiosity factors as predictors of marital satisfaction, "Interpersonal and Social Jewish Relationships" was found to be an explanatory variable of marital satisfaction among the total sample. Religious heterogamy was not found to be an explanatory variable, but the regression model for Reform Jewish wives indicated a trend relationship. Structural equation modeling in future studies may further clarify the complex relationships among sociodemographics, religiosity, and marital satisfaction.

v

TABLE OF CONTENTS

	Page
ACKNOWLEDGMENTS	Ii
ABSTRACT	Iv
LIST OF TABLES	Ix
LIST OF FIGURES	Xiii
CHAPTER I: INTRODUCTION TO THE STUDY Introduction and Background Purpose Definition of Terms Justification Delimitations and Scope	1 1 3 4 7 9
CHAPTER II: REVIEW OF THE LITERATURE, THEORETICAL FRAMEWORK, RESEARCH QUESTIONS, AND HYPOTHESES Review of the Literature Marital Satisfaction Religiosity Religiosity and Marital Satisfaction: Empirical Studies Judaism Judaism and Religiosity Theoretical Framework for the Study Research Questions Hypotheses	111 111 19 22 27 36 45 47 47
CHAPTER III: RESEARCH METHODS Research Design Population and Sampling Plan Target Population Accessible Population Sampling: Total Accessible Setting Instrumentation Part 1: Sociodemographic Profile Part 2: Marital Satisfaction Part 3: Jewish Religiosity	51 51 53 53 54 54 54 57 57 57 59 60

TABLE OF CONTENTS Continued

Procedures: Ethical Considerations and Data Collection Methods	62
Methods of Data Analysis	64
Research Questions	66
Hypotheses	68
Evaluation of Research Methods	69
CHAPTER IV: RESULTS	72
Psychometric Analysis of the Survey Instruments	72
Reliability and Validity of the Religious Homogamy	
Questionnaire	72
Reliability and Validity of the Marital Satisfaction Scale	82
Research Questions	90
Research Question 1: Sociodemographic Characteristics,	
Religiosity, and Marital Satisfaction of the Sample	90
Research Question 2: Sociodemographic Characteristics and	
Differences in Religiosity and Marital Satisfaction	108
Research Question 3: Relationship Between Sociodemographic	
Characteristics, Religiosity, and Marital Satisfaction	131
Research Hypotheses	134
Hypothesis 1: Religiosity and Marital Satisfaction	134
Hypothesis 2: The Degree of Religious Heterogamy Between	
Couples and Their Marital Satisfaction	139
CHAPTER V: DISCUSSION	146
Interpretations	146
Psychometric Findings of the Religious Homogamy	
Questionnaire and the Marital Satisfaction Scale	146
Research Questions	149
Research Question 1: Sociodemographic Characteristics of the	
Sample	149
Research Question 2: Sociodemographic Characteristics and	
Differences in Religiosity and Marital Satisfaction	151
Research Question 3: Relationship Between Sociodemographic	
Characteristics, Religiosity, and Marital Satisfaction	155
Hypotheses	157
Hypothesis 1: Religiosity and Marital Satisfaction	157
Hypothesis 2: The Degree of Religious Heterogamy Between	
Couples and Their Marital Satisfaction	159
Practical Implications	160
Conclusions	160
Limitations	161
Recommendations for Future Study	162

TABLE OF CONTENTS Continued

REFERENCES	164
BIBLIOGRAPHY	171
APPENDIX	176
Appendix A: Survey	176
Appendix B: Permission to Use ENRICH Marital Satisfaction Scale	180
Appendix C: Permission to Use the Religious Homogamy	
Questionnaire	184
Appendix D: Permission to Use Site for Data Collection	188
Appendix E: Authorization for Informed Consent	191
Appendix F: Survey Cover Letter	194
Appendix G: Reminder Card Mailer	196

VITA

LIST OF TABLES

Number		Page
4-1	Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Total Sample ($N = 331$)	73
4-2	Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Husbands (N = 157)	74
4-3	Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Wives $(N = 174)$	75
4-4	Factor Item Loadings for the Religious Homogamy Questionnaire: Total Sample ($N = 331$)	77
4-5	Factor Item Loadings for the Religious Homogamy Questionnaire: Husbands ($N = 157$)	79
4-6	Factor Item Loadings for the Religious Homogamy Questionnaire: Wives $(N = 174)$	81
4-7	Corrected Item-total Correlations for the Marital Satisfaction Scale: Total Sample ($N = 323$)	82
4-8	Corrected Item-total Correlations for the Marital Satisfaction Scale: Husbands $(N = 154)$	83
4-9	Corrected Item-total Correlations for the Marital Satisfaction Scale: Wives $(N = 177)$	84
4-10	Factor Item Loadings for the Marital Satisfaction Scale: Total Sample ($N = 323$)	86
4-11	Factor Item Loadings for the Religious Homogamy Questionnaire: Husbands ($N = 154$)	87
4-12	Factor Item Loadings for the Religious Homogamy Questionnaire: Wives $(N = 177)$	89
4-13	Age and Length of Marriage of the Total Sample, Husbands, and Wives	91
4-14	Occupation Level, Education Level, and Index of Social Position of the Total Sample, Husbands, and Wives	93

LIST OF TABLES, Con't

Number		Page
4-15	Religious Homogamy Questionnaire Response Distribution: Total Sample	95
4-16	Religious Homogamy Questionnaire Response Distribution: Husbands	97
4-17	Religious Homogamy Questionnaire Response Distribution: Wives	99
4-18	Marital Satisfaction Scale Response Distribution: Total Sample	101
4-19	Marital Satisfaction Scale Response Distribution: Husbands	104
4-20	Marital Satisfaction Scale Response Distribution: Wives	107
4-21	Comparison of Religiosity and Marital Satisfaction According to Gender: Reform Jewish Husbands vs. Wives	109
4-22	ANOVA of Differences in Religiosity and Marital Satisfaction According to Age: Reform Jewish Couples (Husbands and Wives Combined) ($N = 348$)	110
4-23	ANOVA of Differences in Religiosity and Marital Satisfaction According to Age: Reform Jewish Husbands (N = 164)	111
4-24	ANOVA of Differences in Religiosity and Marital Satisfaction According to Age: Reform Jewish Wives $(N = 184)$	112
4-25	ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of Marriage: Reform Jewish Couples (Husbands and Wives Combined) ($N = 349$)	114
4-26	ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of Marriage: Reform Jewish Husbands ($N = 164$)	115
4-27	ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of Marriage: Reform Jewish Wives ($N = 185$)	117
4-28	ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment Status: Reform Jewish Couples (Husbands and Wives Combined) ($N = 352$)	119

LIST OF TABLES, Con't

Number		Page
4-29	ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment Status: Reform Jewish Husbands ($N = 164$)	120
4-30	ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment Status: Reform Jewish Wives ($N = 188$)	122
4-31	ANOVA of Differences in Religiosity and Marital Satisfaction According to Education Level: Reform Jewish Couples (Husbands and Wives Combined) ($N = 354$)	123
4-32	ANOVA of Differences in Religiosity and Marital Satisfaction According to Education Level: Reform Jewish Husbands ($N = 163$)	125
4-33	ANOVA of Differences in Religiosity and Marital Satisfaction According to Education Level: Reform Jewish Wives ($N = 189$)	126
4-34	ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation Level: Reform Jewish Couples (Husbands and Wives Combined) ($N = 303$)	128
4-35	ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation Level: Reform Jewish Husbands ($N = 157$)	129
4-36	ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation Level: Reform Jewish Wives ($N = 146$)	130
4-37	Summarized Regression Analysis of Sociodemographics, Religiosity, and Marital Satisfaction: Reform Jewish Couples (N = 185)	132
4-38	Summarized Regression Analysis of Sociodemographics, Religiosity, and Marital Satisfaction: Reform Jewish Husbands (N = 160)	133
4-39	Summarized Regression Analysis of Religiosity as a Variable Explaining the Marital Satisfaction of Reform Jewish Couples (Husbands and Wives Combined)(N=354)	135

LIST OF TABLES, Con't

Number		Page
4-40	Summarized Regression Analysis of Religious Homogamy Factors and Marital Satisfaction: Reform Jewish Couples (N = 331)	136
4-41	Summarized Regression Analysis of Religiosity as a Variable Explaining Marital Satisfaction: Reform Jewish Husbands (N = 165)	137
4-42	Summarized Regression Analysis of Religiosity as a Variable Explaining Marital Satisfaction: Reform Jewish Wives $(N = 189)$	138
4-43	Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Couples $(N = 248)$	140
4-44	Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Husbands ($N = 124$)	140
4-45	Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Wives $(N = 124)$	141

LIST OF FIGURES

Page

49

Number

2-1 Hypothesized model of the relationship between reform Jewish couple's sociodemographics, Jewish religiosity, and marital satisfaction.

CHAPTER I

INTRODUCTION TO THE STUDY

Introduction and Background

Nearly 50% of all marriages end in divorce (Shellenbarger, 2005). There are multiple marital characteristics that affect marital satisfaction (Rosen-Grandon, Myers, & Hattie, 2004). Among these are:

lifetime commitment to marriage, loyalty to spouse, strong moral values, respect for spouse as a friend, commitment to sexual fidelity, desire to be a good parent, faith in God and spiritual commitment, desire to please and support spouse, good companion to spouse, and willingness to forgive and be forgiven. (p. 59)

Many models have been used to examine marital functioning and marital satisfaction from a variety of theoretical perspectives. These include a developmental model by Duval, an interaction model by Burgess, a communication model by Satire, stress, coping and adaptation models by Hill, and McCubin and Patterson, and several family systems models by Minuchin, Bowen, Beavers, and Olson (Sussman & Alexander, 1999; Smith & Maurer, 2000). One of the predominant models is the Circumplex Model of Marital and Family Systems (Olson, 1999), developed in 1976. In 1989, Olson, Russell, and Sprenkle identified that the purpose of the Circumplex Model is to "bridge the gap that typically exists between research theory and practice" (as cited in Olson, 1999, p. 2). Olson's objective was to be able to assess, plan treatment, and be effective in treating couples and families. The three major constructs in this model are cohesion, flexibility, and communication. "The Circumplex Model proposes that a balanced level of both cohesion and adaptability is the most functional to family

development, and that families with more problems tend to fall at extremes of dimensions" (Olson, 1999, p. 29). In 1983 Fournier, Olson, and Druckman developed the *Marital Satisfaction Scale* to measure marital satisfaction as it pertained to the following interpersonal and external issues: "communication, conflict resolution, commitment, and roles, relatives, friends, children, and parenting and money" (Fowers & Olson, 1989, p. 3).

There are many concepts related to the construct of religion and how it may be examined in marriage. One of the broader constructs is religiosity, which is defined and measured by attending religious worship services, the importance of religion in a person's life, and the degree to which people describe themselves as being religious (Sussman & Alexander, 1999). Religious homogamy can be defined as holding similar religious views, while religious heterogamy can be defined as holding dissimilar religious views (Myers, 2006). Another construct is the distinction between interfaith and intrafaith marriages. Interfaith marriages are those between two people from different ethnic and religious backgrounds, while intrafaith marriages are unions between two people of similar ethnic and religious backgrounds (Heller & Wood, 2000). Intermarriage presents certain often-fatal challenges to the couple. These differences in belief, unless resolved, grow larger through the days, weeks, months, and years. The choosing of a religious school, the celebration of holidays, the baptism, and the Bar Mitzvah are all issues that can create turmoil in the home. The collisions of faith are the most threatening conflicts around the world. People are generally intolerant of other's religious beliefs (Marty, 2005). "Spiritual beliefs can be a source of strength or a stumbling block for a couple, based on their spiritual compatibility" (Larson & Olson,

2004, p. 8). On the other hand, research has also suggested that both intrafaith marriages and those where there is more religious homogamy result in higher levels of marital satisfaction (Chinitz & Brown, 2001; Heller & Wood, 2000; Myers, 2006).

Purpose

The general purpose of this non-experimental, explanatory (correlational) and exploratory (comparative) study was to examine the effect of religiosity on the marital satisfaction of reform Jewish couples. This study included the use of simple and multiple regression analyses, independent *t*-tests, and ANOVA for the following specific purposes:

- To find the relative contribution of sociodemographic variables and religiosity in explaining the marital satisfaction of reform Jewish couples, reform Jewish husbands, and reform Jewish wives.
- 2. To determine whether religiosity and marital satisfaction differ according to sociodemographic characteristics of reform Jewish couples, reform Jewish husbands, and reform Jewish wives.
- 3. To determine whether a significant positive relationship exists between religiosity and the marital satisfaction of reform Jewish couples, reform Jewish husbands, and reform Jewish wives.
- 4. To determine whether a significant negative relationship exists between the degree of difference in religiosity (heterogamy) among reform Jewish couples and their marital satisfaction.

Definitions of Terms

Sample Characteristics

Theoretical Definition

Demographic characteristics include information such as sex, race, household income, occupation, and education (Miller & Salkind, 2002). The sample consisted of Reform Jewish couples who are members of a Reform Synagogue in south Florida. Although all respondents shared the same religion, the researcher was interested in exploring possible relationships between other sociodemographic characteristics and marital satisfaction.

Operational Definition

Six attribute variables were created to measure sociodemographics of the sample using six either dichotomous, multiple choice, or fill in the blank items in Part I of the *Religiosity and Marital Satisfaction Questionnaire*. The six items are as follows: 1) gender (dichotomous); 2) age in years (fill in the blank); 3) length of marriage (fill in the blank); 4) employment status (multiple choice); 5) education level (multiple choice); and 6) occupation level (fill in the blank). See Appendix A, Part 1 for the six sociodemographic questions designed to measure these attribute variables.

Independent Variable: Religiosity

Theoretical Definition

Religiosity has been defined as an "organized system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality), and (b) to foster and understanding of one's relation and responsibility to others in living together in a community" (King &

Crowther, 2004, p. 84). Recently, psychological literature has begun using "religiousness" in place of "religiosity" (King & Crowther, 2004). This shift is related to the shift away from viewing religiosity and spirituality as the same construct. Spirituality, on the other hand, has been defined as "the personal quest for understanding answers to ultimate questions about life, about meaning, and about relationship to the sacred or transcendent, which may or may (or may not) lead to or arise from the development of religious rituals and the formation of community" (King & Crowther, 2004, p. 84).

In addition to being distinguished from spirituality, religiosity has been increasingly described as a multidimensional construct. Cornwall, Albrecht, Cunningham, and Pitcher (1986) developed a conceptual model of religiosity, based on earlier work by social psychologists. The three components comprising the model were the following: 1) knowing (cognition); 2) feeling (affect); and 3) doing (behavior). The cognition component relates to religious belief or orthodoxy. The affect component relates to feelings about religious "beings, objects, or institutions" (Cornwall et al., 1986, p. 227). Behavior refers to frequency of actions such as attendance at houses of worship, charitable donations, prayer, study of the scripture, and religious and ethical behavior.

Operational Definition

Jewish religiosity was measured using the *Religious Homogamy Questionnaire* (Chinitz & Brown, 2001). The unidimensional scale measures the behavioral aspect of Jewish religiosity. Although there are numerous multidimensional instruments measuring religiosity, it is difficult to find instruments focusing only on Jewish religiosity. The *Religious Homogamy Questionnaire* is Part 3 of the survey shown in Appendix A.

Dependent Variable: Marital Satisfaction

Theoretical Definition

Many models have been used to examine marital functioning and marital satisfaction from a variety of theoretical perspectives. These include a developmental model by Duval, an interaction model by Burgess, a communication model by Satire, stress, coping and adaptation models by Hill, and McCubin and Patterson, and several family systems models by Minuchin, Bowen, Beavers, and Olson (Sussman & Alexander, 1999; Smith & Maurer, 2000). One of the predominant models is the Circumplex Model of Marital and Family Systems (Olson, 1999), developed in 1976. The three major constructs in this model are cohesion, flexibility, (adaptability) and communication. "The Circumplex Model proposes that a balanced level of both cohesion and adaptability is the most functional to family development and that families with more problems tend to fall at extremes of dimensions" (p. 29). Kurdek, Fenell, Collins and Coltrane, Robinson and Blanton, Glenn, and Lauer et al. imply that marital satisfaction is the degree of happiness that is the result of positive relationships between a husband and wife on a variety of issues (as cited in Rosen-Grandon, Myers, & Hattie, 2004).

Operational Definition

Marital satisfaction was measured using the *Marital Satisfaction Scale* (Fournier, Olson, & Druckman, 1983). The *Marital Satisfaction Scale* was developed as part of the *ENRICH Marital Inventory* (Fournier et al., 1983), and is based on constructs related to Olson's Circumplex Model. The *Marital Satisfaction Scale* measures marital satisfaction as it pertains to the following interpersonal and external issues: "communication, conflict resolution, commitment, and roles, relatives, friends, children, and parenting and money"

(Fowers & Olson, 1989, p. 3). The Marital Satisfaction Scale is shown in Part 2 of Appendix A.

Justification

According to statistics, the current divorce rate in the United States is approximately 50% (Shellenbarger, 2005). Given the magnitude of this problem, several theories about marital satisfaction have been developed (Olson, 1999; Miller, Anderson, & Keals, 2004; Beavers & Voeller, 1983). In 1979, Olson introduced his theoretical model, the Circumplex Model of Marital and Family Systems. This model is based on three major constructs: cohesion, flexibility, and communication (Olson, 1999) and had its roots in family adaptation theories developed by Bowen in 1960, Minuchin in 1974, and Kantor and Lehr in 1975, where adaptability and cohesion are underlying dimensions (Munton & Reynolds, Introduction section, para. 2). Two competing models and theories about marital satisfaction are Bowen's Theory, which states that the concept of differentiation of self is a predictor of marital satisfaction (Miller et al., 2004), and the Beavers Systems Model, which, in contrast to Olson, treats adaptability as an emerging, ever expansible capability to be placed on a continuum ranging from dysfunctional to optimal" (Beavers & Voeller, 1983, p. 88). Although the Circumplex Model has been disputed (Beavers & Voeller, 1983; Farrell & Barnes, 1993), it is often used as a measure of marital satisfaction (Rosen-Grandon et al., 2004; Munton & Reynolds, 1995; Larson & Olson, 2004; Chinitz & Brown, 2001; Fournier, Druckman, & Olson, 1993).

This study used the ten-item *Marital Satisfaction Scale* (Fournier, Olson, & Druckman, 1983) to measure marital satisfaction. The *Marital Satisfaction Scale* was

developed as part of the *ENRICH Marital Inventory* (Olson et al., 1983), and is based on constructs related to Olson's Circumplex Model.

Past research has often struggled to define and measure religiosity. Most recently, religiosity has been distinguished from spirituality by being defined as an "organized system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality), and (b) to foster an understanding of one's relation and responsibility to others in living together in a community" (King & Crowther, 2004, p. 84). Spirituality, on the other hand, has been defined as "the personal quest for understanding answers to ultimate questions about life, about meaning, and about relationship to the sacred or transcendent, which may or may (or may not) lead to or arise from the development of religious rituals and the formation of community" (King & Crowther, 2004, p. 84).

In addition to being distinguished from spirituality, religiosity has been increasingly described as a multidimensional construct. Cornwall, Albrecht, Cunningham, and Pitcher (1986) developed a conceptual model of religiosity based on earlier work by social psychologists. The three components comprising the model were the following: 1) knowing (cognition); 2) feeling (affect); and 3) doing (behavior). The cognition component relates to religious belief or orthodoxy. The affect component relates to feelings about religious "beings, objects, or institutions" (Cornwall et al., 1986, p. 227). Behavior refers to frequency of actions such as attendance at houses of worship, charitable donations, prayer, study of the scripture, and religious and ethical behavior. This study measured attitudes toward the feeling and doing aspects of religiosity among

reform Jewish couples using a 15-item Jewish religiosity questionnaire developed by Chinitz & Brown (2001).

Religiosity is often examined as a factor influencing marital satisfaction (Call & Heaton, 1997; Chinitz & Brown, 2001; Dudley & Kosinski, 1990; Williams & Lawler, 2003). Chinitz and Brown (2001) concluded the "degree of agreement on Jewish issues," not religious homogamy, predicted marital satisfaction among same-faith and interfaith Jewish couples. This study added to what is known about the relationship between the degree of agreement on Jewish issues and marital satisfaction by examining the relationship between the degree of difference in religiosity (heterogamy) between husband and wife and the level of marital satisfaction among Reform Jewish couples.

This study was feasible because could be implemented in a reasonable amount of time and the number of subjects was sufficient for the analyses. To increase the response rate, respondents were provided postage pre-paid return envelopes. This study was researchable because the problem was definable and all the variables could be measured.

Delimitations and Scope

This study was conducted based on the following delimitations, which constrained the study of religiosity and marital satisfaction among Reform Jewish couples:

 To make the sample as homogenous as possible, this study included only reform Jewish couples who were members of a reform Jewish synagogue in the South Florida region at the time data was collected. Jewish couples belonging to conservative or orthodox synagogues were not included.

- As the researcher was interested in measuring marital satisfaction, participants were limited to married Reform Jewish couples. Unmarried Reform Jewish couples were not included.
- 3. This study did not include participants under the age of 18 years.
- 4. This study did not include people unable to read and write in English.

Chapter I provided an overview of the study. It included an introduction to religiosity and marital satisfaction, described the purpose of the study, defined study variables, provided justification for the study, and identified the delimitations and scope of the study as related to Reform Jewish couples. Chapter II provides a review of the literature and theoretical framework leading to the propositions tested by the research questions and hypotheses addressed in this study. The major gaps in the literature stemmed from scant literature about the relationship between religiosity and marital satisfaction among same-faith couples, and Jewish couples in general. The theoretical framework presented in Chapter II emphasizes the relationship among religiosity, religious homogamy, and marital satisfaction.

CHAPTER II

REVIEW OF THE LITERATURE, THEORETICAL FRAMEWORK, RESEARCH QUESTIONS, AND HYPOTHESES

Review of the Literature

Marital Satisfaction

Competing Models and Theories About Marital Satisfaction

The circumplex model. In 1979, Olson introduced his theoretical model, the *Circumplex Model of Marital and Family Systems.* This model is based on three major constructs: cohesion, flexibility, and communication (Olson, 1999) and had its roots in family adaptation theories developed by Bowen in 1960, Minuchin in 1974, and Kantor and Lehr in 1975, where adaptability and cohesion are underlying dimensions (Munton & Reynolds, Introduction section, para. 2). Olson (1999) indicated the purpose in developing this model was to "bridge the gap that typically exists between research, theory and practice" (p. 2).

Cohesion is defined as togetherness, emotional bonding of family members and degrees of open and closed interactions among members. Cohesion is on a continuum ranging between low and high (Olson, 1999). *Flexibility* as it relates to the family is the ability to change leadership, relationships and rules and is on a continuum ranging between low and high (Olson, 1999). *Communication* is defined as a facilitating dimension composed of listening and speaking skills, self disclosure, clarity, continuity tracking, respect and regard (Olson, 1999). The major proposition is "the Circumplex Model proposes that a balanced level of both cohesion and adaptability is the most functional to family development, and that families with more problems tend to fall at

extremes of dimensions" (p. 29). There are curvilinear relationships with five key propositions: 1) Balanced couple and family systems tend to be more functional (Olson, 1999); 2) If a family's expectations support more extreme patterns, families will then operate in a functional manner as long as all the family members like the family that way (Olson, 1999). This proposition relates especially to ethnic and cultural diversities; 3) Balanced types of couples or families will have more positive communication compared to unbalanced systems (Olson, 1999); 4) Couples and family systems will change their systems to adapt to developmental needs and situational stress (Olson, 1999); and 5) Unbalanced families will not have the resources that are needed to change their family and, therefore will have more difficulty adapting to a crisis (Olson, 1999).

Olson, Russell and Sprenkle in 1979 and 1989 discussed the social significance of the *Circumplex Model of Marital and Family Systems* in an attempt to bridge the gap that typically exists between research, theory and practice (as cited in Olson, 1999). They indicated that it is expected that marital and family therapy will be advanced. It provides another view about the assessment, treatment design and effectiveness of therapy. Olson (1993 & 1996) described a model designed to enable clinical assessment, treatment, planning, and to be able to evaluate the effectiveness of marital and family therapy. Cohesion and flexibility were theorized to be linear, rather than curvilinear, as shown by methodological studies.

According to Munton and Reynolds (1995), the Circumplex Model proposes that a family's ability to change as circumstances demand is what differentiates one family from another. The objective of this longitudinal, prospective, and correlational study was to test the Circumplex Model and its two propositions in a longitudinal study. This quantitative study gave some evidence that the Circumplex Model alone had some limitations, which could be corrected by using a longitudinal format. Two hypotheses were formulated that balanced families function better than unbalanced families and that balanced relates to cohesion and adaptability. A family that is more able to adapt will function best. Moderate, not extreme changes seem to work better with cohesion and adaptability.

Primarily focused on Olson and his associates, the review by Munton and Reynolds (1995) made references to other family theorists like Banks, Beavers, Bowen, Clarke, Goldberg, Green, et.al, Kantor and Lehr, and Munchin. The longitudinal study was designed to address the issue of predictive validity of the three-dimensional Circumplex Model, and to examine the process of adaptation in families faced with a tangible and relatively major disruption (Munton & Reynolds, 1995). A 12-item version of the General Health Questionnaire (GHQ-12), designed in 1972 by Goldberg was used. A self-administered screening test, F.A.C.E.S. III, measured the variables. Using the GHQ questionnaire, 48 respondents withdrew, with 65% responding. There were 200 that provided usable data, of which 58% of the spouses responded. The second mailing had a 73% return, the third mailing had a 63% return rate. Using MANOVA, results did not support the hypothesis 1 that the family type in terms of cohesion and adaptability would predict participants' psychological well-being after being relocated. Hypothesis 2 was partly supported, about correlations between family type and their measure of well-being (Munton & Reynolds, 1995).

Instruments based on the Circumplex Model tend to be used in couple and family and counseling rather than research (Olson & Gorall, 2003). The goal of such counseling is to reduce problems by moving the couple or family toward a more balanced marital or family system. While the FACE's and *Clinical Rating Scale* have both been used in the assessment and treatment planning of dysfunctional families, the PREPARE-ENRICH scales are used in couples counseling (Olson & Gorall, 2003). The goal of couples counseling has been to improve communication, resolve conflict, and to create a plan for the couple's future (Olson & Gorall, 2003). The PREPARE scales are used in premarital counseling, the ENRICH scale are used in counseling married couples (Olson & Gorall, 2003). Earlier research using 6,267 married couples taking the ENRICH scales identified five types of couples. These couple types, from happiest to least happiest, were vitalized, harmonious, traditional, conflicted, and devitalized (Fowers & Olson, 1993). Fowers, Montel, and Olson (1996) later validated these couple types by following the outcome of 328 couples three years after marriage. The study found vitalized couples had the highest percentage of happily married couples (60%), while traditional couples had the largest percentage of unhappily married couples (50%). Despite the high rate of unhappily married couples, traditional couples had the lowest rate of separation and divorce (6%). Conflicted couples had the highest percentage of separation and divorce (40%). The Marital Satisfaction Scale is one of the four ENRICH scales, with the others being "Communication, Conflict Resolution, and Idealistic Distortion" (Olson, 2006).

Bowen's theory. Bowen used the concept of differentiation of self as a predictor of marital satisfaction. Differentiation of self refers to the degree to which one can exist without the approval and acceptance of others. According to Bowen, a person with a poorly differentiated sense of self depends "so heavily on the acceptance and approval of others that they quickly adjust what they think, say, and do to please others" (Bowen

Center for the Study of the Family, 2004, Bowen Theory section, Differentiation of Self section, para. 2) to conform. On the other hand, a person with a well-differentiated sense of self "recognizes his realistic dependence but can stay calm and clear headed enough in the face of conflict, criticism, or rejection to distinguish thinking rooted in a careful assessment of the facts from thinking clouded by emotionality" (Bowen Center for the Study of the Family, 2004, Bowen Theory section, Differentiation of Self section, para. 3) As reported by Miller et al. (2004), Bowen asserts that the lower the level of each spouse's differentiation, the greater the chance of marital conflict.

Miller, Anderson, and Keals (2004) outlined some of the instruments used to measure differentiation. One of these instruments was *Habers's Level of Differentiation of Self Scale*. The scale has 24 items and focuses on emotional maturity. Bowen's scale was established by this test, which showed the differentiation scale to have an alpha coefficient of .90. The measures are reliable. Another scale used to establish the construct validity of the concept of differentiation was the *Skowron's Differentiation of Self Inventory* (DSI) developed by Skowron and Frielander. Differentiation was validated by the DSI.

Kerr and Bowen (1988) have indicated that people who marry share similar differentiation of self. This was supported by early studies and rejected by later studies using loss and DSI tests. Kerr and Bowen also proposed "low levels of differentiation are the experience of chronic anxiety by family members" and "chronic anxiety increases as the level of differentiation decreases" (Kerr & Bowen, 1988, p. 117). Research supported this proposition. Regarding psychological and physical functioning of adults

and psychological and physical health problems, Bowen's hypotheses were inversely associated with levels of differentiation.

Beavers systems model. Beavers and Voeller (1983) developed a two dimensional model about family systems. This model was developed largely as a result of their opposition to Olson's model. Specifically, Beavers and Voeller did not agree with Olson on the relationship between adaptability and optimal functioning. While Olson viewed adaptability as curvilinearly related to optimal functioning, Beavers and Voeller viewed adaptability as "an emerging, ever expansible capability to be placed on a continuum ranging from dysfunctional to optimal" (Beavers & Voeller, 1983, p. 88). Beavers and Voeller also disagreed with Olson "blurring the distinction between family cohesion and individual autonomy" (Farrell & Barnes, 1993, p. 120). Beavers and Voeller viewed autonomy as a separate construct, and that it was "impossible to get too much of it" (Farrell & Barnes, 1993, p. 120). Farrell and Barnes (1993) agree with Beavers and Voeller that family members function better within a family system that allows more autonomy, adaptability and cohesion.

Beavers and Voeller's model consisted of two major stylistic dimensions, as well as a mixture of the two, used to define family types. Centripetal family members see "most relationship satisfactions as coming from within the family rather than the outside world" (Beavers & Voeller, 1983, p. 90). Centrifugal family members see "the outside world as holding the most promise of satisfaction and the family as holding the least" (Beavers & Voeller, 1983, p. 90).

Factors Influencing Marital Satisfaction

Rosen-Grandon, et al (2004) examined the relationship between marital characteristics, marital interaction processes, and marital satisfaction in a non-experimental, explanatory (correlational) survey research design, using structural equation modeling. Length of marriage and age were included as mediating variables.

The literature review examined studies about background contextual factors, including individual traits and behaviors, and couple interaction processes, and their relationship to marital satisfaction. This led to a gap in the literature about the "nature of the relationship between marital characteristics, marital interaction processes, and marital satisfaction (Rosen-Grandon et al., 2004). A conceptual model on marital satisfaction was tested in this explanatory (correlational) study, hypothesizing a relationship between marital characteristics and marital satisfaction, mediated by marital interaction processes, and moderated by gender and marital longevity (Rosen-Grandon, et al., 2004).

Volunteers were selected using a non-probability "convenience sample" They were interviewed in a shopping mall in a large city in the southeastern, United States. Eligibility criteria were that participants were all in their first marriages; residing with their spouse, and only one person from each couple was interviewed. The sample was overrepresented by women (137 women and 64 men).

Prelis and Lisrel-7 computer programs were used to measure the effect of the independent variables on the dependent variable, marital satisfaction, through structural equation modeling was used. This included confirmatory factor analysis and goodness-of-fit. The coefficient alpha for marital satisfaction was .79, indicating good reliability.

Results showed the hypothesized model was not supported. Changing the model revealed that marital characteristics as a mediating factor. The authors suggest adding a fourth factor, which is parenting satisfaction. *Loving marriages* were defined as those which had respect, forgiveness, romance, support, and sensitivity (Rosen-Grandon, et al., 2004). The study yielded a list of the 10 most important marital characteristics among the original 18 being measured, Among those marital characteristics, the importance of strong moral values, faith in God, and religious/spiritual commitment in were significant in marital satisfaction.

The study found significant pathways to marital satisfaction through love, loyalty, and shared values. Love was associated with "communication and expression of affection" (Rosen-Grandon et al., 2004, p. 67). Loyalty was associated with "sexuality/intimacy and the ability to build consensus" (p. 67). The path of shared values was associated with "traditional versus nontraidtrional marital roles and the ability of the couple to manage conflict" (p. 67).

The authors listed several limitations. First, data was collected from a limited geographic region. Second, the sample consisted of twice the number of women as the number of men. Third, the sample was limited to couples in their first marriages. Based on these limitations, the authors stated there was limited ability to generalize the findings beyond the sample. They noted specifically that findings could not be generalized for gender, or to couples who were remarried. The authors also suggested the structural model used in data analyses could not account for all the factors affecting marital satisfaction (Rosen-Grandon et al., 2004).

Recommendations for future research included the addition of "contextual" variables, such as demographics. The pre-marital context was also suggested for inclusion in future studies, such as age at time of marriage and personality variables. The Gender differences and comparisons of different geographic regions were also suggested by the authors. The authors concluded that marital satisfaction was "mediated by the relative importance of marital characteristics and the individual's satisfaction with those characteristics in his or her marital relationship" (p.67).

A threat to external validity is evident with the non-probability, purposive sampling, therefore, study results cannot be generalized. A strength is in the study's internal validity with respect to reliable and valid measures of the variable; however, a threat to internal validity is the need to replicate the study to re-examine the structural model, and determine whether marital characteristics is an independent or mediating variable.

Religiosity

Recently, psychological literature has begun using "religiousness" in place of "religiosity" (King & Crowther, 2004). This shift is related to the shift away from viewing religiosity and spirituality as the same construct. Religiosity has been defined as an "organized system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality), and (b) to foster and understanding of one's relation and responsibility to others in living together in a community" (King & Crowther, 2004, p. 84). Spirituality, on the other hand, has been defined as "the personal quest for understanding answers to ultimate questions about life, about meaning, and about relationship to the sacred or transcendent,

which may or may (or may not) lead to or arise from the development of religious rituals and the formation of community" (King & Crowther, 2004, p. 84).

Religiosity as a Multidimensional Construct

In addition to being distinguished from spirituality, religiosity has been increasingly described as a multidimensional construct. Cornwall, Albrecht, Cunningham, and Pitcher (1986) developed a conceptual model of religiosity, based on earlier work by social psychologists. The three components comprising the model were the following: 1) knowing (cognition); 2) feeling (affect); and 3) doing (behavior). The cognition component relates to religious belief or orthodoxy. The affect component relates to feelings about religious "beings, objects, or institutions" (Cornwall et al., 1986, p. 227). Behavior refers to frequency of actions such as attendance at houses of worship, charitable donations, prayer, study of the scripture, and religious and ethical behavior. Cornwall et al. (1986) also identified two modes related to religiosity, defined in 1971 by Ditties: an explicit, or "public, social, institutionalized and formalized" (Cornwall et al., 1986, p. 227) mode, and a subjective, or "deeply held personal attitudes, values, loyalties, and commitments" (Cornwall et al., 1986, p. 228) mode. These two religiosity constructs were combined to arrive at a six-dimensional model of religious beliefs, feelings, and behaviors as they applied to either personal or institutionalized religion. The belief construct consists of two dimensions, traditional orthodoxy and particularistic orthodoxy.

Measuring Religiosity

Cornwall et al. (1986) tested their conceptual model using a quantitative, nonexperimental survey research design of 390 randomly selected Mormons from 27 different Mormon congregations in the United States. Factor analysis using Varimax rotation analyzed responses to 34 items, and found five, rather than six factors. There was one belief factor, two commitment factors, and two behavior factors. Cornwall et al. findings supported the multidimensionality of religiosity, and suggested applying their model to other religious groups.

A number of measurements of religiosity have been used in psychological research. According to King and Crowther (2004), earlier work by Hill and Hood resulted in a compilation of 125 measures of religiosity and spirituality. King and Crowther (2004) reported on a number of scales measuring religiosity and related constructs. The Religious Orientation Scale (ROS) was developed in 1950 by Allport to measure the intrinsic (as its own goal) and extrinsic (instrumental) practice of religion. The Religion Scale, developed by Bardis in 1961, was designed to measure the religious beliefs and practices of Christian and Jewish students. In 1999 Sandage extended work by Worthington in creating the Religious Values Scale (RVS), a measure of "religious attitudes and beliefs and tolerance for others with differing values" (King & Crowther, 2004, p. 86). The Spiritual Well-Being Scale (SWBS) was developed by Paloutzian and Ellison in 1978 to address a need to measure spiritual well-being in a "religious and existential sense" (King & Crowther, 2004, p. 86). The Brief Multidimensional Measure of Religion and Spirituality (BMRS) was developed by the Fetzer Institute in conjunction with the National Institute of Aging (NIA). The measure consisted of 38 items, with 12 sub-scales. The subscales included religious preference, organizational religiousness, commitment, values, meaning, and daily spiritual experiences (King & Crowther, 2004).

Religiosity and Marital Satisfaction: Empirical Studies

Religiosity and Marital Satisfaction

Larson and Olson (2004) conducted a quantitative study using a nonexperimental causal-comparative design to examine the relationship between the spirituality of a couple and various aspects of marital functioning. The study used earlier data from couples surveyed nationally using the ENRICH scale. Larson and Olson's literature review was brief in its theoretical discussion of religiosity, but was thorough and current in its examination of empirical studies about religiosity and marital satisfaction. The resulting major gap and conflict in the literature was identified as a need for more "detailed and multidimensional assessment tools in the area of religion and marriage" (Larson & Olson, 2004, p. 3). Using existing data, the ENRICH scale was used to compare marital satisfaction among 11,552 couples, of which 6,557 were classified as having high spiritual agreement (HSA) and 6.562 classified with low spiritual agreement (LSA). No estimates of reliability were provided, nor were the establishment of construct and criterion validity reported. However, the ENRICH scales (marital, communication, conflict resolution, and idealistic distortion) have had previously reported estimates of reliability ranging from .83 to .90, and validity has been established for each. Using independent samples t-tests results showed significant differences in each ENRICH dimension between the LSA and HAS couples. Specifically, couples with high spiritual agreement also had high levels of marital satisfaction.

Larson and Olson (2004) suggested "spirituality and faith are powerful aspects of human experience" (p. 4). Some of their other conclusions were as follows: 1) the

quality of marital functioning is significantly impacted by the religiosity of the couple as individuals as well as a couple. Spiritual beliefs have a meaningful relationship with marital satisfaction; and 2) tolerance can lead to higher marital satisfaction among couples who have different spiritual beliefs. Suggestions for future research included 1) the measurement of marital satisfaction by comparing responses from both members of the couple, rather than just one member; and 2) the use of multidimensional instruments to capture the complexities of both religiosity and marital satisfaction.

Call and Heaton (1997) conducted a study about religious influence on marital stability. They used a non-experimental, causal-comparative, quantitative design of 13,008 married couples. Call and Heaton's literature review was thorough and current in comparing and contrasting theories about religious influence on marital stability. Empirical studies about religiosity and marital stability were examined, and they determined there was limited research about the effect of religion on the family.

A probability, systematic sampling plan resulted in a data-producing sample of 4,587 couples. Results were based on panel data from a national survey of family and households. Conclusions included the following: 1) frequency of religious attendance had a positive effect on marital stability; 2) risk of divorce was lowest for couples who attended religious services together regularly; 3) risk of divorce was higher for those couples who did not worship together regularly; 4) once demographic characteristics were controlled for, all significant religious affiliation influence disappeared; and 5) the husband's beliefs concerning marital commitment and non-marital sex were less important to the stability of the marriage than the wife's beliefs.

Religious Homogamy, Heterogamy, and Marital Satisfaction

Applied to couples, religious homogamy is defined as couples having similar religious convictions and practices (Williams & Lawler, 2003). Conversely, religious heterogamy is defined as couples with dissimilar religious convictions and practices (Chinitz & Brown, 2001).

Williams and Lawler (2003) conducted a quantitative, correlational study about marital satisfaction and religious heterogamy among inter-church and same-church Protestant and Catholic couples. Their literature review was thorough and current in comparing and contrasting theories related to religious heterogamy, religious homogamy, and marital satisfaction. The data-producing sample of 1,512 participants resulted from a national telephone survey of 13,088 individuals. The instruments used measured the impact of the following variables on marital satisfaction: 1) cohesion; 2) communication; 3) religious communication; 4) religious behavior; 5) joint religious activities; and 6) religious differences.

No significant difference between inter-church or same-church on marital satisfaction were found. No significant differences for nonreligious variables such as communication, commitment, cohesion, and disagreements over parents and in-laws. However, significant differences were found for religion-related variables. Inter-church respondents had significantly lower means than same-church respondents for joint religious activities and religion as a strength in the marriage. On the other hand, inter-church respondents had significantly higher mean scores on religious differences.

Religiosity was found to be less important as a factor creating marital satisfaction than was joint religious activities. Other significant predictors of marital satisfaction were educational heterogamy, race, ethnicity, length of marriage, gender, and age

heterogamy. When nonreligious variables were tested along with the religious relationship variables, communication, cohesion, and commitment were significant predictors of marital satisfaction. Williams and Lawler (2003) concluded that "effectively managing difference through communication skills and building a cohesive bond in the relationship are two important tasks in creating a satisfying marriage" (Williams and Lawler, 2003, p. 1089).

Williams and Lawler reported the use of a national sample as a strength of the study, while the use of a Christian sample was identified as a limitation in generalizeability. Recommendations for future study addressed this limitation by suggesting future studies include minorities, other religions, and people with no religious affiliation.

Chinitz and Brown (2001) examined the relationship between a couple's similarity in religious beliefs and practices and their levels of marital conflict and stability among same-faith and inter-faith Jewish couples from the perspective of the couple's children, using a non-experimental, quantitative, survey research design.

The sample consisted of 155 adult children of same-faith and inter-faith Jewish couples. Marital conflict was measured using the *Children's Perception Questionnaire* (CPQ), while marital stability was measured by whether or not the parents were divorced. Religious homogamy was measured using a 33-item survey developed from interviews with religious leaders and a review of interfaith literature. Content validity was established using two different panels of reviewers.

The major hypotheses tested were that a positive correlation would exist between religious homogamy and marital stability, and that the relationship would be mediated by

the degree of marital conflict. Restated, it was hypothesized that as marital conflict increased, marital stability should decrease. It was further hypothesized that these relationships would still hold after controlling for religious denominations (same-faith and inter-faith). Partial support for the model was found using regression analysis. More disagreement on Jewish issues predicted higher levels of marital conflict. Higher conflict, in turn, predicted less marital stability.

Chinitz and Brown (2001) concluded the "degree of agreement on Jewish issues," not religious homogamy, predicted marital satisfaction among same-faith and interfaith Jewish couples. Suggestions for future research included conducting the following types of studies: 1) a longitudinal study to learn more about the point at which religious issues become important during a marriage; 2) a cross-sectional study limited to interfaith couples to learn more about the growing number of interfaith marriages; and 3) a cross-sectional study about religious homogamy among same-faith Jewish couples.

Hunler and Gencoz (2000) conducted a quantitative, non-experimental study of 92 married Turkish couples using survey research testing the mediator role of marital problem solving between religiousness and marital satisfaction. Hunler and Gencoz's literature review was thorough in presenting different models and theories related to marital satisfaction, such as Lewis and Spanier's 1979 marital satisfaction model. The study used the following scales with established validity and estimates of reliability: 1) *Religious Scale* (RS), used to measure religiosity; 2) *Marital Problem Solving Scale* (MPSS) used as a self-reported measure of marital problem-solving ability; 3) *Hopelessness Scale* (HS); and 4) *Submissive Acts Scale* (SAS). Marital satisfaction had a significant, positive correlation with marital problemsolving, but a significant, negative correlation with hopelessness and submissive acts. Marital problem solving was also significantly and negatively correlated with hopelessness and submissive acts. Hierarchical regression was used to test the mediator role of marital problem solving. Marital problem solving was not found to have a mediator role in the relationship. Religiosity was found to be significantly associated with marital satisfaction when the spouses were both of the same faith. Suggestions for future study included the application of the research design to Christian and Jewish couples.

Judaism

Although there are similarities in the principles, values, and practices, each religious group takes different forms, the intensity of adherence may differ considerably. In fact, different sects within the same religion express their commitment to their beliefs somewhat differently. Orthodox Jews practice Judaism differently from Reform Jews (Heiman, Just, McWilliams, & Zilberman, 2004).

Judaism is not only a set of ideas about the world; it is a blueprint for a way of life in this world. The Talmud teaches that every person can tip the scale either toward good or evil; every person's actions count. We are our brother's keepers. Life is extremely important in the eyes of Judaism. Jews are forbidden to take any one's life, including his/her own. Life is given by God and may only be taken by God. God teaches, according to Judaism, that people are responsible for their actions and will be punished or rewarded for their deeds (Bank, 2002; Greenberg, 1988). Jews are taught to "do justice, love goodness and walk modestly with God" (Micah 6:8). The following passages from the Torah relate to these issues. There are extensive laws concerning issues of murder, personal injury, property transfer, property damage, marriage, rape, debt, and inheritance appear in Exod. 21-24, 34; Lev 18-20; Num. 27, 30-36, and Deut. 16-26. Thus, Exod. 22:28 forbids cursing God or a prince, i.e., the monarch, among the people. Deut. 19:1-13 establishes cities of refuge where one may go for protection from death in the event of justified manslaughter. The rule of "eye for an eye" in Exod. 21:18-27 and Lev. 24:10-2 establishes principles by which compensation is decided in cases of manslaughter and personal injury. Exod. 21:28-38 employs the example of an ox that gores to establish principles for deciding cases of property damage, and Exod. 21:37-22:14 defines the principles for proper marriages, i.e., those that avoid incest and other issues. Exodus 22:15-16 defines the terms of marriage for a man who seduces a virgin, and Deut. 22:13-29 regulates cases of adultery and rape. Exod. 21:1-11 and Deut. 15:1-18 regulate the terms by which a man or a woman may serve as a slave, i.e., they may work as a slave for a defined period of time in order to pay back a debt. The levirate law in Deut. 25:5-10 establishes a procedure by which a brother may father a son and legal heir for a dead brother through the widow, and Num. 27:11 and 36:1-12 establish regulations by which women may inherit their father's estate when no male heir exists. Other areas of Israelite social life are addressed as well, but these examples demonstrate the importance of divine authority in establishing laws that promoted order in the social life of ancient Israel and thus supported a stable state or monarchy (Neusner & Avery-Peck, 2000).

The "path that one walks" known as "Halakhah" is known as "laws." The Torah has 613 commandments (mitzvoth) and these commandments are the heart of the

Halakhah. When a Jew performs one of these mitzvoth, it is said that they performed a mitzvah or a good deed. (Donin, 1972).

The Rabbi is known as the ordained spiritual and intellectual leader of the Jewish community. They are teachers, judges and administrators. In addition to having a college degree, Rabbis must spend four to five years attending a religious seminary. Rabbis are allowed to marry, have children and except in Orthodoxy, are permitted to be women. In addition to leading the congregation in prayer, they also deliver the sermons. Rabbis are assisted by a Cantor who leads the congregation in hymns and chants. *Cantors*, except in Orthodox congregations, can be and often are, women.

The Tenets of Judaism

Judaism is the first of the three Abrahamic religions; a monothonic faith brought by the Prophet Moses around 111 BC. Its basic belief rests on the fact that there is one God who created the universe (Bank, 2002). In addition to being a religion, Jews are described as a "people" or a "nation", a "race" and "culture". They were often thought of as a nation even when they had no homeland (Bank, 2002). Many say that you are Jewish if your mother is Jewish (Bank, 2002). Hitler maintained that you were Jewish if you descended from one Jewish parent or grandparent (Bank, 2002, p. 2).

Formal conversion to Judaism is not a simple process, especially if done by an Orthodox rabbi. Judaism is not a religion that proselytizes. Those wishing to convert to Judaism must do so of their own initiative. It is a matter of really wanting to become a Jew and being willing to study for possibly a year or more.

Semites

Jews are often thought of as Semites, a term that refers to people who speak Semitic languages (Bridger, 1976). Judaism got its start in about 2000 BCE when the Assyrians, a Semetic speaking tribe, challenged the Babylonians' soft way of life. Their leader, Terah, took his son Abraham, Abraham's wife Sarah, and his grandson Lot, the nephew of Abraham, and left the city of Ur. The Torah has no further explanation, except to identify these people as *Irriim*, which in Hebrew means the people "who crossed over" the Euphrates River. Dimont (1962) stated:

Their travels took them to the land of Haran, now part of Turkey. After Terah dies, Abraham met the Lord God, "Jehovah" for the first time. God is supposed to have proposed a covenant with Abraham. The covenant was that if Abraham would follow the commandments of God that he and his descendants would be God's chosen people and that God would protect them. The one promise that God asked Abraham for was that all males must be circumcised on the eighth day after birth, or if converted from another religion, at the time of conversion. Canaan was the land that God promised to his people. The name Hebrew has survived as the name of the language of the Jews and is the language of Judaism's holy books as well as the national language of the State of Israel. It is also the language of prayer, to a greater or lesser extent, for the various sects of Judaism. (pp. 27-29)

Due to political and religious persecutions, Jews spread all over the globe looking for religious freedom and economic opportunity. The total Jewish population is almost 15 million worldwide (Jewish Virtual Library, 2005). In spite of the fact that there are many different forms of worship in Judaism, there does exist a basic format that is accepted by all religious Jews. This format was presented by Maimonides, also known as the Rambam. Maimonides (1135-1204 AD) was a physician, a scholar and a philosopher. Judaism is not accepted equally by all who consider themselves to be Jewish. Jews may be from any one of the following convictions and still consider themselves to be Jews.

Reform Judaism. Reform Judaism, also known as Liberal or Progressive Judaism, was conceived in Germany and was brought to the United States largely in the 1800s. The founder of Reform Judaism was Israel Jacobson in Seesen, Germany in 1810. In the 1800s over 90% of the U.S. synagogues were Reform. This did not change until the very late 1800s and early 1900s when many Orthodox Jews from Eastern Europe arrived in the United States (Bank, 2002).

Reform Judaism was conceived to be the way in which Jews could practice the basics of their religion and at the same time enjoy the benefits of living in an open and liberal society. Women and men are permitted to sit together in synagogue. Organs and choirs are permitted. Holidays were celebrated for one day rather than the traditional two. Services were shortened. Women are allowed to be Rabbis and Cantors. It became easier to be an observant Jew.

There is no one person, as in other religions, who is the titular head of the Reform movement. The first full-service Reform synagogue was established in Hamberg, Germany (The Hamberg Temple) in 1818 (Neusner & Avery-Peck, 2000). Several countries have what is called a Chief Rabbi. England and Israel are examples. However, they are Orthodox and do not represent Reform Jews.

The major difference between Reform Judaism and Orthodox Judaism is that Orthodox Judaism believes that the Torah and all of its teachings come directly from God and must be followed literally without any changes. Reform Judaism, on the other hand, does not believe that Torah came directly from God and accepts change as being important to keep up with the thinking of the times.

The major difference in writings between Orthodox and Reform Judaism is in the *Siddur* or Prayer Book. The name *Siddur* translates in English to order (of service). (Donin, 1980). The Orthodox Siddur is written in Hebrew and opens and reads from right to left. The Reform Prayer Book is written mostly in English and opens and reads from left to right. There are many different Siddurs. Reform Conservative and Orthodox Jews have their own Siddurs. Askkenazic (European) and Sephardic (Middle East, Spain and Portugal) Jews have their Siddurs. The basic prayers are the same; however, differences do exist in length of the service, the amount written in Hebrew, and the amount written in other languages such as English (Bridger, 1976; De Lange, 2000; Diamant & Cooper, 1991, and Donin, 1980).

Orthodox Judaism. The central theme of Orthodox Judaism is that the Torah, both written and the rabbinic interpretations and commentaries, is directly derived from God and must be obeyed with little or no change. Orthodoxy embraces the commandments of the Torah and the oral law. The Ten Commandments (Mitzvot) are the law (Bank, 2002). Hebrew, with a little English, is the language of prayer for Orthodox Jews. English, with a little Hebrew, is the way of Reform Judaism. Rabbis are only male and women sit apart from men in the synagogue and do not participate in the services. Just as the women's role is subordinate to men at prayer, it is supreme when it

comes to the home and the children. Many younger and more modern women do not willingly accept this pattern and many either don't attend synagogue services or insist upon membership in Reform or Conservative congregations where they are equal to men (Klagsbrun, 1980; Neusner & Avery-Peck, 2000). Older women are much more willing to abide by the rules of Orthodoxy (Neusner & Avery-Peck, 2000). There are Jewish sects (Hasidism, Young Israel) where the women accept the rules of Orthodoxy as a condition to their marriage and outwardly appear to be content with it. Further study of this subject would be of value. There are many Orthodox congregations that are considered modern Orthodox. These congregations practice the Halakhaic laws, but, at the same time, integrate into modern society. The appearance and dress code of modern Orthodox Jews conforms to their surroundings. This is not the case with Hasidim (plural of Hasid) who have identifiable beards, payot (side earlocks, wide brim hats, and dark clothes including a long dark coat. Hasidim also wear *tzitzit* which are white tassels attached to a small prayer shawl under their regular clothes for the entire day. This practice is in compliance with the instructions to do so in Numbers 15:38 of the Torah. The code for women is to dress conservatively and modestly, showing little, if any, skin; long sleeves and long skirts are the order of the day. Married women wear hats, scarves, or wigs to cover their hair. *Sheitel* is the Yiddish name for these head covers (Bank, 2002; Bridger, 1976).

Reform Jews do not follow these practices. If husbands and wives are similarly committed, this form of Judaism appears to produce marital satisfaction. This is from the author's observation and will be tested later in this study as previously suggested research on this subject is lacking and is needed for a definitive conclusion. Neusner and Avery-Peck (2000) summarized 27 different authors' views on different components and issues of Judaism. They are not meant to be specific citations as were used elsewhere in this study. They were cited for the purpose of identifying in depth information for those who may want it. Some of the subjects covered were: Ethics of Judaism, Women in Contemporary Judaism; Judaism as a Theopolitical Phenomenon; and Contemporary Jewish Theology.

Gellman and Hartman (2002) presented the core concepts of Judaism which are listed as follows: "God is the creator of the world but is not the world" "God revealed the law for the world to follow that would produce compassion, love, and justice." "God will redeem the world from evil some day." "God will do this by sending a Messiah." "The Jews are God's chosen people" (p. 369). The covenant between God and the Jews provided for the Jews to transmit God's law.

Bank (2002) presented a very comprehensive study of Orthodox Jews but offered little new information not available from other sources previously cited. Since few studies discuss marital satisfaction of Jews, this research explored that issue.

Conservative Judaism. The United Synagogue of Conservative Judaism was founded in 191 and is located in New York City. The president of this organization is Judy Yudof and the executive vice-president is Rabbi Jerome M. Epstein. Conservative Judaism is a middle road between Orthodox and Reform Judaism. Conservative Jews believe that the Torah was divinely inspired but written by man and thus may be adapted to contemporary culture. Central to the belief of Conservative Jews is the belief in and conformity to the Halakhah, which includes the teachings of the Ten Commandments and the collection of Jewish laws created and instituted by Jewish scholars through the centuries. Thus, the sources of Judaism are: 1) The Torah, and 2) The Halakhah.

Conservative Judaism believes in maintaining the basic tenets of the faith but also believes that modernization can take place as long as the basics are not destroyed. Men and women sit together in the temple and women Rabbis and Cantors are becoming more acceptable. Choirs and organs are also acceptable. It should be noted that there are no hard and fast rules for Conservative and Reform congregations. Each congregation, within limits, makes their own decisions as to how much of the service is in Hebrew, who and what gender the leaders will be, how much they are paid, what benefits they are given, how long the service will be, etc.

The only important writing or publication of the Conservative movement that is unique is the Conservative Siddur or Prayer book. This Siddur is a balanced version which combines Hebrew and English. The synagogue service is a bit shorter than the Orthodox service, and a bit longer than the Reform service. The Orthodox Sabbath (Saturday morning) service may be approximately three to four hours in duration whereas the Conservative Friday evening Sabbath service may be approximately two hours.

Two of the smaller Jewish sects are Reconstructionism and Humanistic Judaism. Reconstructionism was founded in 1955 by Mordechai Kaplan, a Conservative Rabbi and has approximately 100 congregations worldwide (Bank, 2002). Reconstructionism rejects the "chosen people" concept as well as rejecting the Halakhah, the collection of mandatory rules and guideline offered by Orthodox Judaism. The Halakhah becomes optional and not mandatory.

Reconstructionism differs from Reform Judaism in that the founder of Reconstructionism, Rabbi Mordecari Kaplan, emphasized Jewish traditions rather than God (Gelman & Hartman, 2002). In 1920, Mordechai Kaplan wrote what was thought of as a revolutionary article. This article suggested that Judaism be reinterpreted in order to conform to the new thinkings of the world. Reconstructionism allowed its followers to "have it their way." Both Reconstructionism and Humanistic Judaism accepted women as being equal to men in every respect.

Humanistic Judaism was founded in 1969 in Detroit, Michigan as the Society for Humanistic Judaism by Rabbi Sherwin T. Wine who had been ordained in the Reform Movement. Considered an attempt to organize secular Jews, Humanistic Judaism is described as a meaningful way of bringing action and belief together in the celebration of Jewish identity in the twenty-first century, a cultural context that makes its members' lives meaningful even when their lives do not reflect any overt religious commitment (Wine, 1995). The movement now has approximately 60 congregations in the United States and Canada as we as congregations in Britain, France, Belgium, Australia, Mexico, Argentina, Uruguay and the former Soviet Union. The worldwide total membership is approximately 50,000 persons or less than one third of one percent of world Jewry (Wine, 1995).

Judaism and Religiosity

The teachings of Judaism are vast. It is probable that no one can fully abide by all the religious laws. The Orthodox may conform to religious requirements more than Conservative and Reform Jews, but that does not necessarily mean that they practice more of the ethical or moral teachings of the religion. These issues present special challenges in quantifying measures of religiosity (Bank, 2002; Diamant & Cooper, 1991; Neusner & Avery-Peck, 2000).

Prayer in Judaism

The holiest day of the entire year is the *Sabbath*. The Sabbath is, even though it occurs weekly, more sacred than Yom Kippur, the Day of Atonement. The fourth commandment is "Remember the Sabbath day and keep it holy" (Exodus 20:2-14; Deuteronomy 5:2-18). Orthodox Jews have an extensive array of prayers, as listed below. Conservative and Reform Jews follow an abbreviated and selective version of the Orthodox program.

- *Shacharit* the morning service
- *Musaf* only on the Sabbath and holidays
- *Hallel* on special days only
- Torah readings on Monday, Thursday, the Sabbath (Shabbat) and holidays
- *Ashrei, Aleinu* and other closing prayers, psalms, and hymns (not on the Sabbath and holidays)
- *Mincha* afternoon service
- Blessing before all meals
- Blessing after meals
- The Shema "Perhaps the foremost Jewish prayer that embodies the primary statement of Jewish belief" and is recited morning and evening. (Donin, 1972, p.163)

Blessings over bread, wine, Sabbath candles, and washing hands. (Bank, 2002)

Attending Synagogue

The Jewish house of worship is known as a synagogue. Reform and Conservative synagogues are also called temples. The Ark, containing the Torah Scrolls, is the most important content of a synagogue. It is the most sacred representation of the inner sanctum of King Solomon's Temple. Services are conducted by a Rabbi and a Cantor who chant the liturgy and prayers. Depending upon whether a particular Synagogue is Orthodox, Conservative, or Reform, the men may wear *skul caps* and prayer *shawls* and the women (who may be seated apart from the men) may wear a small lace headcover. Reform and Conservative Synagogues often have organs and choirs (Diamant & Cooper, 1991).

Reform and Conservative congregations celebrate the Sabbath on Friday evening. Most Reform and Conservative Synagogues also have a Saturday morning service; however, it is not as well attended as is their Friday night service. This is especially true of Reform Congregations. Orthodox Jews attend services most frequently; Conservative Jews attend less frequently but more than Reform Jews who usually attend on Friday evenings (Diamant & Cooper, 1991).

There is a great disparity in going to synagogue. Generally speaking, the more orthodox the family is, the more frequently they will attend synagogue services. Also, the more orthodox the family, the more likely the wife and children will attend with the father. Synagogue attendance is much more likely to be a family affair when the husband and wife are in agreement as to the sect of Judaism that the family should follow. Attendance at synagogue is greater for all sects during the High Holidays and for special occasions such as friends or family Bar Mitzvahs (Diamant & Cooper, 1991).

Celebrating Religious Holidays

All major sects of Judaism (Orthodox, Conservative, and Reform) have the largest number of attendees on Rosh Hashanah and Yom Kippur. Orthodox and Conservative Jews celebrate Rosh Hashanah for two days and Reform Jews for only one day (Bank, 2002). Some days Jews typically attend houses of worship for the purpose of celebrating the following:

- Jewish Sabbath is Saturday. Reform Jews celebrate on Friday evening
- *Sukkot* celebration of the harvest
- Simchat Torah annual celebration of the completion of reading of the Torah
- Rosh Hashana New Year, mid-September to early October
- Yom Kippur Day of anointment, tenth day after beginning of Rosh Hashana
- *Passover* between March and April, exodus of Israelites from Egypt
- Shavuot May June, Giving of Ten Commandments
- *Purim* Fourteenth day of Hebrew month of Adar. Deliverage of Jews of Persia from persecution of Haman (Prime Minister)
- Hanukkah 25th day of Kislev. The rebuilding of the Temple in Israel after the Maccabeans ousted the Syrian/Greek invaders.

Teaching Religion to Children

Orthodox Jews have the choice of sending their children to Orthodox day schools which are generally called Yeshivas or Academies. These schools teach, in addition to a regular academic program, Hebrew language, prayers, Jewish history and culture, Hebrew music and Jewish holidays. In place of Yeshivas, children may attend Hebrew School after they complete their secular studies. The latter option is most often used by Conservative and Reform Jews. Conservative Jews may have a three day program for Hebrew School and possibly a Sunday morning class. Reform Jews may have only a Sunday class called Sunday school. None of these practices is etched in stone and may vary from congregation to congregation (Diamant & Cooper, 1991).

It is well known that Judaism places great emphasis on education. All of the sects of Judaism follow the same basic teachings about the value of education. The purpose of education is not only about earning a living. More importantly, it trains a child on living and the true values of life. Donin (1972) explained that the Hebrew word for education is *"hinukh"* which in English means "consecration." According to Donin (1972), the purpose of education for Jews is the following:

1) Instill the moral and ethical values of the Jewish heritage; 2) encourage active observance of the Torah's commandments (Mitzvot); 3) transmit knowledge of the Torah, the Talmud, and the major Jewish sources; 4) create a strong sense of identification with and concern for all Jewish people." After these life values are transmitted the focus includes secular and livelihood education.daughters are considered to be equally important in this education process as they will share full responsibility with her husband for the many religious observances that are centered in the home. With her husband, the woman is also called upon to answer the questions of young children and guide the development of yet another generation." Proverbs 22:6 commands us to "Train a child according to his way" which means according to his/her age and ability. The one area which is strictly

the father's responsibility is to teach his son a skill. The Talmudic Sages point out that without a skill, in effect, he/she has been taught to steal. (p. 131)

Dietary Practices

Judaism has strict guidelines about diet and food preparation for those who wish to follow them. *Kosher* is the Jewish word that describes the food that is considered "fit" for consumption. Judaism has specific dietary restrictions in its Holy Books. Judaism calls unfit food "*treif*". Judaism has explicit instructions as to which animals are permitted for consumption and are specific in the way they must be slaughtered. Judaism requires that trained and certified inspectors must approve food that is to be considered Kosher. A specific stamp of approval is required. These laws were established for basically three reasons: 1) health and cleanliness 2) eliminating pain to animal being slaughtered and 3) to rid the food of blood because blood is thought of as life. "It should be noted that not all Jews follow the requirements of being Kosher" (Elias & Dwyer, 2002).

Family Structure

The structure of the Jewish family is very similar to the Muslim and Christian family. The mother is in charge of the home and children, whereas the father is responsible for providing for the financial needs to make it all happen. In case of a dispute and after an in depth discussion, the father may have a slight edge. The children are brought up to respect and honor their parents (Diamant, 1991). When the children mature and are on their own, they are expected to care for the parents when and if the need arises. Often it is the parents who continue to give aid and assistance to their children and grandchildren as they are able (Diamant & Cooper, 1991; Neusner & AveryPeck, 2000). Moving one's self and one's family loosens the bonds not only to one's family but also to one's religion and one's culture. It also makes it easier to marry out of one's faith. Some suggest that the family and community pressure to be faithful to one's faith is no longer there (Bank, 2002).

Diamant and Cooper (1991) addressed Jewish traditions, customs, and values as they pertained to women:

Men alone participated in Jewish public life until the modern era. A woman's place was in the home and with the children. When they did go to synagogue, they sat apart from men, in a balcony or behind a curtain. Women had very few rights and many roles. These roles include: maintaining the home, preparing the food, training the children, lighting the Sabbath candles, and the preparation of the traditional Sabbath bread known as the challah as well as a special Sabbath dinner. Women were also expected to obey the laws of ritual purity (*Niddah*) and go to the ritual bath or *mikvah* monthly after menstruation. One of the most important roles of mothers is to shape the hearts of her children and teach Jewish values and to lead a Jewish life. (p. 283)

The roles of women have changed little if any for the Orthodox congregations. Orthodox Jews believe that both written and oral law must be strictly observed because it is from God. Thus, the role of women in Orthodoxy is as it has been. Orthodox congregations known as "Modern Orthodox" are a bit more flexible. Some of the service may be in English. Women sit apart from men but they are not hidden behind walls or curtains. It is not considered an abomination to drive to synagogue on the Sabbath if they

live too great a distance to walk. The Ultra Orthodox congregations are more insular and inflexible as it relates to changing the role of women and men as well (Bank, 2002).

For many years, it was the tradition of Jews to leave the largest portion, if not all, of their estate to their eldest son with a much smaller amount to any younger sons. With that inheritance, the eldest son was expected to continue the responsibilities of the father before his demise including the care of the wife. Daughters were supposed to be taken care of by their husbands. In the event that the daughters were not married, the eldest son was responsible for them too. In the event that there was no son, the inheritance would go to a daughter. If no daughter, it would go to his brethren (Numbers 27).

Judaism and Marital Satisfaction

The Torah does not say much about marital satisfaction other than to say in Genesis 2:24 that man and woman become one flesh when they have sexual relations. "Hence a man leaves his father and mother and clings to his wife, so that they become one flesh" (Gen.2:24). The Torah indicates that marriage and family are designed to satisfy the sexual needs of both husband and wife which, in turn, will fulfill God's commandment to be fruitful and multiply (Gen 1:28). The implication here is that marital satisfaction has been provided by God in order to induce men and women to procreate. "The two purposes of marriage are companionship and procreation. Without them, marital satisfaction will, at best, be limited" (Klagsbrun, 1980, p. 93).

Sexual satisfaction is considered a vital part of marital satisfaction but certainly not the only contributor. The Babylonian Talmud reports that a man who does not have a wife lives without joy, without blessing, without goodness, and without peace (Babylonian Talmud, Tractate Yevamot, p. 62b). According to Proverbs 18:22, "as soon

as a man takes a wife, his sins are buried, for it is said, he who finds a wife finds a great good, and obtains favor from the Lord" (Proverbs 18:22, Babylonian Talmud, Tractate Yevamot, p. 63b). Another ancient text extolling marital satisfaction says, "There are three sights which warm my head and are beautiful in the eyes of the Lord and of men; concord among brothers, friendship among neighbors, and a man and wife who are inseparable" (Wisdom of Ben Sira, Chapter 5, Verse 1).

The Babylonian Talmud, Tractate Sanhedrin, p. 22, says, "The world becomes darkened for a man whose wife dies.... His steps grow short ... his wits collapse."

On divorce, Deuteronomy 24 states that "A man takes a wife and possesses her. If she fails to please him because he finds something obnoxious about her, and he writes her a bill of divorcement, hands it to her, and sends her away from his house" (Deut.24:1).

Klagsbrun (1980) stated:

The sages believed marriage to be the ideal path to love and sexual fulfillment. Although procreation was considered one of the major functions of marriage, it was not seen as the sole purpose. A religious deed that leaves the body pure is to marry a woman when one already has children, the Talmudists said, extolling the many gratifications of marriage and decrying the emptiness that exists without it. (p. 93)

The *Mishna* consists of oral explanations of a philosophical code law and directions on how to live everyday lives inspired by God; it was reduced to writing in the years 70 C.E. to around 200 C.E. (Bank, 2002; Neusner & Avery-Peck, 2000). Reducing the interpretations and explanations of the Torah to writing continued for hundreds of years after the Mishna was completed and this very broad collection, a continuation of

the Mishna written several hundred years later, was called the Gemara (Bank, 2002). The Gemara covered everything that transpired in the people's daily lives including social and private issues, urban and rural issues, civil and criminal issues, public and domestic issues, ritual, as well as everyday issues (Bank, 2002; Neusner & Avery-Peck, 2000).

The Talmud is the combination of the Mishna and the Gemara. The Talmud makes no distinction between men and women. They are entitled to the same protection of the law. As to the relations between husband and wife, a contract of marriage, the *Ketubah*, is signed by both parties at the time of the wedding and obliges the husband to support and cherish his wife. He agrees to respect his wife more than he respects himself. The purpose of the Ketuba is to protect the wife (Bank, 2002). Contemporary life has burdened women to attract their husband's affection by the use of perfumes, seductive clothes, cosmetic surgery etc. These practices have no root in Judaism. Rabbis note that the feelings of love and affection should come from within and not from external forces

Theoretical Framework for the Study

The theoretical framework guided this study about religiosity and marital satisfaction among reform Jewish couples. Based on the critical analysis of theoretical and empirical literature, marital satisfaction is attributed to the degree to which couples share the same attitude toward Jewish religiosity (Chinitz & Brown, 2001). In this study, husbands and wives were surveyed on their individual attitudes toward Jewish religiosity, as well as their individual sociodemographic characteristics.

In 1979, Olson introduced his theoretical model, the *Circumplex Model of Marital* and *Family Systems*. This model is based on three major constructs: cohesion, flexibility, and communication (Olson, 1999). It had its roots in family adaptation

theories developed by Bowen in 1960, Minuchin in 1974, and Kantor and Lehr in 1975, where adaptability and cohesion are underlying dimensions (Munton & Reynolds, 1995, Introduction section, para. 2). Olson (1999) indicated the purpose in developing this model was to "bridge the gap that typically exists between research, theory and practice" (p. 2).

Cornwall et al. (1986) developed a conceptual model of religiosity, based on earlier work by social psychologists. The three components comprising the model were the following: 1) knowing (cognition); 2) feeling (affect); and 3) doing (behavior). The cognition component relates to religious belief or orthodoxy. The affect component relates to feelings about religious "beings, objects, or institutions" (Cornwall et al., 1986, p. 227). Behavior refers to frequency of actions such as attendance at houses of worship, charitable donations, prayer, study of the scripture, and religious and ethical behavior. Cornwall et al. (1986) also identified two modes related to religiosity, defined in 1971 by Ditties: an explicit, or "public, social, institutionalized and formalized" (Cornwall et al., 1986, p. 227) mode, and a subjective, or "deeply held personal attitudes, values, loyalties, and commitments" (Cornwall et al., 1986, p. 228) mode. These two religiosity constructs were combined to arrive at a six-dimensional model of religious beliefs, feelings, and behaviors as they applied to either personal or institutionalized religion. The belief construct consists of two dimensions, traditional orthodoxy and particularistic orthodoxy.

Applied to couples, religious homogamy can be defined as couples having similar religious convictions and practices (Williams & Lawler, 2003), or the same religious denomination or theology (Chinitz & Brown, 2001). Conversely, religious heterogamy is defined as couples with dissimilar denominations, theology, religious convictions, and

practices (Chinitz & Brown, 2001). Chinitz and Brown found an explanatory relationship between agreement on Jewish religiosity issues and marital satisfaction among Jewish inter-faith couples. This study focused on Jewish same-faith couples, and the influence of sociodemographic variables on this explanatory relationship. In addition, the degree of similarity (religious homogamy) or difference (religious heterogamy), and its relationship to marital satisfaction was explained.

Research questions and hypotheses were proposed about religiosity and marital satisfaction among reform Jewish couples. These were based on the key gaps in the literature, the recommendations addressed in this study, and the theoretical framework that was used to guide this study.

Research Questions

- 1. What are the sociodemographic characteristics of reform Jewish couples (total sample combined, husbands, and wives)?
- 2. Are there differences in religiosity and marital satisfaction between reform Jewish couples, husbands, and wives according to sociodemographic characteristics?
- 3. Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in reform Jewish couples, husbands, and wives?
 - 3_a: Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in reform Jewish couples?
 - 3_b: Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in reform Jewish husbands?
 - 3_c: Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in reform Jewish wives?

Hypotheses

H1. Religiosity is a positive, significant explanatory variable of marital satisfaction among reform Jewish couples, husbands, and wives.

- H_{1a}: Religiosity is a positive, significant explanatory variable of marital satisfaction in reform Jewish couples.
- H_{1b}: Religiosity is a positive, significant explanatory variable of marital satisfaction in reform Jewish husbands.
- H_{1c}: Religiosity is a positive, significant explanatory variable of marital satisfaction in reform Jewish wives.
- H2. The degree of difference in religiosity (heterogamy) between husband and wife is a negative explanatory variable of marital satisfaction among Jewish reform couples.

A hypothesized model (see Figure 2-1) depicts relationships between major theories and hypotheses tested in this study. Figure 2-1 presents a hypothesized model, which combines the theoretical framework and hypotheses tested in this study using the Circumplex Model by Olson, and the Religiosity by Chinitz and Brown (2001). The model identifies the explanatory relationship between Jewish religiosity and marital satisfaction. Explanatory relationships were examined according to the husband (H_{1b}), the wife (H_{1c}), and the couple (H_{1a} , H2).

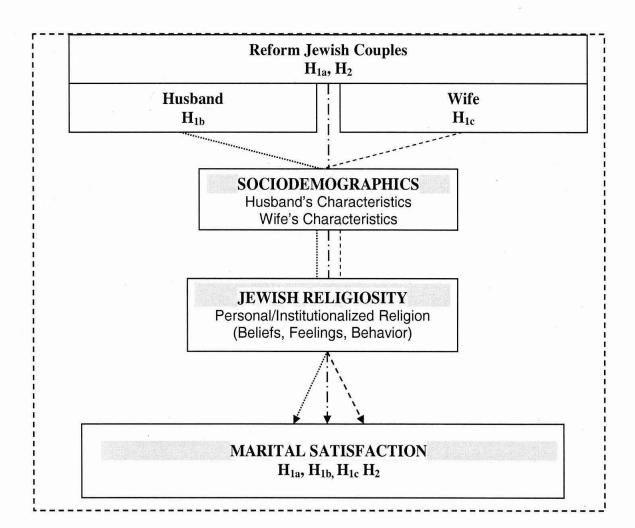


Figure 2.1. Hypothesized model of the relationship between reform Jewish couple's sociodemographics, Jewish religiosity, and marital satisfaction.

Chapter II provided a review of the literature and theoretical framework leading to the propositions to be tested via the research questions and hypotheses to be addressed in this study. The major gaps in the literature limited primarily to a shortage of the following: 1) empirical studies about religiosity and marital satisfaction among Jewish same-faith couples; 2) religiosity scales with items directly related to Judaism; and 3) studies that included the exploration of sociodemographic variables. The theoretical framework presented in this section emphasizes the relationship between Jewish religious homogamy and marital satisfaction. Chapter III presents the research methods employed in answering the research questions and testing the hypotheses for this study about the relationship between religiosity and marital satisfaction among Reform Jewish couples.

CHAPTER III

RESEARCH METHODS

Chapter III presents a description of the methods used in this study of the relationship between religiosity and marital satisfaction among Jewish couples. The research questions and hypotheses, which appear at the end of Chapter II, evolved from gaps in the literature. This chapter begins with a discussion of the research design, and continues with the study's population and sampling plan, instrumentation, data collection procedures and ethical aspects, data analysis methods, and evaluation of this study's research methods.

Research Design

The research questions and hypotheses presented in Chapter II led to the development of a quantitative, non-experimental, explanatory (correlational), and exploratory (comparative) postal mail survey research design. The design examined the influence of religiosity on marital satisfaction, as well as the relationship between couple characteristics and marital satisfaction. The respondents surveyed consisted of the entire accessible population of 963 Reform Jewish couples from a south Florida synagogue.

The religiosity and marital satisfaction questionnaire for this study had three parts: 1) sociodemographic characteristics; 2) religiosity; and 3) marital satisfaction (see Appendix A). Sociodemographic variables of gender, age, length of marriage, employment status, education level, and occupation level were measured by a *Sociodemographic Profile* (Research Question 1, and independent variables in Research Questions 2 and 3), describing the sample characteristics and exploring the influence of demographic and socioeconomic characteristics on participant responses. The profile

included Hollingshead's occupational and educational scales, with the other items developed by the researcher. Social status level was measured using Hollingshead's Index of Social Position, reprinted by permission in the *Handbook of Research Design & Social Measurement* (Miller & Salkind, 2002). The causal (independent) variables of the degree of religiosity of the husband and the wife, as well as the degree of religious heterogamy (difference) between the husband and the wife (independent variable in Research Question 3 and Hypotheses 1 and 2, dependent variable in Research Question 2) were measured by *Religious Homogamy Questionnaire* developed by Chinitz and Brown (2001). Religiosity scores were calculated separately for the husband, wife, and the difference between the two paired scores. The dependent variable of marital satisfaction (Research Questions 2 and 3, and Hypotheses 1 and 2) was measured by the *ENRICH Marital Satisfaction Scale* developed by Olson (1996).

Frequency distributions, measures of central tendency, and variability were used to answer Research Question 1, describing all variables. For Research Question 2, independent samples *t*-tests and ANOVA with post hoc comparisons were used to compare differences in marital satisfaction and religiosity among reform Jewish couples, husbands, and wives according to sociodemographic characteristics. Multiple regression analyses were used to examine the explanatory relationships between sociodemographic characteristics and religiosity and marital satisfaction (Research Questions 3), and between religiosity and religious heterogamy and marital satisfaction (Hypotheses 1 and 2) among Reform Jewish couples, husbands, and wives.

Population and Sampling Plan

Target Population

There are three major Judaic sects--reform, conservative, or orthodox (Bank, 2002). Primary differences between the three stem from the way they each interpret the Torah, with Reform Jews applying the most liberal interpretation, Orthodox Jews applying the strictest interpretation, and Conservative Jews in the middle (Bank, 2002). The target population for this study consisted of Reform Jewish couples who attend a south Florida Reform synagogue. There are 1,353 dues paying members of the synagogue. Included in this number are 963 families (71.2%), consisting, at a minimum, of both a husband and a wife. Other dues paying members included 315 single members (23.3%) and 46 widows or widowers (3.4%). The remaining 29 dues paying members (2.1%) were comprised of members who paid additional fees. The 963 families represented a total target population of 1,926 individuals (963 husbands and 963 wives).

Reform Judaism, also known as Liberal or Progressive Judaism, was conceived in Germany by Israel Jacobson and was brought to the United States largely in the 1800s (Bank, 2002). In the 1800s over 90% of the U.S. synagogues were Reform. This did not change until the very late 1800s and early 1900s when many Orthodox Jews from Eastern Europe arrived in the United States (Bank, 2002). Reform Judaism was conceived to be the way in which Jews could practice the basics of their religion while enjoying the benefits of living in an open and liberal society. Women and men are permitted to sit together in synagogue. Organs and choirs are permitted. Holidays were celebrated for one day rather than the traditional two. Services were shortened. Women are allowed to

be Rabbis and Cantors. Reform Judaism has been a strong advocate of the equality of women in religion (Neusner & Avery-Peck, 2000).

Accessible Population

For this study, the accessible population was the same as the target population, as the Synagogue maintained addresses for all its dues paying members. The accessible population for this study was the 963 husbands and 963 wives (1,926 total) who were members of the Reform Jewish synagogue. The researcher mailed out the surveys. Surveys were mailed to all those on the mailing list for whom there was a complete mailing address. Couples were sent a pair of surveys with random code numbers so that responses from husbands and wives could be matched for the purpose of obtaining the degree of difference (heterogamy) in each couple's religiosity. Therefore, respondents were anonymous to the researcher.

Sampling: Total Accessible

One of the strengths of the study was that the entire accessible population of 963 couples (1,926 total potential respondents) was asked to participate in this study, providing a chance for each member of the population to be represented. This enhances the sample's representativeness of the target population and external validity (Trochim, 2006).

Because the sample consisted of the entire accessible population, sampling errors and bias were expected to be minimized. However, because the study involved surveying both husbands and wives, it was possible for respondent error to occur, where a husband and wife may have compared their answers to the survey to see if their answers were the same. Participants were sent a reminder post card a week before the deadline to complete and return the survey (see Appendix G).

Sample Size

This study included the use of multiple regression analyses to answer research questions and test hypotheses. There were seven explanatory variables including six sociodemographic characteristics (attribute variables) and religiosity (independent variable) in this study. One calculation of a minimal sample size when using multiple regression is to multiply the number of independent variables by 20 (Garson, 2007). Based on that requirement and the seven independent variables in this study, the calculation would be 20 x 7, and the appropriate sample size would be 140. Another calculation for estimating sample size is based on having a number of cases greater than eight times the number of independent variables plus 50 (Green, 1991). Based on this requirement, the calculation would be $50 + (8 \times 7)$, and the appropriate sample size would be greater than 106. For factor analysis, the longest scale, with 14 items is the Religious Homogamy Questionnaire. For factor analysis, the range is 3 to 20 times the number of items, or in this case, 42 to 280 (Mundfrom, Shaw, & Ke, 2005). Based on a population size of 963, couples or 1,926 individuals, according to Gay and Airasran (2001), an adequate sample size for a population of 2000, would be 322, but a sample size of 500 would be an even more confident sample size (p. 135). It is noted that for a population of 100,000 the minimum sample size needed is 384. For the sub samples of a population of 963 couples, according to Gay and Airasran (2001), an adequate sample size for a population of 1000, would be 278 couples (556 total). In summary, to conduct the statistical analysis, and to ensure a sufficient size sample based on the population size, a range of 322 to 500 would represent an adequate and optimal total sample range, respectively.

The final data producing sample was self-selected, based on those who agreed to participate in the study. The initial sample size for this survey was 963 couples (1,926 individuals). Because responses of husbands and wives were analyzed separately, the initial sample size was 963 for each. Miller and Salkind (2002) cite a number of different studies and related response rates. Although response rates ranged from 17.8% for a long survey sent by regular mail, to 95% for a survey of recent community college graduates assessing institutional effectiveness, typical response rates appeared to be closer to 30% (Miller & Salkind, 2002). A 10% response rate would result in a data producing sample of 96 husbands and 96 wives, and a total sample of 192. A 20% response rate would result in a data producing sample of 192 husbands and 192 wives, and a total sample of 384, representing an adequate sample size. A 30% response rate would result in a data producing sample of 289 husbands and 289 wives, and a total sample of 578, representing an optimal sample size. To ensure a minimum response rate of approximately 200 of each sub sample, data collection was also planned to be conducted at the synagogue if necessary. To improve the response rate of mailed questionnaires (Miller & Salkind, 2002) and protect anonymity, prospective respondents were supplied with a postage prepaid envelope in which to return their completed questionnaire.

Eligibility Criteria and Exclusion Criteria

Inclusion criteria. Prospective participants were included in the study if they met the following criteria:

1. Were married

- 2. Both husband and wife were members of the reform Jewish faith
- 3. Were 18 years of age or older
- 4. Were able to read and write in English

Exclusion criteria. Prospective participants were not included in the study if they met the following criteria:

- 1. Were not married
- 2. Either the husband or the wife was not a member of the reform Jewish faith.
- 3. Were under 18 years of age
- 4. Were unable to read and write in English

Setting

The survey was mailed to prospective participants based on the address they submitted for the Reform synagogue's mailing list. Follow up data collection through an intercept survey was planned, but not conducted, in the entryway to the Reform synagogue following Friday evening services (see Appendix D for site permission).

Instrumentation

Part 1: Sociodemographic Profile

Prior to beginning the Sociodemographic profile, participants were asked their marital status as a filter question. Those participants who indicated that they were married were then asked to proceed to the Sociodemographic profile. They were asked to provide their gender, age, length of marriage, employment status, education level, and occupation level for the purpose of exploring whether a relationship existed between the sociodemographic characteristics of the sample and religiosity and marital satisfaction. The occupational and educational scales were adopted from Hollingshead's 2-factor index, which appears in Miller and Salkind (2002). The occupational scale ranks professions and businesses on a scale of 1 to 7. Executives and owners of large corporations, and professionals such as physicians, lawyers, and CPA's are assigned a "1," while "unskilled" employees such as janitors and deck hands are assigned a "7" (Miller & Salkind, 2002). The educational scale also divides levels of education into seven categories on a scale of 1 to 7. Those with masters' degrees or higher are assigned a "1" while those with less than seven years of school are assigned a "7" (Miller & Occupational scale scores are assigned a weight of 7, while educational Salkind, 2002). scale scores are assigned a weight of 4. Based on the weights, a person whose occupation was assigned a 4 (clerical) would have an occupational scale score of 28 (4 x 7). If that person had a high school diploma, which is assigned a 4 on the educational scale, then their educational scale score would be 16 (4 x 4). The two scores would be added together to arrive at their index of social position score of 44. A score of 44 would place them in the middle of the Index of Social Position (ISP), as the range for middle class status is between 32 and 47. Age and length of marriage were measured in years, with respondents filling in the blank for those two questions. For the remaining questions, respondents selected the multiple choice answer that best described them, by putting a checkmark in front of that answer.

Part 2: Marital Satisfaction

Description

Marital satisfaction was the dependent variable in this study, and was measured using the *Marital Satisfaction Scale* (Fournier, Olson, & Druckman, 1983). The *Marital Satisfaction Scale* was developed as part of the *ENRICH Marital Inventory* (Olson et al., 1983), and is based on constructs related to Olson's Circumplex Model. The sample used in the scale's initial development consisted of married couples who took the ENRICH. Scores for the ten-item unidimensional scale range from 10 to 50, with higher scores indicating greater levels of marital satisfaction. The scale contains six positively-worded items and four reverse-coded items. An example of a positively-worded item is "I am happy with how we make decisions and resolve conflict," and an example of a negatively-worded item is "I am unhappy with some of my partner's personality characteristics or personal habits." The response format is a five-point Likert-type scale, where 1=Strongly Disagree; 2=Disagree; 3=Undecided; 4=Agree; and 5=Strongly Agree. Scoring is reversed for negatively-worded items.

Reliability

Two estimates of reliability are available for the ENRICH Marital Satisfaction Scale. The reported coefficient alpha from a study of 7,261 couples was .86. The testretest reliability was also .86 using 115 participants tested four weeks apart (Fowers & Olson, 1989). Coefficient alphas will be reported for the ENRICH Marital Satisfaction Scale in this study.

Validity

Fowers and Olson (1989) provided evidence of discriminant and construct validity for the total *ENRICH Marital Inventory* using a national sample of 7,261 mostly white, Christian couples. However, because the *ENRICH Marital Satisfaction Scale* was derived from ten of the *ENRICH Marital Inventory* scales as a global measure of marital satisfaction, it was not included in the analysis conducted by Fowers and Olson (1989). Results of discriminant analysis found eight of the ten scales analyzed were significant predictors of marital satisfaction (p < .001) because they could distinguish between satisfied and dissatisfied couples. Concurrent validity for the *ENRICH Marital Satisfaction Scale* was established using a national sample of 1,200 couples. Correlations with the *Locke-Wallace Marital Adjustment Scale* were .73 for individual scores and .81 for couple scores (Olson, et al. (1983). Exploratory factor analysis will be used to test the unidimensionality of the *ENRICH Marital Satisfaction Scale*.

Part 3: Jewish Religiosity

Description

Jewish religiosity was the independent variable in this study, and was measured using the *Religious Homogamy Questionnaire* (Chinitz & Brown, 2001). The *Religious Homogamy Questionnaire* was developed as a two-factor instrument to measure both Christian and Jewish religiosity. The sample used in the questionnaire's development consisted of 155 adult children of Jewish inter-faith and intra-faith marriages. Only the 14 items (one factor) pertaining to Jewish religiosity will be used in this study. All items are positively worded, and items are measured using a seven-point rating scale where 1=Strongly Against; 2=Somewhat Against; 3=Against; 4=Neutral or No Opinion; 5=Somewhat in favor of; 6=In favor of; and 7=Strongly in favor of. Scores range from 14 to 98, with higher scores indicating a greater adherence to Jewish beliefs and practices (Chintz & Brown, 2001).

Reliability

Chinitz and Brown (2001) reported the coefficient alpha for the *Religious Homogamy Questionnaire* was greater than .93. No other estimates of reliability were found. Coefficient alpha was calculated in this study for this scale.

Validity

Content validity was established for the *Religious Homogamy Questionnaire* through the use of religious leaders to develop scale items and feedback from a research team consisting of graduate psychology students, faculty, religious leaders, and a focus group of psychology majors (Chinitz & Brown, 2001). Using a sample of 155 adults who were the children of same-faith and inter-faith Jewish couples, exploratory factor analysis using varimax rotation resulted in two factors. The first factor measured Christian religiosity, while the second factor measured Jewish religiosity. Factor loadings of items were all greater than .60, except for three items which were not retained for use in the instrument. Exploratory factor analysis was conducted in this study to test for the unidimensionality of the Jewish religiosity items. Factor analysis also tested for the emergence of subscales supporting the three dimensional model developed by Cornwall et al. (1986), organizing religiosity by knowing (cognition), feeling (affect), and doing (behavior).

Procedures: Ethical Considerations and Data Collection Methods

- 1. Obtaining permission to use the instruments in this study was the first required action before collecting data (see Appendixes B and C for approvals).
- Obtaining permission to use the site for data collection, including an agreement from the synagogue to allow the collection of data at the synagogue if a low response rate--was the next required step before collecting data. Site permission was granted both by a temple rabbi and the VP of Administration. (see Appendix D for approval).
- 3. Following a successful proposal defense, the next required step was to obtain approval for the study from Lynn University's Institutional Review Board. The following required forms were submitted to the Lynn University Institutional Review Board for the Protection of Human Subjects (IRB) for review and approval. Data collection was initiated following IRB approval.
 - IRB Form 1 Application and Research Protocol for Review of Research Involving Human Subjects in a New Project IRB (IRB Form I included a request for waiver of documentation of signed consent).
 - Form 3 Request for Expedited Review
- 4. Following IRB approval, the researcher contacted the reform synagogue's rabbi and VP of Administration to obtain the cover letter. The researcher then submitted the cover letter, the authorization for informed consent, and the survey to the printing company. The printing company was provided with the synagogue's mailing list, and was responsible for printing, addressing, and mailing the survey packets to members on the mailing list.

62

- a. The survey packet included a cover letter written by the head rabbi endorsing the research study and encouraging couples to participate. The cover letter also informed prospective respondents that study results would be made available to the congregation (see Appendix F).
- b. The mailing included the authorization for voluntary consent form, which described the purpose, procedures, and duration of the survey. The survey took respondents between 10 and 15 minutes to complete. The authorization for voluntary consent form informed participants of the minimal risk (time to complete the survey and the possibility of sensitive questions) and the potential benefits associated with the study. The benefit of the contribution of knowledge about religiosity and marital satisfaction outweighed the risk of the slight discomfort participants may have experienced during the survey. The ultimate goal of this study was to contribute to knowledge about Jewish religiosity and marital satisfaction. Participants' rights to voluntary participation, and to ask questions about the research were fully addressed. Participants were advised their participation would result in neither a financial gain nor loss. Participants were informed of the procedures for return mailing of the survey. Participants were informed that the survey was anonymous, and not to include any identifiers on the survey, or on the returned selfaddressed envelope. Participants were informed to keep the authorization for voluntary consent, and that return of the survey constituted their informed consent to participate in the study (See Appendix E). Because

there were no identifiers in the survey, a request was made to IRB to waive documentation of a signed consent.

- c. The third document in the mailing was the actual survey itself (see Appendix A).
- Participants returned their surveys in a first-class postage-paid envelope addressed to Marvin E. Miller. The return address on the envelope was that of Marvin E. Miller, the researcher.
- 6. The data collection process was conducted for approximately five weeks and was not longer than one year after IRB approval.
- The start date followed the date this study was approved by the IRB. Data collection start date was August 20, 2007, and the end date was September 24, 2007.
- 8. Within one month of the conclusion of data collection (termination of study) the researcher submitted the Lynn University IRB Report of Termination of Project.
- Data analyses were performed as described in the data analysis section using SPSS 14.0. Data are stored on a password protected computer.
- 10. Hard copy survey data will be kept at the researcher's home in a locked file cabinet.
- 11. Data will be destroyed after five years

Methods of Data Analysis

Descriptive statistics, independent *t*-tests, ANOVA tests with post hoc comparisons using Scheffe and LSD, and stepwise multiple regression analyses were used to answer the three research questions. Simple regression analyses were used to test

64

the two research hypotheses. Data were analyzed using SPSS for Windows version 14.0 or later. Additional statistical data analysis procedures included the calculation of Cronbach's alphas and exploratory factor analysis to evaluate the psychometric qualities of the scales.

To be consistent with SPSS output the regression coefficients of the regression line are denoted by *b* rather than β (Field, 2005), with b_0 representing the intercept of the line, and the slope of the line, or coefficients, of the predictor variables represented by b_1 through b_9 .

b = *unstandardized coefficient*

The predictor variables are represented by X_1 through X_9 as follows:

$X_1 =$	Gender
$X_2 =$	Age
$X_3 =$	Length of Marriage
$X_4 =$	Employment Status
$X_{5} =$	Education Level
$X_{6} =$	Occupation Level
<i>X</i> ₇ =	Index of Social Position
$X_8 =$	Degree of difference (heteroga

$$X_8$$
 = Degree of difference (heterogamy) in religiosity between reform Jewish husbands and wives

$$X_9 =$$
 Religiosity

The outcome variables are represented as follows:

 Y_1 = the degree of difference in marital satisfaction between reform Jewish husbands and wives

- Y_2 = marital satisfaction in reform Jewish husbands
- $Y_3 =$ marital satisfaction in reform Jewish wives
- $Y_4 =$ marital satisfaction for the total sample

Finally, ε_i represents the difference between the score predicted for participant *i* and the actually obtained for participant *i*, or the error for the regression model (Field, 2005).

Research Questions

Research Question 1

What are the sociodemographic characteristics, religiosity, and marital satisfaction of Reform Jewish couples (total sample combined, husbands, and wives)?

Measures of central tendency, variation, and frequency distributions were used to describe sample sociodemographic characteristics, religiosity, and marital satisfaction for the total sample, as well as for husbands and wives separately. The sociodemographic characteristics analyzed were gender, age, length of marriage, employment status, education level, and occupation level. The educational and occupational scales were used to calculate and report Hollingshead's Index of Social Position for each sub-sample and the total sample.

Research Question 2

Are there differences in religiosity and marital satisfaction between Reform Jewish couples, husbands, and wives according to sociodemographic characteristics?

Separate *t*-tests were conducted to compare religiosity and marital satisfaction scores according to gender and ethnicity sociodemographic characteristics (attribute variables). Separate ANOVA tests with Scheffe and LSD post hoc comparisons were

66

used to compare religiosity and marital satisfaction according to age groups, groupings of length of marriage, employment status, education level, and occupation level (attribute variables). Where differences were compared between couples, the couple's religiosity and marital satisfaction were measured as the degree of difference between the individual scores of the husband and wife.

Research Question 3

Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in Reform Jewish couples, husbands, and wives?

- RQ3_a: Are sociodemographic characteristics and religiosity significant explanatory variables of the degree of difference in marital satisfaction among Reform Jewish couples?
- RQ3_b: Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in Reform Jewish husbands?
- RQ3_c: Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in Reform Jewish wives?

Separate multiple regression analyses using the stepwise method were conducted to explore whether a significant, explanatory relationship exists between sociodemographic variables (attribute), religiosity, and marital satisfaction among Reform Jewish couples ($RQ3_a$), Reform Jewish husbands ($RQ3_b$) and Reform Jewish wives ($RQ3_c$).

The regression model for Research Question 3_a used the following equation:

$$Y_i = (b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8) + \varepsilon_i$$

The regression model for Research Questions 3_b and 3_c used the following equation:

 $Y_i = (b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_9X_9) + \varepsilon_i$

Hypotheses

Hypothesis 1

Religiosity is a positive, significant explanatory variable of marital satisfaction among Reform Jewish couples, husbands, and wives.

- H_{1a}: Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish couples.
- H_{1b}: Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish husbands.
- H_{1c}: Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish wives.

Separate simple regression analyses using the stepwise method were conducted to test for a relationship between religiosity (IV) and marital satisfaction (DV) among the total sample of Reform Jewish couples (H1_a), Reform Jewish husbands (H1_b) and Reform Jewish wives (H1_c). The regression model for Hypothesis 1 used the following equation:

 $Y_i = (b_0 + b_9 X_9) + \varepsilon_i$

Hypothesis 2

The degree of difference in religiosity (heterogamy) between husband and wife is a negative explanatory variable of marital satisfaction among Reform Jewish couples.

Separate simple regression analyses were conducted to test for a significant explanatory relationship between the independent variable, the degree of difference in religiosity (heterogamy) and the dependent variable, marital satisfaction among Reform Jewish couples. The regression model for Hypothesis 2 used the following equation:

 $Y_i = (b_0 + b_8 X_8) + \varepsilon_i$

Evaluation of Research Methods

A study's internal validity is related to the ability to control for the potential effect of variables other than the independent variable on the dependent variable (Gay & Airasian, 2000). A study's external validity is related to the ability of the results to be generalized beyond the sample (Gay & Airasian, 2000). As a non-experimental study, this study lacked the level of internal validity found in experimental designs. The purpose of the research methods is to improve the strength of the cause-effect relationship between the independent and dependent variables and to improve population and ecological validity. The internal and external validity of this study were examined by evaluating the strengths and weaknesses of the research methods. The research methods that either strengthened or threatened internal and external validity are described.

Internal Validity

Strengths

- 1. The explanatory nature of the research questions in examining the relative contribution of the independent and attribute variables, which include sample characteristics, was a strength of this study.
- 2. The use of correlational (explanatory) and causal-comparative (exploratory) research represented a strength. However, it was not as strong as an experimental study with randomization, controls, and manipulation of the independent variable.
- 3. The instruments used in this study had evidence of good estimates of reliability and established validity, providing strength to the study. Instruments were further evaluated by calculating Cronbach's alphas and conducting exploratory factor analysis, and by analyzing those findings. Corrected item-total correlations were

also reviewed, especially where reverse-coded items yielded low item-total correlations.

- 4. The statistical procedures used in data analysis (multiple regression) related to the research questions and hypotheses testing were rigorous, representing an internal strength of the study.
- 5. The data producing sample size of 354 couples (165 husbands and 189 wives), was a strength, and was sufficiently large enough to conduct the multiple regression and factor analyses planned for the study.
- 6. The use of a homogeneous sample of couples belonging to a particular Jewish sect (Reform) decreased the potential effects of extraneous variables.

Weaknesses

1. The use of a survey mailed to the couples' homes represented a threat to the internal validity of the study because certain situational contaminants could not be controlled. For example, participants might have consulted with each other while taking the survey. Instructions reminded participants of the importance of their responses reflecting their own beliefs and attitudes.

External Validity

Strengths

1. Both population and ecological (setting) validity were strengthened by surveying the entire target population, increasing the ability to generalize results beyond the sample to the target population with a representative final data producing sample.

- 2. The survey occured in a natural environment, avoiding the threats to external validity associated with laboratory settings.
- The data producing sample size of 354 couples (165 husbands and 189 wives), was a strength to external validity based on the size of the target population (Gay & Airasian, 2001).

Weaknesses

- Because the final data producing sample was self-selected (those who agreed to participate from the accessible population), a selection bias was introduced, representing a threat.
- 2. The use of a homogeneous sample of couples belonging to a particular Jewish sect (Reform) represented a threat to external validity because results could not be generalized to more heterogeneous religious sect populations.

Chapter III presented the research methods employed in answering the research questions and testing the hypotheses for this study about the relationship between religiosity and marital satisfaction among Reform Jewish couples. Chapter IV presents the results of the data analyses performed as part of this study. In addition to providing the results of analyses related to answering the research questions and testing the hypotheses, descriptive statistics of the sample and instrumentation and results of analyses of the psychometric characteristics of the instruments used in this study are also presented.

CHAPTER IV

RESULTS

Chapter IV presents the results related to the research questions and hypotheses from the study about religiosity and marital satisfaction among reform Jewish couples. Descriptive statistics, including measures of central tendency and frequency distributions, were used to answer research question one about the sociodemographic characteristics of the sample. Independent (between groups) samples *t*-tests and ANOVA were used to answer research question two about differences in religiosity and marital satisfaction according to sociodemographic characteristics. Multiple regression analyses were used to answer research question three and to test the hypothesized relationships between the independent variables and the dependent variable. Other analyses conducted were reliability analysis and exploratory factor analysis.

Psychometric Analysis of the Survey Instruments

Reliability and Validity of the Religious Homogamy Questionnaire

Reliability

Cronbach's alpha was calculated for the *Religious Homogamy Scale*. A Cronbach's alpha of .7 to .8 indicates a scale has "good" reliability (Field, 2005). The Cronbach's alpha for the total sample of husband and wives was .859. Corrected item-total correlations should usually be greater than .30 (Garson, 2007). The religious homogamy questionnaire had no corrected item-total correlation below .40 (Baillie, 1997) for the total sample except for item six. Item six, "keeping kosher all the time" would cause the total scale alpha to increase to .861 if deleted. Corrected item-total

correlations for the *Religious Homogamy Questionnaire* for the total sample of Reform Jewish couples (husband and wives) are shown in Table 4-1.

Table 4-1

Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Total

Sample (N=331)

Item	Corrected Item-Total Correlation	Alpha if Item Deleted
1. Marrying within the Jewish faith?	.589	.847
2. Having a Jewish wedding?	.594	.846
 Celebrating all the major Jewish holidays? Attending synagogue for the major Jewish holidays? 	.638 .653	.845 .843
5. Attending synagogue regularly?	.581	.845
6. Keeping kosher all the time?	.363	.861
7. Your child celebrating all major Jewish holidays?	.571	.847
8. Your child attending Hebrew school?	.458	.852
9. Your child attending full-time Jewish day school?	.439	.859
10. Your child continuing post-Bat/Bar Mitzvah Jewish education?	.581	.845
11. Having Jewish friends?	.568	.847
12. Living near Jews?	.438	.853
13. Donating money to Israel?	.443	.853
14. Volunteering for Jewish charities?	.548	.847
$\alpha = .859$		

For Reform Jewish husbands, the calculated Cronbach's alpha of the *Religious Homogamy Questionnaire* was .841. Corrected item-total correlations were all over .3, and there were no items that would increase Cronbach's alpha if deleted. Corrected item-total correlations for the *Religious Homogamy Questionnaire* for Reform Jewish husbands are shown in Table 4-2.

Table 4-2

Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Husbands (N=157)

Item		Corrected Item-Total Correlation	Alpha if Item Deleted
			-
1.	Marrying within the Jewish faith?	.549	.828
2.	Having a Jewish wedding?	.591	.827
3.	Celebrating all the major Jewish holidays?	.599	.826
4.	Attending synagogue for the major Jewish holidays?	.627	.824
5.	Attending synagogue regularly?	.506	.830
6.	Keeping kosher all the time?	.365	.840
7.	Your child celebrating all major Jewish holidays?	.592	.825
8.	Your child attending Hebrew school?	.421	.834
9.	Your child attending full-time Jewish day school?	.460	.836
10.	Your child continuing post-Bat/Bar Mitzvah Jewish education?	.576	.824
11.	Having Jewish friends?	.511	.830
12.	Living near Jews?	.314	.840
13.	Donating money to Israel?	.424	.834
14.	Volunteering for Jewish charities?	.473	.831
	a - 8 41		

 $\alpha = .841$

For Reform Jewish wives, the calculated Cronbach's alpha for the *Religious Homogamy Questionnaire* was .865. The alpha indicated that *Religious Homogamy Questionnaire* was more reliable for wives than husbands ($\alpha = .841$). All item-total correlations were over .3, and there were no items that would increase Cronbach's alpha if deleted. Corrected item-total correlations for the *Religious Homogamy Questionnaire* for Reform Jewish wives are shown in Table 4-3.

Table 4-3

Corrected Item-total Correlations for the Religious Homogamy Questionnaire: Wives (N=174)

Item		a a	Corrected Item-Total Correlation	Alpha if Item Deleted
	1.	Marrying within the Jewish faith?	.635	.853
	2.	Having a Jewish wedding?	.597	.854
	3. 4.	Celebrating all the major Jewish holidays? Attending synagogue for the major Jewish holidays?	.660 .673	.853 .850
	5.	Attending synagogue regularly?	.637	.850
	6.	Keeping kosher all the time?	.347	.870
	7.	Your child celebrating all major Jewish holidays?	.539	.856
	8.	Your child attending Hebrew school?	.467	.859
	9.	Your child attending full-time Jewish day school?	.411	.871
	10.	Your child continuing post-Bat/Bar Mitzvah Jewish	.560	.854
	11.	education? Having Jewish friends?	.610	.853
	12.	Living near Jews?	.524	.857
	13.	Donating money to Israel?	.468	.859
	14.	Volunteering for Jewish charities?	.593	.853
	α = .80	55		

Exploratory Factor Analysis

Principal components analysis using varimax rotation was conducted for the total sample and for husbands and wives to test the unidimensionality of the *Religious Homogamy Questionnaire*. The number of factors actually extracted was determined by the number of items with eigenvalues greater than 1. Factor loadings less than .3 were suppressed to make interpretation easier. The lower threshold was used to ensure every item loaded onto a factor. Initial output was reviewed for singularity and multicollinearity of data. There were no highly correlated items (r > .9), and for the total sample and husbands and wives, the determinant of the correlation matrix was greater than .001, which is well above the recommended value of .00001 (Field, 2005).

Total sample (husbands and wives combined). For the total sample, eigenvalues indicated four factors, explaining 67.0% of the total variance, although the scree plot indicated two to four factors. Item factor loadings ranged from .426 to. 873.

Sub-scale names were assigned to these factors by the researcher, based on the most common characteristic shared by the items. Factor one was named *Adherence to Jewish Traditions*. Eight of the religiosity items (three, four, five, seven, eight, and ten) loaded onto this factor. Factor two was named *Interpersonal and Social Jewish relationships* because the *items* (one, two, eleven, and twelve) pertained to internal and external relationships within the Jewish community. Factor three was named *Support of Jewish Organizations*, which contained two items (thirteen and fourteen) pertaining to Jewish charities. Factor four was named *Adherence to Conservative Jewish Tradition* and contained items (six and nine) which pertained to the strict following of Jewish

traditions. *Religious Homogamy Questionnaire* factor loadings for the total sample of Reform Jewish couples (husbands and wives) are shown in Table 4-4.

Table 4-4

Factor Item Loadings for the Religious Homogamy Questionnaire: Total Sample (N = 331)

		1	2	3	4
	-	L	2	3	
Sut	oscale Name	Adherence to Jewish Traditions	Interpersonal and Social Jewish Relationships	Support of Jewish Organizations	Adherence to Conservative Jewish Tradition
Iter	n	51			
1.	Marrying within the Jewish faith?		.689		
2.	Having a Jewish wedding?	8	.651		
3.	Celebrating all the major Jewish holidays?	.793			
4.	Attending synagogue for the major Jewish holidays?	.729		а 	
5.	Attending synagogue regularly?	.580	* * *		
6.	Keeping kosher all the time?				.873
7.	Your child celebrating all major Jewish holidays?	.775			
8.	Your child attending Hebrew school?	.681			
9.	Your child attending full- time Jewish day school?				.811
10.	Your child continuing post-Bat/Bar Mitzvah Jewish education?	.493			
11.	Having Jewish friends?		.803		
	Living near Jews?		.804		
	Donating money to			.837	
	Israel?				
14.	Volunteering for Jewish			.814	
-	charities?				

Husbands. For the sample of husbands, eigenvalues indicated four factors, explaining 66.2% of the total variance, although the scree plot indicated two to four factors. Item factor loadings ranged from .504 to .879. Sub-scale names were assigned to these factors by the researcher based on the most common characteristic shared by the items. Factor one was named *Adherence to Jewish Traditions*. Seven of the religiosity items (three, four, five, seven, eight, and ten) loaded onto this factor. Factor two was named *Interpersonal and Social Jewish relationships* because the *items* (one, two, eleven, and twelve) pertained to internal and external relationships within the Jewish community. Factor three was named *Support of Jewish Organizations*, which contained two items (thirteen and fourteen) pertaining to Jewish charities. Factor four was named *Adherence to Conservative Jewish Tradition*, which contained two items (six and nine), which pertained to the strict following of Jewish traditions. *Religious Homogamy Questionnaire* factor loadings for Reform Jewish husbands are shown in Table 4-5.

Table 4-5

	-	1	2	3	. 4
Subscal	e Name	Adherence to Jewish Traditions	Interpersonal and Social Jewish Relationships	Support of Jewish Organizations	Adherence to Conservative Jewish Tradition
Item					
1.	Marrying within the Jewish faith?		.764		
2.	Having a Jewish wedding?		.661	han.	Ξ.
3.	Celebrating all the major Jewish	.745			
4.	holidays? Attending synagogue for the major Jewish holidays?	.721			
5.	Attending synagogue regularly?	.618) 2
6.	Keeping kosher all the time?				.879
7.	Your child celebrating all major Jewish holidays?	.765	" ş		
8.	Your child attending Hebrew school?	.757			
9.	Your child attending full- time Jewish day school?				.806
10.	Your child continuing post- Bat/Bar Mitzvah Jewish education?	.520			
11.	Having Jewish friends?		.792		
12.	Living near Jews?		.808		
13.	Donating money to Israel?			.838	
14.	Volunteering for Jewish charities?			.808	

Factor Item Loadings for the Religious Homogamy Questionnaire: Husbands (N = 157)

Wives. For the sample of wives eigenvalues indicated three factors explaining 62.1% of the total variance and the scree plot indicated two to four factors. Item factor loadings ranged from .420 to .778. Sub-scale names were assigned to these factors by the researcher based on the most common characteristic shared by the items. Factor one was named *Adherence to Jewish Traditions* because the items pertained to Jewish traditions. Eight of the religiosity items (one, two, three, four, seven, eight, and ten) loaded onto this factor. Factor two was named *Social Relations with Jews* because *items* (eleven, twelve, thirteen, and fourteen pertained to external relationships within the Jewish community. Factor three named *Adherence to Conservative Jewish Traditions* contained items five, six, and nine, which pertained to the strict following of Jewish traditions. *Religious Homogamy Questionnaire* factor loadings for Reform Jewish wives are shown in Table 4-6.

Table 4-6

Factor Item Loadings for the Religious Homogamy Questionnaire: Wives (N = 174)

		1	Component 2	3
Subscal	e Name	Adherence to Jewish Traditions	Social Relations with Jews	Adherence to Conservative Jewish Tradition
Item				
1.	Marrying within the Jewish faith?	.670		
2.	Having a Jewish wedding?	.735		
3.	Celebrating all the major Jewish holidays?	.774		
4.	Attending synagogue for the major Jewish	.674		
5.	holidays? Attending synagogue regularly?	2		.542
6.	Keeping kosher all the time?			.787
7.	Your child celebrating all major Jewish holidays?	.741		9
8.	Your child attending Hebrew school?	.652		
9.	Your child attending full-time Jewish day school?			.783
10.	Your child continuing post- Bat/Bar Mitzvah Jewish education?	.484		
11.	Having Jewish friends?		.741	
12.	Living near Jews?		.735	
	Donating money to Israel?	v	.761	
14.	Volunteering for Jewish charities?		.778	

Reliability and Validity of the Marital Satisfaction Scale

Reliability Analyses

Corrected item-total correlations should usually be greater than .30 (Garson, 2007). The *Marital Satisfaction Scale* had no corrected item-total correlation below .40 for the total sample except for item six, nine, and ten. Cronbach's alphas that have a value of .7 to .8 indicate reliability of a scale (Field, 2005). The Cronbach's alpha for the total sample of husbands and wives was .804. Item six would cause the alpha to increase to .806 if deleted. Corrected item-total correlations for the *Marital Satisfaction Scale* for the total sample of Reform Jewish couples (husbands and wives) are shown in Table 4-7.

Table 4-7

Corrected Item-total Correlations for the Marital Satisfaction Scale: Total Sample (*N*=323)

Item		Corrected Item-Total Correlation	Alpha if Item Deleted
1.	I am happy with how we make decisions and resolve conflict	.672	.766
2.	I am unhappy with our communication and feel my partner does not understand me	.675	.763
3.	I am happy with how we share our household responsibilities	.491	.786
4.	I am unhappy with some of my partners personality characteristics or personal habits	.465	.791
5.	I am happy with how we manage our leisure activities and the time we spend together	.544	.781
6.	I am unhappy about our financial position and the way we handle our financial decisions	.342	.806
7.	I am pleased with how we express affectation and relate sexually	.612	.770
8.	I am unhappy with the way we each handle our responsibilities as parents	.405	.796
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends	.332	.801
10.	I feel very good about how we each practice our religious beliefs and practices $\alpha = .804$.348	.799

Cronbach's alphas that have a value of .7 to .8 indicate reliability of a scale (Field, 2005). The Cronbach's alpha score for Reform Jewish husbands was .820 (N= 154). Item six, "I am unhappy about our financial position and the way we handle our financial decisions," would cause the alpha to increase to .823 if deleted. Corrected item-total correlations for the *Marital Satisfaction Scale* for Reform Jewish husbands are shown in Table 4-8.

Table 4-8

Corrected Item-total Correlations for the Marital Satisfaction Questionnaire: Husbands

(N=154)

Iten		Corrected Item-Total Correlation	Alpha if Item Deleted
1.	I am happy with how we make decisions and resolve conflict	.703	.785
2.	I am unhappy with our communication and feel my partner does not understand me	.731	.780
3.	I am happy with how we share our household responsibilities	.583	.800
4.	I am unhappy with some of my partners personality characteristics or personal habits	.478	.811
5.	I am happy with how we manage our leisure activities and the time we spend together	.484	.805
6.	I am unhappy about our financial position and the way we handle our financial decisions	.348	.823
7.	I am pleased with how we express affectation and relate sexually	.612	.791
8.	I am unhappy with the way we each handle our responsibilities as parents	.414	814
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends	.404	.813
10.	I feel very good about how we each practice our religious beliefs and practices $\alpha = .820$.419	.812

Cronbach's alphas that have a value of .7 to .8 indicate reliability of a scale (Field, 2005). The Cronbach's alpha for the sample of wives was .792 (N= 177). Item six, "I am unhappy about our financial position and the way we handle our financial decisions," would cause the alpha to increase to .793 if deleted. Corrected item-total correlations for the *Marital Satisfaction Scale* for Reform Jewish wives are shown in Table 4-9.

Table 4-9

Corrected Item-total Correlations for the Marital Satisfaction Questionnaire: Wives (N=177)

Iten	1	Corrected Item-Total Correlation	Alpha if Item Deleted
1.	I am happy with how we make decisions and resolve conflict	.646	.753
2.	I am unhappy with our communication and feel my partner does not understand me	.635	.751
3.	I am happy with how we share our household responsibilities	.446	.776
4.	I am unhappy with some of my partners personality characteristics or personal habits	.453	.777
5.	I am happy with how we manage our leisure activities and the time we spend together	.583	.762
6.	I am unhappy about our financial position and the way we handle our financial decisions	.338	.793
7.	I am pleased with how we express affectation and relate sexually	.632	.753
8.	I am unhappy with the way we each handle our responsibilities as parents	.396	.783
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends	.281	.792
10.	I feel very good about how we each practice our religious beliefs and practices $\alpha = .792$.299	.790

Exploratory Factor Analysis

Principal components analysis using varimax rotation was conducted for the total sample and for husbands and wives to test the unidimensionality of the *Marital Satisfaction Scale*. The number of factors actually extracted was determined by the number of items with eigenvalues greater than 1. Factor loadings less than .3 were suppressed to make interpretation easier. The lower threshold was used to ensure every item loaded onto a factor. Initial output was reviewed for singularity and multicollinearity of data. There were no highly correlated items (r > .9), and the determinant of the correlation matrix was greater than. For the total sample and husbands and wives, the determinant of the correlation matrix was greater than .001, which is well above the recommended value of .00001 (Field, 2005).

Total sample (husbands and wives combined). For the total sample eigenvalues indicated two factors, explaining 49% of the total variance, and the scree plot indicated two to three factors. Item factor loadings ranged from .440 to. 803. Sub-scale names were assigned to these factors by the researcher based on the most common characteristic shared by the items. Factor one was named *Satisfaction and Dissatisfaction of Marital Roles* because the items pertained to marital satisfaction. Six of the marital satisfaction items (one, two, three, four, five, and seven) loaded onto this factor. Factor two was named *Interpersonal Religious Practices and Social Marital Relationship* because items (six, eight, nine, and ten) pertained to internal and external relationships within the marriage. *Marital Satisfaction Scale* factor loadings for Reform Jewish couples (husbands and wives) are shown in Table 4-10.

Table 4-10

		Com	ponent
		1	2
Subscal	e Name	Satisfaction and Dissatisfaction of Marital Roles	Interpersonal Religious Practices and Social Marital Relationships
tem	-	15 M	
1.	I am happy with how we make decisions and resolve conflict	.803	
2.	I am unhappy with our communication and feel my partner does not understand me	.695	¥
3.	I am happy with how we share our household responsibilities	.728	
4.	I am unhappy with some of my partners personality characteristics or personal habits	.620	
5.	I am happy with how we manage our leisure activities and the time we spend together	.596	
6.	I am unhappy about our financial position and the way we handle our financial decisions		.747
7.	I am pleased with how we express affectation and relate sexually	.718	
8.	I am unhappy with the way we each handle our responsibilities as parents		.641
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends		.530
10.	I feel very good about how we each practice our religious beliefs and practices		.440

Factor Item Loadings for the Marital Satisfaction Scale: Total Sample (N = 323)

Husbands. For the sample of husbands eigenvalues indicated four factors explaining 51.4% of the total variance, and the scree plot indicated two to four factors. Item factor loadings ranged from .437 to .825. Sub-scale names were assigned to these factors by the researcher based on the most common characteristic shared by the items. Factor one was named *Satisfaction and Dissatisfaction of Marital Roles* because the items pertained to marital satisfaction. Six of the Marital Satisfaction items (one, two, three, five, and seven) loaded onto this factor. Factor two was named *Interpersonal*

religious practices and social marital relationships, because the items (four, eight, nine and ten) pertained to internal and external relationships within the marriage. Item six did not load onto any factors for husbands, indicating that it loaded at .3 or lower. *Marital Satisfaction Scale* factor loadings for Reform Jewish husbands are shown in Table 4-11.

Table 4-11

Factor Item Loadings for the Marital Satisfaction Scale: Husbands (N = 154)

		Comp	
	-	1	2
Subscale Name		Satisfaction and Dissatisfaction of marital roles	Interpersonal religious practices and social marital relationships
Item	-		
1.	I am happy with how we make decisions and resolve conflict	.825	
2.	I am unhappy with our communication and feel my partner does not understand me	.743	
3.	I am happy with how we share our household responsibilities	.752	
4.	I am unhappy with some of my partners personality characteristics or personal habits		.437
5.	I am happy with how we manage our leisure activities and the time we spend together	.720	
6.	I am unhappy about our financial position and the way we handle our financial decisions		
7.	I am pleased with how we express affectation and relate sexually	.695	
8.	I am unhappy with the way we each handle our responsibilities as parents		.664
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends		.734
10.	I feel very good about how we each practice our religious beliefs and practices		.641

Wives. For Reform Jewish wives, the eigenvalues indicated four factors, explaining 59.0% of the total variance, and the scree plot indicated two to four factors. Item factor loadings ranged from .472 to .758. Sub-scale names were assigned to these factors by the researcher, based on the most common characteristic shared by the items. Factor one was named *Satisfaction and Dissatisfaction of Marital Roles* because the items pertained to marital satisfaction. Six of the Marital Satisfaction items (one, two, three, four, five, and seven) loaded onto this factor. Factor two was named *Interpersonal religious practices and social marital relationship* because the items (six and eight) pertained to internal and external relationships within the marriage. Factor three was named *Concurrence of Religious Belief between Partners and In-laws* because the items (nine and ten) loaded onto this factor and pertained to social relationships within a marriage and religious beliefs. *Marital Satisfaction Scale* factor loadings for Reform Jewish wives are shown in Table 4-12.

Table 4-12

		1	Component 2	3 ~	
		Satisfaction and dissatisfaction of marital roles	Interpersonal religious practices and social marital relationships	Concurrence of religious belief between partners and in-laws	
Iten	n				
1.	I am happy with how we make decisions and resolve conflict	.720			
2.	I am unhappy with our communication and feel my partner does not understand me	.650			
3.	I am happy with how we share our household responsibilities	.755			
4.	I am unhappy with some of my partners personality characteristics or personal habits	.642			
5.	I am happy with how we manage our leisure activities and the time we spend together	.493			
6.	I am unhappy about our financial position and the way we handle our financial decisions	2	.841		
7.	I am pleased with how we express affectation and relate sexually	.750			
8.	I am unhappy with the way we each handle our responsibilities as parents		.694		
9.	I am happy with our relationship with my parents, in-laws, and my			.702	
10.	partner's friends I feel very good about how we each practice our religious beliefs and practices		ž	.758	

Factor Item Loadings for the Marital Satisfaction Scale: Wives (N = 177)

Research Questions

Research Question 1: Sociodemographic Characteristics, Religiosity, and Marital Satisfaction of the Sample

What are the sociodemographic characteristics, religiosity, and marital satisfaction of Reform Jewish couples (total sample combined, husbands, and wives)?

Sociodemographic Characteristics

Gender, age, length of marriage, employment status, education level, and occupation level were analyzed for the total sample of Reform Jewish couples, husbands, and wives. The data-producing sample was made up of 354 Reform Jewish husbands and wives, consisting of 189 Reform Jewish wives (53.4%) and 165 Reform Jewish husbands (46.6%). The average age of the total sample ranged from 28 to 93 years, with an average age of 58.1 years. The average age for Reform Jewish wives ranged from 28 to 87 years old, and for husbands it ranged from ages 29 to 93 years old. The average age of the husbands was 60.5 years while the average age of the wives was 56 years. For the total sample, the average length of marriage was 28.1 years. The age and length of marriage of the total sample of Reform Jewish couples (husbands and wives) are shown in Table 4-13.

Table 4-13

3	Husbands		Wives		Total Sample	
Sociodemographic Variables	Frequency	Valid Percent	Frequency	Valid Percent	Frequency	Valid Percent
Age	n=164		n=184		n=348	
18-24	0	0.0%	0	0.0%	0	0.0%
25-35	7	4.%	13	7.1%	20	5.7%
36-45	26	15.9%	40	21.7%	66	19.0%
46-55	36	22.0%	44	23.9%	80	23.0%
56-65	35	21.3%	38	20.7%	73	21.0%
66 or more	60	36.6%	49	26.6%	109	31.3%
Years Married	n=164		n=185		n=349	
0-10	28	17.1%	28	15.1%	56	16.0%
11-20	45	27.4%	55	29.7%	100	28.7%
21-30	22	13.4%	28	15.1%	50	14.3%
31-40	27	16.5%	31	16.8%	58	16.6%
41-50	16	9.8%	14	7.6%	30	8.6%
51 or more	26	15.9%	29	15.7%	55	15.8%

Age and Length of Marriage of the Total Sample, Husbands, and Wives

For employment status of the total sample, 42.3% reported being employed fulltime, while 40.6% reported not being employed or not seeking employment. Of the 164 husband respondents, 97 (59.1%) reported working full-time, 11 (6.7%) reported working part-time, while 52 (31.7%) reported not being employed or not seeking. In comparison, of the 188 wives, 52 (27.7%) reported working full-time, 41 (21.8%) reported working parttime, and 91 (48.4%) reported not being employed or not seeking.

For education level, the majority of respondents classified themselves as "professional/graduate" (46.6%). However, more husbands (55.2%) classified themselves as "professional/graduate" than did wives (39.2%). The majority of the total sample population of Reform Jewish couples (n=329) reported having "higher executive" position (43.5%). For occupation, more husbands were reported as having "higher executive positions (58.6%) than wives (28.7%). More wives reported being business manager level

(32.3%), compared to husbands (27.2%). More wives also reported being at the "administrative personnel" level (26.3%) compared to husbands (11.1%).

To determine the Hollingshead's Index of Social Position, scores from the occupational and educational level scales were weighted and calculated to obtain their social status level. The "upper middle" level represented the largest group (46.8%). More husbands (53.1%) were classified as "upper" class while more wives (52.1%) were classified as "upper" class while more wives (52.1%) were classified as "upper-middle" class. The occupation level, education level, and social status (Hollingshead's Index of Social Position) of the total sample, husbands, and wives are shown in Table 4-14.

Occupation Level, Education Level, and Index of Social Position of the Total Sample, Husbands, and Wives

	Husba	ands	Wiv	es	Total Sa	mple
Sociodemographic Variables	Frequency	Valid Percent	Frequency	Valid Percent	Frequency	Valid Percent
Hollingshead's Occupation						
Scale (n=329)	n=162		n=167		n=329	
(Scale scores 1-7)						
1. Higher executives	95	58.6%	48	28.7%	143	43.5%
2. Business managers	44	27.2%	54	32.3%	98	29.8%
3. Administrative personnel	18	11.1%	44	26.3%	62	18.8%
4. Clerical and sales workers	4	2.5%	18	10.8%	22	6.7%
5. Skilled manual employees	1	0.6%	2	1.2%	3	0.9%
6. unskilled	0	0.0%	1	0.6%	1	0.3%
Hollingshead's Education		D.				
Scale (n=354)	n=165		n=189		n=354	
(Scale scores 1-7)						
1. Professional/Graduate	91	55.2%	74	39.2%	165	46.6%
2. Four-year college graduate	50	30.3%	71	37.6%	121	34.2%
3. One to three years college	20	12.1%	33	17.5%	53	15.0%
4. High school graduate	4	2.4%	8	4.2%	12	3.4%
5. Some high school	0	0.0%	3	1.6%	3	0.8%
6. Junior high school	0	0.0%	0	0.0%	0	0.0%
7. Less than seven years	0	0.0%	0	0.0%	0	0.0%
Hollingshead Index of Social Position (ISP)						
(n=354) (Occupational Scale score x 7)	n=162		n=167		n=329	
+ (Educational Scale score x 4)						
1. Upper (11-17)	86	53.1%	46	27.5%	132	40.1%
2. Upper-middle (18-31)	67	41.4%	87	52.1%	154	46.8%
3. Middle (32-47)	9	5.6%	32	19.2%	41	12.5%
4. Lower-middle (48-63)	0	0.0%	2	1.2%	2	.6%
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Religiosity

Religiosity was measured using the *Religious Homogamy Questionnaire*, consisting of 14 positively worded items. Possible scores ranged from 14 to 98, with higher scores indicating a greater adherence to Jewish beliefs and practices. The response format was a seven-point rating scale where 1=Strongly Against; 2=Somewhat Against; 3=Against; 4=Neutral or No Opinion; 5=Somewhat in favor of; 6=In favor of; and 7=Strongly in favor of.

Total sample. For the total sample (N = 354), the mean for the total *Religious* Homogamy Questionnaire was 77.34 (SD = 11.06). The response distribution for most of the *Religious Homogamy Scale* was mostly in the direction of "in favor of" or "strongly in favor of." Item one, "marrying within the Jewish faith" had the highest mean (M= 6.38, SD= .91). Item six "keeping kosher all the time" had the lowest mean (M=2.55, SD=1.45). Item response rates and means for the total sample are shown in Table 4-15.

Religious Homogamy Questionnaire Response Distribution: Total Sample

				Response Cat	egories Percer	nt Distributio	n		
Iten	1	Strongly Against	Against	Slightly Against	Neutral	Slightly in Favor of	In Favor of	Strongly in Favor of	Mean
1.	Marrying within the Jewish Faith? (n=354)	0.3%	0.0%	0.0%	5.9%	7.1%	28.2%	58.5%	6.38
2.	Having a Jewish wedding? (n=354)	0.6%	0.0%	0.6%	04%	4.8%	30.2%	59.9%	6.43
3.	Celebrating all the major Jewish holidays? (n=354)	0.3%	0.0%	0.6%	04%	7.9%	33.1%	54.2%	6.35
4.	Attending synagogue for the Jewish holidays? (n=354)	0.3%	0.8%	1.5%	2.8%	6.8%	30.2%	57.6%	6.36
5.	Attending synagogue regularly? (n=353)	2.5%	2.8%	6.8%	24.1%	22.1%	29.2%	12.5%	4.98
6.	Keeping kosher all the time? (n=352)	32.4%	25.9%	5.7%	29.8%	3.7%	1.7%	0.9%	2.55
7.	Your child celebrating all major Jewish holidays? (n=345)	0.9%	0.3%		7.5%	6.1%	35.4%	49.9%	6.23
8.	Your child attending Hebrew school? (n=338)	0.3%	1.8%	0.3%	4.4%	5.6%	33.4%	54.1%	6.30
9.	Your child attending full-time Jewish day school? (n=334)	14.7%	22.2%	10.8%	32.3%	6.6%	6.9%	6.6%	3.41
10.	Your child continuing post-Bat/Bar Mitzvah Jewish education? (n=336)	0.9	2.7%	1.5%	22%	11%	30.1%	31.8%	5.57
11.	Having Jewish friends? (n=351)				8.3%	9.7%	39.6%	42.5%	6.16
12.	Living near Jews? (n=352)		0.3%		11.9%	14.2%	34.2%	38.4%	5.99
13.	Donating money to Israel? (n=352)	0.9%		0.3%	13.6%	10.8%	36.4%	37.5%`	5.92
14.	Volunteering for Jewish charities? (n=352)	0.3%	0.3%	0.6%	17%	13.9%	35.3%	32.4%	5.80

Total Score (Range 14 to 98)

77.34

Reform Jewish husbands. For Reform Jewish husbands (N = 165), the mean for the total *Religious Homogamy Questionnaire* was 75.72 (SD = 10.55). The *Religious Homogamy Questionnaire* response rate for husbands reported items with mean scores from the highest item mean (6.30) and the lowest mean (2.40). The item that reported the highest mean score for husbands was item two, "having a Jewish wedding" (M= 6.38, SD=. 80). Item six, "keeping kosher all the time" had the lowest mean (M=2.40, SD= 1.41). Item response rates and means for Jewish Reform husbands are shown in Table 4-16.

Religious Homogamy Questionnaire Response Distribution: Husbands

	Response Categories Percent Distribution								
Item	Strongly Against	Against	Slightly Against	Neutral	Slightly in Favor of	In Favor of	Strongly in Favor of	Mean	
1. Marrying within the Jewish Faith? (n=165)				7.3%	5.5%	32.7%	54.5%	6.35	
2. Having a Jewish wedding? (n=165)				4.2%	7.3%	35.2%	53.3%	6.38	
3. Celebrating all the major Jewish holidays? (n=165)	0.6%		2	6.7%	9.1%	40.0%	43.6%	6.19	
4. Attending synagogue for the Jewish holidays? (n=165)		0.6%	1.8%	0.3%	6.7%	37.6%	50.3%	6.30	
5. Attending synagogue regularly? (n=164)	4.3%	3.0%	9.8%	26.3%	22%	24.4%	10.4%	4.73	
6. Keeping kosher all the time? (n=165)	36.4%	26.7%	4.8%	27.3%	3.0%	1.2%	0.6%	2.40	
7. Your child celebrating all major Jewish holidays? (n=162)	0.6%			10.5%	6.2%	40.7%	42.0%	6.12	
8. Your child attending Hebrew school? (n=158)		1.9%	0.6%	4.4%	7.0%	42.0%	43.7%	6.18	
9. Your child attending full-time Jewish day school? (n=158)	13.9%	27.2%	10.8%	31.0%	5.1%	6.3%	5.7%	3.28	
10.Your child continuing post-Bat/Bar Mitzvah Jewish education? (n=159)	1.3%	3.1%	1.9%	28.9%	13.8%	27.0%	23.9%	5.28	
11.Having Jewish friends? (n=163)				9.2%	12.9%	38.7%	39.3%	6.08	
12.Living near Jews? (n=164)				16.5%	16.5%	36.0%	31.1%	5.82	
13.Donating money to Israel? (n=165)	1.2%	0.6%	0.6%	13.9%	11.5%	35.2%	37.0%	5.87	
14.Volunteering for Jewish charities? (n=165)	0.6%	0.6%	0.6%	20.6%	16.4%	37.0%	24.2%	5.59	

Total Score (Range 14 to 98)

75.72

Reform Jewish wives. For Reform Jewish wives (N = 189), the mean for the total *Religious Homogamy Questionnaire* was 78.76 (SD = 11.32). The *Religious Homogamy Questionnaire* response rate for wives reported items with mean scores ranging from the highest item mean (6.49) and the lowest mean (2.69). The item that reported the highest mean score for wives was item three, "celebrating all the Jewish holidays" (M= 6.49, SD=. 84). Item six, "keeping kosher all the time" had the lowest mean (M=2.69, SD= 1.48). Item response rates and means for Jewish Reform wives are shown in Table 4-17.

Religious Homogamy Questionnaire Response Distribution: Wives

	Response Categories Percent Distribution							
Item		Against	Slightly Against	Neutral	Slightly in Favor of	In Favor of	Strongly in Favor of	Mean
a							2	
1. Marrying within the Jewish Faith. (n=189)	0.5%			4.8%	8.5%	24.3%	61.9%	6.41
2. Having a Jewish wedding. (n=189)	1.1%		1.1%	3.7%	2.6%	25.9%	65.6%	6.47
3. Celebrating all the major Jewish holidays. (n=189)	0.5%		0.5%	1.6%	6.9%	27%	63.5%	6.49
4. Attending synagogue for the Jewish holidays. (n=189)	0.5%	1.1%	1.1%	2.6%	6.9%	23.8%	64%	6.42
5. Attending synagogue regularly. (n=189)	1.1%	2.6%	4.2%	22.2%	22.2%	33.3%	14.3%	5.19
6. Keeping kosher all the time. (n=187)	28.9%	25.1%	6.4%	32.1%	4.3%	2.1%	1.1%	2.69
7. Your child celebrating all major Jewish holidays.	1.1%	0.5%		4.9%	6.0%	30.6%	56.8%	6.33
(n=183)								
8. Your child attending Hebrew school. (n=180)	0.6%	1.7%		4.4%	4.4%	25.6%	63.3%	6.41
9. Your child attending full-time Jewish day school.	15.3%	17.6%	10.8%	33.5%	8.0%	7.4%	7.4%	3.53
(n=176)								
10. Your child continuing post-Bat/Bar Mitzvah Jewish	6%	2.3%	1.1%	15.%	8.5%	32.8%	39%	5.84
education. (n=177)								
11. Having Jewish friends. (n=188)				7.4%	6.9%	40.4%	45.2%	6.23
12. Living near Jews. (n=188)		0.5%		08%	12.2%	34.6%	44.7%	6.14
13. Donating money to Israel. (n=187)	0.5%	0.5%		13.4%	10.2%	37.4%	38%	5.96
14. Volunteering for Jewish charities. (n=187)			0.5%	13.9%	11.8%	34.2%	39.6%	5.98

Total Score (Range 14 to 98)

78.76

Marital Satisfaction

The *Marital Satisfaction Scale* was used to measure the marital satisfaction of Reform Jewish couples. Scores for the ten-item one-dimensional scale ranged from 10 to 50, with higher scores indicating greater levels of marital satisfaction. The scale contained six positively worded items and four reverse-coded items. The response format was a five-point Likert-type scale, where 1=Strongly Disagree; 2=Disagree; 3=Undecided; 4=Agree; and 5=Strongly Agree. Scoring was reversed for negatively worded items.

Total sample. For the total sample of Reform Jewish couples (N = 354), the mean marital satisfaction score was 40.99 (SD = 6.41). The response distribution for most of the *Marital Satisfaction Scale* was skewed with positively worded items mostly in the direction of "agree" or "strongly agree." and negatively worded items mostly in the direction of "strongly disagree" or "disagree." Item ten "I feel very good about how we each practice our religious beliefs and practices" had the highest mean (M=4.35, SD=.74). Item four "I am unhappy with some of my partners personality characteristics or personal habits," had the lowest mean (M=3.41, SD=1.32). Item response rates and means for the total sample of Jewish Reform couples are shown in Table 4-18.

101

Marital Satisfaction Scale Response Distribution: Total Sample

	Response Categories Percent Distribution						
ltem N= 354	Strongly Disagree	Disagree	Neutral (Undecided or No Opinion)	Agree	Strongly Agree	Mean	
1. I am happy with how we make decisions and resolve conflict (n=353)	08%	7.1%	5.4%	41.1%	45.6%	4.24	
2. I am unhappy with our communication and feel my partner does not understand me (n=351)	50.1%	31.6%	6.6%	9.7%	02%	4.18	
3. I am happy with how we share our household responsibilities (n=353)	1.7%	6.5%	3.7%	40.5%	47.6%	4.26	
4. I am unhappy with some of my partners personality characteristics or personal habits (n= 353)	26.1%	31.7%	5.1%	31.2%	5.9%	3.41	
5. I am happy with how we manage our leisure activities and the time we spend together (n=353)	0.8%	5.9%	4.8%	38.8%	49.6%	4.30	
6. I am unhappy about our financial position and the way we handle your financial decisions (n= 354)	50.3%	26.3%	6.8%	11%	5.6%	4.05	
7. I am pleased with how we express affection and relate sexually (n=354)	3.4%	9.9%	7.6%	40.4%	38.7%	4.01	
8. I am unhappy with the way we each handle our responsibilities as parents (n=345)	55.9%	26.4%	4.3%	7.8%	5.5%	4.19	
9. I am happy with our relationship with my parents, in-laws, and my partner's friends (n=346)	1.5%	4.9%	04%	43.1%	46.5%	4.28	
 I feel very good about how we each practice our religious beliefs and practices (n=354) 		2.3%	7.9%	42.7%	46.9%	4.35	

Total Mean score

40.99

Reform Jewish husbands. For Reform Jewish husbands (N = 165), the mean marital satisfaction score was 41.39 (SD = 6.30). The husbands strongly agreed with item one, how decisions were made and conflicts were resolved (49.1%) and a good portion agreed (38.2%). For item two, more than half of the husbands strongly disagreed (52.4%) that they were unhappy with their communication and felt that their partners understood them. Of the husband respondents 51%, strongly agreed and 41.5% agreed with item three, "I am happy with how we share household responsibilities." More than half of the husbands strongly disagreed (30.3%) or disagreed (33.9%) with item four "I am unhappy with some of my partner's personality characteristics or personal habits;" however 24.8% of male respondents agreed with item four. Half the Reform Jewish husbands (50%) strongly agreed with item five, that "they are happy with how they manage their leisure activities and the time they spend together." More than half of the husbands strongly (49.1%) or just disagreed (27.0%) with item number six, "I am unhappy about our financial position and the way we handle financial decisions." More than half of the husbands strongly agreed (37.6%) or agreed (40.0%) with item seven, which states "I am pleased with how we express affection and relate sexually with each other." More than half of the husbands strongly disagreed (57.1%) and disagreed (26.1%) with "I am unhappy with the way we each handle our responsibilities as parents". More than half of the husbands strongly agreed (47.2%) or agreed (41.6%) with "I am happy with the relationship I have with our parents, in-laws, and our individual partner's friends." The majority of husband respondents strongly agreed (44.8%) and agreed (43.0%) with item ten, "I feel very good about how we each practice

our religious beliefs and practices." The response distribution of the *Marital Satisfaction Scale* for Jewish Reform husbands is shown in Table 4-19.

Marital Satisfaction Scale Response Distribution: Husbands

			Response Cat	egories Percent	Distribution	n	
Iten	n a a a a a a a a a a a a a a a a a a a	Strongly Disagree	Disagree	Neutral (Undecided or No Opinion)	Agree	Strongly Agree	Mean
1.	I am happy with how we make decisions and resolve conflict	0.0%	7.3%	5.5%	38.2%	49.1%	4.29
2.	I am unhappy with our communication and feel my partner does not understand me	52.4%	31.1%	6.7%	9.1%	.6%	4.26
3.	I am happy with how we share our household responsibilities	0.6%	3.7%	2.4%	41.5%	51.8%	4.40
4.	I am unhappy with some of my partners personality characteristics or personal habits	30.3%	33.9%	4.8%	24.8%	6.1%	3.58
5.	I am happy with how we manage our leisure activities and the time we spend together	1.2%	4.3%	4.9%	39.6%	50%	4.33
6.	I am unhappy about our financial position and the way we handle our financial decisions	49.1%	27.3%	9.1%	10.9%	3.6%	4.07
. 7.	I am pleased with how we express affection and relate sexually	0.8%	10.3%	7.3%	40.0%	37.6%	3.95
8.	I am unhappy with the way we each handle our responsibilities as parents	57.1%	26.1%	5.6%	7.5%	3.7%	4.26
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends	1.9%	3.7%	5.6%	47.2%	41.6%	4.23
10.	I feel very good about how we each practice our religious beliefs and practices	0.0	2.4%	9.1%	44.8%	43%	4.31

Total Mean score

41.39

104

Jewish reform wives. For Reform Jewish wives (N = 189), the mean marital satisfaction score was 40.64 (SD = 6.50). Jewish Reform wives strongly agreed with item one, how decisions were made and conflicts were resolved (43.6%) and a good portion agreed (42.6%). For item two, more than half of the wives strongly disagreed (80.2%) that they were unhappy with their communication and felt that their partners understood them. For item three, more than half of the wives strongly agreed (43.9%) and agreed (39.7%), "I am happy with how we share household responsibilities." More than half of the wives strongly disagreed (23.3%) or disagreed (29.8%) with item four, "I am unhappy with some of my partner's personality characteristics or personal habits"; however, 36.7% of wives agreed with item four. Many wives strongly agreed (49.2%) or agreed (38.1%) with item five, that "they are happy with how they manage their leisure activities and the time they spend together". More than half of the wives strongly disagreed (51.3%) or just disagreed (25.4%) with item number six, "I am unhappy about our financial position and the way we handle financial decisions." More than half of the wives strongly agreed (39.7%) or agreed (40.7%) with item seven which states, "I am pleased with how we express affection and relate sexually with each other." The majority of the wives strongly disagreed (54.9%) or disagreed (26.6%) item eight that states, "I am unhappy with the way we each handle our responsibilities as parents". Majority of the wives strongly agreed (50.8%) or just agreed (39.5%) with item nine that state, "I am happy with the relationship I have with our parents, in-laws, and our individual partner's friends." The majority of wives respondents strongly agreed (43%) or agreed (44.8%) with item ten which states, "I feel very good about how we each practice our religious beliefs and practices." The response distribution of the *Marital Satisfaction Scale* for Jewish Reform wives is shown in Table 4-20.

Marital Satisfaction Scale Response Distribution: Wives

	3		Response Cat	tegories Percent	Distributio	n	
Iten	n	Strongly Disagree	Disagree	Neutral (Undecided or No Opinion)	Agree	Strongly Agree	Mean
1.	I am happy with how we make decisions and resolve conflict	1.6%	6.9%	5.3%	43.6%	42.6%	4.19
2.	I am unhappy with our communication and feel my partner does not understand me	48.1%	32.1%	6.4%	10.2%	3.2%	4.12
3.	I am happy with how we share our household responsibilities	6%	9%	4.8%	39.7%	43.9%	4.13
4.	I am unhappy with some of my partners personality characteristics or personal habits	22.3%	29.8%	5.3%	36.7%	5.9%	3.26
5.	I am happy with how we manage our leisure activities and the time we spend together	.5%	7.4%	4.8%	38.1%	49.2%	4.28
6.	I am unhappy about our financial position and the way we handle your financial decisions	51.3%	25.4%	4.8%	11.1%	7.4%	4.02
7.	I am pleased with how we express affection and relate sexually	2.1%	9.5%	7.9%	40.7%	39.7%	4.06
8.	I am unhappy with the way we each handle our responsibilities as parents	54.9%	26.6%	3.3%	8.2%	7.1%	4.14
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends	1.1%	5.9%	2.75	39.5%	50.8%	4.33
10.	I feel very good about how we each practice our religious beliefs and practices		2.4%	9.1%	44.8%	43%	4.31

Total Mean score

40.64

107

Research Question 2: Sociodemographic Characteristics and Differences in Religiosity and Marital Satisfaction

Are there differences in religiosity and marital satisfaction between Reform Jewish couples, husbands, and wives according to sociodemographic characteristics?

Gender, age, length of marriage, employment status, education level, and occupation level were analyzed for the total sample of Reform Jewish couples, husbands, and wives to see if there were differences in religiosity and marital satisfaction based on those attribute variables.

Religiosity and Marital Satisfaction Differences by Gender

Reform Jewish wives had significantly greater levels of adherence to Jewish religious practices (M= 78.8, SE = .82) than Reform Jewish husbands (M = 75.7, SE = .82, t(352) = -2.59, p < .05). Jewish Reform husbands had higher levels of satisfaction in their marriages (M= 41.4, SE = .49) than did Reform Jewish wives (M=40.6, SE = .47, t (352) = 1.10, p > .05), but the difference was not significant. Differences in religiosity and marital satisfaction between Reform Jewish husbands and wives are shown in Table 4-21.

Comparison of Religiosity and Marital Satisfaction According to Gender: Reform Jewish

Ν	Mean	Mean Difference	<i>t</i> -value	<i>p</i> -value
165	75.72			
		-3.04	-2.60	.01
189	78.76			
165	41.39			
		0.75	1.10	.27
189	40.64			
	165 189 165	165 75.72 189 78.76 165 41.39	Difference 165 75.72 189 78.76 165 41.39 0.75	Difference 165 75.72 189 78.76 165 41.39 0.75 1.10

Husbands vs. Wives

Religiosity and Marital Satisfaction Differences by Age

Reform Jewish couples. For the total sample, respondents who were 56 to 65 years old had the highest religiosity scores (M = 79.66, SD = 9.87), while those who were 66 years old or more had the lowest religiosity scores (M = 75.91, SD = 11.61). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish couples (husbands and wives) who were 66 years old or more also had the highest level of marital satisfaction (M = 41.54, SD = 6.73), while those who were 36 to 45 years old had the lowest level of marital satisfaction (M = 40.05, SD = 5.95). However, these differences were not significant. Results indicated there was not a significant effect for age on either the religiosity (F = 1.68, p = .154) or marital satisfaction (F = .678, p = .608) of Reform Jewish couples (husbands and wives). Results

of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish couples (husbands and wives) according to age are shown in Table 4-22.

Table 4-22

ANOVA of Differences in Religiosity and Marital Satisfaction According to Age: Reform Jewish Couples (Husbands and Wives Combined) (N = 348)

Variable	Ν	Mean Score	df	F	р
Religiosity		8		0	
Age Category			4	1.68	.15
25 – 35	20	76.40			
36 - 45	66	77.02			
46 – 55	80	78.74			
56 - 65	73	79.66			
66 or more	109	75.91			
Marital Satisfaction		×			
Age Category			4	.68	.61
25 – 35	20	40.70			
36 - 45	66	40.05			
46 - 55	80	40.83			
56 – 65	73	41.42			
66 or more	109	41.54			

Reform Jewish husbands. Reform Jewish husbands who were 56 to 65 years old had the highest religiosity scores (M = 78.43, SD = 10.80), while Reform Jewish husbands who were 46 to 55 had the lowest religiosity scores (M = 74.64, SD = 9.56). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish husbands who were 56 to 65 years old had the highest level of marital satisfaction (M = 42.80, SD = 5.17), while Reform Jewish husbands who were 36 to 45 had the lowest level of marital satisfaction (M = 40.0, SD = 6.39). None of the differences were significant. Results indicated there was not a significant effect for age on either the religiosity (F = 1.93, p = .107) or marital satisfaction (F = .835, p = .505) of Reform Jewish husbands. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish husbands according to age are shown in Table 4-23.

Table 4-23

ANOVA of Differences in Religiosity and Marital Satisfaction According to Age: Reform Jewish Husbands (N = 164)

Variable	N	Mean Score	df	F	p
Religiosity					
Age Category			4	1.93	.11
25 – 35	7	68.00			
36 – 45	26	77.65			
46 – 55	36	74.64			
56 – 65	35	78.43			
66 or more	60	75.05			
Marital Satisfaction					
Age Category			4	.84	.51
25 – 35	7	40.14			
36 - 45	. 26	40.00			
46 – 55	36	41.11			
56 - 65	35	42.80			
66 or more	60	41.42			

Reform Jewish wives. Reform Jewish wives who were 46 to 55 years old had the highest religiosity scores (M = 82.09, SD = 9.43), while Reform Jewish wives who were 36 to 45 had the lowest religiosity scores (M = 76.60, SD = 11.29). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish wives who were 66 years old or older had the highest level of marital satisfaction (M = 41.69, SD = 6.88), while Reform Jewish wives who were 36 to 45 had the lowest level of marital satisfaction (M = 40.06, SD = 5.74). None of the differences were significant. Results indicated there was not a significant effect for age on either the religiosity (F = 2.25, p = .065) or marital satisfaction (F = .469, p = .758) of Reform Jewish wives. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish wives according to age are shown in Table 4-24.

Table 4-24

ANOVA of Differences in Religiosity and Marital	Satisfaction According to Age: Reform
Jewish Wives $(N = 184)$	

Variable	5	N	Mean Score	df	F	р
Religiosity						
Age Category				4	2.25	.07
25 – 35		13	80.92			
36 - 45		40	76.70			
46 – 55		44	82.09			
56 - 65		38	80.79			
66 or more		49	76.96			
Marital Satisfaction						
Age Category				. 4	.469	.76
25 – 35		13	41.00			
36 - 45		40	40.07			
46 – 55		44	40.59			
56 - 65		38	40.15			
66 or more		49	41.69			

Religiosity and Marital Satisfaction Differences by Length of Marriage

Reform Jewish couples. For the total sample, Reform Jewish couples who were married 21 to 30 years had the highest religiosity scores (M = 81.04, SD = 8.42), and those who were married 51 years or more had the lowest religiosity scores. Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. For the total sample, Reform Jewish couples who were married 51 years or more had the highest level of marital satisfaction (M = 42.75, SD = 6.66), while those who were married 11 to 20 years had the lowest level of marital satisfaction (M = 40.19, SD = 6.19). However, these differences were not significant. Results indicated there was not a significant effect for length of marriage on either the religiosity (F = 1.67, p = .117) or marital satisfaction (F = 1.56, p = .171) of Reform Jewish couples. Results of ANOVA of differences in religiosity and marital satisfaction according to length of marriage are shown in Table 4-25.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of

Variable	Ν	Mean Score	df	F	р
Religiosity					
Length of Marriage in Years			5	1.78	.12
0 - 10	56	77.25			
11 – 20	100	76.66			
21 - 30	50	81.04			
31 - 40	58	78.38			
41 - 50	30	76.13			
51 or more	55	75.35			
Marital Satisfaction					
Length of Marriage in Years			5	1.56	.17
0 - 10	56	41.32			
11 – 20	100	40.19			
21 – 30	50	40.68			
31 - 40	58	39.94			
41 - 50	30	41.63			
51 or more	55	42.75			

Marriage: Reform Jewish Couples (Husbands and Wives Combined) (N = 349)

Reform Jewish husbands. For the total sample, Reform Jewish husbands who were married 21 to 30 years had the highest religiosity scores (M = 78.82, SD = 8.72), and those who were married 0 to 10 years had the lowest religiosity scores (M = 73.29, SD = 11.95). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish husbands who were married 51 years or more had the highest level marital satisfaction (M = 43.50, SD = 5.87), while those who were married 21 to 30 years had the lowest level of marital satisfaction (M = 40.32, SD = 5.87).

5.79). However, these differences were not significant. Results indicated there was not a significant effect for length of marriage on either the religiosity (F = .691, p = .631) or marital satisfaction (F = .934, p = .460) of Reform Jewish husbands. Results of ANOVA of differences in religiosity and marital satisfaction according to length of marriage are shown in Table 4-26.

Table 4-26

ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of Marriage: Reform Jewish Husbands (N = 164)

Variable	Ν	Mean Score	df	F	р
Religiosity					
Length of Marriage in Years			5	.691	.63
0 – 10	28	73.29			3
11 – 20	45	75.53			
21 - 30	22	78.82			
31 - 40	27	75.63		ъ.	
41 - 50	16	76.56			
51 or more	26	75.69			
Marital Satisfaction					
Length of Marriage in Years			5	.934	.46
0 – 10	28	41.11			
11 – 20	45	40.67			
21 – 30	22	40.32			
31 - 40	27	41.00			
41 - 50	16	42.38			
51 or more	26	43.50			

Reform Jewish wives. For the total sample, Reform Jewish wives who were married 21 to 30 years had the highest religiosity scores (M = 82.79, SD = 8.89), and those who were married 51 years or more had the lowest religiosity scores (M = 75.03,

SD = 14.11). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish wives who were married 51 years or more had the highest level marital satisfaction (M = 42.07, SD = 7.32), while those who were married 31 to 40 years had the lowest level of marital satisfaction (M = 39.03, SD = 6.61). Although there was not a significant effect for length of marriage on marital satisfaction (F = .96, p = .447), there was a significant effect for length of marriage on the religiosity of Reform Jewish wives (F = 2.29, p = .048). LSD post hoc comparisons indicated Reform Jewish wives who were married 21 to 30 years had significantly higher religiosity scores (Mean difference = 7.75, p = .01) than those who were married 51 years or more. Results of ANOVA of differences in religiosity and marital satisfaction according to length of marriage are shown in Table 4-27.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Length of

Marriage: Reform Jewish Wives (N = 185)

Variable	N	Mean Score	Mean Difference	df	F	р		t Hoc arisons
							p LSD	p Scheffe
Religiosity								
Length of Marriage in				5	2.29	.05		
0 - 10	28	81.21						
11 – 20	55	77.58						
21 – 30	28	82.79						
31 – 40	31	80.77						
41 - 50	14	75.64						
51 or more	29	75.03						
0 - 10 > 51 or more			6.18				.03	ns
21 - 30 > 11 - 20			5.20				.04	ns
21 – 30 > 41 - 50			7.14				.05	ns
21 - 30 > 51 or more			7.75				.01	ns
31 - 40 > 51 or more			5.74				.04	ns
Marital Satisfaction								
Length of Marriage in				5	.96	.45		
0 – 10	28	41.54						
11 – 20	55	39.80						
21 - 30	28	40.96						
31 - 40	31	39.03						
41 - 50	14	40.79						
51 or more	29	42.07						

Religiosity and Marital Satisfaction Differences by Employment Status

Reform Jewish couples. For the total sample, Reform Jewish couples who were employed part time had the highest religiosity scores (M = 79.63, SD = 10.31), while those who were not employed, seeking had the lowest religiosity scores (M = 63.00, SD = 17.64). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. For the total sample, Reform Jewish couples who were not employed, not seeking had the highest level of marital satisfaction (M = 41.49, SD = 6.59), while those who not employed, seeking lowest level of marital satisfaction (M = 36.57, SD = 3.15). Although there was not a significant effect for employment status on the marital satisfaction level of Reform Jewish couples (F = 2.03, p = .109), results did indicate a significant effect for employment status on the religiosity of Reform Jewish couples (F = 5.02, p = .002). Both LSD and Scheffe post hoc comparisons indicated Reform Jewish couples who were not employed-seeking had significantly lower religiosity scores than those who were employed full time, employed part time, and not employed-not seeking. Results of ANOVA of differences in religiosity and marital satisfaction according to length of marriage are shown in Table 4-28.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment

Status: R	eform J	ewish (Couples	(Husbands	and Wives	Combined)	(N	= 352)	
~····							1 - 1		

Variable	Ν	Mean Score	Mean Difference	df	F	p	Post Hoc Comparisons	
							p LSD	p Scheffe
Religiosity								
Employment Status				3	5.02	.00		
Employed Full time	149	77.72						
Employed Part time	52	79.63						
Not Employed-Seeking	7	63.00						
Not Employed-Not Seeking	144	76.84						
NE-S > EFT			14.72				.00	.01
NE-S > EPT			16.63				.00	.00
NE-S > NE-NS			13.84				.00	.01
Marital Satisfaction				3	2.03	.11		
Employment Status								
Employed Full time	149	41.07						
Employed Part time	52	39.79						
Not Employed-Seeking	7	36.57						
Not Employed-Not Seeking	144	41.49						

Reform Jewish husbands. Reform Jewish husbands who were employed part time had the highest religiosity scores (M = 81.27, SD = 7.55), while those who were not employed, seeking had the lowest religiosity scores (M = 68.25, SD = 15.67). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish husbands who were not employed, not seeking had the highest level of marital satisfaction (M = 41.81, SD = 6.85), while those who not employed, seeking lowest level of marital satisfaction (M = 35.00, SD = 0.82). There was not a significant effect for employment status on the either the marital satisfaction level (F = 1.45, p = .23) or the religiosity (F = 2.08, p = .11) of Reform Jewish husbands. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish husbands according to employment status are shown in Table 4-29.

Table 4-29

ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment Status: Reform Jewish Husbands (N = 164)

Variable	Ν	Mean Score	df	F	р
Religiosity					
Employment Status			3	2.08	.11
Employed Full time	97	76.25	2		
Employed Part time	11	81.27			
Not Employed-Seeking	4	68.25			
Not Employed-Not Seeking	52	74.42			
Marital Satisfaction					
Employment Status			3	1.46	.23
Employed Full time	97	41.42			
Employed Part time	11	41.18			
Not Employed-Seeking	4	35.00			
Not Employed-Not Seeking	52	41.81			

Reform Jewish wives. Reform Jewish wives who were employed full time had the highest religiosity scores (M = 80.48, SD = 10.05), while those who were not employed, seeking had the lowest religiosity scores (M = 56, SD = 20.88). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish wives who were not employed, not seeking had the highest level of marital satisfaction (M = 41.32, SD = 6.47), while those who not employed, seeking had the lowest level of marital satisfaction (M = 38.67, SD = 4.16). Although there was not a significant effect for employment status on the marital satisfaction level of Reform Jewish wives (F = 0.92, p = .43), results did indicate a significant effect for employment status on the religiosity of Reform Jewish wives (F = 4.81, p = .003). Both LSD and Scheffe post hoc comparisons indicated Reform Jewish wives who were not employed-seeking had significantly lower religiosity scores than those who were employed full time, employed part time, and not employed-not seeking. Results of ANOVA of differences in religiosity and marital satisfaction for Reform Jewish wives according to employment status are shown in Table 4-30.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Employment

Status: Reform Jewish Wives (N = 188)

Variable	Ν	Mean Score	Mean Difference	df	F	p	Post Hoc Comparisons	
							p LSD	p Scheffe
Religiosity								
Employment Status				3	4.81	.00		
Employed Full time	52	80.48						
Employed Part time	41	79.20						
Not Employed-Seeking	3	56.00						
Not Employed-Not Seeking	92	78.21						
NE-S > EFT			24.48				.00	.00
NE-S > EPT			23.20				.00	.01
NE-S > NE-NS			22.21				.00	.01
Marital Satisfaction				3	.92	.43		
Employment Status								
Employed Full time	52	40.42						
Employed Part time	41	39.41						
Not Employed-Seeking	3	38.67						
Not Employed-Not Seeking	92	41.32						

Religiosity and Marital Satisfaction Differences by Education Level

Reform Jewish couples. For the total sample, Reform Jewish couples with ten to eleven years of school had the highest religiosity scores (M = 86.67, SD = 4.93), while those who were high school graduates had the lowest religiosity scores (M = 70.33, SD = 18.25). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. For the total sample, Reform Jewish couples with ten to

eleven years of high school had the highest level of marital satisfaction (M = 45.00, SD = 5.29), while those who were high school graduates had the lowest level of marital satisfaction (M = 39.08, SD = 7.70). None of the differences were significant. There was not a significant effect for education level on either the religiosity (F = 2.25, p = .063) or marital satisfaction level (F = 2.26, p = .063) of Reform Jewish couples. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish couples according to education level are shown in Table 4-31.

Table 4-31

ANOVA of Differences in Religiosity and Marital Satisfaction According to Education Level: Reform Jewish Couples (Husbands and Wives Combined) (N = 354)

Variable	Ν	Mean Score	df	F	p
Religiosity					
Education Level			4	2.25	.06
Professional	165	77.31			
Four Year Graduate	121	78.43			
One to three Years of College	53	76.02			
High School Graduate	12	70.33			
Ten to Eleven Years of School	3	86.67			
Marital Satisfaction			4	2.26	.06
Education Level					
Professional	165	41.93			
Four Year Graduate	121	40.31			
One to three Years of College	53	39.81			
High School Graduate	12	39.08			
Ten to Eleven Years of School	3	45.00			

Reform Jewish husbands. Reform Jewish husbands with four year college degrees had the highest religiosity scores (M = 77.24, SD = 9.50), while those who were high school graduates had the lowest religiosity scores (M = 69.25, SD = 11.12). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish husbands with professional degrees had the highest level of marital satisfaction (M = 41.86, SD = 6.35), while those who were high school graduates had the lowest level of marital satisfaction (M = 39.00, SD = 11.92). None of the differences were significant. There was not a significant effect for education level on either the religiosity (F = .488, p = .691) or marital satisfaction level (F = 1.04, p = .375) of Reform Jewish husbands. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish husbands according to education level are shown in Table 4-32.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Education

I anal.	Deferme	Inviala	I Inchanda	(M = 165)
Level:	Rejorm J	ewish	nusbanas	(N = 165)

Variable	Ν	Mean Score	df	F	р
Religiosity				i -	
Education Level			3	1.04	.38
Professional	91	75.56			
Four Year Graduate	50	77.24			
One to three Years of College	20	73.95			
High School Graduate	4	69.25			
Marital Satisfaction		2	3	.49	.69
Education Level					
Professional	91	41.86			
Four Year Graduate	50	40.92			
One to three Years of College	20	40.90			
High School Graduate	4	39.00			

Reform Jewish wives. Reform Jewish wives with ten to eleven years of school had the highest religiosity scores (M = 86.67, SD = 4.93), while those who were high school graduates had the lowest religiosity scores (M = 70.88, SD = 21.67). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish wives with ten to eleven years of school had the highest level of marital satisfaction (M = 45.00, SD = 5.29), while those who were high school graduates had the lowest level of marital satisfaction (M = 39.13, SD = 5.69). None of the differences were significant. There was not a significant effect for education level on either the religiosity (F = 1.61, p = .175) or marital satisfaction level (F = 1.98, p = .099)

of Reform Jewish wives. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish wives according to education level are shown in Table 4-33.

Table 4-33

ANOVA of Differences in Religiosity and Marital Satisfaction According to Education Level: Reform Jewish Wives (N = 189)

Variable	÷	N	Mean Score	df	F	p
Religiosity						
Education Level				4	1.61	.18
Professional		74	79.46			
Four Year Graduate		71	79.27			
One to three Years of College		33	77.27			
High School Graduate		8	70.88			
Ten to Eleven Years of School		3	86.67			
Marital Satisfaction				4	1.98	.10
Education Level						
Professional		74	42.01			
Four Year Graduate		71	39.89			
One to three Years of College		33	39.15			
High School Graduate		8	39.13			
Ten to Eleven Years of School		3	45.00			

Religiosity and Marital Satisfaction Differences by Occupation Level

Initial results indicated there were three "skilled manual" respondents and one "unskilled" respondent. Having such small numbers in these categories affected the ability of SPSS to perform post hoc comparisons when there were fewer than two cases in a group. At first these two categories were combined, but the same problem occurred when the data file was split by gender. These two categories were subsequently omitted from the ANOVA and post hoc analysis for occupation level.

Reform Jewish couples. Reform Jewish couples categorized as administrative personnel had the highest religiosity scores (M = 79.76, SD = 8.55), while those who were categorized as business managers had the lowest religiosity scores (M = 76.55, SD = 12.73). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish couples who were categorized as higher executives had the highest level of marital satisfaction (M = 41.82, SD = 6.42), while those who were categorized as administrative personnel had the lowest level of marital satisfaction (M = 40.02, SD = 6.07). There was not a significant effect for occupation level on the either the religiosity (F = 1.88, p = .154) or the marital satisfaction level (F = 2.27, p = .11) of Reform Jewish couples. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish couples according to occupation level are shown in Table 4-34.

ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation

Variable	Ν	Mean Score	df	F	р
Religiosity					
Occupation Level			2	1.88	.15
Higher Executive	143	77.08			
Business Manager	98	76.55			
Administrative Personnel	62	79.76			
Marital Satisfaction					
Occupation Level			2	2.27	.11
Higher Executive	143	41.82			
Business Manager	98	40.51			
Administrative Personnel	62	40.02			

Level: Reform Jewish Couples (Husbands and Wives Combined) (N = 303)

Reform Jewish husbands. Reform Jewish husbands categorized as higher executives had the highest religiosity scores (M = 76.64, SD = 9.28), while those who were categorized as business managers had the lowest religiosity scores (M = 73.98, SD =13.20). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish husbands who were categorized as higher executives had the highest level of marital satisfaction (M = 42.00, SD = 6.56), while those who were categorized as administrative personnel had the lowest level of marital satisfaction (M = 39.33, SD = 5.01). There was not a significant effect for occupation level on the either the religiosity (F = 1.00, p = .371) or the marital satisfaction level (F =1.62, p = .20) of Reform Jewish husbands. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish husbands according to occupation level are shown in Table 4-35.

Table 4-35

ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation Level: Reform Jewish Husbands (N = 157)

				р
		2	1.00	.37
95	76.64			
44	73.98			
18	75.94			
		2	1.62	.20
95	42.00			
44	40.78			
18	39.33			
	44 18 95 44	 44 73.98 18 75.94 95 42.00 44 40.78 	95 76.64 44 73.98 18 75.94 2 95 42.00 44 40.78	95 76.64 44 73.98 18 75.94 2 1.62 95 42.00 44 40.78

Levene's statistic was significant for the religiosity scores of Reform Jewish husbands, indicating that the variances were unequal. The nonparametric test Kruskal-Wallis was conducted to test for significant differences in the religiosity scores of Reform Jewish husbands. Results of nonparametric testing were consistent with the ANOVA, and indicated that there was no significant difference in religiosity among Reform Jewish husbands based on occupation level (H(4) = 4.05, p = .399).

Reform Jewish wives. Reform Jewish wives categorized as administrative personnel had the highest religiosity scores (M = 81.32, SD = 8.59), while those who

were categorized as higher executives had the lowest religiosity scores (M = 77.94, SD = 11.15). Higher religiosity scores indicate a greater degree of adherence to Jewish religious traditions, while lower religiosity scores indicate a lesser degree of adherence to Jewish religious traditions. Reform Jewish wives who were categorized as higher executives had the highest level of marital satisfaction (M = 41.46, SD = 6.17), while those who were categorized as administrative personnel had the lowest level of marital satisfaction (M = 40.30, SD = 6.49). There was not a significant effect for occupation level on either the religiosity (F = 1.24, p = .292) or the marital satisfaction level (F = .546, p = .580) of Reform Jewish wives. Results of ANOVA of differences in religiosity and marital satisfaction among Reform Jewish wives according to occupation level are shown in Table 4-36.

Table 4-36

ANOVA of Differences in Religiosity and Marital Satisfaction According to Occupation Level: Reform Jewish Wives (N = 146)

Variable	N	Mean Score	df	F	р
Religiosity					
Occupation Level	2. a		2	1.24	.29
Higher Executive	48	77.94			
Business Manager	54	78.65			
Administrative Personnel	44	81.32			
Marital Satisfaction			2	.55	.58
Occupation Level					
Higher Executive	48	41.46			
Business Manager	54	40.30			
Administrative Personnel	44	40.30			
м					

Research Question 3: Relationship Between Sociodemographic Characteristics, Religiosity, and Marital Satisfaction

Are sociodemographic characteristics and religiosity significant explanatory variables of marital satisfaction in Reform Jewish couples, husbands, and wives?

Multiple regression analysis was conducted to answer Research Question 3 about the relationship between sociodemographic characteristics, religiosity, and marital satisfaction among Reform Jewish couples, husbands and wives. Separate analysis was conducted for the total sample, husbands, and wives. Stepwise regression was carried out as planned for the total sample, husbands, and wives. However, the stepwise method did not produce a model for Reform Jewish wives. Therefore, the enter method (where all variables were entered simultaneously) was used to answer Research Question 3 as it related to Reform Jewish wives.

Reform Jewish couples. For the total sample, results of stepwise multiple regression produced two models. Both the models produced had significant F values, and the t statistic for both was significant for the constant. The R^2 increased from 1.9% for Model 1 (occupation level) to 3.2% for Model 2 (length of marriage). The adjusted R^2 increased from 1.5% in Model 1 to 2.5% for Model 2. In light of these results, Model 2 was selected as the best explanatory model for predicting marital satisfaction. The best explanatory model found was:

 $Marital \ Satisfaction = 41.26(Constant) - 0.86(Occupation \ Level) + 0.04(Length \ of Marriage) + e$

Analysis of individual predictors indicated both predictors had a significant relationship with marital satisfaction. The standardized beta coefficient (β) for each of

the two predictors and remaining eight predictors indicated their relative importance in explaining the marital satisfaction of Reform Jewish couples. Occupation level (t = -2.47, p = .014, $\beta = -.14$) was the most important predictor in the model. It had an inverse relationship with marital satisfaction, whereby the higher the occupation level code, the lower the level of marital satisfaction. Because occupation level was coded so that higher executives were coded with a "1" and unskilled labor a "7," results indicated that Reform Jewish couples who held higher positions within an organization (higher executives and business managers) reported higher levels of marital satisfaction than those respondents who held lower positions with an organization (administrative or clerical). Length of marriage was the second most important variable in the model (t = 2.05, p = .041, $\beta =$.11). Results indicated that couples who were married longer had higher levels of marital satisfaction. The results of the regression analysis for Reform Jewish couples are summarized in Table 4-37.

Table 4-37

Summarized Regression Analysis of Sociodemographics, Religiosity, and Marital Satisfaction: Reform Jewish Couples (N=185)

Variable	F	df	р	В	SE/ B	β	t	р	R^2	Adjusted R ²
<u> </u>					.11					
Model 1	5.98	1	.015						.019	.015
Model 2	5.13	2	.006						.032	.025
(Constant)				41.26	0.94					
Occupation Level				-0.85	0.34	14	-2.47	.01		
Length of Marriage				0.04	0.02	.11	2.05	.04		

Reform Jewish husbands. Results of stepwise multiple regression produced one model. Model 1 had a significant F value (F = 4.17, p = .043), and the t statistic was

significant for the constant. The R^2 and adjusted R^2 indicated the model explained 2.0% to 2.6% of the variance in marital satisfaction among Reform Jewish husbands. The explanatory model for predicting marital satisfaction among Reform Jewish husbands was. The explanatory model found was:

Marital Satisfaction = 43.18(Constant) -1.22(Occupation Level) + e

Occupation level (t = -2.04, p = .043, $\beta = -.16$) was the only predictor in the model. It had an inverse relationship with marital satisfaction, whereby the higher the occupation level code, the lower the level of marital satisfaction. Because occupation level was coded so that higher executives were coded with a "1" and unskilled labor a "7," results indicated that Reform Jewish husbands who held higher positions within an organization (higher executives and business managers) reported higher levels of marital satisfaction than those respondents who held lower positions with an organization (administrative or clerical). The results of the regression analysis for Reform Jewish husbands are summarized in Table 4-38.

Table 4-38

Summarized Regression Analysis of Sociodemographics, Religiosity, and Marital Satisfaction: Reform Jewish Husbands (N=160)

Variable	F	df	р	B	SE/ B	β	t	р	R^2	Adjusted R ²
Model 1 (Constant)	4.17	1	.04	43.18	1.07				.026	.020
Occupation Level				-1.22	0.60	16	-2.04	.04		

Reform Jewish wives. Stepwise multiple regression did not produce a model for Reform Jewish wives. Based on this result, multiple regression using the enter method

was also conducted (N = 158). The *F* value (1.34) for the regression model analyzing sociodemographics, religiosity, and marital satisfaction for Reform Jewish wives was not significant (p = .245), which indicated that sociodemographics and religiosity were not explanatory variables of marital satisfaction among Reform Jewish wives.

Research Hypotheses

Hypothesis 1: Religiosity and Marital Satisfaction

Religiosity is a positive, significant explanatory variable of marital satisfaction among reform Jewish couples, husbands, and wives.

Simple regression analysis was conducted to test for a relationship between religiosity and marital satisfaction among Reform Jewish couples, husbands and wives. Separate analysis was conducted for the total sample, husbands, and wives. Results indicated Hypothesis 1 was partially supported. Religiosity was a positive significant explanatory variable of marital satisfaction among the total sample, and among Reform Jewish wives such that the higher the religiosity scores, the higher the level of marital satisfaction. However, religiosity was not a significant explanatory variable of marital satisfaction for Reform Jewish husbands. Multiple regression analyses were also conducted for the total sample, husbands, and wives using the new factors for the *Religious Homogamy Questionnaire*.

Religiosity and Marital Satisfaction: Total Sample

H_{1a}: Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish couples.

Religious homogamy and marital satisfaction. Based on results of simple regression analysis, H_{1a} was supported. The F value (7.73) for the regression model

analyzing total religiosity and marital satisfaction for the total sample was significant (p = .006). The adjusted R^2 indicated religiosity scores for the total sample explained 1.9% of the variance in marital satisfaction scores. The *t*-statistic indicated the religiosity score of the total sample of Reform husbands and wives was an explanatory variable of their marital satisfaction score (t = 2.78, p = .006), and the standardized beta value ($\beta = .15$) symbolized a positive relationship between the variables, such that the higher the religiosity score, the higher the marital satisfaction score. The results of the regression analysis for H_{1a} are summarized in Table 4-39.

Table 4-39

Summarized Regression Analysis of Religiosity as a Variable Explaining the Marital Satisfaction of Reform Jewish Couples (Husbands and Wives Combined)(N=354)

Variable	В	SE B	β	t	р
(Constant)	34.41	2.38			
Religiosity	0.09	0.03	.15	2.78	.01
N=354					
<i>F</i> =7.73	df=1	<i>p<</i> .006	$R^2 = .02$	Adjusted R ² =.02	

Religious homogamy factors and marital satisfaction. Factor analysis results indicated that the *Religious Homogamy Questionnaire* contained four factors for the total sample of Reform Jewish couples. Stepwise regression analysis was used to test the relationship between the four religious homogamy factors and the total *Marital Satisfaction Scale* for the total sample of Reform Jewish couples. Results of stepwise multiple regression produced one model. Model 1 had a significant *F* value (F = 5.24, p = .023), and the *t* statistic was significant for the constant. The R^2 and adjusted R^2

indicated the model explained 1.3% to 1.6% of the variance in marital satisfaction among Reform Jewish couples. The explanatory model found was:

Marital Satisfaction = 34.60(Constant) + .27(Interpersonal and Social Jewish Relationships) + e

Religious homogamy factor 2, Interpersonal and Social Jewish Relationships, was the only predictor in the model (t = 2.29, p = .023, $\beta = .13$). Results indicated that the greater the agreement with items such as "marrying within the Jewish faith" and "having Jewish friends," the greater the level of marital satisfaction among Reform Jewish couples. The results of the regression analysis for Reform Jewish couples are summarized in Table 4-40.

Table 4-40

Summarized Regression Analysis of Religious Homogamy Factors and Marital Satisfaction: Reform Jewish Couples (N=331)

Variable		F	df	р	В	SE/ B	β	t	р	R^2	Adjusted R ²
	÷.,*	5.04	6	022						016	012
Model 1		5.24	1	.023	24 60	2.04				.016	.013
(Constant)					34.60	2.94					
Religious					0.27	0.12	.13	2.29	.02		
Homogamy											
Factor 2											

Religiosity and Marital Satisfaction: Reform Jewish Husbands

H_{1b}: *Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish husbands.*

Religious homogamy and marital satisfaction. H_{1b} was not supported for Reform Jewish husbands. The F value (3.12) for the regression model analyzing total

religiosity and marital satisfaction of reform Jewish husbands was not significant (p = .079). The results of the regression analysis for H_{1b} are summarized in Table 4-41.

Table 4-41

Summarized Regression Analysis of Religiosity as a Variable Explaining Marital Satisfaction: Reform Jewish Husbands (N=165)

Variable	В	SE B	ß	+	n
(Constant)	35.19	3.54	P		P
	0.08	0.05	.14	1.77	.08
Religiosity	0.08	0.05	.14	1.77	.08
N=165					
<i>F</i> =3.12	df=1	<i>p</i> <.079	$R^2 = .02$	Adjusted R ² =. 01	

Religious homogamy factors and marital satisfaction. Factor analysis results of the *Religious Homogamy Questionnaire* resulted in the same items loading onto the same four factors for Reform Jewish husbands as for the total sample. Stepwise regression analysis was used to test the relationship between the four religious homogamy factors and the total *Marital Satisfaction Scale* for Reform Jewish husbands (N = 157). Results of stepwise multiple regression did not produce a regression model. Follow up regression analysis using the enter method indicated that the model analyzing the four religious homogamy factors and total marital satisfaction was not significant for an explanatory relationship (p = .606) between the four predictors and total marital satisfaction.

Religiosity and Marital Satisfaction: Reform Jewish Wives

 H_{1c} : Religiosity is a positive, significant explanatory variable of marital satisfaction in Reform Jewish wives.

Religious homogamy and marital satisfaction. H_{1c} was supported. The *F* value (5.67) for the regression model analyzing total religiosity and marital satisfaction for the total sample was significant (p = .018). The adjusted R^2 indicated religiosity scores for Reform Jewish wives explained 2.4% of the variance in marital satisfaction scores. The *t*-statistic indicated the religiosity score of the Reform Jewish wives was an explanatory variable of their marital satisfaction score (t = 2.38, p = .018), and the standardized beta value ($\beta = .17$) symbolized a positive relationship between the variables, such that the higher the religiosity score, the higher the marital satisfaction score. The results of the regression analysis for H_{1c} are summarized in Table 4-42.

Table 4-42

Summarized Regression Analysis of Religiosity as a Variable Explaining Marital Satisfaction: Reform Jewish Wives (N=189)

Variable	В	SE B	β	t	р
(Constant)	32.88	3.29		9.98	
Religiosity	0.10	0.04	.17	2.38	.02
N=189 F=5.67	df=1	<i>p<.</i> 018	$R^2 = .03$	Adjusted	÷
		079		$R^2 = .02$	

Religious homogamy factors and marital satisfaction. Factor analysis results of the *Religious Homogamy Questionnaire* resulted in three, rather than four, factors for Reform Jewish wives. Stepwise regression analysis was used to test the relationship between the three religious homogamy factors and the total *Marital Satisfaction Scale* for the Reform Jewish wives (N = 174). Results of stepwise multiple regression did not produce a regression model. Follow up regression analysis using the enter method indicated that the model analyzing the three religious homogamy factors

and total marital satisfaction was not significant for an explanatory relationship (p = .20) between the four predictors and total marital satisfaction.

Hypothesis 2: The Degree of Religious Heterogamy Between Couples and Their Marital Satisfaction

The degree of difference in religiosity (heterogamy) between husband and wife is a negative explanatory variable of marital satisfaction among Reform Jewish couples.

Simple regression analysis was conducted to test the degree of difference in religiosity among Reform Jewish couples (husbands and wives combined, and separately) and marital satisfaction. Separate analyses were conducted for the total sample, husbands, and wives. Results indicated Hypothesis 2 was not supported. Religious heterogamy (the degree of difference in religiosity) was not a negative significant explanatory variable of marital satisfaction among the total sample of Reform Jewish couples, husbands, or wives.

Religious Heterogamy and Marital Satisfaction: Reform Jewish Couples

Responses from 248 respondents (124 couples) were able to be matched based on the codes assigned to husbands and wives during data collection. Based on the results H_2 was not supported. The *F* value (0.67) for the regression model analyzing the degree of difference in religiosity between Reform Jewish couples and marital satisfaction was not significant (*p* = .414). The results of the regression analysis for the total sample of Reform Jewish couples for H_2 , are shown in Table 4-43.

Table 4-43

Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Couples (N=248)

Variable	В	SE B	β	t	р
(Constant)	41.14	0.63			
Religious Heterogamy	0.06	0.07	.05	0.82	.41
N=248					
<i>F</i> =0.67	df=1	<i>p</i> =.414	$R^2 = .00$	Adjusted R ² =00	κ.

Religious Heterogamy and Marital Satisfaction: Reform Jewish Husbands

Based on the results H_2 was not supported for Reform Jewish husbands. The *F* value (0.38) for the regression model analyzing the degree of difference in religiosity among Reform Jewish husbands and marital satisfaction was not significant (p = .537). The results of the regression analysis for Reform Jewish husbands for H_2 are summarized in Table 4-44.

Table 4-44

Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Husbands (N=124)

	the second design of the second se					
	Variable	В	SE B	β	t	р
(Constant)	×	42.02	0.89			
Religiosity		-0.06	0.10	06	-0.62	.54
N=124			4) 4)			
F=0.38		df=1	<i>p</i> =.537	$R^2 = .00$	Adjusted R ² =01	

Religious Heterogamy and Marital Satisfaction: Reform Jewish Wives

Based on the results H_2 was not supported for Reform Jewish wives. The *F* value (3.12) for the regression model analyzing the degree of difference in religiosity among Reform Jewish wives and marital satisfaction was not significant (p = .080), but did indicate a trend relationship. The results of the regression analysis for Reform Jewish wives for H_2 are summarized in Table 4-45.

Table 4-45

Summarized Regression Analysis of Religious Heterogamy as a Variable Explaining Marital Satisfaction: Reform Jewish Wives (N=124)

Variable	В	SE B	β	t	р
(Constant)	40.28	0.88			
Religious Heterogamy	0.17	0.10	.16	1.77	.08
N=124					
F=3.12	df=1	<i>p</i> =.080	$R^2 = .03$	Adjusted R ² = .02	

Summary

This exploratory (comparative and explanatory (correlational) study using independent t-tests, ANOVA, simple and multiple regression examined religiosity and marital satisfaction among Reform Jewish couples, and husbands and wives separately. From a total accessible population of 1,950 Reform Jewish husbands and wives who were members of a south Florida synagogue, a total of 354 participants (165 husbands and 189 wives) completed the surveys mailed to their homes, for an 18.2% response rate. The average age of respondents was 58 years old, and the average length of marriage was 28 years. Before data analyses related to the exploration of the research questions and testing of the hypotheses were performed, the psychometric characteristics of each instrument were analyzed. The reliability of each instrument was estimated through the calculation of Cronbach's alpha, and exploratory factor analyses provided evidence of the validity of each instrument. The *Religious Homogamy Questionnaire* had calculated Cronbach's alphas of .86 (total sample), .84 (Reform Jewish husbands), and .87 (Reform Jewish wives), indicating the scale had good reliability among the current sample (Field, 2005). All corrected-item totals were above .40 (Baillie, 1997), except for item 6, about "keeping kosher all the time," which was still above .30 (Garson, 2007). Exploratory factor analysis found three (Reform Jewish wives) to four (total sample and Reform Jewish husbands) factors extracted, with items loading onto separate factors based on adherence to tradition, interpersonal and social relationship, support of Jewish organizations, or adherence to conservative traditions. Factor loadings ranged from .42 (Reform Jewish wives) to .88 (Reform Jewish husbands).

The *Marital Satisfaction Scale* had calculated Cronbach's alphas of .80 (total sample), .82 (Reform Jewish husbands), and .79 (Reform Jewish wives), indicating the scale had good reliability among the current sample (Field, 2005). Most corrected-item totals were above .40 (Baillie, 1997), except for item 6, about their satisfaction with their finances, item 9, about their relationship with their in-laws, and item 10, about their religious practices. Corrected item-totals for those three items were all above the minimum .30 recommended by Garson (2007). Exploratory factor analysis found two (Reform Jewish husbands and total sample) to three (Reform Jewish wives) factors extracted, with items loading onto separate factors based on whether the items pertained

to issues internal (ex. communication between the couple) or external (ex. parenting) to the couple. For wives, parenting and religiosity loaded together on the third factor. Factor loadings ranged from .44 (Reform Jewish husbands) to .83 (Reform Jewish husbands).

The major purpose of this study was to exmine relationships related to sociodemographic characteristics, religiosity, and marital satisfaction among Reform Jewish husbands and wives. There were three research questions and two hypotheses. The first research question was about the descriptive characteristics of the sample, and measures of central tendency were provided about the sample's sociodemographic characteristics, religiosity, and marital satisfaction. The second research question looked at differences in religiosity and marital satisfaction according to sociodemographic characteristics using *t*-tests and ANOVA. The third research question explored the relationship between sociodemographic characteristics, religiosity, and marital satisfaction. Simple regression analysis was used to test hypothesis 1, about religiosity as a positive explanatory variable of marital satisfaction.

In answering the research questions, findings indicated that there were some significant differences in religiosity and marital satisfaction according to demographic characteristics. First, length of marriage was found to have an effect on the religiosity of Reform Jewish wives, where results of LSD post hoc comparisons found those who were married 21 to 30 years had significantly higher religiosity scores than those married 51 years or more. Employment status was also found to have an effect on the religiosity of

the total sample and Reform Jewish wives, where respondents who were not employedseeking had significantly lower religiosity scores than the other employment status groups. Occupation level and length of marriage were found to be explanatory variables of marital satisfaction for the total sample (husbands and wives combined). Among Reform Jewish husbands only occupation level was an explanatory variable, and among Reform Jewish wives the model was not significant, and there were no explanatory variables.

In testing H1, about religiosity as a positive explanatory variable of marital satisfaction, religiosity was found to be an explanatory variable of marital satisfaction among the total sample and among Reform Jewish wives, but not among Reform Jewish husbands. This indicated H1 was partially supported. In testing the religiosity factors as predictors of marital satisfaction, "Interpersonal and Social Jewish Relationships" was found to be an explanatory variable of marital satisfaction among the total sample. Significant models were not found among the husbands or wives. In testing H2, about religious heterogamy as a negative explanatory variable of marital satisfaction, results indicated H2 was not supported. Religious heterogamy was not found to be an explanatory variable, but the model for Reform Jewish wives indicated a trend relationship.

Chapter IV presented descriptive statistics of the sample, discussed the psychometric characteristics of the instrumentation used in the study, and reported the results of the examination of research questions and hypotheses testing. Additional analyses related to the research questions and hypotheses were also reported. Chapter V will present a discussion of the interpretations, limitations, practical implications,

conclusions, and recommendations pertaining to this study, based on the literature and findings related to religiosity and marital satisfaction among Reform Jewish couples.

CHAPTER V

DISCUSSION

Chapter V presents a discussion of the results reported in Chapter IV about religiosity and marital satisfaction. Results from the answering of the research questions and testing of the hypotheses are interpreted in light of the review of literature. Other analyses related to the psychometric characteristics of the instruments used in the study are compared to studies reviewed related to instrumentation. Study limitations, practical implications, conclusions, and recommendations for future study are also presented in this chapter.

Interpretations

Psychometric Findings of the Religious Homogamy Questionnaire and the Marital Satisfaction Scale

Religious Homogamy Questionnaire

The 14 items from the *Religious Homogamy Questionnaire* pertaining to Jewish religiosity had good estimates of reliability (.93) among a sample of children of interfaith couples. The Cronbach's alpha for the total sample of Reform Jewish couples was .86, well above the .7 to .8 needed for a scale to demonstrate good reliability (Field, 2005). For Reform Jewish husbands the Cronbach's alpha was .84, and it was .87 for Reform Jewish wives. This finding suggests the *Religious Homogamy Questionnaire* may be slightly more reliable for measuring the religiosity of Reform Jewish wives than for husbands.

One of the purposes of this study was to test the unidimensionality of the *Religious Homogamy Questionnaire* with the current sample. Results suggested Reform Jewish husbands and wives respond differently to the instrument, as a different number

of factors were extracted based on gender. For the total sample, and for Reform Jewish husbands, six religiosity items (3, 4, 5, 7, 8, and 10) related to adherence to Jewish traditions loaded together. The "Adherence to Jewish Traditions" factor, as it was named by the researcher, contained items about the celebration of Jewish holidays, synagogue attendance each week and for holidays, Hebrew school attendance, and post bar or batmitzvah education. For Reform Jewish wives, while items 3, 4, 7, 8, and 10 all loaded the same as for Reform Jewish husbands, item 1, "marrying within the Jewish faith" and item 2, "having a Jewish wedding" both loaded onto the "Adherence to Jewish Traditions factor, while item 5, "Attending synagogue regularly," did not. Results seem to suggest that Reform Jewish wives, who they marry and how is part of the underlying construct of adherence to Jewish traditions. For Reform Jewish husbands, those two items are more closely related to social relationships, since those items loaded onto the factor the researcher named "interpersonal and social Jewish relationships," along with items 11 and 12, which were related to having Jewish friends and living near Jews, respectively. It is possible that the paternalistic family structure and related roles and customs with which the Reform Jewish wives were raised (Diamant & Cooper, 1991) might explain how they responded to these items, and why men viewed who they married, and how, as more of a social construct than a traditional construct.

Marital Satisfaction Scale

The ten-item *Marital Satisfaction Scale* has been described as a unidimensional instrument with a good estimate of reliability among couples (Fowers & Olson, 1989). The Cronbach's alpha for the total sample of Reform Jewish couples was .80, which was a little bit lower than the .86 reported by Fowers and Olson (1989), but within the range

of the .7 to .8 needed for a scale to have good reliability (Field, 2005). The Cronbach's alpha for Reform Jewish husbands was .82, and .79 for Reform Jewish wives. This suggested the *Marital Satisfaction Scale* was slightly more reliable for measuring the marital satisfaction of Reform Jewish husbands than for Reform Jewish wives. Corrected item-total correlations were all above .30 (Garson, 2007), suggesting that all the items correlated well with each other, and further establishing the reliability of the *Marital Satisfaction Scale*.

One of the purposes of this study was to test the unidimensionality of the Marital Satisfaction Scale. Results suggested that Reform Jewish husbands and wives respond differently to the scale. While there were two factors extracted for both the total sample and for Reform Jewish husbands, there was a third factor extracted for the Reform Jewish wives sub-sample. Items 1, 2, 3, 5, and 7 all loaded onto one factor for the total sample, and for Reform Jewish husbands and wives separately. These items were all related to marital roles as they pertained to the couple. Items 8, 9, and 10 all loaded together for both the total sample and for Reform Jewish husbands, and were related to marital roles as they pertained to the couple's interaction with others and with their religious practices. Item 6, "I am unhappy about our financial position and the way we handle our financial decisions" did not load onto any factor for Reform Jewish husbands, but had a high loading of .841 for Reform Jewish wives. Item 8, "I am unhappy with the way we handle our responsibilities as parents" also loaded on the same factor with item 6 for Reform Jewish wives, with a factor loading of .694. The strong paternal structure of the Jewish family (Diamant & Cooper, 1991) may explain why these two items loaded together for Reform Jewish wives.

Research Questions

Research Question 1: Sociodemographic Characteristics, Religiosity, and Marital Satisfaction of Reform Jewish Couples

Research Question 1 explored the sociodemographic characteristics, religiosity, and marital satisfaction of Reform Jewish couples, husbands, and wives using frequency distributions and measures of central tendency. The following provides the interpretations related to the findings reported in Chapter IV.

Sociodemographic characteristics. According to the data-producing sample of 354 Reform Jewish couples, findings suggest the average respondents were wives (53.4%) and the remainder husbands (46.6%). Respondents in the study were from a Reform Jewish Synagogue in Boca Raton, Florida. Although a thoroughly religious homogenous group, there were some differences within the sample. The average age for the total sample was 58.1, the oldest within the sample was a husband (93 years). The husbands were the oldest, with a mean age of 60.5 years and the mean age for wives was 56 years. This suggests that the sample consisted of older rather than younger couples. The largest age category of respondents were 66 years of age and older.

The average length of marriage reported by respondents was 28.1 years. However, this average included as many couples that were married for zero to ten years (15.9%), as were married for 51 or more years (15.8%), with the largest group being those married 11 to 20 years (28.9%). Given the average age of respondents, it is possible that a number of these couples were in second marriages.

In this study more than half of the population reported having a bachelor's degree (34.2%) or a professional degree (46.6%). Accordingly more than half of the husbands reported having a bachelor's (30.3%) or professional degree (55.2%). Wives reported

having as much education as the husbands with more than half of the respondents obtaining bachelor's degree (37.6%), and a professional degree (39.2%). Although the wives and the husbands both reported having high educational levels, less than half of the total population reported being employed full-time (42.3%). The average full-time employment status for husbands (59.1%) was greater than that of wives (27.7%). Although the wives respondent reported having high educational levels, this did not necessarily mean they were working full time or considered themselves in the higher executive level. This may suggest than the majority of Reform Jewish couples were close to retirement age and that more husbands were working full-time than wives. The occupational level of husbands who reported having higher executive level positions (58.6%) exceeded that of wives (28.7%).

Religiosity. The mean religiosity score for Reform Jewish couples was 77.34 (SD = 11.06). The scores of Reform Jewish wives reflected a greater adherence to Jewish religious practices (M = 78.76, SD = 11.32) than the scores of Reform Jewish husbands (M = 75.72, SD = 10.55). This may be the result of differences (Diamant & Cooper, 1991) in the way males and females are raised in terms of expectations, customs, and norms.

Marital Satisfaction. The mean marital satisfaction score for Reform Jewish couples was 40.99 (SD = 6.41). Reform Jewish husbands (M = 41.39, SD = 6.30) were slightly more likely to report a higher level of marital satisfaction than Reform Jewish wives (M = 40.64, SD = 6.50). Mean marital satisfaction scores from this study showed less variation and were higher than those reported by Olson (2006), where (M = 32.2, SD = 8.6) using a national sample of 25,501 married couples. Scores in this study were

somewhat lower than the total sample mean (M = 42.9, SD = 8.6) found in Perrone et al. (2006), which examined marital satisfaction among spouse/caregivers of persons with multiple sclerosis.

Research Question 2: Differences in Religiosity and Marital Satisfaction According to Sociodemographic Characteristics

Research Question 2 explored differences in the religiosity and marital satisfaction of Reform Jewish couples, husbands, and wives according to sociodemographic characteristics using t-tests and ANOVA. The following provides the interpretations related to the findings reported in Chapter IV.

Gender. Reform Jewish wives had significantly greater levels of adherence to Jewish religious practices (M = 78.8, SE = .82) than Reform Jewish husbands (M = 75.7, SE = .82, t(352) = -2.59, p < .05). This may have been the effect of differences in how males and females are raised in the Jewish religion (Diamant & Cooper, 1991). Reform Jewish husbands (M = 41.4, SE = .49) were slightly more satisfied in their marriages than were their wives (M = 40.6, SE = .47, t(352) = 1.10, p > .05), but this difference was not significant. Higher marital satisfaction among males was consistent with Dudley and Kosinski (1990) who studied religiosity and marital satisfaction among Seventh-day Adventists. Higher marital satisfaction among males was also found by Williams and Lawler (2003) in a national study of Christian couples.

Age. No significant differences in the marital satisfaction or religiosity of Reform Jewish couples, husbands, and wives were found according age categories. However, the highest levels of marital satisfaction were found among couples who were 66 years old or more (M = 41.54, SD = 6.73), the age group that also had the lowest level of religiosity

(M = 75.91, SD = 11.61). This finding may be attributable to greater levels of consensus found in couples who have been married longer, as suggested in Rosen-Grandon et al. (2004).

Length of marriage. No significant differences in the marital satisfaction of Reform Jewish couples, husbands, or wives were found according to length of marriage. For the total sample, religiosity was highest among couples who were married 21 to 30 years, and lowest among couples who were married 51 years or more. Marital satisfaction was highest among couples who were married 51 years or more, and lowest among couples who were married 11 to 20 years. These differences were in contrast to Williams and Lawler (2003) which found length of marriage had a significant, but inverse, relationship with marital satisfaction. Higher levels of marital satisfaction among couples surveyed at a southeastern U.S. mall. Higher levels of marital satisfaction in couples married longer may also be the result of the "influence of some marital processes over time" (Rosen-Grandon et al., 2004).

While there were no significant differences in the religiosity of the total sample or of Reform Jewish husbands according to length of marriage, there was a significant effect for length of marriage on the religiosity of Reform Jewish wives (F = 2.29, p = .048). LSD post hoc comparisons indicated Reform Jewish wives who were married 21 to 30 years had significantly higher religiosity scores (Mean difference = 7.75, p = .01) than those who were married 51 years or more. A possible explanation is that certain religiosity items are not as important as the length of one's marriage increases. Items

related to parenting, for example may receive a different response the longer one is married as children and grandchildren grow up.

Employment status. Although differences were not significant, Reform Jewish couples, husbands, and wives who were not employed and not seeking employment (retired) had the highest levels of marital satisfaction. On the other hand, those Reform Jewish couples, husbands, or wives who were not employed, but seeking employment had the lowest level of marital satisfaction. Those Reform Jewish couples, husbands, and wives who were not employed, but seeking employment also had the lowest level of marital satisfaction. Those Reform Jewish couples, husbands, and wives who were not employed, but seeking employment also had the lowest level of religiosity. Those differences were significant for Reform Jewish wives, where LSD and Scheffe post hoc comparisons showed Reform Jewish wives who not employed, but seeking employment had significantly lower levels of religiosity than those who were not employed-not seeking, employed part time, or employed full time. These findings suggest that both a person's marital relationship and one's faith are compromised during periods of unemployment.

Education level. Differences based on education level were not significant. However, for the total sample, Reform Jewish couples with ten to eleven years of school had the highest religiosity scores (M = 86.67, SD = 4.93), and also the highest level of marital satisfaction (M = 45.00, SD = 5.29). However, there were only three respondents in this category for the total sample, and they were all female. Additionally, because 85.5% of the total sample had four year degrees or greater, these three respondent were not typical of the sample. Rosen-Grandon et al. (2004) and Dudley and Kosinski (1990) both suggest that higher levels of religiosity can result in higher levels of marital satisfaction if the wife shares the husband's values and is satisfied with traditional gender roles for women, and may explain this finding.

Among Reform Jewish husbands, the highest religiosity scores were among those with four-year college degrees (M = 77.24, SD = 9.5). Those with professional degrees had the highest level of marital satisfaction (M = 41.86, SD = 6.35). Reform Jewish husbands who were high school graduates had both the lowest levels of religiosity (M =69.25, SD = 11.12) and the lowest levels of marital satisfaction (M = 39.00, SD = 11.92). Like the total sample, Reform Jewish wives with ten to eleven years of school had the highest levels of religiosity (M = 86.67, SD = 4.93) and marital satisfaction (M = 45.00, SD = 5.29). Like the Reform Jewish husbands, Reform Jewish wives who were high school graduates had the lowest levels of religiosity (M = 70.88, SD = 21.67) and marital satisfaction (M = 39.13, SD = 5.59). Reform Jewish wives with professional education levels had the second highest religiosity and marital satisfaction scores. These results contradict Williams and Lawler (2003) where higher levels of education were associated with lower levels of marital satisfaction when religious relationship variables were included in the model. Additionally, in Williams and Lawler, education was not a predictor when non-religious relationship variables were included or when both religious and non-religious variables were included. Given the overall results of the differences based on education level with this sample, it is possible that a curvilinear relationship exists between education and religiosity and marital satisfaction.

Occupation level. Though not significant, differences in religiosity and marital satisfaction indicated that for the total sample, administrative personnel had the highest religiosity (M = 79.76, SD = 8.55), and those who were business managers had the lowest

religiosity (M = 76.55, SD = 12.73). Higher executives (M = 41.82, SD = 6.42) had the highest level of marital satisfaction, while those who were administrative personnel (M = 40.02, SD = 6.07) had the lowest level of marital satisfaction. Religiosity was highest among husbands who were higher executives (M = 76.64, SD = 9.28), while wives with the same occupation level had the lowest religiosity level (M = 77.94), SD = 11.15). Marital satisfaction findings were more consistent, with both higher executive husbands (M = 42.00, SD = 6.56) and wives (M = 41.46, SD = 6.17) reporting the highest level of marital satisfaction, while both administrative personnel husbands (M = 39.33, SD = 5.01) and wives (M = 40.30, SD = 6.49) reported the lowest levels of marital satisfaction. These findings appear to suggest that while higher levels of religiosity and marital satisfaction occur in men who have reached the pinnacle of their careers, successful Reform Jewish wives tend to experience lower levels of religiosity but higher levels of marital satisfaction.

Research Question 3: Sociodemographic Characteristics, Religiosity, and Marital Satisfaction

Research Question 3 examined whether sociodemographic characteristics and religiosity were explanatory variables of the marital satisfaction of Reform Jewish couples, husbands, and wives using stepwise regression analyses. The following provides the interpretations related to the findings reported in Chapter IV.

For the total sample, the significant model (F = 5.13, p = .006) chosen for predicting marital satisfaction following stepwise regression analysis had two significant individual predictors. The standardized beta indicated occupation level (t = -2.47, p =.014, $\beta = -.14$) was the most important predictor, followed by length of marriage (t = 2.05, p = .041, $\beta = .11$). The inverse relationship for occupation level was the result of reverse coding for occupation levels, whereby those with higher occupation levels (but lower coded numbers) had higher levels of marital satisfaction, while those with lower occupation levels (but higher coded numbers) within an organization had lower levels of marital satisfaction. For occupation level, it is possible that those who have successful careers also have the financial ability to create a lifestyle they can enjoy. On the other hand, these results may also be related to Jewish tradition, whereby husbands are bound by the marriage contract, or ketubah, to provide for their wives (Bank, 2002). It is possible that better providers have happier wives and therefore, happier marriages. Length of marriage was found to have a relationship with greater marital satisfaction in other studies (Call & Heaton, 1997; Rosen-Grandon et al., 2004; Williams & Lawler, 2003), but with conflicting results. Call and Heaton (1997) found longer marriages were associated with greater marital satisfaction. Also consistent with this study, Rosen-Grandon et al. (2004) found greater marital satisfaction among couples married more than 20 years among a convenience sample taken from a shopping mall. In contrast, Williams and Lawler (2003) found greater marital satisfaction among couples married shorter periods of time among a national sample of Christians. Occupation level was also a significant predictor (inverse) among Reform Jewish husbands (t = -2.04, p = .043, $\beta =$ -.16), but there were no significant predictors, or even a significant model among Reform Jewish wives. These findings may suggest that while external factors such as occupation level may be predictors of the marital satisfaction of Reform Jewish husbands, uncovering factors affecting the marital satisfaction of Reform Jewish wives may be more complicated.

Hypotheses

Simple regression analyses were conducted to test whether religiosity (H_1) and religious heterogamy (H_2) were explanatory variables of the marital satisfaction of Reform Jewish couples, husbands, and wives. The following provides interpretations related to the findings in Chapter IV.

Hypothesis 1: Religiosity and Marital Satisfaction

Hypothesis 1 tested to see if religiosity was a significant explanatory variable of marital satisfaction among Reform Jewish couples, husbands and wives. The *F* value (7.73) for the regression model analyzing total religiosity and marital satisfaction for the total sample was significant (p = .006). The adjusted R^2 indicated religiosity scores for the total sample explained 1.9% of the variance in marital satisfaction scores. The *t*-statistic indicated the religiosity score of the total sample of reform husbands and wives was an explanatory variable of their marital satisfaction score (t = 2.78, p = .006), and the standardized beta value ($\beta = .15$) symbolized a positive relationship between the variables. Based on results of simple regression analysis, H₁ was partially supported.

That religiosity was a positive explanatory variable of marital satisfaction among Reform Jewish wives but not their husbands suggests that wives place greater importance on adherence to Jewish religious traditions than do their husbands as it relates to their satisfaction with their marriage. This study is consistent with Rosen-Grandon (2004) in terms of the importance of religion and related constructs to marital satisfaction. However, studies about the influence of religiosity on marital satisfaction have found that the level of religiosity tended to not have a significant influence on marital satisfaction, but the congruence in religiosity did (Chinitz & Brown, 2001; Dudley & Kosinksi, 1990; Williams & Lawler, 2003).

To better examine religiosity as an explanatory variable of marital satisfaction, the new religiosity factors for the Religious Homogamy Questionnaire were analyzed using stepwise regression analysis for Reform Jewish couples, husbands, and wives. Four factors were entered into the stepwise regression model for the total sample—Factor 1: Adherence to Jewish Tradition, Factor 2: Interpersonal and Social Jewish Relationships, Factor 3: Support of Jewish Organizations, and Factor 4: Adherence to Conservative Jewish Traditions. Of the four, Factor 2: Interpersonal and Social Jewish Relationships, was found to be a positive explanatory variable of total marital satisfaction among Reform Jewish couples. As the factor contained items such as "marrying within the Jewish faith," and "having Jewish friends," this finding may suggest that for the sample, who they marry (or their children marry) and whom they spend their time with is more important to their marital satisfaction than keeping kosher or celebrating Jewish holidays. On the other hand, because this study used a homogamous sample of Reform Jewish couples, and because denominational homogamy has been shown to be a significant predictor of marital satisfaction Williams & Lawler (2003), it is possible that the sample's homogamous nature affected items that might have otherwise been predictors. Neither stepwise nor follow up enter method regression analyses produced significant models for Reform Jewish husbands or wives.

Hypothesis 2: The Degree of Religious Heterogamy Between Couples and Their Marital Satisfaction

Responses from 248 respondents (124 couples) were able to be matched based on the codes assigned to the Reform Jewish husbands and wives during data collection. Hypothesis 2 tested to see if religious heterogamy was a significant explanatory variable of marital satisfaction among Reform Jewish couples, husbands and wives. The *F* value (0.67) for the regression model analyzing total religiosity and marital satisfaction for the total sample was significant (p = .414). Based on results of simple regression analysis, H₂ was not supported.

This result would seem inconsistent with other studies where positive relationships between couples' agreement on religious issues and marital satisfaction were found (Call & Heaton, 1997; Chinitz & Brown, 2001; Dudley & Kosinski, 1990; Williams & Lawler, 2003). However, none of these studies used a homogamous sample of Reform Jewish couples. Call and Heaton (1997) found the risk of divorce was lower among couples whose attendance at church or other service was similar, while the risk was greater among couples with dissimilar service attendance. The study consisted of 4,587 couples from various religious backgrounds, including Protestant, Catholic, and Jewish. Similar results were found earlier by Heaton and Pratt (1990) among a Christian sample of 5,688 married respondents. Chinitz and Brown's (2001) study was conducted using the children of intra-faith and inter-faith Jewish couples. Dudley and Kosinski (1990) found congruence in church attendance and shared religious activities were predictors of marital satisfaction among a sample of 228 married Seventh Day

Adventists. Finally, Williams & Lawler (2003) also found joint religious activities and religious homogamy were predictors of marital satisfaction.

Practical Implications

- 1. This study added to what is known about religiosity and marital satisfaction among Reform Jewish couples. Knowledge about the relationship between religiosity and marital satisfaction may help improve marital satisfaction and prevent couples from divorcing.
- 2. This study found religiosity and marital satisfaction levels were lowest among those who were unemployed. The synagogue could provide special counseling to those members who are unemployed to help them maintain both their faith and their marriage during difficult times.
- 3. This study also found occupation level and length of marriage were explanatory variables of marital satisfaction. The synagogue could institute a mentoring program where older couples in long-term marriages or those who are in higher executive positions are paired with younger couples or couples who are newly married.
- 4. This study found that the social relationship factor was an explanatory variable of marital satisfaction for Reform Jewish couples. The synagogue should ensure that members are provided opportunities outside of weekly services to interact socially.

Conclusions

1. Religiosity and marital satisfaction may be influenced by gender.

- 2. Religiosity is more important to the marital satisfaction of Reform Jewish wives than to their husbands.
- 3. Overall, differences in religiosity and marital satisfaction based on education level may reflect a curvilinear relationship where religiosity and marital satisfaction are highest among those with the lowest and highest levels of education.
- 4. The relationship between sociodemographic attributes such as gender, age, length of marriage, education level, and occupation level and religiosity and marital satisfaction appears complex and interrelated.

Limitations

- This study looked only at religiosity and marital satisfaction among members of the Reformed Jewish sect.
- 2. This study did not ask respondents to report whether they were divorced and remarried, which might have affected responses.
- 3. This study could not include all possible predictors of marital satisfaction. One variable not included as a possible predictor of marital satisfaction was love.
- 4. The study limited its examination of differences between husbands and wives to religious heterogamy. Differences other than religious heterogamy may affect marital satisfaction. Differences in age (age heterogamy) may also affect marital satisfaction.
- 5. The final data-producing sample was self-selected, introducing a selection bias, which represents a threat to external validity.
- 6. Relationships between variables were limited to what could be discovered using multiple regression analyses. There may have been additional relationships

between sociodemographic attributes and religiosity and marital satisfaction. Other methods of data analysis, such as multiple mediated regression or structural equation modeling might have provided additional information about the relationships between the variables in this study.

7. Analysis of new factors was limited to looking at the relationship between the new religiosity factors and total marital satisfaction. There may be significant relationships between the religiosity factors and individual marital satisfaction factors.

Recommendations for Future Study

- Religiosity and marital satisfaction could be examined and compared among other Jewish sects, such as conservative and orthodox to see if significant differences exist between the different sects.
- 2. Respondents could be asked whether they were divorced and remarried for the purpose of seeing whether their responses would be similar to couples in their first marriages.
- 3. Love has been shown to significantly correlate with marital satisfaction. Future studies should include love as a possible predictor or mediator variable.
- 4. Differences between husbands and wives, other than religious heterogamy, should be included as possible predictors of marital satisfaction.
- 5. Further analysis of new religiosity factors and individual marital satisfaction factors may find significant relationships.

 Future studies could use methods of data analyses that would permit the testing of complex relationships between variables, such as multiple mediated regression or structural equation modeling.

The purpose of this study was to add to the knowledge about religiosity and marital satisfaction among Reform Jewish couples. Chapter V discussed the results of analyses related to answering the research questions and testing the hypotheses that flowed from the research purposes of this study. Findings were interpreted in light of the review of literature and review of instrumentation. Implications for theory and practice as well as the conclusions drawn from interpretations were also discussed. The limitations of the study and recommendations for future study were addressed.

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Appendix A

Survey

Religiosity and Marital Satisfaction Questionnaire

Thank you for participating in this survey. Each participant should complete a separate questionnaire (husbands and wives each complete their own). Please read each question carefully, and answer each question as truthfully as possible.

Survey Filter Question

Are you married? _____Yes _____No

If you answered **Yes to this question, please **proceed to Part 1** of the survey below. **If you answered **No** to this question, you do not need to complete this survey.

Part 1: Sociodemographic Profile

Instructions: Please fill in the blank or check the answer that most accurately describes you.

1. Gender

____Male Female

2. Age in years _____

3. Length of Marriage in years _____

4. Employment Status

_____ Employed Full Time

- ____ Employed Part-time
- _____ Not employed, seeking employment

____ Not employed, not seeking employment

5. Your Highest Education Level (Check one):

- 1. Professional (MA, MS, ME, MD, PhD, LLD, and the like)
- 2. Four-year college graduate (BA, BS, BM, and the like)
- ____3. One to three years college or equivalent
- ____4. High school graduate
- 5. Ten to 11 years of school (part high school)
- 6. Seven to nine years of school
- 7. Less than seven years of school

6. Your Occupational Level (Check one)

- 1. Higher executives of large concerns, proprietors, and major professionals
- _____2. Business managers, proprietors of medium-sized businesses, and lesser professionals
- 3. Administrative personnel, owners of small businesses, and minor professionals

4. Clerical and sales workers, technicians, and owners of little businesses

- 5. Skilled manual employees
- 6. Machine operators and semiskilled employees
- ____7. Unskilled employees

Part 2: Marital Satisfaction

Instructions: Please carefully read each question below and check the one box that that best reflects the degree to which you agree or disagree with the following statements:

		Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	I am happy with how we make decisions and resolve conflict					
2.	I am unhappy with our communication and feel my partner does not understand me					. 🗆
3.	I am happy with how we share our household responsibilities					
4.	I am unhappy with some of my partner's personality characteristics or personal habits.					
5.	I am happy with how we manage our leisure activities and the time we spend together.					
6.	I am unhappy about our financial position and the way we that handle financial decisions.					
7.	I am pleased with how we express affection and relate sexually.					
8.	I am unhappy with the way we each handle our responsibilities as parents.					
9.	I am happy with our relationship with my parents, in-laws, and my partner's friends.					
10.	I feel very good about how we each practice our religious beliefs and practices.					

Note. The scale is from *Counselor's Manual for PREPARE/ENRICH: Version 2000*, by D. H. Olson, 1996, Minneapolis, MN: Life Innovations, Inc. Copyright 1996 by Life Innovations, Inc. Reprinted with permission of the copyright holder.

Part 3: Religiosity Survey

Instructions: Please carefully read each question below and check the box that that best reflects how you feel about the following

	2 2	Strongly Against	Against	Slightly Against	Neutral/ No opinion	Slightly in favor of	In favor of	Strongly in favor of
1	Marrying within the Jewish faith?							
2	Having a Jewish wedding?							
3	Celebrating all the major Jewish holidays?							
4	Attending synagogue for the major Jewish holidays?							
5	Attending synagogue regularly?							
6	Keeping kosher all the time?							
7	Your child celebrating all major Jewish holidays?							
8	Your child attending Hebrew school?							
9	Your child attending full-time Jewish day school?							
10	Your child continuing post- Bat/Bar Mitzvah Jewish education?							
11	Having Jewish friends?							
12	Living near Jews?							
13	Donating money to Israel?							
14	Volunteering for Jewish charities?							

Note. The scale is from "Religious homogamy, marital conflict, and stability in same-faith and interfaith Jewish marriages," by J. G. Chinitz and R. A. Brown, 2001, *Journal for the Scientific Study of Religion, 40*(4), p. 723-733. Copyright 2001 by Blackwell Publishing Ltd. Adapted with permission of the copyright holder.

Appendix B

Permission to Use ENRICH Marital Satisfaction Scale

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* Phone #				
* Phone #				

Continued

Permission to use the ENRICH Marital Satisfaction Scale, Continued

 Title of Project* Relationship Between Religiosity and Marital Satisfaction Among Jewish Couples

 Brief Description: Study will examine the relationship between religiosity and marital satisfaction among Jewish couples who attend Reform synagogue services in south Florida

 Theoretical Variables: Marital Satisfaction, religiosity (applied to Judaism), socio-demographic variables

 Sample: Type of Group(s) Married Reform Jewish couples (husband and wife) who attend synagogue services

Sample Sizes: 200 (100 couples)

 \star % Design: Quantitative; Correlational and causal-comparative; survey

Methods (Check All Scales Being Used)

Self-Report Scales:

_____PACES IV ____Parent-Adolescent Communication

____ENRICH Marital Satisfaction Scale

____Family Strengths _____X_ENRICH Couple Scales Marital Satisfaction

only

____Family Satisfaction _____PAIR - Marital Intimacy

____Quality of Life _____Group Assessment Package

Observation Scale:

____Clinical Rating Scale on Circumplex Model

*If you are using a scale for clinical work, and not research, please describe the setting and clientele with which you will be using the scale(s).

Also indicate if you wish to be kept on our mailing list?

Permission to Use ENRICH Couple Scales

I am pleased to give you permission to use the **ENRICH Couple Scales** in your research project, teaching or clinical work with couples or families. You may either duplicate the materials directly or have them retyped for use in a new format. If they are retyped, acknowledgement should be given regarding the name of the instrument, the developers' names, and Life Innovations.

In exchange for providing this permission, we would appreciate a copy of any papers, theses or reports that you complete using the **ENRICH Couple Scales**. This will help us to stay abreast of the most recent developments and research regarding this scale. We thank you for your cooperation in this effort.

In closing, I hope you find the **ENRICH Couple Scales** of value in your work with couples and families. I would appreciate hearing from you as you make use of this inventory.

Sincerely,

David H. Olson, Ph.D.

Appendix C

Permission to Use the Religious Homogamy Questionnaire

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From:	Byers Sally on behalf of Journals Rights		Sent: Fri 3/16/2007 5:00 AM
To:	Marvin Miller		
Cc:			
Subject:	RE: Permissions Request		
Attachments:			

Dear Mr Miller,

Thank you for your e-mail request. Permission is granted for you to use the material below for your thesis subject to the usual acknowledgements and on the understanding that you will reapply for permission if you wish to distribute or publish your thesis commercially.

With best wishes, Sally

Sally Byers Permissions Assistant FO Box 805 9600 Garsington Road Oxford OX4 2ZG UK Tel.01865 476149

-----Original Message-----From: Marvin Miller [mailto:MMiller@email.lynn.edu] Posted At: 15 March 2007 16:35 Posted To: Journals Rights Conversation: Permissions Request Subject: FW: Permissions Request

From: Marvin Miller Sent: Wed 1/31/2607 10:15 AM To: JournalsRights@oxon.blackwellpublishing.com Subject: Permissions Request

Continued

Permission to use the Religious Homogamy Questionnaire, Continued

Ms. Wilson

Please see my request below to adapt the "Jewish items" from the religious homogamy questionnaire found on page 727 of Religious Homogamy, Marital Conflict, and Stability in Same-Paith and Interfaith Jewish Marriages (p. 723-733) by Chinitz and Brown (2201). Please note that the completed dissertation will be published with UMI, which does charge a fee to those who might request copies of my completed dissertation.

If you need any further information, please do not hesitate to ask.

Marvin E. Miller

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Year of publication: 2001

Volume & issue number: Vol. 40, issue 4

Article title: Religious Homogamy, Marital Conflict, and Stability in Same-Faith and Interfaith Jewish Marriages (p. 723-733)

Continued

Permission to use the Religious Homogamy Questionnaire, Continued

Author: Joshua G. Chinitz and Robert A. Brown

Page & figure reference: p. 727-would like to use the "Jewish items" from the religious homogamy questionnaire created by the authors Do you or your institute hold a current subscription to this journal? NO

Where would you like to include the material?

Author/Editor: Marvin E. Miller

Title: Relationship Between Religiosity and Marital Satisfaction Among Reform Jewish Couples (Dissertation)

Rights required: plant to adapt items for survey; print/electronic for dissertation

Publisher: UMI (Dissertation only)

Expected publication date: Summer 2007

Medium: Hand-out (survey); print

Print run: hardback and/or paperback

How many copies you wish to make (if appropriate): 200 of the adapted items for use in the survey: 6 dissertation copies (approximately)

Retail price: N/A

Note: If our material is to be edited or altered in any way please ensure that you supply a copy of the final material, as it will appear in your publication, with your request (Please see attached copy of the material as it will appear, both a survey instrument and as an appendix in the dissertation).

Appendix D

Permission to Use Site for Data Collection

Rabbi Stephen Wise

April 4, 2007

Marvin E. Miller

Dear Marvin:

The purpose of this letter is to grant you written permission to use Temple Beth El of Boca Raton to collect data for use in your dissertation study, "The Relationship Between Religiosity and Marital Satisfaction Among Reform Jewish Couples."

The synagogue agrees to have synagogue staff mail the survey materials (cover letter, authorization for informed consent, survey, and pre-paid first class postage envelope) to married synagogue members for whom the synagogue has mailing addresses. Survey packets will only be sent to couples where both spouses are living (963 couples). The synagogue will be reimbursed for all administrative costs associated with the mailing.

- The cover letter will be written and signed by myself or one of the other rabbis as an endorsement of your study, to encourage member participation.
- Participants will return their completed surveys directly to you, Marvin E. Miller, via the pre-paid, first class postage envelope included with the survey materials.

The synagogue also agrees to allow you to distribute survey materials and collect data at the synagogue following Friday night services, if necessary due to a low response rate to the mailing.

Sincerely,

Rabbi Stephen Wise Temple Beth El



333 Southwest 4ª Avenue Boca Raton, FL 33432 Phone:: 561-391-8900 .
 swise()thebaca.org
 www.toebaca.com

Boca Roton's First Jewish Congregation - Fo inded in 1967

orton"	lynn.edu - RE: M MillerPermission to collect data at Ten	Fraud mon
rom: o: ic: ubject: itachments:	Allen Lev Marvin Miller RE: M MillerPermission to collect data at Temple Beth El	Mark Platt; Rabl
Marvin,		
Thanks for the ever wanted.	information. It is a much more detailed an	alysis than I
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Have a great w	eekend, Allen	
Allen P. Lev General Counse Kin Properties		*
	(phone)	

Appendix E

Authorization for Informed Consent



Lynn University THIS DOCUMENT SHALL ONLY BE USED TO PROVIDE AUTHORIZATION FOR VOLUNTARY CONSENT

PROJECT TITLE:

Relationship Between Religiosity and Marital Satisfaction Among Reform Jewish Couples Project IRB Number: Lynn University 3601 N. Military Trail Boca Raton, Florida 33431 2007-021

1 Marvin E. Miller, am a doctoral student at Lynn University. 1 am studying Global Leadership, with a specialization in Corporate and Organizational Management. One of my degree requirements is to conduct a research study.

DIRECTIONS FOR THE PARTICIPANT:

You are being asked to participate in my research study. <u>Please read this carefully</u>. This form provides you with information about the study. The Principal Investigator (Marvin E. Miller) will answer all of your questions. Ask questions about anything you don't understand before deciding whether or not to participate. You are free to ask questions at any time before, during, or after your participation in this study. Your participation is entirely voluntary and you can refuse to participate without penalty or loss of benefits to which you are otherwise entitled. You acknowledge that you are at least 18 years of age, and that you do not have medical problems or language or educational barriers that precludes understanding of explanations contained in this authorization for voluntary consent.

PURPOSE OF THIS RESEARCH STUDY: The study is about religiosity and marital satisfaction among Reform Jewish couples. There will be approximately 963 couples (1,926 people) from your synagogue invited to participate in this study.

PROCEDURES:

You will be asked to complete a three-part survey. Part I will ask you to answer some sociodemographic questions. Part II will ask you to rate your level of marital satisfaction, and Part III will ask your opinion on Jewish traditions, behavior, and other related issues. Both you and your spouse will be asked to complete the survey. You should each complete your survey independently, without comparing answers. The three-part survey should take about 15 minutes to complete. Completed surveys should be sealed in the 1st class pre-paid postage envelope provided and returned to the researcher.

POSSIBLE RISKS OR DISCOMFORT: This study involves minimal risk. You may find that some of the questions are sensitive in nature. In addition, participation in this study requires a minimal amount of your time and effort.

POSSIBLE BENEFITS: There may be no direct benefit to you in participating in this research, but knowledge may be gained which may help add to what is known about marital satisfaction among Reform Jewish couples.

FINANCIAL CONSIDERATIONS: There is no financial compensation for your participation in this research. There are no costs to you as a result of your participation in this study.

Institutional Review Board for the Protection of Human Subjects Lynn University 3601 N. Military Trail Boca Raton, Florida 33434 ANONYMITY: Surveys will be anonymous. You will not be identified and data will be reported as "group" responses. Participation in this survey is voluntary and return of the completed survey will constitute your informed consent to participate.

The results of this study may be published in a dissertation, scientific journals or presented at professional meetings. In addition, your individual privacy will be maintained in all publications or presentations resulting from this study.

All the data gathered during this study, which were previously described, will be kept strictly confidential by the researcher. Data will be stored in locked files and on a password protected computer and destroyed after five years following the completion of the research study. All information will be held in strict confidence and will not be disclosed unless required by law or regulation.

RIGHT TO WITHDRAW: You are free to choose whether or not to participate in this study. There will be no penalty or loss of benefits to which you are otherwise entitled if you choose not to participate.

CONTACTS FOR QUESTIONS/ACCESS TO CONSENT FORM: Any further questions you have about this study or your participation in it, either now or any time in the future, will be answered by Marvin E. Miller (Principal Investigator) who may be reached at the study of and Dr. Ralph Norcio, my faculty advisor who may be reached at the study of the st

Please retain this consent form for your records.

INVESTIGATOR'S AFFIDAVIT: I hereby certify that a written explanation of the nature of the above project has been provided to the person participating in this project. A copy of the written documentation provided is attached hereto. By the person's consent to voluntary participate in this study, the person has represented that he/she is at least 18 years of age, and that he/she does not have a medical problem or language or educational barrier that precludes his/her understanding of my explanation. Therefore, I hereby certify that to the best of my knowledge the person participation in this project understands clearly the nature, demands, benefits, and risks involved in his/her participation.

Signature of Investigator

Date of IRB Approval: 05/25/07 7.7.



Institutional Review Board for the Protection of Human Subjects Lynn University 3601 N. Military Trail Boca Raton, Florida 33431

Appendix F

Cover Letter to Accompany Survey



333 Southwest 4th Avenue Boca Raton, FL 33432

Phone: 561-391-8900 FAX: 561-395-8913 www.tbeboca.com

July 13, 2007 27 Tammuz, 5767

Dear Temple Beth El Member:

A fellow member of our synagogue, Marvin Miller, is completing his Ph.D., and is studying correlations between marital satisfaction and Jewish religiosity among married couples. He has requested that we help him in his research by asking married couples to complete the enclosed survey entitled, "Jewish Religiosity and Marital Satisfaction Survey."

The questionnaire consists of socio-demographic questions as well as questions about your attitude toward Jewish religiosity and your level of marital satisfaction. The survey is not long, and takes ten to fifteen minutes to complete.

Mr. Miller is undertaking the entire cost of conducting this survey. The Lynn University Institutional Review Board has approved the study, and we believe that Mr. Miller's study and its results will benefit the congregation in better understanding our ongoing synagogue mission.

Married couples who are members of Temple Beth El are invited to participate in this study. Be assured that the questionnaire and its results will be completely anonymous – neither your name nor your address will be attached to your response. The results of the survey and Mr. Miller's research, once completed, will be made available to the congregation.

Enclosed, please find two questionnaires, one to be completed by each spouse-the blue questionnaire for husbands and the pink for wives. We invite you to take a few minutes to review the informed consent and complete the anonymous surveys. You may return them in the envelopes provided.

Any questions regarding this survey should be addressed to Mr. Miller – or e-mail Best wishes for a wonderful summer.

L'Shalom,



Daniel Levin, Rabbi

Boca Raton's First Jewish Congregation - Founded in 1967

Appendix G

Reminder Card Mailer

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Dear Temple Beth El Member:

A fellow Temple Beth El member, Marvin E. Miller, recently requested your help to complete part of his Ph.D. degree requirements.

If you have already completed and returned the "Jewish Religiosity and Marital Satisfaction Survey," we thank you for your participation.

If you have not already completed and returned the survey please do so as soon as possible.

- Anonymous survey takes ten to fifteen minutes to complete
- · Husbands complete the blue packet
- Wives complete the pink packet
- Return surveys in prepaid 1st class envelopes provided
- · Keep the informed consent form for your records

Any questions regarding this survey should be addressed to Mr. Miller at or e-mail to

Best wishes for a wonderful summer.



333 Southwest 4th Avenue Boca Raton, FL 33432

