The Case for Marriage Education

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EXECUTIVE SUMMARY

There are increasing signs of discord in Israeli marriages, with increasing divorce rates that bring negative impact across numerous dimensions for couples, their children and for Israeli society.

The monograph discusses known byproducts of marital failure and family instability that include decreases in physical, mental, and emotional health among divorced couples and their children; decreased levels of education among children of divorce; decreased workplace productivity; higher numbers of fatherless children; increased costs of social services needed by fractured families.

These factors were presented in a November 2017 Knesset Seminar on Pre-Marriage Education, where several MKs spoke about the importance of addressing these current trends.

Concerns being Addressed: Decline in marriage rates and marital instability in Israel mirror similar trends in other western countries. Cost estimates are given for these factors, which represent significant social burdens with significant impact upon public coffers.

Statistics on the causes of divorce are presented, with the top three factors being: Lack of commitment; Infidelity; Too much conflict. As divorce represents a misalignment with the Jewish value of a strong family and has deleterious impact on family and community well-being, the case is made for the importance of addressing these negative trends before we lose the Jewish family.

Means of Addressing This Concern: Marriage Education presents an important preventive means for doing so, especially Pre-Marriage Education programs that reach couples before relationship problems have become entrenched. Pre-Marriage Education programs are taught through an established curriculum to small groups of couples, and benefit them in multiple ways including:

- Increasing couples' likelihood of having a happy and stable relationship by teaching skills and principles that research shows are associated with a healthy marriage;
- Allowing couples to slow down, think, and talk more about marriage before entering into it;
- Learning about additional resources in the community that address parenting and other family problems that might later occur.

The monograph explores investments in Marriage Education made in other countries, including Australia, the United Kingdom and the United States. Return on Investment estimates from these programs range from 4:1 to greater than 1200:1. Such returns have immediate benefits as well as multi-generational ones.

Proposed Model for Israel: The monograph presents a model for expanding national impact of Marriage Education in Israel. Developed by Together in Happiness/B'Yachad B'Osher, the model includes:

- A national clearinghouse for promotion, advocacy, and programming of Marriage Education initiatives;
- Raising awareness about the importance of Marriage Education as an important intervention for couples and means for strengthening families and the well-being of communities;
- Advocating for governmental funding for Marriage Education;
- Organizing educational forums;
- Increasing participation in Marriage Education workshops;
- Conducting workshops of the PREP and IPREP curricula which are underway in Israel and for which there is ample research evidence of their effectiveness in improving crucial skills and techniques in communication and problem-solving for couples.

On November 8, 2017, the Knesset convened a seminar co-hosted by MK Yehudah Glick and the nonprofit Together in Happiness/B'Yachad B'Osher discussing Pre-Marriage Education as a potentially legal component of Israeli marriage when enthusiastic support was expressed by Knesset Members. MK Yehudah Glick convinced Minister Gila Gamliel to dedicate 2 million NIS of her Ministry's budget for a project to offer incentives to young couples to educate themselves and acquire the tools needed for them to succeed as a couple.

A budget for Pre-Marriage Education in Israel is presented, along with additional resources on Marriage Education as a potent and cost-effective resource for family harmony and stabilization.

INTRODUCTION

Israeli society has long been characterized by stable communities anchored by families in which parents live in harmony, and their children reap the benefits of growing up in a stable family. But there are increasing signs of discord, with potentially devastating impact throughout society. This monograph will discuss the magnitude of these changes and their likely negative effects on families, communities — and Israeli society as a whole.

We address the impact of marital instability on Israeli society because any such increase interacts with many other social factors which have a significant cumulative effect:

- Increasing divorce rates are correlated with significant decreases in physical, mental and emotional health among divorced couples and with their children;
- Increasing divorce rates are correlated with significantly decreased levels of education attainment among children of divorce, resulting in life-long impact on their earnings and professional attainment;
- Increasing divorce rates are correlated with significantly decreased levels of productivity in the workplace, thus impacting corporate well-being and the national economy;
- Increasing divorce rates are correlated with significantly increased costs of social services needed by families who experience divorce and have a significant impact on public resources, both local and national.

As we will discuss, there are already alarming increases in marital instability in Israel, and we believe it is important that these be addressed now to stem this increase before there are catastrophic consequences across society. We are convinced that marital and family instability are not inevitable and can be addressed in a highly cost-effective way.

Lastly, this monograph will identify an approach we believe has considerable merit in helping couples form and sustain healthy marriages and strengthen this essential bedrock of Israeli society.

This approach was the subject of the historic Knesset seminar, "Marriage Education in Israel Saving Marriages with Pre-marriage Education" co-hosted by the Israel non-profit Together in Happiness/B'Yachad B'Osher and MK Yehudah Glick on November 8, 2017 (hereafter to be referred to as the Knesset Seminar on Pre-Marriage Education).¹ Of special interest is the subsequent commitment by Minister Gila Gamliel at the urging of MK Yehudah Glick to dedicate <u>2 million NIS</u> of her Ministry's budget towards Pre-Marriage Education incentives. A separate section of this monograph is dedicated to the Knesset Seminar and the funding initiative.

¹ https://www.israelnationalnews.com/News/News.aspx/237786

CURRENT TRENDS OF CONCERN IN ISRAEL

Marital Trends

There are four trends in contemporary family structure in the State of Israel that are significant:

- 1. Increased single-parent households;
- 2. Increased households where lone-parent mothers have never married;
- 3. Increased incidences of cohabitation and declining number of marriages
- 4. Increased number of divorces

According to the September 2018 report of the Central Bureau of Statistics,² in 2016, there were 11,748 Jewish single-parent households in comparison to 7,765 in 1996. This 66% increase over the last decade represents a highly significant social change.

Meanwhile, the number of never-married mothers is on an upwards trajectory³ since the mid-1990s. Currently, 11% of families with children up to age 17 are lone-parent families (numbering 123,000), with 90% of these with a woman as head of the household.⁴ About 19% of these lone-parent mothers have never married, compared with 14% a decade ago, representing a 73% increase over the last decade. In 2007, a National Insurance Institute's report indicated that 7% of Israeli families were headed by single parents, placing Israel fifth in the world at that point, and indicating that this number represented a doubling in the single-parent statistic⁵ in Israel in the previous 13 years.

Marriage rates are falling as well, which in part can be attributed to an increase in cohabitation. According to data⁶ provided by the Religious Services Ministry, the past three years have seen a decline of 7% in the number of Jewish marriages performed by the Israeli Rabbinate.

Correspondingly, the number of unmarried couples⁷ in Israel rose by almost a third in recent years. Data from Israel's Central Bureau of Statistics found that between 2012 and 2014, the most recent year for which data is available, the number of unmarried cohabiting couples jumped by 28% from 69,000 to 88,000.

In reference to divorce, Susan Barth, founder of Together in Happiness/B'Yachad B'Osher,⁸ cited statistics in her opening speech at the Knesset Seminar on Pre-Marriage Education, documenting that in

² https://www.cbs.gov.il

³ https://www.cbs.gov.il/he/pages/default.aspx

⁴Feb. 13, 2018. Family Day Media Release: Central Bureau of Statistics in Israel.

⁵ https://www.ynetnews.com/articles/0,7340,L-3455633,00.html

⁶ https://www.jpost.com/Israel-News/Recent-trend-shows-Jewish-marriage-on-the-wane-in-Israel-540140

⁷ https://forward.com/news/israel/348803/why-far-more-unmarried-israeli-couples-are-living-together/

⁸ https://www.jpost.com/Israel-News/NGO-asks-Knesset-to-require-couples-to-take-classes-before-gettingmarried-513749

2016, there were 10,841 divorcing Jewish couples in Israel, a one-year increase of 1.8%, representing a 5.5% increase from 2012 when there were 10,283 divorces. Jerusalem is currently the divorce capital of the country with 754 divorces, with Tel Aviv close behind at 701.

The Central Bureau of Statistics shows a somewhat different total for 2016 (11,748), though it reports a similar trend line up from 9,767 in 2015.⁹

Likewise, Prof. Howard J. Markman,¹⁰ considered the father of Marriage Education, confirmed statistics in his keynote address at the Knesset Seminar on Pre-Marriage Education (entitled "Why Pre Marriage Education Holds the Key for the Future and is Cost Effective") that Israeli divorce rates are rising steadily towards that of the United States, with a 26-27% risk for Israeli couples as of 2011 (2006-2011)approaching that of the European Union during the same period of time.¹¹

The trend line on these statistics are clear and they are troubling. Furthermore, without an effective intervention, we can expect them to continue rising in the coming years. While some might argue that these changes simply reflect similar changes occurring elsewhere in the world, and that they carry no significant social consequences, there are numerous disruptive and expensive social byproducts of these changes which this report will examine.

It is important to note and is widely understood by professionals in the field of Marriage Education that under some circumstances, divorce is an important and necessary option, and, especially in abuse situations, divorce is the best possible outcome. On a national level, the goal is to help as many couples as possible form and maintain healthy marriages and stable families.

⁹ Central Bureau of Statistics data published September 4, 2018 entitled "Marriages, Divorces, Live Births, Deaths, Natural Increase, Infant Deaths and Stillbirths by Religion.

¹⁰ http://iaals.du.edu/profile/howard- Markman

¹¹ Howard J. Markman is Professor and co-director of the Center for Marital and Family Studies at the University of Denver (Colorado, USA). He is President of PREP, Inc. (Prevention and Relationship Education Program). He served as keynote speakers for both conferences sponsored by Together in Happiness/B'Yachad B'Osher (The First International Conference on Marriage Education in Israel, May 17, 2011 and the Knesset Seminar for Pre-Marriage Education on November 8, 2017 co-hosted in the Knesset with MK Yehudah Glick).

ECONOMIC IMPACTS OF DIVORCE

Some 2.3 million Israelis, including over one million children¹² (26.5% of the entire population) live below the poverty line, according to Latet's 2018 Alternative Poverty Report.¹³ Included in the population living below the poverty line are single parents for whom poverty is high,¹⁴ even if they work full-time and have only one child. According to the 2016 Annual Report¹⁵ on Poverty and Social Gaps of the National Insurance Institute of Israel, a single mother with a single child will live in poverty even if she works full-time for minimum wage. This same report states that among single parent families, the incidence of poverty rose sharply from 21.7% in 2015 to 26.0% in 2016 (an almost 20% increase), and the proportion of single parent families in the poor population increased by approximately 33%.

According to the National Council for the Child,¹⁶ 24% of children living in single-parent households are living under the poverty line. Grants from National Insurance have mitigated this poverty for 36% of these families.

A study conducted in Israel¹⁷ by Lewin and Stier found that divorce has proportionally greater adverse consequences on women than on men:

"Divorced women had a higher tendency than all other groups to be poor: about 23% of the recently divorced and 25% of the long-term divorce women lived in households with low income per capita, as against 6% of recently divorced men and 10% of long-term divorced men."

Additionally, divorced mothers in Israel work more hours and earn less than married women.¹⁸ For example, divorced women with one child work an average of 38.8 hours a week and earn an average of 50.8 NIS an hour, whereas married women with one child work an average of 36.6 hours a week and earn 52.7 NIS per hour, representing gains for the married mothers both in terms of their income and their available free time. One reason for this discrepancy is the economic pressure on divorced mothers to take jobs with lower salaries and benefits, often necessitated because of their overall lower educational attainment.

¹² https://www.jpost.com/Israel-News/Start-up-Nations-underbelly-Israels-child-poverty-rate-tops-OECD-states-560331

¹³ December 13, 2018.

¹⁴ https://brookdale.jdc.org.il/wp-content/uploads/2018/02/Facts_and_Figures_Poverty_in_Israel_2018.pdf

¹⁵ https://www.btl.gov.il/English%20Homepage/Publications/Poverty_Report/Documents/oni2016-e.pdf

¹⁶ https://www.children.org.il/wp-content/uploads/2019/01/%D7%9C%D7%A7%D7%98-1.7.19.pdf

¹⁷ https://www.sciencedirect.com/science/article/pii/S1040260818300030?via%3Dihub

¹⁸ http://www.macro.org.il/images/upload/items/33231091121240.pdf

Government Poverty-Related Expenditures

One of the government agencies responsible for addressing the state of poverty for single parent families is the Ministry of Labor and Social Welfare, whose budget, according to the *State of the Nation Report: Society, Economy and Policy 2017* published by the Ministry of Labor and Social Welfare, showed "a significant increase" in the last decade, rising to NIS 5.5 billion in 2014. This figure represents a significant increase from the NIS 2 Billion research findings of MK Michael Malkieli for single headed households, the majority of whom were divorced.¹⁹

Government expenditure for social issues is continuously increasing and these statistics can be attributed to family breakdown as well as other factors:²⁰

- Health: From 10.4% in 1995 to 13.1% of the total expenditure in 2016;
- Public order: From 2.9% in 1995 to 4.0% of the total expenditure in 2016;
- Education: From 15.2% in 1995 to 17.5% in 2016;
- Social protection: From 22.3% in 1995 to 27.3% in 2016 (including expenditures for family and children) out of a total 478,641 NIS million;
- Family and children: From 11,672 NIS million in 2014 to 13,564 NIS million in 2016, a 16% increase over 2 years alone, with the historical increase expected to continue, based on the trends cited above.

Additional Economic Impacts of Divorce

A study shows that in Israel,²¹ divorce affects women more negatively than men in the experience of poverty and economic hardship. Women are in a more vulnerable economic position, since they are generally economically subordinate in both marriage and the labor force, and they experience high rates of poverty paralleled with high levels of hardship. Israel's high fertility level may also be a cause of hardship, since it results in a heavier burden on women's shoulders after divorce. The low level of state support further increases women's vulnerability. Divorced men are less likely to suffer from poverty but are more likely to experience hardship in medical necessities.²²

Another contributing negative economic factor is the impact on the workplace because of burgeoning divorce rates. According to international research conducted by Henry Potrykus and Patrick Fagan²³ in March 2012, the divorce revolution more than tripled the rate of divorce for the most important agent for economic growth and labor market activity: the working head-of-household. Divorce has reduced that head's productivity by 25-33%. Divorce in the U.S., having become acculturated, results in what is called "presenteeism," which the Harvard Business Review estimates costs businesses an estimated \$150 billion annually due to distracted employees whose work falls short due to their personal concerns. Others estimate that stress from relationship-related issues costs American companies up to \$300 billion a year.

¹⁹ Figure cited by MK Michael Malkieli (Shas MK) in his speech delivered at the Knesset Seminar for Pre-Marriage Education.

²⁰ https://www.cbs.gov.il/he/publications/doclib/2018/1717/e_print.pdf

²¹ https://www.sciencedirect.com/science/article/pii/S1040260818300030

²² Alisa C. Lewin, Haya Stier, Marital status, gender, and material hardship: Evidence from Israel, Advances in Life Course Research.

²³https://www.afterdivorcesupport.com/effects-of-divorce-in-the-workplace/

Married families, on the other hand, generally earn higher incomes than stepfamilies, cohabiting families, divorced families, separated families, and single-parent families. According to one study,²⁴ the median household income of married families is twice that of divorced households and four times that of separated households.

Additional testimony presented at the Knesset Seminar on Pre-marriage Education by Michael Humphries, MA Economics, Deputy Chair, Business Administration Touro College Israel, addressed the fact that "the economic costs of divorce have been difficult to monetize or put a dollar figure on them precisely because they are so vast. They come in the form of reduced education and life-time income for the children of divorced parents, reduced income for divorced males as well as reduced incomes for women that become single parents of young children. The costs also come in the form of high administrative costs for social service agencies that deal with the down-stream consequences of divorce. Those are the dollar costs. Then there are the emotional costs to the children of divorced parents: children made to choose between one parent or the other, living in two homes (shared custody), or used by one parent to take vengeance on the other. Putting a dollar figure on these costs has so far proven unattainable, though economists are convinced that they exist."²⁵

²⁴ Joseph Lupton and James P. Smith, "Marriage, Assets, and Savings," Labor and Population Program, Working Paper Series 99-12 (November 1999): 16-17.

²⁵ Testimony by Micheal Humphries, MA Economics, Deputy Chair, Business Administration, Touro College Israel at the Knesset Seminar on Pre-marriage Education co-hosted by Together in Happiness/B'Yachad B'Osher and MK Yehudah Glick on November 8, 2017.

IMPACT OF DIVORCE ON HEALTH AND WELLBEING

- According to Jane Bianchi,²⁶ a health editor expert, divorce can have the following negative health risks:
 - o Anxiety
 - Drastic weight change
 - o Metabolic Syndrome
 - o Depression
 - Cardiovascular disease
 - Substance abuse
 - o Insomnia
 - Chronic health problems and mobility issues
- A study published in *Journal of Health and Social Behavior* found that divorced or widowed people have 20% more chronic health conditions (such as heart disease, diabetes, and cancer) than people who are married.²⁷
- One 2012 review of scientific literature published in *The Journal of Men's Health* found that divorced men have higher rates of substance abuse, as well as higher rates of mortality, depression, and lack of social support, compared with married men.²⁸
- Additional long-term studies²⁹ have shown a rise in high blood pressure, high cholesterol and susceptibility to heart disease, especially among women after divorce.
- Research³⁰ shows that in comparison with married adults, separated or divorced adults have substantially increased risk for death from multiple disease processes. The study assessed over 6.5 million people, 160,000 deaths, and 755,000 divorces from 11 different countries and concluded that, on average, separated/divorced adults were 23% more likely to have died at the successive follow-up period relative to their married counterparts. Divorced men were significantly more likely to die early than were divorced women. These findings were subsequently replicated in a sample of *600 million* adults.
- Single-parent families tend to rely more on prepared food and eating out, which is both more expensive and less healthy than cooking at home.
- Single parents are less likely to invite friends over for meals, due to lack of time and money, which can lead to social exclusion.
- Divorced people often experience deterioration of their social support network, and this is particularly true for men.

²⁶ https://www.prevention.com/sex/relationships/a20448176/divorce-and-health-effects/

²⁷ https://www.prevention.com/sex/relationships/a20448176/divorce-and-health-effects/

²⁸ https://www.prevention.com/sex/relationships/a20448176/divorce-and-health-effects/

²⁹ https://www.webmd.com/balance/news/20090728/divorce-has-lasting-toll-on-health#1

³⁰ https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4397145/

- A study³¹ conducted by Lewin and Stier in Israel found that "divorced women had a score of 0.661 on giving up basic necessities followed by divorced men (0.267), while married men had the lowest (-0.157).
- Divorced Israeli women were also the most likely to forgo medical attention, despite healthcare being covered.

³¹ https://www.sciencedirect.com/science/article/pii/S1040260818300030?via%3Dihub

IMPACT OF DIVORCE ON CHILDREN

In his address at the Knesset Seminar on Pre-Marriage Education, Prof. Howard J. Markman delineated the social costs of marital distress and divorce, and their implications for children:

- Emotional and physical problems for both adults and children
- School problems for children
- Negative communication and mismanaged conflict (which are the major roots of marital distress and divorce)³²

According to other experts,³³ an estimated 48 percent of American and British children live in divorced single-parent homes by age 16.

There is no doubt that children are being affected by the sudden change in their familial environment as well as by additional influences that accompany the divorce process³⁴. It is well recognized that the divorce process affects the mental state of the children, including development of behavioral problems, negative self-concept, social problems and difficulties in relationships with the parents. Among these children there is a higher frequency of depression, violence, learning and social deterioration, and high risk for suicidal attempts. Research in recent years had shown that the divorce process also increases rates of physical illness in children.³⁵

A study on longevity conducted by Friedman and Martin³⁶ revealed that the long-term effects of divorce on children are so great that they influence lifespan:

- Children from divorced families died almost five years earlier than those from intact families
- The single strongest social predictor of early death was facing parent divorce during childhood
- Parental divorce is strongly linked to death from all causes, including accidents, cancers, and cardiovascular disease
- Boys whose parents divorce are at greater risk of dying from accidents and violence, since they grow up to be more reckless
- Children from divorced homes are more likely to smoke and drink as adults
- An otherwise positive family environment does not cancel out the detrimental effects of divorce³⁷

³² Ibid, Howard J. Markman

³³ https://www.verywellfamily.com/psychological-effects-of-divorce-on-kids-4140170

³⁴ https://www.omicsonline.org/open-access/the-impact-of-parental-separation-and-divorce-on-the-health-status-ofchildren-and-the-ways-to-improve-it-2332-0672-1000137.php?aid=67622

³⁵ https://www.omicsonline.org/journal-of-psychiatry.php

³⁶ http://www.howardsfriedman.com/longevityproject/

³⁷ Howard S. Friedman & Leslie R. Martin (2011). The Longevity Project: Surprising Discoveries for Health and Long Life from the Landmark Eight-Decade Study. NY: Hudson Street Press.

According to W. Bradford Wilcox, Director of the National Marriage Project at the University of Virginia in the United States:

*"Children in married-parent families are more likely to graduate from high school, earn a college degree, and get a good job as adults than children from single-parent families."*³⁸

Studies show that not only does divorce affect the school performance of children, it hits at the core of their self-esteem. In many cases the children feel responsible for the divorce, as arguments tend to center on child-related issues. Self-esteem is also affected when children are the pawns in bitter custody battles.

Effects on children following divorce vary according to age and development level:

- Children aged 2 to 5 years: May have difficulty sleeping, temper tantrums³⁹ and separation anxiety.⁴⁰ Toileting skills may deteriorate.
- Children aged 5 to 12 years: Can experience sadness, grief, intense anger and irrational fears (phobias).
- Adolescents:⁴¹ Often feel insecure, lonely and sad. Some engage in risk-taking behaviors, such as drug and alcohol use, sex, theft and violence. Others may develop eating disorders, become defiant, skip school or join peers who are engaging in risk-taking behaviors

Consequences of Fatherlessness on Children

Fatherlessness or a diminished relationship with the father is often a result of divorce and has farreaching consequences for children. According to an Israeli study, motherhood is ordinarily perceived as a taken-for-granted caring essence, but fatherhood is a vague concept that has yet to acquire concrete meaning.⁴²

Retired Family Court Judge Philip Marcus, who served as a Judge of the Jerusalem Family Court for 17 years, has been researching, writing and lecturing on Family Law since his retirement in 2012. He is also an expert consultant to Knesset committees on legislation relating to families. According to him, the lives of children are significantly impacted by the consequences of divorce and parental alienation. Parental alienation causes enormous damage to the welfare of the children and swells the incidence of fatherlessness in the country.⁴³

When their parents separate, the children lose the solid foundations on which their lives have been based.

³⁸ https://ifstudies.org/blog/the-wealth-of-nations-begins-at-home

³⁹https://www.msdmanuals.com/home/children-s-health-issues/behavioral-problems-in-children/temper-tantrums

⁴⁰ https://www.msdmanuals.com/home/children-s-health-issues/symptoms-in-infants-and-children/separation-anxiety-and-stranger-anxiety#v8338858

⁴¹ https://www.msdmanuals.com/home/children-s-health-issues/social-issues-affecting-children-and-their-families/divorce-and-children

⁴² Hacker, D. (2005). Motherhood, Fatherhood and Law: Child Custody and Visitation in Israel. Social & Legal Studies, 14(3), 409–431. https://doi.org/10.1177/0964663905054911

⁴³ Retired Judge Philip Marcus addressed the Knesset Seminar on Pre-marriage Education, November 8, 2017.

On the basis of my experience as a Judge of the Jerusalem Family Court, I have come to the clear conclusion that the principal victims of divorce litigation are the children, but that much of the litigation, and the suffering and damage to the children, can be prevented.

For this reason, couples need to understand the responsibilities they will have to their children, before they decide to have a child. These include the duty to work together on communication skills and problem solving, and to help their children to have a good life with both parents.

Pre-Marital Education, including these elements, and especially the need of the children to have a healthy relationship with both parents even if they separate, should prevent divorce in many cases, but where divorce cannot be avoided, it will reduce litigation and contribute greatly to the welfare of children.

A conservative estimate of the annual costs of fatherhood absence in the United States (close kin to divorced families) is \$100 billion annually.⁴⁴

Poverty Welfare Expert Robert Rector commented:

"Child poverty is an ongoing national concern, but few are aware that its principal cause is the absence of married fathers in the home. Marriage remains America's strongest anti-poverty weapon, yet it continues to decline. As husbands disappear from the home, poverty and welfare dependence will increase, and children and parents will suffer as a result." ⁴⁵

In the book *Do Fathers Matter*? Paul Raeburn states that no matter which study you look at, between one quarter and one half of American children of divorced parents never see, or almost never see their fathers. Raeburn quotes David Popenoe of the Rutgers University as stating:

"Fatherlessness is a major contributor to crime and juvenile delinquency; premature sexuality; deteriorating educational achievement; depression and substance abuse; and alienation among adolescents; and the growing number of children and women in poverty."

Popenoe further states that the decline of fatherhood is the major force behind many of the most disturbing problems that plague American society. The author Paul Raeburn concludes:

⁴⁴ https://www.hud.gov/sites/documents/100_BILLION_DOLLAR_MAN.PDF

⁴⁵ https://www.heritage.org/poverty-and-inequality/report/marriage-americas-greatest-weapon-against-child-poverty

"When we put it all together, we can make a strong case that the absence of a father in a family can have devastating consequences for children." ⁴⁶

P. R. Amato sums up the effects of divorce on children:

"Children growing up with two continuously married parents are less likely to experience a wide range of cognitive, emotional, and social problems, not only during childhood but also in adulthood...Compared with other children, those who grow up in stable, two-parent families have a higher standard of living, receive more effective parenting, experience more cooperative co-parenting, are emotionally closer to both parents, and are subjected to fewer stressful events and circumstances."⁴⁷

The authors of the book *The Unexpected Legacy of Divorce: A 25 Year Landmark Study,* made the most profound observations of the impact of divorce on children.

"From the viewpoint of the children, and counter to what happens to their parents, divorce is a cumulative experience. Its impact increases over time and rises to a crescendo in adulthood. At each developmental stage divorce is experienced anew in different ways. In adulthood it affects personality, the ability to trust, expectations about relationships and ability to cope with change."⁴⁸

Straus and Giroux. Kindle Edition; https://ifstudies.org/blog/divorced-dads-for-worse-for-better/ ⁴⁷ Amato, P. R. (2015). The impact of family formation change on the cognitive, social, and emotional well-being of the next generation. The Future of Children, 15(2), 75 – 96.

⁴⁶ Raeburn, Paul. Do Fathers Matter? What Science Is Telling Us About the Parent We've Overlooked . Farrar,

⁴⁸ Judith S. Wallenstein, Julia M. Lewis and Sandra Blakeslee (2000). The Unexpected Legacy of Divorce: A 25 Year Landmark Study.

DIVORCE COSTS IN WESTERN COUNTRIES

In the report "Why Marriage Matters, Third Edition"⁴⁹ published by The Institute for American Values, National Marriage Project, scholars report these findings:

"Divorce and unmarried childbearing increase poverty for both children and mothers; Marriage reduces poverty and material hardship for disadvantaged women and their children."

A 2008 study⁵⁰ found that divorce forces approximately 44% of women into poverty as they lose the economic support of their husbands.

Similarly, following a divorce, the financial situation of the custodial parent is dramatically affected by the children's presence, and the parent with custody of the children experiences a 52% drop in his or her household income.

In a 2013 study, Timothy Roeper and Neil G. Bennett of CUNY Institute for Demographic Research found that divorced women had an average income of 1.6 times the poverty level while married women had an average income of 3.5 times the poverty level.

United States

According to The Institute for American Values:51

"Family fragmentation (i.e., divorce and unwed childbearing) in the United States comes with an annual price tag of \$112 billion. The assumption is that all of the taxpayer costs of divorce and unmarried childbearing stem from the effects that family fragmentation has on poverty. Therefore, increased taxpayer expenditures for antipoverty, criminal justice and education programs, and lower taxes from reduced employment opportunities all contribute to this high price tag."

⁴⁹ Why-Marriage-Matters-Third-Edition"-Institute for American Values, National Marriage Project, 2011. ISBN #978-1-931764-24-7

⁵⁰ Benjamin Scafidi, "The Taxpayer Costs of Divorce and Unwed Childbearing", Institute for American Values, Institute for Marriage and Public Policy.

⁵¹ http://americanvalues.org/catalog/pdfs/COFF.pdf

In a supplementary report on the Costs of Divorce in Texas, evidence indicates that the U.S. government spends some \$350 billion each year to assist low-income individuals and families with needs ranging from medical care and food to housing and utilities. Much of this spending stems either directly or indirectly from family fragmentation, including divorce.

The same study provided Estimates of the Costs Associated with Divorce for the year 2008 as follows:

Federal Expenditure	\$2,525,836,270
State Expenditure	\$661,365,029
Overall total costs of divorce in the state of Texas	\$3,187,201,29952

A study by David G. Schramm⁵³ examined the range of social services that must be provided to divorced families. His research indicates that the range of social services required by fragmented families are individually important and expensive. Yet, because they aggregate, the cumulative impact of them as they cascade across society is staggering.

United Kingdom

An estimate by the Relationships Foundation's 2016 "Cost of Family Failure Index" showed that in the United Kingdom the cost had increased to £48 billion, costing each taxpayer around £1,820 a year. This figure is up from the equivalent index of 2009 totaling £37 billion.⁵⁴

Australia

Direct and indirect costs of divorce in Australia⁵⁵ are estimated at \$6 billion.

Family breakdown reduces health, wealth and wellbeing and contributes to what has recently become just a 50:50 chance that children have of living with both birth parents at the age of 16, along with the corresponding emotional costs of this fragmentation.

 $^{^{\}rm 52}$ The cost of living increase in the U.S. between 2008 and 2019 was 17.1%.

⁵³https://www.researchgate.net/publication/253741251_Divorce_The_Economic_Consequences_to_the_Village_t hat_Raised_the_Child

⁵⁴ Relationships Foundation Counting the Cost of Family Failure 2016 Update.

⁵⁵https://www.researchgate.net/publication/253741251_Divorce_The_Economic_Consequences_to_the_Village_t hat_Raised_the_Child

WHAT CAUSES DIVORCE?

Divorce is painful for the couple and their children and negatively impacts business, community stability and economic growth. It often has multi-generational impact, influencing children into their adult lives, including their future relationships and economic success. A high level of divorce is, of course, not in keeping with the Jewish value of strong family.

Because we believe that the evidence is so clear regarding the escalating divorce rate, we have an important opportunity and obligation as a society to take preventative measures to address the issue with full intentionality.

In the words of Prof. Howard J. Markman, developer of PREP (refer to section on PREP):

"Relationships matter. In fact, our professional and personal interactions are vital to the overall satisfaction in our lives. Yet despite the fact that we all learn life skills from a teacher— we learned to read, learned to cook, even learned to ride a bike with the help of a teacher—when it comes to loving relationships, we just assume we'll know what to do."

"The truth is that most of what goes wrong in our significant relationships has to do with never having learned the skills and principles associated with successful relationships. Ultimately, when our relationships are healthy, we are more productive, more satisfied in all areas of life."

In a series of studies, Markman cited the findings showing the following reasons for divorce and the corresponding percentages:⁵⁶

- Domestic violence 13.5%
- Little or no marriage prep 15.4%
- Drug and alcohol abuse 39.2%
- Financial problems 40.4%
- Married too young 42.9%
- Too much conflict (arguing and fighting) 51.9%
- Infidelity 57.7%
- Lack of commitment 76.9%

⁵⁶ Howard J. Markman, from presentation for the Knesset Seminar on Pre-Marriage Education, November 8, 2017.

THE POTENTIAL OF MARRIAGE EDUCATION

Why Marriage Education Presents a Potent Model for Addressing These Problems

The good news about the disintegration of marriage in contemporary society is that it is not a decree from heaven. Rather, it is both preventable and relatively easy to change. The Marriage Education movement, virtually unknown in Israel, works to counteract these alarming, painful and expensive statistics by helping to stabilize marriages and families and prevent divorce.⁵⁷

Because prevention is always less expensive and simpler than a cure, we believe it makes tremendous sense for the State of Israel to invest lesser sums in preventing divorce and the devastation that results from it, rather than investing in pulling single-parent households out of poverty.

Marriage Education programs are relatively inexpensive and easy to implement, especially because the infrastructure for Marriage Education already exists in Israel. Many agencies have goals that align with this work and there is a general consensus in society about the importance of happy families.

Additionally, Marriage Education taps into the deepest intentions which couples have for their lives and their families. They are ready and willing to learn how to achieve that. Premarital education is particularly effective when couples are first starting out. Young people are quick learners and at this stage in their relationship, they don't have years of embedded habits and resentments which need to be counteracted.

The logic of learning effective relationship skills is irrefutable. We send children to school to learn numerous skills and find employment, yet for life's greatest achievement, living successfully with another person and building a home, there is no training. This lack of preparation can lead many to stumble, resulting in troubled marriages that have a significant negative effect on society.

According to Howard J. Markman, premarital education is very effective at counteracting the dynamics of negative communication and mismanaged conflict, because we can help couples improve their communication and improve their conflict management, thereby improving their satisfaction over time and preventing divorce.⁵⁸

Prof. Howard J. Markman stated that premarital education deals directly with issues of conflict and commitment, as well as helping to protect the positives in relationships that bring people together in the first place.⁵⁹ In point of fact, pre-marriage Education counteracts what was cited by couples as the last straw - which included infidelity, domestic violence and loss of that loving feeling.

⁵⁷ http://blogs.timesofisrael.com/marriage-education-matters/

⁵⁸ Ibid, Howard J. Markman

⁵⁹ Ibid, Howard J. Markman

There is significant positive evidence on the effectiveness of Marriage Education, so the logic of bringing Marriage Education to the forefront of Israeli culture, both as individual units and as citizens is compelling. In addition to reducing divorces and the wear and tear on couples and their children, Marriage Education brings a range of compelling byproducts of increased productivity, happiness and success of our children, as well as for their parents.

What is Marriage Education?

Marriage Education consists of a variety of classroom-based curricula that teach couples the characteristics of a healthy relationship and the communication and conflict management skills that will equip them to achieve this. The goal of Marriage Education is to increase the chances of couples having a happy, healthy, stable and successful relationship and long-term marriage. Numerous studies show this to be a potent means of increasing relationship satisfaction and preventing divorce.⁶⁰

Marriage Education addresses the relationship distress factors that lead to divorce and helps couples protect the positives in their relationship that bring them together in the first place.

Marriage Education helps both spouses have a voice in the relationship, have the skills to find solutions to their problems and increase their capacity for intimacy.⁶¹

Marriage Education teaches couples alternatives to the negative behaviors which lead to divorce. Instead of being silent, obnoxious or downtrodden, the couple learns to express their needs in ways which are likely to promote cooperative behavior change. They learn that instead of taking on each other's problems, they can understand their partner's thoughts and feelings and help them find a solution. Instead of resenting each other, they problem-solve in ways that meet the needs of both spouses.

Mechanisms:

- Teaching couples communication skills and principles associated with a healthy relationship
- Identifying characteristics of healthy marriages
- Identifying characteristics of unhealthy marriages
- Providing the opportunity to slow down, explore, and talk more about marriage and the couples' personal goals for their marriage
- Individualized assessments of potential relationship flashpoints
- Identification of predictable relationship challenges and skills for dealing with them
- Identification of impact of child rearing on the marital relationship and skills for coping with these challenges
- Providing options for support such as parenting and relationship resources, including couples therapy

⁶⁰ Nock, S., Sanchez, L., & Wright, J. (2008). *Covenant marriage: The movement to reclaim tradition in America*. New Brunswick, NJ: Rutgers University Press; Stanley, S., Amato, P., Johnson, C., & Markman, H. (2006).

⁶¹ Women: Why Marriage?! Luncheon Plenary, Smart Marriages, Orlando, FL—July 8, 2010, Patty Howell, California Healthy Marriages Coalition.

What is the difference between Marriage Education and Couples Counseling/Therapy?

Therapy

Howard J. Markman stated in his keynote address that the traditional approach for addressing marital distress is couples therapy. However, most couples marry and divorce without seeking or receiving services based on best practices in the couples therapy field.⁶² Additionally, even for those couples who receive therapy, it generally occurs after much damage and resentment have built up and must therefore address entrenched problems that have existed in the relationship for many years, and about which each partner has experienced hurt and may be unwilling or unable to change. As a result, therapy cannot be relied upon as an effective resource for couples in danger of divorce.

Pre-Marriage Education

Another option to help improve the health of couples in Israel and preventing divorce is Pre-Marriage Education. The Goals of Pre-Marriage Education are to:

- Increase the chances of couples having a happy, health, stable and successful relationship through intervening before marriage by teaching the couples skills and principles associated with a healthy relationship.
- Allow couples to slow down, think, and talk more about marriage
- Learn of options in the community if they need help later on including couples therapy, parenting programs and therapy for children, if problems arise in the future.

Differences between Therapy and Marriage Education:63

Тһегару	Marriage Education
Couples therapy is delivered to individual couples by licensed professional.	Marriage Education is delivered to groups of people in classroom settings, by a leader trained in a particular curriculum who does not have to be a trained therapist. Program leaders come from a variety of disciples, including lay persons, hence the reach and ease implementation of Marriage Education programs is far greater.
Therapy is a tool generally only utilized by couples who are in distress and is not readily perceived as a means for addressing problems preventively, nor does therapy address marital problems on a societal level.	Marriage Education is a psycho-educational, preventative, public health model.

⁶² Ibid, Howard J. Markman

⁶³ Ibid, Howard J. Markman

Couples therapy generally involves talking about personal issues and about the past.	Marriage Education participants are told that it is a class, that they will not be required to talk about personal issues except with their partner and will learn ground rules for talking without fighting and for handling conflict successfully.
Many men are reluctant to seek couples therapy.	Marriage Education is more appealing to men than therapy.

WHAT WE CAN LEARN FROM OTHER COUNTRIES

Israel is not alone; research in other western countries shows that high divorce costs is an international phenomenon. A number of countries have begun to fight this reality with various state and federal-funded Marriage Education programs.

Investments in Marriage Education in Western Countries

Australia

Most couple relationship education in Australia is focused on providing programs when couples are entering marriage (Halford, 1999; Simons & Parker, 2002). Entry to marriage is a good time for relationship education because couples often face significant challenges early in marriage. In Australia, average relationship satisfaction declines across the first 10 years of marriage, between 10% and 15% of couples separate within the first 3 to 4 years of marriage (McDonald, 1995), and 33% of couples divorce within 10 years of marriage (Australian Bureau of Statistics, 2001). Thus, helping marrying couples to establish effective relationship roles and communication is likely to be beneficial.

Return on Investment in Australia

Pezzullo et al. (2010)⁶⁴ evaluated the economic benefit of three very different Australian interventions that sought to achieve positive family functioning. As expected, the Return on Investment (ROI) varied across the three programs studied, with all results showing highly cost-effective ROI—ranging from a low estimate of 81:1 to a high estimate of greater than 1200:1. Specifically, the total benefit to cost ratio of the Communities for Children program was \$4.77 returned for every \$1 spent; \$13.83 returned for every \$1 spent on the Triple P program; and, even the Reconnect program that targeted family relationship support to youth aged 12–18 at risk of homelessness, considered a high-risk population, returned \$1.81 for every \$1 spent.

United Kingdom

A 2008 study of relationship education programs in the UK⁶⁵ found that "547,000-person hours, of which some 331,000 hours (61%) is marriage preparation, reaching some 150,000 people in total" were provided annually.

In 2010, the British government coalition declared in its Programme for Government, "We will put funding for relationship support on a stable, long-term footing, and make sure that couples are given

⁶⁴ https://frsa.org.au/wp-content/uploads/2016/05/FRSA-Research-Report-Printable.pdf

⁶⁵ Relationships Foundation Counting the Cost of Family Failure 2016 Update.

greater encouragement to use existing relationship support." Under Prime Minister David Cameron's government, £7.5 million a year were dedicated to supporting relationships.

Couples who attended a one-day Preparing Together marriage preparation workshop were associated with a statistically significant positive change in wellbeing. Those who attended a one to two-hour sessions of FOCCUS (Facilitating Open Couple Communication, Understanding and Study) after completing a questionnaire, reported positive change in the quality of their relationships.

United States

The United States has continued to recognize the importance of Marriage Education in the reduction of divorce and as a major vehicle for promoting healthy and stable marriages. The investment started with the late President George H Bush in the approval of 150 million dollars a year and continues as a recognized Congressional budgetary expenditure at that level, through which more than 85 non-profit organizations around the country are funded on an annual basis for a variety of family-strengthening initiatives.

Over the last thirteen years, Healthy Relationships California has taught Relationship Education to more than 200,000 Californians⁶⁶ through a series of federally funded grants. HRC is currently funded by the U.S. Department of Health and Human Services, Administration for Children and Families, Grant # 90FK0108.

Healthy Relationships California⁶⁷ studied 17,245 people who participated in a relationship and Marriage Education course. The results were overwhelmingly positive:

- Average increase of more than 13% in relationship satisfaction immediately after taking a Marriage Education course. This improvement increased to 16% after 30 days and stayed at 14% when measured six months later.
- 23% improvement in couples' communication, which increased to 27% after 30 days and remained at that level 6 months later.

An exciting development has occurred in Florida where a prominent marriage-related nonprofit organization, Live the Life,⁶⁸ has worked with churches in the city of Jacksonville, Florida to implement an initiative called Culture of Freedom Initiative (COFI). The implementation of the initiative has resulted in a phenomenal reduction in the divorce rate by almost 30% in the first two years of the project (2015-2017). This heavily subsidized programmatic effort proves the direct impact which relationship education has on the culture of a city if the effort is properly supported by local clergy and stakeholders involved in relationship education. Efforts to duplicate the project are being undertaken by numerous organizations and communities as a model worthy of replication.

Live the Life, established in 1998, provides Marriage Education throughout the state of Florida. Since 2016, it has enrolled 35,000 people in marriage preparation, marriage wellness or faith development

⁶⁶ https://www.marketwatch.com/press-release/improved-marriage-trends-not-just-about-the-millennials-2018-10-17

⁶⁷ http://www.relationshipsca.org/blog/2012/03/just-released-research-brief-california-relationships-improved-by-marriage-education/

⁶⁸ https://www.livethelife.org

programs. Studies⁶⁹ commissioned by the organization and carried out by scholars at Florida State University and the University of Virginia found that in 2017, the divorce rate in Duval County was reduced by 28% (as compared to 2015).

The state of Utah promotes premarital education⁷⁰ by offering a \$20 discount on a marriage license to couples who complete six hours of premarital education or three hours of premarital counseling. Public cost savings from reduced divorces (assuming a 50% participation rate) are \$14,973,750. The ratio of cost savings to revenue increase is 5.99.

Estimated Return on Investment

Social Capital Valuations, LLC has provided a unique perspective on how Marriage Education programs are not only highly cost-effective, but they deliver a Return on Investment that is many times greater than the costs associated with running them. The organization's specific focus is on monetizing the ROI from Marriage Education and related social programs and this perspective is uniquely valuable.

Social Capital Valuations studied the results for over 5,000 couples in Ohio, Indiana and Texas who participated in marriage strengthening programs. The actual rate of divorce over the five-year period following the Marriage Education intervention was 13.7% lower than the projected rate of divorce. This resulted in a return of \$14.42 in taxpayers' benefit for every dollar invested in the Marriage Education programming.

Benefits of these programs accrued to taxpayers in the form of higher employment rates and higher household income resulting in an incremental \$4,187 in state and federal taxes collected per household per year. About 2/3 of the 685 saved marriages would have resulted in 452 additional single mothers with children requiring public assistance at an average of \$28,750 per year.⁷¹

Divorces also affect the next generation where twenty-seven percent of children with divorced parents had a bachelor's degree or higher, compared to 50 percent of those with married parents. 78% of children from two-parent households graduated from high school, while the graduation rate for children of divorce is 60%.⁷² Differences in educational attainment affect the life trajectory of the next generation, lowering lifetime income by \$10,000 per year for high school dropouts,⁷³ or close to \$500,000 over a lifetime.

⁶⁹ https://www.jacksonville.com/news/20181119/live-life-marriage-enrichment-nonprofit-helps-save-relationships-reduce-duval-divorce-rate

⁷⁰ https://ifstudies.org/blog/how-utah-is-promoting-premarital-education

⁷¹ Parental Divorce, Social Capital, and Post Baccalaurate Educational Attainment Among Young Adults by Camron Devor, Susan Stewart and Cassandra Dorius, published March 12, 2018 in the Journal of Family Issues. https://journals.sagepub.com/doi/10.1177/0192513X18760349

⁷² In 2009, a research project identified correlations between major changes in family structure and high school completion rates. Researchers encapsulated their findings in "Family Structure Histories and High School Completion: Evidence from a Population-based Registry," published in the Canadian Journal of Sociology.

⁷³https://www.bls.gov/careeroutlook/2016/data-on-display/education-matters.htm

From these Social Capital Valuations, we can see that Marriage Education programs in Israel bring the promise of saving State budgets considerable costs and increasing individual and workplace productivity, in addition to all the personal and family benefits that accrue for the individuals involved.

A MODEL FOR EXPANDING NATIONAL IMPACT

Impact on Marriage Perception

Together in Happiness/B'Yachad B'Osher ⁷⁴ is altering the way we perceive marriage. Marriage is a life change on an enormous scale which requires preparedness beyond an intimate conversation with a mother, father, rabbi or kallah teacher. Marriage and its foundations have the ability to strengthen or rock the very core of our society from our collective happiness to our employment productivity. Through efforts at community levels to corporate and governmental echelons, we have an obligation to ourselves and our children to provide tools and techniques to strengthen their chances of a successful marriage.

Since 2011, the Israeli nonprofit Together in Happiness/B'Yachad B'Osher has been spearheading Marriage Education in Israel. The nonprofit, founded by American immigrant Susan Barth to memorialize her parents' 52-year long marriage, has been a pioneer in raising the awareness of the Israeli public of the contributions Marriage Education can make for Israeli society.

Together in Happiness/B'Yachad B'Osher serves as a national clearinghouse for promoting advocacy and programming of Marriage Education initiatives.

The vision of Together in Happiness/B'Yachad B'Osher is to:

- Establish a national movement for Marriage Education in Israel
- Strengthen the foundation of Israeli society through strengthening couple's relationships
- Offer couples the opportunity to participate in marriage communication workshops that given them the tools to improve communication and prevent the escalation of future marital conflict
- Promote healthy, lasting relationships among married couples
- Serve as the umbrella organization for private organizations which will teach Marriage Education programs.

Goals

- To raise awareness about the importance of Marriage Education as an important intervention for couples and means for strengthening families and the well-being of communities across the State of Israel
- To advocate for governmental funding for Marriage Education
- To organize educational forums that raise consciousness and interest in Marriage Education
- To increase participation in Marriage Education workshops

⁷⁴ Together in Happiness/B'Yachad B'Osher website www.together-in-happiness.com

• To conduct workshops dedicated to providing crucial skills and techniques in communication and problem-solving for couples.⁷⁵

Together in Happiness/B'Yachad B'Osher is dedicated to advancing Marriage

Education through the following vehicles:

• Programs/Curricula

- Training of instructors
- Mentoring programs
- Online training
- Programs based on religious sources
- Measuring Impact: Pre and post-tests on participants; tracking divorce statistics
- Phone coaching for individual couples

• Advocacy

- A website which provides up-to-date information about all marital education resources
- Lectures and conferences by celebrities, rabbis, spiritual leaders, international experts on marriage etc.
- Organizing international Marriage Education conference to raise awareness of Marriage Education and ongoing new developments in research and the Marriage Education field and to spur participants to "create action plans" within their own families and lives and to carry the message that advances Marriage Education programming in their respective communities and organizations.

National Level

On the national front, Together in Happiness/B'Yachad B'Osher will seek to ensure that couples desirous of healthy and happy marriages secure the resources they require.

Through informational sessions, we will provide concrete evidence that it is in the governments' and public medical insurance companies' interest to provide legislature, funding and programming for Marriage Education.

- At Knesset Committee meetings, participants will be provided with research materials showing the positive benefits of Marriage Education.
- Public medical insurance companies will be provided informational packets regarding the need for subsidized Marriage Education programs for enrollees.
- A national media campaign will inform couples about this new movement.
- National and international conferences will provide leaders with the information and strategy in which to open doors and change minds in the conversation on Marriage Education.

⁷⁵ https://together-in-happiness.com/workshops/

Community Level

Through conversation and publicity, we will educate and engage the public in the importance of developing relationship skills and remove the stigma associated with Marriage Education.

- Educational workshops will be held in homes, in community centers, and in local Batei Knesset.
- Rabbis, Rebbetzins and mentor couples will be offered education forums and workshop training opportunities to offer more intimate workshops to their congregants.

Plan for Capacity-Building

- Recruitment and training of personnel, instructors and board members
- Curriculum building
- Collaboration with stakeholders organizations (*Rabbinical involvement will be addressed in an upcoming whitepaper, entitled Rabbinical Involvement and Training for Marriage Education*)
- Collaboration with high schools, universities, colleges, synagogues and community agencies to reach target market and make Marriage Education easily accessible
- Partnering with philanthropists, opinion leaders and health care organizations to expand the reach of this work throughout Israel
- Organization of a training staff, who will train facilitators and lecturers
- Additional staffing for Together in Happiness/B'Yachad B'Osher, to work with Susan Barth, who serves as national director. Additional employees will include grantwriter, marketing director, graphic designer, webmaster, customer support team, assistants etc.

Participant Recruitment Methods

- Rabbinates registration offices will supply information to couples registering for marriage
- Rabbis and kallah teachers will encourage couples to participate
- Health clinics will provide information to married patients
- Synagogues, schools and universities will host and promote Marriage Education events

HIGHLIGHTS OF ADVOCACY AND PROGRAMMATIC INITIATIVES IN ISRAEL

Organization and Sponsorship of International Conferences

Together in Happiness/B'Yachad B'Osher /B'Yachad B'Osher has sponsored and organized two major international conferences on Marriage Education in 2011 in Jerusalem and 2017 in the Knesset.

The First International Marriage Education Conference in Israel

Together in Happiness/B'Yachad B'Osher sponsored the first International Conference for Marriage Education in Israel in May 2011, which brought together 360 professionals and lay people interested in promoting Marriage Education in Israel.

The conference featured as keynote speaker world-renowned Marriage Education expert Professor Howard J. Markman (University of Denver, Colorado).

Professor Markman offered proof of the effectiveness of Marriage Education by citing the results of his own scientifically researched and worldwide acclaimed curriculum known as PREP (Prevention Relationship Education Program).

2nd International "Historic" Knesset Seminar on Pre-Marriage Education⁷⁶

On November 8, 2017, the Knesset convened a seminar⁷⁷ co-hosted by MK Yehudah Glick and the nonprofit Together in Happiness/B'Yachad B'Osher,⁷⁸ wherein for the first time in the nation's history, the concept of integrating Pre-Marriage Education as a formal and potentially legal component of Israeli marriage was discussed at the highest levels.⁷⁹

⁷⁶ https://blogs.timesofisrael.com/a-historic-first-in-the-knesset/

⁷⁷ https://www.jpost.com/Israel-News/NGO-asks-Knesset-to-require-couples-to-take-classes-before-gettingmarried-513749

⁷⁸ https://together-in-happiness.com/

⁷⁹ https://blogs.timesofisrael.com/a-historic-first-in-the-knesset/

The conference also featured MK Rachel Azaria as well as other MKs from across the Israeli political spectrum. Israeli and international experts and Knesset members discussed the impact of family breakdown on our economy, our society and our future. Professor Howard J. Markman once again delivered the keynote address: "Why Pre-marriage Education holds the Key for the Future and is Cost Effective."

The Torah perspective of marriage was presented by Rebbitzin Goldie Plotkin, emissary of the Lubavitcher Rebbe and co-director Chabad of Markham, Ontario.

The Knesset Seminar highlighted compelling reasons for government support for Marriage Education:

- The social and economic benefits which Marriage Education (particularly Pre-marriage Education) can offer as a potential remedy or addressing the negative effects of divorce
- The negative consequences of divorce and its societal and governmental budgetary implications

Enthusiastic Support of Knesset Members for Pre- Marriage Education

Knesset Members Contributions

MK Yehudah Glick (Likud) who partnered with Together in Happiness/B'Yachad B'Osher to organize the Knesset Seminar on Pre-Marriage Education, said:

"Susan Barth's long-standing experience in this field has provided us with studies to show the Finance Ministry that Marriage Education at an early stage really lowers the divorce rate."

According to MK Yehudah Glick, "It is crucial that the government offer tangible incentives for young couples to educate themselves and acquire the tools needed in order for them to know how to get along as a couple. This is direly needed in order to strengthen their abilities to support and understand each other – especially in hard and stressful times. If we are able to encourage couples to attend such counseling early on in their relationship, we will surely lower the horrendous current rates of divorce and eradicate much of the heartache and expense such divorces cause society in general and the children of divorcees in particular."

He added that divorce leads to higher suicide rates. "We are talking about a topic which is painful for men and women who are divorced, for their children, for the extended family and the parents. It is distressful emotionally, financially and psychologically. We see the suicide rate among divorcees, which is much greater than the rate in the general population."

"For the wedding itself, couples - and I say this is as someone who married off a son a week ago - prepare for the show, with a photographer, band, magnet

photographer, the hall, menu, tasting and everything else. But for life as a married couple, we do not prepare."

"When a couple builds a healthy and happy marriage, it is projected on the children and the family. You can live together in a small room. But when the marriage is not healthy, even if he is here and she is on the other side of the world, the hate and anger continue to exist. Even if they manage to stay together, their lives are filled with tension."

<u>MK and Deputy Speaker of the Knesset Yehiel Hilik Bar (Labor)</u> described Marriage Education as a bipartisan issue which should receive support from legislators on both ends of the political spectrum. He stated, "It was important for me to come here to show that the topic of family is not an issue of right, center or left, opposition or coalition. When we do important things for the Jewish people, that is above everything and crosses boundaries."

Bar continued:

"In the same way that we study for a BA, it could be that we should also take courses in Marriage Education, which will contribute to decreasing the divorce rate."

MK Michael Malkieli (Shas)⁸⁰ presented testimony citing his research which documented budgetary expenditures in excess of NIS 2 billion a year by the Welfare Department toward single-headed households, the majority of whom are divorced.

"The investment the State makes in single parent families is huge, and it's difficult to get an exact total number because other ministries also allocate money for things like education etc."

These other agencies include the Ministries of Education, those close to Ministry of Welfare, and Internal Security.

"The government is most concerned with money. You can tell the government how bad divorce is, but in the end, you are standing in front of bureaucrats who look at numbers. How much money am I investing and how much am I saving? I examined the spending of the government for single-parent households, most of whom are divorced parents. Over 2 billion NIS is being spent annually by the Ministry of Welfare alone! When we speak about the outer circles - studies of children of divorced parents and how much support they require from other ministries and government bodies, such as the Education Ministry and Internal Security - the investment of the government in fragmented families reaches billions of shekels a year."

MK Yifat Shasha-Biton (Kulanu), chairperson of the Special Committee for the Rights of the Child, described the impact on children who often get lost in the "war between parents" and the long-term effects this has on their future and on Israeli society as a whole. She advocated for marriage and

⁸⁰ Knesset Seminar on Pre-Marriage Education, November 8, 2017.

relationship education even in high school, when young people are beginning to explore the world of relationships.

"I am very excited, as chairperson of the of the Special Committee for the Rights of the Child, to suddenly find partners in advocating for good marriages. Not just from a financial standpoint and from the perspective of the couple, but also from the perspective of the child who is growing up in a family where the parents know how to manage family life in a better way, and to deal better with the challenges of modern life."

"Unfortunately, we see that the divorce rate is rising. I mostly deal with children from broken homes where the crisis is great. Generally, when a crisis happens, the focus is on the mother and father and the fights between them, and there are children in the middle who get lost."

Historic Culmination of the Knesset Seminar on Pre-Marriage Education

As a result of the seminar, MK Yehudah Glick convinced Minister Gila Gamliel to dedicate 2 million shekels of her Ministry's budget for a project to offer incentives to young couples to educate themselves and acquire the tools needed in order for them to know how to get along as a couple. Minister Gamliel's team is currently in the midst of fleshing out said plan.

Together in Happiness/B'Yachad B'Osher strongly endorses this funding initiative and believes it will provide the essential positive response to the divorce escalation and educate couples for achieving the healthy marriage they deserve for themselves and for lasting societal benefit.

Organizing Marriage Education Workshops for Couples in All Stages of Marriage

Together in Happiness/B'Yachad B'Osher introduced Israel to one of the leading most scientifically researched Marriage Education curriculum known as PREP - Prevention and Relationship Education Program. PREP was created by Dr. Howard J. Markman and his associates at the University of Denver's Center for Marital and Family Studies and has yielded positive, long-term results. (See the results at the end of the Appendix.) PREP teaches couples communication and problem-solving skills found to be linked to effective marital functioning.

Together in Happiness/B'Yachad B'Osher is the exclusive licensee in Israel of the PREP program, and has developed the I-PREP program, tailored to Israeli society. Through I-PREP, B'Yachad B'Osher trains Marriage Education facilitators and runs marriage workshops for couples of all ages and walks of life. This is not therapy, counseling or fixing problems for troubled couples. It is capacity building for normative couples and works to prevent relationships from spiraling out of control.

With a scientifically proven curriculum, compassion and a critically acclaimed technique, couples will leave each class feeling stronger and more in sync. Workshops are led by a trained facilitator in the I-

PREP Marriage Education program. Couples receive concrete materials for each lesson allowing them to work hard to implement lessons at home.⁸¹ The program is available in Hebrew and English.

PREP began as a premarital, preventative intervention for couples with the goals of strengthening relationships before marriage and increasing healthy marriages over time and preventing marital distress and instability.

The I-PREP workshop goals are:

- To provide effective tools for marriage communication
- To provide tools to cope with marital conflict
- To sharpen and improve marital communication for couples to invest in listening and understanding each other

PREP is a research-based, psycho-educational model for skill training.

- It is empirically informed
- Empirically tested
- Regularly refined and updated based on new knowledge

The major research-based theoretical foundations of I-PREP and Marriage Education in general are as follows:

- All couples have conflict and disagreements over common issues e.g. money, children, household tasks, intimacy and religion
- It is not issues that cause problems
- It is how the issues are handled
- Fun, support and commitment matter greatly

The PREP and I-PREP curriculums have a number of advantages⁸² over other programs:

- PREP is based throughout on empirical research--both in terms of the derivation of content and in the testing of effectiveness.
- PREP covers a wider range of strategies and techniques across a spectrum of important areas of marital and relationship functioning.
- Recognizing the need to adapt to individual program needs, PREP has developed flexible and adaptable formats.

Hundreds of Israeli couples have benefited from the I-PREP Marriage Education workshops offered since 2011 in English and Hebrew. The workshops have attracted a gamut of engaged couples to couples married over 35 years.

At the **end of the Appendix** is a listing of the outcome studies conducted on the PREP curriculum.

⁸¹ https://together-in-happiness.com/workshops/

⁸² https://www.prepinc.com/

Addressing the Content of a Model Curriculum of Pre-marriage Education

Prepared by Susan Barth, Together in Happiness/B'Yachad B'Osher

The criteria and curriculum provided below are based on I-PREP* and intended as a recommended guideline and basis for government financing of Pre-Marriage Education programs in particular.

Workshop Criteria

The recommended session(s) would be a total of 6 hours - either one 6-hour session or 2 three-hour sessions. Each workshop will teach a maximum of 12 couples.

- Curriculum offered should be scientifically proven, taught with compassion along with a critically acclaimed technique, so that couples will leave each class feeling stronger and more in sync.
- Couples should receive concrete materials for each lesson allowing them to work hard to implement lessons at home.
- Couples materials should be available in Hebrew and English⁸³

Curriculum contents

The following is a "generic" list of topics which should as a minimum be included in a Pre-marriage Education curriculum:

- Enhancing effective communication and problem-solving
- Setting realistic expectations
- Protecting positive connections and commitment
- Preventing destructive conflict

Workshops will include practical exercises which enhance a couple's communication and additional exercises to be practiced at home.

Workshop Leaders

The leader should possess a good related knowledge base for understanding and helping couples learn skills, including psychologists, social workers, clergy, nurses, lay leaders, etc. Anyone with good people skills, some organizational skills and good presentation (speaking) ability may make a good Marriage Education workshop leader.

The leaders' duties include:

• Teaching the material including: delivery of lessons, direct discussion, and answering questions

⁸³ https://together-in-happiness.com/workshops/

• If desired, recruiting training and supervising the coaching staff.

*The model workshop is based on the modules covered in the PREP curriculum and its research base

Proposed Budget

Based upon the 10-year experience of Together in Happiness/B'Yachad B'Osher and its workshops, the cost per participant will be a minimum of <u>400 NIS and maximum of 600 NIS</u> per session or a total of between <u>800 NIS and 1200 NIS for the two workshops</u> (assuming 4-6 couples for each workshop). These sums assume volunteer facilitators and donations of venue and other in-kind donations.

If these in-kind donations are not available, the total expenses for facilitators, coaches, transportation, advertising and room rental would average around <u>**7600 NIS**</u> for the cost per participant assuming four to six couples for each workshop, totaling two in the aggregate.

Preparation of Research Based Documentation Related to "The Cost Effectiveness of Pre-Marriage Education

Extensive documentation on the "Cost Effectiveness of Pre-Marriage Education" has been prepared by Together in Happiness/B'Yachad B'Osher for distribution to Knesset Members and Governmental Agency representatives. The document references research conducted by international scholars in the field of Marriage Education and is presented in the Appendix.

CONCLUSION

"We are losing the Jewish family. The alarming divorce statistics translate into children growing up in unhealthy competitive environments bringing great sadness into the Jewish world. We need to stem the tide now."

These were the opening remarks of Susan Barth, founder of Together in Happiness/B'Yachad B'Osher, at the Knesset Seminar on Pre-marriage Education.

This remark dovetails comments made by the authors of the book, *The Unexpected Legacy of Divorce: A* 25 Year Landmark Study, that a million new children a year are added to our march of marital failure. As they explain so eloquently, the children lose the carefree play of childhood as well as the comforting arms and lap of a loving parent who is always rushing off because life in the post-divorce family is so incredibly difficult to manage. We must take very seriously the complaint of children who declare: "The day my parents divorced is the day my childhood ended."

Throughout this monograph, the far-reaching negative impact of divorce has been demonstrated in a variety of dimensions. Yet, the good news is that there is a solution to the divorce crisis. We have the opportunity to teach young couples and future couples how to nurture their relationships and become the best contributors to our generation, and it is of critical importance that we do so.

The solution which will reinstate marriage as the institution bringing the highest value to our people is *Marriage Education*. It has the capacity to provide couples with the tools and skills that are critical to their becoming the strongest, healthiest and happiest couples they can be.

Marriage Education is not currently funded by the Israeli government. It is our belief that a national policy of subsidized or free Marriage Education is highly cost-effective and that funding of Marriage Education will prove highly beneficial in reducing the range of social services that are associated with divorce and contribute in substantial ways to individual couples and to the State of Israel in the long-term.

Together in Happiness/B'Yachad B'Osher is uniquely qualified due to its longstanding record of success in mobilizing government and voluntary sector audiences for promotion activities related to Marriage Education.

The cited statistics and negative impact which divorce has brought to single headed households and their affected children in particular can be counteracted as demonstrated by Pre-Marriage and Marriage Education with sufficient commitment by government and ministers.

Using other countries as guides for investment, there is no reason why government resources cannot be dedicated to ensuring that Marriage Education becomes a prominent part of the lexicon of marriage in Israel.

Government Funding

One of the principle outcomes which this monograph seeks to accomplish is the commitment of the government to subsidize Marriage Education and in particular Pre-Marriage Education.

We would urge that the commitment by Minister Gila Gamliel at the urging of MK Yehudah Glick to dedicate 2 million shekels of her Ministry's budget towards Pre-marriage Education incentives be actualized as soon as possible.

With subsidies provided by the government, the cost of delivering these pre-marriage programs to couples can be waived or significantly reduced. As it is highly desirable for as many couples as possible to receive these programs, because of their inherent value as well as their cost effectiveness in obviating the need for numerous social services associated with marital failure, it is our hope that these programs can be made available for no or low costs to every couple.

It is highly desirable that Israel avoid another period of instability and divorce escalation. As each of the major Western countries (the United States, United Kingdom and Australia) have governments which have made financial commitments to Marriage Education, we believe that it is critical that Israel follow suit. Also imperative is that Israel take advantage of nonprofits with the expertise and infrastructure to effectuate workshops for couples who are engaged and newly married, as well as for couples who are new parents.

The nonprofit Together in Happiness/B'Yachad B'Osher⁸⁴ has a ten-year track record of conducting workshops with couples who have endorsed the experience with enthusiasm.

Testimonials from couples⁸⁵ who have attended the workshops offered by Together in Happiness/B'Yachad B'Osher provide evidence that Marriage Education works and can provide the skills and resources essential to sustain healthy and happy relationships.

Divorce is a costly institution from both the financial and familial aspects with hundreds of millions of shekels being spent on legal proceedings and therapy sessions for divorcing couples and their children every year. We wish to stem this tide as quickly as possible. The emotional toll it takes on both parents and families cannot be measured in any quantitative form – but suffice it to say that countless lives are ruined by failed marriages.

Israel has been the light unto the nations in so many ways.⁸⁶ By placing Marriage Education on the national agenda, we can ensure that the ancient concept of the sacred Jewish marriage will become a further note of pride for the Jewish state.

⁸⁴https://www.jpost.com/In-Jerusalem/Together-in-Happiness-412686

⁸⁵ https://together-in-happiness.com/elementor-669/

⁸⁶ https://www.jpost.com/Opinion/In-Israel-and-everywhere-happy-lasting-marriages-are-possible-508319

APPENDIX: COST EFFECTIVENESS OF PREMARITAL EDUCATION

Prepared by Susan Barth, Together in Happiness/B'Yachad B'Osher

for members of Knesset and government ministers

The following sources represent specific and documented research proving the economic and societal benefits of Pre-Marriage Education in the U.S. in particular.

They represent research conducted by the most highly regarded experts in the field of premarital and marital education.

The title of the research document is followed by the summation. At the end of the research is the link to the actual document.

Testimony on Behalf of SB29: Utah Marriage Commission Amendments

(edited by Dr. Hawkins March 3, 2017)

According to Dr. Alan J. Hawkins (current Chair of the Utah Marriage Commission, a statutory commission within the Utah Department of Human Services, and Professor of Family Life at Brigham Young University):

"Premarital education classes and counseling are designed to help individuals assess their readiness for marriage, evaluate the quality of the match, align expectations and plans, and strengthen commitment, communication, and other relationship skills."⁸⁷

Please note that In March,⁸⁸ Utah Governor Gary Herbert signed into law legislation⁸⁹ that promotes participation in premarital education by discounting the cost of a marriage license by \$20 for participating couples. The law, SB 54, stipulates that couples who invest in at least six hours of premarital education or at least three hours of premarital counseling can receive a \$20 discount on their marriage license.

⁸⁷ Evidence -based Approaches to Relationship and Marriage Education, edited by James J. Ponzetti, Jr., Chapter 4 RME Effectiveness

⁸⁸ https://ifstudies.org/blog/how-utah-is-promoting-premarital-education

⁸⁹ https://le.utah.gov/~2018/bills/static/SB0054.html

Dr. Hawkins' scholarship has concluded the following noteworthy findings:

The annual number of divorces in Utah totaling 10,000 cost taxpayers an estimated cost in excess of \$200 million each year. ⁹⁰

<u>Research indicates that premarital education also appears to reduce divorce rates in the high-risk early years</u> of marriage, perhaps by 20%.

Nock, S., Sanchez, L., & Wright, J. (2008). *Covenant marriage: The movement to reclaim tradition in America*. New Brunswick, NJ: Rutgers University Press; Stanley, S., Amato, P., Johnson, C., & Markman, H. (2006). Premarital education, marital quality, and marital stability: Findings from a large, random household survey. *Journal of Family Psychology, 20*, 117–126; Hahlweg, K., Markman, H. J., Thurmeir, F., Engel, J., & Eckert, V. (1998). Prevention and marital distress: Results of a German prospective-longitudinal study. *Journal of Family Psychology, 12*, 543-556.

<u>Recent research also documents that couples who invest in premarital education are three times more likely</u> to seek out marital counseling when serious problems arise in the marriage.

Williamson, H. C., Trail, T. E., & Bradbury, T. N. (2014). Does premarital education decrease or increase couples' later help seeking? *Journal of Family Psychology, 28,* 112-117.

The edited text above is based on the Testimony on Behalf of SB29: Utah Marriage Commission Amendments

Do Premarital Education Programs Really Work? A Meta Analytic Study⁹¹

Elizabeth Fawcett, Alan Hawkins (Brigham Young University)

Victoria Blanchard (SUNY Albany)

Jason S. Carroll (Brigham Young University) 2010

Family Relations, 59, 232-239

Research conducted based on 47 studies showing premarital education programs appear to be effective at improving couple communication, with studies that employed observational measures rather than self-report measures producing large effects. They found an important implication for premarital education programs from the findings.

It seems that an emphasis on teaching communication and problem-solving skills is justified.

The evidence is that couples learn these skills and basic research confirms that premarital communication skills are positively associated with good marital outcomes.

Making a Case for Premarital Education⁹²

⁹⁰ Scafidi, B. (2008). The taxpayer costs of divorce and unwed childbearing: First-ever estimates for the nation and all fifty states Institute for American Values and Georgia Family Council. https://together-inhappiness.com/wp-content/uploads/2018/01/The-Taxpayer-Costs-of-Divorce.pdf

⁹¹ Do Premarital Education Programs Really Work? A Meta-analytic Study; Elizabeth Fawcett and Alan J. Hawkiins; Victoria Blanchard, Jason Carroll, Family Relations 59 (July 2010): 232-239.

Stanley, S. M. (2001) Family Relations, 50, 272-280

Researchers have found that a small proportion of couples who take a marriage preparation class together perhaps about 10%—decide not to marry when they are alerted to red flags in their relationship, likely preventing future divorces.

Premarital education can slow couples down to foster deliberation; it can send a message that marriage matters; it can help couples learn of options if they need help later; it can lower the risk for subsequent marital distress or termination in some couples.

Premarital Education, Marital Quality, and Marital Stability: Findings from a large, random household survey⁹³

Stanley, S.M., Amato, P.R., Johnson, C.A. & Markman, H.J. (2006).

Journal of Family Psychology, 20, 117–126

Using a large random survey of four Middle American states, the authors found that participation in premarital education was associated with higher levels of marital satisfaction and interpersonal commitment to spouses and lower levels of destructive conflict.

Premarital education was associated with a 31% decrease in the odds of divorce.

Efforts to provide better access to high quality premarital and Marriage Education services would benefit many couples including those from diverse backgrounds.

Evidence Based Approaches to Relationship and Marriage Education Edited by James J. Ponzetti, Jr.⁹⁴

Chapter 4 Does It Work? Effectiveness Research on Relationship and Marriage Education Alan J. Hawkins

Marriage preparation education (MPE) for engaged couples.

Surveys using correlational methods have pointed at the potential positive effects of MPE (Stanley, Amato, Johnson and Markman, 2006).

A 2014 study by Rhodes, Stanley and Markman followed a large national sample of unmarried young adults over 5 years. 40% of those who married during that period reported that they invested in some kind of marriage preparation education. Fifty five percent of those who invested in MPE had marital quality in the top 40% of the sample distribution, while only a third of those who did not participate in MPE scored in the top 40% of the marital quality distribution.

⁹² https://together-in-happiness.com/wp-content/uploads/2018/02/making_a_case.pdf

⁹³ Premarital Education, Marital Quality and Marital Stability: Findings from a Large, Random Household Survey, Stanley Amato Johnson, Markman JFP 2006 Vol. 20 No. 1, 117-126.

⁹⁴ Evidence -based Approaches to Relationship and Marriage Education, edited by James J. Ponzetti, Jr., Chapter 4 RME Effectiveness.

Return on Investment in the UK

The Relationships Manifesto: Strengthening Relationships, The Relationship Alliance, October 2014.95

Recent evidence shows that marriage preparation and relationship counselling offered by members of the Relationships Alliance had positive effects on the wellbeing of participants and communication between couples, as well as on the quality of the couples' relationships and was associated with a substantial cost benefit (Spielhofer et al., 2014). This study found that Relate's couple counselling and Marriage Care's marriage preparation services deliver £11.40 and £11.50 of benefit respectively for every £1 spent (this is calculated by looking at what costs are saved by reducing the likelihood of relationship breakdown).

David Marjoribanks, All together now: Stronger relationships for a stronger society, Relate, 2016.

The potential negative consequences of poor quality relationships and relationship breakdown do not only affect the individuals concerned; there is increasing recognition of the substantial financial costs to the state incurred in picking up the pieces. The cost of relationship breakdown has been estimated at £47 billion in 2015, and there is therefore a powerful economic argument for taking relationships seriously as a public policy priority: if we want to reduce demand on public services, we need to invest in good quality relationships.

Specific Curriculum Research Related to PREP (Prevention Relationship Education Program)⁹⁶

Additional research based on the most scientifically researched premarital education PREP (Prevention Relationship Education Program) curriculum (which our amuta has the exclusive rights to distribute in Israel and is under the trademark name of I-PREP), as presented by Prof. Howard J. Markman, the developer of the PREP curriculum:

The PREP program, on which the I-PREP program is based, is the most widely researched and empirically proven marital education program in the world. The PREP approach is based on 30 years of research in the field of relationship health, with much of the research conducted at the University of Denver, sponsored by the National Institute of Mental Health, the National Institute of Child Health and Development, and the Administration for Children and Families.

This means that PREP's workshops are delivered with a seal of integrity. The curriculum can be trusted to distribute the latest, stringently-validated content directly from its original source in a consistent, accessible and deliverable format.

Studies conducted in the U.S. and abroad demonstrate the success of the PREP curriculum:⁹⁷

- PREP couples have lower rates of premarital break-up and post marital divorce.
- In a large-scale study conducted in Denver, PREP couples had 1/3 the likelihood of breaking up, through 5 years following the program.

 ⁹⁵ https://www.relate.org.uk/sites/default/files/publication-relationships-manifesto-oct2014_0.pdf
⁹⁶ Presentation by Howard J. Markman at the Knesset Seminar on Pre-Marriage Education co-hosted by nonprofit Together in Happiness/B'Yachad B'Osher and MK Yehudah Glick, November 8, 2017.

⁹⁷ https://www.prepinc.com/

- In a study in Germany, 3% of the PREP couples had divorced at a 5-year follow-up while 16% of couples who received traditional premarital counseling (or no counseling) had divorced.
- PREP couples have shown a greater likelihood of maintaining relationship satisfaction following training.
- PREP couples have lower levels of negative communication and higher levels of positive communication immediately following the program and maintain these advantages up to 5 years later.
- PREP couples have reported lower levels of physical aggression in the years after taking the program.
- PREP couples reported greater program satisfaction than couples taking other programs offered to couples.
- Long-term studies on the effectiveness of PREP find that couples that have participated in PREP are less likely to get divorced and have significantly higher levels of marital satisfaction.
- PREP has been tested in two large randomized clinical trials with premarital couples, including a study where clergy were trained to deliver PREP as part of their premarital counseling.
- Findings show that PREP couples, including those trained by clergy, had higher rates of relationship quality over a 5-year period, including in one study, lower rates of aggression and up to 10 years later, PREP couples who had the best relationships entering premarital counseling had lower rates of divorce compared to similar couples who did not take PREP.
- In a study with over 600 couples, a version of PREP for Army couples had a significantly lower divorce rate two years after PREP thank a randomly selected control group. PREP is widely used with young couples and individuals in the US Military.
- All couples in Singapore get the opportunity to take a 2-hour version of PREP when they pick up their marriage license. Close to 5000 have taken the PREP program to date.
- A study funded by ACF (which is part of the US Department of Health and Human Services) of 1,595 participants—some unmarried, some married (59%), all low-income couples with kids, a number of whom participated in PREP curriculum-based programs, produced the following findings:⁹⁸
 - The workshop improved the commitment partners felt for one another.
 - The workshop improved levels of support and affection shown to one another.
 - The workshop decreased frequency of destructive conflict behaviors.
 - Couples were more likely (than control group) to have stayed married after attending the relationship education workshop at 1 year out (by 4 percentage points).
 - Co-parenting relationships also improved after the workshop.
 - Instances of severe physical assault at 1 year after the workshop were 3% lower in treatment group (those who attended the workshop) than in the control group (those who did not attend the workshop).

⁹⁸ https://prepinsight.com/2018/09/18/how-does-prep-inc-know-relationship-education-works/

SUSAN BARTH, FOUNDER OF TOGETHER IN HAPPINESS/B'YACHAD B'OSHER

Susan Barth has always been inspired by the strength of her parents' 52 year-long marriage.

After making aliyah in 2003 and following the death of her parents, Susan Barth searched for a way to memorialize them. She chose Marriage Education as a meaningful way to perpetuate their names.

Barth began by producing a Wedding Guide through the Givat Sharett Chesed Committee Simcha Gemach (of Beit Shemesh) in memory of her mother. The guide, published in Hebrew and English, resonated strongly among couples preparing for marriage. She then created forums which focused on prenuptial agreements and premarital education. She soon founded **Together in Happiness/B'Yachad B'Osher**, a nonprofit organization whose goal is to advance Marriage Education in Israel.

Barth began her career in the US as a businesswoman with a reputation for developing new enterprises in high tech and finance, including the crafting of an innovative software enterprise database solution. She uses the skills she learned in the business world to bring awareness of the growing international field of Marriage Education to Israel.

Because of seeing firsthand the benefits of her parents' strong marriage, she is committed to motivating couples to explore different ways to sustain healthy relationships, teaching them the skills for creating fulfilling marriages and to inspire leaders and other opinion leaders across Israel about the value of Marriage Education.

This monograph has been inspired by the wisdom and teachings of the late Lubavitcher Rebbe z"l whose advice for the welfare of the family is legendary. Susan Barth has been consistently inspired by the Rebbe to pursue the pivotal social need of cementing our family units and healing intrafamily wounds.

INTELLECTUAL PROPERTY NOTICE

The source for all the research presented in connection with this monograph or other documents related to Marriage Education is: Together in Happiness/B'Yachad B'Osher.

Any replication of this document in whole or in part must include the reference paragraph above as to the source for the material.