

**Testimony of Gordon Berlin,
Executive Vice President, MDRC,
Before the Science, Technology and Space Subcommittee of the
Committee on Commerce, Science, and Transportation
United States Senate
May 13, 2004**

Chairman Brownback, Senator Lautenberg, and Members of the Subcommittee:

My name is Gordon Berlin. I am the executive vice president of MDRC, a unique nonpartisan social policy research and demonstration organization dedicated to learning what works to improve the well-being of disadvantaged families. We strive to achieve this mission by conducting real world field tests of new policy and program ideas using the most rigorous methods possible to assess their effectiveness.

I am honored to be invited to address your committee about what we know and do not know about the effects of marriage and divorce on families and children and about what policies and programs might work to promote and strengthen healthy marriages, especially among the poor. My goal is to briefly summarize the evidence in three areas: (1) what we know about the effects of marriage, divorce, and single parenthood on children; (2) what we know about the effectiveness of policies and programs that seek to stem persistently high rates of divorce and out-of-wedlock childbearing; and (3) what we know about the likely effects of these policies on low-income families and children. The central focus of my remarks will be to explicate the role that marital education, family counseling, and related services might play in promoting and strengthening healthy marriages and to discuss what we know about the potential of strategies that seek to ameliorate the key stressors (for example, job loss, lack of income, domestic violence, and childbearing) that make it difficult to form marriages in the first place or act as a catalyst that eventually breaks up existing marriages.

To summarize my conclusions:

- First, children who grow up in an intact, two-parent family with both biological parents present do better on a wide range of outcomes than children who grow up in a single-parent family. Single parenthood is not the only, nor even the most important, cause of the higher rates of school dropout, teenage pregnancy, juvenile delinquency, or other negative outcomes we see; but it does contribute independently to these problems. Neither does single parenthood guarantee that children will not succeed; many, if not most, children who grow up in a single-parent household do succeed.
- Second, an emerging body of evidence suggests that marital education, family counseling, and related services can improve middle-class couples' communication and problem-solving skills, resulting initially in greater marital satisfaction and, in some cases, reduced divorce, although these effects appear to fade over time.
- Third, we do not know whether these same marital education services would be effective in reducing marital stress and eventual divorce among low-income populations or in promoting

marriage among the unmarried. Low-income populations confront a wide range of stressors that middle-class families do not. The evidence is limited, and mixed, on whether strategies designed to overcome these stressors, for example, by providing job search assistance or by supplementing low earnings, rather than relying solely on teaching marital communication and problem-solving skills would also increase the likelihood that low-income couples would marry or that married couples would stay together.

- Fourth, to find out whether and what types of policies and programs might successfully strengthen marriage as an institution among low-income populations as well as among a wide variety of ethnically and culturally diverse populations, our national focus should be on the design, implementation, and rigorous evaluation of these initiatives.

Marriage, Divorce, and Single Parenthood

Encouraging and supporting healthy marriages is a cornerstone of the Bush Administration's proposed policies for addressing the poverty-related woes of single-parent households and, importantly, for improving the well-being of low-income children. The rationale is reasonably straightforward: About a third of all children born in the United States each year are born out of wedlock. Similarly, about half of all first marriages end in divorce, and when children are involved, many of the resulting single-parent households are poor. For example, less than 10 percent of married couples with children are poor as compared with about 35 to 40 percent of single-mother families. The combination of an alarmingly high proportion of all new births occurring out of wedlock and discouragingly high divorce rates among families with children ensures that the majority of America's children will spend a significant amount of their childhood in single-parent households. Moreover, research shows that even after one controls for a range of family background differences, children who grow up living in an intact household with both biological parents present seem to do better, on average, on a wide range of social indicators than do children who grow up in a single-parent household (McLanahan and Sandefur, 1994). For example, they are less likely to drop out of school, become a teen parent, be arrested, and be unemployed. While single parenthood is not the main nor the sole cause of children's increased likelihood of engaging in one of these detrimental behaviors, it is one contributing factor. Put another way, equalizing income and opportunity do improve the life outcomes of children growing up in single-parent households, but children raised in two-parent families still have an advantage.

If the failure of parents to marry and persistently high rates of divorce are behind the high percentage of children who grow up in a single-parent family, can and should policy attempt to reverse these trends? Since Daniel Patrick Moynihan first lamented what he identified as the decline of the black family in his 1965 report, *The Negro Family: The Case for National Action*, marriage has been a controversial subject for social policy and scholarship. The initial reaction to Moynihan was harsh; scholars argued vehemently that family structure and, thus, father absence was not a determinant of child well-being. But then in the 1980s, psychologists (Wallerstein and Kelly, 1980; Hetherington, 1982) began producing evidence that divorce among middle-class families was harmful to children. Renewed interest among sociologists and demographers (Furstenberg and Cherlin, 1994) in the link between poverty and single parenthood soon emerged, and as noted above, that work increasingly began building toward the conclusion that family structure did matter (McLanahan and Sandefur, 1994). Of course, the debate was not just about family structure and

income differences; it was also about race and gender. When Moynihan wrote in 1965, 24 percent of all births among African-Americans occurred outside of marriage. Today, the black out-of-wedlock birthrate is almost 70 percent, and the white rate has reached nearly 24 percent. If single parenthood is a problem, that problem cuts across race and ethnicity.

But the story has nuance. Yes, growing up with two parents is better for children, but only when both mother and father are the biological or “intact” (as opposed to remarried) parents. In fact, there is some evidence that second marriages can actually be harmful to adolescents. Moreover, marriage can help children only if the marriage is a healthy one. While the definition of a “healthy marriage” is itself subject to debate, it is typically characterized as high in positive interaction, satisfaction, and stability and low in conflict. Unhealthy marriages characterized by substantial parental conflict pose a clear risk for child well-being, both because of the direct negative effects that result when children witness conflict between parents, and because of conflict’s indirect effects on parenting skills. Marital hostility is associated with increased aggression and disruptive behaviors on the part of children which, in turn, seem to lead to peer rejection, academic failure, and other antisocial behaviors (Cummings and Davies, 1994; Webster-Stratton, 2003).

While our collective hand-wringing about the number of American births that occur out-of-wedlock is justified, what is often missed is that the birthrate among unmarried women accounts for only part of the story. In fact, birthrates among unmarried teens and African-Americans have been falling — by a fourth among unmarried African-American women since 1960, for example (Offner, 2001).

How, then, does one explain the fact that more and more of the nation’s children are being born out of wedlock? Because the nonmarital birth ratio is a function of (1) the out-of-wedlock birthrate (births per 1,000 unmarried women), (2) the marriage rate, and (3) the birthrate among married women (births per 1,000 married women) — the share of all children born out of wedlock has risen over the last thirty years, in large measure, because women were increasingly delaying marriage, creating an ever larger pool of unmarried women of childbearing age, and because married women were having fewer children. Indeed, families acted to maintain their standard of living in the face of stagnant and falling wages, earnings, and incomes during the 1970s and 1980s by having fewer children and sending both parents into the workforce, a strategy that undoubtedly has increased the stress on low-income two-parent families (Levy, 1988), and that contributed to the rise in out-of-wedlock births as a proportion of all births.

Concern about these trends in out-of-wedlock births and divorce, coupled with the gnawing reality that child poverty is inextricably bound up with family structure, has encouraged conservatives and some liberals to focus on marriage as a solution. Proponents of this approach argued that many social policies — welfare and tax policy, for example — were actually anti-marriage, even if research only weakly demonstrated that the disincentives to marry embedded in these policies actually affected behavior. Moreover, they maintained that social policy should not be neutral — it should encourage and support healthy marriages — and they stressed the link between child poverty and single parenthood and the positive child effects associated with two-parent families.

The focus on marriage was met with skepticism by others. Critics argued that marriage was not an appropriate province for government intervention and that income and opportunity structures were much more important factors than family structure. They questioned why the focus was on low-

income families when the normative changes underlying the growth in single-parent households permeated throughout society, as witnessed by the prevalence of divorce across all economic classes.

“Fragile Families” Are Pro-Marriage

More recent evidence from the Fragile Families and Child Well-Being Study tipped the balance for many in favor of the pro-marriage arguments. Designed by two prominent academics, Sara McLanahan and Irv Garfinkel, the study is a longitudinal survey of 5,000 low-income married and nonmarried parents conducted in 75 hospitals in twenty cities at the time of their child’s birth. Among mothers who were not married when their child was born, 83 percent reported that they were romantically involved with the father, and half of the parents were living together. Nearly all of the romantically involved couples expressed interest in developing long-term stable relationships, and there was universal interest in marriage, with most indicating that there was at least a fifty-fifty chance that they would marry in the future. Looking at employment history and other factors, researchers estimated that about a third of the couples had high potential to marry; another third had some problems, like lack of a job, that could be remedied; while the final third were not good candidates due to a history of violence, incarceration, and the like (McLanahan, Garfinkel, and Mincy, 2001).

There was certainly reason to be cautious about presuming a link between what people said and what they might actually do, and longer follow-up data did indeed throw some cold water on initial optimism. However, when the Fragile Families data were thrown into the mix with the trend data and with the data that suggested that family structure was a determinant of poverty, the reaction was catalytic. The notion was reinforced that more marriage and less child poverty would result if public policies could just be brought in line with the expressed interests of low-income couples.

Marital Education Can Work

But what, if anything, could government actually do to promote marriage among low-income families? For some policy analysts, the discovery of marriage education programs seemed to provide the missing link. To the surprise of many, not only did these programs exist, but there was a body of evidence, including more than a dozen randomized trials, indicating that marriage education programs could be effective. Marriage education refers to services that help couples who are married or planning to marry to strengthen their communication and problem-solving skills and thus their relationships. Models range from those that adopt a skills-based instructional approach to those that use a therapeutic “hands on” approach that addresses the specific marital problems facing individual couples.

Some of the cutting-edge work now underway provides a flavor of the approaches being developed. Dr. Phil Cowan and Dr. Carolyn Cowan, both professors of psychology at the University of California, Berkeley, have been involved in the development and rigorous testing of family instruction models for more than twenty years. Dr. Benjamin Karney, a psychologist at the University of Florida, has been conducting a longitudinal study of newly married couples. Dr. Richard Heyman, a psychologist at the State University of New York at Stony Brook, has 15 years’ experience conducting prevention and treatment research on couple and family interaction. Dr. John

Gottman, who leads the Relationship Research Institute where he focuses on marriage, family, and child development, has developed and carefully evaluated some of the most innovative new approaches to marital education and group instruction. Dr. Pamela Jordan developed the Becoming Parents Program, a couple-focused educational research program being tested in a large randomized trial. Dr. Howard J. Markman and Dr. Scott Stanley, both of the University of Denver, developed and refined the Preparation and Relationship Enhancement Program (PREP).

Among the skills-training programs, PREP is the most widely used with couples who are about to marry. It teaches skills such as active listening and self-regulation of emotions for conflict management and positive communication. PREP also includes substantial content on topics such as commitment, forgiveness, and expectations clarification. PREP appears to have a significant effect on marital satisfaction initially, but the effect appears to fade over time (Gottman, 1979), and there is some indication that it improves communication among high-risk couples but not low-risk couples (Halford, Sanders, and Behrens, 2001). Therapeutic interventions are more open-ended and involve group discussions, usually guided by trained professionals to help partners identify and work through the marriage problems they are facing. The most carefully evaluated of the structured group discussion models targeted couples around the time of their child's birth, an event that triggers substantial and sustained decline in marital satisfaction. Couples meet in a group with a trained therapist over a six-month period that begins before the child is born and continues for another three months after the birth. Initially, marital satisfaction soared and divorce rates plummeted relative to a similar group of families that did not participate in the program. But the divorce effects waned by the five-year follow-up point, even while marital satisfaction remained high for those couples who stayed together (Schultz and Cowan, 2001). More recent work by Cowan and Cowan and by John Gottman appears to produce more promising results.

Both the Cowans' model of education via structured group discussions and a marital-education and skills-development model pioneered by John Gottman led to positive effects on children. The Cowans found positive effects in the school performance of children whose parents participated in their couples instruction and group discussion program. Gottman describes improved cooperative interaction between the parents and their infant child and sustained increased involvement by fathers.

While the results from the marriage education programs are encouraging, they are not definitive. Most of the studies are small, several have serious flaws, and only a few have long-term follow-up data (and those that do seem to show decay in effectiveness over time). Moreover, only a handful of the studies collected information on child well-being. Most importantly, all of the programs studied served mostly white, middle-class families, not the low-income and diverse populations that would be included in a wider government initiative.

Context and Low-income Families

Not surprisingly, low-income couples have fewer resources to cope with life's vagaries. They are more likely to experience job loss, have an unexpected health or family crisis, be evicted from or burned out of their home, be the victim of a violent crime, and so forth. As a result, they face greater difficulty than middle-class individuals in forming and sustaining marriages. With the exception of African-Americans, low-income couples are not less likely to marry; but they are more likely to divorce when they do marry. Yet evidence from the Fragile Families survey of 5,000 low-income couples who have just given birth to a child and ethnographic interviews conducted with low-income women in Philadelphia by Kathy Edin of Northwestern University provide convincing evidence that low-income people share the same normative commitment to marriage that middle-class families demonstrate. As Kathy Edin told the Senate Finance Committee last week, "[T]he poor already believe in marriage, profoundly so. The poor want to marry, but they insist on marrying well. This...is the only way to avoid an almost certain divorce."

If poor families share the same commitment to marriage as better-off couples, what is it about their low-income status that inhibits the formation of stable marriages? One possible explanation is the mismatch between a large number of stressful events they face and few resources with which to respond to those stressors. The imbalance places greater demands on the individuals in a dyad, leaving less time together and less time to dedicate to relationship building than might be the case for a middle-class couple. In addition, the problems low-income couples have to manage — problems such as substance abuse, job loss, eviction, chronic infidelity, a child with a chronic condition like asthma or developmental delays, and criminal activities — may be more severe than those confronted by better-off couples. (Edin, 2004; Karney, Story, and Bradbury, 2003; Heyman, 2000).

Because the problems low-income couples confront are likely to be more acute and chronic than those faced by middle-class couples, it is an open question whether the problem-solving and communication skills taught by marital education programs will be as effective among low-income couples as they appear to have been for middle-class couples (where the evidence base is still evolving). Clearly, the skill sets taught in those programs and the strategies applied by therapists and counselors to solve the problems couples present will need to be adapted. Moreover, it is possible that these kinds of stressors overwhelm the abilities of individuals to use the skills they are taught. It is difficult to be understanding of a partner's failings when the rent is due and there is not enough money to pay it.

Such concerns have elicited two kinds of responses: first, efforts to adapt marital education programs to better meet the needs of low-income families; and second, proposals to combine marital education with strategies that would directly tackle the poverty-related stressors on family life — for example, with help in finding a job, income supplements to make up for low wages, child care assistance, and medical coverage.

Adapting Marital Education to the Needs of Low-Income Families

Underpinning the interest in public support for marital education programs is a conviction that low-income individuals do not have good information about the benefits of marriage. In part, this dearth results from their experience of having grown up in single-parent households where they were simply not exposed to role models that might inform their own relationships. In part, it is a consequence of their lack of access to the same kinds of supports and information, counseling, and therapy that are often available to middle-class couples contemplating marriage or divorce. Buoyed by the success of the model marriage education programs with middle-class families, and following the lead of former Oklahoma Governor Frank Keating, who was determined to end his state's embarrassing status as the nation's divorce capital, practitioners of marital education programs have begun applying and adapting these models to the needs of low-income couples. The objective is to equip low-income couples with relationship skills to improve couple interaction by reducing negative exchanges (anger, criticism, contempt, and blaming) and strengthening positive behaviors (expressions of support, humor, empathy, and affection). The logic is obvious: When couples enjoy positive interaction and are successful in handling conflict, their confidence and commitment would be reinforced, thereby fostering satisfaction and stability. But the designers of these programs recognize that they must adapt marital education as middle-class families know it to better meet the different needs of low-income households. This might involve changes in the types of agencies that deliver services, the training leaders would get, the content and examples used in the training, the duration and intensity of services, and the balance between strengthening internal communication and the forging of links to community programs that can provide support related to the contexts in which poor families live.

Does Reducing Financial Stress Promote Marital Stability?

While there is a strong relationship between poverty and marital breakup, would programs that ameliorate poverty by providing supports to the working poor actually improve marital relationships? There have been few tests of this question; the most relevant recent reform that has been carefully evaluated for two-parent families is the Minnesota Family Investment Program (MFIP). Implemented in 1994, MFIP used the welfare system to make work pay by supplementing the earnings of recipients who took jobs until their income reached 140 percent of the poverty line, and it required nonworkers to participate in a range of employment, training, and support services. For two-parent families, MFIP also eliminated the arcane work-history requirements and the "100-hour rule," a policy that limited the number of hours a primary earner could work and still receive welfare but which had the perverse, unintended effect of encouraging couples to divorce so they could remain eligible for welfare.

MDRC's evaluation of MFIP examined program effects on employment, income, marriage, and other family outcomes up to three years after entry. Because MFIP treated two-parent family recipients (who were receiving welfare at the onset of the study) and new applicants differently, outcomes for these groups were examined separately. We found that two-parent recipient families in MFIP were as likely as those in a comparable group of welfare recipients who were not eligible for MFIP to have at least one parent work; but the MFIP sample was less likely to have both parents work, leading to an overall reduction in their combined earnings of approximately \$500 per quarter. Yet because the program supplemented the earnings of participating families, the two-parent

recipient families who participated in MFIP still had slightly higher family incomes (up \$190 per quarter more, on average, when taking into account their decreased likelihood of separating or divorcing — and, thus, retaining access to both partners' earnings). In contrast, MFIP had fewer effects on parental employment, earnings, and income for welfare *applicants*, a finding that is not entirely surprising given their short welfare spells.

One of the striking findings of the three-year evaluation was that, among the 290 two-parent recipient families who were part of a follow-up survey sample, families in the MFIP group were 19.1 percentage points more likely than families in the group who received traditional welfare payments under the Aid for Families with Dependent Children (AFDC) program to report being married and living with their spouse. Most of this increase in marital stability was a result of fewer reported separations in MFIP families as compared to AFDC families, although some of it was a result of small reductions in divorce. Because there is some question about how families on welfare might report their marital status, MDRC also obtained and analyzed data from publicly available divorce records. We did this for some 188 two-parent recipient families who were married at study entry. (The other 100 or so families in the original survey sample were cohabiting, and we did not look for marriage records for them). The data confirmed that these couples were 7 percentage points less likely than their AFDC counterparts to divorce. This gave us confidence that MFIP did indeed reduce marital instability. (Again, divorce records would not tell us about the separations we found in the survey, so the effect should be smaller than the 19 percentage point effect we found there).

These findings have two important implications. First, make-work-pay strategies might reduce financial stress and increase the likelihood that two-parent families stay together. Second, given the small number of people followed in the MFIP survey sample, MFIP's marriage effects on all two-parent families should be investigated and the results should be replicated in other locations before the findings are used to make policy.

As a first step in that process, MDRC went back to the state of Minnesota to obtain divorce and marriage records for the full sample of 2,200 two-parent MFIP families (including both recipients and applicants) for a follow-up period of more than six years. This fuller record would give us the opportunity to understand whether the positive effects on divorce (but not the much larger effects on separation) we found for the 290 two-parent families in the survey sample applied to the larger group of two-parent MFIP families. In addition, we wanted to learn about MFIP's possible effect on subgroups of two-parent families that we could not previously examine.

Six years later, the full-sample story on divorce is decidedly mixed. Overall, for the full sample of two-parent families, there is no discernable pattern of effects on divorce over time. When we look at the two-parent *recipient* families only, those eligible for the MFIP program appear to be less likely to get divorced, but the finding is not statistically significant until the last year of follow-up, leaving open the possibility that the pattern we see could still be due to chance. Moreover, the pattern among *applicants* is also uncertain — barely statistically significant in one year, but favoring more rather than less divorce. The different direction in the findings for the recipient and applicant groups explains the absence of an overall effect on divorce. And in both cases, the effects we did see were small — about a 3 to 4 percentage point difference in divorce between the MFIP group and the AFDC group. Finally, recall that public marriage and divorce records can capture only a family's legally documented marital status. They cannot distinguish informal statuses like separations, the

form of marital dissolution that drove the dramatic 36-month recipient findings mentioned above. We are currently planning further analyses to better understand MFIP's effects on divorce for these and other subgroups. We have no reliable way of exploring the separation findings.

MFIP's initial results were tantalizing in large part because MFIP was not specifically targeted to affect marriage, divorce, or separations, and yet it appeared to produce large effects on the likelihood that some two-parent families would stay together, suggesting that strategies that tackle the vagaries of poverty could promote marital stability by reducing some of the economic stress on poor families. But the full-sample findings cast some doubt on that promise (with regard to divorce but not separations), reinforcing the need to replicate programs like MFIP for two-parent families in different settings before reaching conclusions about the contribution such strategies might make toward strengthening marriage. The findings particularly leave open the question of the possible range of effects that programs could achieve if policies providing marital education were combined with policies designed to affect employment and income.

What We Don't Know

While the evidence base on marital education is extensive, there is much left to learn. For example:

- Will participation in marital education programs by low-income couples lead to an increase in marriage and in marital harmony and, in turn, have lasting effects on couples' satisfaction, on parenting skills and practices, and on children?
- Will the skills taught in marital education programs be a match for the poverty-related stresses experienced by low-income families, or are additional supports such as employment and income also needed to reduce divorce and increase the number of healthy marriages?
- Will marriage education programs be effective regardless of race, ethnic identity, and cultural norms, and how should these programs be adapted to better meet different groups' divergent needs?
- Who will participate in marital education programs? Will they attract predominantly couples who already have a deep commitment to each other or couples whose problems are acute? Will a broad cross-section of low-income couples participate or only a narrow slice of the population?
- Will these programs facilitate the dissolution of unhealthy marriages as proponents contend, or will they prolong marriages that might be better off dissolving or not forming in the first place?
- Can a relatively short education course — say, 10 to 20 hours spread over a few months — have a long-lasting effect on marital and couple discord, or are more long-term strategies and even one-on-one back-up couple-counseling services necessary? What is the right duration and intensity of an initiative? Can courses be short term and intense, or

must they be longer and more sustained to yield longer-lasting effects? What is the right content? What are the implications for affordability and scale?

An Opportunity to Learn

On substantive, policy, and financial grounds, there are good arguments to be made for public involvement in the marriage field. If marital education programs could be mounted at scale, if participation rates among those eligible were high, and if the programs were effective in encouraging and sustaining healthy two-parent families, the effects on children could be important. The key word is *if*!

The strong correlation between growing up in a two-parent family and improved child outcomes does not ensure that intervening to encourage more marriage and less divorce will have the intended results. Indeed, social policymaking based on correlation has an uncanny way of ending with unintended consequences. The only reliable way to understand whether marital education and other supports designed to strengthen marriage produces such results is to conduct a social experiment with the right mix of quantitative and qualitative methods to answer the “what difference,” “how,” and “why” questions.

The Administration of Children and Families within the U.S. Department of Health and Human Services has launched two new projects to do just that. Managed by Mathematica Policy Research, the Building Strong Families evaluation is targeted to low-income unwed couples beginning around the time of their child’s birth. The Supporting Healthy Marriage initiative, which is being overseen by MDRC, is aimed at low-income married couples. Both projects will involve large-scale, multisite, rigorous random assignment tests of marriage-skills programs for low-income couples. The goal is to measure the effectiveness of programs that provide instruction and support to improve relationship skills. Some programs might also include services to help low-income couples address barriers to healthy marriages, such as poor parenting skills or problems with employment, health, or substance abuse. Programs operated under these demonstration umbrellas will screen for domestic violence and help participants gain access to appropriate services. Done well, the results from these path-breaking projects should inform the marriage field, and they should add value to our existing understanding of the potential and the pitfalls of government intervention in this critically important arena.

References

- Cummings, E. M., and P. Davies. 1994. *Children and Marital Conflict*. New York: Guilford.
- Edin, K. 2004. Testimony Before the United States Senate Committee on Finance Subcommittee on Social Security and Family Policy. The Benefits of Healthy Marriage Hearing, May 5.
- Edin, K., and M. Kefalas. 2004. *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Berkeley: University of California Press.
- Gennetian, L. and V. Knox. 2004. *Getting and Staying Married: The Effects of a Minnesota Welfare Reform Program on Marital Stability*. New York: MDRC.
- Gottman, J. M. 1979. *Marital Interaction: Experimental Investigations*. Oxford, England: Elsevier.
- Furstenberg, F. and A Cherlin. 1994. *Divided Families: What Happens to Children when Parents Part*. Cambridge, MA: Harvard University Press.
- Halford, W. K., M. R. Sanders, and B. C. Behrens. 2001. "Can Skills Training Prevent Relationship Problems in At-Risk Couples? Four-Year Effects of a Behavioral Relationship Education Program." *Journal of Family Psychology* 15, 4: 750-768.
- Hetherington, E. M., M. Cox, and R. Cox. 1982. "Effects of Divorce on Parents and Children." In M. Lamb (ed.), *Nontraditional Families*. Hillsdale, NJ: Erlbaum.
- Heyman, R. E. 2001. "Observation of Couple Conflicts: Clinical Assessment Applications, Stubborn Truths, and Shaky Foundations." *Psychological Assessment* 13: 5-35.
- Karney, B. R., L. Story, and T. Bradbury. 2003. "Marriages in Context: Interactions Between Chronic and Acute Stress Among Newlyweds." Presentation at the International Meeting on the Developmental Course of Couples Coping with Stress, October 12-14, 2002, Boston College, Chestnut Hill, MA.
- Levy, F. 1988. *Dollars and Dreams: The Changing American Income Distribution*. New York: Norton.
- McLanahan, S., I. Garfinkel., and R. B. Mincy. 2001. "Fragile Families, Welfare Reform, and Marriage." Policy Brief No. 10. Washington DC: Brookings Institution.
- McLanahan, S., and G. D. Sandefur. 1994. *Growing Up with a Single Parent: What Hurts? What Helps?* Cambridge, MA: Harvard University Press.
- Moynihan, D. P. 1965. *The Negro Family: The Case for National Action*. Washington, DC: U.S. Department of Labor, Office of Policy Planning and Research.
- Offner, P. 2001. "Reducing Non-Marital Births." Policy Brief No. 5. Washington, DC: Welfare Reform and Beyond.
- Schultz, M., and C. P. Cowan. 2001. *Promoting Healthy Beginnings During the Transition to Parenthood*. Minneapolis: Society for Research in Child Development.
- Wallerstein, J., and J. Kelly. 1980. *Surviving the Breakup: How Children and Parents Cope with Divorce*. New York: Basic Books.
- Webster-Stratton, C. 2003. *The Incredible Years*. Toronto: Umbrella Press.