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Religion and Attainment

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Religion is an important determinant of social and economic attainment, but the mechanisms that underlie this relationship are not well understood. Early scholars recognized this connection, but their ideas do not adequately explain contemporary stratification patterns. Recent research documents robust empirical relationships between religion and material outcomes but has not yet begun to identify causes of these patterns. I fill this gap by providing a comprehensive, contemporary, theoretical explanation of the religion-inequality link that synthesizes ideas from early and more recent research. I draw on ideas from status attainment and life course research to develop a synthetic model that includes religion as both a background and a mediating component. I conclude by providing examples of implications of the model. These ideas improve understanding of the critical relationship between cultural orientation and material resources.

Religion plays an important role in creating and maintaining social and economic inequality, but the mechanisms driving this relationship are not well understood. Early theorists recognized the importance of the religion-inequality link (Durkheim [1912] 1954; Sombart 1911; Weber 1930), but their ideas do not adequately explain contemporary patterns. The religious landscape and the processes that produce stratification have changed considerably since Weber and his contemporaries developed their ideas. The proliferation of Protestant denominations, the changing role of Catholics, and the increased presence of other religious traditions are beyond the scope of these early works. It has also become evident that the relationship between religion and stratification is no longer a function of large-scale shifts in the mode of production, but rather reflects changing individual and group approaches to human capital, family, work, entrepreneurship, saving, and investing. In the 1960s, researchers revived questions about religion and inequality, but these questions lost momentum when debates about socioeconomic status (SES) convergence between

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mainline Protestants and Catholics came to dominate the literature (Glenn and Hyland 1967; Lenski 1961).

The study of religion and inequality has again begun to thrive, and although contemporary research is empirically rich, it has paid relatively little attention to the causal processes linking religion and attainment. Modern data provide powerful evidence that religion affects education for adults (Chiswick 1988; Darnell and Sherkat 1997; Lehrer 1999b, 2004b) and adolescents (Muller and Ellison 2001; Regnerus 2000; Sherkat and Darnell 1999), gender roles in the home (Ellison and Bartkowski 2002; Read 2004) and in the labor market (Lehrer 1999a, 2000; Sherkat and Ellison 1999), fertility and family formation (Glass and Jacobs 2005; Lehrer 1996b, 1996c; McQuillan 2004), wages (Keister 2010; Smith and Faris 2005; Steen 1996; Wilder and Walters 1998), work and occupational outcomes (Smith and Faris 2005), and saving behavior and wealth (Crowe 2008; Keister 2003, 2007, 2008a). Researchers have understandably taken advantage of modern data and methods to provide careful empirical support for key relationships and causal processes that eluded prior generations of scholars. However, the resulting body of research contains a large amount of evidence for bivariate relationships but minimal discussion of the complex interactions among variables and processes. One exception is work in demography that considers how religion affects decisions regarding human capital and other demographic behaviors simultaneously (Lehrer 2004a, 2009), but this is still the exception in the broader literature.

My objective is to fill this gap by providing a comprehensive, contemporary, empirically grounded theoretical model of the relationship between religion and SES. I draw on the richness of the status attainment and life course traditions to develop a synthetic model connecting religion and attainment. Status attainment has gained widespread acceptance among researchers studying how individual behaviors and processes affect social and economic well-being, and the life course perspective is the standard approach used to understand how these outcomes change over time. Little prior research has drawn explicitly on either approach to study how religion affects attainment, yet both are extremely relevant. Status attainment can address how family background, including religious background, interacts with approaches to human capital acquisition, work, and family processes to generate social and economic standing. The life course perspective facilitates understanding of how these processes change over time and contributes a sense of patterned life trajectories. I first provide details regarding these theoretical foundations; I then use these ideas to articulate a model of religious stratification. I conclude by discussing a sample of the implications of the model.

To focus on core issues related to religion and SES, I limit my scope in several ways. First, questions regarding how SES affects religious affiliation are beyond the scope of this article. Second, I do not explore aggregate outcomes, such as inequalities across groups or the effect of religion on economic development. Third, I do not discuss why people hold certain beliefs, although there is a sizable literature identifying important factors that precede religious affiliation. I briefly discuss the transmission of beliefs from parents to children and children's susceptibility to change at other

points in the life course, but my main focus is the implications of beliefs once accepted. Fourth, I do not address political action, social justice, or related issues. Finally, I focus exclusively on the contemporary United States.

FORMATIVE STUDIES AND THEORETICAL FOUNDATIONS

Taken together, the status attainment and life course traditions provide a useful starting point for studying the relationship between religion and SES. Status attainment is the process by which individuals arrive at socioeconomic standing over their lives, and the status attainment approach has become one of the most widely used theoretical perspectives in sociological research on social and economic well-being. The theoretical foundation of this approach is Blau and Duncan's (1967) seminal research on occupational attainment. This groundbreaking work demonstrated that achieved status (i.e., education, prior occupational prestige) was the most important determinant of attainment (i.e., occupational prestige), even controlling for ascribed status (i.e., parents' status). An extensive literature has subsequently extended the basic status attainment model to explain educational attainment, income, wealth and other measures of well-being (Campbell and Henretta 1980; Otto and Haller 1979; Sewell, Haller, and Ohlendorf 1970; Sewell and Hauser 1975; Sewell, Hauser, and Wolf 1980). Researchers have also broadened the scope of the basic Blau and Duncan model by adding many explanatory variables, including various other background traits, adult family behaviors and processes, psychological and social psychological indicators, structural characteristics (e.g., social relations and social capital) and positions, and characteristics of country of residence (Hauser, Sheridan, and Warren 1999; Ruef and Fletcher 2003; Warren 2001). The status attainment model has been likened to approaches used in economics in which similar explanatory variables (e.g., schooling, family size, marriage) are used to understand economic outcomes (e.g., income).

Several traits of the status attainment approach make it a logical foundation for a synthetic model relating religion and SES.¹ Research in the status attainment tradition has identified many of the key concepts that are essential to a model of SES and the mechanisms through which those concepts are connected to each other and to important outcomes. The status attainment model also allows for interactions among the central behaviors and practices, effectively describes how both childhood and adult family behaviors and processes affect adult outcomes, and correctly represents the chronological order in which processes are related to each other over time (e.g., family background affects education, which affects adult occupation). Moreover, although status attainment research has not paid explicit attention to the role of religion in creating SES, this model is consistent with the growing body of related empirical evidence relating religion and the various components of SES. One weakness of the status attainment and related models is that they do not adequately capture the degree to which individual lives are linked by key events that create coherent trajectories across time (Warren 2001; Warren, Hauser, and Sheridan 2002). Drawing

simultaneously on ideas from status attainment and life course research resolves this issue.

The life course perspective is the standard approach used by sociologists to understand changes that occur in individual lives over time. Research using this approach was originally a reaction to Marxist approaches to SES and, to some extent, the systems approach made popular by Parsons and his colleagues (Mayer and Schoepflin 1989). Glen Elder and Matilda White Riley are often credited with popularizing the approach and with providing the initial articulation of its basic tenets (Elder 1974, 1975, 1985; Riley 1973, 1974), although this approach is less easily dated to a single seminal piece of research than status attainment research. Life course studies tend to have at least two important elements in common. First, research in this tradition typically approaches the individual life course as a coherent entity with “multiple antecedent-consequent linkages that give it shape and substance” (Kerckhoff 1993:3). This starting point leads life course researchers to talk about trajectories or pathways over the lives of individuals and to mark these trajectories or pathways by the individuals’ ages at key turning points (O’Rand 1996; Sampson and Laub 1996; Warren, Hauser, and Sheridan 2002). Second, life course research usually assumes that there are patterns or regularities across individual life courses that can be identified, explained, and used to understand other outcomes (Kerckhoff 1993). Events and roles do not occur at the same time or in the same order for all individuals, but there is enough similarity across the sum of individual experiences to explain sequences.

The concept of a turning point is central to this approach, and life course research seeks to identify important turning points for individuals and cohorts and to identify common trajectories that those turning points produce. Turning points are conditions or incidents that notably affect or redirect the individual trajectory or pathway and that, ultimately, influence the trajectory’s direction. Early work focused on particular events as turning points (e.g., World War II or the Great Depression), but later research extended the model to include turning points that either cannot be narrowed to a particular event or that vary across individuals. Research has focused on age groups, life phases, and domains such as family/fertility cycles, careers and employment histories, migration, and income/consumption trajectories. Turning points often operate by increasing a person’s susceptibility to change. There has been some effort to use status attainment and life course models together—perhaps most notably by Hauser, Warren, and their colleagues—who have effectively studied outcomes such as occupational attainment over the age-differentiated individual life course (Warren 2001; Warren and Hauser 1997; Warren, Hauser, and Sheridan 2002).

Although religion has not been a central concept in either status attainment or life course research, ideas from these perspectives have the potential to contribute to understanding the religion-SES connection. The strength of the status attainment approach for studying how individuals arrive at socioeconomic well-being makes it a logical starting point. Understanding how religion affects status also requires knowledge of the role that many standard components of the status attainment model play. Family background, education, adult family behaviors and processes, and structural traits are all antecedents of status attainment, and these are also all related to religion.

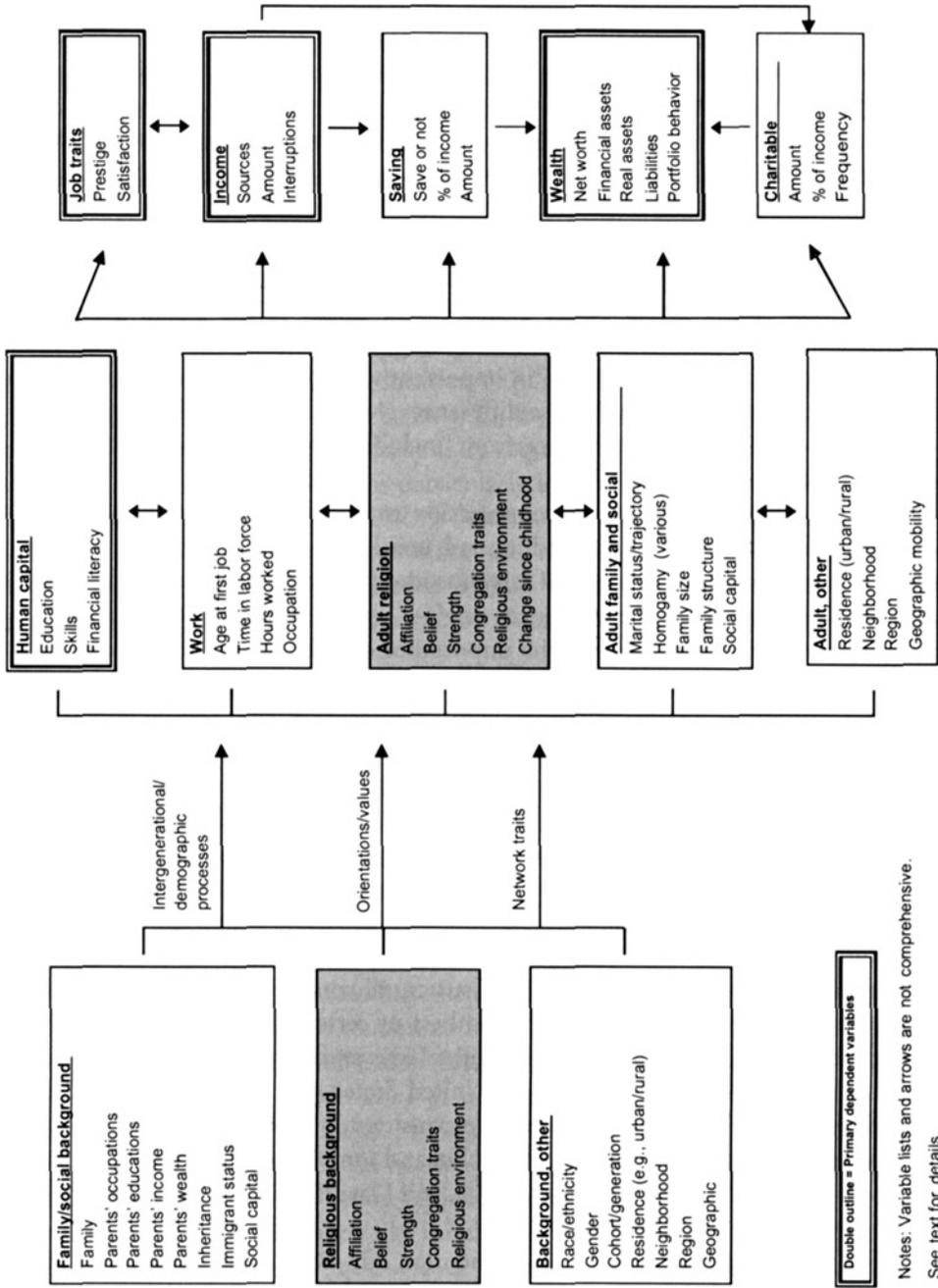
Religion is also a critical component of family background itself. Given the importance of religion in the United States, a family's religious affiliation and practices tend to be important contributors to the identity of the family and its members. This is true even for families who are characterized by their lack of affiliation. The notion of a life course captures the nuances and shape of the trajectory within which religion influences status. Religious beliefs are dynamic and can either create or result from important turning points, and ideas from life course research have the potential to capture patterns in the resulting paths. In the following sections, I elaborate on these processes.

STATUS ATTAINMENT, LIFE COURSE, AND RELIGION: KEY CONCEPTS

Figure 1 illustrates my synthetic model. In this model, childhood religion (religious background) refers to affiliation, belief, practice (strength), congregation traits, and the broader religious environment in which people spend the first years of their lives. Religious *affiliation* is the religious denomination or tradition with which an individual is associated. There is persuasive evidence that in the United States, members of religious groups behave similarly in ways that affect well-being (Burstein 2007; Glass and Jacobs 2005; Keister 2008a; Lehrer 2009; Smith and Faris 2005). The most common American religious groups are Protestant (54 percent), Roman Catholic (25 percent), and Jewish (1.7 percent).² There is also a large and growing group of people who have no organized religious affiliation (16 percent), and having no affiliation is important in a country where religion figures prominently in many aspects of life. The remainder of the population (2 percent) is affiliated with other religious groups, including Buddhist, Hindu, Muslim, Native American, and Orthodox faiths.

The proliferation of Protestant denominations in recent decades and fluctuations in the sizes of some denominations and traditions suggests that more precise breakdowns of religious affiliation are now important (Smith and Faris 2005). Protestants are usually categorized as conservative Protestant, black Protestant, or mainline Protestant. *Conservative Protestants* (CPs) are members of churches with relatively traditional religious beliefs who accept the Bible as the inerrant Word of God, value personal conversion experiences, and emphasize the importance of the Christian faith to social issues (Sherkat and Ellison 1999; Woodberry and Smith 1998). Some of the larger and more widely recognized CP denominations are Assembly of God, Baptist, Churches of Christ, Church of God in Christ, Nazarene, and Pentecostal. *Black Protestants* (BPs) are members of Protestant denominations that are similar in belief and structure to white CPs but that are composed primarily of African Americans. BPs tend to emphasize different aspects of Christian doctrine, particularly those that relate to social justice and freedom. This difference in emphasis reflects historical differences in deprivation and manifests in liberal attitudes on poverty and other economic issues but conservative attitudes on family and related social issues. I follow generations of scholars in considering BPs separately from CPs (Lenski 1961; Roof

Figure 1. Religion and Attainment



and McKinney 1987; Steensland et al. 2000; Wuthnow 2004).³ Southern Baptist Convention, American Baptist Convention, and National Baptist Convention of America are large, well-known denominations that are considered BP when their members are predominantly African American. Holiness and African Methodist are denominations that tend to be exclusively BP. *Mainline Protestants* (MPs) are members of churches with more liberal religious beliefs who tend to tolerate a less restrictive interpretation of the Bible. Two of the more well-known mainline denominations are United Methodist and Episcopalian.⁴

Within-group differences are also important for non-Protestant groups, but the dimensions on which subgroups are distinct vary. For example, racial/ethnic differences among Roman Catholics (referred to simply as *Catholics* hereafter) are important. In particular, white, Hispanic, and other Catholics are unique in important ways that are relevant to attainment (D'Antonio et al. 2001; Keister 2007; Tropman 1995, 2002). There are also denominational differences for Jews that create important subgroups (Burstein 2007; Chiswick 1986; Hollinger 2004; Waxman 2001). Orthodox, conservative, and Reform Jews vary in important ways that will affect attainment and life course processes. Although these differences should be clear, small sample sizes in data sets often prevent researchers from including separate estimates for Jewish denominations (Burstein 2007).

Religious belief and strength, congregation traits, and religious environment are also likely to influence the individual and family processes that affect well-being. *Belief* is the substance or content of religious ideas (e.g., the existence, characteristics, and worship of a deity; the existence, origins, and meaning of a sacred text). The *strength* of religious conviction is the importance of religious belief to the individual and is usually measured as religious practice such as the frequency of attendance at religious services. *Congregation* traits (e.g., congregation size, socioeconomic class, beliefs) have become increasingly important in efforts to understand how religion affects well-being as the size of denominations grows and diversity within denominations expands (Chaves and Miller 1999; Edgell 2006; Park and Reimer 2002; Reimer 2007). *Religious environment* refers to the broader religious context and the position of a denomination or congregation in that context. For instance, membership in a denomination that is growing in size or enjoying greater social acceptance is likely to have different implications than membership in a denomination that is declining or falling out of favor. There are also social structural constraints that may provide easier access to power and resources to members of certain religious groups. Religious stratification, the institutionalization of rules (laws and norms) that favor certain religious groups, has been a reality in the United States since colonial times (Pyle and Davidson 2003). Three MP groups have consistently held positions of power, but other groups, such as white Roman Catholics and some CP groups have seen increases in power in recent years (D'Antonio, Hoge, and Davidson 2007; Davidson, Pyle, and Reyes 1995).

Family and social background are foundational in both status attainment and life course models, and these factors figure prominently in my model as well. Family structure during childhood, parents' SES (including occupations, education, income,

and wealth), family immigrant status, and social capital combine to shape the childhood experience and to set the stage for later life trajectories. In addition, as decades of sociological research have demonstrated, race and ethnicity, gender, and other individual attributes (shown under “background, other” in the figure) affect attainment levels and trajectories as well. Figure 1 also includes contextual factors as part of the background traits that affect attainment. Membership in a birth cohort or generation, residence in an urban or rural area, neighborhood, and region of the country are integral parts of the attainment process. Similarly, mobility within or between areas (urban/rural, neighborhood, or region) during childhood and adolescence can affect life trajectories and the way the attainment process unfolds. Characteristics of a person’s country of origin and country of residence would also be part of context, although, again, those are beyond the scope of the current article.

Childhood religion and other background traits combine to produce adult outcomes, shown in the second column of Figure 1 (see below for discussion of pathways). *Human capital* is both an explanatory factor and a measure of attainment. It includes characteristics of formal education (e.g., attainment, private versus public, timing), other skills, training, work experience, and related traits. Human capital also captures the notion of financial literacy (i.e., acquired knowledge related to budgeting, saving, and investing), which is particularly important in understanding saving behavior and wealth accumulation. *Work behavior* results from background variables and includes such decisions as the age at first job, time spent in the labor force, hours worked, and occupation. Work behavior is likely to vary with gender, since women often interrupt labor force participation for childbirth and when they have young children.

Adult religion refers to the same set of concepts that define childhood religion (those listed under religious background). One important addition is the potential for religious change. Children largely accept the religion they are given by their parents or families, but adults are able to change religion. Those who decide to switch religious affiliation, beliefs, or practices may find themselves on different life trajectories as a result. When religious change occurs, it tends to follow a somewhat predictable pattern over the life cycle: people leave organized religion when they separate from their family of origin and reengage with religion when they have their own children (Greeley and Hout 1988; Sherkat and Ellison 1999).

Adult family and social relations are essential determinants of life trajectories and attainment. This heading refers to a broad range of states and events, such as current marital status and marital trajectory (including age at first marriage), marital homogamy (e.g., religious, educational, occupational), family size and structure (including age at birth of first child). I have also included *social relations*, or social capital, in this part of the model. Social relations are the family and friends to whom people are connected. The term “social capital” suggests that these relations can affect productivity and well-being much like human capital or financial capital.

The model includes four measures of attainment (human capital, job traits, income, and wealth), but it could incorporate other measures of attainment. Similarly, individual and family traits that are not identified as outcomes in Figure 1

but that are part of the model (e.g., gender, race) could be explicitly discussed in the model. Human capital is an intermediary concept that is a measure of attainment and that also contributes to job traits, income, and wealth. *Job traits* (e.g., occupational prestige, job satisfaction) are not chosen but that result from human capital, work behavior, and other adult behaviors and processes. *Income* refers to total money flows into the household. It includes the sources of income (e.g., earned income versus government transfer payments), amounts, and related measures such as indicators of periods of income interruption. *Wealth* is total net worth (total assets less total liabilities) as well as measures of financial assets (net worth less equity in owner-occupied housing), real assets (housing and other tangibles), and liabilities (consumer debt, mortgage debt, business debt). Wealth also includes categorical indicators (for example, measures of portfolio composition).

I include two other processes near the outcome variables because they intercede between the other behaviors included in the model and the attainment measures. First, *saving* refers to withholding some income for future use. This term includes whether the household saves at all, the percent of income saved, and the amount saved. Saving can happen actively or passively (i.e., when money is not consumed). Second, *charitable giving* is another important component of the model. Charity can refer to both financial gifts and gifts of time. Charitable giving includes the size (dollar amount and number of hours) of donations to religious and other charitable organizations, the percentage of income dedicated to charitable giving, and the frequency of contributions. Charitable giving is widespread in the United States. Eighty-nine percent of households gave some amount of money to a charity in 2008; and although the average gift was just over \$1,600, the occurrence of extremely large gifts has increased over time, even in deflated dollars (National Philanthropic Trust 2009). Religious organizations are the most common cause to which Americans give: in 2008, religious groups received \$107 billion in contributions. The second most common cause, educational organizations, received only \$41 billion (Giving USA Foundation 2009). Although people give generously to religious organizations, contributions vary dramatically by denomination (Hoge et al. 1999).

Pathways: Intergenerational and Demographic Processes

The complex relationship between religion and SES is partly driven by *intergenerational and demographic behaviors*, many of which are interrelated and occur as the result of simultaneous process. In this section, I discuss the intergenerational and demographic processes that empirical research shows are most central to connecting religion and attainment. The causal chain begins in childhood with parents whose SES and religious beliefs are correlated, since the processes that I discuss throughout this article operated in prior generations as well. In the large majority of cases, parents transmit both religious beliefs and SES (including occupations, education, income, wealth) to their children, through an empirically well-established process known as “social reproduction” (Baltzell 1964; Hauser and Warren 1997; Warren and Hauser 1997).⁵ Social reproduction occurs through various channels, including socialization, the direct inheritance of material goods (Gokhale and Kotlikoff 2000;

Laitner 2001), educational and occupational processes (Blau and Duncan 1967; Hauser and Warren 1997; Warren and Hauser 1997), parenting behaviors and socialization (Kerckhoff 1976; Lareau 2000, 2002, 2003), and school processes (Willis 1981). A well-established path through which SES is transferred across generations and that varies with religious belief is through socialization regarding obedience versus autonomy. Kohn's research shows that lower-class parents socialize children for obedience, preparing them for working-class occupations, while upper-class parents focus socialization on skills such as critical thinking that prepare children for decision-making and leadership positions (Kohn and Schooler 1973; Kohn et al. 1997). Early literature in this tradition showed white Catholics, who tended to be working class, socialized their children toward working-class occupations; but as white Catholic SES increased so did convergence with MPs (Alwin 2001; Alwin and Felson 2010). More recent evidence suggests that CPs favor obedience and reject autonomy as qualities valued in children (Ellison and Sherkat 1993).

Childhood religion and childhood family characteristics—particularly family size—also tend to be correlated with each other. Research has shown that childhood family traits, in turn, are important determinants of adult attainment. Family size (i.e., number of siblings) reduces attainment for two reasons. First, larger families have fewer material resources to devote to children's intellectual development and education. Children from large families are less likely to attend private schools and colleges, and they tend to have fewer educational materials available such as books, newspapers, and computers. Children from large families are also less likely to participate in other educational opportunities, such as theater performances and museum trips (Blake 1989; Downey 1995). Similarly, family size reduces the non-material resources that can contribute to educational attainment. In larger families, parents have less time available to assist children with homework, to create educational opportunities at home, to actively encourage their children in extracurricular activities, and to otherwise nurture and provide positive reinforcement. Second, siblings reduce direct transfers of financial resources from parents to children including both *intervivos* (during life) transfers and inheritance. *Intervivos* transfers include direct financial transfers of money and other transfers such as payments for college; help paying bills when necessary (for instance, if the child loses a job); purchases of automobiles particularly early in life; assistance buying a home; and investment capital (to start a business or investment portfolio). Parental resources can reduce the need for children to accumulate educational debt during college or graduate school. Other life transitions may also be easier for children whose parents have sufficient resources. If their resources are adequate, parents may aid their children in purchasing a first home, establishing a household after marriage, and preparing for and taking care of children. Assistance of this sort can significantly alter the child's trajectory and improve attainment on many dimensions.

Race and ethnicity are both strongly commingled with religious affiliation and beliefs and are also among the most enduring determinants of attainment and life trajectories. Researchers have acknowledged for decades that fundamental differences exist among religious groups, including among Protestant denominations, depending

on the dominant race of group members. BP groups, in particular, are distinct from CP groups, even when the groups share a name. Moreover, there are critical differences among CPs and BPs by both religious beliefs and race/ethnicity. There are also very clear, very strong empirical relationships between race/ethnicity and income, education, occupational prestige, and asset ownership, particularly homeownership. It has become apparent that whites have higher incomes, educational levels, and wealth than do blacks and Hispanics. In addition, compared with blacks and Hispanics, white families are more likely to own homes, to buy those homes earlier in life, to experience more rapid appreciation of home value, to resell their homes for higher values, and to receive more favorable terms in home mortgage lending (Conley 1999; Oliver and Shapiro 1995). Each of these differences contributes to a different accumulation trajectory for whites compared with blacks and Hispanics as well as a different end point. Some evidence also suggests that similar processes are at work in the accumulation of financial assets. Whites accumulate financial assets faster and ultimately own financial assets with higher values than do blacks and Hispanics (Keister 2000a). These differences will exacerbate religious differences in wealth ownership when religion and race coincide.

Many intergenerational and demographic processes operate either through or in conjunction with human capital and related work behaviors. An extensive literature documents the important role that religion plays in human capital acquisition in the United States (Burstein 2007; Fitzgerald and Glass 2008; Glass and Jacobs 2005; Lehrer 2004b; Sherkat and Darnell 1999), and, in turn, education is one of the strongest predictors of income, occupational prestige, and wealth. Two general categories of reasons are given for the strong effect of religion on educational attainment. The first is a rational choice (in sociology) or human capital (in economics) approach. From this perspective, people face opportunities and constraints across their lives, and they make decisions regarding the importance of education within those constraints. Religious beliefs and ideology affect both the opportunities and constraints that people face and the decisions that they make. Within this general class of approaches, sociologists (rational choice and status attainment researchers) emphasize the importance of constraints such as family background and other structural factors (e.g., school quality during childhood) in shaping educational decisions and outcomes (Ellison and Sherkat 1995; Finke and Stark 2005; Sherkat and Darnell 1999; Sherkat and Wilson 1995). Second, characteristics of particular groups are often identified to explain patterns in educational attainment and human capital acquisition. Many CPs, for example, tend to be skeptical of the approaches taken in secular schools and universities that propagate secular humanist values and promote scientific investigation rather than acceptance of divine truths (Darnell and Sherkat 1997; McVeigh, Myers, and Sikkink 2004; Sherkat 2009; Sherkat and Darnell 1999). For CPs who hold these unique orientations, education levels are low (Fitzgerald and Glass 2008; Glass and Jacobs 2005; Sherkat and Darnell 1999), although attainment varies across CP subgroups (Beyerlein 2004). There is less empirical research to document the effect of religion on work behaviors, but the research that has explored this relationship suggests that the process operates much like the religion–human capital relationship (Keister 2010, Forthcoming).

That human capital and work behaviors improve life chances and financial well-being is so certain that it is largely taken for granted in the social sciences. Attainment research provides decisive evidence that education and work interact with and mediate other family processes, including marriage and fertility, usually leading to behaviors that enhance income, occupational outcomes, saving, and asset accumulation. Yet human capital and work behaviors are also critically important independently. Education improves job prospects, occupational prestige, career trajectories, wages and salaries, and benefits. Of all of the predictors of adult net worth, educational attainment is among the strongest (Keister 2000b, 2005). College graduates enjoy a very large increase in their total net worth, and those with advanced degrees enjoy even greater wealth. Similarly, time in the labor force, hours worked, and other work behaviors also lead directly to greater income and wealth. Both human capital and work behaviors also increase the likelihood of homeownership, ownership of financial assets, saving for retirement, and the pace of wealth accumulation over the life cycle. Net of their many other benefits, human capital and work behaviors improve income and wealth through financial literacy (Keister 2000b; Oliver and Shapiro 1995; Wolff 1998) and social connections (Chiteji and Stafford 1999). Completion of education redirects a person's life course dramatically, and as a result, the timing of important events can be as important as levels of attainment. For example, completing college before marrying and having children can lead to a very different life course and higher levels of attainment than completing college after entering into these other important adult processes. Similarly, educational and career advancement (regardless of other status states such as marital status) are likely to affect a person's trajectory differently depending on the age at completion of education. Completing a college degree at age 22, for example, is likely to have much longer and greater impact on attainment than completing that degree at age 60. A small but important literature notes that migration and religious attitudes toward migration can amplify the effects of human capital and work on attainment (Myers 2000).

Background traits, religious background, and other adult processes also affect adult religion and family processes, and these are important determinants of attainment. Religious beliefs affect orientations toward the desirability of marriage, the age at which people should first marry, and related decisions about cohabitation (Hammond, Cole, and Beck 1993; Lehrer 2004c, 2009; Mosher, Williams, and Johnson 1992). The timing of marriage relative to other life events can also be an important determinant of the life course trajectory. Religion also affects the choice of a spouse including homogamy (Lehrer 1998; Sherkat 2004), marital stability and satisfaction (Lehrer 1996a; Lehrer and Chiswick 1993), and the likelihood of divorce (Call and Heaton 1997; Filsinger and Wilson 1984; Lehrer 2009).

Marriage and divorce, in turn, have clear effects on attainment (Keister 2005; Lupton and Smith 2003). There is some evidence that marriage increases earnings (Waite and Lehrer 2003), which would allow for additional saving. More directly, there is evidence that asset levels increase after marriage. Part of the increase reflects the tendency for married couples to combine their assets and to begin treating formerly separate assets as joint property (Keister 2005). Couples join savings and checking

accounts and combine investments, they purchase homes rather than rent, and they otherwise consolidate finances into jointly owned property. Marriage allows couples to pool risks (e.g., if one person is unemployed, the other can continue working), creates economies of scale (e.g., in housing costs), and allows people to take advantage of a division of labor (Waite and Lehrer 2003). Marriage also creates common goals (e.g., children and children's education, home improvements and upgrades, and retirement objectives) that encourage couples to save. Early marriage is likely to reduce attainment of other outcomes such as education, which suggests reduced wealth, but early marriage also has the potential to increase saving and lifetime wealth accumulation by increasing the likelihood of early saving and homeownership. Naturally, the timing of marriage can affect how and when people begin to save, and, as a result, can affect the amount of time their savings compounds.

Religious homogamy can intensify the effect of marriage on attainment. Marriage between two people of the same faith increases the likelihood that a couple has similar values, priorities, and competencies regarding finances. When those values favor saving, agreement can increase saving and wealth. Homogamy also reduces the likelihood of divorce, and divorce has a relatively straightforward and severe negative effect on attainment, with implications for income, occupation, and asset ownership. In just the opposite fashion as combining assets, separating assets decreases the net worth of both parties who begin to live independently and to maintain two households. Divorce can also be costly and force a couple to use savings to cover legal fees, arbitration, other professional services, moving costs, and increased healthcare costs (often associated with psychological services and increased illness resulting from stress). If the couple had children, the effect of divorce on wealth can be even higher, since the expenses associated with maintaining two homes is often quite high.

Finally, fertility behavior is clearly an important part of the causal processes linking religion, education, and family processes with attainment. It is well-documented that religion influences orientations toward premarital sex and the onset of sexual activity, attitudes regarding birth control and the use of contraception, the taking of virginity and secondary virginity pledges, whether a person or couple has any children, the age at which one has a first child, and family size (Lehrer 1996c, 2004a; McQuillan 2004; Sherkat and Ellison 1999). In addition, some religious teachings and traditions include social and psychological rewards for having large families. In such pronatalist faiths, early fertility is approved and even encouraged both by formal teachings and rules and through norms, and having many children can provide considerable social status (Lehrer 2004a; McQuillan 2004).

Fertility behaviors, in turn, have important effects on education, income, occupation, and wealth. Having children early and having a large family reduces time available to devote to education and occupation, thereby affecting attainment. The relationship between family size and wealth also tends to be linear: saving and wealth accumulation tend to increase somewhat in families with one to two children (compared to households with no children) as parents increase saving and buy homes, but it then declines in families with more than two children as expenses rise and saving becomes more difficult (Keister 2005). Having children early in life is particularly dif-

ficult, because having a family can make it difficult to complete schooling, makes career development more challenging, and can reduce initial saving and investing that can contribute to lifelong asset appreciation (Keister 2005).

The relationships among demographic traits can be discussed as isolated processes, but in reality, the behaviors and events that affect these traits occur simultaneously. People usually make decisions regarding education, marriage, fertility, union dissolution, and related behaviors simultaneously, rather than in isolation. For example, decisions regarding marriage often involve simultaneous decisions about fertility, labor force participation, and saving. Research from economic demography is particularly relevant to understanding how religion simultaneously affects various demographic processes. The arrows in Figure 1 indicating that human capital, work behavior, adult religion, and other adult family processes affect each other refer to the simultaneous nature of these decisions. The arrows are intended to indicate that each process in column 2 is dependent upon the other processes in that column. Lehrer (2004a, 2009) has articulated how religious affiliation relates to various demographic processes and resulting measures of attainment. Lehrer proposes that investments in human capital, fertility behavior, union formation and dissolution, and other demographic processes are interrelated behaviors and that internalized religious teachings affect the perceived costs and benefits associated with these decisions. Lehrer's model is similar to the one that I propose in that she acknowledges both indirect effects of religion on attainment (via demographic processes) and direct effects.

Pathways: Orientations and Values

In addition to the indirect intergenerational and demographic mechanisms that I just discussed, there is also a more direct connection between religion and SES that occurs through orientations and values. *Orientations* and *values* are guiding principles or ideals that express the worth associated with particular actions or outcomes (Joas 2000; Maio et al. 2003; Schwartz and Bilsky 1987). Orientations and values are directed toward particular behaviors or states and follow from religion, which is a more general orienting approach or ideology (Hitlin 2003; Hitlin and Piliavin 2004; Joas 2000; Kohn et al. 2000). Weber argued that religious beliefs shape orientations toward work and money when he proposed that European Protestants systematized their labor in an effort to demonstrate faith through work (Weber 1930). The result, according to Weber, was occupational success for individuals and the development of capitalism in the aggregate. Lenski (1961) applied this same idea to the United States when he argued that religious groups differ from one another in their levels of attainment because of the values inherent in their religious beliefs. Empirical tests of first Weber's and later Lenski's arguments were limited by data and research methods, but contemporary scholarship suggests that these early theses might have merit. For instance, there is clear evidence that religion is associated with orientations toward gender roles in the home and in the workplace (Glass and Jacobs 2005; Lehrer 1995; Peek, Lowe, and Williams 1991; Sherkat 2000), education and educational attainment (Chiswick 1988; Darnell and Sherkat 1997; Glass and Jacobs 2005; Lehrer 1999b), marriage and fertility (Marcum 1981, 1986; Sherkat and Ellison 1999), and

parent-child relations (Bartkowski and Ellison 1995; Ellison, Bartkowski, and Segal 1996; Ellison and Sherkat 1993). Religious beliefs also express preferences regarding desirable occupations, acceptable work behavior, work-family balance issues, sacrificial giving, saving for retirement, thinking about how money affects prospects for the afterlife, and the desirability of saving from current income (Crowe 2008; Keister 2007, 2008a; Maio et al. 2003).⁶

Religion—both childhood and adult religion—can influence material well-being directly by shaping values and orientations toward work and occupation, budgeting, consumption, charitable giving, debt, saving, and asset accumulation (Crowe 2008; Glass and Jacobs 2005; Keister 2008a; Read 2004). Religious beliefs affect orientations toward working for certain organizations and in some occupations; for example, being a minister, working for a social service agency, or becoming a career missionary are considered desirable in some faiths. Religious beliefs also influence notions of the relative importance of work and family commitments and time allocation, the willingness to relocate to improve job prospects and career advancement, the desirability of self-employment, and the relative importance of income, advancement possibilities, and job content (Edgell 2006; Glass and Jacobs 2005; Johnson 2001; Keister 2007). Religious beliefs also affect orientations toward money and financial decisions including budgeting, active saving, the importance of charitable giving, the selection of worthwhile charities, and the amount of money given to charities (Chaves and Miller 1999; Hoge, Zech, McNamara, and Donahue 1999; Keister 2008a; Regnerus, Smith, and Sikkink 1998). The value associated with particular work and financial behaviors varies dramatically by religious affiliation and belief: there is little question that money is meaningful, that values and orientations are connected to finances, and that Americans recognize there is a connection (Wuthnow 1994; Zelizer 1978; Zelizer 1989). Indeed, the allocation of personal resources (e.g., toward certain educational, work, and financial pursuits) reflects learned and acquired values and orientations that can have origins in religious belief (Kerckhoff 1976).⁷

Pathways: Network Traits

Network traits can also drive the relationship between religion and SES. Social contacts are the individuals to which a person is connected. *Network traits*, or network structure, are characteristics of the set of a person's social connections. Sociologists have shown that network structure affects a large number of behaviors and processes, including attainment (Bearman, Moody, and Stovel 2004; Haynie 2001; Moody 2004). Religious-based social networks have been a focus in sociology since the early days of the discipline (Durkheim [1912] 1954; Simmel 1905; Sombart 1911; Weber 1930), and scholars have recently begun to explore the modern significance of these connections. There is some evidence that religious-based networks improve outcomes, such as emotional and physical health; and promote health, life satisfaction, psychological coping, and positive behaviors among adolescents (Ellison 1991; Ellison and Levin 1998; Krause et al. 2001; Levin 1994; Smith 2003b). Religious-based social networks can also reinforce negative attitudes, orientations, and behaviors. Moreover, people do not simply happen upon their social relations, and recent

research suggests that some religious groups deliberately restrict their social ties in a way that can be detrimental. CPs, for example, tend to have relatively narrow or consolidated social networks, populated largely by others from similar faith communities (Sherkat 2009; Smith 2003a; Welch, Sikkink, and Loveland 2007), and consolidated social networks can have a detrimental effect on education-related outcomes such as verbal ability (Sherkat 2009). Prior research has not explored whether this pattern varies across CP groups, but it is likely that there are differences comparable to the differences in educational attainment that have been shown for CP subgroups (Beyerlein 2004).

The structure of a person's social network can also affect attainment. Children learn how to approach education, work and financial decision-making including saving and avoiding debt from their parents and others with whom they are associated (Cavalli-Sforza 1993; Chiteji and Stafford 2000; Chiteji and Stafford 1999; Keister 2008b). Parents and teachers affect children's perspectives on education and work through the structuring of children's activities at home (Lareau 2002, 2003) and in the classroom (Willis 1981). Parents' jobs and their attitudes toward those jobs also convey class-based information to children that have the potential to affect socioeconomic attainment (Kohn 1976; Kohn and Slomczynski 2001; Kohn et al. 2000). Parents and other adults also convey information about saving and investing that affects how children approach money. Financial literacy is learned, and people who are not exposed to positive lessons regarding financial literacy at home, in church, or in school may be at a disadvantage in accumulating wealth. The positive, self-reinforcing nature of religious-based social relations can improve attainment for groups in which most members have high levels of education, income, and wealth. For example, members of religious groups in which others have accumulated significant assets are more likely to learn the skills needed for wealth accumulation. These contacts might also provide information and financial resources that lead to wealth ownership. In contrast, faiths in which the majority of social contacts are asset-poor may pass along skills that inhibit saving and wealth accumulation. Poor saving habits, excess consumption, the accumulation of debt, and other problematic behaviors can be passed along as easily as positive behaviors. Closed social networks may exacerbate any direct, negative effect that faith has on attainment.

MODEL PREDICTIONS

In this section, I present examples of the many general conclusions and hypotheses that can be derived from the model. The model does not imply any radically new predictions for the basic status attainment or life course approaches; thus, I do not address the basic antecedents and mediators of attainment. However, the model does introduce religion as both an additional antecedent and mediator variable, suggesting that some discussion of its role is in order. For example, the model indicates that family background is related to religious background. It also indicates that family and religious backgrounds affect human capital acquisition, orientations and values, and

other mediators of attainment. More specifically, the model suggests that individuals from many conservative religious backgrounds are likely to have parents with limited education, low income and wealth, low occupational prestige, and limited social capital compared with those from more moderate and liberal religious backgrounds. Those from conservative religious backgrounds are also likely to have more siblings and more traditional orientations toward gender, education, fertility, work, and money. Strong religious beliefs are likely to increase these effects. Low levels of parental education, income, wealth, and occupational prestige reduce human capital acquisition. Similarly, more siblings and traditional orientations reduce human capital acquisition. Human capital is both an important form of attainment and a mediator of other forms of attainment. In addition, human capital affects life trajectories and rates of accumulation of occupational prestige, income, and wealth. Thus, we can expect that individuals with conservative religious backgrounds accumulate occupational prestige, income, and wealth at relatively slow rates, further decreasing their levels of attainment. Of course, there are important variations within all groups, including the conservative groups to whom I refer (Beyerlein 2004). Empirical research would usefully address how subgroups of all sorts vary.

The model also implies that family behaviors and adult religion mediate the relationship between family background and attainment. For example, those with conservative religious adult affiliations are likely to acquire less human capital, marry earlier, have children at younger ages, and have larger families than those with more moderate and liberal adult religious affiliations. Those with conservative religious beliefs and affiliations in adulthood are also likely to have more traditional orientations toward gender, education, fertility, work, and money. Strong religious beliefs are likely to increase these effects. Limited human capital, early marriage, early fertility, large family size, and traditional orientations reduce both levels and accumulation rates of occupational prestige, income, and wealth. The model also implies that the timing and ordering of these behaviors and processes affect both life trajectories and attainment levels. For example, the model implies that those with either a conservative religious background or conservative religious beliefs in adulthood are more likely to marry and have children before completing college compared with those with moderate and liberal religious backgrounds and adult beliefs, further reducing their rates and levels of attainment.

In addition, it is possible to derive predictions regarding age interactions with various forms of attainment from the model. For instance, given that the effects of human capital acquisition on attainment are attenuated with age such that returns to formal education are greatest at the start of the career (Blau and Duncan 1967; Hauser, Sheridan, and Warren 1999; Warren 2001), the negative effect of conservative religious background on attainment is probably reduced over time. Moreover, the effect of family background and adult status are likely to have differing effects on particular measures of attainment. The effect of conservative religious beliefs on educational attainment may be particularly strong, because education factors into religious teachings in some denominations. Similarly, religious beliefs are likely to have a strong effect on patterns of asset accumulation because accumulation figures prominently in many Western teachings about money, given its prominence in the Bible. In

contrast, the effect of religious beliefs on income are likely to be weaker because income per se does not factor as centrally into religious teachings, and the need for income to cover family expenses would most likely override the negative implications of earning money. These questions have not been studied empirically but are worthy of future study. On a related note, the model includes charitable giving as a form of attainment and also as a mediating variable. Prior empirical research has not demonstrated whether charitable giving reduces or enhances material well-being. Charitable giving might make it difficult to save and accumulate, but there might also be benefits (material and others) that result from charitable giving. Again, future research may usefully explore this relationship.

Changes in adult status, including adult religious status, can also affect attainment according to this model. Although most Americans remain in the same religion in childhood and adulthood, many do change affiliations and change can be instructive. In particular, rates and levels of SES attainment should be unique among three types of adults: (1) those who retain or renew their childhood religious beliefs, (2) those who abandon their childhood religious beliefs and adopt no alternative, and (3) and those who adopt new religious beliefs. For example, although those with conservative religious beliefs in childhood and adulthood are likely to have lower rates and levels of attainment than those with moderate or liberal beliefs, the model suggests that there are differences within the group of conservatives as well. In particular, the model implies that (1) those who had conservative beliefs in both childhood and adulthood will have the lowest attainment because long-term affiliation is likely to reinforce the values and behaviors that reduce SES; (2) those who abandoned their conservative beliefs are likely to have higher attainment than those who did not, but they are still likely to lag behind others who did not experience the early effect of religion on their life trajectory; and (3) those who adopt nonconservative beliefs in adulthood are likely to fare best among these three conservative groups because they lacked the effect of conservative beliefs on their trajectory in childhood.

The model also implies predictions for particular religious groups. Indeed, many of these implications are consistent with prior empirical research, suggesting that the model is able to integrate ideas and evidence that have not been synthesized previously. The model suggests that people raised in CP denominations will have relatively low levels of human capital and attainment; this is consistent with prior research, showing CPs have low educational levels (Lehrer 1999b; Sherkat and Darnell 1999), wages and salaries (Steen 1996), and net worth (Keister 2008a). Attainment of formal education is particularly low for CPs (Darnell and Sherkat 1997), declining most noticeably after high school (Lehrer 1999b). The model also predicts that those raised as CPs and those affiliated with CP churches as adults will marry early, have children early, and have relatively large families. Again, this is consistent with prior research showing that age at first birth is low for CPs (Pearce 2010) and that CPs have comparatively large families (Lehrer 1996a; Marcum 1981, 1986). The model's prediction that CPs will have traditional orientations toward work and money is consistent with evidence that CP women have low levels of participation in paid work outside the home, particularly when their children are young (Lehrer 1995). Evidence also suggests that CPs adopt a

literal interpretation of the Bible's message about money, further contributing to low attainment. In particular, CPs tend to accept that money and other worldly possessions belong to God, people are managers of those possessions, and excess accumulation is undesirable. They believe there is a danger of becoming overly focused on material well-being at the expense of spiritual well-being (Kreider 2002), that excess accumulation is simply a bad investment (Alcorn 2003), and that people have a responsibility to use their possessions to help others. As a result, tithing and other forms of charitable giving have tended to be high among CPs, potentially contributing to reduced material accumulation. A notable exception is that members of Latter Day Saints (LDS)/Mormon churches (relatively conservative) tend to place a higher value on education and human capital acquisition relative to other CPs. The model would predict that this orientation would lead to higher levels of attainment. This prediction is consistent with evidence that LDS/Mormons attain higher levels of income and wealth than other CPs (Keister 2008a, 2008b).

Racial differences among Protestants have been extremely important historically and continue to define congregations and people in important ways (Steenland et al. 2000). It is likely that BPs have SES that is lower on average than white conservative Protestants (given the added effect of race on SES) but that this effect is also mediated by belief, practice, and congregation. Although white CPs and black CPs have distinct beliefs and traits (Emerson and Smith 2000), the more general processes that relate religion and SES are likely to be comparable for these groups. That is, BPs who interpret the Bible as the inerrant Word of God are also likely to have comparatively low SES; religious strength should reduce achievement further for BPs; and congregation traits (e.g., low SES, Bible interpretation) should be an important contextual factor for BPs. Of course, there are also critical differences among both CP and BP denominations, but it is likely that to the extent to which those differences follow identifiable patterns (e.g., by religious conservatism), the model suggests that attainment is likely to follow.

Consistent with prior research, it is likely that moderate to liberal Protestants (e.g., Episcopalians, the Religious Society of Friends/Quakers) have remained comparatively high on most SES measures. However, changes in patterns of membership in these churches in recent years make attention to belief, strength of belief, and contextual factors particularly important for understanding the relationship between religion and well-being for this group. Those who are more conservative in belief and more devout in practice (i.e., those with stronger beliefs) are likely to achieve levels of education, income, occupational achievement, and wealth that are low compared with other MPs. Indeed, while affiliation remains a significant predictor of SES outcomes for both conservative and moderate/liberal Protestants given that people seek affiliation with denominations that are consistent with their beliefs, there are likely to be important similarities between liberal-oriented CPs and conservative-oriented MPs. These similarities are likely to be apparent when individuals are compared based on belief and practice rather than simply on affiliation.

The model also implies patterns of social mobility, as in the case of Roman Catholics. Preliminary evidence suggests that whites who were raised in Catholic fam-

ilies have been upwardly mobile on a host of measures in recent years (Keister 2007). Improved educational attainment, for example, is likely to have led to improvements in job status, income, and wealth, consistent with the model presented here. In addition, it is unlikely that Hispanic and black Catholics have experienced the same degree of mobility because of recency of the immigrant experience for Hispanics and because Hispanic and black demographic behaviors and orientations toward work and money differ from those of white Catholics. It is also likely that, as with other groups, belief, practice, and context will distinguish certain Catholics and provide more insight into who has been mobile. For instance, Catholics who interpret the Bible as the inerrant Word of God, particularly those born pre-Vatican II, will have more in common in both belief and SES outcomes with CPs than they do with millennial Catholics (D'Antonio, Hoge, and Davidson 2007; Lee et al. 2000).

There is some evidence that Jews in the United States have achieved high levels of financial success (Burstein 2007), and the model I describe identifies the processes that may account for this success. Both fertility and female employment rates tend to be low in Jewish families (Chiswick 1986; DellaPergola 1980). These patterns can create high levels of home investment in child quality and have been credited with producing high educational attainment and high returns to educational investments (Chiswick 1988; Lehrer 1999b; Wilder and Walters 1998). The model suggests that labor force participation may explain attainment differences for CPs and Jews: female labor force participation is low for both groups, but CPs tend to rank lower than Jews on common measures of attainment. The attainment model implies that because Jewish women tend to be more educated than CP women, tend to stay out of the labor force for shorter periods, and tend to have fewer children, the effect on attainment is probably lessened. Indeed, the model suggests that there may be benefits to having a highly educated mother spend small amounts of intense time during early childhood. In addition, because Jewish fertility rates tend to be low, inheritances can be larger and strains on resources in the adult family are minimal. High rates of homogamy among Jews also suggest that the influence of these demographic traits is likely to be enhanced by marriage to a person with similar values (Kalmijn 1991; Lehrer 1998). In addition to these demographic effects, Judaism is likely to have a direct effect on work, income, and wealth accumulation through orientations toward work and finances (Burstein 2007; Wilder and Walters 1998). Finally, as with other groups, it is likely that belief, practice, and context will provide important clues to differences among Jews. For instance, Reform Jews (less traditionally observant) are likely to have higher SES than other Jews.⁸

CONCLUSION AND DISCUSSION

Religion is a critical determinant of social and economic inequality, and theorists across the social sciences have speculated about its role for decades. Despite this long-standing interest, there is still little consensus regarding the mechanisms that account for the religion-attainment relationship. Recent research has acknowledged that individual

and group approaches to human capital, work, family, and related processes are fundamental, and researchers have begun providing compelling evidence of empirical patterns relating religion and attainment. However, this work has only begun to move beyond providing careful empirical evidence to explore the causal processes that underlie the patterns found in contemporary data. This article fills this gap by providing a contemporary, empirically grounded causal model explaining how religion affects SES. I drew on status attainment and life course models to develop a synthetic model of attainment that includes religion as a key background and mediating factor and that incorporates much of the empirical evidence available from contemporary scholarship. I followed this with a discussion of a sample of the specific implications of the model.

This article contributes to understanding attainment by adding religion, an essential variable that has rarely been incorporated in models of SES. Religion attracted considerable attention among previous generations of scholars, and current work has again shed light on its importance. Yet religious beliefs, religious practices, and related processes have not been important components of discussions of status attainment in sociology. This article also contributes to the literature in the sociology of religion that has begun to draw clear connections between religion and socioeconomic outcomes but lacks a general model of the causal relations among key concepts. More broadly, and perhaps more importantly, this article contributes to understanding the relationship between cultural orientation and the ownership of material resources. That is, the model I outlined provides a framework for understanding the role of one important element of culture in the process by which individuals and the groups to which they belong become and remain either wealthy or poor. Culture is widely accepted as an important explanation of social and economic processes, but it is notoriously difficult to measure and to incorporate in empirical research. Although measuring religious beliefs comes with its own inherent challenges, measuring and quantifying religious beliefs is perhaps more possible than measuring and quantifying other aspects of culture.

Future research could usefully extend this model by relaxing the scope conditions and exploring the aggregate implications of micro processes. It could also elaborate more fully on the hypotheses that I discuss as these are a small sample of the potential implications of this model. Elaborating theoretically on components of the model would also be useful. Likewise, articulating more completely and testing the empirical implications of the model would be valuable. For example, evidence suggests that unique values regarding work and money combined with amenable demographic behaviors (e.g., educational attainment, stable marriage, and high female labor force participation) allowed Roman Catholics to be upwardly mobile in the wealth distribution in recent decades. However, we know little about the practices that lead some religious groups to accumulate relatively high-value wealth portfolios. Latter Day Saints tend to be religiously conservative, but there is little evidence that they are asset-poor. Using the model described here to contrast Mormons with other CPs might provide useful insight into the behaviors and values that affect saving behavior and wealth ownership. Similarly, the growth of suburban megachurches has created a growing group who call themselves CPs but who tend to have higher SES than the

typical American CP. Similarly, people born in Jewish families tend to have relatively high net worth, but the processes that account for this are not well-understood. Moreover, differences in wealth accumulation among Reform, Conservative, and Orthodox Jews could inform understanding of the relationship between religious values and wealth ownership and help differentiate religious influences from ethnic processes. We also know very little about the effects of other religions—including Asian religions, Islam, and Eastern Orthodox—on material well-being. The approach described in this article could usefully address the religion-attainment relationship for these groups and provide insight into potentially unique aggregation processes that occur in each group. Finally, further exploration of the interaction among religion, race/ethnicity, and attainment could yield extremely valuable findings.

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NOTES

1. Stryker (1981) used a similar approach, incorporating religious effects into a Blau-Duncan framework.
2. Author's calculations from the 2006 General Social Survey. Missing information (0.06 percent) and rounding error prevent percentages from summing to 100.
3. An important contribution of Lenski's influential *Religious Factor* (1961) was the designation of BPs as a separate group. This distinction remains significant today (Steenland et al. 2000; Wuthnow 2004).
4. "CP" refers to the large, more inclusive group of denominations that is sometimes called Evangelical. Because the term *Evangelical* can also be used to describe a subset of CPs (Smith 2000; Woodberry and Smith 1998) it can cause confusion. I use CP, BP, and MP to refer to religious conservatives/liberals; political orientations vary within these groups and do not influence the religious groupings.
5. Questions about the direction of causation arise in discussions of childhood religion and SES. Although it is difficult to disentangle selection from influence, research shows that selection does not diminish the independent effect of religion on key outcomes (Regnerus and Smith 2005).
6. A related and growing literature focuses more directly on identifying, measuring, and understanding values (Hechter 1993; Inglehart and Baker 2000; Schwartz and Huisman 1995).
7. That religious beliefs affect orientations is relatively straightforward, but the subsequent connection between orientations and behaviors is much more difficult to demonstrate empirically (Hitlin 2003; Hitlin and Piliavin 2004). It is likely that orientations affect attitudes which affect behaviors, but this connection has attracted limited prior research (Maio et al. 2003). Further discussion of these relationships is beyond the scope of this paper.

8. Prior research has produced contradictory findings on this question because sample sizes are small and research tends to focus on single outcomes (Keister 2005; Wilder and Walters 1998).

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