

National Poverty Center

Gerald R. Ford School of Public Policy, University of Michigan

www.npc.umich.edu



Marriage and Family Formation Among Low-Income Couples: What Do We Know From Research?

This paper was delivered at a National Poverty Center conference. Any opinions, findings, conclusions, or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the view of the National Poverty Center or any sponsoring agency.

Can Covenant Marriage Foster Marital Stability Among Low-Income, Fragile Newlyweds?

Laura A. Sanchez

Department of Sociology &
Center for Family and Demographic Research
Bowling Green State University

Steven L. Nock

Department of Sociology
University of Virginia

Jill A. Deines

Department of Sociology
Bowling Green State University

James D. Wright

Department of Sociology and Anthropology
Central Florida University

Note. This paper is prepared solely for the National Poverty Conference on Marriage and Family Formation among Low Income Couples: What Do We Know from Research? Gerald R. Ford School of Public Policy. Held at the Georgetown University Conference Center, Washington, DC, September 4th-5th, 2003. Address correspondence to Laura Sanchez at Department of Sociology, 226 Williams Hall, Bowling Green State University, Bowling Green, Ohio 43403, lsanche@bgnet.bgsu.edu, phone: 419-372-7252, fax: 419-372-8306. This research was supported by National Science Foundation grant #9819156.

Many policymakers ask whether we can foster marital quality and stability, by encouraging people to commit to an orderly life and higher purpose. In political arenas, legislators are now asking whether “a vow of marriage” or a “vow of Godliness” can cultivate commitment between partners and better child-rearing for parents. Academics refined these larger philosophical and social policy questions into research interests on the benefits (and costs) of marriage and religion (see Waite and Lehrer, 2003). We are uniquely situated to shed some light on these important questions. Over the past five years, we have been studying a new marriage reform initiative in Louisiana — covenant marriage.

Covenant marriage is interesting for two reasons. First, covenant marriage embodies most of the policies that have been considered as ways to promote a more permanent form of marriage and discourage divorce (premarital counseling, required counseling in times of trouble, and stricter divorce rules including traditional faults.) This allows us to test the feasibility and efficacy of such policies. Second, as many well know, covenant marriage marks the first time in history that one state has two sets of laws governing marriage.

In our analyses today, we provide the only empirical information about whether covenant marriage is associated with stronger, more stable unions. We consider these questions:

1. Is covenant marriage an effective policy for helping any couple have a more stable family life, but especially a fragile couple?
2. Do the potential beneficial effects of covenant marriage occur primarily because of the spouses’ fulfillment of premarital counseling requirements and greater, more mutually-shared religiousness?
3. Does covenant marriage itself help stabilize and strengthen a new marriage, independent of the characteristics couples bring to the relationship?

The first question is a pragmatic one. Without financial costs to the state, can legislators design a marriage reform that reduces divorce rates? Tony Perkins, the Louisiana State legislator who crafted the covenant marriage bill for Louisiana and who now is president of the Family Research Council, wants an answer to this question. The second and third questions are more complex. If only couples who are predisposed to marital stability choose covenant marriage, then how can this new marriage reform help the general marrying public, and especially the segment of the marrying public that comes with a few knocks? Can covenant marriage enhance marital stability for individuals from poor backgrounds, disrupted childhoods, and rocky courtships, if they are not already keen on counseling or church? As we will show, there are large differences between the types of people who select one or the other marriage. But we also believe it is possible that some individuals (especially husbands whose wives are interested in a covenant marriage when they are less so) may obtain counseling they might not otherwise have gotten.

Political and social background to covenant marriage

Over the past decades, marriage and divorce rates changed considerably in the United States (Bumpass 1990; Bennett, Bloom and Craig 1993; McLanahan and Casper 1995; Teachman, Tedrow and Crowder 2000). Estimates indicate that 40 to 50% of all marriages will end in divorce and some suggest that more marriages will end in divorce than in death or widowhood (Watkins, Menken and Bongaarts 1987). Research also indicates that the proportion who never marry may be increasing (Teachman, Tedrow and Crowder 2000).

These fundamental changes in marriage formation and dissolution fueled a widespread debate about whether marriage as an institution is failing (Glenn 1996; Furstenberg 1994; Popenoe 1993; Schneider 1996; Whitehead 1997). At one extreme, some scholars perceive a

loss of marriage as a bedrock institution and note what they see as a concomitant rise in immortality and value-free lifestyles devoid of respect for enduring bonds (Kass 1997; Mattox 1995). The other extreme often argues that perhaps marriage should be aided in its demise because the legal, social and economic benefits that favor married couples stigmatize and disadvantage non-married people and alternatives families (Struening 1999; Rauch 1999; Fineman 1995; Robson 1994).

The middle range of this debate contains a wealth of perspectives about whether there are benefits to encouraging marriage (Waite and Gallagher 2000) or not (Okin 1989; Solot and Miller 2002). The more important veins of research address the potential social and psychological costs of divorce to children (Amato 2000, 1996; Amato and Gilbreth 1999; Morrison and Coiro 1999), the economic costs of divorce for women and children (Bianchi, Subaiya and Kahn 1999; Funder and Kinsella 1991; Holden and Smock 1991; Kurz 1995; Lichter, Graefe and Brown 2003; Morgan, Kitson and Kitson 1992; Seltzer and Garfinkel 1990; Smock 1993; Smock, Manning and Gupta 1999), and the economic and social costs to society and the welfare state, if marriage as an institution is so disorganized that it is unable to financially support, emotionally nurture and socialize into citizenship its family members (Furstenberg, Hoffman and Shrestha 1995; Rogers and Amato 1997; Seltzer and Bianchi 1988; Teachman 1994).

At the same time, social welfare advocates and policymakers are placing great emphasis on developing public programs and legal reforms intended to encourage marriage formation, strengthen unions, and discourage divorce (Bogenschneider 2000; Galston 1996; Popenoe 1999). Thus, the past few years witnessed the federal Defense of Marriage Act (DoMA), revisions of welfare laws to promote marriage as a route out of poverty (Besharov and Sullivan 1996), and

many state and local initiatives to offer marriage communication education as a part of school curricula and marriage license application procedures (Bogenschneider 2000; Hawkins et al, 2002).

Among these initiatives, covenant marriage stands out as an historically unprecedented outlier. Covenant marriage grows out of a large national covenant marriage movement, consisting of religious, political and family counseling organizations (Covenant Marriage Movement webpage, 2001). In August 1997, Louisiana became the first state to pass this legislation and Arizona and Arkansas followed suit soon after. In 1998 alone, more than 17 states considered similar covenant marriage bills (Nichols 1998). In total, 20-30 states either considered or are considering similar covenant marriage bills (Divorce Reform 2001). Covenant marriage proponents argue that no-fault divorce substantially reduces commitment to marriage and weakens the legal and social protections available to family members under a more stringent marriage regime (Brinig 1998; Spaht 1998; Loconte 1998; Sanchez, et al 2001).

Louisiana's covenant marriage law

Covenant marriage is remarkable because it paves the way for multiple forms of marriage (Nichols 1998). In theory, covenant marriage proponents want to promote the sanctity and permanence of a singular vision of unalterable, lifelong marriage. In actuality, they created a two-tier marriage regime. For the first time in history, citizens have the option between two sets of laws to govern their marriages.

What are the practical features of covenant marriage? Basically, couples who choose this option face stricter limits on entering and exiting marriage. Couples who want to covenant marry must undertake premarital counseling. The couple and their counselor must attest, with a notarized affidavit, that the counseling covered topics about the seriousness of a covenant

marriage, the lifetime permanence of marriage, and the obligation of the couple to seek marital counseling, if problems arise later in the marriage. The couple must also sign a *Declaration of Intent* that affirms the following: a marriage is an agreement to live together as a husband and wife forever; the partners chose each other carefully and disclosed to each other everything about their personal histories that might hurt the marriage; the couple received premarital counseling from a priest, minister, rabbi, or state-recognized marriage counselor; and that the partners agree to take all reasonable efforts to preserve their marriage.

Covenant married couples who want to divorce must make “all reasonable efforts” to preserve the marriage, including marital counseling, and either prove fault in the traditional sense of that term (i.e., court-substantiated infidelity, physical or sexual abuse of a spouse or child, a felony life- or death-penalty conviction, or abandonment of at least one year) or live separate and apart for two years. Irreconcilable differences are not grounds for divorce.

The intent of covenant marriage is to encourage couples to enter marriage with a spirit of serious, undiluted commitment. Legislators want newly-marrying couples to stop and answer to each other whether they will work on their marriages or will want an “easy out” when their marriages run into trouble. As Spaht (1998a) says, “covenant marriage strengthens the institution of marriage by restoring legal efficacy to the marital vows.” Legal advocates believe that covenant marriage allows couples security in their “investment” in marriage, which allows them to behave in ways that build the stability of the union rather than “hedge their bets” by pursuing their own self-interests without regard to the costs of the union (Brinig 1998). Brinig (2000) further suggests that covenant marriage reinvigorates marriage by moving couples away from a contractual mentality toward their marriages to a belief in marriage’s covenant, exalted

permanent status. Spaht (1999, 1) believes that covenant marriage can help “Americans rebuild a marriage culture from the ashes of a ‘divorce culture.’”

Recent studies suggest that newly-marrying covenant couples and currently married covenant “upgraders” agree with this view and feel that the covenant distinction is not just symbolically important to themselves in their own unions, but stands as a political and moral statement to their communities and to a political and social culture they see as poisonous to enduring marriage (Loconte 1998; Rosier and Feld 2000; Sanchez, Nock, Wright and Gager 2001).

Covenant marriage controversies

Since its inception, covenant marriage has created controversy. Supporters think covenant marriage inspires confidence in marriage, nurtures commitment, protects children, and attacks a divorce culture (Brinig 2000; Spaht 1998). However, others argue that covenant marriage creates several legal dilemmas. The major disputes are three-fold. The first debate is whether covenant marriage actually strengthens marriage or just reinstates the worst problems of fault-based divorce. The second issue is whether covenant marriage creates conflicts within the Full Faith and Credit Clause of the Constitution which allows states to create their own marriage and divorce laws while recognizing the laws of other states. The last is whether covenant marriage, rather than reinvigorating a unitary vision of marriage, fosters a greater splintering in American marriages as individuals and groups pursue other forms of marriages or unions.

For the first issue, some legal scholars argue that “covenant marriage is good public relations but bad public policy (Stewart 1999, 17). They suggest that covenant marriage reinstates the features of fault-based divorce that were the original catalyst for no-fault divorce. For example, Stewart (1999) suggests that the longer waiting period for divorce leaves women

and children in uncertain economic circumstances before they can receive an alimony or child support award. Stewart (1999) also notes the possibility that covenant couples who want to divorce because of irreconcilable differences will be encouraged to fabricate a fault-based reason for the courts. Others suggest that marital counseling, extended waiting periods, and the expectation of a commitment to the marriage places women and children in danger, in cases of domestic violence (Biondi 1999; Ellman and Lohr 1997). Biondi (1999) further argues that the focus on assigning fault or moral blame distracts the state and divorcing couples from far more pressing issue, like how ex-spouses will divide their assets and personal resources to achieve economic equality and adequate care for their children.

On the other hand, proponents argue that covenant marriage secures women and children's economic well-being, by giving them greater protection against unilateral divorce (Brinig 1998). Spaht (1998) argues that rather than increase the chance of greater domestic abuse, covenant marriage hinders that possibility as batterers must go through an often shameful, public form of counseling with a respected authority, such as the couple's pastor. She (1998) further argues that fault is a key concept in divorce and should be extended to further family law reforms, including those pertaining to the moral fitness of parents. Thus, rather than weaken parents' ability to negotiate about child-rearing, proponents feel that the law encourages couples to stay together first, and then, failing that, gives the "innocent" parent greater leverage in custody and support rulings, during divorce proceedings.

The last controversies are whether the law will actually reinvigorate a cultural vision of lifelong, permanent marriage or instead encourage a proliferation of marriage forms. This debate hinges on the legal conflicts that may ensue from expecting non-covenant states to recognize covenant marriages. For instance, though DiFonzo (2000, 82) perceives a "no-fault counter-

revolution” as beneficial, he argues that the “supervows” of covenant marriage will “pose extraordinary problems for courts called upon to interpret and enforce the new wave of domestic agreements...as couples may increasingly contour their marriages to suit their needs and aspirations.” He argues that “customized marriage will not prove the panacea for the ills of modern marriage (DiFonzo 2000, 882). As an example illustrating DiFonzo’s concern, Nichols (1998, 27) perceives a proliferation of marriage forms as beneficial and argues that “Louisiana’s covenant marriage law moves toward recognizing that people desire and choose different paths for their own lives, both individually and communally. This is a salutary move. We should build upon Louisiana’s lead and move toward an even more robust pluralism in marriage and divorce law.” Some suggest that covenant marriage may ultimately link with the push for gay marriage. For example, Macke (1998, 3) suggests that if covenant proponents want non-covenant states to uphold the requirements of covenant marriages, a possible outcome may be that “[a interstate recognition of covenant marriage] may also require interstate recognition of same-sex marriage, a result which most supporters of covenant marriage do not want.” Spaht (1998) anticipates this unintended problem and argues that covenant marriage foremost should be used as a tool to strengthen and valorize heterosexual marriage and narrow its potential accessibility to gays.

Three key empirical questions

In this paper, we contribute to debates about covenant marriage by addressing three empirical questions of interest to policymakers. First, we examine whether covenant marriage actually promotes marital stability and reduces divorce rates. Second, we assess whether covenant marriage mediates the negative consequences of entering marriage as a fragile couple. Last, we examine whether any effects of covenant marriage are felt mainly through selection

effects that bring spouses and couples to choose covenant marriage rather than an additional independent effect of this special institution. Thus, we ask whether covenant marriage truly fosters greater marital stability or whether it's the counseling that the couples receive or the vow of Godliness and fidelity that they had already intended to bring into marriage.

Data

The data are from the first and second wave of a 5-year study of newlywed couples who married in Louisiana in 1999-2000 (Marriage Matters, University of Virginia, 2001). The first wave was administered, on average, 3 to 6 months after the wedding, and the second wave was administered approximately 18 months later. The sample selection criteria consisted of two steps. First, 17 out of 60 parishes were selected randomly and proportionate to size. Second, from these 17 parishes, all covenant marriage licenses and the matched standard marriage licenses filed next to the covenant licenses were drawn. Of the 1,714 licenses that were validly part of our sampling frame, we eventually confirmed 1,310 couples for a confirmation rate of 76.4%. Our response rate for the first wave mail survey was 60%. The second wave response rate was 92%, excluding the couples who divorced or separated between waves. We are currently in the field with our third, final wave. For this project, we use a sub-sample in which both spouses completed interviews at both waves. We also use information updated to August 2003 about the incidence of divorce among our couples.

Dependent Variables

We measure marital stability with two indicators. The first measures both spouses' perceptions of their chances of separation and the second measures whether they actually separated or divorced between waves. The former has been found to predict the latter. Couples

who believe their chances of divorce are high have higher divorce rates. For the latter, we measure the timing of the occurrence of the first formal separation.

Distant Factors (time 1 reports)

Husband's human capital.

Husband's income. We measure husband's yearly income at Time 1 with a set of dummy variables, consisting of 6 categories: <\$10,000; \$10-20,000; \$20-30,000; \$40-50,000; and >\$50,000.

Husband's education. We measure husband's educational attainment at Time 1 with two dummy variables. The first dummy measures the attainment of some post-high-school education, including a few years of college and/or vocational or technical training. The second dummy measures the attainment of at least a bachelor's degree. The excluded category represents the attainment of at most a high school degree or equivalency.

Husband's financial troubles. We measure husband's financial troubles brought into the marriage with an index ranging from 0 to 5. These summed deficits prior to the marriage include: the lack of a savings account of more than \$1,000; the lack of a savings account of more than \$10,000; the lack of home ownership; the possession of more than \$500 in credit card debt; and the possession of other significant debt/s.

Relationship characteristics

Dimensions of courtship troubles. We measure instability in the couple's premarital courtship with three dummy variables, indicating whether the couple ever *broke up*, whether both partners reported a lot of *conflict* during the time they were dating, and whether the husband ever committed premarital *infidelities*.

Household and family structure demographic characteristics. We measure several dimensions of the couple's premarital and marital family structure characteristics. We measure the couple's *cohabitation history* with three categories. The first excluded dummy variable measures whether neither partner ever cohabited. The second dummy variable measures whether the partners only cohabited with each other, prior to their marriage. The third dummy variable measures all other cohabitation combinations that include at least one spouse having cohabited with someone other than their current spouse.

We measure *exposure to divorce* with two dummy variables. First, we measure whether both spouses experienced a divorce prior to their current marriage. Second, we measure whether both spouses experienced the separation of their birth parents, at least once during childhood.

We measure the couple's *family structure* at the start of marriage, with a dummy variable measuring the presence of at least one child by either or both spouses. This dummy variable can include the spouses' own biological child/ren together, as well as any child/ren from either partner's previous relationships. Most of these latter children are from the wife's previous relationship/s. Though wives and husbands are similarly likely to have children from previous relationships, the children are more likely to reside with their mothers.

Communication difficulties at the start of marriage. We measure communication skills with two Gottman (1994) indices reflecting self-reports of perceptions of negative affect by the spouse and one's own use of corrosive communication. The first measures the wife's and husband's perceptions of the level of hostility expressed by the partner, during conflict. These measures sum whether, during disagreements, the wife or husband feels (1) tense and anxious, and thinks the partner gets (2) sarcastic and (3) hostile. The second set of indices tap the propensity of the wife or husband to use negative, corrosive affect, during disagreements. These

measures sum whether the wife or husband (1) withdraws, (2) feels tense and anxious, and (3) gets sarcastic, (4) hostile, and (5) physically violent.

Immediate Factors (time 2 reports)

We measure immediate factors that may influence the stability of the couple through two dummy variables representing changes in the couple's relationship between survey waves. The first measures whether the couple had or adopted any child/ren, since marriage. The second measures whether the husband experienced any financial setbacks, since marriage. The financial setbacks include being laid off or fired, experiencing unemployment, or receiving a cut in pay.

Controls

We control for the couple's racial/ethnic heritage and the wife's age at marriage.

Religiosity

We measure two dimensions of the spouses' religiosity. The first dummy variables measure whether each spouse agrees with the statement that "I regard myself as a *religious fundamentalist*." The second dummy variables measure whether each spouse thinks that having *religious faith in your life* is extremely important.

Premarital counseling

With two dummy variables, we measure whether the couple *received premarital counseling* and whether the wife *perceived the counseling as very helpful*.

Results

Table 1 presents descriptive statistics for the focal independent controls and dependent variables. Covenant and standard husbands share similar incomes and financial troubles at the start of marriage, though covenant husbands are significantly more likely to be higher educated

than standard husbands. Approximately 1 in 10 husbands earn less than \$10,000 per year, and one-third of these husbands earn less than \$30,000. More than half of standard husbands have a high school degree or lower education, as compared to 38% of covenant husbands. Thirty-eight percent of covenant husbands have a college education, as compared to 29% of standard husbands.

[Table 1 about here]

Covenant and standard couples have similar courtship experiences, and exposures to divorce, and similar communication styles in the early days of marriage. Approximately 30% of couples broke up at least once while dating, about 15% reported many conflicts, and 10% of husbands engaged in premarital infidelities. In 20% of these marriages, both spouses were previously divorced. Approximately 15% of these marriages have spouses who both experienced the childhood separation of their parents.

However, covenant and standard couples diverge in cohabitation and fertility histories. Covenant couples are far less likely to have cohabitation experiences than standard couples. In 51% of covenant couples, neither partner ever cohabited, as compared to 23% of standard couples. Sixty percent of standard couples had at least one spouse cohabit with someone other than the current spouse, as compared to 40% of covenant couples. Twice as many standard couples as covenant couples have cohabited only with each other prior to the marriage, 17.4% and 8.6% respectively. Fewer covenant couples than standard couples start their marriages with children already in the home. Forty-two percent of standard couples have children living with them, as compared to 24% of covenant couples.

Between waves, standard couples were more likely to have or adopt child/ren than were covenant couples, 33% and 22% respectively. Covenant and standard husbands are similarly

likely to experience financial setbacks, during the early years of marriage, with approximately 16% reporting layoffs, unemployment bouts, or pay cuts.

Covenant and standard couples differ substantially in religiosity and premarital counseling. Forty-five to fifty percent of covenant couples, compared to 20-25% of standard couples, report that they perceive themselves as fundamentalist. Fully 67 to 77% of covenant spouses, as compared to 30 to 37% of standard spouses, perceive religious fidelity as extremely important. Almost 100% of covenant couples underwent their required premarital counseling. In contrast, only 41% of standard couples participated in counseling or marital preparation courses. Sixty-four percent of covenant marriages had wives who felt that premarital counseling had been very helpful, as compared to only 15% of standard marriages. Even among standard marriages in which the spouses undertook premarital counseling, only 36% of wives felt that preparation was very helpful.

In sum, though covenant and standard couples share many similarities in characteristics that might make a marriage fragile, we note some important differences. Covenant couples are far less likely to have children and cohabitation experiences at the start of their marriages, and covenant husbands have higher levels of education. Covenant couples are also far more likely to undertake premarital counseling and report that they benefitted from that counseling, and far more likely to have fundamentalist religious beliefs.

Changes in perceived chances of separation

Table 2 presents seemingly unrelated regressions predicting changes in perceptions of chances of separation between waves, for those couples who stayed continuously married. We use lagged-endogenous-variable models which include the time 1 measures of perceptions of the chances of separation as independent variables. By including the lagged (time 1) version of the

dependent variables, we can interpret the effects of other variables in the model as effects on *changes* in the dependent variable from time 1 to time 2.

[Table 2 about here]

Very few fragility indicators are associated with changes in perceived chances of separation. For wives, the effects of husband's financial troubles brought into the marriage and premarital breakups are associated with a shift toward greater perceived chances of separation. Having (more) children since the marriage is associated with increases in perceived chances of separation for both husbands and wives.

Hostile interpersonal communication styles affect changes in the husband's perceived chances of separation far more than the wife's. Table 2 indicates that one's perception that the spouse is hostile or sarcastic is associated significantly with shifts to greater perceived chances of separation for husbands, but not for wives. In other regressions, we tested the effects of indices of a spouse's self-reports of negative communication styles. We found even stronger effects on husband's changing perceptions in the early years of marriage. The wife's hostile communication style significantly increases a husband's perceived chances of separation, but the effects of a husband's hostility on changes in wife's perceptions is inconsistent and weak across equations.

Controlling for these financial and relationship factors, the effects of covenant marriage significantly decrease the wife's, but not the husband's, perceived chances of separation. For wives, covenant marriage reduces perceived chances of separation, even after controlling for their religiosity or fundamentalism. In contrast, for husbands, the effect of covenant marriage becomes insignificant, after controlling for their religiosity. Additionally, for husbands, covenant marriage is not significant in equations that control for the wife's hostile

communication style. Thus, the wife's level of hostility and the husband's religiosity mediates the effects of covenant marriage on husband's perceived chances of separation.

Covenant marriage does not mediate the effects of the husband's financial security indicators nor of the relationship characteristics. The size and significance of effects remains virtually unchanged in models with and without the covenant marriage measure.

We also examined the effects of premarital counseling on changes in perceived chances of separation (analyses not shown). Premarital counseling has no significant effects on changes in wife's and husband's perceptions nor mediates the effects of the other financial and relationship characteristics. However, for wives, the belief that premarital counseling was very helpful is associated with decreases in perceived chances of separation.

Covenant marriage and infidelity. Last, we tested whether covenant marriage moderates the effects of the other factors. We find some key significant interactions. For both wives and husbands, covenant marriage strongly moderates the effects of a husband's premarital infidelities. The greatest increases in perceived chances of separation over the early years of marriage occurred for wives and husbands in standard marriages in which the husband committed premarital infidelities. Conversely, the greatest *decreases* in perceived chances of separation occurred for wives and husbands in covenant marriages in which the husband premaritally cheated. This findings suggests that covenant marriage may afford newlywed couples some leverage in dealing with the distrust that might result from infidelity.

Covenant marriage and husband's income. Of particular importance to the theme of this conference, we also find significant interactions between covenant marriage and husband's income for both wives and husbands, such that low-income covenant couples reduce their perceived chances of separation, while low-income standard couples do not. In other words,

covenant marriage appears to moderate the negative effects of financial insecurity on marital stability.

Covenant marriage and childbearing. For wives, an interaction between covenant marriage and marital childbearing is strongly significant, indicating that childbearing is disruptive only to the perceived stability of standard wives' marriages and not covenant wives'. Only standard wives who bore children increased their perceived chances of separation. Declines in covenant wives' perceived chances of separation are not linked to their childbearing choices.

Preliminary findings about the effects of covenant marriage on marital disruption

Table 3 presents the first predictions ever of the effects of covenant marriage on rates of marital disruption. We measure marital disruption as the first reported incidence of either separation or divorce. We use a Cox regression technique that analyses the overall hazard rate of disruption by duration in days since marriage. Interpret the standardized coefficients as a proportion around 1. For example, the first column shows that covenant marriage has a significant effect of .45, controlling for all other factors. This finding indicates that the covenant married have a marital disruption rate that is 45% that of the standard married.

[Table 3 about here]

These findings are preliminary for two reasons. First, the sample selection criteria identifies a sub-sample of couples in which both partners participated in both interviews. Second, we are not finished with our data collection efforts. We are currently in the field for our third, final wave of interviews. We cannot assess all marriages that ended, until early spring 2004. Thus, the small effective sample size and limited number of disruptions impairs the

statistical power of our Cox regression models. However, since the majority of effects are in expected directions, we tentatively argue that our main findings are robust.

As mentioned earlier, the first column indicates that covenant marriages have lower disruption rates than standard marriages, even after controlling for demographic, human capital, and relationship characteristics. The covenant marriage disruption rate is less than half of the standard rate. This lower disruption rate is not an artifact of the longer waiting periods for covenant divorces because we measure marital disruption at the point of separation rather than formal divorce.

We examined whether religiosity mediated the effect of covenant marriage. Column 2 presents a model with wife's religious faithfulness as a control. Wife's religious faithfulness is associated with lower rates of marital disruption. In column 3, we present a model with both wife's religiosity and covenant status. The effect of covenant marriage is no longer significant. This finding suggests that the wife's religiosity is responsible for the effect of covenant marriage in lowering disruption rates. Our data is rich in measures about spiritual life, so we experimented with several versions and dimensions of religiosity. None of the indicators for husband's religiosity mediated the significant effects of covenant marriage. In contrast, most measures of the wife's religiosity reduced the covenant marriage effects to non-significance. Wives' religiosity is a strong mediator of the beneficial effects of covenant marriage.

Preliminary findings about the effects of premarital counseling on marital disruption

The nearly universal exposure to premarital counseling among covenants prohibits a direct comparison between covenant and standard marriages. Therefore, Table 4 presents the effects of premarital counseling on marital disruption rates for the combined sample of covenant and standard married couples, without an additional control for covenant status.

[Table 4 about here]

Premarital counseling significantly reduces marital disruption rates, even after controlling for the wife's religiosity. In separate analyses, we explored the effects of the husband's and wife's perceptions of the helpfulness of premarital counseling. The perceived helpfulness of premarital counseling is associated with lower disruption rates. However, the wife's religiosity mediates this effect. Perceived helpfulness of premarital counseling is not significant in equations with wife's religiosity. Last, in separate analyses, we tested premarital counseling for a sample of only standard couples, finding that counseling reduced disruption rates.

Overall, our findings suggest that premarital counseling and a wife's religiosity greatly reduces chances of divorce. These selection effects largely mediate any effects of covenant marriage. Though the quality and type of premarital counseling may also have independent effects, our findings suggest that any premarital counseling at all is important for a lower chance of divorce, regardless of the couple's perceptions of the usefulness of this counseling.

What have we learned about covenant marriage and relationship stability?

Covenant marriage reduces wives', but not husbands', perceived chances of separation, even after controlling for the wife's religiosity and fundamentalism. This result is important because in separate analyses we found that the wife's perceived chances of separation significantly predict actual disruption rates. More important, we found that covenant married couples have significantly lower disruption rates. Depending on our model specifications, the disruption rate of covenant couples is somewhere between 45 and 60% of the disruption rate of standard couples.

Our analyses today suggest that this lower disruption rate is driven largely by the wife's religiosity and premarital counseling. In fact, premarital counseling results in lower disruption

rates for both types of marriages. The data suggest that the effects of exposure to premarital counseling must be strong, given that we never differentiated the type of counseling. In future work, we will explore the effects of quality, type, and intensity of premarital counseling.

Besides initial selection effects, another possible reason that covenant couples have lower disruption rates is because their marriages develop differently in the first five years. In previous research, we found that the early trajectories of the two types of marriage differ. Covenant couples seem better able to resolve some of the common problems associated with spouse differences in expected gender roles. They also increasingly rely on less corrosive communication strategies for resolving conflict. There are other changes as well. They become more religious, for example. And covenant wives' labor force participation increases over time, while standard wives' decreases. We are not yet able to determine whether these different trajectories affect the lower disruption rates of covenant marriages. We hypothesize that they might, especially in light of the important roles religion and counseling play. As we pursue these inquiries, we will investigate differences in reliance on marriage counseling in handling conflict, and in tempering gendered disagreements in marriage.

We can summarize our results to date easily. First, covenant couples have lower disruption rates by the fifth year of their marriage. Second, much, if not all, of that difference can be explained by covenant wives' greater religiosity and premarital counseling, and lower rates of cohabitation, and participation in premarital counseling. Third, covenant and standard couples' marriages develop differently in the early years. To what extent such differing trajectories explain the greater stability of covenant marriages remains to be explored.

We do not dismiss the possible effects of covenant marriage completely. We cannot entirely attribute all of the benefits of reduced separations to the wife's religiosity and premarital

counseling. Yes, selection effects clearly operate here. Those most drawn to covenant marriage have a strong taste for counseling, seriousness about marital preparation, and belief in the sanctified nature of marriage. However, for its own part, covenant marriage may amplify or exaggerate these selection effects. Some individuals will obtain counseling because their partner wants a covenant marriage. And some couples in which both partners want a covenant marriage may obtain counseling they otherwise may not have. Covenant marriage may be an institution that requires that the couples *act* on their serious intentions and *perform* their faith. Thus, covenant marriage may activate these couples. They must earnestly channel their premarital and marital activities toward earning a covenant marriage. And since both partners do not always agree about which type of marriage to get, those who end up in covenant marriages include some individuals who would not have otherwise chosen it. Hence, distinguishing the effects of selection into covenant marriage from the amplification that covenant marriage may provide could prove difficult.

What can we say about the effects of covenant marriage, religiosity, or premarital counseling on fragile couples? For perceived chances of separation, covenant marriage, religiosity, and premarital counseling do not seem to mediate the negative effects of a troubled courtship. However, for reasons not fully understood, covenant marriage interacts with a husband's premarital infidelity in such a way as to decrease significantly both the wife's and husband's perceived chances of separation.

This finding is consequential, given that the interaction indicates exactly the opposite process for standard couples. Standard couples who began marriages with infidelity as part of their courtship end up feeling less stable in their relationship. Apparently, covenant marriage helps couples manage this specific form of fragility. Perhaps covenant marriage affords room

for trust to take root in a new marriage. The covenant “supervow” may help couples wipe the slate clean and move forward without the weight of recrimination, mistrust or guilt. This interpretation is mere speculation. However, some of our qualitative interviews indicate that covenant husbands and wives do appeal to their covenant as a reason to truly forgive and forget such marital problems as infidelity, arrests for drunk driving, severe mismanagement of money, etc. They talked about these problems in significantly different ways than standard married couples and with greater focus on the need to “get over it.”

This may be the only special edge we find for fragile couples in covenant marriages. Neither counseling, religiousness or covenant status mediated the effects of parental separation on one’s own marital disruption. The inter-generational transmission of divorce operates strongly in our sample, even for those with the most advantages. However, this effect is specific to couples in which both spouses experienced parental separation. In this particular matching of spouses, neither partner may know what makes for a lasting commitment.

Jack and Liz, a fragile Covenant couple

Our quantitative findings suggest that covenant marriage, premarital counseling, and religiosity lower divorce rates, but they do not mediate the negative consequences of entering marriage as fragile newlyweds. These are compelling findings, but we think the empirical facts simplify the complexities. We close with a case study illustration of one couple in our study, based on qualitative interviews. This young couple illuminates that while covenant marriage, counseling, and religiosity provides benefits, they also may create great pain and confusion.

Liz and Jack are young covenant married newlyweds, married for four years, but separated for 2 of those years. At 17, Liz’ cousin set her up on her first date ever, with Jack who was 18. According to both Liz and Jack, Liz had no sexual or romantic experiences and lived a

sheltered Christian life. Jack soon joined Liz' church where her parents served as elders and paid full tithes, and after two years of counseling with her pastor, they married at age 20. They prayed on their decision and discussed their hopes for a life of family caretaking and missionary work. Both wanted Jack to be the strength of their home. As he said, "I got married 'cause I wanted to be happily married and be a father and take care of my kids and my wife. Be the umbrella over my home and take care of everything I'm supposed to take care of. But not just that, I want that fellowship. I want that love of my family. So, that's what I got married for... 'cause it makes a man. To me, that's when you're complete, when you take life to that level."

So far, so good. They are a serious young couple with a healthy dose of religion, premarital counseling, and a covenant oath as their backup. But they are also a fragile couple. Both came from divorced families. Her biological father abandoned her mother while pregnant with Liz. He was an alcoholic who "never cared a flip about [her] since [she] was born." Liz was raised in a remarried family, in which there were his, hers, and their children. Jack's mother abandoned him when he was young. He was raised by a father who was a cocaine addict. When Jack was 11, his mother tried to re-enter his life, but his father barred this reunion because she had remarried and was accused of being addicted to painkillers. Jack spent much of his childhood in his grandmother's home. Both Liz and Jack are from working poor families, and neither has much schooling. Liz is a high school graduate and Jack went to night school for air-conditioning repair certification.

Despite their hardships, they entered marriage with an arsenal of policy- and community-approved assets. According to Liz, "We wanted a covenant marriage because he grew up in a broken home and I did too." Two months into their marriage, Liz became pregnant with their

first child — a son. This boy is now 2 ½ and they also have an 11-month-old daughter.

Notwithstanding, their marriage ran into trouble fast. Liz attributed Jack's remoteness and bad moods to the fact that his grandfathers died before they were able to meet Jack's newborn son.

Jack reported that he had a crisis of faith and felt that his wife, her family, and their church were all hypocrites. He quickly became disenchanted with life as a holy family man and returned to cigarettes, liquor, and drugs. He said of these early days of marriage,

I was losing respect for her because she wouldn't stand up and be her own person and she was losing respect for me because I wasn't the holy man that she married. I just gave up. I mean, within myself, I gave up on trying because I felt like I don't know what's right anymore. I lost direction. I don't know what's right anymore. I don't know where God is anymore. I don't even hardly know if there is one, but I barely struggled to hold on to believing. And then I got into doing some stuff that was pretty bad. Like I just gave up on keeping my conscience clear with God and I just started doing things as I wanted to do them. And that's how I ended up in bed with this other chick. Going to bars, trying to get out there. I was looking for trouble, I guess. Finally, I would just do things that I wanted to do, that I knew were against the rules of God and things that I just knew were wrong. I was a cold person. I just became a cold person. And I still loved her.

He cheated on Liz with at least four women and fathered a child with one of them.

This pivotal event spurred a confession and, at this moment, he realized the power of his covenant marriage and his religious wife. He said,

I was leading a double life, 'cause if she was to know about it then that would be the end of it. That would be it. There would be no chance of anything. Then I came to the end of that. This girl had gotten pregnant. I didn't want to hide anything anymore because I've never wanted to be a fake person. I've never wanted to be a hypocrite. You know, I had already stopped going to church awhile back because I had told her, 'Well, I'm not really right.' But now I'm telling her, 'Look, I'm really not right. I'm living all kinds of stuff and I just don't feel like hiding it. This is what I've been doing.' And she surprised me. Even after she found out about the baby and the other girl, amazingly enough, she was willing to forgive me.

Liz asked him to enter into counseling. In her words, "I begged him to come back home. I told him that there wasn't anything that was too hard, that we couldn't work out." In an effort to strengthen her family under difficult circumstances, she incorporated Jack's other daughter into

her family network, so that her own children would know their sibling. Jack temporarily returned home because, as he said, “At this point, I was really looking for something to turn around ‘cause I was wreaking a lot of havoc, I was doing a lot of damage.”

Unfortunately, their counseling with her pastor made them both miserable. Liz said, “I tried to get him to go into counseling and it was always me and my pastor. You know, the pastor and me sitting up there waiting for him to show up and he never came.” Liz reports that her church life pains her greatly now that Jack has left permanently. She says, “To have to walk in the church where you go to serve the Lord and have people look at you and stare at you like you’re transparent. They sit there and judge you because they have nothing better to do. You can almost cut the air in between you and them. You have to sit there and act like everything’s OK when everything is not. When you feel like you’re just going to explode into a million pieces...”

Jack also felt counseling failed them. He said,

We had been trying counseling, but I felt like everything he said was just directed at me. I didn’t feel much hope. When I’d leave, I didn’t even feel better, I’d feel worse. Like, ‘God, he’s wanting me to come out and confess every bad thing I’ve done.’ I mean, it’s like all I’m hearing is that, ‘It’s too bad that she had to be subjected to you. You took this beautiful girl who was a virgin and had never kissed and you ruined her life.’ That’s the way I felt every counseling session. We weren’t doing counseling for divorce purposes [to get out of covenant marriage]. We were doing it so that we could try to salvage things. [Her pastor] wasn’t helping for sure. And if I tried to mention outside counseling, no. Because in her mind, the pastor was God, her parents were God, and she wasn’t going to talk to anybody, but her pastor.

These counseling sessions served only to fuel his spiritual crisis and negative behaviors. Jack soon went on a five-day bender over New Year’s, partying, womanizing, and drugging. When he came home, Liz had changed the locks and placed a restraining order on him.

What is the substance of Liz' daily life now? Jack stole Liz' only car when she was in her 7th month of pregnancy with their daughter. Her stepfather purchased a car for her and pays her auto insurance and maintenance bills. Jack left her 3 months behind on their mortgage. Liz works three jobs to make ends meet. She works as a clerk at a Hallmark store, cleans her church, and takes in sewing. Her brother's girlfriend moved in for awhile because Liz felt as though she was "running off the face of the earth" from sleep deprivation caused by her young children and great sadness. She refuses welfare because she feels that Jack is responsible. As she says, "My husband can make enough to support the children, and they deserve it. He should be providing for them. They deserve it."

And what of Jack? Jack is near-homeless. Over the past year and a half, he lived in his grandmother's home, friends' homes, an empty apartment that a landlord provided in exchange for light handyman work, and occasionally in his car. His credit is ruined and he ran into legal trouble for writing bad checks. His grandmother retained a lawyer to keep him out of jail. He engaged seriously with drugs and lost a job. He sank into a depression and came out of his funk, by pursuing a relationship with a new girl. They recently broke up, and he has currently sworn off women. He tried to establish the paternity of his non-marital daughter, but her mother refused a DNA test. He smokes weed and drinks as part of his daily stress management routine.

What do they have to say about each other? She says that he never pays child support. She claims that he will not see his children and that she had to beg him to meet his newborn daughter. Of this meeting, she relates, "He finally came and saw her, and he stood in my living room and just basically had a nervous breakdown, saying how nobody loved him. I mean, I took the man and I shook him by the shoulders and I said, 'You know, if you can't see that people

love you or you can't at least see that I love you, after all that you have put me through, then basically I guess there's no hope.'" She feels that she tried her dead-level best to reconcile.

He says that she stole his tools in retaliation for missed child support payments, and that he lost his business because of her shortsighted vindictiveness. Jack also says that she violates their visitation agreement because she refuses to accept his phone calls and leaves with her children, if he is even five minutes late for his visitation. Worse, he says that he can never visit his children without his mother-in-law present. As he says, "Yeah, I've got a restraining order on me, so she's got a monopoly on this game. And her mom the whole time is giving her the ropes. Her mom is telling her everything. Her mom has been through divorce, poisoned her mind."

He says that his visits with his children are a source of great pain:

I have three weekends out of the month to see them from 10 to 3, that's five hours over there with her there and her mom who hates me. We're talking about a lady when I walk in to go see my children, she's holding my daughter. And when I go to take my daughter, she jerks her away from me. And she goes off on me the whole time I'm there, just, 'You're a piece of garbage. You don't pay anything. You don't give her any money, and you don't love these kids. You don't even have the right to be called their father. You might be a father, you might be married to her in the law's eyes, but not in God's eyes.' I can't be there without her holding my daughter and telling me how much garbage I am in front of my son who's about two and who knows, who can kind of figure out what's going on, but don't know why his daddy's not there, don't realize that his daddy loves him to death and that he's the only reason his daddy wants to live at this point in his life.

His covenant marriage and counseling have given this young man no tools for constructively changing this intolerable visitation situation.

Will they divorce?

As far as we can tell, this profoundly unhappy covenant couple will not divorce anytime soon. They are at an unsettling standoff. Jack will not ask for a divorce. In fact, after the lawyer his grandmother hired for him saved him from a jail sentence, Jack dismissed the lawyer and gave the remainder of the retainer fee to Liz. As he said, “Now I have no lawyer to push divorce. I wasn’t trying to push it anyway because I wasn’t the offended party, she was. I’ve chosen not to try to [get divorced].” For her part, Liz absolutely does not want a divorce. She says, “I’m not gonna pursue a divorce [because] it’s a covenant marriage. I didn’t agree to this.”

Will they reconcile?

Even though their interviews demonstrate their deep pain, their words also clearly show their love for each other. Jack talked about still loving his wife, combined remorsefully with his inability to ever share a life with her again because of the destroyed trust. In a more pained moment, he said,

We’d get into a lot of fights ‘cause she couldn’t trust me. And I couldn’t blame her. There was nothing I could say about her not trusting me. What was I going to say? She shouldn’t. I mean, I recommend you didn’t trust me. But I didn’t want her to not trust me. I wanted her to be able to trust me. And I wanted to be able to be a trustable person and not a liar, and a hypocrite, and a faker. That’s everything that I was trying to avoid being and I ended up being in that spot.

In a more defiant moment,

I don’t think that she’ll ever be able to accept me for me. You know, ‘cause I’m not that Holy Roller, I’m not missionary-minded. I’m not going to kiss the church’s clerical asshole, so I can excel in the ranks of leadership. I don’t think I’m the person that she wants. I think she just wants a quiet, little, piano-playing church-going guy, whatever, who’s going to be just Mister Perfect Gentleman, sweetheart guy. And then together they’ll be the ideal church family. It’s not going to happen with me because no matter what, no matter how it goes with me, I’ll never be a normal person. I’ll never be looked at as a normal person.

This conundrum causes him great pain and loss. In fact, he closed his interview with these simple words, “I love my kids. That’s it.”

Liz also faces crippling pain because of their unwillingness to divorce and inability to reconcile. She talked about her love for Jack, her pain at seeing his inability to accept love unconditionally, and her agony at the loss of a father for her children. She said,

I don't see any way that our marriage would ever work again. It would be wrong for my children and wrong for myself too because I would be putting my husband in such a position that it wouldn't be right for him either. My children wouldn't know what to do, if he came home because he's been gone for a year and a half and everything that has happened in a year and a half has been nothing but bad. If I took him back, I would still have all the hurt that he has already caused. Even if I tried to forgive him. I'm not saying that God is not that big that He couldn't do it. I'm just saying from the natural standpoint right now, it couldn't work. I love the man that I married. Not him.

From her point of view, "He [Jack] was the one that God was supposed to be working through. He was our covering, I guess you would say. But since he decided to leave, he gave up that right to protect us and cover us and God stepped in and He is our covering. He will be the Father to the fatherless and the Husband to the husbandless." This explanation was stated through tears.

Is this covenant marriage a success?

How might a policymaker interpret the mess these young people made of their lives and the poor start they unintentionally gave their children? Is this the success that covenant marriage, premarital counseling, and religion was supposed to foster? The answer is that perhaps this marriage is a success. After all, they are still married. They have sought counseling. Both clearly believe that divorce should not be sought in the future, without another attempt at counseling. Therefore, perhaps they are experiencing a (painful) extended waiting period, while Liz matures into an independent woman and Jack wrestles with his demons.

Definitely, Liz provides fodder for covenant proponents. She believes that her covenant marriage is a success for two specific policy-relevant reasons. First, when asked whether she still believes in covenant marriage, she replied,

Yep, I do. To the full. I believe in covenant marriage. If I would have had a regular marriage, he would have been able to easily walk away. Get a divorce and he wouldn't have to give any reason or anything. Just walk away because [he] want[s] to. But with a covenant marriage, even though he throws me over the coals, I still have leverage to hold him over the coals of what he's decided and what he's devoted [his life to]. He promised to be here. And [it's] not so much that I would want him back, but the fact [is] that he needs to realize [what he's done] before he takes that step again. [He needs] to be held accountable for his actions.

From a policy perspective, Liz comprehends the heart of covenant marriage's usefulness.

Even more pragmatically, Liz used her covenant marriage to her advantage as a source of extra protection for her children. She described how she took Jack to court in order to gain a favorable custody and child support arrangement, and how she pressed her covenant marriage as a matter of special consideration. Jack willingly testified to his faults in court, and did not downplay their seriousness. Instead, he seems resigned to the consequences of breaching his covenant. He said

My biggest trouble right now is the fact that I'm not who I was when I married her. I'm the devil now and so I feel like she's using the children for what she wants or to try to teach me a lesson or something. I can understand her not wanting to let the kids be subject to an uncontrolled, chaotic party environment, which she's really thinking. She just assumes the worst for sure. I can understand her thinking like that.

Jack accepts his limited visitation and has not solicited legal intervention to remove his hostile mother-in-law from his visits. He also accepts the court's decision that he is an at-fault father because of his delinquency in paying child support, even though the award was originally set when he earned higher wages as an air conditioner repairman. Jack has not struggled against the technical uses of his covenant marriage in the family courts.

What do we make of this fragile couple, but durable covenant?

Shahrazad herself could not hear Jack and Liz' stories and judge whether this covenant marriage has been successful or not. So, what is the purpose of this illustration? Research

shows that many miserable couples do reconcile. We also know they often divorce. What is unclear are the mechanisms and processes that result in either of these two outcomes, as fragile couples endure their faults, during times of crisis. If covenant marriage, counseling, and religion have not worked, what else might move a couple like Liz and Jack toward reconciliation and a healthy parenting relationship? Their marriage raises several questions that policymakers should keep in the foreground, as they plan healthy partnering and parenting initiatives. First, what outcomes do we sensibly want for poor young lovers with troubled, disadvantaged life histories? Second, by what measure do we judge the success of a counseling intervention, marriage promotion policy, or faith-based initiative? Third, what sort of multi-faceted efforts could be expended to short circuit the negative consequences of leaving broken parental homes to form a marriage?

References

- Amato, Paul R. 1996. "Explaining the Intergenerational Transmission of Divorce." *Journal of Marriage and the Family* 58:628_40.
- _____. 2000. "The Consequences of Divorce for Adults and Children." *Journal of Marriage and the Family* 62:1269_87.
- _____. and Joan G. Gilbreth. 1999. "Nonresident Fathers and Children's Well_Being: A Meta_Analysis." *Journal of Marriage and the Family* 61:557_73.
- Bennett, Neil G., David E. Bloom, and Patricia H. Craig. 1992. "American Marriage Patterns in Transition." Pp. 89_108 in *The Changing American Family*, edited by Scott J. South and Stewart E. Tolnay. Boulder, Co.: Westview Press.
- Besharov, Douglas J. and Timothy S. Sullivan. 1996. "Welfare Reform and Marriage." *Public Interest*.
- Bianchi, Suzanne M., Lekha Subaiya, and Joan R. Kahn. 1999. "The Gender Gap in the Economic Well_Being of Nonresident Fathers and Custodial Mothers." *Demography* 36:195_203.
- Biondi, Jane. 1999. "Who Pays for Guilt? Recent Fault-Based Divorce Reform Proposals, Cultural Stereotypes and Economic Consequences." *Boston College Law Review* 40.
- Bogenschneider, Karen. 2000. "Has Family Policy Come of Age? A Decade Review of the State of U.S. Family Policy in the 1990s." *Journal of Marriage and the Family* 62:1136_59.
- Brinig, Margaret F. 1998. "Economics, Law and Covenant Marriage." *Gender Issues* 16: 4-33.
- Bumpass, Larry L. 1990. "What's Happening to the Family? Interactions Between Demographic and Institutional Change." *Demography* 27:483_98.
- DiFonzo, James Herbie. 2000. "Customized Marriage." *Indiana Law Journal* 75: 875-962.
- Ellman, Ira Mark and Sharon Lohr. 1997. "Marriage as Contract, Opportunistic Violence, and Other Bad Arguments for Fault Divorce." *University of Illinois Law Review* 719.
- Fineman, Martha Albertson. 1995. "The Neutered Mother, The Sexual Family and Other Twentieth Century Tragedies." New York: Routledge.
- Funder, Kate and Simon Kinsella. 1991. "Divorce, Change and Children: Effects of Changing Family Structure and Income on Children." *Family Matters* 30:20_23.
- Furstenberg, Frank F., Jr. 1994. "Good Dads _ Bad Dads: Two Faces of Fatherhood." Pp. 348_67 in *Family in Transition*, 8th, edited by Arlene Skolnick and Jerome H. Skolnick. New York: Harper Collins.
- _____, Saul D. Hoffman, and Laura Shrestha. 1995. "The Effect of Divorce on Intergenerational Transfers: New Evidence." *Demography* 32:319_33.
- Galston, William A. 1996. "The Reinstitutionalization of Marriage: Political Theory and Public Policy." Pp. 271_90 in *Promises to Keep: Decline and Renewal of Marriage in America*, edited by David Popenoe, Jean Bethke Elshtain and David Blankenhorn. Lanham, Maryland: Rowman & Littlefield.
- Glenn, Norval D. 1996. "Values, Attitudes, and the State of American Marriage." Pp. 15_33 in *Promises to Keep: Decline and Renewal of Marriage in America*, edited by David Popenoe and Jean Bethke Elshtain, and David Blankenhorn. Lanham, Maryland: Rowman and Littlefield.

- Gottman, John Mordecai. 1994. *What Predicts Divorce? The Relationship Between Marital Processes and Marital Outcomes*. Hillsdale, New Jersey: Lawrence Erlbaum Associates.
- Hawkins, Alan J., Steven L. Nock, Julia C. Wilson, Laura Sanchez, James D. Wright. 2002. "Attitudes about Divorce Reform and Covenant Marriage Legislation: Policy Implications from a Three-State Comparison." *Family Relations* (forthcoming).
- Holden, Karen C. and Pamela J. Smock. 1991. "The Economic Costs of Marital Dissolution: Why Do Women Bear a Disproportionate Cost?" *Annual Review of Sociology* 17:51_78.
- Kass, Leon R.. 1997. "The End of Courtship." *The Public Interest*.
- Kurz, Demie. 1995. *For Richer, For Poorer: Mothers Confront Divorce*. New York: Routledge Press.
- Lichter, Daniel T., Deborah Roempke Graefe, and J. Brian Brown. 2003. "Is Marriage a Panacea? Union Formation among Economically Disadvantaged Unwed Mothers." *Social Problems* 50: 60-86.
- Loconte, Joe. 1998. "I'll Stand Bayou: Louisiana Couples Choose a More Muscular Marriage Contract." *Policy Review* 30: 30-34.
- Macke, Jay. 1998. "Of Covenant and Conflicts — When I Do Means More Than It Used To, But Less Than You Thought." *Ohio State Law Journal* 59: 1377.
- Mattox, William R., Jr. 1995. "Why Aren't Conservatives Talking About Divorce?" *Policy Review* 73:50_54.
- McLanahan, Sara and Lynne Casper. 1995. "Growing Diversity and Inequality in the American Family." Pp. 1_45 in *State of the Union*, edited by Reynolds Farley. New York: Russell Sage Foundation.
- Morgan, Leslie A., Gay C. Kitson, and James T. Kitson. 1992. "The Economic Fallout from Divorce: Issues for the 1990s." *Journal of Family and Economic Issues* 13:435_43.
- Morrison, Donna Ruane and Mary Jo Coiro. 1999. "Parental Conflict and Marital Disruption: Do Children Benefit When High_Conflict Marriages Are Dissolved?" *Journal of Marriage and the Family* 61:626_37.
- Nichols, Joel A. 1998. "Louisiana's Covenant Marriage Law: A First Step Toward a More Robust Pluralism in Marriage and Divorce Law." *Emory Law Journal* 47: 929.
- Okin, Susan Moller. 1989. *Justice, Gender and the Family*. New York: Basic Books.
- Popenoe, David. 1993. "American Family Decline, 1960_1990." *Journal of Marriage and the Family* 55:527_55.
- _____. 1999. "Can the Nuclear Family Be Revived?" *Society* 36:28_30.
- Rauch, Jonathan. 1999. "Who Needs Marriage?" Pp. 304_16 in *Same Sex: Debating the Ethics, Science, and Culture of Homosexuality*. Lanham, Maryland: Rowman & Littlefield.
- Robson, Ruthann. 1994. "Resisting the Family: Repositioning Lesbians in Legal Theory." *Signs* 19:975_96.
- Rogers, Stacy J. and Paul R. Amato. 1997. "Is Marital Quality Declining? The Evidence from Two Generations." *Social Forces* 75:1089_100.
- Rosier, Katherine Brown and Scott L. Feld. 2000. "Covenant Marriage: A New Alternative for Traditional Families." *Journal of Comparative Family Studies* 31:385_94.
- Sanchez, Laura, Steven L. Nock, James D. Wright, and Constance T. Gager. 2002. "Setting the Clock Forward or Back? Covenant Marriage and the 'Divorce Revolution'" *Journal of Family Issues* 23: 91-120.

- Schneider, Carl E. 1996. "The Law and the Stability of Marriage: The Family as a Social Institution." Pp. 187_213 in *Promises to Keep: Decline and Renewal of Marriage in America*, edited by David Popenoe and Jean Bethke Elshtain, and David Blankenhorn. Lanham, Maryland: Rowman & Littlefield.
- Seltzer, Judith A. and Suzanne M. Bianchi. 1988. "Children's Contact with Absent Parents." *Journal of Marriage and the Family* 50:663_77.
- _____, and Irwin Garfinkel. 1990. "Inequality in Divorce Settlements: An Investigation of Property Settlements and Child Support Awards." *Social Science Research* 19:82_111.
- Smock, Pamela J. 1993. "The Economic Costs of Marital Disruption for Young Women Over the Past Two Decades." *Demography* 30:353_71.
- _____, Wendy D. Manning, and Sanjiv Gupta. 1999. "The Effect of Marriage and Divorce on Women's Economic Well_Being." *American Sociological Review* 64:794_812.
- Solot, Dorian and Marshall Miller. 2002. *Let Them Eat Wedding Rings: The Role of Marriage Promotion in Welfare Reform.* Alternatives to Marriage Project, Boston, MA.
- Spaht, Katherine Shaw. 1998. "Louisiana's Covenant Marriage: Social Analysis and Legal Implications." *Louisiana Law Review* 59: 63-130.
- _____, 1998. "Why Covenant Marriage? A Change in Culture for the Sake of the Children." *Louisiana Bar Journal* 46: 116-119.
- _____, 1998. "Beyond Baehr: Strengthening the Definition of Marriage." *Brigham Young University Journal of Public Law* 12: 277-306.
- _____, and Symeon C. Symeonides. 1999. "Covenant Marriage and the Law of Conflicts of Laws." *Creighton Law Review*: 32
- Spaht, Katherine Shaw. 1999. "Marriage: Why a Second Tier Called Covenant Marriage?" *Regent University Law Review* 12, 1-7.
- Stewart, Amy L. 1999. "Covenant Marriage: Legislating Family Values." *Indiana Law Review* 32: 509.
- Struening, Karen. 1999. "Familial Purposes: An Argument Against the Promotion of Family Uniformity." *Policy Studies Journal* 27:477_93.
- Teachman, Jay D., Lucky M. Tedrow, and Kyle D. Crowder. 2000. "The Changing Demography of America's Families." *Journal of Marriage and the Family* 62:1234_46.
- Waite, Linda J. and Maggie Gallagher. 2000. *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially.* New York: Doubleday.
- Waite, Linda J. and Evelyn L. Lehrer. 2003. "The Benefits from Marriage and Religion in the United States: A Comparative Analysis." *Population and Development Review* 29: 255-275.
- Watkins, Susan Cotts, Jane A. Menken, and John Bongaarts. 1987. "Demographic Foundations of Family Change." *American Sociological Review* 52:346_58.
- Whitehead, Barbara Dafoe, 2181. 1997. *The Divorce Culture.* New York: Alfred A. Knopf.

Table 1. Descriptive Statistics.

	Covenant	Standard	
<i>Distant Factors</i> (Time 1 Reports)			
<u>Husband=s Human Capital</u>			
Husband=s Financial Security			
< \$10,000/year	11.9%	13.7%	
\$10-20,000	20.5	18.8	
\$20-30,000	24.6	18.5	
\$30-40,000	21.7	19.8	
\$40-50,000	9.0	12.8	
>\$50,000	12.3	16.4	
Husband=s Education			
High School/GED or less	37.7%	52.0%	*
Some College or Vo Tech	24.6	18.8	
College Educated	37.7	29.2	
Husband=s Financial Trouble	2.9 (1.5)	2.8 (1.3)	
<u>Relationship Characteristics</u>			
Premarital Breakup/s	31.1%	29.2%	
Conflict in Courtship	11.9%	15.1%	
Husband=s Premarital Infidelity	8.6%	11.4%	
Neither Ever Cohabited	51.2%	22.9%	*
Cohabited Only with Each Other	8.6	17.4	
Other Cohabitation Combinations	40.2	59.7	
Both Partners Experienced:			
A Previous Divorce	18.0%	23.5%	
Parental Separation	13.1%	14.8%	
Child/ren in Hhold at Marriage Start	24.0%	41.7%	*
Communication Difficulties			
Perceives Hostility			
Wife	1.6 (1.0)	1.7 (1.0)	*
Husband	1.6 (1.0)	1.6 (1.0)	
Acts with Hostility			
Wife	2.3 (1.1)	2.4 (1.2)	
Husband	2.2 (1.2)	2.2 (1.3)	
<i>Immediate Factors</i> (Time 2 Reports)			
Adopted/Bore Child/ren since Married	22.4%	32.5%	*
Husband Experienced Financial Setbacks	17.6%	15.8%	

Table 1. Descriptive Statistics, continued.

	Covenant	Standard	
<i>Controls</i>			
(Both Spouses White)	80.3%	75.2%	
Both Spouses Black	9.4	12.8	
Other Racial/Ethnic Combinations	10.2	12.1	
Wife=s age at Marriage	27.9 (7.5)	30.4 (9.2)	*
<i>Religiosity</i>			
Very Fundamentalist			
Wife	45.1%	20.1%	*
Husband	47.1%	26.2%	*
Faith Very Imp. For Good Life			
Wife	77.0%	37.2%	*
Husband	67.2%	29.2%	*
<i>Premarital Counseling</i>			
Premarital Counseling	98.8%	40.5%	*
Wife Felt Counseling Very Helpful	63.5%	14.8%	*

N=542

* Significant at .05 level

Table 2. Full Additive Models, Time 2 Perceived Chances of Divorce.

	Wife		Husband	
	.Coeff	St.Dev.	.Coeff	St.Dev.
Intercept	.31	(.46)	.08	(.42)
Covenant	-.29 *	(.15)	-.23	(.15)
(Both White)				
Both Black	.23	(.27)	.45 *	(.24)
Other Racial/Ethnic Combinations	-.13	(.24)	-.33	(.22)
Wife=s Age	-.01	(.01)	-.00	(.01)
Time 1 Perceived Chances of Divorce	.48 ***	(.06)	.49 ***	(.04)
Husband=s Financial Security				
(<\$10,000/year)				
\$10-20,000	-.25	(.26)	-.40 *	(.24)
\$20-30,000	-.17	(.26)	-.03	(.24)
\$30-40,000	-.30	(.26)	-.01	(.24)
\$40-50,000	-.48	(.30)	-.41	(.27)
>\$50,000	-.15	(.30)	-.10	(.27)
Husband=s Education				
(H.S./GED or Less)				
Some College or Vo Tech	-.18	(.19)	-.08	(.18)
College Educated	.00	(.18)	.12	(.17)
Husband=s Financial Trouble	.12 **	(.06)	.06	(.05)
Premarital Breakup/s	.35 **	(.16)	.21	(.15)
Conflict in Courtship	.15	(.23)	.27	(.21)
Husband=s Premarital Infidelity	.16	(.28)	.29	(.25)
(Neither Ever Cohabited)				
Cohabited Only with Each Other	.36	(.24)	-.16	(.22)
Other Cohabitation Combinations	.04	(.19)	.09	(.18)
Both Partners Experienced Divorce	.41 *	(.25)	.20	(.23)
Child/ren in Household at Marriage Start	.05	(.19)	.17	(.17)
Communication Difficulties				
Wife Perceives Hostility	.12	(.08)		
Husband Perceives Hostility			.24 ***	(.06)
Adopted/Bore Child/ren since Married	.63 ***	(.17)	.33 **	(.16)
Husband Experienced Financial Setbacks	.27	(.18)	.23	(.17)
Wife Fundamentalist	.10	(.17)		
Husband Fundamentalist			.06	(.14)

Wife=s Religious Faithfulness	-14	(.16)		
Husband=s Religious Faithfulness			-.16	(.14)
Adjusted R-Squared	.27		.36	

N=434, * Significant at .05 level. ** Significant at .025 level. *** Significant at .001 level.

Table 3. Cox Regression Models, Covenant Effects on Marital Disruption Rates.

Covenant	Exp(B)	Exp(B)	Exp(B)
	.45 **		.55
Wife=s Religious Faithfulness		.66 ***	.73 **
(Both White)			
Both Black	1.06	1.51	1.32
Other Racial/Ethnic Combinations	1.08	1.14	1.07
Wife=s Age	.96	.95 *	.95 *
Husband=s Financial Security			
(<\$10,000/year)			
\$10-20,000	1.74	1.46	1.70
\$20-30,000	1.03	.89	1.04
\$30-40,000	1.22	.98	1.10
\$40-50,000	.69	.56	.64
>\$50,000	1.06	.92	.98
Husband=s Education			
(H.S./GED or Less)			
Some College or Vo Tech	2.07 *	1.81	2.11 *
College Educated	1.37	1.09	1.24
Husband=s Financial Trouble	1.10	1.05	1.07
Premarital Breakup/s	1.08	1.13	1.08
Conflict in Courtship	1.46	1.56	1.62
Husband=s Premarital Infidelity	1.77	1.60	1.66
(Neither Ever Cohabited)			
Cohabited Only with Each Other	.48	.52	.44
Other Cohabitation Combinations	1.20	1.33	1.11
Both Experienced a Divorce	1.50	1.66	1.69
Both Experienced Parental Separation	2.16 **	2.13 **	2.08 **
Child/ren in Household at Marriage Start	1.30	1.21	1.25
Wife Communicates with Hostility	1.11	1.09	1.10
Husband Perceives Hostility	1.28	1.24	1.28

N=542

* Significant at .05 level. ** Significant at .025 level. *** Significant at .001 level.

Table 4. Cox Regression Models, Premarital Counseling Effects on Marital Disruption Rates.

	Exp(B)	Exp(B)
Sought Premarital Counseling	.40 ***	.51 *
Wife=s Religious Faithfulness		.75 *
(Both White)		
Both Black	1.17	1.40
Other Racial/Ethnic Combinations	1.11	.97
Wife=s Age	.95 *	.95 *
Husband=s Financial Security		
(<\$10,000/year)		
\$10-20,000	1.51	1.64
\$20-30,000	.98	1.09
\$30-40,000	1.11	1.14
\$40-50,000	.66	.72
>\$50,000	1.07	1.09
Husband=s Education		
(H.S./GED or Less)		
Some College or Vo Tech	1.96 *	1.93 *
College Educated	1.35	1.36
Husband=s Financial Trouble	1.06	1.09
Premarital Breakup/s	1.13	.98
Conflict in Courtship	1.41	1.77
Husband=s Premarital Infidelity	1.59	1.55
(Neither Ever Cohabited)		
Cohabited Only with Each Other	.48	.48
Other Cohabitation Combinations	1.32	1.19
Both Experienced a Divorce	1.47	1.56
Both Experienced Parental Separation	2.35 ***	2.21 **
Child/ren in Household at Marriage Start	1.11	1.23
Wife Communicates with Hostility	1.07	1.08
Husband Perceives Hostility	1.27	1.31

N=542

* Significant at .05 level. ** Significant at .025 level. *** Significant at .001 level.