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ECONOMIC ATTAINMENT BY RELIGION

by

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Bachelor of Science, Arizona State University, 2008

A Thesis

Submitted to the Graduate Faculty

of the

University of North Dakota

in partial fulfillment of the requirements

for the degree of

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This thesis, submitted by Emma Wetten in partial fulfillment of the requirements for the Degree of Master of Science in Applied Economics from the University of North Dakota, has been read by the Faculty Advisory Committee under whom the work has been done and is hereby approved.

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PERMISSION

Title: Economic Attainment by Religion
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Degree: Master of Science in Applied Economics

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Emma Wetten
July 9, 2014

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ABSTRACT

Religion is an important determinant of the socioeconomic behavior of individuals. This thesis is an attempt to describe how various religious denominations in the United States have differing levels of education, different patterns in college degree attainment, and different household incomes even when certain demographic factors are controlled. This thesis describes differences in economic outcomes among religions and uses regression models of college attainment and average years of education with demographic controls including race, gender, region, and parents' educational attainment from the early 1980s through 2012. The results suggest that differences in economic attainment between American religious denominations in terms of income and education are significant and stable.

CHAPTER I

SUMMARY

There is a documented history across America and globally of different religious groups demonstrating different characteristics in terms of income, education, wealth, and other attributes. This paper is an update demonstrating how education and household income differ across religious denominations in the United States based on data from the General Social Survey (“GSS”) from 1983 to 2012. Differences among religions in the United States in terms of educational attainment and household income are persistent and stable across the three decades of data analyzed. When key demographic characteristics are controlled for, educational disparities across religions remain. Across all tests, respondents adhering to Judaism, Unitarianism, and the Episcopal faith tended to outperform other religious denominations, particularly Jehovah’s Witnesses, and members of the Assembly of God.

CHAPTER II

BACKGROUND

In 2005, Christian Smith and Robert Faris produced a paper for the Journal for the Scientific Study of Religion entitled “Socioeconomic Inequality in the American Religious System: An Update and Assessment.”¹ The Smith Faris Paper compared religious denominations across the United States in terms of education, household income, and occupational prestige finding significant disparities across the various denominations.

This paper is an update and extrapolation of the Smith Faris Paper to include data from the 2010-2012 GSS as well as consideration of other demographic characteristics in conjunction with religion to explain the education and income related findings.

¹ Smith-Faris, 2005.

CHAPTER III

REVIEW OF LITERATURE

As described above, Smith and Faris previously described measures of inequality and socioeconomic status across religious denominations in the United States, finding “that socioeconomic inequality in the American religious system has been persistent and stable.”² The Smith Faris Paper describes stratification related to religious denominations in the United States, but does not delve deeply into possible explanations for disparities found. The literature contains studies linking economic outcomes such as inequality, educational attainment, household income, and other measures to various religious sects and belief systems. It is difficult to link economic outcomes to religious belief and values because of the difficulties in obtaining accurate data on people’s beliefs, particularly for something as personal and difficult to quantify as faith. Most research on religion and growth “has paid little or no attention to the role of religiosity” or the degree to which people adhere to their religions.³ Rather, analysis can only be done on what people self-report on their religious beliefs and behavior. It is easier to quantify and analyze simple factors such as religious denomination than the extent of people’s religiosity. Nevertheless, the literature has many examples of demonstrated links between religion and measurable economic outcomes.

² Smith-Faris, 2005, p. 95.

³ Lehrer, 2004, p. 719.

Protestant Ethic

Perhaps the most famous hypothesis related to religion and economic outcomes is the case of the “Protestant Ethic.” Since at least the early 1900s, certain pro-capitalist ideals have been described as the Protestant Ethic.⁴ The Protestant Ethic and Protestantism in general are frequently cited as being conducive to growth and economic achievement.⁵ The Protestant faith explicitly encourages hard work and saving, which are intrinsically related to economic attainment and upward mobility. For example, an important Protestant sermon from the eighteenth century often cited as being influential and formative⁶ entitled “The Use of Money” lays out economic guidelines.⁷ These include gaining all you can, saving all you can, and giving all you can, subject to limitations on the types of economic activities in which Protestants should engage.⁸ To the extent Protestants practice these guidelines, increased economic performance should be found.

It should be noted that the theory of the Protestant Ethic is not universally accepted. Weber himself attributed European capitalism’s success and correlation with Protestantism to additional factors such as western cities and double-entry bookkeeping, for example.⁹ There are explanations other than the Protestant Ethic for economic gains attributed to the religion. For example, a 2007 study suggested that Protestantism promoted affluence through its encouragement of literacy (in comparison with Catholicism) rather than the character traits

⁴ Weber, 1930.

⁵ For example, see McCleary, 2009, pp. 3 – 4. Interestingly, while Protestantism has been found to positively influence economic outcomes, conservative forms of Protestantism are negatively related to economic outcomes as described below.

⁶ For example, see McCleary 2009, p. 2

⁷ Wesley, 1744.

⁸ Wesley, 1744.

⁹ Parsons, Talcott, Introduction to the 2005 Edition of *The Protestant Ethic and the Spirit of Capitalism*, pp. xvi-xvii.

discussed above.¹⁰ Despite these and other criticisms, the Protestant Ethic and its apparent correlation with positive economic outcomes has been widely studied and reported on.

Some recent research has found results supporting the idea of the Protestant Ethic. For example, a fascinating 2010 paper on religious identity salience found, among other effects, a correlation between Protestantism and contributions to public goods not found in other denominations such as Catholicism.¹¹ A different study on participants' willingness to work at group activities hypothesized that the Protestant Ethic might have "special relevance to one's willingness to exert effort in situations that allow an opportunity to take it easy" and found that the Protestant Ethic seemed to moderate "social loafing" in participants.¹² Research abounds on the vaunted Protestant Ethic and its measurable effect on economic outcomes and behavior.

The values attributed to Protestantism are just one possible way that religion has been shown to affect measurable and quantifiable economic outcomes. Other values encouraged by forms of Protestantism (and other religions) are less conducive to economic attainment, or affect it in different ways.

Values

Values encouraged or discouraged by various religions affect adherents profoundly as they grow up in their faith and become participants in the United States and global economy. Religions can "reinforce character beliefs such as hard work, honesty, thrift, and the value of time" in their

¹⁰ Becker and Wößmann, 2007, p. 30.

¹¹ Benjamin, Choi, and Fisher, 2010, pp. 22-23.

¹² Smrt and Karau, 2011, pp. 267 and 271.

adherents.¹³ To the extent that, all else equal, religious beliefs encourage values that are conducive to economic attainment (in terms of income, wealth, upwards mobility, education, or prestige, for example), religions professing such beliefs should have measurably better educated, more productive, and wealthier adherents. A few specific examples where religious values have been found to affect quantifiable financial or economic behavior are as follow:

- A 2011 study indicated that in the Netherlands, religious households tended to save more than less religious households, and Catholic households were less likely to invest in stocks, although these results may not be applicable worldwide.¹⁴
- Using game theory techniques and religious identity salience priming, a 2010 study found a correlation between Judaism and work ethic in terms of measured work effort.¹⁵
- A 2008 study found that Americans raised in conservative Protestant families had “significantly fewer adult assets than those raised in Catholic and mainline Protestant families, even when a large number of other factors are controlled,” possibly due to conservative Protestant views that all money ultimately belongs to God and clergy are appropriate sources of financial advice.¹⁶
- A country-level study found that when the level of religious participation is held constant, “belief in hell, heaven, and an afterlife... tend to increase economic growth.”¹⁷

These are just a few examples of recent research finding measurable effects of religious values on economic outcomes. Religious teachings and values have real-world effects that can be encouraged or discouraged by religious organizations and communities.

¹³ McCleary, 2009, p. 4.

¹⁴ Renneboog and Spaenjers, 2011, p. 105.

¹⁵ Benjamin, Choi, and Fisher, 2010, p. 3.

¹⁶ Keister, 2008, pp. 1242, 1251.

¹⁷ McCleary, 2009, p. 3.

Community Effects

Regardless of adherence to or beliefs in values promoted by religious sects, religion can foster close-knit communities, which have been found to be conducive to upwards mobility and positive economic outcomes. Key benefits of participation in religious communities include youth support and networking opportunities.

Religious communities often have support for children and young adults, giving them a group of perhaps like-minded peers, older mentors, and opportunities. A 2004 paper cites and summarizes several studies linking religiosity in young people with better outcomes, including lower rates of juvenile delinquency, drug abuse, and depression, as well as later “sexual debut.”¹⁸ Religious institutions are good at keeping kids out of trouble and in school, leading to better economic outcomes later at both individual and community levels. This support and community for youth does not have non-religious substitutes in many areas.

Religious congregations inherently function as networks of members, promoting trust and effective business relationships. A congregation can support its members and collectively provide more opportunities for more people than individuals without such a community have access to. Research has been done comparing community effects across religions depending on their collectivist versus individualist views. A 1994 paper discusses how collectivist and individualist societies adopt different institutional structures, resulting in different economic outcomes by comparing two cultures and their shipping industries’ institutions with a game

¹⁸ Lehrer, 2004, p. 719.

theory approach.¹⁹ One culture was part of the more collectivist Jewish community while the other was individualistic and Christian. The Jewish society more readily shared information and collectively punished defectors and cheaters than the Christian culture, at least not without more formal institutions. To the extent more collectivist religious communities foster strong business relationships and networking, economic outcomes can be expected to be positively affected.

Family Structure

Various religions affect economic outcomes through their stances on family issues including family size and gender equality (or lack thereof). Certain religions, notably Catholicism and Mormonism, emphasize “pronatalist ideologies” while others have traditionally smaller family units.²⁰ It is established that across cultures and religions, “the smaller the family... the more parents will invest in their children.”²¹ This could mean, for example, more education or nutrition, depending on local conditions. To the extent that smaller households improve economic outcomes, it would seem that pronatalist religions might harm adherents economically.

Pronatalist ideologies tend to cause families to form earlier, and to begin having children earlier. This can have an effect of educational attainment to the extent women attend less college as a result of having children at an earlier age. For example, a 2013 study on fertility and income among the LDS and non-LDS population in Utah found a correlation between higher levels of education among women and low fertility, and found LDS women likely to have more children

¹⁹ Greif, 1994 (throughout).

²⁰ Lehrer, 2004, p. 711.

²¹ McCleary, 2009, p. 5.

than non-LDS women.²² These results are unsurprising given the LDS faith's famous emphasis on large families.

Education

Religions also encourage or discourage education to different degrees. For example, a 2004 study found significantly different mean years of schooling between different denominations, with Jews having the highest at over 15 years for both men and women.²³ While education is important in some faiths, it is less encouraged in others. A 2004 study, for example, found that fundamentalist Protestants and Pentecostal Protestants were less likely to be college educated than other religious groups, possibly due to the sects' perception that higher education is hostile and challenging towards faith.²⁴ To the extent various religions place a different emphasis on education, these results should be quantifiable in terms of educational attainment and eventual income among adherents.

Value of Time

Time spent at church or other religious services²⁵ carries with it an economic opportunity cost. It is self evident that an hour of time spent at religious activities is an hour that could be spent working and earning income.²⁶ To the extent time spent at religious activities crowds out or replaces time spent on school or career related activities, economic outcomes would be expected to be dampened with all else being equal. Church attendance and secular activities including commerce are substitutes in terms of peoples' time. A 2006 study found that when states repealed laws restricting commerce on Sundays, it "substantially increases the opportunity cost

²² Stanford and Smith, 2013, p. 242.

²³ Lehrer, 2004, p. 714.

²⁴ Beyerlein, 2004, p. 514.

²⁵ Throughout I refer to religious services of all types as "church" for brevity.

²⁶ To the extent it's not replacing other leisure activities, sleep, etc.

of religious attendance by offering alternatives for work, leisure, and consumption” and that this change led to less religious participation and donations.²⁷ Church attendance also crowds out economic performance. For example, one study determined that, “economic growth responds positively to the extent of religious beliefs... but negatively to church attendance.”²⁸ Attendance at religious services can dampen economic performance at the individual or community level and economic opportunity costs factor into religious participation decisions.

Effects of Economic Attainment on Religion

As religion affects economic outcomes, economic performance has been shown to affect religious belief. For example, religion provides reassurance to people and can be “an important source of material support for those in need.”²⁹ A 2011 study found results indicating inequality might drive religiosity, rather than the reverse.³⁰ In fact, the relative power theory suggests that “greater inequality yields more religiosity by increasing the degree to which wealthy people are attracted to religion and have the power to shape the attitudes and beliefs of those with fewer means.”³¹ Clearly separating the effects of religion on economic factors and vice versa is not always obvious, even when data is available on values and beliefs.

²⁷ Gruber and Hungerman, 2008, pp. 831 and 832.

²⁸ Barro and McCleary, 2003.

²⁹ Solt, Habel, and Grant, 2011, p. 448.

³⁰ Solt, Habel, and Grant, 2011, p. 462.

³¹ Solt, Habel, and Grant, 2011, p. 447.

CHAPTER IV
DATA AND MODELING

Data for this analysis comes from the General Social Survey (GSS),³² as it did for the Smith Faris Paper. The GSS surveys American adults on attributes including demographics, economic status, beliefs, and attitudes. This analysis uses data from the 1983-1984, 1998-2000, and 2010-2012 surveys.

This analysis relies on the following variables from the GSS:

Table 1 - GSS Variables

Variable	Description³³
DEGREE	RS HIGHEST DEGREE
DENOM	SPECIFIC DENOMINATION
EDUC	HIGHEST YEAR OF SCHOOL COMPLETED
MAEDUC	HIGHEST YEAR SCHOOL COMPLETED, MOTHER
PAEDUC	HIGHEST YEAR SCHOOL COMPLETED, FATHER
RACE	RACE OF RESPONDENT
REALINC	FAMILY INCOME IN CONSTANT \$
REG16	REGION OF RESIDENCE, AGE 16
RELIG	RS RELIGIOUS PREFERENCE
SEX	RESPONDENTS SEX
YEAR	GSS YEAR FOR THIS RESPONDENT

These variables were largely available for most respondents in each of the three survey periods.

The GSS data was analyzed as follows.

³² <http://www3.norc.org/gss+website>.

³³ GSS Codebook.

Demographic Characteristics

The demographic variables considered included the respondents' gender, race, parents' education, and region of residence at age 16.³⁴ Dummy variables were created for gender and each of the races included in the GSS data.³⁵

Region at age 16 was selected to best reflect regional characteristics since many respondents would change regions as adults and the regional effects would be more relevant for a respondent's formative (i.e. pre-16) years. The GSS data includes ten different regions, which was more detail than required for this analysis.³⁶ The GSS dataset, while large, contained prohibitively few respondents for certain characteristics when the data was broken down in terms of factors like region, race, and religion. Many categories would become too sparse for meaningful analysis if the full number of region categories were used. The ten region at age 16 categories were consolidated into five more general regions based on Census regions.³⁷ Dummy variables for each of the five region at age 16 variables were created and used to facilitate this analysis. The following table shows the number of respondents in each of the five regions in each period of the survey.

³⁴ Data on family income at age 16 did not appear to be available within the GSS data set for all periods and was excluded, although this could be an interesting variable to compare and control for.

³⁵ Black, white, and other. Further research on more nuanced racial categories could be edifying.

³⁶ The REG16 categories include e. nor., e. sou., middle a, mountain, new engl, pacific, south at, w. nor., w. sou., and foreign.

³⁷ These categories include Mid-West, South, North-East, West, and Foreign.

Table 2 – Respondents by Region

Region at Age 16	1983-1984	1998-2000	2010-2012	Total
North-East	670	1,196	720	2,586
South	938	1,801	1,238	3,977
Mid-West	956	1,462	994	3,412
West	370	825	672	1,867
Foreign	138	365	394	897
Total	3,072	5,649	4,018	12,739

Economic Characteristics

This analysis follows the Smith Faris Paper in comparing measures of economic performance and (in)equality across religious denominations in the United States. Specifically, the percent of respondents with a college degree, mean adult education, and mean household income are evaluated. The Smith Faris Paper also analyzed occupational prestige, but this variable was not available for the entire time period in this analysis, and was excluded.

Percent of respondents with a college degree was calculated based on the “degree” variable. A college degree variable was created which distinguished between respondents with at least a college degree (i.e. the degree variable was noted as bachelor or graduate) and those without.³⁸ The years of education variable was used to calculate the mean years of education excluding respondents without available answers. The final economic characteristic, household income, was based on the family income in constant 1986 dollars. This analysis excluded respondents without real income information provided.

³⁸ Several respondents were categorized as “unknown” because their degree information was not included.

Religion Categories

The GSS variables for religion and denomination were used to create broad religious categories, as shown on Table 3.³⁹ These categories largely follow the categories included in the Smith Faris Paper, although it was unclear how certain religious groupings were reconciled by Smith and Faris. It should be noted that not all religious categories were reflected each year in the GSS, and categorization may have changed between surveys.

³⁹ Certain religious categories were excluded by Smith and Faris and in parts of this analysis because of inconsistent data across periods. For example, the 1983-1984 GSS data does not include the Buddhism, Hinduism, or Muslim categories.

CHAPTER V

RESULTS

The following sections address the results of comparisons across denominations and demographic characteristics. It should be noted that this analysis is limited by the number of respondents in certain categories. For example, there were only eight Unitarian respondents in both the 1983-1984 and 2010-2012 GSS surveys. This sparseness of information is particularly limiting when results are further broken down based on demographic characteristics. Few respondents for a given category cause the results to be much less generally applicable. For clarity, each table shows denominations for which there were fewer than ten responses for any period/demographic combination on the table in gray.

Household income was excluded from demographic comparisons and analysis since household level information would not be particularly related to the individual respondents' gender, race, or region at age 16.

Percent with a College Degree by Denomination

As shown in the Smith Faris Paper and Table 4 to this paper, the percent of each religious denomination with a college degree varied widely across the GSS data. In the 2010-2012 period, the percent college educated varies from 66.2% for Jewish respondents to 11.5% for Jehovah's Witnesses. While rankings were generally similar from period to period, members of the

Assembly of God faith leapt from a low ranking of 14 of 15 in the earlier surveys to 9 of 15 in the most recent survey.

Mean Adult Education by Denomination

Table 5 below compares the religious categories of respondents on the basis of each religion's mean years of adult education. As shown, these results are predictably similar to those showing the percent college educated. Unitarians had the highest mean adult education for all three periods, and the lowest mean years of education was for respondents in the Assembly of God (1983-1984 and 1998-2000) and Adventists in 2010-2012.

Mean Household Income by Denomination

Table 6 compares religious denominations on the basis of their mean household income. In each period, the highest earning religious denomination was Jewish. The lowest were Assembly of God (1983-1984), Adventist (1998-2000), and American Baptist (2010-2012). Rankings were fairly consistent across time periods, although Unitarians and American Baptists both fell in ranking in the latest period.

Comparisons by Gender

Table 7 and Table 8 further demonstrate education differences across religious denominations broken down by gender. Predictably, males were more likely to have a college degree than females, although only by one percent in 2010-2012 compared to 6.9% in 1983-1984. Of the denominations with sufficient data,⁴⁰ the disparity between male and female college degree status was most pronounced in Episcopal respondents in 2010-2012 with 63.9% of males and

⁴⁰ As mentioned above, denominations for which any period/demographic category had fewer than ten responses on a given table is shown in gray.

34.4% of females having a college degree. Female Black Baptist and ELCA respondents were slightly more likely than their male counterparts to have a college degree in 2010-2012.

Table 8 compares religious categories by period and gender based on average years of adult education. These results are similar to the percent college educated, as expected. Interestingly, in the 2010-2012 period, the average years of education was higher for females than males in total, although not to a great degree.

Comparisons by Race

Comparisons of religions and race by college attainment and years of education are shown on Table 9 and Table 10 respectively, to the extent that GSS data was available. The majority of these tables are shown in gray, as the only denomination to have at least ten responses for each period/race combination was Catholicism. As mentioned previously, the GSS data became sparse when multiple demographic characteristics were compared. Very few participants in the GSS were noted as “other” race in any period. Respondents categorized as white tended to have greater frequencies of college degrees and more years of education than black respondents across most religions.

Comparisons by Region at Age 16

Table 11 and Table 12 compare educational attainment across the various religious categories and the five regions described above. The religious denominations were highly regional, and the only categories to have at least ten responses in each region/period combination were Catholicism and the Non-Religious. Among Catholics in the most recent survey, those from the Mid-West were most likely to have a college degree. In the Non-Religious category, the most likely to have a college degree were foreign at age 16. Across all denominations, those from the

South were least likely to have a college education in 2010-2012 and those from the North-East the most likely. Similar trends are shown for mean years of adult education, to the extent data is available.

Regression of College Education

Table 13 shows the results of regressing a dummy variable indicating whether or not a respondent had at least a college degree on demographic and religious variables.⁴¹ As shown, when gender, race, parents' education, and time period are controlled for,⁴² religions most likely to have college educated adherents included Buddhism, Unitarianism, and Judaism. Respondents least likely to possess a college education were Jehovah's Witnesses. These results were generally consistent across the three time periods.

Regression of Years of Education

Table 14 shows a similar regression model with years of education as the independent variable. As shown, these results are similar to those shown in Table 13 for college degree attainment. Unitarian, Buddhist, and Jewish respondents had the greatest number of years of education in this model. Jehovah's Witnesses generally had the fewest.⁴³ These results were generally consistent across time periods. Interestingly, with the demographic factors controlled for, in the latest survey Jewish respondents did not outperform other denominations in terms of years of education to the extent shown in Table 5 without demographics considered.

⁴¹ Table 13 and Table 14 show statistical significance by the number of stars next to each coefficient: 10% level (*), 5% level (**), or 1% level (***)

⁴² Throughout this analysis, dummy variables for respondents who were female, foreign at age 16, of "other" race, or categorized as other Protestant or other Christian were not included to avoid excessive specification of redundant dummy variables.

⁴³ Although these results were less significant, as shown.

CHAPTER VI

CONCLUSION

This analysis suggests that there are persistent trends among religious groups in the United States in terms of educational attainment and income. These trends have persisted largely unchanged for three decades since the early 1980s, and are not accounted for fully by demographic characteristics such as race, gender, parents' education, or region of the United States. Across all tests performed, some religions such as Judaism have consistently outperformed others such as the Jehovah's Witness faith, even with certain demographic factors controlled for. This indicates underlying religious values or other characteristics could play an important role in economic outcome disparities between faiths. To the extent data is available, further analysis could be performed to examine beliefs underlying these educational and income disparities and further measure distinctions between faiths in terms of economic variables.

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TABLES

Table 3 - Count of Respondents

Religion	RELIG	DENOM	1983-1984	1998-2000	2010-2012
Adventist	protesta	other	16	25	17
American Baptist	protesta	am bapt	16	41	23
Assembly of God	protesta	other	16	29	14
Black Baptist	protesta	10	20	85	31
Black Baptist	protesta	nat bapt	14	51	11
Catholic	catholic	.i	814	1384	926
ELCA	protesta	am luth	35	70	14
ELCA	protesta	evangeli	0	50	31
ELCA	protesta	luth ch	5	28	15
Episcopal	protesta	episcopa	65	112	68
Jehovah's Witness	protesta	other	23	43	26
Jewish	jewish	.i	70	113	65
LDS	protesta	other	66	32	31
Non-Religious	none	.i	224	794	750
Presbyterian USA	protesta	presbyte	103	107	71
Presbyterian USA	protesta	united p	31	44	15
Southern Baptist	protesta	southern	107	500	260
Unitarian	protesta	other	8	18	8
United Methodist	protesta	united m	126	374	161
Buddhism	buddhism	.i	0	26	24
Hinduism	hinduism	.i	0	13	13
Muslim	moslem/i	.i	0	25	24
Other Christian	christia	.i	0	72	120
Other Christian	christia	dk	0	0	6
Other Christian	christia	no denom	0	0	84
Other Christian	orthodox	.i	0	22	14
Other/NA	dk	.i	0	6	6
Other/NA	inter-no	.i	0	36	22
Other/NA	na	na	16	33	14
Other/NA	native a	.i	0	7	8
Other/NA	other	.i	46	70	45
Other/NA	other ea	.i	0	3	8
Other Protestant	protesta	afr meth	8	47	13
Other Protestant	protesta	baptist-	398	290	312
Other Protestant	protesta	dk	0	2	6
Other Protestant	protesta	lutheran	188	113	85
Other Protestant	protesta	methodis	165	60	51
Other Protestant	protesta	na	2	29	2
Other Protestant	protesta	no denom	102	228	217
Other Protestant	protesta	other	320	406	341
Other Protestant	protesta	other ba	43	158	35
Other Protestant	protesta	other lu	7	35	5
Other Protestant	protesta	other me	12	20	5
Other Protestant	protesta	other pr	5	28	7
Other Protestant	protesta	wi evan	1	20	14

Table 4 - Percent with College Degree by Denomination

Denomination	1983-1984		1998-2000		2010-2012		Rank		
	N	%	N	%	N	%	1983-1984	1998-2000	2010-2012
Adventist	16	18.8%	25	12.0%	17	17.6%	9	13	13
American Baptist	16	12.5%	41	22.0%	23	21.7%	12	9	11
Assembly of God	16	0.0%	29	10.3%	14	28.6%	14	14	9
Black Baptist	34	14.7%	136	19.9%	42	16.7%	10	11	14
Catholic	814	14.3%	1,384	21.7%	926	26.1%	11	10	10
ELCA	40	25.0%	148	23.6%	60	38.3%	6	8	6
Episcopal	65	50.8%	112	45.5%	68	50.0%	3	3	4
Jehovah's Witness	23	0.0%	43	7.0%	26	11.5%	14	15	15
Jewish	70	55.7%	113	60.2%	65	66.2%	2	2	1
LDS	66	19.7%	32	28.1%	31	45.2%	8	5	5
Non-Religious	224	25.9%	794	27.1%	750	33.2%	5	6	8
Presbyterian USA	134	31.3%	151	39.7%	86	55.8%	4	4	3
Southern Baptist	107	10.3%	500	16.4%	260	19.2%	13	12	12
Unitarian	8	75.0%	18	61.1%	8	62.5%	1	1	2
United Methodist	126	23.0%	374	27.0%	161	37.3%	7	7	7

Table 5 - Mean Adult Education by Denomination

Religion	1983-1984		1998-2000		2010-2012		Rank		
	N	Mean	N	Mean	N	Mean	1983-1984	1998-2000	2010-2012
Adventist	16	12.75	25	13.44	17	11.76	9	9	15
American Baptist	16	11.69	41	13.24	23	12.35	11	10	13
Assembly of God	16	10.63	29	12.17	14	12.57	15	15	11
Black Baptist	34	11.41	136	12.59	42	12.38	14	12	12
Catholic	812	12.32	1,379	13.15	923	13.09	10	11	9
ELCA	40	13.25	148	13.59	60	14.32	6	6	6
Episcopal	65	14.43	112	14.84	68	15.21	3	3	3
Jehovah's Witness	23	11.48	43	12.19	26	12.23	13	14	14
Jewish	70	14.80	112	15.69	65	15.26	2	2	2
LDS	66	13.41	32	13.50	31	14.58	5	8	5
Non-Religious	224	12.87	793	13.58	749	14.05	8	7	8
Presbyterian USA	134	13.59	151	14.59	86	14.94	4	4	4
Southern Baptist	107	11.65	500	12.58	260	12.84	12	13	10
Unitarian	8	16.38	18	16.39	8	15.63	1	1	1
United Methodist	126	13.23	374	13.65	161	14.27	7	5	7

Table 6 - Mean Household Income by Denomination

Religion	1983-1984		1998-2000		2010-2012		Change in Income			Rank		
	N	Income	N	Income	N	Income	80s to 90s	90s to 00s	1983-1984	1998-2000	2010-2012	
Adventist	16	\$ 25,577	21	\$ 21,324	14	\$ 23,389	\$ (4,253)	\$ 2,065	11	15	11	
American Baptist	14	19,476	39	28,185	22	12,643	8,709	(15,542)	14	10	15	
Assembly of God	15	18,848	29	25,534	13	23,112	6,687	(2,422)	15	14	13	
Black Baptist	34	23,342	118	27,936	36	22,174	4,594	(5,763)	12	11	14	
Catholic	746	31,122	1,190	34,474	800	34,612	3,353	138	7	6	7	
ELCA	38	36,520	133	33,285	52	37,480	(3,236)	4,196	4	7	5	
Episcopal	59	48,523	95	44,023	60	50,213	(4,500)	6,190	2	4	2	
Jehovah's Witness	22	20,819	38	26,935	20	23,194	6,116	(3,741)	13	12	12	
Jewish	59	50,579	92	59,194	57	66,215	8,614	7,021	1	1	1	
LDS	61	29,254	29	29,220	27	33,935	(35)	4,715	8	9	8	
Non-Religious	205	27,963	708	31,154	679	35,493	3,191	4,339	9	8	6	
Presbyterian USA	123	36,481	130	48,942	77	45,709	12,461	(3,233)	5	3	3	
Southern Baptist	100	25,802	441	26,395	229	25,788	593	(607)	10	13	10	
Unitarian	8	39,842	14	52,295	8	25,898	12,453	(26,397)	3	2	9	
United Methodist	117	31,789	324	34,636	145	38,141	2,847	3,505	6	5	4	

Table 7 - Percent with College Degree by Denomination and Gender

Religion	1983-1984			1998-2000			2010-2012		
	Male	Female	Diff.	Male	Female	Diff.	Male	Female	Diff.
Adventist	28.6%	11.1%	17.5%	28.6%	5.6%	23.0%	11.1%	25.0%	-13.9%
American Baptist	12.5%	12.5%	0.0%	35.7%	14.8%	20.9%	20.0%	22.2%	-2.2%
Assembly of God	0.0%	0.0%	0.0%	6.3%	15.4%	-9.1%	50.0%	12.5%	37.5%
Black Baptist	8.3%	18.2%	-9.8%	20.0%	19.8%	0.2%	14.3%	17.9%	-3.6%
Catholic	17.9%	11.6%	6.3%	23.7%	20.3%	3.4%	26.3%	26.0%	0.4%
ELCA	30.0%	20.0%	10.0%	26.7%	21.6%	5.1%	37.0%	39.4%	-2.4%
Episcopal	51.7%	50.0%	1.7%	56.8%	38.2%	18.6%	63.9%	34.4%	29.5%
Jehovah's Witness	0.0%	0.0%	0.0%	11.1%	5.9%	5.2%	12.5%	11.1%	1.4%
Jewish	65.7%	45.7%	20.0%	70.0%	49.1%	20.9%	74.2%	58.8%	15.4%
LDS	19.4%	20.0%	-0.6%	25.0%	30.0%	-5.0%	54.5%	40.0%	14.5%
Non-Religious	28.8%	22.2%	6.6%	26.9%	27.4%	-0.5%	29.5%	37.6%	-8.1%
Presbyterian USA	30.5%	32.0%	-1.5%	36.5%	42.0%	-5.5%	64.9%	49.0%	15.9%
Southern Baptist	9.1%	11.1%	-2.0%	18.3%	14.9%	3.4%	23.3%	16.0%	7.3%
Unitarian	100.0%	60.0%	40.0%	83.3%	50.0%	33.3%	50.0%	75.0%	-25.0%
United Methodist	33.3%	17.3%	16.0%	31.4%	24.0%	7.4%	39.3%	36.2%	3.1%
Total	24.7%	17.8%	6.9%	27.4%	23.1%	4.3%	31.7%	30.7%	1.0%

Table 8 - Mean Adult Education by Denomination and Gender

Religion	1983-1984			1998-2000			2010-2012		
	Male	Female	Diff.	Male	Female	Diff.	Male	Female	Diff.
Adventist	13.14	12.44	0.70	14.14	13.17	0.98	11.78	11.75	0.03
American Baptist	11.50	11.88	-0.38	13.79	12.96	0.82	10.40	12.89	-2.49
Assembly of God	11.17	10.30	0.87	11.94	12.46	-0.52	13.83	11.63	2.21
Black Baptist	10.50	11.91	-1.41	12.71	12.51	0.20	12.79	12.18	0.61
Catholic	12.50	12.19	0.31	13.29	13.05	0.24	13.02	13.14	-0.12
ELCA	13.60	12.90	0.70	13.77	13.48	0.29	14.22	14.39	-0.17
Episcopal	14.76	14.17	0.59	15.30	14.54	0.75	15.94	14.38	1.57
Jehovah's Witness	10.88	11.80	-0.93	11.11	12.47	-1.36	13.88	11.50	2.38
Jewish	15.54	14.06	1.49	16.12	15.21	0.91	15.52	15.03	0.49
LDS	13.23	13.57	-0.35	13.33	13.60	-0.27	15.00	14.35	0.65
Non-Religious	13.03	12.66	0.38	13.62	13.53	0.09	13.72	14.45	-0.73
Presbyterian USA	13.29	13.83	-0.54	14.51	14.65	-0.14	15.43	14.57	0.86
Southern Baptist	11.89	11.49	0.39	12.70	12.49	0.21	12.95	12.75	0.20
Unitarian	17.33	15.80	1.53	17.17	16.00	1.17	15.50	15.75	-0.25
United Methodist	13.49	13.09	0.40	14.06	13.37	0.69	14.18	14.32	-0.15
Total	12.90	12.58	0.33	13.55	13.26	0.29	13.58	13.65	-0.06

Table 9 - Percent with College Degree by Denomination and Race

Religion	1983-1984				1998-2000				2010-2012			
	White	Black	Other	White	Black	Other	White	Black	Other	White	Black	Other
Adventist	25.0%	0.0%	0.0%	15.4%	10.0%	0.0%	0.0%	28.6%	25.0%	0.0%	28.6%	25.0%
American Baptist	22.2%	0.0%		38.5%	12.0%	33.3%	0.0%	21.1%	100.0%	0.0%	21.1%	100.0%
Assembly of God	0.0%	0.0%		11.1%		0.0%	30.8%		0.0%			0.0%
Black Baptist	14.3%	15.4%		17.0%	22.0%	0.0%	14.3%	15.4%	50.0%		15.4%	50.0%
Catholic	14.5%	12.5%	8.3%	22.9%	21.9%	14.2%	29.2%	20.5%	13.5%		20.5%	13.5%
ELCA	25.0%			23.8%	25.0%	0.0%	39.7%		0.0%		39.7%	0.0%
Episcopal	52.5%	25.0%	50.0%	50.0%	9.1%	0.0%	55.2%	14.3%	33.3%		14.3%	33.3%
Jehovah's Witness	0.0%	0.0%	0.0%	8.3%	6.3%	0.0%	17.6%	0.0%	0.0%		0.0%	0.0%
Jewish	55.7%			61.3%	0.0%		69.5%	0.0%	66.7%		0.0%	66.7%
LDS	20.0%		0.0%	26.7%	0.0%	100.0%	44.0%		50.0%		44.0%	50.0%
Non-Religious	25.9%	6.7%	62.5%	29.8%	6.5%	30.0%	35.7%	14.9%	34.7%		14.9%	34.7%
Presbyterian USA	30.5%	50.0%	50.0%	42.3%	0.0%	0.0%	56.8%	100.0%	25.0%		100.0%	25.0%
Southern Baptist	10.7%	10.0%	0.0%	19.6%	5.8%	28.6%	19.3%	17.7%	33.3%		17.7%	33.3%
Unitarian	75.0%			58.8%			71.4%	0.0%			0.0%	
United Methodist	22.2%	25.0%	100.0%	28.5%	4.3%	28.6%	36.9%	30.0%	100.0%		30.0%	100.0%
Total	21.4%	11.2%	24.4%	27.6%	11.8%	18.2%	34.1%	17.7%	22.6%		17.7%	22.6%

Table 10 - Mean Adult Education by Denomination and Race

Religion	1983-1984				1998-2000				2010-2012			
	White	Black	Other	White	Black	Other	White	Black	Other	White	Black	Other
Adventist	12.92	13.33	9.00	13.62	13.10	14.00	9.50	13.14	14.00	9.50	13.14	12.75
American Baptist	12.11	11.14		14.54	12.36	15.00	11.67	12.32	15.00	11.67	12.32	15.00
Assembly of God	10.47	13.00		12.19		12.00	12.62		12.00	12.62		12.00
Black Baptist	11.86	10.69		12.62	12.62	8.00	12.57	12.58	8.00	12.57	12.58	8.50
Catholic	12.33	12.88	11.46	13.23	13.23	12.63	13.46	13.05	12.63	13.46	13.05	11.37
ELCA	13.25			13.62	12.50	15.00	14.36		15.00	14.36		13.00
Episcopal	14.49	12.75	16.00	15.10	13.00	9.00	15.43	14.14	9.00	15.43	14.14	13.33
Jehovah's Witness	11.83	11.60	6.00	11.75	12.63	13.33	12.24	12.50	13.33	12.24	12.50	12.00
Jewish	14.80			15.71	14.50		15.46	11.67		15.46	11.67	15.00
LDS	13.51		7.00	13.40	11.00	19.00	14.56		19.00	14.56		14.67
Non-Religious	12.77	12.87	15.38	13.76	12.13	13.85	14.25	12.69	13.85	14.25	12.69	14.11
Presbyterian USA	13.55	15.00	14.25	14.63	14.00	14.00	15.01	16.00	14.00	15.01	16.00	13.25
Southern Baptist	11.81	11.00	11.67	12.88	11.69	12.43	12.81	12.89	12.43	12.81	12.89	13.33
Unitarian	16.38			16.18	20.00		15.86	14.00		15.86	14.00	
United Methodist	13.25	12.25	19.00	13.77	11.91	13.57	14.19	14.80	13.57	14.19	14.80	18.00
Total	12.77	12.03	12.51	13.57	12.36	12.99	13.87	12.89	12.99	13.87	12.89	12.42

Table 11 - Percent with College Degree by Denomination and Region at 16

Religion	1983-1984			1998-2000			2010-2012			
	North-East	South	West	North-East	South	West	North-East	South	West	
Adventist	0.0%	0.0%	0.0%	16.7%	0.0%	16.7%	0.0%	20.0%	0.0%	20.0%
American Baptist	33.3%	0.0%	0.0%	33.3%	6.7%	0.0%	33.3%	15.4%	0.0%	0.0%
Assembly of God	0.0%	0.0%	0.0%	0.0%	9.1%	11.1%	0.0%	20.0%	33.3%	50.0%
Black Baptist	16.7%	16.7%	50.0%	22.7%	13.6%	16.7%	16.7%	8.7%	25.0%	0.0%
Catholic	16.5%	11.5%	13.7%	21.6%	19.1%	24.8%	32.6%	26.5%	34.8%	19.2%
ELCA	44.4%	100.0%	12.0%	26.7%	27.8%	19.7%	44.4%	20.0%	39.5%	50.0%
Episcopal	52.6%	65.0%	30.8%	35.5%	54.5%	33.3%	61.1%	47.4%	53.3%	14.3%
Jehovah's Witness	0.0%	0.0%	0.0%	0.0%	9.5%	0.0%	0.0%	0.0%	40.0%	16.7%
Jewish	57.9%	63.6%	85.7%	67.9%	46.7%	62.5%	78.1%	41.7%	66.7%	37.5%
LDS	33.3%	0.0%	33.3%	0.0%	16.7%	0.0%	0.0%	33.3%	33.3%	57.1%
Non-Religious	29.6%	9.5%	30.6%	41.0%	18.6%	19.6%	45.3%	23.5%	29.4%	29.6%
Presbyterian USA	30.8%	25.8%	33.3%	45.9%	35.9%	37.5%	30.0%	80.0%	51.6%	58.3%
Southern Baptist	0.0%	11.4%	6.7%	16.7%	16.4%	12.7%	22.2%	17.0%	32.1%	7.1%
Unitarian	100.0%	50.0%	75.0%	50.0%	75.0%	75.0%	50.0%	50.0%	66.7%	100.0%
United Methodist	28.6%	29.4%	17.3%	29.3%	26.2%	25.0%	34.8%	34.4%	37.3%	72.7%
Total	24.6%	18.3%	19.7%	29.5%	20.8%	23.0%	39.2%	25.0%	34.7%	28.1%
										27.7%

Table 12 - Mean Adult Education by Denomination and Region at 16

Religion	1983-1984				1998-2000				2010-2012						
	North-East	South	Mid-West	West	Foreign	North-East	South	Mid-West	West	Foreign	North-East	South	Mid-West	West	Foreign
Adventist		11.00	17.00	13.60	11.50	12.83	13.29	13.33	14.00	14.50	13.00	12.40	12.00	12.20	9.75
American Baptist	13.67	10.33	13.00	14.00		13.17	11.60	13.00	16.13	14.25	14.00	11.77	11.25	13.00	15.50
Assembly of God	13.50	10.11	12.00	10.67	8.00		10.82	13.78	13.14	9.00	12.00	12.40	12.50	13.50	
Black Baptist	12.67	10.67	11.25	15.00		13.64	11.80	12.58	14.44	10.67	13.50	11.91	11.75	12.33	17.00
Catholic	12.50	11.58	12.58	12.91	10.48	13.16	13.02	13.54	13.17	12.40	13.74	13.37	14.18	13.51	10.14
ELCA	14.44	16.00	12.80	14.67	10.00	13.13	13.67	13.54	14.55	13.00	14.67	13.60	14.03	16.50	15.00
Episcopal	14.53	15.00	13.85	14.25	13.60	14.94	15.00	14.06	15.08	15.00	15.44	14.95	15.53	13.86	15.78
Jehovah's Witness	12.00	11.29	12.00	11.67	6.00	11.40	12.33	12.14	12.40	12.20	13.00	12.80	13.40	13.00	7.75
Jewish	14.87	16.00	15.57	14.86	11.71	16.06	15.67	14.75	15.78	15.18	15.81	13.83	15.50	13.63	16.86
LDS	14.33	11.50	14.67	13.53	16.00	10.80	13.83	11.25	14.29	16.67	12.00	14.33	14.67	15.43	9.67
Non-Religious	13.57	10.43	12.79	13.57	15.31	14.00	12.85	13.38	13.86	14.47	14.74	13.37	13.97	14.01	14.84
Presbyterian USA	13.36	13.10	13.96	14.00	14.00	14.54	14.38	14.38	15.35	13.25	14.00	15.55	14.97	15.00	16.67
Southern Baptist	10.00	11.68	11.93	10.00		12.94	12.56	12.49	12.79	15.50	13.00	12.74	13.61	11.86	16.67
Unitarian	18.00	15.50	16.00			15.50	16.75	17.75	14.67	20.00	14.50	15.50	16.00	17.00	
United Methodist	13.71	13.43	12.92	12.60	13.75	13.43	13.40	13.82	14.58	13.17	14.13	14.48	14.05	15.82	12.43
Total	13.04	12.04	12.86	13.34	11.66	13.59	12.96	13.49	13.89	13.13	14.22	13.31	14.08	13.87	11.76

Table 13 - Regression of College Education

Variable	All Periods		1983-1984		1998-2000		2010-2012	
	Coefficient	P-Value	Coefficient	P-Value	Coefficient	P-Value	Coefficient	P-Value
period 2	0.0188	0.1090						
period 3	0.0740	***	0.0399	**	0.0172	0.2190	-0.0167	0.3290
male	0.0126	0.1690	-0.1416	**	0.0240	0.4030	-0.0128	0.7000
white	-0.0075	0.7270	-0.1535	**	0.0260	0.2190	-0.0325	0.4410
black	-0.0525	*	0.0218	***	0.0000	0.0000	0.0254	***
father's education	0.0224	***	0.0138	***	0.0000	0.0000	0.0186	***
mother's education	0.0183	***	-0.0179		0.0000	0.0000	-0.0563	0.1190
northeast	-0.0886	***	-0.0574		0.0000	0.0000	-0.1495	***
south	-0.1488	***	-0.0481		0.0000	0.0000	-0.1026	***
midwest	-0.1377	***	-0.1058	**	0.0290	0.0000	-0.2031	***
west	-0.1779	***	0.1453		0.2300	0.3870	-0.0718	0.6280
Adventist	-0.0283	0.6830	0.0518		0.6520	0.6390	0.2043	0.2260
American Baptist	0.0840	0.2090	-0.0674		0.5950	0.1880	0.1486	0.3160
Assembly of God	-0.0399	0.5690	0.0166		0.8420	0.4310	-0.0177	0.8640
Black Baptist	0.0296	0.4690	0.0032		0.8810	0.1500	0.0415	*
Catholic	0.0009	0.9450	0.0931		0.1560	0.4960	0.1167	*
ELCA	0.0333	0.2830	0.3008	***	0.0000	0.0000	0.1491	**
Episcopal	0.2253	***	-0.1387		0.1900	0.0690	-0.0816	0.5090
Jehovah's Witness	-0.1256	**	0.4485	***	0.0000	0.0000	0.3311	***
Jewish	0.3309	***	0.0160		0.7690	0.8430	0.2329	**
LDS	0.0489	0.2480	0.1133	***	0.0010	0.4130	0.0483	*
Non-Religious	0.0473	***	0.1366	***	0.0010	0.0000	0.2232	***
Presbyterian USA	0.1678	***	0.0160		0.7360	0.9550	-0.0066	0.8610
Southern Baptist	0.0023	0.9090	0.4367	***	0.0020	0.0050	0.2179	0.1940
Unitarian	0.3135	***	0.0827	**	0.0430	0.3090	0.1078	**
United Methodist	0.0655	***				0.0390	0.3595	***
Buddhism	0.2949	***	0.2151	**	0.0390	0.0390	0.1332	0.3360
Hinduism	0.1880	**	0.2249	*	0.0820	0.7060	-0.0028	0.9780
Muslim	0.0171	0.8080	0.0397		0.0397	0.7530	0.0203	0.7280
Other/NA	0.0290	0.3440	0.1342	**	0.0250	0.3170	-0.0660	0.1390
constant	-0.0915	***	-0.0149		0.8340			

Table 14 - Regression of Years of Education

Variable	All Periods		1983-1984		1998-2000		2010-2012	
	Coefficient	P-Value	Coefficient	P-Value	Coefficient	P-Value	Coefficient	P-Value
period 2	0.3553 ***	0.0000						
period 3	0.4997 ***	0.0000						
male	-0.0041	0.9410	0.2467 **	0.0220	0.0553	0.4960	-0.2624 **	0.0110
white	-0.1276	0.3210	-0.9457 **	0.0190	-0.0842	0.6570	-0.0231	0.9080
black	-0.2576 *	0.0950	-1.0574 **	0.0170	-0.4285 *	0.0600	0.1006	0.6900
father's education	0.1806 ***	0.0000	0.2014 ***	0.0000	0.1608 ***	0.0000	0.1943 ***	0.0000
mother's education	0.2071 ***	0.0000	0.2268 ***	0.0000	0.1944 ***	0.0000	0.1977 ***	0.0000
northeast	0.2103 *	0.1000	0.7165 **	0.0150	-0.4327 **	0.0260	0.6899 ***	0.0010
south	-0.1227	0.3280	0.2846	0.3310	-0.6510 ***	0.0010	0.2345	0.2600
midwest	0.0553	0.6570	0.5060 *	0.0790	-0.5930 ***	0.0020	0.5672 ***	0.0060
west	-0.0411	0.7550	0.5471 *	0.0790	-0.5056 **	0.0110	0.1529	0.4820
Adventist	0.1997	0.6310	1.3454 *	0.0840	0.5332	0.3580	-1.6150 *	0.0690
American Baptist	0.9435 **	0.0190	0.6357	0.3900	0.9462 *	0.0730	1.0800	0.2850
Assembly of God	-0.3617	0.3910	-0.5716	0.4830	-0.2671	0.6450	-0.2920	0.7420
Black Baptist	-0.0353	0.8860	-0.2441	0.6500	0.0784	0.7960	-0.2202	0.7210
Catholic	0.2118 ***	0.0060	0.3965 ***	0.0040	0.0703	0.5500	0.2419 *	0.0930
ELCA	0.4438 *	0.0170	0.4887	0.2460	0.2206	0.3510	0.8626 **	0.0390
Episcopal	1.2768 ***	0.0000	1.2886 ***	0.0010	1.3768 ***	0.0000	1.0907 ***	0.0030
Jehovah's Witness	-0.4556	0.1830	-0.5271	0.4390	-0.5558	0.2270	-0.1805	0.8080
Jewish	1.6982 ***	0.0000	2.4272 ***	0.0000	1.5697 ***	0.0000	1.1990 ***	0.0020
LDS	0.5656 *	0.0260	0.3347	0.3390	0.1846	0.7040	1.4518 **	0.0140
Non-Religious	0.3039 ***	0.0010	0.3601 *	0.0950	0.1513	0.2700	0.4026 ***	0.0080
Presbyterian USA	0.9534 ***	0.0000	0.9058 ***	0.0000	0.9973 ***	0.0000	0.9104 ***	0.0050
Southern Baptist	-0.0372	0.7580	0.2396	0.4340	-0.1063	0.5150	-0.1387	0.5380
Unitarian	2.0017 ***	0.0000	2.2122 **	0.0170	2.2294 ***	0.0000	1.2433	0.2160
United Methodist	0.5648 ***	0.0000	0.6460 **	0.0140	0.4345 **	0.0110	0.7231 ***	0.0060
Buddhism	1.5339 ***	0.0000			0.7891	0.1910	2.0270 ***	0.0010
Hinduism	0.8012	0.1440			0.2728	0.7160	1.5348 *	0.0640
Muslim	0.4424	0.2950			1.1855 *	0.0520	-0.3240	0.5940
Other/NA	0.5827 ***	0.0020	1.0229 ***	0.0080	0.3062	0.2430	0.6972 **	0.0480
constant	8.8361 ***	0.0000	8.5824 ***	0.0000	10.1456 ***	0.0000	8.9021 ***	0.0000