Marriage & Family Wellness: Corporate America's Business?

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A Marriage CoMission Research Report
in partnership with Life Innovations, Inc.

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PO Box 190, Minneapolis, MN 55440

Published by
The Marriage CoMission

Created by
Life Innovations

www.marriagecomission.com

www.prepare-enrich.com

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Preface

In this report Drs. David Olson and Matthew Turvey have framed for us a clear picture of why Corporate America has a stake in the renaissance of marriage and family in America. Consistent and compelling research supports what CEOs know intuitively: employees who enjoy relational health at home, in their marriage, and among their peers are more productive and make better leaders. David and Matthew have provided us with a report that will stand the test of Corporate America's boardrooms.

We also see in this report that the interests of business and the interests of our homes are not by nature at war. Our investigators show us that job satisfaction and marriage and family satisfaction actually feed each other … relational prosperity in the home and financial prosperity in business are linked together. Strong families led by strong marriages support strong businesses and ultimately, a strong community.

The brightest, most hope-filled future for our children and grandchildren will be served by a renaissance of marriage and family in America. Perhaps even our prosperity and competitive advantage in the global economy will also be linked to this relational renaissance. Will Corporate America step up and lead out?

What would happen if companies developed effective practices and benefits to grow the relational wellness of their employees; the faith community delivered stronger marriage and family ministries; great media with a winsome, honest message to the culture about marriage and the family saturated our cities; marriage and family service providers collaborated to share their expertise in producing a new generation of amazing resources and services; and city leaders and elders took responsibility for overlapping these efforts within their own community? We believe that a renaissance of marriage and family in America would take place!

Jeff Fray, Ph.D.
Chairman
National Steering Committee
Marriage CoMission

Executive Summary

While traditionally the world of business and the world of marriage and family relationships have remained disconnected, it is clear they have a major impact on each other. Building marriage and family wellness improves a company's overall financial health, while ignoring these opportunities can decrease a company's profitability.

American trends in marriage and family life are changing rapidly. Over 90% of all Americans will marry at some point in their lives, yet almost 50% of these relationships end in dissolution, and cohabitation is quickly becoming the norm for couples of all ages.

Marriage, however, still confers certain unique benefits on participants. Based on a wealth of academic research, married people tend to have healthier lifestyles, live longer, have more satisfying sexual relationships, have more economic assets, and have children that tend to do better academically and emotionally.

Employees in failing relationships cost employers money. There are substantial productivity declines for workers in failing relationships. These workers often have serious health concerns: increased stress and anxiety, increased rates of depression, and increased rates of substance abuse. These workers directly cost companies in higher healthcare expenditures and indirectly through societal effects of broken families.

Conversely, employees in successful relationships increase profits for their employers. These workers are more stable, more committed to their employer, and are often considered more dependable and motivated. Employees in healthy relationships are also physically healthier, experiencing fewer chronic health problems like stress, anxiety, and depression, saving companies money in overall health care expenditures.

When companies invest in the physical and relational wellness of their workers, returns on investment can range between $1.50 and $6.85 for every dollar spent on these types of programs.

Relationships are no longer only the realm of clergy, counselors, and EAPs (Employee Assistance Programs). Companies wanting to increase their profitability will do well to realize that business takes place in the boardroom and the family room. It is in every company's best financial interest to understand how marriage and family wellness affect their business and to invest in the promotion of relational wellness.

Corporate America's Business

Even though business and marriage can have major impacts on each other, they are more often thought of as completely separate aspects of life. The business world has typically underestimated the impact and value of marriage and family wellness in affecting financial outcomes for Corporate America. This document, however, will demonstrate how employees with healthy marriages and relationships can increase long-term profitability, and how employees with failing relationships can lead to decreased profitability.

Business and marriage have similar goals. They both seek to create positive relationships that will make their partners happy. They both typically use a team approach that involves working toward common goals. In spite of their commonalities and their mutual impact on each other, businesses do not always recognize the value of marriage or invest in the marital health of their employees.

Recent articles in popular media outlets have highlighted some companies' efforts to form bridges between these two worlds to promote the health and well-being of employees' marriages. These companies have argued that supporting these relationships makes good business sense. Consider these questions:

- Can the CEO of a publicly-traded company go to the Board of Directors and shareholders and say in good conscience that investing in relationships will actually lead to the financial health and well-being of the company?
- Is it reasonable to say that happily married employees lead to happily growing and profitable companies?
- Can accounting departments be convinced that expenditures to promote employees' marriage relationships are beneficial to the company and not just draining valuable resources?
- Should management and ownership stay out of the private lives of employees?

This report will examine the interdependence of marriage and business, especially when marital problems lead to divorce. The following vignettes illustrate the interdependence and interplay of marriage, divorce, and business in today's corporate culture.

The owner of a nationwide trucking company laments a sad fact. Every year his HR manager must rehire a new long-haul driver to cover a vacated position. Why did the last driver leave the company? A year on the road had taken its toll on the driver's family life and led to his divorce – first from his wife, then from his employer.

The CEO of a large Midwestern pharmaceutical sales group knows she can not maintain optimum productivity from employees in her distribution center and home office. The cause? Every time one of her employees divorces, she loses at least two years of real productivity.

The principal of a large regional human resources consulting firm sees problems for organizations with employees going through divorce. She notes, "How can we expect people to be productive when they're distracted? When you hire somebody, you're hiring the whole person…and whenever a person is undergoing divorce, that affects their ability to focus and concentrate in their business." (Potts, 1999)

The State of Marriage in America

The United States has the highest rates of both marriage and divorce in the world. Marriage continues to be the most popular voluntary institution in that over 90% of individuals in our society marry at least once. Annually, there are about 2.3 million marriages and about 1.2 million divorces (U.S. Bureau of the Census, 2003). Each year, about half of all marriages occur between couples where one or both have been married before.

Because almost 50% of marriages will end in divorce, marriage is often seen as a risky decision. Most divorces involve children and more than 1 million children are impacted by their parents' divorce each year. The average age of individuals for first marriage is 27 for men and 25 for women. Most people who get divorced remarry, and the rate of remarriage is higher for younger persons and those without children. The average remarriage age is about 36 years of age for men and 33 years for women.

In our society, the popularity of marriage is decreasing while the popularity of cohabitation is increasing. In 1970, about 68% of our society was married, but today the rate has dropped to about 60%. This rate varies considerably by ethnic group – 63% of Whites are married, 58% of Hispanics, and 42% of African Americans over 18 are married.

The rate of cohabitation has increased dramatically over the last two decades. The number of cohabiting couples has increased 1,000% since 1960 when only 500,000 couples were cohabiting. It is projected that there are now about 5 million couples cohabiting. Some of these are young couples that may get married to each other, but others are divorced persons that are unsure about whether to marry again. Further, research demonstrates that living together is not helpful marriage preparation. Instead, the trends indicate that couples who cohabited prior to marriage actually have lower relationship satisfaction and increased risk of divorce (Waite & Gallagher, 2000).

- 2.3 million marriages a year
- 1.2 million divorces a year
- Most people who divorce get remarried
- 90% of Americans marry at least once
- The cohabitation rate has risen 1,000% over the past 4 decades

The Value of Marriage

For couples that are married, there are a variety of positive benefits and these benefits increase with happier marriage. Five key characteristics of happily married couples are that they have greater skills in areas of *communication, flexibility, closeness, personality compatibility, and conflict resolution* (Olson and Olson, 2000). These are the findings of a major national study comparing over 5,000 happily married couples with 5,000 unhappily married couples, based on the results of a comprehensive marital assessment called ENRICH. An important aspect of these five areas is that they can be improved through increased education and skills-acquisition. More details on the study are reported in the self-help book *Empowering Couples* by David Olson and Amy Olson-Sigg and in Appendix A.

Other researchers have also recently shifted from studying the negative aspects of marriage (abuse, divorce, stepfamily integration issues) to considering the positive benefits of being married. Family scholars Linda Waite and Maggie Gallagher co-authored a book entitled *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially (2001).* This reference is based on original research synthesizing hundreds of cross-disciplinary scientific studies in the fields of psychology, sociology, law, medicine, and economics.

In general, married people enjoy:

- better health
- longer lives
- more satisfying sex
- more wealth
- children who do better emotionally and academically

The authors investigate the effects of marriage on a broad cross-section of the American population and summarize their findings on the positive value of marriage. Married people tend to be healthier, live longer, have more wealth and economic assets, and have more satisfying sexual relationships than single or cohabiting individuals. In addition, children generally do better emotionally and academically when they are raised in two-parent families.

Married people have healthier lifestyles

People who are married tend to avoid more harmful and risky behaviors than do single, divorced, or widowed persons. For example, married people have much lower levels of problem drinking associated with car accidents, interpersonal conflict, and depression. In general, married people lead a healthier lifestyle in terms of eating, exercising, and avoiding harmful behaviors.

Married people live longer

Married people live several years longer than do single, divorced, or widowed persons. This is often because they have the emotional support of their partner and more access to good health care.

Married people have a more satisfying sexual relationship

Over half (54%) of married males and 43% of married females are very satisfied with their sexual relationship. For cohabiting couples, about 44% of the males and 35% of females are very satisfied. The frequency of sex is also higher in married couples than with cohabiting and dating persons.

Married people have more wealth and economic assets

Because married couples can pool their economic resources, they tend to be wealthier. In fact, the median household net worth for a married couple is $132,000, as compared to $35,000 for singles, $42,275 for widowed individuals, and $33,670 for divorced individuals.

Children generally do better in a two-parent home

Children from two-parent homes tend to do better emotionally and academically. As teenagers, they are half as likely to drop out of school, they have higher grades, and they are less likely to have an unwed pregnancy. Children from two-parent homes also receive more parental attention (such as supervision, help with schoolwork, and quality time together) than do children from single-parent homes. In fact, children from single-parent homes have a much higher probability of growing up in poverty and experiencing a lower quality of life.

Costs of Divorce & Marital Problems to a Company

As can be seen from the Waite and Gallagher review, there is overwhelming social science data supporting healthy marriage as an achievable ideal. But the question remains – should marriage and divorce be the concern of business owners and executives? Moving forward, let us begin to examine the empirically validated research that might convince an accountant, business owner, or CEO to invest in the marital health of employees. Current research and thinking (see pages 14 and 17) from the worlds of economics and social sciences highlight two major conclusions:

Happily married employees increase profitability
Unhappily married employees decrease profitability

The 1.2 million annual U.S. divorces cost taxpayers an estimated $30 billion in federal and state expenditures (Schramm, 2006). Each divorce costs society about $25,000 to $30,000 because of the increase in costs of supporting people with housing, food stamps, bankruptcies, problems with youth, and other related expenses.

Marriage and divorce change dynamically over time

In understanding the effects of marriage and divorce on business profits, it is important to note that it is not entirely useful to view employees as divorced or married. Being married and divorced are not static states of a person's life. They are dynamic pathways along which individuals are constantly progressing or regressing. Relationships are forever in flux, moving toward opposite ends of a spectrum of connection. Therefore, employees within companies are either in succeeding relationships and moving toward happy, satisfying marriages, or employees are in failing relationships and spiraling downward in dissatisfying, hurtful relationships that often end in the pain of divorce.

Failing relationships cost companies money

One notable research project estimates that $6 billion is lost by American businesses due to decreased productivity stemming from marriage and relationship difficulties (Forthofer, Markman, Cox, Stanley & Kessler, 1996). These expenses are borne directly by corporations, owners, and shareholders. Employees in failing relationships cost money to the companies for whom they work. An unprofitable work environment results from the many factors experienced by employees in failing relationships: increased absenteeism and presenteeism (being physically present but mentally absent), decreased health, increased anxiety and stress, and increased health insurance costs.

For an average employee making $20/hr, the projected cost of that employee divorcing is over $8,000. Appendix B contains a copy of a dynamic formula created by organizational development consultant Dr. John Curtis and his colleagues that can be used to accurately estimate how much money your company is losing per divorcing employee. This formula can also be found online at www.prepare-enrich.com/divorceformula, and allows you to input data from your company to obtain an accurate cost estimate of divorcing employees. With data provided from this formula, it becomes easy to see that unhappily married and divorcing employees decrease profitability.

Marital problems often cause decreased productivity

Productivity is hurt directly by marital problems (Forthofer, et al, 1996). Failing relationships can lead to affairs in the workplace, and up to 25% of these relationships lead to decreased productivity (Corporate Resource Council, 2002). Divorce can disrupt the productivity of an individual worker for as long as three years (Lavy, 2002). One recent study found that in the year following divorce, employees lost an average of over 168 hours of work time, equivalent to being fully absent four weeks in one calendar year (Mueller, 2005). This means that recently divorced employees are absent from work due to relationship-related reasons for over 8% of their annual time on the job.

Divorcing employees often have serious health concerns

Failing relationships produce stress and anxiety, and divorce is one of the most stressful life-events one can experience. These effects have direct implications for the workplace. When couples' marriages are failing and heading toward unhealthy and relational dis-ease, companies can bear the consequences in many ways. Primarily, as employees experience stress, their physical health suffers. Couples in marriages of poorer quality have lower immune functioning than people in more satisfying marriages (Waite & Gallagher, 2000). This marital stress spills over into job functioning.

Stress-related issues cost Corporate America $300 billion annually (Velasquez-Manoff, 2005). Relationally stressed employees are more likely to have high rates of absenteeism and thus hurt a company's overall productivity. Perhaps even more damaging to companies' financial health is presenteeism, which may go unnoticed for longer periods of time (Prevent.org, 2006). Couples in failing relationships are more likely to resort to physical abuse or violence to resolve tensions at home, (Gallagher, 2002) and subsequent domestic violence costs Corporate America up to 7.9 million paid workdays of lost productivity annually (Corporate Alliance to End Partner Violence, 2006).

A recent study of one community also found a correlation between increasing levels of marital dissatisfaction and increased levels of diagnosable alcohol abuse disorders. In fact, unhappily married couples were almost four times more likely to have a partner abusing alcohol than in happily married couples (Whisman, Uebelacker, & Bruce, 2006). Those with alcohol problems skip or miss work 30% more than those without such problems (U.S. Department of Health and Human Services, 2004).

Stress is a two-way street between work and home

Work stress and overload consistently predict less positive marital relationships (Crouter, Bumpas, Head & McHale, 2001). A study of 447 working parents found that job stress has a direct influence on increased levels of depression (Vermulst & Dubas, 1999). In a vicious cycle, the subsequent stress from these hurting marriages then begins to manifest in the workplace, increasing stress there, leading to more stress at home, and the cycle continues. Depressed employees cost companies $44 billion annually (Stewart, Ricci, Chee, Hahn & Morganstein, 2003).

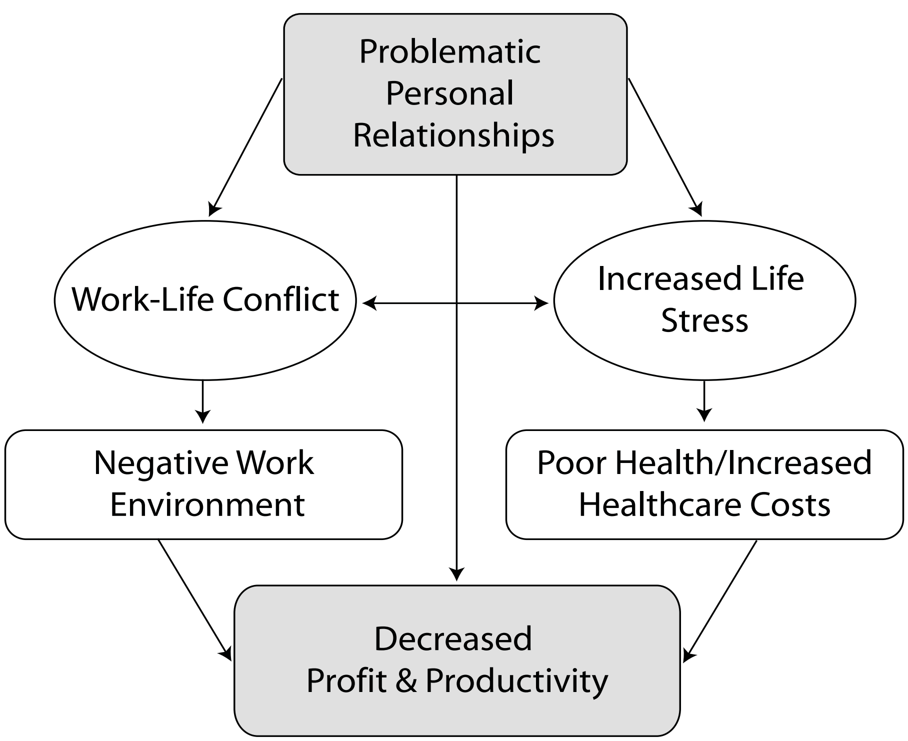
Higher healthcare costs

The increased levels of stress, anxiety, and depression resulting from failing relationships lead to lower levels of physical health and increased risk for substance abuse problems. These health issues cost companies in higher insurance premiums and healthcare expenditures (Gallagher, 2002).

Higher tax liability

Companies often bear an increased tax burden due to the high social costs of divorcing couples. Divorce costs the nation approximately $33.3 billion annually (Nock, 2003). The "average" divorce costs $30,000 to local, state, and federal governmental entities (Schramm, 2006). These liabilities can not always be shouldered solely by individuals and often are transferred to corporations.

The Relational Pathway to Decreased Profits



Positive Benefits of Marriage for a Company

"You can't expect people to do well in their business if they've got problems at home."

-S. Truett Cathy, CEO of Chick-fil-A, USA Today, June 22, 2006

Organizations need to realize that marriage and divorce affect their financial bottom lines. Promoting healthy marriage can be a major part of any company's focus – good marriages lead to greater profits. With some flexibility in relating to employees and in determining what type of policies fit best with existing corporate culture, organizations can reap incredible benefits in the *loyalty of their employees, reduced turnover, increased productivity, and overall morale of the workforce.*

Happily married couples are more loyal and stable employees

Married couples experience a socio-economic phenomenon known as the "marriage premium," a widely researched and documented trend (Gallagher, 2002). Married couples earn more than their unmarried counterparts; in many countries studied, married men earn up to 40% more than single or divorced men (Waite & Gallagher 2000). Happily married men have reduced job turnover rates, have lower rates of absenteeism, and are generally considered more dependable and motivated (Corporate Resource Council, 2002). A recent study found that when dual-income couples are happily married, they have a greater level of commitment to their employers (Curtis, 2006).

Companies that support families through corporate policy are seen as more desirable to work for. In fact, a recent survey of MBA graduates noted that 70% rated work-family balance as more important to them than salary (Chincilla & Torres, 2006). When considering that it costs 150% of a blue-collar worker's total benefit package to replace him or her, and 250% of managerial and sales professional benefit packages, it makes a great deal of sense to reduce turnover and invest in employee relationship health (Tangri, 2003). All of these factors contribute to the importance of employees' marital and relational health to a company's overall health.

Happily married employees are healthier

Couples in successful relationships experience a number of positive health benefits. Immune system functioning is improved for happily married couples (Waite & Gallagher 2000). For males, being happily married is the equivalent of being 18 months younger than chronological age; for women this effect is approximately six months younger (Waite & Gallagher 2000). Obviously, workers who are healthier and younger tend to have lower rates of health service utilization and fewer chronic health problems (i.e., stress and anxiety-related conditions) and thus can lead to lessened expenditure on healthcare costs for employers.

Relationship skills transfer from home to the office

A recent study of office productivity compared the most productive and least productive departments on a wide measure of relationship skills (Olson, 2006). Despite equally high levels of work stress, the group with greater relationship skills from their couple and family relationships were found to be the most productive. See Appendix C for more details.

Prevention programs are a great investment

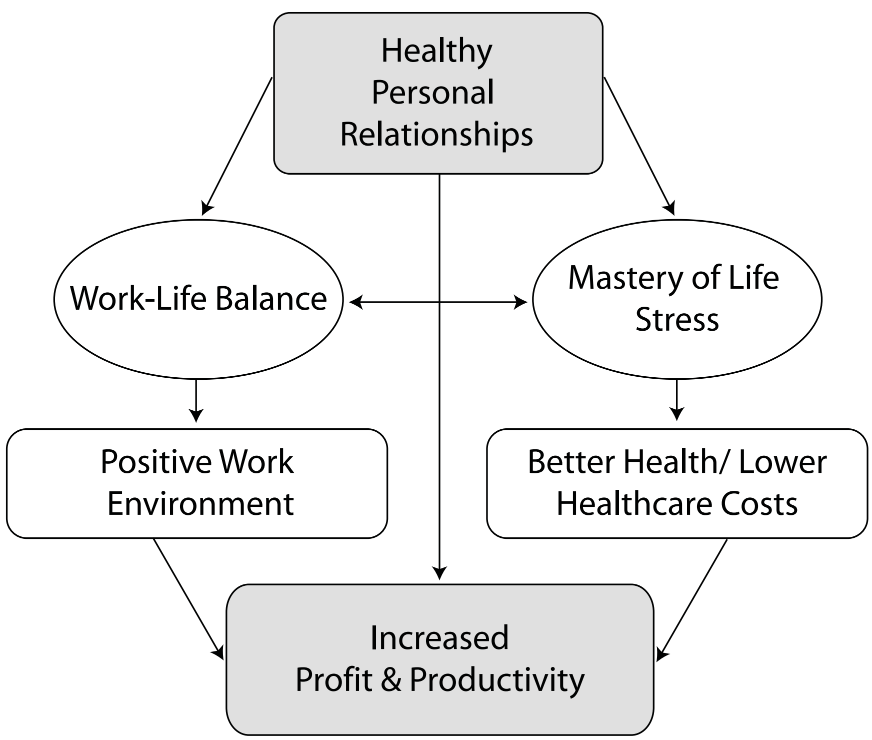
Federal and state governments spend $1 to promote healthy marriages and relationships for every $1000 spent to deal with the effects of family disintegration (Fagan & Rector, 2000). Many studies have examined the return on investment (ROI) attributed to employer-sponsored programs targeted at reducing stress and increasing workplace health. Estimates of $1.40 - $4.90 saved for every $1.00 spent were found in one analysis of nine companies ranging in size from 50-50,000 employees (Goetzl, Juday & Ozminkowski, 1999).

Other studies have attributed an ROI of up to $6.85 for every dollar invested in employee wellness programs (Tangri, 2003). Disease management companies work in concert with large healthcare insurers to guide employees at high risk for excessive healthcare utilization to better manage their health behaviors. These companies consistently guarantee an ROI of at least $1.50 for every dollar spent on their services (Wilbert, 2006). Relationship management operates under the same premise – that by helping employees monitor their high-risk relational behavior, employers can see a positive ROI.

Happily married couples increase company profits

In general, happily married employees make a more productive work environment. This environment is wholly conducive to a healthy financial bottom line. When companies consider that happily married workers are healthier, more productive, and result in lowered liabilities, it becomes clear that happily married employees increase profitability.

The Relational Pathway to Increased Profits



What Can America's Companies Do to Promote Stronger Marriages?

What can companies do to avoid the negative effects of failing relationships and harness the power of promoting succeeding relationships? It is easy for organizations to "talk the talk," but walking it out in everyday practice is much more difficult. The chasm between policy and practice is often huge.

Of 384 Fortune 500 companies that offer paternity leave to new fathers, only 9 companies have ever received such a request for leave (Curtis, 2006). Individuals too often feel that requesting assistance is a sign of weakness or that they will be quickly passed over when it comes time for a promotion.

Research into how companies can become more marriage and family-friendly has highlighted a four-step process through which organizations progress as they move from policy to practice. Policies and practice within companies can be *polluting* or *enriching* and they can either be *systematic* or *discretionary,* as shown in the chart below. In quadrant D, companies have no family-friendly policies; in quadrant C there are a few friendly policies, but employees do not utilize them; in quadrant B, companies have policies and put them into practice; finally in quadrant A, companies have a family-responsible culture in which policy and practice intersect (Chinchilla, & Torres, 2006).

Family Responsible Employer (FRE)

	Enriching	Polluting
Systematic	**A** Family Friendly Business	**D** No Family Friendly Policies
Discretionary	**B** Many Good Policies But Not Used	**C** Few Good Policies But Not Used

To create and implement a marriage-friendly organization requires leadership from the top. It will likely also require an investment of capital into relationship-based programs that can improve the long-term financial benefit to the company. It may be true that companies beginning to invest in the relational health of their employees see an initial dip in profitability or productivity as employees "test the waters" of a new culture. Some employees may become newly aware of relationship difficulties that do not resolve themselves overnight. In due time, however, it is believed that companies will see a positive ROI for the money and time invested into employees' relationships.

A good example of the type of leadership required is the founder of Chick-fil-A, S.Truett Cathy, who has implemented marriage-friendly policies and programs for the 600 employees of his company as well as 1200 franchise operators. The company offers lunchtime relationship educations sessions, marriage retreats, and all stores are closed on Sunday so that families can have more time together. He and his wife of 57 years, Jeanette, received the Smart Marriages Impact Award for 2006 for his significant contributions to marriage within a corporation.

In creating a corporate culture that values relational wellness, business leaders have many available options. Choosing among these may be difficult, but the following are offered as a quick glimpse into a continuum of benefits that can be offered to employees to create a positive corporate culture that supports healthy relationships:

- **Know your company's relational starting point via valid relationship assessment tools.** Without an accurate picture of how your workforce is currently functioning in relationships, the effectiveness of the next three steps can not be maximized. By understanding the general and specific relational health of your workforce, you can tailor interventions, track progress, and prove the effectiveness of implemented measures.

- **Offer marriage and relationship education to increase overall relational wellness.** Consider a variety of marriage and relationship education opportunities to employees that are free or offered at minimal cost. This could involve a monthly speaker, 2-3 hour short courses on relationship skills, and day retreats. This may also include marriage relationship libraries in the human resources department, audio recordings for check-out, and retreats or seminars for employees offered throughout the year.

What could your company do?

- Assess your employees' relational strengths and weaknesses
- Offer marriage & relationship education to improve relational wellness
- Offer "relational coaching" as a component of EAP services
- Offer a continuum of professional services for intervention as an employee benefit

- **Offer relational coaching through your existing EAP structure.** Many companies already have EAP services in place. By re-tooling EAP programs to be more marriage, family, and relationship sensitive, employers can avoid many of the effects of failing relationships. When corporate policy is put into practice via EAP standards, employees see consistency among areas of functioning and feel more comfortable accessing necessary services.

- **Provide access to professional services for intervention.** When employees know that their job can remain secure after seeking help for serious relationship issues, they are more likely to utilize these services. When considering the major time and financial expenses of replacing a worker lost to a failing relationship, it is cost-effective to provide or subsidize off-site professional services to increase the chances of relationship survival. These services often include time-limited, intensive intervention or lengthier, traditional counseling models.

In addition to this continuum of benefits that will take time and resources to develop, companies can also begin immediately changing corporate culture by considering the following specific relationship-friendly practices:

- For employees that often travel, consider offering occasional spousal travel vouchers. Professionals that are often on the road could be sometimes allowed to bring their spouse on a trip. Usually the hotel room is already being paid for by the company and so the spouse might simply have to pay for travel expenses.

- Encourage the formation of employee focus groups that can propose programs and policies that are marriage and relationship-friendly. According to a recent *Fortune* cover story, Wal-Mart has seen great success in its efforts to be environmentally-friendly by forming "sustainable value networks" – made up of executives, suppliers, interest groups, and government regulators (Gunther, 2006). A similar model to address relational fitness issues would be beneficial.

- Consider creative work arrangements for certain employees. Job-sharing can divide workload between employees and allow greater flexibility for family needs. The Best Buy corporate offices in Minneapolis allow 2,000 employees the chance to work whenever and wherever they choose, provided performance standards are achieved. Productivity gains have averaged 10%-20% (Thottam, 2005).

Conclusion

Business is driven by profit. Employees in healthy marriages can increase that profit, while employees in failing relationships decrease that profit. The chasm between the boardroom and the family room is closing. No longer can the relationship issues of your workforce be ignored or passed over. It could be irresponsible – fiscally, socially, and ethically – to ignore how marriage and divorce affect your company's financial bottom line.

Relationships are no longer only the realm of clergy, counselors, EAPs, and social workers. Relationships are incredibly influenced for better or for worse by the policies and practices found within the corporate environment. Companies working to become increasingly profitable will do well to realize that "business" takes place inside and outside the workplace. Inasmuch as your company works to increase productivity, efficiency, and profitability, it's smart to make marriage and divorce your business.

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Appendix A

Strengths of Happy Couples: A National Survey

David H. Olson & Amy Olson-Sigg (2000)

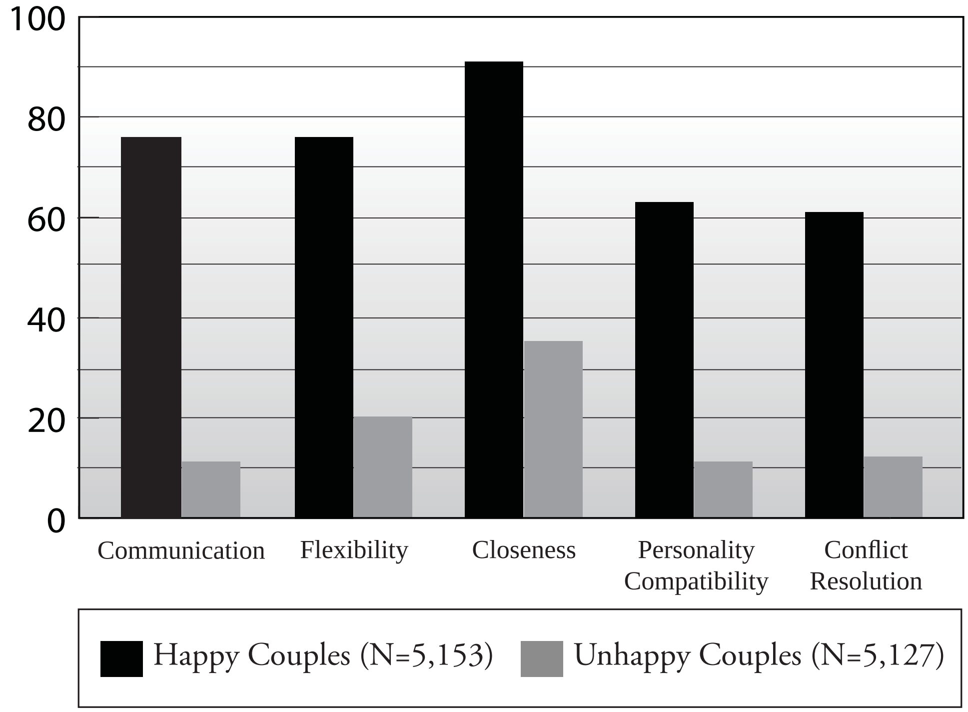
Why is it that some couples seem so happy, regardless of life situations, transitions, or circumstances they may encounter? Are they simply well-matched individuals? Are they doing something different from less-happy couples? What is their secret?

As reported in the book, *Empowering Couples: Building on Your Strengths* (Olson & Olson-Sigg, 2000), an in-depth analysis using a marital inventory called "ENRICH" found distinct differences between 5,153 happily married and 5,127 unhappily married couples. The top five areas from ENRICH that best discriminated between happy and unhappy couples were (in rank order):

1. Communication
2. Couple flexibility
3. Couple closeness
4. Personality compatibility
5. Conflict resolution

In reviewing each of these five areas in greater detail, it would be easy to guess that the most important area distinguishing happy and unhappy couples is both people feeling good about their communication. Communication is the process of staying in touch and connected with each other. Whereas most happy couples (75%) feel good about the quality of their communication, unhappy couples seldom feel their communication is good enough (11%).

Top Five Characteristics of Happy Versus Unhappy Married Couples



A major discovery was that couple flexibility was the second most important category distinguishing happy and unhappy couples. Couple flexibility reflects the capacity of a couple to change and adapt when necessary. Items focus on leadership issues and the ability to switch responsibilities and change rules. For 75% of happy couples, couple flexibility is a strength, whereas this is true for only 20% of unhappy couples.

Couple flexibility is becoming more important in our stressful and fast-paced society. Society puts more stress on couples and families and requires that they handle changes in their schedules and lifestyle. For example, who is going to pick up their 7 year-old from first grade that got sick? How are they going to handle the fact that the mother lost her full-time job? What happens when dad receives a promotion but it involves moving to another city? It is not surprising that most happy couples are more often able to adjust to change than unhappy couples.

Couple closeness is typically much higher in happy couples than unhappy couples (91% to 35%). Happy couples feel emotionally connected and balance their time together and apart. Spouses that help each other, spend time together, and express feelings of emotional closeness are typically happier.

Personality compatibility also increases couple satisfaction. Happy couples less often feel that their partner is moody and controlling and more often feel their partner has a positive attitude and is dependable. Happy couples are much more likely (63%) than unhappy couples (11%) to feel compatible with their partner's personality. Happy couples also feel their partner does not control them.

The ability to resolve conflict is another important characteristic of happy couples. Most happily married couples (61%) like how they handle conflict, while only 12% of unhappily married couples do so. Happy couples are much more likely to agree to feeling understood when discussing problems than unhappily married couples.

Happy couples also have a better sexual relationship, more joint leisure activities, more family and friends, better financial management and more agreement on spiritual beliefs than unhappy couples. Most happy couples have a good but not great sexual relationship (happy 81%; unhappy 26%), and they enjoy doing leisure activities together (66% happy; 25% unhappy). Happy couples have more connection with family and friends (happy 82%; unhappy 40%), better financial management (happy 69%; unhappy 25%), and more agreement on their spiritual beliefs (happy 81%; unhappy 46%).

These five characteristics are relationship skills that can easily be learned by a couple. While many programs teach communication and conflict resolution skills, the discovery of couple flexibility and couple closeness are two new areas that are key ingredients that are characteristic of happy couples. Personality compatibility is often a topic in workshops that focus on personality styles (i.e. Myers-Briggs) and how different personalities can work together more effectively.

Go to www.prepare-enrich.com/research for more information about this study, which is based on the National Survey of Marital Strengths.

Appendix B

Annual Cost of Divorce in the Workplace

John Curtis, Ph.D.

Use this worksheet to begin quantifying the real cost of each divorcing employee in your organization. While it is often difficult to be precise about the hours lost in each category, estimating the impact over several employees increases the validity of the calculation process and increases the reliability of the cumulative financial impact of divorce to your organization.

Case Study Example: Mid-level Salaried Executive

PRE-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues	130	$20.00	$2,600
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	$22.10	$862
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	$25.50	$332

DURING Divorce Costs (26 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time off dealing with legal, financial, psychological issues	130	$20.00	$2,600
Lost productivity of (3) peer/office staff -Intermittent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	$22.10	$862
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	$25.50	$332

POST-Divorce Costs (13 Week Period)	# of Hours	Hourly Rate	Total Cost
Lost productivity of divorcing employee -Divorcing employee performance begins to return to normal	32.5	$20.00	$650
Lost productivity of (3) peer/office staff -Increased/redistributed workload for employee(s)	6.5	$22.10	$144
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	3.25	$25.50	$83

Total cost of divorce per employee	**$8,465**
Approximate # of employees divorcing each year	**10**
Total Cost of Divorcing Employees to Your Organization	**$84,650**

Case Study Example: Hourly Service Worker

What is the employee's classification/job description? Front line worker

Employee's pay rate/ salary calculated on an hourly basis (full time = 2,080 hours yearly) $ 8.00 /hr

Peer/ office staff pay rate/ salary calculated on an hourly basis $ 10.00 /hr

Employee's supervisor pay rate/ salary calculated on an hourly basis $ 20.00 /hr

PRE-Divorce Costs (13 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues	130	$8.00	$1,040
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	$10.00	$390
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	$20.00	$260

DURING Divorce Costs (26 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time off dealing with legal, financial, psychological issues	130	$8.00	$1,040
Lost productivity of (3) peer/office staff -Intermittent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)	39	$10.00	$390
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	13	$20.00	$260

POST-Divorce Costs (13 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance begins to return to normal	32.5	$8.00	$260
Lost productivity of (3) peer/office staff -Increased/redistributed workload for employee(s)	6.5	$10.00	$65
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance	3.25	$20.00	$65

Total cost of divorce per employee	**$3,770**
Approximate # of employees divorcing each year	**10**
Total Cost of Divorcing Employees to Your Organization	**$37,700**

Case Study Example: Your Company

What is the employee's classification/job description? ____________________

Employee's pay rate/ salary calculated on an hourly basis
(full time = 2,080 hours yearly) $ /hr

Peer/ office staff pay rate/ salary calculated on an hourly basis $ /hr

Employee's supervisor pay rate/ salary calculated on an hourly basis $ /hr

PRE-Divorce Costs (13 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time spent dealing with financial, psychological issues			
Lost productivity of (3) peer/office staff -Time spent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

DURING Divorce Costs (26 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance at 50%-70% -Time off dealing with legal, financial, psychological issues			
Lost productivity of (3) peer/office staff -Intermittent gossiping and/or covering for distressed employee -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

POST-Divorce Costs (13 Week Period)	**# of Hours**	**Hourly Rate**	**Total Cost**
Lost productivity of divorcing employee -Divorcing employee performance begins to return to normal			
Lost productivity of (3) peer/office staff -Increased/redistributed workload for employee(s)			
Lost productivity of supervisor -Time spent dealing directly/indirectly with issues of employee's performance			

Total cost of divorce per employee	
Approximate # of employees divorcing each year	
Total Cost of Divorcing Employees to Your Organization	

Appendix C

Comparison of the Most & Least Productive Departments

David H. Olson, Ph.D. (2006)

Executive Summary

This study compared the most and least productive departments in ten companies ranging from small businesses to a few large corporations. Each corporation was asked to select their most and least productive departments, and of that pool of employees, 15-20 persons were selected to take the Coping & Stress Profile (CSP). A total of 411 persons completed the CSP, with 208 from the most productive and 203 from the least productive departments.

The CSP contains four profiles, one for each area of life (personal, work, couple, and family). Each profile assesses stress, four coping resources (problem solving, communication, closeness, and flexibility), and satisfaction in each of the four areas of life. Since there are four areas of life and four major resources in those areas, there are 16 possible coping resources that a person can use to better manage stress in his or her life.

The general hypothesis was that *the most productive department would have lower work stress, higher work satisfaction, and higher scores on the 16 coping resources.*

The findings indicated no significant difference in the stress level of the most and least productive departments—both had generally high levels of work stress. But the most productive departments had significantly higher work satisfaction, almost twice as high as the least productive departments.

The most productive departments had significantly higher scores in 10 of 16 coping resources as compared to the least productive departments (see figure next page). Ten of the relationship resources came from all four areas of their life—two from Personal, two from Work, three from Couple and three from

Family. The importance of resources from marriage and family is that six of the 10 resources were from the couple and family system.

Characteristics of Productive Departments

Relationship Resources	Personal	Work	Couple	Family
Problem Solving	■		■	■
Communication	■	■	■	■
Closeness			■	■
Flexibility		■		

This study clearly demonstrates the interconnection and importance of each area of life—especially the couple and family relationships—in productivity and satisfaction at work. While both the most and least productive groups had relatively high stress, the most productive group had higher work satisfaction because they used significantly more relationship resources, especially from their couple and family relationships.

About the Project

The Corporate Sector of the Marriage CoMission asked the Research Task Force to address the question: Why should Corporate America be interested in marriage and family wellness? Our hope was that this report would assist business leaders in assessing how investments in the relational wellness of their employees could serve the interests of their companies and their communities. Drs. Olson and Turvey accepted the challenge and have provided a concise summary of the vast research, a great service to Corporate America.

About the Authors

David H. Olson, Ph.D., President of Life Innovations, is Professor Emeritus of Family Social Science at the University of Minnesota, where he taught for over 25 years. His goal has been to develop high quality products that integrate current research and theory about couples and families. He is the past president of the National Council on Family Relations (NCFR). He is a Fellow in both the American Association of Marital and Family Therapy (AAMFT) and American Psychological Association (APA). Dr. Olson has received numerous awards from national professional organizations (AAMFT, APA, AFTA, ACA, ACME) for his high quality research and creative products. In 2004, he received the Smart Marriages Impact Award. He has written over 20 books and over 100 professional articles on marriage and the family.

Matthew Turvey, Psy.D., is the Director of Strategic Alliances for Life Innovations. He is a licensed psychologist and has worked in numerous clinical and executive settings. Dr. Turvey has been married for 10 years and has three young children.