

# Making Marriage & Divorce Your Business



PREPARE/ENRICH  
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## **Negative Effects of Unhealthy Marriages in the Workplace**

### *Physical Abuse / Domestic Violence*

Women separated from their husbands are 25 times more likely to be victims of domestic violence than married women living with their husbands. (Corporate Resource Council's "Why Promote Healthy Marriages?")

Domestic violence costs Corporate America from \$3-5 billion per year. (Corporate Resource Council's "Why Promote Healthy Marriages?")

### *Decreased Health*

Both men and women who displayed more negative behavior during conflict had immune systems that functioned relatively poorly, which leads to more illness. (Waite & Gallagher, 2000, p. 57)

People in marriages of poorer quality had lower immune functioning than people in better marriages. (Waite & Gallagher, 2000, p. 57)

### *Divorce Process*

Divorce seems to be about as dangerous to a man's health as picking up a pack-a-day cigarette habit. (Waite & Gallagher, 2000, p. 47)

In most developed countries, men of any given age who are divorced are about twice as likely to die as married men. (Waite & Gallagher, 2000, p. 47)

Divorced men show substantially more problems with alcohol than married men do. (Waite & Gallagher, 2000, p. 53)

### *Less Optimal Work Environment*

Job stress has a direct influence on parental depression and indirect effects on marital strain, parent-adolescent relations, and problematic adolescent behavior. (Vermulst & Dubas, 1999)

Self-esteem and depression of dual-earner mothers and fathers were affected by both job and family stress. (Schwartzberg & Dytell, 1996)

Job insecurity stress was related in a systemic way to marital and family dysfunction and the number of family problems reported. (Larson, Wilson, & Beley, 1994)

Three perceptions – of a heavy work load, of work imposing on relaxation, and of family imposing on relaxation – contribute to physical and depressive symptoms in married professional women with at least one child at home. (Reifman, Biernat, & Lang, 1991)

In a study of male police officers, increased job stress and physical exhaustion contribute to marital interactions in which the husband is more physiologically aroused and experiences more negative emotions. (Roberts & Levenson, 2001)

Among dual-earner couples, perceived work stress is significantly correlated with increased marital stress. (Yogev, 1986)

High levels of role overload in men consistently predicted less positive marital relationships. (Crouter, Bumpas, Head, McHale, 2001)

### *Increased Social Costs*

Divorce costs the nation about \$33.3 billion per year. (Nock, address at Smart Marriages Conference, Reno, NV, 2003)

It is estimated that the “average” divorce cost state and federal governments \$30,000 in direct and indirect costs. (Schramm, 2003)

When a marriage ends, the same processes that worked to build family wealth now work in reverse to drain the savings account. (Waite & Gallagher, 2000, p. 118)

Mothers and children experience large drops in their income after a divorce; keeping families together reduces the chances these mothers and children will be thrown into poverty and increases their chances of later successes in life. (Waite & Gallagher, 2000, p. 119)

### *Decreased Productivity / Conditions Unfavorable to Employer*

Marital problems are associated with decreased work productivity, especially for men. (Forthofer, Markman, Cox, Stanley, & Kessler, 1996)

Sexual affairs among co-workers lead to marital strife, which leads to decreased productivity, complaints of favoritism and even lawsuits over sexual harassment. One in four workplace affairs result in reduced productivity by those in the romance. (Corporate Resource Council’s “How to Promote Healthy Marriage”)

When marriages end, productivity gains are interrupted. One study in 1989 showed married men earned \$11.33/hr, single men earned \$10.38/hr, and divorced men earned \$9.61. (Gallagher, 2002)

Divorce disrupts workplace productivity for as much as three years (Corporate Resource Council's "Why Promote Healthy Marriages?")

Adultery raises issues of dishonesty in addition to moral issues. Ross Perot reportedly defended his condemnation of adultery at EDS by saying, "How can I trust a man if his wife can't?" (Corporate Resource Council's "Why Promote Healthy Marriages?")

"Retention is going to be the problem that employers are going to have the face going into the new millennium...how can we expect people to be productive when they're distracted? When you hire somebody, you're hiring the whole person," says Dr. Joy Reed Belt, owner of an Oklahoma City human resources consulting firm. (Potts, 1999)

According to "The Simplicity Forum," a group dedicated to "promoting and honoring simple, just, and sustainable ways of life for all," workers in several European countries work fewer hours per year yet are more productive per worker hour than Americans. They attribute this to work/family conflicts. (Smartmarriages.com archives, 11/14/02)

#### *Increased Insurance Premiums / Higher Health Care Utilization*

Divorce and its effects lead to overall lower levels of physical health. This decline costs corporations in bigger insurance premiums and costs. (Gallagher, 2002)

Corporations might expect 3-5% increases in health care premiums if only 1-2% of employees choose domestic partner benefits. Promoting stable marriages save costs for corporations. (Hamrick, 2002)

#### *Decreased Profit*

One in four workplace affairs resulted in sexual harassment claims. (Corporate Resource Council's "How to Promote Healthy Marriages")

US Corporations lose over \$10 billion annually due to family stress, marital stress, parenting issues, etc. (Woosley, 2003)

Work loss associated with marital problems translates into a loss of approximately \$6.8 billion per year. (Forthofer, Markmean, Cox, Stanley, & Kessler, 1996)

## Positive Effects of Healthy Marriages in the Workplace

### *Marriage Premium*

Married men earn more than their single counterparts. This is a well-documented phenomenon known as the **marriage premium**. (Gallagher, 2002)

Married couples earn more, which provides a broader tax base for the government. In 2001, the median income of a married couple with children under 18 was \$65,203, compared to \$21,997 for a single mother with children under 18. (Maher, 2003)

Husbands earn between 10-40% more than single men do, in virtually every country studied. (Waite & Gallagher, 2000, pp. 99-100)

Getting married increases a man's salary by about as much as a college education. (Waite & Gallagher, 2000, p. 100)

Even when researchers take into account characteristics such as a man's occupation, industry, the hours and weeks that he works, and his tenure on the current job, married men's wages rise faster than those of comparable unmarried men (Waite & Gallagher 2000, p. 123)

### *Increased Wealth*

The social norms associated with marriage encourage people to do things that build wealth: buy a house, save for children's college, acquire a car, and a set of furniture suitable for entertaining. (Waite & Gallagher, 2000, p. 116)

### *Health Benefits*

Employees in marriages that last a lifetime are generally happier and healthier than employees who are divorced, cohabiting, or un-partnered. (Corporate Resource Council's "Do Domestic Partner Benefits Make Good Business Sense?")

For men, being happily married is the equivalent of being one and a half years younger than chronological age. Happily married women are half a year younger, and divorced women two years older. For men, being single increases their "Real Age" by three years (Waite & Gallagher, 2000, p. 48)

Research has demonstrated that your answer to the simple question, "How would you rate your own health?" tells us more about your future health and even the likelihood of early death than asking you whether you have any of a list of diseases and conditions for both married men and women who rated themselves as healthier

than those who are divorced, separated, or widowed. (Waite & Gallagher, 2000, p. 49)

Light drinkers, moderate drinkers, and heavy drinkers all imbibe less after they marry. (Waite & Gallagher, 2000, p. 54)

The emotional support of a spouse seems to help people recover better when illness strikes or to manage a chronic disease (such as diabetes) better over the long term. (Waite & Gallagher, 2000 p. 56)

The social support that a marriage provides can actually boost the immune system, making the married less likely to catch even the common cold. (Waite & Gallagher, 2000, p. 56)

As marriage improves over time, so does the reported health of the husband and wife. (Waite & Gallagher, 2000, p. 56)

Talking about deeply held emotions or distressful or traumatic events in itself improves physical health and marriage can provide such a platform. (Waite & Gallagher, 2000 p .58)

#### *Decreased Social Costs*

Looking at research from psychology, psychiatry, neonatology, and sociology leads to a conclusion that a "provision for care" leave would contribute to family adjustment and stability with a long-term reduction in social costs. (Hopper & Zigler, 1988)

#### *Increased Productivity / Conditions Favorable to Employer*

Men married for a long time are more productive than single men working the same amount of time; this premium declines as men get closer to divorce. ([www.courses.washington.edu/ssci2000/week4lundberg.pdf](http://www.courses.washington.edu/ssci2000/week4lundberg.pdf))

Employees in lasting marriages are seen as generally more dependable and motivated. (Corporate Resource Council's "Do Domestic Partner Benefits Make Good Business Sense?")

Absenteeism of married workers is lower, and they stay at particular jobs longer. (Corporate Resource Council's "Do Domestic Partner Benefits Make Good Business Sense?")

The selection hypothesis posits that men who possess the qualities that make them good workers also possess the qualities that make them more likely to marry and stay married. (Chiodo & Owyang, Federal Reserve Bank, St. Louis, Missouri)

Married men make better workers than single men do, because they lead more settled lives. They have lower rates of absenteeism from work and are less likely to quit or be fired than are single men. (Waite & Gallagher, 2000, p. 103)

Married men produce more on average than single men do. (Waite & Gallagher, 2000, p. 103)

Married men are less likely to show up for work hung over or exhausted, because wives monitor their husbands' health and health-related behavior. (Waite & Gallagher, 2000, p. 104)

### *More Optimal Work Environment*

Receiving more income from a job and being promoted were positively correlated with decreased psychological distress. (Kaplan & Damphousse, 1997)

Social support positively correlated with both physical and emotional health. Job flexibility was correlated with emotional health. (Ulione, 1996)

Help-seeking and direct action coping used at home were associated with lower family interfering with work conflict levels. (Rotondo, Carlson, & Kincaid, 2003)

Marital and job satisfaction strongly affect both psychophysical symptoms and wellbeing. (Coverman, 1989)

### *Miscellaneous Pertinent Factoids*

The immediate disruptive effects of divorce are more obvious than long-term positive effects of stable marriage. (Gallagher, 2002)

"Over time, low rates of marriage and high rates of divorce lead to fewer highly productive workers. The eventual result is either a labor shortage of skilled, motivated workers and/or an increased demand to import disciplined, productive workers from abroad to compensate for the domestic shortfall" (Gallagher, 2002)

Assuming that marital stress causes one worker in a business to take an antidepressant, the overall insurance premium for that company will increase. (personal communication with insurance representative.)

70% of all US economic consumption is associated with the family. "There will be dire long term economic consequences of a lowering marriage rate and increased divorce rate." ( www.smartmarriages.com archives, July 8, 1999)

Wives adapted work behaviors to fit the needs of the family levels of family involvement significantly more than their husbands. Couples whose members had high levels of family involvement were experiencing high levels of marital satisfaction and low levels of stress. (Karambayya & Reilly, 1992)

In a study examining the effects of husbands' job stressors on the emotional health of their wives, it was found that access to social support did not moderate the impact of husbands' job stressors. Marital tension did, however, moderate the impact of the husbands' job stressors, with women in deteriorating marriages reporting fewer symptoms in response to their husbands. (Rook, Dooley, & Catalano, 1991)

Most of married men's health advantages appear to flow from the fact that single men behave in particularly unhealthy, risky ways that single women typically do not (Waite & Gallagher, 2000, p. 51)

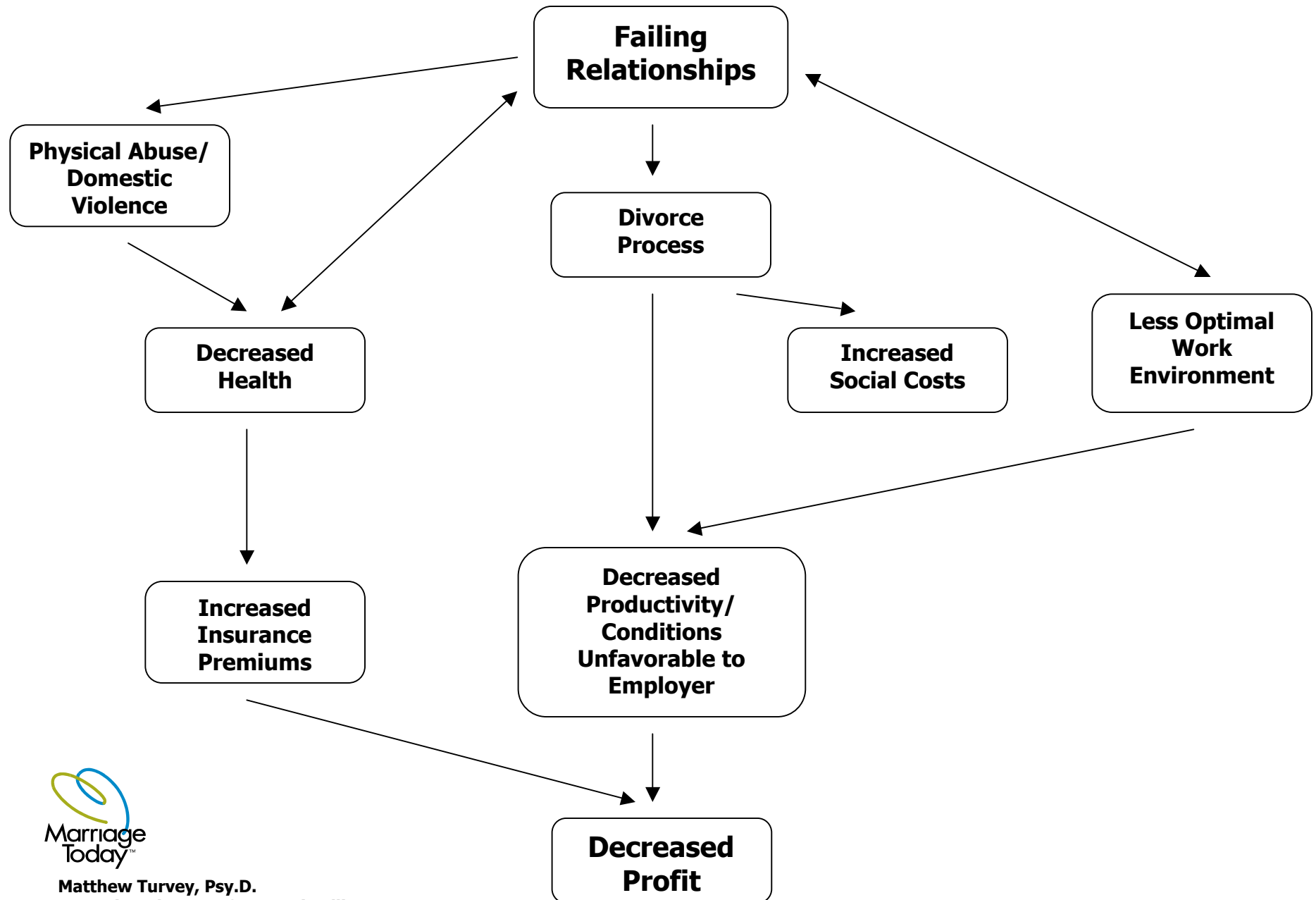
Marriage seems to confer that strongest health advantage in avoiding those causes of death that are strongly influenced by a person's behavior, such as suicide or cirrhosis of the liver. If this is the case, then marital skills training could very well reduce the incidence of such behavior and lower overall insurance premiums, especially for group health insurance coverage. (Waite & Gallagher, 2000, p. 52)

Cohabitation does not confer the same kind of health benefits to either men or women as does marriage (Waite & Gallagher, 200, p.63) In fact, cohabiting men receive only half the earnings premium of marriage (Waite & Gallagher, 200, p. 103)

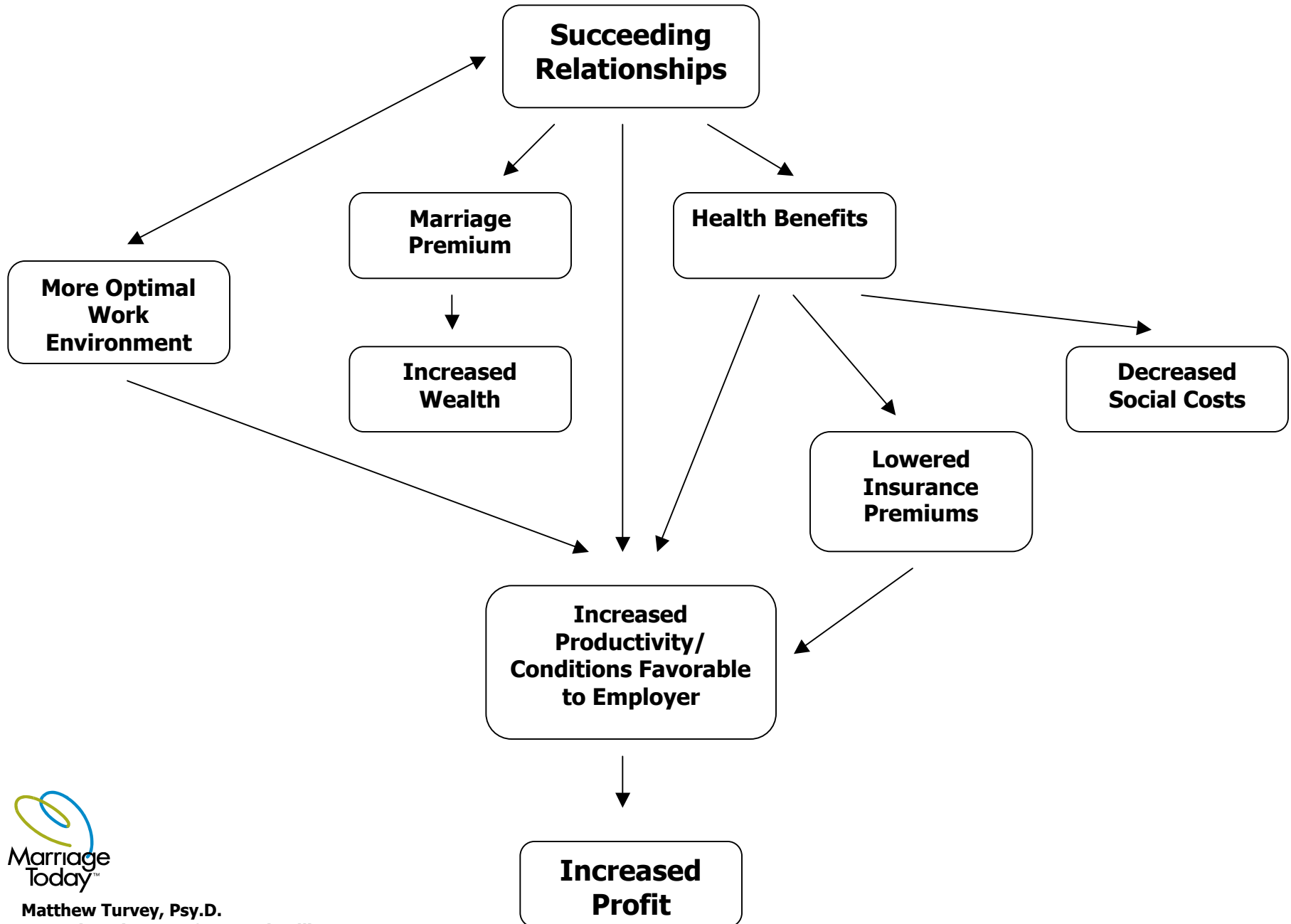
Women do not pay a "marriage penalty," but they do pay a substantial motherhood penalty, whether or not they marry. (Waite & Gallagher, 2000, p. 107)

Merely living together, even for long periods, does not create wealth in the same way that marriage does (Waite & Gallagher, 200, p. 117)

# Negative Effects of Unhealthy Marriages in the Workplace



# Positive Effects of Healthy Marriages in the Workplace



# Marriage and Welfare Reform:

## The Overwhelming Evidence that Marriage Education Works

by Patrick F. Fagan, Robert W. Patterson, and Robert E. Rector

The erosion of marriage has created enormous difficulties for children, parents, and society. Today, one child in three is born out of wedlock. Compared to children born within marriage, children born outside of marriage are overwhelmingly more likely to live in poverty, depend on welfare, and have behavior problems. They are also more likely to suffer depression and physical abuse, fail in school, abuse drugs, and end up in jail.

In response to the overwhelming evidence concerning the harmful consequences of the decline of marriage, the 1996 welfare reform law set a national goal to increase and strengthen two-parent families. To help meet that goal, President George W. Bush wants to set aside \$300 million per year for specific programs to strengthen marriage as part of the reauthorization of welfare reform. These programs would teach relationship skills to unmarried couples at the time of pregnancy, with the goal of helping couples develop healthy marriages. The programs would also provide marriage-skills training to low-income married couples to help those couples improve their relationships and avoid marital breakup.

### RECORD OF SUCCESS

Critics of the President's initiative seldom attack the concept of promoting healthy marriages directly. Instead, they claim that no evidence shows that marriage education and enrichment programs work. This charge is simply false.

The evidence is overwhelming:

- The 29 peer-reviewed social science journal articles cited in this paper provide ample evidence that marriage education, training, and counseling programs—some of which have been around for more than 30 years—significantly strengthen marriage. These studies, which integrate findings from well over 100 separate evaluations,

ies of one of the oldest marriage enhancement programs, Couple Communication, observed meaningful program effects with regard to all types of measures: Couples who took the training experienced moderate to large gains in communication skills, marital satisfaction, and other relationship qualities. The average couple, after taking Couple Communication training, was able to out-perform 83 percent



show that a wide variety of marriage programs can reduce strife, improve communication, increase parenting skills, increase stability, and enhance marital happiness.

- One analysis integrating 85 studies involving nearly 4,000 couples enrolled in more than 20 different marriage enrichment programs found that the average couple, after participating in a program, was better off than more than two-thirds of couples that did not participate.

- A 1999 meta-analysis of 16 stud-

of couples who had not participated in the program in the critical area of marital communication.

- An analysis of the Relationship Enhancement program shows that it significantly improves marital relationships: Participating couples did better than 83 percent of couples that did not participate.

- A 2002 study documents the effectiveness of premarital inventory questionnaires and counseling in preventing marital distress. This approach yielded a 52 percent increase in the number of couples

## Marriage and Welfare Reform: (Continued)

classified as “most satisfied” with their relationship. Among the remaining couples, more than half improved their assessment of their relationship; among the highest-risk couples, more than 80 percent moved up into a more positive category.

- A 1993 meta-analysis of marriage and family counseling found that, among 71 studies that compared counseling to no-counseling, couples who took marriage counseling were better off than 70 percent of couples that did not take counseling.

- An extensive review of the literature on the effectiveness of marital counseling in preventing separation and divorce found dozens of studies demonstrating that counseling was effective in reducing conflict and increasing marital satisfaction.

This research demonstrates that marriage programs are effective and makes the case that marriages can do more than merely survive: They can also thrive when couples learn the skills to make their relationship work. Moreover, the research shows that the programs are effective throughout a variety of socioeconomic classes. Polls indicate that the overwhelming majority of low-income couples at risk of out-of-wedlock childbearing or marital breakup would like to participate in programs that would help them improve their relationships.

### Need for Action

The collapse of marriage is a predominant factor behind high rates of child poverty, welfare dependence, and a host of other social problems. However, the welfare system has punished marriage and rewarded single parenthood for a generation. President Bush is seeking to reverse this trend by bringing fathers back into the home rather than pushing them out.

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The President’s marriage initiative—incorporated in the House-passed welfare bill, H.R. 4737—represents a critical first step in moving beyond the current anti-marriage welfare system. The bill would provide skills training to low-income couples to help them build and sustain healthy marriages. It would also foster experiments in reducing the anti-marriage penalties in welfare programs. If enacted, this legislation would begin the vital task of repairing the fabric of family in low-income communities.

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