Contributing Factors Leading to Couples' Decisions to Participate in Premarital Preparation: Contextual and Individual Influences

Kate Fogarty, Ph.D. University of Florida

Jonnali C. Mayberry, M.S. Mars Hill Graduate School

Suzanna D. Smith, Ph.D. University of Florida

Silvia Echevarria-Doan, Ph.D. University of Florida

ABTRACT. Florida's Marriage Preparation and Preservation Act (FMPPA) went into effect in 1999 and provides incentives to couples for receiving premarital preparation, similar to policies in six other states. Since the FMPPA's inception, no studies have examined whether state policy incentives are achieving the desired impact of increasing couples' likelihood of seeking premarital preparation. This study addressed contextual, external motivators including policy-based incentives and internal motivators contributing to couples receiving premarital preparation, testing a model combining facets from the Health Belief Model (Stretcher, Champion, & Rosenstock, 1997) and Self Determination Theory (Deci & Ryan, 1985). Results indicated that couples' values, indicated by the influence of respected recommenders; and positive attitudes held about premarital preparation (PMP), explained the influence of external motivators, such as limited time and funding on whether or not couples received PMP. Implications for researchers, practitioners, and policy makers are discussed.

Background

Premarital preparation (PMP) includes educational, counseling, therapy and any preparatory sessions couples engage in prior to marriage (Carroll & Doherty, 2003). According to Stanley (2001) Benefits of PMP to couples include: (1) preventing hasty decisions and fostering deliberation; (2) sending a message that marriage is important and worthy of commitment; (3) fostering likelihood of seeking professional advice during marriage; and (4) lowering subsequent marital distress or termination. Premarital education participation was found to be a generally positive experience for a diverse group of couples from a large, random sample of households (Stanley, Amato, Johnson, & Markman, 2006). In an effort to prevent divorce, a growing number

Direct correspondence to Dr. Kate Fogarty at kfogarty@ufl.edu

of states have put premarital education policies, including participation incentives, into effect (e.g., Florida, Georgia, Maryland, Minnesota, Oklahoma, Tennessee, and Texas). However, the degree to which policy on premarital preparation impacts couples' likelihood of participating has yet to be examined. Based on Florida's consistently high ranking divorce rates and out-of-wedlock teenage pregnancies (Florida Vital Statistics, 1994), the state legislature saw fit to enact the Florida Marriage Preparation and Preservation Act (FMPPA) in 1999 (Florida Statutes, 2004, Section 741.04). The policy mandates that couples who provide a certificate of completion for their participation in an approved premarital education course, within one year prior to purchasing a marriage license, receive a \$32.50 discount on their marriage license fee and waive a three-day waiting period for the license to go into effect (Florida Statutes, 2004: Sections 741.0305; 741.04).

According to the FMPPA, approved courses must include one or more of the following topics: conflict management, communication skills, financial responsibilities, and parenting. A wide variety of instructional methods are allowed (e.g., personal teaching, video or other electronic media, or a combination of methods). Approved providers, who must be registered with a circuit clerk of courts, include licensed psychologists, clinical social workers, marriage and family therapists, mental health counselors, or official representatives of a religious institution. Approved premarital education providers, including those who offer free services or reduced fees, and incentives for participation in PMP are listed in Florida's Marriage Law Handbook, distributed to couples who apply for marriage licenses in Florida (FL Statute, 2004, Section 741.0305).

Purpose of Study

Model

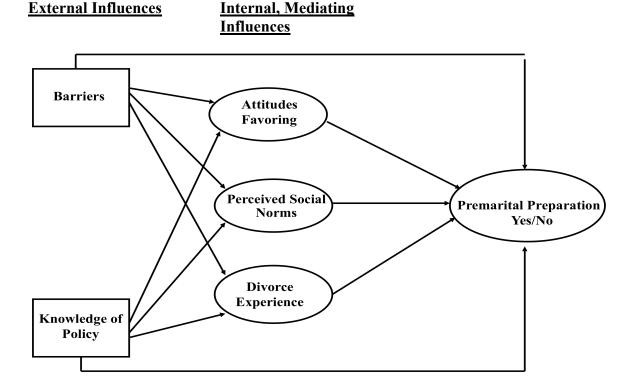
We examined whether proposed factors, including knowledge of the FMPPA, influenced couples to seek premarital preparation (PMP). Motivating factors were examined from two perspectives with respect to seeking PMP: The health belief model (HBM) (Stretcher, Champion, & Rosenstock, 1997), which includes perceived social norms as a motivating factor for engaging in preventative behaviors (e.g., preventing divorce); and Deci and Ryan's (1985) self-determination theory (SDT) which distinguishes extrinsic from intrinsic motivations for a given behavior. These behavioral explanatory frameworks have been applied separately to, but not in combination with, the study of influences on PMP (cf., Sullivan, Pasch, Cornelius, & Cirigliano, 2004) SDT served as an organizer of factors derived from HBM into internal (intrinsic) and external (extrinsic) motivators of behavior. In the proposed mediation model, internal factors are believed to explain the relation between external motivators and behavioral outcomes. A Stimulus-Organism-Response (S-O-R) mediator model (cf. Baron & Kenny, 1986) is tested here.

An HBM perspective on couples' decisions to participate in premarital preparation suggests that couples who participate believe: (1) they are likely to experience marital problems or divorce; (2) marital problems and divorce would be a negative experience; (3) participating would be convenient; and (4) preparation would help prevent marital problems (Sullivan, et al., 2004). An HBM theory-based model includes contextual variables such as "perceived barriers" and "demographics", mediated by "intentions" and "perceived norms" (Lapinski & Rimal, 2005; Sullivan et al., 2004) to seek PMP.

The current study examines the extent to which external or outside influences (e.g., policy awareness and perceived barriers) and internal influences, or personal reasons (e.g., attitudes

favoring PMP, perceived social norms, and prior divorce experience), affect the likelihood of couples' participation in premarital preparation. (See Figure 1.)

Figure 1. Model of Contextual (External) and Individual (Internal) Reasons for Couples' Seeking Premarital Preparation



Contextual Extrinsic Factors

Policy: Incentives and public awareness. Examination of public attitudes is vital "to inform policy analysts of the social climate in which…legal initiatives are taking place" (Hawkins, Nock, Wilson, Sanchez, & Wright, 2002, p. 166). External systems, including government, have been found to influence competency and character of family members (Brotherson & Duncan, 2004). In the case of the FMPPA, policy translates into actions couples must do in order to receive a monetary and time incentive. For this reason, policy, or awareness of the policy, is considered an external, contextually-based motivator.

Perceived barriers. Perceived barriers have been found to be a relevant negative motivator for couples receiving premarital preparation (Sullivan, et al., 2004). Barriers are used to explain why people fail to engage in healthy, preventive behaviors to prevent problematic outcomes. In the case of PMP, barriers include inconvenience, thinking preparation will not be helpful, inability to find a trustworthy provider, and resenting mandatory participation (Sullivan et al., 2004).

Individual Internal Motivators

Prior divorce experience. Divorce experience, either one's own or in their family of origin, is expected to positively influence a couple's likelihood of seeking PMP. Families give individuals their first exposure to how couples should treat one another and of normality in personal relationships (Crittenden, 1997). For example, communication patterns among couples are negatively affected when a female's parents are divorced (Mullett & Stolberg, 2002). Divorce experience in childhood leads to relationship problems in many young adults (van Schaick & Stolberg, 2001) as well as an increased risk of divorce (Amato & DeBoer, 2001). Also, people with divorced or unhappily married parents were more likely to mention problematic aspects of relationships when asked about relationship commitment (Weigel, Bennet, & Ballard, 2003). Attitudes marked by concerns about divorce may translate into investing time and money into formal preparation for marriage.

Attitudes favoring premarital preparation. Conscious preparation for marriage is a strong motivator of couples' involvement in PMP (Duncan, Box, & Silliman, 1996). Couples favor PMP if there is incentive (e.g., involvement is voluntary and counseling low cost) (Silliman & Schumm, 1995). It is expected that, regardless of influence or number of perceived barriers, having strongly favorable attitudes toward PMP will lead couples to receive it.

Perceived social norms. Perception of social norms or views that others hold on PMP may also play a role in a couple's decision. If a behavior is viewed as normative, i.e., is engaged in by others couple knows *and* is regarded positively, then a couple is likely to follow suit. Couples whose social networks regard PMP positively may be more likely to seek it. Such likelihood may be strengthened when respected individuals in the couple's community recommend PMP.

Method

Procedure

Couples married in 2005 in a northern town in Florida were the selected target population. Researchers worked in cooperation with the local Clerk of Courts to obtain contact information on the 1871 couples who purchased and received marriage licenses in that location in 2005. Couples' contact information, as well as whether they had participated in court-approved PMP, was provided for 1712 couples, all of whom were contacted by mail.

Targeted participant couples were first mailed a postcard inviting their participation in an online survey, with an incentive provided for the first 50 participants. Two weeks later, a follow-up postcard was sent listing a website to access the survey. Alphanumeric codes were assigned to each participant to keep track of respondents and serve as a "signature" for consent to participate in the survey. A mixed-mode approach was implemented to gain the most responses; i.e., participants who were unable to access the online survey phoned the researcher, who read the questionnaire aloud and recorded their verbal answers. Internet survey and telephone survey questions were similarly worded to achieve unimode construction i.e., the same stimuli across modes to limit likelihood of response bias (Dillman, 2000).

Sample

A total of 126 participants initially responded (online N=122; phone N=4). To achieve greater sample size and participation, paper versions of the surveys were mailed out to a randomly selected list of 50% of 800 nonresponders, of which 74 additional surveys were obtained by mail. Online participants and mail survey participants did not differ significantly on any demographic variable (e.g., gender, race, education) nor by outcome variable (receipt of PMP)

with the exception of age; mail survey participants were significantly older (mean age 32.8 years versus 29.6 years for internet respondents). Two hundred questionnaires were completed, representing 12% of the eligible sample (1712).

Of the 200 participants, 195 (99%) were married, 1 (.5%) couple was separated, 1 (.5%) couple was divorced, and 3 couples (1.6%) did not report their marital status. The mean time couples were together before they married was 3.4 years, with an average cohabitation time of 2.5 years (for the 65% of couples who cohabitated). Seventy-five percent of couples (N=66) who reported receiving PMP (N=88 total) indicated that it was required by the institution performing the ceremony.

Most participants and their spouses had some college or had received a college degree or higher. (See Table 1.) Because data were collected in a town with a large state university, the majority of respondents would be expected to have at least some college.

Participants and their spouses were an average of 30.8 and 31.7 years old, respectively (mode age 25 years). Participants and their spouses were predominantly white, non-Hispanic and the largest proportion of couples (18%, n=34) reported earning a yearly household income between \$65,000 and \$79,999.

Measures

A 66-item questionnaire (cf., Dillman, 2000 for methodology) was created to assess factors influencing couples' PMP participation. Participants were instructed to complete the survey reflecting both their and their spouse's thinking *prior to* being married. Items indicating the following constructs are described as follow.

Premarital preparation. All participants answered the question: "Did you and your spouse receive any type of preparation for marriage such as taking a course or receiving counseling in your community?" Fifty-six percent (n=112) indicated they had not participated in PMP and 44% (n=88) indicated they had.

Policy Awareness

Policy awareness was measured by two items. First couples were asked, "Did you or your spouse know that the state of Florida provides incentives for couples who participate in premarital preparation (a \$32.50 discount on marriage licenses and NO 3-day waiting period for license)? Values on the dummy coded item were then combined with those from two other items "How much did knowing about the incentives matter to you and your spouse when thinking about premarital preparation?" or "If you had known about the incentives, how much would that have mattered to you and your spouse when thinking about premarital preparation?" to create a variable, *Policy Awareness Impact*. Internal Consistency Reliability (Cronbach's alpha) for the policy awareness/impact items was .70. Values of one for "No" and two for "Yes" to familiarity with the policy were multiplied by responses to two mattering scale items (range from 1 to 6) to create a *policy awareness impact* variable (range from 1 to 12).

Table 1. Description of Study Participants (N=200)

n	%
154	79.8
13	6.
3	1.0
3	1.6
9	4.
1	.4
10	5.2
5	2.6
15	7.6
37	18.9
13	6.6
62	31.6
9	4.6
32	16.3
23	
23	11.7
ces	
53	27.3
16	8.2
15	7.3
	14.4
	11.3
60	30.9
	53 16 15 28 22

^{*}Median Spouses' Income was \$50,000 to \$64,999

Perceived Barriers

Perceived barriers, an integral part of the Health Belief Model (Stretcher, Champion, Rosenstock, 1997; Sheeran & Abraham, 1996), was indicated by items used in prior studies, four which rotated into a single factor. A sample item was, "Premarital classes or counseling sessions were not available when my spouse or I could participate." Cronbach's alpha for the scale was .69.

Prior Divorce Experience

The divorce experience variable was indicated by six items that loaded highly onto a single factor including: "Please indicate whether there was a divorce in the home in which you or your spouse were raised." (divorce in family of origin); and "Have you or your spouse personally been through a divorce?" (personal experience with divorce). Couples were also asked to report the number of each type of divorce they had experienced. Next, two items asking the degree to which both types of divorce influenced couples' decisions to seek PMP was combined into a "divorce impact" variable. Further, a question on couples' concerns with their current relationship being affected by divorce as a motivator to seek PMP was included. The six divorce items had a Cronbach's alpha of .65.

Attitudes Favoring Premarital Preparation

The nine-item measure of attitudes favoring PMP had Cronbach's alpha of .92. A sample item included, "We had great interest in premarital preparation before marrying." The range of possible scores was from "Strongly Disagree" (1) to "Strongly Agree" (5).

Perceived Social Norms

Perceived social norms consisted of three items (Cronbach's alpha =.89) including, "Did anyone recommend premarital preparation to you or your spouse?" If the answer was no, a value of 0 was assigned. If the answer was yes, participants were then asked to list up to four recommenders and the degree to which each supported PMP on a scale of 1 to 6. The average scores of how highly each recommender regarded PMP were then used to produce a range in scores of 0-6.

Analytical Method

Factor analysis was conducted to see whether items measuring the proposed external and mediating/internal variables conformed into factors (See Tables 2a. and 2b.). With hierarchical ordinary least squares (OLS) and logistic regression, the selection of fewer relevant predictor variables in the model produce better results.

Due to the binary nature of the dependent variable and the nonnormal distribution of data, logistic regression was performed. Ordinary least squares regression was used to examine the relation among continuous variables (independent and mediating). Analyses were performed in accordance with a three-step test of mediation (Baron & Kenny, 1986) and the Sobel (1990) test to examine partial mediation between the direct effect (internal factors) and indirect effects (external factors) on PMP outcome. Internal factors were expected to mediate the influence of external factors on couples' PMP participation.

-.657

Results

Most participants did not receive premarital preparation from a court-approved provider (78% vs. 56% who did not receive any form of PMP), yet seemed to think it was a good idea for others. Nearly 70% of participants believed in the importance of PMP (38% rated PMP as "very important" and 30% as "somewhat important"). In an open-ended response format some participants stated they did not feel like they needed PMP. Couples' having values in favor of PMP was strongly associated with receiving it.

Principal components factor analysis (oblimin rotation) revealed a Kaiser-Myer-Olkin (KMO) value of .864, yielding a high measure of sampling adequacy. The Bartlett test of sphericity was also significant and Pearson correlations among items were mostly r=.30 or greater, further supporting use of factor analysis. (See Table 2a.) The first four components explained a total of 61.33% of the variance among independent variables (cf., Table 2b). The first factor contained mediating variable items of *attitudes favoring premarital preparation* and *perceived social norms*. Therefore, the items from both variables were collapsed into a single, standardized *values* variable, used in subsequent analyses.

Of the independent and mediating predictor variables, only prior divorce experience did not significantly predict couples' PMP participation. Moreover, demographic variables, e.g., income, race, and political party preference (equal proportions of participants had conservative and liberal orientations), did not significantly differentiate PMP participators from non-participators. Two variables, found to differentiate couples on PMP participation, were controlled for in the analyses: (1) whether or not couples were married in a religious setting (Beta=2.189, p<.000); and (2) couples' degree of religious activity involvement (Beta=.438, p<.000).

Factor Analysis Results†		Results† Components		
Factors	1 1	2	3	4
Attitudes Toward Premarital Preparation (PMP)				
Couple had a Great Interest in PMP	.811			
PMP Helps Smooth out Differences	.724			
Couple is Familiar with PMP	.483			
Couple is Comfortable with PMP	.631			
PMP is Considered Important for Marriage to Succeed	.862			
PMP is Considered Important to Marriage	.836			
PMP Considered Helpful to Engaged Couple	.803			
PMP Helps Marriage to be Successful	.827			
PMP Helps Couples Discuss Issues	.646			
Perceived Social Norms				
Total Respected Recommender				
(Number of Recommenders + Degree to Which Recommenders Valued PMP)	.665			
Friends and Family Support PMP	.750			
Many People Couple Knows Support PMP	.817			
Perceived Barriers				
PMP is Unavailable to Couple			.804	
Couldn't Fit PMP into Schedule			.853	
Could Not Afford Cost of PMP			.581	
Sharing of Information in PMP Uncomfortable for Couple			.239	
Police				

Impact of FMPPA Awareness on Couples' Decision to seek PMP

Divorce Experience		
Divorce Experience in Family of Origin	.678	
Total Number of Divorces Experienced by Couple Growing Up	.736	
Personal Experience with Divorce	.181	
Total Number of Divorces Experienced Personally by Couple	.734	
Total Impact of Divorces Experienced by Couple	.868	
Possibility of Divorce Influencing Couple to Seek PMP	.563	
† Principal Components with oblimin. rotation completed in 13 iterations.		

Table 2b. *Variance Explained by Factors*

Component	<u>Initial Eigen values</u>	Total % Variance	Cumulative %
1 Values	8.44	36.71	36.71
2 Divorce Experience	2.60	11.30	48.01
3 Perceived Barriers	1.66	7.22	55.23
4 Policy	1.41	6.11	61.33

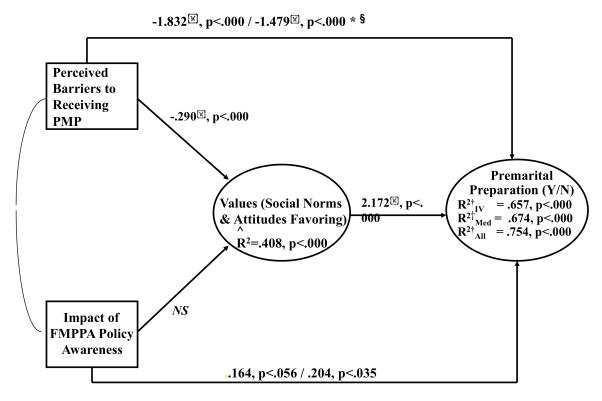
Values impact on PMP had a Beta coefficient (unstandardized) of 2.056 (p<.000), significantly contributing to the predictability of the model, beyond the influence of control variables (married in a religious setting and religious activities). For every unit increase in values in favor of PMP, the odds of a couple receiving it increases by 7.8.

As indicated in Figure 2, *perceived barriers* significantly contributes to the predictability of the model, i.e., couples with an increased perception of barriers to receiving PMP are less likely to participate. For every unit increase in perceived barriers, the odds of a couple receiving PMP decreases by a factor of .200 (odds ratio). Also, policy awareness impact was significantly, but weakly, associated with the likelihood of participation in PMP (unstandardized Beta = .180, p<.060). For each unit increase in policy awareness impact, couples were 1.2 times as likely to have received PMP.

The mediator *values* variable had an adjusted R² = .223, p<.000, indicating that about 22% of the variance in *values* was explained by the contextual independent variables, *perceived barriers* and *policy awareness impact*. Betas (unstandardized) were -.1.836 (p<.000) for *premarital preparation* on *perceived barriers* and .166 (p<.054) for *premarital preparation* on *policy awareness impact*. The independent variables explained 66% of the variance in the dependent variable.

Once the mediators, *values* and *divorce experience*, were controlled for, the Beta coefficient for *perceived barriers* changed from -1.836 (p<.000) (before mediators controlled for) to -1.613 (p<.000). The Beta for *policy awareness impact* increased from .166 (p<.054) to .180 (p<.060) but decreased in significance. *Policy awareness impact* was not significantly associated with *values* nor *divorce experience*. A Sobel (1990) test indicated a significant reduction in beta coefficients for the association between *perceived barriers* and receipt of *premarital preparation*, upon controlling for mediators (t = 3.217, p<.001), indicating partial mediation by *values* on the relation between *perceived barriers* and PMP outcome; this was not the case for the association between *policy awareness impact* and receiving *premarital preparation*.

Figure 2. Results of Mediator Analysis on Couples Receiving Premarital Preparation



- * Significant difference in coefficients from before mediators entered into equation and after.
- † Nagelkerke's R²
- ^ Unstandardized Beta Coefficients

§ Sobel test coefficient indicates a significant difference between Beta coefficients before and after mediators introduced.

Increasing amounts of variance in outcome were explained with the introduction of each set of variables (*policy awareness impact, perceived barriers* and *values*). Based on steps (cf., Baron & Kenny, 1986) and conditions (Preacher & Hayes, 2004) necessary for mediation, support was found for *values* mediating the relation between *perceived barriers* and couples' decisions to seek *premarital preparation*.

For an overall correlation matrix among the final selected variables, refer to Table 3. Regression coefficients and interrelations among variables are found in Figure 2.

Independent Variables Mediators Perceived Barriers FMPPA Impact Divorce Experience Values† Independent variables Perceived Barriers 1.000 -.076 -.129 -.478** N 198 199 187 **FMPPA** Impact .078 1.000 .115 N 199 196 Mediating variables Divorce Experience .315** 1.000 N 197 Values Supporting† 1.000

Table 3. *Pearson Correlations Among Measures: Independent (Predictor) and Mediator Variable*

†Combination of Attitudes Favoring and Perceived Social Norms * * p<.001

Discussion

Perhaps the discrepancy between respondent couples who favored PMP and those who actually received it could be explained by inconvenience, for example, lack of ample time to pursue it when applying for their marriage license. Also, FMPPA awareness was not linked with a person's value system. Incentives may have been less effective because they represent external, rather than internal (e.g., values regarding healthy prevention-based behavior) motivators. In HBM research, incentives were found to have minimal influence on women's participation in mammography; rather, more personal factors served to influence their participation such as additional attention provided participants when requesting their consent, the sharing of information among potential participants, and an overall personalized approach taken when scheduling the appointment (Debari, Servodidio, Palomares, Rodriguez-Furlow, & Staff, 2007). Overall, personal values (social norms and supportive attitudes), had a much stronger association with a couple's receiving PMP than their awareness of the policy and incentives.

Results supported perceived barriers' negative association with receiving premarital preparation as its influence was partly explained by couples' values toward PMP. Perceived barriers include influences such as unavailability of providers, inconvenience, and cost. In spite of research supporting couples' discomfort in disclosing potentially harmful information to their relationship (cf. Valiente et al., 2002), it had minimal influence as a barrier to receiving PMP.

Although prior research has not examined a link between divorce experience and decisions to participate in PMP, we were surprised to find no significant association. Linkages were found found between divorce experiences in family of origin and relationship difficulty as an adult (van Schaick & Stolberg, 2001; Wolfinger, 2003; Risch et al., 2003). The possibility of relationship difficulty may not motivate couples to seek PMP.

Findings here were similar to prior research demonstrating links between attitudes in support of premarital preparation and participation (Silliman & Schumm, 1995) as well as perceived social norms contributing to participation in health maintaining or promoting behaviors (Morrison et al., 2000; Cohen et al., 2000; Aiken, et al., 1994), specifically, premarital counseling (Sullivan et al., 2004). Attitudes in support of PMP and perceived social norms were highly intercorrelated and both positively and significantly related to couples' decisions to participate in PMP. The lack of empirical distinction between couples' perception of close others' views and their own attitudes about PMP may be a function of social networking or a case of like-valued individuals associating with one another and behaving similarly.

Values, or the combination of perceived social norms on and attitudes towards premarital preparation, served to explain the link between perceived barriers and participation in PMP. The more people a couple looks up to who recommend PMP and the stronger their attitudes are in favor of PMP, the less likely they are to perceive obstacles.

As stated, the two theoretical frameworks used for the study were the health belief model (HBM), for the selection of influencing variables (Stretcher, Champion, & Rosenstock, 1997), and self-determination theory (SDT) (Deci & Ryan, 1985), serving as an organizer of motivating variables. Empirical support was found for the tested model built upon the two theoretical frameworks.

Limitations

Generalizability is an issue due to the low response rate and sample representativeness. Future inquiry calls for greater representativeness within and across other states that offer PMP policy incentives. Young adults prefer online research if they are given an instant incentive and know that their confidentiality is guaranteed (Bull, Phibbs, Watson, & McFarlane, 2007). Also, participation is more likely when respondents are invested or interested in the survey topic (Groves et al., 2006). Lack of instant incentive may have hampered participation, and most participants in this study were likely to be personally invested in the research topic.

At the time of the study, the FMPPA had been in effect for more than seven years. Prior to the policy's implementation, no data was collected on whether couples who filed for a marriage license received PMP. The availability of such retrospective data would enable comparisons on PMP participation before and after the FMPPA was instituted.

Policy ideally reflects the values of people they are created for (Brotherson & Duncan, 2004). Moreover, public opinion precedes policy change (Page & Shapiro, 1983). Although the FMPPA and its incentives for premarital preparation have limited influence on the likelihood of receiving it, a combination of supporting attitudes and perceived social norms had the strongest association with couples receiving PMP.

Implications for PMP Policy Makers and Family Educators

Although there is a minor positive influence of FMPPA awareness on receiving premarital preparation, couples in the sample who did not receive court-approved PMP appear not to have been influenced by the FMPPA's incentives. The internal motivator of values in support of PMP had the greater strength of influence on whether or not couples received PMP.

Finding a positive association between FMPPA policy awareness and likelihood of receiving premarital preparation is noteworthy. Although neither individual values nor experience with divorce served as filters through which policy awareness affects couples' decisions to seek PMP, other mediating or explanatory influences should be explored. Understanding the mechanisms by which awareness of a marital policy affects couples' decisions to support it holds promise for

effective policy. Overall, this study has demonstrated the continued need to understand what motivates couples to consider receiving PMP, including policy incentives and consequences.

The social messages family policy sends are important to how a society understands marriage (Brotherson & Teichert, 2001). The assumption made by policymakers implementing the Act was that PMP is a preventative measure toward divorce. Studies have yet to examine the impact of FMPPA in preventing divorce, lowering the number of children born out of wedlock, or the economic impacts such changes have on the state. Such studies, using controlled longitudinal designs, may either support or refute PMP's role as a buffer against divorce and possible negative effects on children.

Studies suggest that governmental intervention in family life seems to be weak because FMPPA classes are optional and most people do not to take part. On the other hand, if the policy were invasive and mandatory, there would be other concerns (Ooms, 1998). It would seem to be important to give people the choice to participate, while positively encouraging participation.

Overall, more couples might be persuaded to participate if respected recommenders endorse premarital preparation, they are informed on the policy and given a list of PMP providers well in advance of marriage license purchase, and barriers to participating (i.e., inconvenience, cost) are decreased.

The findings suggest that awareness of a policy and incentives will not motivate couples to seek premarital preparation. Policy that reaches engaged couples at the level closest to their behavior, e.g., their values, may prove beneficial in increasing participation in PMP. Values, however, are more than just positive regard for PMP as a number of couples endorsed it yet did not act on their beliefs. Also, values supporting PMP partially reflect couples' perceptions of the views of respected recommenders. Knowing who the key respected recommenders of PMP are in a community is vital for its promotion. Family policy that works in harmony with a community's respected family service providers has great outreach potential. Practitioners who are aware of the benefits of PMP to marriage and find that participation rates in their communities are low, are likely to be proponents of premarital education as well as informants to policy makers on provisions for PMP policy incentives (e.g., adequate provider certification).

Our findings support other studies in which a majority of couples who participated in premarital preparation did so in a religious setting. For example, a large random survey indicated 36% to 44% of first marriage couples received PMP within religious institutions (Markman, Stanley, Jenkins, Petrella, & Wadsworth, 2006). Secular options, e.g., a state Cooperative Extension Service offering premarital preparation, may be offered to appeal to couples who do not profess a particular religion or religious institution. Such options may yield higher rates of participation in PMP by couples from diverse backgrounds who will be better equipped to find a good fit for their needs.

Because inconvenience is a primary reason for not participating in marriage preparation, practitioners may consider increasing the variety of marriage preparation options, convenient scheduling, decreasing costs (e.g., time, money), or offering distance learning options. Another means of removing obstacles is to simplify the application process for providers to be approved.

Although couples in this study did not express that discomfort with the educator was a barrier, providers may want to take note that decreasing couples' discomfort in sharing personal information can be assuaged by establishing trust with couples with whom they work. Sufficient time and energy may be devoted to establishing the foundation of trust between couples and premarital education providers for optimal conditions for learning, even if it means increasing state standards for number of educational hours. In conclusion, a complementary relationship

between family policy and practitioners of marital education is a viable means of putting policy into action at the family and community levels.

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