THE GENDER PRAY GAP:

Wage Labor and the Religiosity of High-Earning Women and Men

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Social scientists agree that women are generally more religious than men, but disagree about whether the differences are universal or contingent on social context. This study uses General Social Survey data to explore differences in religiosity between, as well as among, women and men by level of individual earned income. Extending previous research, I focus on high earners with other groups included for comparison. Predicted probabilities based upon fully interacted models provide four key findings: (1) There are no significant gender differences among high earners; (2) high-earning women are less religious than low-earning women; (3) high-earning men are more religious than low-earning men; and (4) differences among women and among men at different earnings levels are just as large as average differences between women and men. Further analyses demonstrate that the relationship between gender, earnings, and religiosity varies by race. The findings demonstrate the utility of intersectional approaches for understanding gender

AUTHOR'S NOTE: *The author owes special thanks to Brian Powell for frequent support on this project. He would also like to thank Youngjoo Cha, Long Doan, Cate Taylor, Peggy Thoits, Emily Wurgler, the Gender & Society editor, and the four anonymous reviewers for insightful comments on earlier drafts. He is also grateful to Scott Long and Tom VanHeuvelen for support when using an early release of SPOST13. This paper was presented and benefited from comments at the 2014 annual meetings of the American Sociological Association (San Francisco, CA), Sociologists for Women in Society (Nashville, TN), and the Society for the Scientific Study of Religion (Indianapolis, IN). It received student paper awards from the North Central Sociological Association, Indiana University, and the Society for the Scientific Study of Religion, and it won the 2015 SWS Cheryl Allyn Miller early career award. The online supplement for this article can be found at www.landonschnabel.com/research. Correspondence concerning this article should be addressed to Landon Schnabel, Department of Sociology, Indiana University, 744 Ballantine Hall, 1020 E. Kirkwood Ave., Bloomington, IN 47405. Email: lpschnab@indiana.edu.*

GENDER & SOCIETY, Vol 30 No. 4, August 2016 643–669

DOI: 10.1177/0891243216644884

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differences in religiosity. Beyond the implications specific to the gender differences in religiosity literature, this study also indicates that religion is an important, yet often under-emphasized, aspect of our intersectional selves.

Keywords: *gender; religion; work; income; elites; class; race; intersectionality*

Are high-earning women more religious than high-earning men? Gender differences in religiosity raise questions for scholars of gender, scholars of religion, and those interested in group differences more generally. Sociologists agree that, in general, women are more religious than men on a variety of measures, but disagree about why (Hastings and Lindsay 2013; Luckmann 1967; Miller and Hoffmann 1995; Miller and Stark 2002; Roth and Kroll 2007; Stark 2002; Schnabel 2015; Trzebiatowska and Bruce 2012; de Vaus and McAllister 1987). The arguments are many and varied, but in their most simplified form they are typically about whether gender differences are universal or contingent on social context. This debate addresses fundamental questions about group differences that have been examined in the gender literature but often neglected in the domain of religion: Are women and men more similar or more different? Do people differ as much within as across genders? Are gender differences the result of inherently different natures or are they attributable to social locations within a gendered society?

Previous research on gender differences in religiosity focused primarily on between-gender differences, and often treated gender as a fixed, essential individual characteristic. In the introduction to a recent special issue of *Gender & Society* on gender and religion, Avishai, Jafar, and Rinaldo (2015) assert that gender *and* religion are both socially constructed and intersectional categories with important internal variation. This study, therefore, turns a “gender lens on religion” and explores both across- and within-gender differences, focusing on four intersecting factors: gender, earned income, religion, and, to a lesser extent, race (Avishai, Jafar, and Rinaldo 2015, 6). Intersecting differences among women and among men along the lines of class, race, sexuality, and other characteristics lead to very different experiences (Choo and Ferree 2010; Collins 2000; Connell 2005; McCall 2005; Sullins 2006). Although rarely discussed in the intersectionality literature, religion is a gendered identity, practice, and institution that is an important part of the lived experiences of many people. I argue that it is a key aspect of our intersectional selves as gendered, “classed,” and “raced” people (Aune 2015; Avishai, Jafar, and Rinaldo 2015; Hoffmann and Bartkowski 2008; Khurshid 2015).

Some scholars argue that the field is too focused on differences between genders, pays insufficient attention to where women and men are similar, and underemphasizes where women differ from women and men differ from men (Hyde 2005; Kimmel 2013). Therefore, this article explores how gender differences vary by level of earned income—a gendered social location tied to status and social experiences—to consider not just how women and men differ but also how women differ from women and how men differ from men. Extending previous social location and class arguments (Chadwick and Garrett 1995; Collett and Lizardo 2009; Hertel 1988; Luckmann 1967; de Vaus and McAllister 1987), this study examines whether gender differences are attenuated among elite earners. By focusing on and comparing elites, I answer the call by Hastings and Lindsay (2013) to test whether nationally representative data validates their expectation that gender differences in religiosity are smaller among American elites.

SOCIAL LOCATION AND STATUS IN A GENDERED INSTITUTION

Various theories have been used to explain gender differences in religiosity: for example, biology-based risk preferences (Miller and Stark 2002; Stark 2002), socialization-based risk preferences (Collett and Lizardo 2009), vulnerability (Norris and Inglehart 2011; Walter and Davie 1998), psychology (Beit-Hallahmi 1997; Francis 1997; Freese and Montgomery 2007; Thompson 1991), and social structure and status (Luckmann 1967; de Vaus and McAllister 1987). The key question, however, has been whether the differences are universal or contingent on social context. Regardless of where the studies come down on this question, they have typically examined only between-gender differences.

As gender scholars have demonstrated in domains besides religion, exploring within-gender differences helps us understand between-gender differences (Hyde 2005; Kimmel 2013). Relatedly, intersectionality theory suggests that various social locations are experienced differently by women and men (Connell 2005; McCall 2005). For example, women and men who have elite careers differ from those who do not, and an elite woman and elite man could be more similar than an elite woman and a nonearning woman. In this article, rather than limit exploration to between-gender differences alone, I follow Cornwall's (2009) and Avishai, Jafar, and Rinaldo's (2015) calls to consider gender processes and aspects

of intersectionality as an important complement to previous explanations for gender differences.

This study underscores the importance of exploring differences among women and among men to better understand the differences between them. I focus primarily on one aspect of intersectionality—the intersection of gender, earnings, and religion—to extend previous research indicating the importance of class-related processes for contextualizing gender differences in religiosity (Collett and Lizardo 2009; Hastings and Lindsay 2013). I use earned income to examine how religiosity varies within gender, how this affects differences across genders, and whether gender differences are smaller among high earners. Although the intersection of gender, earned income, and religiosity is the primary focus, this article also considers whether the patterns vary by race, and whether family income produces the same results as individual earned income.

Previous Research on Social Location and Status

In their study of religion and politics worldwide, Norris and Inglehart (2011) set forth the hypothesis that religion is a coping mechanism for existentially insecure—or structurally vulnerable—people. In other words, vulnerable people who lack access to resources will find a sense of security in religion that they do not find in secular society. This argument, which harkens back to Marx's notion of religion as the opium of the people, explains gender differences in religiosity as follows: existentially insecure people are more likely to be religious; women are more likely to be existentially insecure; therefore, women are more religious. The existential security thesis is compatible with popular notions, both secular and religious, about religion being more important to people without worldly success. However, it does not differentiate between how women and men may experience the same level of financial security differently, as intersectionality theory would suggest. Furthermore, the existential security hypothesis does not take into account cultural assumptions about gender norms, religion as a gendered institution, and the gendered nature of rewards and validation people receive in religious communities (Avishai, Jafar, and Rinaldo 2015; Hoffmann and Bartkowski 2008; Irby 2014; Prickett 2015; Zion-Waldoks 2015). Finally, instead of religion providing a coping mechanism for existential insecurity, religiosity may, as Hoffmann and Bartkowski argued (2008), provide women a compensatory mechanism for lack of status and authority.

There are hints in the literature that having a career and earning money are self-validating and more socially meaningful for men and especially

for women than simply having access to resources. In other words, personally earning money may be more important than living in a family with a high income. In their study of alumni of the White House Fellows program—a highly prestigious fellowship for early-career American leaders—Hastings and Lindsay (2013) found that the women in their elite sample were no more likely than the men to consider religion important in their lives. Using both survey and interview data, Hastings and Lindsay (2013) showed that women who were higher status and placed more value on work tended to consider religion unimportant. To explain this phenomenon, they suggested that elite women may experience less benefit, support, and validation from religion than elite men, even though women as a whole may receive more benefit, support, and validation from religion than men. With only a narrowly focused sample—American elites—they could not explore within-gender differences and how these might relate to their across-gender finding. Because of the limited generalizability of their sample and the single religiosity outcome, Hastings and Lindsay (2013) called for more research on social location and gender differences in religiosity, suggesting that broader conclusions could be drawn with more measures and a larger, nationally representative sample.

Older structural arguments lend credence to Hastings and Lindsay's (2013) recent finding about women and men in elite careers. This scholarship suggests that women's greater religiosity cannot simply be attributed to different forms of socialization, psychological dispositions, or testosterone, but that a person's position—and the roles she or he performs—in gendered societies influences how religious the person is. For example, Luckmann (1967) theorized that careers and commitment to work provide an alternative source for identity building that may be associated with less commitment to religion. Considering three possible explanations for gender differences in religiosity, de Vaus and McAllister (1987) found that workforce participation—but not parental status or gendered attitudes about work—helps explain gender differences in religiosity. Like Miller and Stark (2002), de Vaus and McAllister (1987) argued that women's child-rearing roles and socialization into particular gender attitudes could not explain gender differences in religiosity. With an interpretation quite distinct from Miller and Stark's (2002) and Stark's (2002) attribution of gender differences to biology, de Vaus and McAllister (1987) concluded that social position and societal roles—in this case, workforce participation—help explain gender differences in religiosity.

Supporting de Vaus and McAllister (1987), other research also suggests that workforce participation attenuates gender differences (Chadwick and

Garrett 1995; Pew 2016). This attenuation is not solely due to working women being more similar to working men than are other women; work and religiosity seem to be related differently for women and men. Hertel (1988) found that, for women, not having a religious identity was associated with higher levels of workforce participation. For men, however, not having a religious identity was associated with lower levels of workforce participation.

Further research not focused specifically on gender differences in religiosity also demonstrates a gendered relationship between religiosity and work. Women in conservative denominations have lower wages, less prestigious jobs, form families earlier, and are less likely to work following marriage and marital childbirth (Glass and Jacobs 2005; Glass and Nath 2006). For men, conservative religious affiliations result in somewhat lower wages, but not fewer work hours (Civettini and Glass 2008). Although this vein of research focuses on only one gender at a time—and does not explicitly examine gender differences in religiosity—it demonstrates convincingly that religion and work are related in different ways for men and women. Moreover, these studies suggest that such patterns can vary by race.

Like most research on gender differences in religiosity, previous research on gender, work, and religiosity typically has not been intersectional. The research has controlled for race, but not considered whether the patterns operate differently by racial groups. Intersectionality literature, however, shows that work and social class can have different meanings and effects on black Americans and white Americans (Choo and Ferree 2010; Collins 2000; McCall 2005). More specific to the issues at hand about gender, work, and religiosity, Schnabel (2016) showed that black Protestants have more liberal attitudes toward women in the workforce than do comparable religious groups. Therefore, the patterns noted in previous research may differ by race, with wage labor having a different impact on the religiosity of blacks than whites.

Current Study

This study examines within- and between-gender differences in religiosity by earnings level, comparing nonearners through elite earners. Although gender, earnings, and religiosity is the primary aspect of intersectionality considered in this paper, I also consider whether the general patterns vary by race. Previous research suggests the importance of gendered social positions, intersecting societal roles, and differential validation in gendered

institutions when considering gender differences in religiosity (Chadwick and Garrett 1995; de Vaus and McAllister 1987). Workforce participation seems to be inversely associated with religiosity for women, with murkier patterns for men who have access to different institutional resources within religion than do women (Hoffmann and Bartkowski 2008). Subsequently, gender differences are smaller than average when considering working women in comparison to working men. Hastings and Lindsay (2013) proposed that women's higher levels of religiosity may disappear among women and men with elite careers, but their study could only speculate about larger societal patterns and called for nationally representative research. My study goes a step further than what they suggested, however, by exploring how religiosity varies both between *and* within genders, thus also answering recent calls to consider aspects of intersectionality (Avishai, Jafar, and Rinaldo 2015; Cornwall 2009). In addition to examining individual earnings, this study assesses family income as an alternative explanation that would lend greater support to Norris and Inglehart's (2011) existential security hypothesis than to Hasting and Lindsay's (2013) status and prestige argument.

I expect higher income to be associated with less religiosity among women, but not necessarily among men, because religion is a gendered institution and previous social structural arguments suggest a gendered relationship between income and religiosity (Civettini and Glass 2008; Glass and Jacobs 2005; de Vaus and McAllister 1987). Because I predict that higher earning women will be less religious but do not expect the same for men, I hypothesize that gender differences in religiosity will be smaller among high earners than among the general population. Moreover, I expect earned income to be a more important factor than family income and, therefore, I do not expect as much attenuation of gender differences among those with high family income as among those with high individual earned income. Finally, I predict that the patterns will vary by race, with earnings not having as strong a negative relationship with the religiosity of black women as that of white women.

METHODS

The 1994–2012 cumulative General Social Survey (GSS) provides a large sample size, includes numerous measures of religiosity, and allows comparison of elites with others.¹ I include nonearners, but not those who are retired, in school, or the few who listed “other” on the work status

variable. I focus on cases with complete information for individual earned income and controls.² Outcome measure availability determines the final sample sizes, which range from 12,538 to 19,846. The sample sizes for prayer is smaller because not all respondents were asked this questions from 1994–2006 (though some were asked every year). See Table 1 for sample sizes by dependent variable.

Dependent Variables

This study compares women and men across four key measures of religiosity: religious affiliation, strength of religious affiliation, frequency of religious service attendance, and frequency of prayer. For affiliation, respondents were asked whether they have a religious affiliation. If affiliated with a religion, respondents were asked whether they consider themselves strong, or not strong, adherents to their religion. For attendance, respondents were asked how often they attend religious services. For prayer, respondents were asked how often they pray. As will be discussed in the results, I consider six additional religion variables that yield the same patterns. (These measures were excluded either because they measure religious belief instead of religiosity, or because they were not consistently fielded across the years in the sample.)

In the initial set of analyses and in the analyses by race, outcomes are treated as ordinal when there are multiple values available. In all other analyses, I use binary logistic regression and post-estimation predicted probabilities.³

Key Independent Variables

There are two key independent variables: gender and individual earned income (employment-based and inflation-adjusted to 2000).⁴ For the initial regression analyses I present income as a simple continuous variable and create gender-specific ideal types based on income levels when presenting predicted probabilities (Long and Freese 2014). The category of primary interest is high-earners (those with an income higher than \$100,000). The other three categories included for the sake of comparison are nonearners (those with no income), low earners (those with an income under \$20,000), and everyone else (those who make between \$20,000 and \$100,000—I label these respondents midrange earners). Intersectionality theory suggests that what it means to be a high-earner is different for women and men, so I use models fully interacted by gender and local means for postestimation (Long 1997; Long and Freese 2014).⁵ Table 1

TABLE 1: Descriptions and Descriptive Statistics for Dependent Variables, Earned Income, and Ideal Types

Measures	Description	All, n	Women, n	Men, n	All, mean	Women, mean	Men, mean	Gender Difference ^a
Religiosity								
Religiously affiliated	Affiliates with a religion = 1	19,507	10,931	8,576	.84	.87	.80	.07***
Strong affiliation	Strong affiliation with stated religion = 1	19,429	10,916	8,513	.35	.40	.30	.10***
Weekly attendance	Attends services weekly or more = 1	19,846	11,143	8,703	.24	.27	.19	.08***
Daily prayer	Prays daily or more = 1	12,538	7,050	5,488	.56	.66	.43	.23***
Personal earned income	Inflation-adjusted (to 2000) tens of thousands of dollars	20,026	11,246	8,780	2.89 (3.72) ^b	2.02 (2.67) ^b	4.00 (4.51) ^b	
Ideal types (means are for personal earned income of ideal types in tens of thousands of dollars)								
Nonearners	No personal income	3,676	2,913	763	0	0	0	
Low earners	Personal income below \$20k	6,030	3,931	2,099	1.05	1.03	1.07	
Midrange earners	Personal income \$20k to \$100k	9,643	4,264	5,379	4.14	3.82	4.39	
High earners	Personal income over \$100k	677	138	539	17.05	16.71	17.14	

SOURCE: General Social Survey, 1994–2012.

NOTE: The sample sizes for prayer is smaller because not all respondents were asked these questions from 1994 to 2006 (though some were asked every year).

a. Calculated with *t* tests.

b. Standard deviations in parentheses.

p* < 0.10, *p* < 0.05, ****p* < 0.01, *****p* < 0.001 (two-tailed).

shows the number of respondents and the mean income for each category. Some analyses consider whether the patterns for the intersection of earnings and gender vary by race. I use the standard three-category GSS race measure available in all the relevant years (white = 1, black = 2, and “other” = 3).

Controls

The analyses also include numerous demographic controls drawn from previous research and selected for theoretical relevance: year, race, age,⁶ region, workforce status, education, marital status, parental status, region, and rurality.⁷ Sensitivity analyses also treat belief in an afterlife as a control for “otherworldliness” and potential risk orientation. (See Table S1 in the online supplement available at landonschnabel.com/research for information on how the measures were coded.)

Analytic Strategy

To address this study’s questions, I first present basic ordinal and binary logistic regression coefficients to explore whether earnings and religiosity are related differently for women and men. The basic regression results are followed by the main earnings results. These are based on fully interacted binary logistic regression models and presented as predicted probabilities. (See the supplement for the full model underlying the predicted probabilities.) In these analyses, I first compare between-gender differences in religiosity by income level and then within-gender differences by income level. After the main analyses, I consider whether the patterns vary by race, as well as some alternative explanations and further measures.

Postestimation predicted probabilities, which are based on fully interacted (with gender) binary logistic regression models, are used for the main results. These postestimation predicted probabilities are effective for comparing substantively meaningful profiles of independent variables, such as high-earning women and high-earning men, and they can be clearly interpreted and readily compared across multiple outcomes (Long 1997, 2009; Long and Freese 2014). When calculating predicted probabilities, I hold controls at local means based on the profiles of interest (e.g., the mean values for all women who make more than \$100,000 a year).⁸ To arrive at the predicted probabilities and test first and second differences, I use *SPost13* functions for Stata developed by Long and Freese (2014). As there do not appear to be clear trends over time in the relationship between

income and religion in the models, I follow the common practice in the literature and evaluate constant period effects by pooling years and using a series of binary controls for year (see, e.g., Collett and Lizardo 2009; Roth and Kroll 2007). I use sample weights in the regression models.

GENDER, EARNINGS, AND RELIGIOSITY

Relationship between Income and Religiosity by Gender

Table 1 shows that, on average, women are more religious than men on all measures ($p < .001$). These patterns are consistent with the extant literature. The prayer gap is the widest: 66 percent of women pray at least daily, whereas only 43 percent of men pray daily. Table 2, which presents ordinal and logistic regression coefficients, demonstrates that income is generally associated with less religiosity for all Americans, though the effect is much larger on prayer frequency than other measures. When these analyses are decomposed by gender, we see that higher-earning women are consistently *less* religious than other women across measures. The relationship between income and religiosity is less straightforward among men, with higher-earning men being *more* religious than other men on some measures, but not others. Table 2 demonstrates clear gendered patterns in the relationship between income and religiosity. But how do between-gender differences vary by income level, and, more importantly to our primary question, how large are the differences between high-earning women and men?

Between-Gender Differences in Religiosity by Income Level

Table 3 reports postestimation predicted probabilities of religiosity for women and men at different income levels. These predicted probabilities are based upon binary logistic regression models fully interacted by gender. This approach means that the same full models can be used to see not only how women differ from women by income and how men differ from men by income but also to see whether and how gender differences vary by income level. Although predicted probabilities are different from basic tabulations of characteristics for a group of people because they are based upon multivariate logistic regression, they can be interpreted similarly when controls are held at local means for a given ideal type, such as a nonearning woman. A predicted probability of .92 for being religiously affiliated—the predicted value for nonearning women—means that we can expect about 92 percent of nonearning women to have a religious

TABLE 2: Earned Income Regression Coefficients Across Ordinal and Binary Religiosity Measures

<i>Measures</i>	<i>All</i>	<i>Women</i>	<i>Men</i>
Without controls ^a			
Religiously affiliated ^c	-.00	-.02*	.03***
Strength of affiliation ^d	-.01*	-.03***	.02***
Attendance frequency ^d	-.00	-.02***	.03***
Prayer frequency ^d	-.04***	-.06***	.00
With controls ^b			
Religiously affiliated ^c	-.02***	-.03**	.01
Strength of affiliation ^d	-.02***	-.03***	.00
Attendance frequency ^d	-.01**	-.02*	.01**
Prayer frequency ^d	-.05***	-.05***	-.01

SOURCE: General Social Survey, 1994–2012.
NOTE: Income is continuous, measured in tens of thousands of dollars. On strength of affiliation, volunteered answers of “somewhat strong” are dropped, and the sample size is thus 17,548.
a. Does include controls for survey year.
b. Controls for year, age, race, region, residence population, marital status, and parental status.
c. Binary logistic regression used.
d. Ordinal logistic regression used.
† $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$ (two-tailed).

affiliation. Across all measures, gender differences in religiosity disappear among high earners.⁹

Gender differences are largest among nonearners. They range from a .15 difference ($p < .001$) to a .33 difference ($p < .001$), whereas the average gender differences range from just .07 to .23 (both $p < .001$). Among low earners, the differences are again significant on all measures ($p < .001$), but the magnitude of differences is roughly equivalent to the average between-gender differences (see Table 1) across measures. A mid-range earning woman is still more religious than a comparable man on all measures ($p < .001$), but the magnitude of the differences is generally smaller.¹⁰

As in Table 1, the widest gender gap is on the probability of praying daily: The .33 difference among nonearners means that while we could expect about three-quarters (.74) of nonearning women to report praying daily, we could only expect about two in five (.41) nonearning men to report the same. This gap is large, much larger than the typical findings on previous studies for average gender differences, with women almost twice

TABLE 3: Predicted Probabilities of Religiosity by Gender and Level of Earned Income

<i>Measures</i>	<i>Women</i>	<i>Men</i>	<i>Gender Difference</i>
Religiously affiliated (n = 19,507)			
Nonearners	.92	.77	.15***
Low earners	.89	.81	.08***
Midrange earners	.89	.84	.05***
High earners	.87	.87	.00
Strong affiliation (n = 19,429)			
Nonearners	.44	.27	.17***
Low earners	.37	.27	.10***
Midrange earners	.37	.31	.07***
High earners	.32	.34	-.02
Weekly attendance (n = 19,846)			
Nonearners	.31	.16	.16***
Low earners	.25	.15	.10***
Midrange earners	.25	.19	.06***
High earners	.19	.24	-.06†
Daily prayer (n = 12,538)			
Nonearners	.74	.41	.33***
Low earners	.66	.41	.25***
Midrange earners	.64	.43	.21***
High earners	.45	.44	.02

Source: General Social Survey, 1994–2012.

Note: Underlying logistic regression models are fully interacted by gender and include controls held at local means by income level for year, age, race, region, residence population, marital status, parental status, education, and workforce status.

† $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$ (two-tailed).

as likely as men to pray daily. Substantial gender differences in the likelihood of praying daily persist at all income levels except high earners. High-earning women are not significantly more likely to pray daily than high-earning men.

Overall, we see that income is strongly related to the religiosity of both women and men, but in different ways. With more income, women are generally less religious across measures, whereas men tend to be more religious. At higher income levels gender differences in religiosity become smaller until the differences disappear among those with elite levels of income. To ensure the findings were not the result of particular coding and analysis decisions, numerous alternative specifications were explored and found to confirm the main findings presented here.¹¹

TABLE 4: Difference in Predicted Religiosity between a High Earner and Nonearner

<i>Measures</i>	<i>First Difference, High Earner – Nonearner^a</i>		<i>Second Difference, Women – Men^b</i>
	<i>Women</i>	<i>Men</i>	<i>Difference</i>
Religiously affiliated	-.05*	.10***	-.14***
Strong affiliation	-.12***	.07**	-.19***
Weekly attendance	-.13***	.09***	-.21***
Daily prayer	-.29***	.02	-.31***

SOURCE: General Social Survey, 1994–2012.

NOTE: Underlying logistic regression models are fully interacted by gender and include controls held at local means for year, age, race, region, residence population, marital status, parental status, education, and workforce status.

a. These indicate first differences: high-earner predicted probabilities minus nonearner predicted probabilities. A negative sign within a gender (first difference) means that high earners are less religious than nonearners.

b. These indicate second differences: first differences for women minus first differences for men. A negative sign across genders (second difference) means that there is a larger decline in religiosity between nonearning and high-earning women than between nonearning and high-earning men.

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$, **** $p < 0.001$ (two-tailed).

Within-Gender Differences in Religiosity by Income Level

Other studies have focused primarily on differences in religiosity between women and men. This study, however, also explicitly examines differences within gender, providing an opportunity to compare differences among women and men to differences between them. Higher-earning women are less religious across measures, but higher-earning men tend to be more religious. Table 4 presents differences in predicted probabilities between high earners and nonearners by gender (first differences), as well as across-gender differences between high earners and nonearners (second differences). First differences here show the difference between a high earner and a nonearner, and second differences subtract the difference for men from the difference for women. Second differences indicate the total decrease in gender differences when moving from comparing nonearning women and men to comparing high-earning women and men.

High-earning women are generally less religious than nonearning women. High-earning men, however, are generally more religious than low-earning men. These within-gender differences explain why gender differences become smaller at higher income levels. Comparing the

FIGURE 1: Comparison of between- and within-gender differences

SOURCE: General Social Survey, 1994–2012.

NOTE: Based on Table 1 average between-gender differences and Table 4 within-gender differences by earnings. All between-gender and within-gender differences not significantly different, with one exception: on daily prayer, between-gender differences are significantly larger than within-men differences.

difference for women minus the difference for men—second differences in Table 4—shows that the decline in religiosity is larger between nonearning and high-earning women than nonearning and high-earning men for all four measures ($p < .001$).

Figure 1 compares the average differences *between* women and men to the size of differences *among* women and men. It shows that differences among women and among men are typically just as large as the average differences between them. Differences among women are just as large as between-gender differences on all measures, and on only prayer are differences among men significantly smaller than average between-gender differences. Therefore, women differ from other women, and men differ from other men, just as much the two groups differ, on average, from one

TABLE 5: Predicted Probabilities of Religiosity for High Family Income by Gender

Measures	Women	Men	Difference, Women – Men
Religiously affiliated	.90	.85	.05***
Strong affiliation	.37	.30	.07***
Weekly attendance	.27	.21	.05**
Daily prayer	.55	.43	.12***

SOURCE: General Social Survey, 1994–2012.

NOTE: Underlying logistic regression models are fully interacted by gender and include controls held at local means for year, age, race, region, residence population, marital status, parental status, education, workforce status, and individual earned income. Sample sizes: religiously affiliated, 18,586; strong affiliation, 18,529; weekly attendance, 18,912; daily prayer, 11,928.

[†] $p < 0.10$, ^{*} $p < 0.05$, ^{**} $p < 0.01$, ^{***} $p < 0.001$ (two-tailed).

another. The gendered directions and sizes of within-gender differences result in similar levels of religiosity among high-earning women and men.

Considering Alternative Explanations and Further Measures

As expected, social location matters. When examining the gendered relationship between earnings and religiosity, however, there are three other possibilities to consider: (1) family income could be just as powerful a predictor as individual earned income; (2) religion could be a cause rather than a consequence, with early-life religion explaining away the patterns by limiting women’s career aspirations and shaping adult religiosity; and (3) risk preferences could drive the earnings patterns.

Family income. To test whether the findings for elite careers are simply a function of existential security and family standing rather than work-related experiences, status, and identity, the same analyses were conducted with family income instead of individual income. Table 5 shows that in contrast to the pattern for individual income, women’s tendency to be more religious than men persists at high levels of family income (more than \$100,000). The persistence of differences at high levels of family income suggests that the processes involved in earning a high income are more important than just the resources and security provided by it.¹²

Childhood religion. To explore the possibility that the relationship between earned income and religiosity can be explained by religion shaping gendered

career aspirations, I conducted sensitivity analyses (see online supplement) controlling for childhood religion measured in the same way as in Glass and Jacobs's (2005) study of the impact of childhood religion on adult earnings. Although the childhood religion measures are strongly correlated with the religion outcomes, the gendered relationship between income and current religiosity is robust to the inclusion of these controls. In other words, the gendered relationship between earnings and religiosity among adults is not explained away by childhood religion.

Risk preferences. Following the existential security hypothesis, people who earn more or less money could be more or less likely to believe in an afterlife, and different risk orientations could emerge. Unlike the religiosity measures shown in this article, belief in an afterlife does not vary by earnings level for women or for men. Therefore, belief in an afterlife should not be driving the patterns. Nevertheless, I conducted supplemental analyses controlling for belief in an afterlife and found that it does not account for the gendered relationship between earnings and religiosity (see online supplement). Additional analyses (see supplement) demonstrate that a more direct measure of risk preferences also does not affect the gendered relationship between work and religiosity. These findings do not discredit a socialized version of risk aversion (i.e., risk preferences emerge from differential, class-based socialization rather than biology) (Collett and Lizardo 2009), but socialized risk preferences do not explain this study's results: further analyses (see supplement) demonstrate that mother's SEI does not change the gendered adult relationship between earnings and religiosity.

Additional measures of religiosity. There are no gender differences in religiosity among high earners on the four religiosity measures already presented. But there are a few more General Social Survey religiosity measures—which are available in fewer years and less likely to be included in previous studies—and some measures of conservative belief rather than religiosity that could be examined. Are the gendered patterns specific to the measures already examined, or do gender differences disappear among high earners on other measures as well? Additional analyses (see supplement) demonstrate that high-earning women are no more likely than high-earning men to identify as very religious or very spiritual, to have ever proselytized or had a born again experience, or to be a biblical literalist. Furthermore, high-earning men are *more* likely to believe in

God with no doubts than high-earning women (.41 for women and .54 for men, a gender difference of $-.13$; $p < .05$). These additional results show that the differences *among* women and men can be just as large as the average differences *between* them, and that gender differences can even reverse depending on the interaction of characteristics and experiences.

Attitudes toward work and religiosity. Earnings are clearly associated with religiosity in different ways for women and men, but does this gender-specific pattern extend beyond earnings to attitudes about work? If, as the literature suggests, income decreases religiosity among women because valued work provides an alternative source of meaning and identity, we would expect that a woman who finds her work meaningful enough to keep working would be less religious. Additional analyses (see the supplement) demonstrate that women who indicate that they would keep working if they did not need to work tend to be less religious, and men who would keep working tend to be more religious.

The Intersection of Race, Gender, Earnings, and Religiosity

Although sample size considerations make analyses decomposed by race necessarily limited (e.g., there are only 24 black high earners and 40 “other race” high earners in the sample), intersectionality theory suggests that the general patterns may vary by race. Table 6 presents three-way interactions for gender, earnings, and race on the four religiosity measures. The significant three-way interactions demonstrate that patterns for gender and earnings on religiosity vary by race. Predicted probabilities by earnings level within race categories (see the supplement) are easier to interpret than the three-way interactions. The patterns are suggestive that higher-earning white and “other race” women are less religious, but higher-earning black women are not. Consequently, the disappearance of gender differences among high earners appears to be a white and “other race” phenomenon. Examining the patterns within races sheds additional light on within-gender differences: among whites, higher earning men are significantly more religious than lower earning men on all items, including daily prayer. This within-gender difference was not significant when not differentiating by race. These necessarily limited patterns further demonstrate the importance of intersectionality when studying gender differences in religiosity.

TABLE 6: Regression Coefficients for the Intersection of Gender, Earnings, and Race

	<i>Religiously Affiliated</i>	<i>Strength of Affiliation</i>	<i>Attendance Frequency</i>	<i>Prayer Frequency</i>
Main effects				
Female	0.463*** (0.066)	0.489*** (0.049)	0.449*** (0.044)	0.916*** (0.056)
Earned Income	0.005 (0.008)	0.003 (0.006)	0.015** (0.005)	-0.009 (0.006)
White	—	—	—	—
Black	0.502** (0.157)	0.733*** (0.134)	0.470*** (0.094)	1.039*** (0.121)
Other Race	0.586*** (0.137)	0.382*** (0.109)	0.450*** (0.085)	0.383** (0.117)
Two-way interactions				
Female × Earned Income	-0.022 (0.013)	-0.030** (0.010)	-0.034*** (0.009)	-0.046*** (0.011)
Black × Earned Income	-0.050 (0.039)	-0.030 (0.033)	0.020 (0.023)	0.003 (0.025)
Other Race × Earned Income	-0.044* (0.020)	-0.037 (0.027)	-0.049*** (0.013)	-0.021 (0.020)
Female × Black	-0.143 (0.206)	-0.187 (0.158)	0.120 (0.113)	-0.285† (0.148)
Female × Other Race	0.136 (0.211)	-0.253† (0.140)	-0.191 (0.120)	-0.033 (0.154)
Three-way interactions				
Female × Earned Income × Black	0.129† (0.066)	0.123** (0.046)	0.079* (0.033)	0.113** (0.042)
Female × Earned Income × Other Race	-0.079 (0.055)	-0.030 (0.042)	0.017 (0.026)	-0.013 (0.038)
Constant	0.564			
Cut 1		-0.282	-0.337	-0.716
Cut 2		1.870	0.124	0.708
Cut 3			0.813	1.118
Cut 4			1.377	1.756
Cut 5			1.708	3.177
Cut 6			2.150	
Cut 7			2.418	
Cut 8			3.908	
<i>n</i>	19,507	17,548	19,846	12,538

SOURCE: General Social Survey, 1994–2012.

Note: Includes controls for year, age, region, residence population, marital status, and parental status. Standard errors are in parentheses.

† $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$ (two-tailed).

FIGURE 2: Religiosity predicted probabilities by gender and income

SOURCE: General Social Survey, 1994–2012.

NOTE: Based on Table 3 predicted probabilities.

Overall, U.S. women are, on average, more religious than men, but this difference varies by level of individual earned income (and race). Figure 2, which provides a visual overview of the trends in religiosity, already presented in tabular form, shows that the gender differences disappear among high earners. Across measures, women who make more money are *less* religious. Alternatively, men who make more money are *more* religious. Overall, differences *among* women and men are similar to the differences *between* them, and there are no gender differences among high earners.

CONCLUSION

This study explored whether and how gender differences vary by social location, examining the relationship between income and religiosity both across *and* within genders. Building on previous structural arguments

(Chadwick and Garrett 1995; Hertel 1988; Luckmann 1967; de Vaus and McAllister 1987), I expected gender differences in religion to be smaller among high earners. In fact, as Hastings and Lindsay (2013) suspected, such differences appear to be nonexistent. The results demonstrate that within-gender differences can be just as large as across-gender differences, and that intersections between gender and class vary by race.

Attitudes toward the meaningfulness of work may help explain why, on some measures, income has a negative relationship with religiosity among (nonblack) women and a positive relationship among (nonblack) men. It may be that work provides women an alternate community and source of validation, and that men who are successful breadwinners gain positive validation in religious communities. Alternatively, religiously committed women could consider work less meaningful and make decisions that limit their earning potential. If being more religious makes women earn less money, then the gender pray gap may contribute to the persistence of the gender pay gap. Although it is important to keep in mind that religion could be just as much a cause as a consequence, the gendered adult patterns between earned income and religiosity are not explained away by childhood religion.

This study's findings are compatible with previous structural explanations for gender differences in religiosity. The discovery that gender differences disappear among high earners is consistent with and extends de Vaus and McAllister's (1987) finding that labor force participation explains some of the gender difference in religiosity. Work matters, but looking only at whether a person works does not tell the whole story. Norris and Inglehart's (2011) existential security hypothesis may help account for the lower levels of religiosity demonstrated by high-earning women, but the higher levels of religiosity among high-earning men problematize their hypothesis. Finally, my findings are consistent with what Hastings and Lindsay (2013) suggested: women with elite careers are not more religious than men with elite careers.

Future research could further explore the mechanisms underlying the disappearance of gender differences in religiosity at high incomes. Although available measures cannot test them directly, social psychological identity theories might help explain this phenomenon. For example, identity control theory suggests that validated identities will be strengthened and more likely to persist whereas identities that are not validated will be modified or even dropped (Burke and Stets 2009; Stryker and Burke 2000). Identity validation fits logically with high-earning men demonstrating higher levels of religious involvement and commitment

than low-earning men: high-earning men could be expected to receive more validation as successful breadwinners with leadership potential in religious communities that value traditional family values, soft patriarchy, and “godly masculinity” (Gallagher 2003; Gerber 2015; Hoffmann and Bartkowski 2008). Conversely, high-earning women might be perceived as overly self-oriented and insufficiently family-oriented in the same congregations (Edgell 2006; Hall et al. 2012; Hastings and Lindsay 2013). As suggested by intersectionality theory (Collins 2000; McCall 2005) and research that shows black Protestants have liberal attitudes toward women in the workforce (Schnabel 2016), validation patterns could vary by race. Bread-winning black women may receive more validation in black congregations than bread-winning white women do in white congregations. Variations by race may provide leverage for understanding the overall patterns, with differences between black religious communities and non-black religious communities providing a potential avenue for future exploration.

This study reaffirms the importance of social location in contrast to studies that focus on “universal” or “essential” gender differences. The findings confirm what many gender scholars have already demonstrated in other domains: The effects of being at different social locations vary by gender, and within-gender differences are often just as large, or even larger, than between-gender differences (Hyde 2005; Kimmel 2013). The results complement previous social explanations for gender differences in religiosity, and challenge biology-based or otherwise essentialist explanations for the differences, by highlighting the intersectional, and thus not universal, nature of gender differences. Earned income (a distinctive measure of class) and gender interact to reveal divergent religiosity patterns for different configurations of these two elements. Religion is an important, yet often underemphasized, aspect of our intersectional selves and should be further analyzed with an intersectional gender lens. Despite sample-size limitations for nonwhite high-earners, this study demonstrates that the overall patterns do vary by race. Other factors examined in intersectional research, such as sexuality, age, and ability, could be considered in future work on this topic.

Speaking to the study of religion broadly, this study demonstrates that scholars examining religiosity trends should take gender processes and intersectionality into account. Factors thought to impact religiosity, such as income, operate differently for women than for men. For example, one cannot say that income makes people more or less religious without first specifying the gender (and race) of the person. These findings can be

applied more broadly to help us understand the factors involved in why people are more, or less, religious. Speaking specifically to the literature on gender differences in religiosity, this study suggests the literature should apply a gender lens on religion. For example, future research could further explore within-gender differences in addition to between-gender differences. Women at different locations are just as different from one another as they are from men, and when considering at least one social location—high-earners—there are no gender differences in religiosity.

NOTES

1. Despite the limitations of the early years of the General Social Survey (GSS) for this study (e.g., lower income categories), a sensitivity analysis including all available years yielded substantively equivalent findings.

2. Sensitivity analyses using multiple imputation for controls, necessary on fewer than 100 cases for any given model, yielded substantively equivalent results across models.

3. The results are robust to how the outcome variables are coded. Sensitivity analyses comparing patterns from ordinal logistic regression, logistic regression, and multinomial logistic regression yield substantively equivalent patterns.

4. I used the GSS-constructed CONRINC income variable.

5. Local means allow for variation in other characteristics by income level, providing a profile of an ideal type (e.g., a high-earning woman) rather than just the effect of increased income for a person who is average on all sociodemographic controls. This approach is preferred substantively because this study compares high-earning women and high-earning men as people at a particular social location, not just the effect of income.

6. Sensitivity analyses excluding those over 65 yielded substantively equivalent findings.

7. I also conducted additional analyses with family income as a control held at local means. The predicted probabilities, when compared to those for the main models, were virtually unchanged.

8. By holding all controls, which are fully interacted by gender, at local means in post estimation, a researcher can compare profiles that vary by the primary independent variables and the controls (Long and Freese 2014). For instance, I am able to create complete profiles that take into account how the key explanatory variable (income in this study, and religious affiliation in another) relates to other factors differently for women and men (Schnabel 2015). Illustrating the theoretical import of this approach, high-earning women, on average, are less likely to be married and have fewer children than high-earning men. Distinctive family patterns are, on average, an important part of what it is to be a high-earning woman in comparison to a high-earning man, and using local means

holds these characteristics at values specific to being a high-earning woman or a high-earning man.

9. I used the same models for all outcomes and therefore do not control for the Steensland et al. (2000) religious categorization scheme (RELTRAD). The scheme cannot be used with the affiliation outcome, and using it for the strong affiliation outcome is problematic because unaffiliated people are automatically a 0 on the strong affiliation binary. Sensitivity analyses using religious categories as a control for all but the affiliation measure yield similar predicted probabilities and substantively equivalent trends across incomes by gender. The patterns discovered in the general population hold in separate analyses of the three religious groups with sample sizes large enough to be meaningful—Catholics, evangelicals, and mainline Protestants.

10. When decomposing the levels of income for midrange earners into \$20,000 increments, gender differences are not significant on whether affiliated, strong affiliation, and weekly attendance at the \$80,000 to \$100,000 range.

11. For example, additional subsample analyses that used ordinal instead of binary outcomes to compare high earners yielded the same patterns.

12. I conducted further sensitivity analyses using occupation, education, and then hours worked as independent variables. Using the GSS coding of professions, which does not explicitly distinguish between elite and nonelite careers, the patterns for professional vs. nonprofessional occupations paralleled, but were not as clear as, those for high vs. not high earnings. Gender differences are also smaller among those with graduate degrees than the general population, but persist on some measures. Similarly, number of hours worked does attenuate gender differences, especially on attendance, but differences persist at high levels of hours worked.

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