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Kiersten L. Marsh

University of Tennessee, Knoxville, kmarsh20@vols.utk.edu

Rachel A. Woods

University of Tennessee, Knoxville, rwoods13@vols.utk.edu

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Effects of Marriage, Divorce, and Discord: Review and Policy Analysis

Rachel A. Woods and Kiersten L. Marsh

University of Tennessee, Knoxville

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Effects of Marriage, Divorce, and Discord: Review and Policy Analysis

Over the last 50 years, divorce rates have varied by significant margins according to data from the U.S. Organization for Economic Cooperation and Development (2018). In 1970 the U.S. marriage rate was nearly 11 marriages per 1000 people per year. This number decreased to 9 marriages per 1000 people in 1995 and decreased further in 2016 to 7 marriages per 1000 people. In 1970 the divorce rate was 3.5 per 1000 people, and this rate increased by 1995 to 4.5 divorces per 1000 people. Fortunately, as of 2016 the divorce rate has decreased to 3 divorces per 1000 people per year. However, the percentages of marriages ending in divorce were 32% in 1970, 50% in 1995, and 42% in 2016. Although divorce rates have somewhat declined in the last two decades, the fact that divorce affects nearly half of all individuals who married requires consideration. In addition, divorce often includes a significant amount of marital discord, so marital discord in its own right requires consideration as well. Research shows that rates of marriage and divorce also vary widely depending on demographic characteristics like race and education levels. Black and American Indian women are less likely to marry and more likely to divorce than any other racial group, and the education levels of Black women have more effect on their likelihood of marriage than their White and Hispanic counterparts (Raley, Sweeney, & Wondra, 2015).

As will be presented in the body of this argument, marital discord, divorce, and marriage correlate with multiple impactful dimensions children, adults, and society. Given the relative prevalence of divorce and marriage in American society, we must note that many of these effects likely impact a sizeable portion of the population. With this in mind, we suggest that marriage, marital discord, and divorce demand greater attention and support from the government. In recent years, divisions like the National Institute of Child Health and Human Development

(NICHD) include areas of research like moderate drinking, cardiovascular disease, and child behavioral development. These and many other dimensions correlate extensively with measures of marital discord and divorce for both children and adults.

Further, in the National Institute of Mental Health (NIH), areas of research include premature mortality, depression, anxiety, and disrupted mood disorders. Again, these and other dimensions have been correlated with divorce and discord. Judging by the government's current allocation of funding to these correlates of marriage and marital quality, we assess that the pervasive associations between marital discord, marriage, divorce, and wellbeing presented hereafter warrant continued investigation and involvement from the government in order to continue to promote societal well-being, ensure health and productivity, and foster favorable development of children.

We proceed by defining several terms used throughout this research, then move on to the body of the argument. We first explain the negative effects of marital discord and dissolution on adults, as well as the positive effects marriage has on adults. Then we discuss the negative implications of dissolution and marital discord on children, as well as the protective effects of marriage for children. We then present findings on the effects that marriage has been shown to have on society more broadly. A history and overview of the public policy which directly affects marriage follows, including a discussion of several disincentives for marriage. We then make the case for Couple Relationship Education (CRE) as a viable public policy which can have significant positive effects for adults, children, and society. We conclude with several recommendations for the future of CRE as well as recommendations for future research on the effects of marriage on individuals and society.

Definitions for Frequently-Used Terms

These terms are commonly used throughout our discussions of the psychological research and the policy analysis. In order to establish uniform meanings for these words, we have listed and defined our most commonly employed terms here.

Psychological well-being: Most studies approach this term with a combination of measures of depression, anxiety, self-esteem, life satisfaction, irritability, and happiness.

Marital discord: Marital discord references a state of marital dissatisfaction that may include measures of standing conflict, feeling estranged, or loss of commitment (Beach, 2010).

Marital quality is often measured either by the Marital Satisfaction Inventory (MSI) or the Dyadic Adjustment Scale (DAS). The MSI is a self-report measure that results in a score of couples' interactions such as affective communication, sexual dissatisfaction, aggression, disagreement about finances, and problem-solving communication (Snyder & Costin, 1994). DAS is also a self-report measure assessing couples' compatibility on issues such as life philosophy, finances, household tasks, sex relations, career decisions, and religion. It also measures intent for the relationship to succeed, sex activity, positive interactions, and incidence of argument (Prouty, Markowski, Barnes, 2000).

Marital dissolution: Marital dissolution is defined as the physical and legal separation of a married couple.

Behavioral issues: In relation to children, most studies discuss behavioral disruption as externalizing behavior. This typically includes a combination of aggression, opposition, hyperactivity, and delinquency (status or property violation) (Reef, Diamantopoulou, van Meurs, Verhulst, & van der Ende, 2010).

Poverty: The U.S. Census Bureau defines poverty as a state of a family's income being less than the family's threshold, a dollar amount signifying the minimum level of resources

needed for a given family size. The threshold is calculated based on multiplying the minimum food costs for the family. This state categorizes the family and each individual in it as impoverished. Income included in the calculation involves earnings, interest, compensations, social security, benefits, royalties, dividends, trusts, and a few other items. Thresholds are dollar amounts intended to be used as a “statistical yardstick but also somewhat represent the needs of a given family (Poverty: How the Census Bureau Measures Poverty, 2018).

Adverse Effects of Marital Discord and Dissolution

Extensive research has previously correlated divorce and marital distress with increased risk of negative physiological health outcomes (Kiecolt-Glaser & Newton, 2001; Fincham & Beach, 1999; Beach, Fincham, & Katz, 1998; Kiecolt-Glaser, Glaser, Cacioppo, & Malarkey, 1998). Authors Kiecolt-Glaser and Newton compiled research from 64 articles published in the previous decade (Kiecolt-Glaser & Newton, 2001). The authors reported finding significant correlations between marriage quality and health in the following areas: periodontal, endocrine, immune, reproductive, gastrointestinal, sleep, and general self-reported health (2001). In Table 1 is a list of the significant and relevant findings from Kiecolt-Glaser and Newton’s compendium along with other cited sources.

Table 1
Physiological Effects of Marital Quality and Discord

System	Finding	Study
periodontal	Low marriage quality resulted in a greater likelihood of periodontal disease and cavities in men and women.	Kiecolt-Glaser & Glaser, 2001
immune	During one week of interpersonal stress unrelated to marriage, immune function and clinician rating of female patients’ rheumatoid arthritis changed. However, women with more positive spousal interaction and less criticism or negativity did not show increased disease activity.	Kiecolt-Glaser & Glaser, 2002

Table 1 (*continued*)

System	Finding	Study
	In a Swedish study, divorce was associated with an increased risk of almost all cancer types.	Hemminki & Li, 2003
reproductive	After Cognitive-Behavioral Therapy for couples, marital distress improved and correlated with an increase in sperm concentration.	Kiecolt-Glaser & Glaser, 2002
	Marital satisfaction correlated with a decrease in PMS symptoms in women.	Kiecolt-Glaser & Glaser, 2002
gastrointestinal	Marital distress correlated directly with gut permeability which can lead to inflammation-related disorders.	Kiecolt-Glaser et al., 2018
	Lower levels of marital love and support were associated with risk for duodenal ulcers in both men and women.	Kiecolt-Glaser & Glaser, 2002
sleep	For each standard deviation of improvement in husband marital satisfaction, there was a 36% decrease in the odds of husband insomnia.	Troxel, Braithwaite, Sandberg, & Holstand, 2017
	Women higher in marital satisfaction reported better sleep, fewer depressive symptoms, and fewer doctor visits.	Kiecolt-Glaser & Glaser, 2002
endocrine	In women, escalation of negative behavior during marital conflict accounted for 16-21% of variance in rates of change for cortisol, adrenocorticotrophic hormone, and norepinephrine.	Kiecolt-Glaser & Glaser, 2002
	Marital distress was associated with poorer diets and increased ghrelin levels.	Jaremka et al., 2015
	Among individuals with a history of mood disorder, those that had hostile behavior while discussing marital disagreement had lower post-meal resting energy expenditure, higher insuline responses, and higher triglyceride responses than those without hostility.	Kiecolt-Glaser et al., 2015
	Marital strain significantly predicts having diabetes (56%), uncontrolled diabetes (171%), and undiagnosed diabetes (220%)	Robertston & Fincham, 2018
reported health	Initial levels and changes in marital quality correlated with initial levels and changes in physical health.	Kiecolt-Glaser & Glaser, 2002

Table 1 (*continued*)

System	Finding	Study
	Couples who were happy in their relationship, discussed disagreements in peaceful manners, never resorted to violence, and were optimistic about the future reported better health than the couples with the obverse characteristics.	Kiecolt-Glaser & Glaser, 2002
	Happily married women self-reported better health than unhappily married women.	Kiecolt-Glaser & Glaser, 2002
reported health	Women with more positive feelings for their husbands reported fewer health complaints while those with lower marital satisfaction rated their own health more poorly.	Kiecolt-Glaser & Glaser, 2002
	Men were found to have fewer health complaints and higher health ratings associated with greater marital satisfaction.	Kiecolt-Glaser & Glaser, 2002
	Marital quality was significantly inversely related to subsequent weight gain. Marital support was inversely related to both weight gain and obesity.	Chen et al., 2018

Effects of Marital Distress on Diabetes and Obesity

America faces an obesity epidemic as well as a problematic prevalence of diabetes. For the years 2015-2016, the National Center for Health Statistics reported that the prevalence of obesity among adults was about 39.8% (Hales, Carroll, Fryar, & Ogden, 2017). For the years 2013-2016, NCHS reported that the prevalence of total diabetes was about 14.0% (Mendola, Chen, Gu, Eberhardt, & Saydah, 2018). Marital discord may be contributing to these issues. When controlling for sociodemographic, baseline health conditions, and health behaviors, Chen and colleagues reported that overall marital quality was significantly inversely related to subsequent weight gain and that marital support was significantly inversely related to both weight gain and obesity (Chen, Kawachi, Berkman, Trudel-Fitzgerald, & Kubzansky, 2018). In possible explanation of this mechanism, another study found that marital distress was associated

with poorer diets and increased levels of ghrelin (an appetite-inducing hormone: Jaremka, et al., 2015). One research group took a unique approach to assessing the connection between marital distress and obesity risk by evaluating individuals' post-meal resting energy expenditure (REE), insulin responses, and peak triglyceride responses (Kiecolt-Glaser, et al., 2015). The researchers evaluated marital discord as hostile behavior during discussion of a marital disagreement.

Among individuals with a mood disorder history and hostile behavior, the researchers found these individuals experienced lower post-meal REE, higher insulin levels, and higher peak triglyceride responses than other participants. They concluded this finding to implicate chronic marital stress and mood disorder history to heighten the risk for obesity, metabolic disorders, and cardiovascular diseases.

Furthermore, Robertson and colleagues identified a significant prediction of marital strain for having diabetes (56%), having uncontrolled diabetes (171%), and undiagnosed diabetes (220%) (Robertson & Fincham, 2018). Jaremka and colleagues' findings could also supplement Robertson and colleague's as a poor diet could be a link between marital distress and diabetes. However, Kiecolt-Glaser and Glaser reported that distressed individuals are more likely to have generally poorer health habits such as higher likelihood of alcohol and drug abuse, inadequate sleep and nutrition, and less exercise (Kiecolt-Glaser & Glaser, 1988). Because marital discord results in general stress as discussed previously, this finding supports a mechanism for marital distress as a unique stressor. This stressor then results in activities like poor sleep, nutrition, and exercise which all hold bearing on weight gain and diabetes risk.

Adverse Psychological Effects on Mood and Mental Health

As marital discord has been established as a stressor, multiple studies have found that it can have a strong effect on mood for married individuals. In addition to their findings about gut

permeability listed in Table 1 previously, Kiecolt-Glaser and colleagues also suggested that the resulting maintenance of low-grade inflammation could expose individuals to recurring mood disorder episodes (Kiecolt-Glaser, et al., 2018). Likely because of marital distress's predictive effect on mood, multiple studies have also found a link between marital distress and both depressive symptoms and syndromal depression (Beach, Fincham, & Katz, 1998; Fincham & Beach, 1999). In addition, Zhang and Hayward reported that, compared to married men, divorced men were twice as likely to smoke, drink heavily, and be clinically depressed. They were also three times as likely to report emotional problems (Zhang & Hayward, 2006). Unsurprisingly, the relationship between marital distress and depression appears to be bidirectional, as poor marriages enhance depressive symptoms, and depression seems to promote poorer marital quality (Beach, Fincham, & Katz, 1998). However, marital discord's causal relationship with psychological distress is supported by a few separate studies (Overbeek, et al., 2006; Wade & Pevalin, 2004; Johnson & Wu, 2002). A 2004 study compared individuals with mental health issues before divorce or separation without controlling for marital discord and found that mental health declined further after the marital dissolution event (Wade & Pevalin, 2004). In addition, Johnson and Wu (2002) found that psychological distress followed divorce by using a within-person fixed-effect evaluation. This within-person fixed-effect approach allows the experimenters to assess only the time-variable traits of an individual, so some static traits such as race, gender, and other genetic components are essentially controlled, and they were able to isolate the association between divorce and increased psychological distress (Johnson & Wu, 2002). Finally, Overbeek and colleagues' search, the experimenters examined the link between divorce and increased risk for mental health issues while controlling for marital discord before the divorce. When this control was in place, there was no longer a significant correlation

between divorce and mental health disorders, which indicates that marital discord, not divorce, was the temporal factor in the increase of mental health disorders (Overbeek, et al., 2006). When the results of the two studies connecting divorce and mental health distress are combined with results from Overbeek and colleagues, these findings point again to the confounding variable of marital discord in the relationship between divorce or separation and mental health. These findings indicate that psychological distress in the process of divorce is tied strongly to marital discord preceding the marital dissolution event. In addition, psychological distress increases after the divorce itself. Divorce affects individuals' lives in many practical ways such as financial stress and separation from children, which may often manifest as psychological distress. However, the fact that Overbeek and colleagues tied psychological distress specifically to the marital discord preceding divorce indicates the important effects of the emotional facets of marital dissolution as well.

Indirect Health Effects

In addition to these specific health correlations, Kiecolt-Glaser and Newton reported that six of their reviewed studies linked marital quality or interaction to immune function. As an effect of decreased immune function, marital discord may indirectly affect wound healing and risk for infectious disease, both operations of the immune system. The authors also report that marital discord may increase cortisol release. Chronic stimulation of this hormone, along with catecholamine, even at low levels has also been linked to cardiovascular pathology and, again, immunological dysregulation. This immunological dysregulation can also act as a catalyst for clinical change in autoimmune disorders such as rheumatoid arthritis. Chronic stress levels (as a result of marital discord) can also result in dysregulation of immune functioning by elevating cortisol levels at times of day when those levels are usually low, and stress in general can

weaken the immune system (Graham, Christian, & Kiecolt-Glaser, 2006). This elevation can lead to disruption of circadian rhythms which may elucidate the mechanism by which marital discord negatively affects sleep patterns.

Kiecolt-Glaser and Newton write that multiple reports indicated that intimate relationships such as marriages can indirectly impact illness processes by altering individuals' moods and health habits such as smoking or drinking. Important to note as well is that one research group found that commonplace marital disagreements served as better predictors of mood variation among married people than any other stressor (Bolger, DeLongis, Kessler, & Wethington, 1989). This indicates that marital discord can indirectly significantly affect mood-related health deficits such as nutrition and sleep.

The effect of marital discord on mood leads to the branching health effects of depression as well. Multiple physiological investigations have found links from depression to cardiovascular, immune, and endocrine function and concluded that these links increase the risk to many negative health effects (Glassman & Shapiro, 1998; Herrmann, et al., 1998; Penninx et al., 1998).

Assessment

The research presents a seemingly tangled web of correlations. The studies presented support conclusions about correlations between marital distress and a wide variety of pathologies. However, the most important correlations for directing future research are the ones relating to health habits that permeate multiple areas of our lives. Identification of the dimensions which likely serve as a confounding or "third" variable appears to be most important because they can explain the seemingly vast effects of marital discord. Some of the presented studies have addressed these factors which can be reduced most fundamentally to sleep,

nutrition, stress, and mood. These four dimensions have the power to affect every other aspect of our health, most importantly mental health, immunological functioning, endocrinological functioning, and life habits (smoking, drinking, exercise, etc.). For example, people with disrupted circadian rhythm cycles have poorer T-cell redistribution to lymph nodes, demonstrating a direct association between sleep and immune function (Basedovsky, Lange, Born, 2012). A further expansion of all these physiological associations stemming from marital discord should be explored in a future article. We hypothesize that the expansive effects of marital discord on multiple dimensions of health can be explained as a tiered expansion of factors starting with sleep, nutrition, stress, and mood. These factors each lead to independent effects on other facets of health like immune and endocrine functioning, mental health, and life habits. Finally, these factors would lead to some of the effects seen in Table 1 such as weight gain, inflammation, reported health, and even cancer. This tiered model of marital distress's effect on health can explain the seemingly sprawling connections between the various measurements. Sleep, nutrition, stress, and mood most fundamentally relate to the next tier of health – mental health, immunological functioning, endocrinological functioning, and life habits. Disruptions to these systems' functioning can explain almost every other pathology linked to marital distress from wound healing to diabetes risk.

Beneficial Effects of Marriage for Adults

The causal link between physiological or psychological benefits and marriage remains contested as research is divided over the mechanism of selective or protective effects. The selection effect proposes that happier, healthier people self-select into marriages while the protection effect proposes that marriage acts as an enhancer to individuals' happiness and health. Regardless of the causation, a strong collection of research has identified the correlation between

marriage and health benefits (Horwits, White, & HowellWhite, 1996; Simon & Marcussen, 1999; Barrett, 2000; Kim & McKenry, 2002; Darghouth, Brody, & Alegria, 2015; Holt-Lunstad, Birmingham, & Jones, 2008).

Psychological Benefits of Marriage

One recent study found married individuals to be significantly less distressed than divorced or separated individuals; however, this same research reported that they were also less distressed than single or cohabiting individuals, implying a unique protective effect of marriage (Darghouth, Brody, & Alegria, 2015). Similarly, Holt-Lunstad and colleagues (2008) found that married individuals maintained a greater satisfaction with life than single individuals, while individuals with high marital quality also had less depression and less stress.

A series of longitudinal studies have examined the link between marriage and psychological well-being. Over a period of seven years, one study examined the incidence of alcohol use and depressive symptoms among single and married young adults. They found that over the period of years, both groups saw a reduction in depression and alcohol abuse, but the effect was seen more greatly in married individuals (Horwits, White, & HowellWhite, 1996). They also found that the women saw the greater effect in depression reduction while men had the greater reduction in alcohol abuse. The researchers posit that maturational effects account for the general decreases in alcohol use and depression. They also suggest that marital quality is the mechanism by which depression and alcohol use is reduced in married couples. They state that perhaps marriage serves as a proxy for “intimate relationships” and that single individuals with sufficient intimate relationships could potentially also see these protective effects of marriage. Another report supports these findings by using a premarital health measure and comparing individuals mental and marital histories. They note that married individuals saw improvements in

measures of depression, anxiety, and substance abuse, but that these benefits were reduced in second and third marriages (Barrett, 2000). Barrett cites Cherlin's theory from 1978 to explain this phenomenon calling them "incomplete institutions": "because of their complex structure, families of remarriages after divorce that include children from previous marriages must solve problems unknown to other types of families. As a result, there is more opportunity for disagreements and divisions among family members and more strain in many remarriages after divorce" (Barrett, 2000, p. 460). Because these findings indicate a greater benefit from the first marriage, they also support a discouragement of divorce and remarriage, previously discussed stressors.

Interestingly, these psychological benefits do not appear to arise simply from living, or cohabiting, with another person. While controlling for variables indicating quality of relationship such as fairness, satisfaction, conflict, and disagreements, researchers investigated measures of well-being in relation to a state of marriage and cohabitation. The relationship quality best predicted well-being, but a significant reduction in well-being was seen in cohabiting individuals when compared to married individuals (Kim & McKenry, 2002). Another study reported that cohabiting men had the highest levels of alcoholism when compared to married and single men, indicating that the benefits of marriage relating to substance abuse are not conserved in cohabitation (Horwitz & White, 1998).

In order to address possible third variables in these correlations, two other longitudinal studies were conducted. One addressed the issue of selection effect in these studies by assessing the well-being of married and single identical and non-identical twins. This research reported that married or cohabiting members of a twin-pair had significantly positive effects on well-being when compared with the respective single twin of that twin-pair (Kohler, Behrman, &

Skytthe, 2005). This study provides support for the protective effect of marriage because twins represent the most genetically similar individuals, meaning that their genetic predispositions concerning measures of well-being would be essentially controlled. The results of the investigation indicate that even with the remarkable genetic similarity of twins, their propensity for well-being was moderated by marriage, implying marriage as a unique independent variable affecting well-being. Finally, two researchers examined the effect of beliefs about marriage on mental well-being benefits of marriage. They found that individuals who value the importance and permanence of marriage had a larger reduction in depressive symptoms with marriage than those who did not. Unfortunately, these same individuals suffered more with marriage dissolution (Simon & Marcussen, 1999). This research indicates that an important moderating factor on the benefits of marriage may be opinions about the institution of marriage, suggesting an advantage to marriage education or instillation of certain ideas about the institution itself. Beliefs about marriage may also be an indicator of commitment to a marriage. If one believes marriage to be impermanent, then he or she may not commit as staunchly as someone who believes marriage to be a permanent institution. This commitment may be a moderating factor in the beneficial effects garnered from marriage quality as Horwitz and colleagues suggested. With greater commitment to a marriage may come other actions such as willingness to participate in marital counseling, stauncher attempts at effective communication, and more empathic responsiveness. Each of these factors would likely affect the marriage quality and therefore moderate the reduction of depression for married individuals.

Physiological Benefits of Marriage

Some data exists to suggest that marriage protects against general early mortality. For example, in a nationally representative cohort of 350 thousand individuals, researchers found that

over the last few decades unmarried middle-aged men were about a third more likely to die from all causes than middle-aged married men (Jaffe, Manor, Eisenbach, & Neumark, 2006). In a closer look at cause-specific mortality, they reported an observed widening gap of inequality in cardiovascular disease mortality by marital status. In their literature review Jaffe and colleagues also found that compared to married individuals, unmarried individuals experience an excess of mortality from cardiovascular disease, alcohol-related disease, respiratory disease, cancer, and external causes (e.g. suicide). These findings indicate some mechanism of protection against mortality through marriage, though that mechanism is still under contentious debate. Jaffe and colleagues present two arguments to explain these associations: health selection and social causation. Health selection involves the self-selection of already-healthy individuals into marriage while social causation describes the positive impact of intimate relationships in reducing stress and promoting healthy habits. The researchers noted that they controlled for some factors which may impact social causation pathways such as parity, socioeconomic status, and life habits (e.g. smoking), and their results remained significant. However, they suggest that future research is needed to investigate the possible protective effects of marriage.

Similarly, Lillard and Waite (1995) found that from 1968-1990, never married and widowed individuals had a significantly higher mortality rate than did individuals who were married or even separated or divorced. One popular explanation for this association is the role of marriage as a uniquely intimate social network. Past studies have indicated that more isolated individuals have higher mortality rates (Berkman & Syme, 1979; House, Robbins, & Metzner, 1982; Pantell et al., 2013; Holt-Lunstad et al., 2015), so it is possible that marriage serves to elevate individuals' social connectedness in a unique manner that protects them further against mortality. Regardless of the mechanism, though, the correlation between marriage and decreased

early mortality has been documented multiple times, implying the existence of an important connection between the two.

A few other studies have correlated marriage and marital satisfaction with overall health. Prigerson and colleagues (1999) found that in married women, marital harmony correlated with fewer depressive symptoms, improved sleep, fewer doctor visits, and better self-reports of specific conditions. Another study reported that among the never married individuals, they found a significantly increased risk for Alzheimer's disease than among the married individuals (Prigerson et al., 1999). Interestingly, Joung and colleagues (1998) conducted a study that suggested that health can also act as a determinant of marriage probability, indicating the possibility for the selection effect of healthier individuals into marriage. Holt-Lunstad and colleagues (2008) also reported that along with greater life satisfaction, individuals with high marriage quality also reported lower ambulatory blood pressure, which could affect an array of other health factors and relate to Jaffe and colleagues' (2006) finding about decreased cardiovascular disease mortality in married individuals.

Assessment

In considering the results from these studies, recall that the rate of marriage dissolution is about 40% as presented previously and dissolution is often preceded by marital discord. The research presented on marital discord clearly correlates it with negative effects, and about 40% of American marriages end in divorce, which implies that at least 40% of married couples are experiencing marital discord and this percentage is certainly higher as marriages that do not end in dissolution also may encounter discord. In studies that did not account for marital quality in their investigations, this likelihood of marital discord could be an important confounding factor in the results as functional and dysfunctional marriages were not differentiated. From the data

gathered, we assess that, while marriage correlates with many benefits compared to single and cohabiting individuals, as stated by previous researchers, “one is better off single than unhappily married” (Holt-Lunstad, Birmingham, & Jones, 2008, p. 5). For most individuals, it is essentially “worse” to be in a discordant marriage than it is to be single, and it is “worse” to be single than it is to be in a functional marriage. Holt-Lunstad and colleagues (2008) state that “being married per se is not universally beneficial, rather the satisfaction and support associated with such a relationship is important. However, marriage may be distinctive as evidence further suggest that support from one’s network does not compensate for the effect of being single” (p. 1). This effect may relate back to Simon and Marcussen’s (1999) research about marriage perspectives. The unique effects of marriage may depend on people’s unique perspectives on marriage as a permanent endeavor, different from other social relationships (e.g. friendships, dating relationships) which may come and go. As discussed previously, the perspectives on marriage may also be indicative of the commitment to marriage. This commitment, too, may be a moderator of the unique effects of marriage when compared to other social relationships that do not usually garner such staunch commitment. Given the overall correlation of marriage with health benefits, marriage certainly should not be discouraged through legislative policies and future research should direct towards investigating individuals’ quality of marriage rather than their status of marriage along with marriage as a distinctive, protective social institution.

Effects of Divorce and Discord on Children

While divorce and marital discord exhibit extensively examined effects on adult psychological and physiological health, the effects on children of discordant or dissolved marriages appear to be less exhaustively investigated. However, divorce affects a sizeable portion of American children according to statistics from the U.S. Census Bureau and

Organization for Economic Cooperation and Development (OECD). Data from OECD indicates that in 2016, three divorces occurred per 1000 people per year, which, when compared to the marriage rate of seven per 1000 people, results in a 42% divorce rate (OECD, 2018). The census indicated that a little over half of all divorces involve at least one child under 18 (U.S. Bureau of Statistics, 1998, p. Table 160). When this percentage is applied to the total number of divorces per year and the average number of two children per household is considered, there are roughly one million children per year who experience a marriage dissolution. This is a little over 1% of the American population under age 18, and the total number of children affected by divorce grows each year as almost one fourth of marriages continue to dissolve with children as a part of the household. These compounding numbers are important to consider as the effects of marital discord and divorce are presented.

Divorce on Child Psychological Well-Being

In the last few decades, a significant amount of research has correlated divorce with children's psychological well-being (Amato & James, 2010; Felitti & Anda, 2010; Kelly, 2000). For example, researchers Amato and James found that psychological and emotional well-being and self-esteem decreased in children of divorced parents when compared to children of married parents (Amato & James, 2010). Many of the studies examined the correlation between childhood experience of divorce and adjustment and interactions into adulthood. Amato and Booth (1991) wrote that adults who reported a high level of conflict between their parents also reported a disproportionate amount of personal psychological issues and problems in their own marriages. In a review of dozens of studies, other authors reported that overall, when compared to adult children of two-parent households, adult children of divorced parents reported less life satisfaction, a weaker sense of personal control, more symptoms of depression and anxiety,

greater unhappiness, and a greater use of mental health services (Amato & Sobolewski, 2001). In Felitti and Anda's (2010) chapter about Adverse Childhood Experiences (ACEs), they categorized "not raised by both biological parents" as one of ten prominent ACEs among other traumas such as neglect and abuse (Felitti & Anda, 2010). The researchers found that adults with higher ACE scores were more prone to adverse behaviors such as illicit drug use, risky sexual behavior, and alcoholism. They found the ACE scores also correlated with more negative emotional states, greater disease burden, and higher health care costs. These correlations are important because according to the Census Bureau about one fourth of all children under 21 live with a single custodial parent (e.g. "not raised by both biological parents": Grall, 2013).

Divorce and Discord on Behavioral Well-Being

Marital discord has been cited as the best familial predictor of childhood behavior problems (Katz & Gottman, 1991). According to a few different reports, children of divorced parents have a greater likelihood of dropping out of high school, smaller likelihood of attending college, and overall complete fewer years of education (Ross & Mirowsky, 1999; Zill, Morrison, & Coiro, 1993; Biblarz & Gottainer, 2000). Kelly and Lamb (2000) report that children of never-divorced couples have fewer behavioral problems and demonstrate better psychological adjustment than children from divorced or remarried families. In addition, Amato and James (2010) reported that children of divorced parents do worse in school and have more difficulty in social relationships when compared to children of intact families (Amato & James, 2010). Also, abundant alcohol use and licit substance use is more common for children in families with discord, separation, and divorce when compared to children of intact families (Aro, 1988; Herrenkohl, Lee, Kosterman, Hawkins, 2012; Dube et al., 2002).

These increased risks for behavioral problems are important not only because they affect the child and those around them at the time but also because of implications they hold for the child's future well-being. For example, in a 24-year long longitudinal study, researchers found that children's externalizing behavior problems (aggression, opposition, property violation, status violation) predicted intrusive, aggressive, and rule-breaking behavior in adulthood (Reef, Diamantopoulou, van Meurs, Verhulst, & van der Ende, 2010). These kinds of antisocial behaviors could contribute to the likelihood of committing crimes and experiencing less healthy social relationships as neither rule-breaking behavior nor aggression are conducive to forming relationships or thriving in a rule-oriented society.

Divorce and Discord on Physiological Well-Being

Less research has been produced on the physiological effects of marital discord on children than adults. However, as Felitti and Anda (2010) reported in their ACE studies, which included the divorce-related ACE dimension, those traumatic childhood events can correlate to negative health outcomes such as liver disease, coronary disease, pulmonary disease, and autoimmune disease (Felitti & Anda, 2010). The positive correlation between children's experience of divorce and premature mortality has also been reported (Tucker et al., 1997). Troxel and Matthews (2004) propose that children's negative health effects observed in correlation with divorce occur as an operation of the negative cognitive, behavioral, and affective alterations that result in children after marriage dissolution (Troxel & Matthews, 2004). They argue that those alterations lead to risky health decisions such as smoking and drinking as well as changes in the physiological stress-response system. As a result, adult children of divorce are subject to the health consequences of those negative decisions.

Marital Discord as the Active Mechanism in Effects of Divorce

While most of the presented research has focused on the marriage dissolution event, divorce, other investigations have implicated the marital discord preceding the divorce as the primary predictive variable in the relationship between marital dysfunction and negative child outcomes. As concluded in a review of 1990s literature, the author evaluated that children's adjustment problems were likely more dependent on general marriage troubles than the divorce itself (Kelly, 2000). Amato (2000) also reported in his literature review that chronic interparental discord had long-term effects on children similar to divorce, even when the marriage did not end in divorce. In one study, students' academic performance was evaluated before and after marriage dissolution, with pre-divorce performance being weaker. The author proposed that this finding suggests that this effect is driven by relational deterioration before the divorce, including marital discord, and argues that the divorce itself is not as important to the children as the dysfunction preceding it (Saether, 2019). Two other studies corroborate this conclusion with assessments of pre-divorce psychological issues in children. Sun and Li (2002) conducted an analysis of children's self-esteem during their parents' divorce and found that it declined approaching the divorce event and then improved as the dissolution event receded (Sun & Li, 2002). One other researcher also observed worsened behavioral and psychological issues in children of divorced parents. However, this study also found that those same issues were present just prior to the divorce. The author argued that these behaviors were not correlated to the divorce itself but instead to the discord beforehand (Hetherington, 1999).

While some of these reports may result in the construal of divorce as a positive event for children's well-being, we argue that the data on the effect of marital distress and divorce on children paints a clear picture. Divorce only provides short-term relief to children in the occurrence of marital discord preceding the divorce, as demonstrated by Sun and Li (2002).

Otherwise the research presented on the effects of divorce clearly demonstrate its correlation with negative psychological and behavioral outcomes for children, even into adulthood with greater rates of substance abuse and psychological distress. With these findings evident, fostering healthier families and societies should not occur through facilitation of divorces but reparation of existing marital discord.

Assessment

Given the past research on marital discord, divorce, and children's well-being, we can conclude overall that discord and divorce have a negative association with children's mental, emotional, and physical health and behavioral and social adjustment. Unfortunately, these factors have the propensity to affect many other aspects of children's lives and futures. Amato (2000) proposes the divorce-stress-adjustment perspective to conceptualize divorce as a progression of stressors that impact children's well-being (Amato, 2000). In this model Amato describes marital dissolution as a process rather than a discrete event, indicating that there is a progression of stressful events from the time that the couple lives together through the conclusion of the divorce and even after separation. He argues that the effects of the events may be moderated by resources, the family's meaning attached to divorce, and demographic characteristics. He notes that even after the separation, interactions are marked by stress because of reduced contact with non-custodial parents, increased tension between custodial parents and children, a possible decline in standard of living, rancor between parents, and residential mobility. Thus, not only does divorce incur practical, stressful ramifications for children but also carries emotional and psychological consequences. Furthermore, in addition to the logistic consequences of divorce, Amato and Sobolewski (2001) concluded that adult children of divorced parents are placed at greater risk for low self-esteem, distress, and general unhappiness because of damaged emotional

ties to their parents. They argue that marital problems between parents in fact weaken the emotional bonds between parents and children, damaging important emotional, psychological, and behavioral development.

Provided the presented findings, we conclude that overall, the basis for the correlation between divorce and negative impact on children's well-being lies in the logistic stressors of marital dissolution (e.g. not seeing one parent, moving, financial insecurity, etc.) and damaged parent-child bonds as a result of marital discord. While reducing these resultant stressors would likely mitigate the negative impacts of divorce on children, specifically targeting marital discord may have a more pervasive effect as it lies at the root of the damaged emotional bonds and in many cases, divorce itself. In addition, many more children experience the effects of marital discord than divorce because many couples may experience discord without ending in divorce. This means that simply addressing the effects of divorce on children would limit the population reached as discord affects children of both divorced and married parents.

Protective Effects of Marriage on Children

Most of the research on the benefits of marriage for children compare children of cohabiting parents to children of married parents. Most of that research has also found that although cohabitation "looks" similar to marriage, it actually has different, negative effects on children compared to marriage. While historically cohabiting family structures were relatively rare, in recent years the numbers have increased. A summary from Child Trends assessing data from the U.S. Census Bureau reported that the number of cohabiting couples has nearly tripled in the last two decades with 1.2 million cohabiting couples in 1996 and 3.1 million cohabiting couples in 2014 (Family Trends, 2015). Additionally, the National Center for Health Statistics

reports that from 2006-2010, nonmarital births to cohabiting unions composed 58% of recent births as compared to 41% in 2002 (Curtin, Ventura, & Martinez, 2014).

Unfortunately, children of cohabiting parents experience several stressors at greater incidence than children of married parents. The Fourth National Incidence Study of Child Abuse and Neglect reported to Congress that children of cohabiting parents were four times more likely to be abused emotionally, sexually, and physically than children of married parents (Sedlak, et al., 2010). One study found that children of cohabiting parents fared more poorly on measures of psychological, social, and educational well-being than children of married parents, even when controlling for third variables like race, income, and parental education (Brown, 2010). In addition, a report on child poverty from 2010 indicated that children of single mothers and opposite-sex cohabiting couples faced 48% and 47% poverty rates respectively, which compares drastically to the 11% poverty rate of children of married couples (William, 2010).

Poverty obviously can affect children's development with respect to resources and other sociological variables affected by inadequate financial resources, but McLoyd and colleagues (1994) also reported that children's evaluation of economic hardship can affect their psychological well-being. In a study of African American single mothers, McLoyd and colleagues found that unemployment directly related to depressive symptoms in mothers which then led to increased cognitive distress and depressive symptoms in their adolescent children. The researchers also reported that adolescents who perceived economic stress experienced higher anxiety, more cognitive distress, and lower self-esteem.

In addition to the poverty, maltreatment, and psychological issues that correlate with cohabitation more closely than marriage, research also reports that cohabitation is marked by instability, an important variable in children's development. Anderson (2002) reported that

compared to the split rate of one fourth of married parents, cohabiting parents split two thirds of the time before their child reached age 12. Additionally, another study reported that white, black, and Hispanic children of cohabiting parents who get married do not have the same levels of stability as children born to married parents. They reported that only white children of cohabiting parents who married experienced an increase in stability, and they concluded that marriage is an important factor in establishing family stability (Manning, Smock, & Majumbar, 2004). Multiple studies have indicated that decreased family stability correlates positively with measures of children's health, education, and poverty avoidance (Waldfogel, Craigie, & Brooks-Gunn, 2010; Craigie, Brooks-Gunn, & Waldfogel, 2012; Fomby & Cherlin, 2007).

Assessment

In the assessment of any protective effects of marriage for children, the most important effective factor appears to be family stability. Waldfogel and colleagues note that instability negatively affects children's health and cognitive outcomes while family structure, regardless of instability, affects behavioral outcomes (Waldfogel, Craigie, & Brooks-Gunn, 2010). These researchers note that the mechanisms for the effects of family structure and instability are still under investigation. However, they posit that instability may affect children indirectly by inducing maternal stress and mental health issues that in turn affect parenting (Waldfogel, Craigie, & Brooks-Gunn, 2010).

The literature indicates that although cohabitation may appear similar to marriage, there seems to be an essential difference in the level of stability that children experience between the two. Additionally, the data indicates that multiple dimensions such as maltreatment and poverty correlate with cohabitation. As reported, in recent years cohabitation and nonmarital birth rates

have increased in recent years. A focus on decreasing these rates either through education or policy would likely result in better outcomes psychologically and developmentally for children.

Marriage and Society

The protective factor of marriage does not apply exclusively to adults and children as individuals. Societal benefits of marriage of course stem in part from the aggregate of individual protective effects – a generally happier and healthier community is a helpful ideal to strive for in and of itself. However, research shows that marriage also acts as a protective factor for societal concerns more broadly. Sampson, Laub, and Wimer (2006) followed 500 young men from ages 17-32 (and a subset of 52 men from ages 17-70) to see what effect, if any, marriage had on the likelihood of committing a crime. This longitudinal study found evidence “consistent with the notion that marriage causally inhibits crime over the life course” (Sampson et al, 2006, p. 498). Sampson and colleagues (2006) used a “counterfactual life course approach” (p. 465) to control for any selection effect between crime and marriage. This approach allowed researchers to identify a causal relationship between marriage and crime because it did not use a between-individuals comparison method. Rather, their method compared an individual’s likelihood of crime to different points in that same individual’s life. Being married was directly linked to a 35 percent reduction in the likelihood of criminal activity for both the broad sample and smaller subsample, indicating a protective effect of marriage for reduced crime.

In addition to causal links to crime reduction, several studies have linked marriage with reduction in alcohol and drug use. Flora and Chassin (2005) explored the effects of parent alcoholism and any moderating effect that marriage has on male and female drug and alcohol use over time. They found that both married men and women were less likely to use drugs and alcohol than their unmarried counterparts. They also found that, for married men, the rate of

decline in drug use was significantly higher than the rate of decline in unmarried individuals. This provides support for the conclusion that the results were not simply conflated with the natural rate of decline in drug use as people age. Similarly, Duncan, Wilkerson, and England (2006) found that marriage was linked to significant declines in binge drinking for both men and women, as well as decreased use of marijuana for men. Each of these studies posited that the strong social norms surrounding the institution of marriage are responsible for this result. Social norms around marriage typically include the idea of “settling down” and not participating in illegal activity. Additionally, the idea that you have to “take care of yourself and your family” once you are a married individual – you make the transition from “I” to “we” – likely plays a role in both the findings on illicit drug use as well as previously discussed findings on criminal activity. A married individual is expected to think of more than his or her own well-being after getting married, which would explain the protective effect of marriage with regard to illegal activity.

While lower crime rates and drug and alcohol use primarily deal with adult outcomes in society, marriage has a significant impact on child outcomes in society as well, specifically with regard to educational achievement. Amato (2000) concluded that studies “[continue] to find that children with divorced parents score lower than children with continuously married parents on measures of academic success” (p. 1278). Further, “research on the impact of divorce on educational achievement indicates that the academic advantage for children from intact families holds for various ages and using various means of measurement” (Jeynes, 2002, p. 13). Children with divorced parents not only have a relative disadvantage to children whose parents remain married, but that disadvantage remains consistent regardless of the age at which a child’s parents

divorce. Further, this relative disadvantage holds constant throughout the child's life into adulthood (Amato, 2000).

A conversation about the relationship between marriage and society would be incomplete without discussing the connections between marriage and lower rates of poverty. Certainly, poverty and marital status have a mutual impact on one another – it is not that being unmarried necessarily causes one to live in poverty or that poverty necessarily restricts one from being married. However, even without identifying a mechanism for causation, the significance of overlap between the two phenomena warrants attention. Primus and Beeson (2002) compiled data from the 1997 National Survey of American Families on the number of children living in poverty based upon their family structure. Out of seven family structures measured, children living in families with single mothers were the second most common family type, with about 16 million children (22.4 percent of all children included in the survey) living in this kind of family. However, this family type had the largest percent of families living in poverty with 37.5 percent of these families falling under the poverty line. Comparatively, both married biological parent families and married stepparent families had rates of 7.7 percent and 6.8 percent of families living in poverty – the lowest rates of poverty for all family structures measured in the survey.

Further, the United States Census Bureau [USCB] (2004) gathered data on the average monthly rates of poverty based on several demographic criteria, including family structure and marital status. The average monthly rate of poverty from 2004-2006 for married-couple families with children under 18 years of age was 9.5 percent. In contrast, from 2004-2006 in households with a female householder, no husband present, and related children under 18 years of age, the average rate of poverty in any given month was 38.3 percent – over four times the rate of married-couple families. Notably, this is the second highest rate of poverty for *any* demographic

characteristic measured, second only to unemployed persons (whose average for the same time period was 44.3 percent). The discrepancy between single mother households and married couple households remained ten years later, with average monthly poverty rates in 2014 at 34.3 percent and 7.6 percent, respectively (USCB 2014).¹ Similar to the statistics on family structure, the statistics on marital status paint much the same picture. From 2004-2006, an average of 6.7 percent of married individuals fell below the poverty line in a given month. For individuals who were separated, divorced, or widowed, the average was 18.3 percent, and for individuals who were never married it was 17.6 percent.² All of this data points to the conclusion that adults who are married and children who live in households with married parents are less likely to live in poverty.

A variety of negative outcomes for children living with unmarried parents, combined with the information about the same group living in relative poverty, raises the question of whether it is the family structure itself or the income that the family is able to obtain with two individuals that truly makes a difference in such outcomes. Mary Parke with the Center for Law and Social Policy [CLASP] (2003) addresses this concern in two separate ways. First, she argues that if income were the cause, children living in a household with two adults would be expected to do just as well as those living with two married parents. However, “the research shows that children living with two adults (i.e., with cohabiting parents or in a step-family) do not do as well as children living with married, biological parents on a number of variables” (CLASP, 2003, p. 6). Additionally, she argues that if the negative outcomes associated with single-parent families

¹ This data may underestimate the true percentages of single mother and married households with children under the age of 18, as data from the 2004 panel made a distinction between “families with a female householder” and “families with a female householder with related children under 18 present.” Data from 2014 did not make this distinction. However, the data from 2004-2006 suggest that the averages for households that specify the presence of children under the age of 18 are typically higher than averages for household without the specification.

² Data from 2014 was unavailable for marital status specifically.

were based primarily on income, children in single-parent families who are not poor would have relatively better outcomes than children in single-parent families who are poor. She concludes that this is not the case, citing a Swedish study which reported that Swedish children in single-parent families (the vast majority of whom do not live in poverty due to the strong social programs in Sweden) have similar outcomes to American children in single-parent families (CLASP 2003). This is not to say that a family's income has no effect on negative child outcomes. Rather, it implies that the absence of married parents in households contributes to such outcomes uniquely and separately from the income that the family obtains.

The effects of marriage on society warrant attention from policymakers and researchers. Marriage has been found to lower the likelihood of crime in individuals and is negatively associated with alcohol and illicit drug use. Educational achievement for children in homes with unmarried parents is relatively low compared with that of children in homes with married parents. Married individuals and children in married families are far less likely to live in poverty, and marriage has a distinct relationship to child outcomes outside of income alone. Each of the identified correlations indicates that a society which is more heavily saturated with married people is likely better off than one that is not. However, these outcomes still leave room for future research in the area, particularly with regard to the mechanisms by which poverty and marital status interact with each other.

Marriage in Public Policy

Thus far, we have assessed the relationship between marriage and positive and negative outcomes for adults, children, and society. It is clear from the existing literature that marriage plays a significant role in our lives. However, there is still the question of what, if anything, the government has done and should do to promote marriage. This section begins with a brief

overview of the policy history surrounding the government's role in support for marriage as an institution. Following the overview, current public policies which disincentivize marriage and the outcomes of those policies are presented. Finally, we discuss in detail the effects of federal and state government initiatives aimed at supporting the formation and quality of marriage.

History of Marriage in Public Policy

Following the sexual revolution in the 1960s, social attitudes toward marriage, sex, and children began to change, likely prompting the rising rates of divorce and out-of-wedlock childbearing seen throughout the 1970s and 1980s. Research into the effects of these trends led to “overwhelming evidence of the positive benefits of marriage for children, women, and men” (Rector & Pardue, 2004, p. 2). Additionally, policymakers became increasingly aware of the correlation between unmarried individuals and poverty (Johnson, 2012). The positive evidence associated with marriage and negative correlates of remaining unmarried led to increased government attention to both marriage and parenting during the Clinton Administration. This increased government attention laid the foundation for public policies over the last few decades that have attempted to promote both better parenting (particularly fatherhood) and better marriage separately. For this reason, I will address their chronologies separately.

The National Fatherhood Initiative was created in 1994 to strengthen the relationships between fathers and children. Following the national initiative, state fatherhood initiatives began to take root in 1996. Support for fatherhood initiatives carried over into the Bush administration, with authorization for a Responsible Fatherhood Initiative in 2001 and an additional \$50 million per year of funding for such initiatives in 2005. In 2010, Barack Obama authorized \$500 million for a fund dedicated to supporting fatherhood and marriage. Half of the fund was earmarked for responsible fatherhood programs, with the additional requirement that these programs had to be

evaluated (Cowan et al., 2010). The emphasis on evaluation led to increased research into the effectiveness of these programs, as well as the effectiveness of the programs aimed at the support of marriage.

Marriage came into focus on the public policy agenda as a result of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), a welfare reform law with “explicit goals of reducing non-marital childbearing and promoting the formation of two-parent families” (Seefeldt & Smock, 2004, p. 3). The law was implemented as a compromise of debates over whether encouraging employment or encouraging changes in family structure (which were associated with positive changes in well-being) would be more effective in improving the lives of low-income individuals (Seefeldt & Smock, 2004). This act also created and authorized state use of Temporary Assistance for Needy Families (TANF) funds as a mechanism through which to further these goals. The same year, Congress passed the Defense of Marriage Act (DOMA) which “bann[ed] federal recognition of same-sex marriage and allow[ed] states to refuse to recognize such marriages performed in other states” (Cahill, 2005, p. 170). In 2004, the Bush administration proposed \$1.5 billion in funding for marriage promotion over the course of the following five years. The proposal received Congressional support, and the president’s Healthy Marriage Initiatives were created in 2005. These programs were placed under the direction of the Administration for Children and Families (ACF), meaning that proposals for funding are handled outside of the national organizations, like the National Institutes of Health, which typically oversee funding requests for scientific research. Because of this, some researchers argue that the quality and type of research produced as a result of the Healthy Marriage Initiatives is not always up to par (Johnson, 2012).

It is worth noting that until DOMA was struck down by the Supreme Court with *US v. Windsor* in 2013 (and to some extent even after this case), some of the national initiatives which promoted marriage were seen as furthering only heterosexual marriage and systematically disadvantaging single parents and couples who do not identify as heterosexual (Cahill, 2005). Such discriminatory intent prescribed to national initiatives led to push back from LGBTQ+ advocates (Cahill, 2005). However, the ruling in favor of same-sex marriage in the 2015 landmark case *Obergefell v. Hodges* suggests an important shift in societal attitudes toward the institution of marriage and allows for future policy to be administered in a less discriminatory fashion.

After the widespread discussion of marriage at the federal government level, state governments began to follow suit. Some states, like Florida, have attempted to change divorce laws and encourage premarital counseling. Three states have authorized the “covenant marriage” which “require[s] premarital counseling and a longer waiting period to divorce” (Johnson, 2012, p. 298). At least ten states have implemented their own marriage initiatives or welfare reform programs aimed at strengthening marriage in their states (Ooms, Bouchet, & Parke, 2004). Since the early 1990s, marriage and strong fatherhood have been given increasingly more attention on the public policy agenda at both the federal and state government levels. With the marriage initiatives pursued at the state and federal levels, marriage education is gaining more traction, and, importantly, more empirical research. However, in addition to the public policy advances toward strengthening marriage and families, there exist some long-standing disincentives for marriage at the government level.

Public Policy Disincentives for Marriage

The various disincentives for marriage can be separated into two broad categories: means-tested programs, which affect primarily low-income couples, and the structure of the tax system, which affects couples of all income levels. The first category can be further separated into specific means-tested programs in order to evaluate how exactly these programs discourage marriage, or, at the very least, tend to favor unmarried individuals. Our discussion includes the following means-tested government programs: TANF funding, Medicaid, government housing programs, the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and the Earned Income Tax Credit (EITC). This section proceeds by providing an explanation of the marriage penalties for these means-tested programs followed by a discussion of the marriage penalties which exist in the tax structure for couples of all income levels. We conclude with an analysis of the behavioral effects these policies have on individuals and married couples.

TANF funding and Medicaid.

Eligibility for TANF programs and Medicaid is based largely on the same factors, although a larger number of two-parent families are served by Medicaid because of higher income cutoffs (Primus & Beeson, 2002). The federal government has allowed relative flexibility for how TANF funding is distributed at the state level. As a result, distribution of funding for single- and two-parent families varies by state. While a majority of states' rules regarding TANF funding offers no relative advantage for single-parent families, 13³ states' TANF programs are "more lenient in [their] treatment of single parents, stepparents, and cohabiting adults than of married couple families" (Haskins, 2002, p. 207). This extra leniency is derived from rules stating that TANF may be given only to two-parent families in which one parent is unemployed

³ Arizona, California, Georgia, Indiana, Kentucky, Massachusetts, New Hampshire, North Dakota, Oklahoma, Oregon, Pennsylvania, Tennessee, and South Dakota (Ooms, Bouchet, & Parke, 2004). Maine was included in Ooms and colleagues' research, but the state changed TANF eligibility for two-parent families starting in 2017 (Pine Tree Legal Assistance, 2018).

or disabled, limits of 100 work hours per month for families receiving benefits, and the failure to include contributions made by cohabiting individuals or step-parents in assistance unit calculations (Primus & Beeson, 2002; Haskins, 2002). Medicaid eligibility is subject to each of those limitations on two-parent families except for the calculation of the assistance unit. An inequality between married and unmarried individuals exists in the distribution of TANF funding and Medicaid as a result of such discrepancies in the regulations for one- versus two-parent families in a large minority of states.

Government housing programs.

The Department of Housing and Urban Development's subsidized public housing programs are based on the number of individuals living together in a certain household and the income from all of the individuals over 18 (HUD, n.d.). Eligibility criteria make no direct distinction based on the marital status of the individuals in the household. However, the difficulty lies in the ability of public housing authorities (PHAs) to deny housing based upon residents' criminal history. "In practice . . . PHAs typically deny applicants with a history that involves drugs or violence," (Primus & Beeson, 2002, p. 177) leaving a difficult choice for families with a father returning home from a drug-related prison sentence: do not have the father move in with the family, do not report the father to housing authorities, or have the family seek housing elsewhere. This policy is important to consider due to the propensity of low-income fathers to have a criminal record, and it seemingly discourages low-income families from reintegrating the father into the home (Primus & Beeson, 2002). Similarly, a single-parent household living in government housing might be discouraged from marrying or cohabiting with their partners if the income of their partner is substantial enough to exceed the housing cutoff but not substantial enough to support the family outside of public housing.

SNAP.

Eligibility criteria for SNAP in each state are largely determined by the federal government, which makes no distinction of aid based on the family structure of a household. Rather, similar to housing benefits, SNAP benefits are determined by the number of individuals living in a household who purchase and prepare meals together and the income of all of those individuals who are over the age of 18 (USDA, 2018). It has been speculated that, in theory, cohabiting individuals could seek to apply as separate households in order to receive more SNAP benefits than their married counterparts. However, researchers agree that the lengthy and intrusive process involved with applying for SNAP benefits lends itself to more work than any benefit may be worth (Primus & Beeson, 2002; Haskins, 2002). Also similar to the government housing policy, single-parent households may be discouraged from marriage or cohabitation if their partner's income would place them just above eligibility for SNAP benefits.

Earned Income Tax Credit (EITC).

The Earned Income Tax Credit is a subsidy for families who work but receive relatively low earnings. Its interaction with marital status has been analyzed several times over the last two decades, with most research coming to the same conclusion: the EITC can both hurt and help marriage, depending on the incomes of the potential spouses (Alm, Dickert-Conlin, & Whittington, 1999; Primus & Beeson, 2002; Haskins, 2002; Pomerleau, 2015; Michelmore, 2016). Since the EITC is not given to an individual with no earnings, couples in which one partner is not working and the other receives a low-income would likely receive the EITC following their marriage. In this position, couples would have a financial incentive to marry. However, for single parents who do work, marriage is often disincentivized by the prospect of losing financial support from the EITC. Single, working parents who marry another single,

working spouse are likely to phase out of EITC eligibility. Of course, in cases of a spouse earning substantially more than the single parent, benefits gained from a falling total tax liability could offset the loss of the EITC (this will be discussed more in depth in the next section). Nonetheless, for single, working parents receiving the EITC who marry spouses of similar low-income status, the loss of the EITC can represent a significant disincentive to marry. Michelmore (2016) found that marriage includes a loss of benefits for most single mothers, and “[a]mong those who expect to lose benefits, the average single mother can expect to lose \$2600 . . . [or] a 75% decline in pre-marriage EITC benefits” (p. 404). For low-income individuals, \$2600 in benefits can represent a sizable portion of income by which they sustain themselves and their families.

Tax system structure.

In order to explain how the marriage penalty works, we will briefly discuss the structure of the tax system itself. The United States uses a progressive tax code, which essentially means that at different income levels, income is taxed at different rates. Higher income levels are taxed at higher rates, but an individual does not pay the highest tax rate on each part of income they earn. Only the portion of income which falls into a higher tax bracket will be taxed at the higher rate (Tax Policy Center, 2018). The same goes for married couples filing their income taxes together. The marriage penalty arises in the tax system for couples of all income levels when a couple’s total tax liability becomes larger following their marriage than it was when the two partners filed taxes individually.

Much research has been done to identify the existence and prevalence of the marriage penalty in the U.S. tax code. Researchers seem to agree that the marriage penalty exists most substantially for situations in which both partners have similar incomes (Alm et al., 1999; Fisher,

2013; Pomerleau, 2015; Ryznar, 2017). In these situations, the addition of another income pushes the couple into the next income tax bracket, and their earnings are taxed at a higher rate together than they were separately. However, for couples whose earnings are not similar, the lower partner's income likely is not enough to push their collective income into a higher tax bracket. Additionally, these couples experience the benefits of more of their income being taxed at lower rates, since the tax brackets for married individuals are wider. So, with the existence of both penalties and bonuses, why should this area of public policy be of concern?

Pomerleau (2015) compiled several graphs (attached in Appendix I) measuring the incomes at which penalties and bonuses occur when individuals marry and the severity of said penalties and bonuses. While a roughly even split between those receiving a penalty and those receiving a bonus appears for couples without children, the case changes significantly when one or two children are added to the family. With children, marriage penalties occur more widely and more severely – with penalties “as large as 12 percent of a couple's income” (Pomerleau, 2015, p. 7). Additionally, the most severe penalties seem to occur for families who fall in the income range typically considered to be middle class. According to Pew Research Center's data regarding the middle class in 2015 (the year of Pomerleau's research), the middle class is defined as households earning between \$42,000 to \$126,000 annually, and they make up roughly 50 percent of the population of the United States (Kochhar & Fry, 2015). This means that a sizeable portion of the population may be subject to a tax penalty upon marrying. Further, researchers agree that the tax code should operate with horizontal and vertical equity – treating similarly situated individuals the same and differently situated individuals fairly (Ryznar, 2017; Walsh, 2015; Fisher, 2013). The marriage penalties (and the marriage bonuses) that arise in the tax structure achieve neither goal.

Behavioral effects.

The next question to address is that of whether the policies of means-tested programs and the tax structure effect behavioral outcomes for individuals and couples. Primus & Beeson (2002) argue that “qualitative research reveals that economics plays a key role in welfare mothers’ decision to marry or to live together” (p. 183). They cite an informal “pay-and-stay” rule in which low-income single mothers allow men to stay in their respective families if they can help support the family financially and will not continue living with a partner if his presence has the potential to make her ineligible for support through means-tested programs. Additionally, Michelmore (2016) concluded that for those who expect to lose EITC benefits, on average they are 2.7 percent less likely to marry. It is important to note that this average does not treat all demographic characteristics equally. Compared to women who expect no change or a gain in EITC benefits, women who expect to lose benefits who have never married before are 4.8 percent less likely to marry. Hispanic women are 7 percent less likely to marry. And women who have not completed a high school degree are 10 percent less likely to marry (Michelmore, 2016). In assessing the consequences of the EITC structure, we must consider the larger effect sizes for minority populations, as they provide evidence for a more detrimental outcome for these individuals.

In regard to the tax structure more broadly, Fisher (2013) found that a \$1000 increase in the marriage penalty decreased the probability that a couple would marry by 1.7 percent on average, with couples who have no children or less education being more sensitive to the marriage penalty than the average. Although a modest effect, Fisher’s results raise an important question. By her own estimates, her findings represent an effect “four times greater than that found in the existing literature” (Fisher, 2013, p. 463). While it could be that Fisher is simply

using a different method that more accurately accounts for the effect of the marriage penalty on couple behavior, it is important to note the time difference between her research and the literature she cites. Since the research Fisher cites was published in 2000, her research represents over a decade of difference. It could be that the marriage penalty's influence upon behavior is increasing. Perhaps it is becoming more socially acceptable to cohabit, making the value of that \$1000 worth more than the formality of officially getting married. Whatever the case may be, if the marriage penalty's effect is increasing, then it is important to both learn why that is and to resolve the issue before it worsens.

Current Public Policy Solutions

Following the entrance of marriage as an institution on the public policy agenda, both the federal government and state governments began to look at how specifically to use public policy to improve the detrimental effects of divorce and marital discord on adults and children. The response from the federal government and most state governments has been through funding of various Community Marriage Initiatives (CMIs) through state and federal TANF surplus funds. CMIs have been implemented across the country in states such as Oklahoma, Michigan, Tennessee, and Washington (Doherty & Anderson, 2004). Other states have implemented alternative measures to attempt to slow the marital trends that most policymakers find troubling – such as high divorce rates, increasing cohabitation rates, and the disproportionate representation of unmarried individuals in poverty. We proceed in this section by discussing one CMI in particular, the Oklahoma Marriage Initiative, due to its prominence as a large-scale CMI. We then discuss the various methods employed by other states.

Oklahoma Marriage Initiative.

The Oklahoma Marriage Initiative (OMI) began in 1999 with funding from the TANF program and was the first program of its kind. Its goal was “to strengthen marriages and reduce the number of divorces in Oklahoma” (Nowlin, 2008, p. 111), and it employs workshops developed by the Prevention and Relationship Enhancement Program (PREP). Unfortunately, like other CMIs, empirical research on the effectiveness of the program itself is lacking. Research has connected Oklahoma’s program to increases in the percentage of children living with two parents and decreases in percentages of children born to single mothers and percentages of children living in poverty (Hawkins, Amato, & Kinghorn, 2013). But qualitative interviews with administrators of the program seem to suggest that positive effects are not readily visible for all participants (Nowlin, 2008). Nonetheless, the moderate effects of the program in its current manifestation seem promising, as the areas of improvement suggested by Nowlin have seen positive results in more recent studies and could be easily implemented in OMI. For example, Nowlin (2008) suggests that economic concerns, which are “deemed most important by low-income mothers” (p.127), were not addressed in the program, and that for OMI “to be successful the barriers that clients bring with them must be addressed” (p. 129). Williamson, Altman, Hsueh, and Bradbury (2016) found modest positive effects for low-income couples in a program that included supplemental workshops (such as those on financial planning and parenting) and family support staff. Each of these additional resources was aimed at “reduc[ing] family stressors and address[ing] family needs by linking them to community resources” (Williamson et al., 2016, p. 159). CMIs like the Oklahoma Marriage Initiative may see more irrefutable success in the future by addressing their target audience’s needs more accurately and fully.

Other policy initiatives.

In addition to the CMIs developed across the country, states have addressed support for marriage as an institution in alternative ways. States such as Alabama, Louisiana, Oklahoma, Texas, and Utah have begun handing out pamphlets with basic relationship education information to all couples applying for their marriage licenses in order to reach a larger audience (Hawkins & Ooms, 2012). Florida made a large-scale legislative effort in 1998 with the Marriage Preparation and Preservation Act (MPPA) to strengthen marriage and dissuade marital dissolution. The legislation provided for a reduction in the marriage license fee for couples who participated in a pre-marital preparation course, the addition of some form of relationship education in public schools, and a relationship education course which could be provided to married couples seeking divorce (MPPA, 1998). At least six other states (Georgia, Maryland, Minnesota, Oklahoma, Tennessee, and West Virginia) have implemented the marriage license fee reduction as well (Ooms, Bouchet, & Parke, 2004; Fulton County Government, 2011; County of Jefferson, 2019). Additionally, West Virginia provides TANF recipients \$100 extra per month “if the family is headed by a legal married couple” (Seedelft & Smock, 2004, p. 13). While all these programs lack empirical research on their effects, the program in West Virginia seems specifically troublesome based on existing literature. Researchers generally agree that the government should remove provisions of public policies which disincentivize marriage but not provide policies which explicitly incentivize it (Lichter, 2001; Coontz & Folbre, 2002; Lichter, Graefe, & Brown, 2003). This is due to a potential unintended consequence of incentivizing marriage: we should not encourage couples to stay in marriages in which there may be domestic abuse or unmanageable marital discord present. The other policies implemented seem to aim at encouraging relationship education and should be expanded, but the program in West Virginia may have unintended negative effects.

The Case for Couple Relationship Education

A number of potential solutions to the disincentives for marriage that exist in current public policy have been proposed: introducing a new filing status for dual-earner couples (Ryznar, 2017), permanently lengthening the phaseout range of the EITC (Haskins, 2002; Pomerleau, 2015), widening income tax brackets for dual-income couples (Pomerleau, 2015), and seeking to ensure that two-parent families who are eligible for means-tested programs are made aware of their eligibility (Primus & Beeson, 2002), among others. However, as Alm and colleagues (1999) suggest, any of these changes will involve a number of tradeoffs which policymakers may not be able to agree upon. Additionally, research suggests that support for marriage in and of itself is not enough to reduce the negative individual and societal effects with which policymakers are concerned (Coontz & Folbre, 2002; Lichter et al., 2003; Cherlin, 2003).

Rather, *healthy* marriage and relationships should be the goal of public policymakers and private community initiatives. Thus, public policy and funding should be directed toward the administration and improvement of Couple Relationship Education (CRE). These programs have been developed to teach couples skills that aid the development of healthy and satisfied relationships, such as positive communication and effective dispute resolution strategies. As expressed by George Blair-West in a 2017 TED talk, “in a modern society, we know that prevention is better than cure.” Society funds large scale vaccinations against diseases like polio and produces awareness campaigns for cancer and diabetes. “But none of those conditions come close to affecting 45 percent [of the population]” (Blair-West, 2017). As such, working primarily on prevention of marital dissolution and discord seem more logical than working on a cure for their effects. Many interventions have been tested for efficacy, and these programs have shown moderate effect sizes on communication and relationship quality over varying periods of time

(Cowan, Cowan, & Knox, 2010; for an additional review, see Hawkins, Blanchard, Baldwin, & Fawcett, 2008). Critiques of these programs have pointed to the fact that most of the research sampled largely white, middle-class groups (Johnson, 2012). The concern with these samples is that they are not necessarily generalizable to the entire population and may not be effective for low-income and minority couples.

However, research has recently begun to address the concerns of efficacy for CRE for minority and low-income couples. Over the last decade, research has produced largely positive, if modest, results, as well as directions for future research which should render them even more effective. A meta-analysis of emerging research for programs aimed at low-income couples done by Hawkins and Fackrell (2010), suggested that CRE has small to moderate effects for low-income couples. Studies by Hawkins and colleagues (2013), analyzing HMIs in several states, and Williamson and colleagues (2016), analyzing one particular CRE program, further suggest similar positive effects on low-income couples. An important note from Hawkins and colleagues (2013), is that the statistical significance of any positive effect on low-income couples was nonexistent when an outlier state, Washington, D.C., was removed from the data. While this outlier case could be seen as a lack of positive effect of CRE for low-income couples, it is more likely further evidence for the argument that states which heavily invest in CRE achieve better results. Additionally, it could suggest that a minimum threshold of CRE must be established in an area in order to see significant results for that area. In other words, without a minimum level of participation in CRE programming, any positive effect for the community would not be visible in statistical analysis. If this is the case, Washington D.C.'s funding and establishment of CRE programs could meet or exceed the threshold at which we see significant results for such initiatives, while other states simply do not. This alternative fits with conclusions drawn by

previous literature which indicates larger effect sizes for moderate doses of CRE compared to small doses (Cowan & Cowan 2014).

However, in addition to positive results for CRE, the results from Building Strong Families (BSF), a large-scale intervention which received significant government funding, are disappointing and have been the major point of contention between both sides of the CRE debate. Although the study showed slight positive effects, some of those effects did not seem to hold up over time, and the effects were not as significant as researchers had initially hoped (Cowan & Cowan 2014). However, there are important points to consider in this debate. First, as Cowan and Cowan (2014) point out, criticism often leaves out that there were significant positive effects for African-American participants, who represented half the sample. Additionally, Johnson's (2014) critique points to one site of the program, Baltimore, which produced a slightly negative effect in treatment groups with regard to relationship status. One important consideration here, however, is that it may be the case that individuals in these groups used the BSF curriculum to identify problematic or unhealthy relationships. In that event, dissolution of a relationship may be a positive outcome for individuals. In any case, more detailed follow ups and varied measures of success may be necessary to identify all the effects of BSF.

Nonetheless, it is our position that CRE has proven successful enough to warrant continued funding and research in order to benefit low-income families. As Hawkins and Ooms (2012) point out, the majority of low-income couples show a desire for well-designed and implemented CRE programs. However, for many low-income couples, sometimes even a well-designed program is rendered ineffective if the couple cannot attend all required sessions. It is not for lack of want that many of these couples do not participate fully, rather, as discussed

previously, they have outside life stressors which necessitate their absence. To combat this, CRE interventions should consider offering childcare programs and connections to outside resources (to address things like economic concerns) in order to make it easier for low-income couples to participate. Furthermore, Hawkins and Ooms (2012) point out a significant reason to invest in CRE programs – despite decades of antipoverty programs, we are facing increasing income inequality. CRE is suggested as a supplement to already existing antipoverty programs because it “targets an additional known causal factor for poverty—family dissolution—that has not been a direct target of public policy in the past” (Hawkins & Ooms, 2012, p. 543). While we do not expect CRE to completely alleviate the detrimental effects or existence of poverty, CRE programs tailored to address issues faced by low-income couples could provide additional support in a unique way.

While more research is necessary to see how CRE may best help low-income and minority couples, another trend in the research suggests a different area in which CRE performs very well – support for fathers. Although government support for better marriage and better fatherhood has lent itself largely to separate programs in the past, CRE has shown that it can help achieve the goal of providing for both better marriages and better fathers. Cowan and colleagues (2010) and Knox and colleagues (2011) identify positive outcomes for fathers that meet or exceed the positive outcomes achieved in the fatherhood programs. Cowan and colleagues (2010) compared control groups to men involved in a fatherhood program as well as couples involved in a CRE program. They found that while the fatherhood program strengthened relationships between father and child, the CRE program strengthened father-child relationships with the added benefit of strengthening the couple relationship and decreasing levels of parental stress. Knox and colleagues (2011) indicated that programs are more likely to succeed in

developing father-child relationships if they also provide co-parenting and relationship skills training. While the Brookings Institute (2015) recommends strengthening fatherhood programs in order to achieve better outcomes for father-child relationships, we, like Cowan and colleagues (2010), suggest the integration of CRE and fatherhood programs in order to enhance the effects of the already existing programs that aim to make fathers more successful. Because research seems to offer the idea that better partners make better parents, these efforts can be combined to have a greater societal benefit from CRE programs than originally expected.

Recommendations for Future Directions in CRE and Public Policy

While we advocate for the continued funding, research, and implementation of CRE programs, we also recognize that future work in the field needs to address concerns raised in existing literature. Our recommendations are as follows: (a) disincentives for marriage in current public policy need to be addressed, (b) CRE programs should be tailored to address the extramarital issues with which couples come into programs, (c) CRE programs warrant bipartisan support, (d) the measures of success for CRE should be altered to evaluate outcomes more effectively, (e) funding for CRE should be evaluated by the National Institutes of Health to encourage large-scale implementation of only those programs which have gained support from empirical research, and (f) individual CRE programs may be more effective if combined with attempts to address societal perspectives.

Addressing Disincentives

Current U.S. public policy aims to support the benefits of marriage still while sustaining means-tested programs and a tax structure which disincentivizes marriage for couples of all income levels. While the behavioral effects of such policies seem modest, there is a possibility that they are rising. Furthermore, while disincentives should be addressed, we should not

implement policies that explicitly incentivize marriage, as potential unintended negative consequences of such policies warrant extreme caution. Instead, implementing support for CRE programs that aid couples in the natural formation of healthy relationships should be the aim. Consider the average single mother discussed in Michelmore's (2016) report who may expect to lose as much as \$2600 upon marrying. While the process of getting rid of disincentives to marriage may take time, if that mother was involved in a comprehensive CRE program, she would likely receive the education she needs to make an informed decision about the benefits of marrying for her and her children, how to ensure that that relationship is successful, and whether or not the loss of her benefits warrants a smart financial decision.

Program Tailoring

Research suggests that low-income couples bring life stressors in with them that need to be addressed in order for CRE to be most effective (Nowlin, 2008; Williamson et al., 2016; Hawkins & Ooms, 2012). It follows logically that minority couples may also bring in life stressors which white, heterosexual couples do not have or experience only marginally. It is important to consider experiences of racism, homophobia, and discrimination, as these experiences can be serious sources of stress for minority couples (Seefeldt & Smock, 2004). Tailoring programs to include financial workshops, child care services, and modules which address relationships in the context of wider societal discrimination likely will help these couples deal with the additional sources of stress they bring with them into CRE programs, thus making the programs more effective in their primary goals.

Bipartisan Support

The protective effects of marriage for children and adults, combined with the negative effects of marital discord and dissolution on adults, children, and society warrant the attention of

policymakers. Further, legislation and support for funding surrounding these issues should come as a result of bipartisan efforts. While CRE programs warrant support from both sides of the aisle based on their merit alone, the goals of CRE also give both sides support for their own agendas. Conservative politicians aim to promote marriage as an institution and decrease the use of welfare programs, while more liberal politicians aim to bring minority interests into public policy and ensure low-income families have the support they need. CRE can achieve both goals through the strengthening of marital relationships and the successful inclusion of targeted modules for minority and low-income individuals.

Measures of Success

Thus far, relationship formation, satisfaction, & dissolution and more successful communication have been the main measurements of success for CRE programs. While these measures show positive results, other outcomes need to be measured in order to evaluate the full effect of CRE. Cowan and Cowan (2014) outline that there exists a “normative decline in couple relationship satisfaction” which suggests that “couple relationship intervention is a public health necessity, not a luxury” (p. 5). While we agree with this statement, we also want to consider the implications this has for the measurement of success. If, as suggested, there is a natural decline in couple satisfaction over time, then that natural decline may be affecting results of longitudinal studies of the efficacy of CRE research. Accounting for the normative decline in satisfaction as compared to the decline in satisfaction for couples receiving treatment should receive more focus in empirical research. Even if couple satisfaction declines over time with CRE, if the rate of decline is relatively less than the rate of normative decline, that would be a successful outcome. Additionally, the cause of marital or relationship dissolution should be assessed in future research. Dissolution as the result of successful realization of the existence of an unhealthy

relationship should be measured differently than dissolution due to inability to reconcile differences. If CRE programs are providing individuals with the tools they need to recognize unhealthy relationships (such as those which involve emotional abuse), they should be considered successful. Furthermore, outcomes for father-child relationships and potential effects on children whose parents undergo CRE are a few additional novel outcomes to be measured in analyzing the success of CRE programs.

Funding and Empirical Support

Current funding for Healthy Marriage Initiatives and government-funded CRE comes through ACF. We support Johnson's (2012) position that more empirical research (including the amount of intervention needed to be successful and the types of interventions that result in the most success for different kinds of couples) is necessary and that funding should be given only to those interventions which have demonstrated support through such research. Further, we agree that funding received through the National Institutes of Health, specifically the National Institute of Child Health and Human Development (NICHD), would likely help achieve this goal. However, if funding is to be delegated through the NICHD, we encourage funding for programs that show positive outcomes for adults as well as children. "Human development," both child *and* adult, is an important part of their overall mission, and this aspect of CRE should not be disregarded in the review of funding requests.

Addressing Societal Perspectives

Societal perspectives on marriage as an institution have changed drastically in the last several decades, as is evidenced by high divorce rates, the number of unwed childbirths, and declining marriage rates. Contrastingly, Simon and Marcussen's (1999) research suggests that married people who perceive marriage as important and permanent receive more benefits from

their own marriages. As this research and research by Nock (2005) suggests, we cannot address these trends through individual focus on CRE alone. Addressing the societal perspective of marriage through distribution of easy-to-read publications (similar to those discussed early which are given out with applications for marriage licenses) and large-scale social campaigns is necessary as well. Such campaigns should explain the benefits of healthy, long-lasting relationships – not only to encourage individuals to have those kinds of beneficial relationships if they choose to marry, but also to increase respect for the institution itself.

Directions for Future Research on Marital Effects upon Children, Adults, and Society

As presented in the sections concerning the effects of marital discord, divorce, and marriage on adults, children, and society, marital discord and divorce generally negatively impact individuals while healthy marriage promotes many benefits.

According to the research on physiological and psychological effects of divorce and discord, the most fundamental mediator of the negative impacts appears to be stress. In both children and adults, divorce and discord have been reported to correlate with measures of psychological stress. This effect likely relates to both the emotional stressors of divorce and discord and the logistical and financial stressors of divorce. This stress can lead to many of the reported physiological and psychological effects such as depression and immune function. As individuals experience many instances of stress throughout life, the question is whether marital discord presents as a unique stressor. As studies report unique beneficial effects of marriage compared to cohabitation, an argument can be made for reasonable consideration of the hypothesis that some essential element of marriage causes its dysfunction to pose unique stress to individuals. Future study should be oriented to pinpointing this unique identity of marriage with the aim of applying findings to unique stress-reduction

The main secondary physiological impacts applied to individuals experiencing marital discord emerged as sleep issues, mood disruption, and nutritional detriments. These three factors maintain the capacity to act as a mechanism affecting almost every other dimension of health: immunological functioning, endocrinological functioning, body mass index, diabetes, health habits, and mental health. In addition to reducing marital discord and resultant stress, resources should be dedicated to investigating, identifying, and implementing mitigation of these three main effectors as well.

The societal impacts of marriage have been found to include lower risk of crime and drug and alcohol use for individuals and higher educational achievement for children. Some of these impacts are likely tied to the effects of higher poverty rates among single parents compared to married. However, recall the report from the Center for Law and Social Policy indicating that children of married parents maintained better financial outcomes than children of cohabiting parents of comparable income. In addition, the report indicated that children in Swedish single-parent families have similar financial outcomes to their higher-economic-risk American counterpart single-parent families (CLASP, 2003). This finding indicates that marriage, not poverty, was the more likely indicator of children's financial outcomes. This association between marriage and children's outcomes warrants further investigation. It is unclear whether these findings are the result of family structure or marriage. Inclusion of children of cohabiting parents may be beneficial in future studies. With further knowledge on the link between marriage and child financial outcomes, marital status may be able to be used to predict or measure societal poverty trends in the future.

As demonstrated by the research comparing cohabitation and marriage, although cohabitation demonstrates many of the same characteristics as marriage, it certainly has potential

for fewer benefits and more negative effects for adults and children, most importantly in the dimension of child maltreatment. An important area of future investigation may be the mechanism for these different effects between marriage and cohabitation. What makes marriage so different from cohabitation? Previous researchers have proposed that perhaps the effects of marriage are mediated by the uniquely intimate social bond that marriage represents. This hypothesis is worth exploring, as, if it indeed proves to be a significant factor, it may elucidate avenues to healthier unique social bonds (marriages) and the benefits accrued therein.

The mechanisms for the negative impacts of cohabitation also warrant attention. As presented in the child detriments section, in recent years cohabitation rates are rising significantly along with nonmarital births. This means a larger portion of the population, particularly children, will likely be affected by the negative factors correlated with cohabitation, namely maltreatment, financial hardship, and family instability. These three factors appear to be the most likely mechanisms for child psychological and behavioral issues associated with cohabitation. Future study should investigate this relationship further and explore preventions or mitigations for the effects of family instability and children's perceptions of financial instability.

Conclusion

The way in which we form and sustain marital relationships today is substantially different from the typical path of 50 years ago. The influence of dating websites and apps on smartphones, the rise of feminist movements, and social and policy change surrounding the LGBTQ+ community have provided new outlooks on what relationships, dating, and marriage look like for our communities. However, an abundance of research makes clear that marriage and marital discord influence our physical and emotional health, the development of our children, and the well-being of our society. Moreover, it is not marriage in and of itself, but *healthy*

marriage that offers positive outcomes. While federal and state governments have begun to create public policy with these influences in mind, there are many areas of improvement on the policy agenda where marriage is concerned. The current tax structure and means-tested program eligibility requirements can provide problematic disincentives for individuals to marry. In order to address these concerns, we suggest that further research and implementation of successful CRE programs receive funding and other support from federal and state governments. CRE programs offer proactive aid in the formation of healthy marriages and relationships which can confer the beneficial effects elicited by marriage research. Such government action likely will contribute to improvement in the quality of life for adults and children, as well as the creation of an overall better society. In order to help guide the creation of more successful CRE programs and public policy, future research investigating the mechanisms for the effects of marriage and marital discord on physiological and psychological well-being may be necessary.

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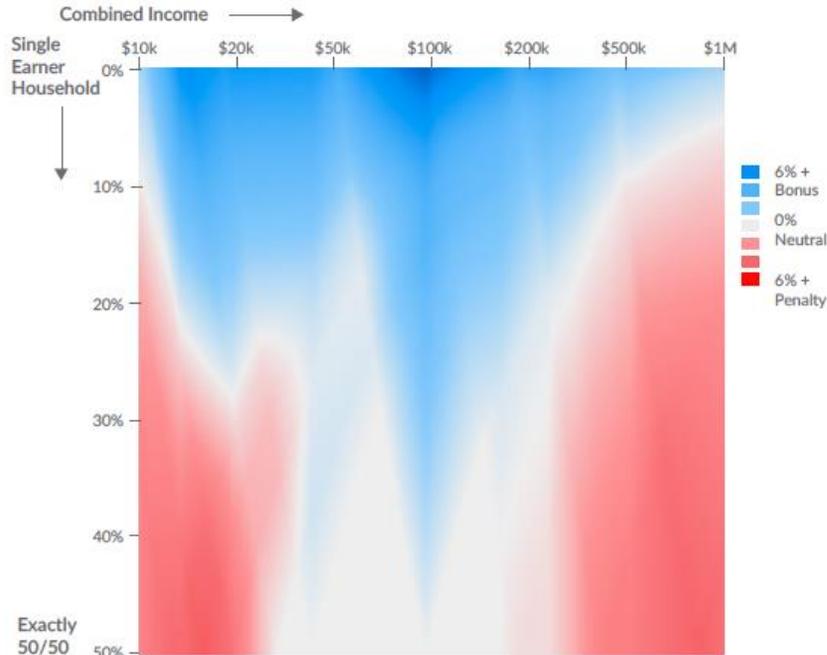
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Appendix I

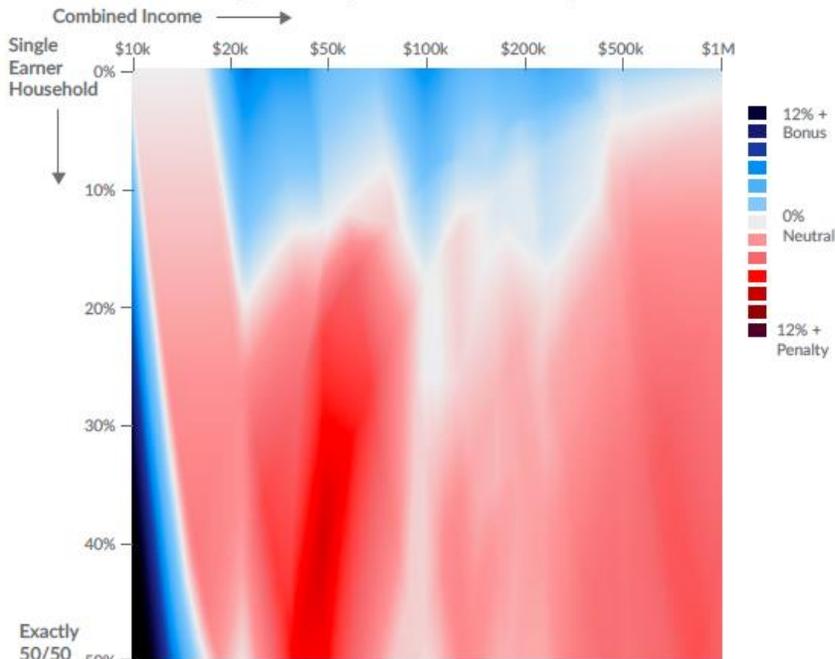
Chart 2. The Marriage Penalty or Bonus for a Couple with No Children



Note: This models the effects of the individual income tax, the Earned Income Tax Credit, the Alternative Minimum Tax, payroll taxes, standard deductions and personal exemptions (and their phase out), and all three filing statuses (single, married, and Head of Household).

Source: Tax Foundation and CBPP Calculations.

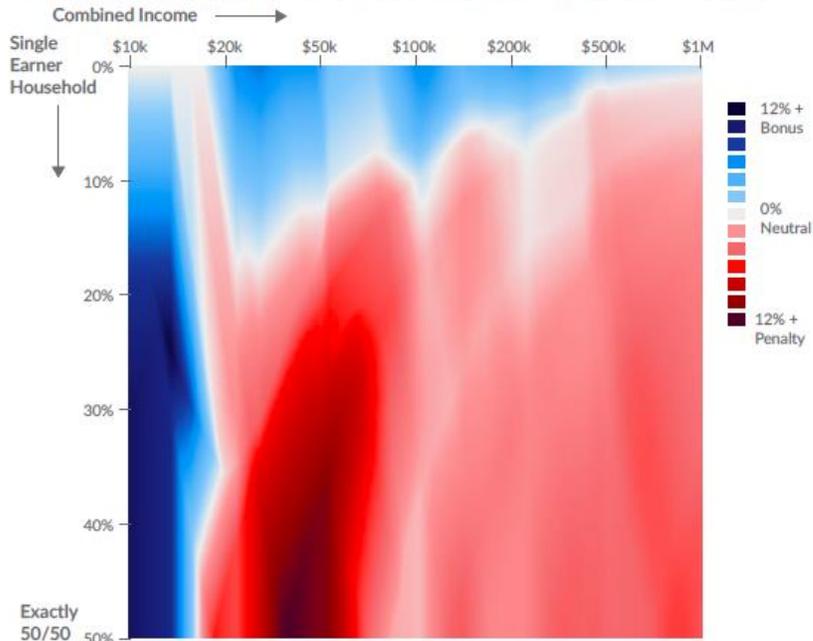
Chart 3. The Marriage Penalty or Bonus for a Couple with One Child



Note: This models the effects of the individual income tax, the Child Tax Credit, the Earned Income Tax Credit, the Alternative Minimum Tax, payroll taxes, standard deductions and personal exemptions (and their phase out), and all three filing statuses (single, married, and Head of Household).

Source: Tax Foundation and CBPP Calculations.

Chart 4. The Marriage Penalty or Bonus for a Couple with Two Children



Note: This models the effects of the individual income tax, the Child Tax Credit, the Earned Income Tax Credit, the Alternative Minimum Tax, payroll taxes, standard deductions and personal exemptions (and their phase out), and all three filing statuses (single, married, and Head of Household).

Source: Tax Foundation and CBPP Calculations.