



March 2009 Webinar Transcript

Weathering Relationships Through the Economic Crisis

Moderator: Patrick Patterson

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12:30 pm CT

Operator: Ladies and gentlemen thank you for standing by. Welcome to the National Health Marriage Research Center March 2009 Webinar. During the presentation all participants are in a listen only mode.

At any time during the conference you need to reach an operator, please press star zero. As a reminder this conference is being recorded Wednesday, March 25, 2009. I would now like to turn the conference over to Patrick Patterson. Please go ahead sir.

Patrick Patterson: Thank you, Ali. Good afternoon everyone and welcome to the March National Health Marriage Research Center webinar entitled, "Weathering Relationships through the Economic Crisis." Many of you have voiced a need for a topic such as this.

We have powerful presenters that are lined up to present. We're moving forward to a very rich discussion. My name is Patrick Patterson.

I'm the Manager for the National Health and Marriage Research Center and the facilitator to today's webinar. As background - I just want to give a back drop for this topic and also the current status of affairs that many of you are aware of.

I'll start with the fact that most of us know that this country is facing an economic crisis. Many of us have families, friends or have been directly affected ourselves by the economic crisis. According to the Department of Labor's February employment report, over the past year, five million people have just reported that they have become unemployed.

Two point six million of those jobs were lost just in the previous four months. The unemployment rate is now at a whopping 8.1% more than 3 percentage points higher than the rate was in 2007. At an alarming rate there were one million foreclosures reported in the last three months of 2008.

Currently this process has started for another two million just in this past year. The mortgage delinquency rate in the last quarter of 2008 was the highest that it's been since 1972 according to the Mortgage Bankers Association. Losses of income, jobs, and homes are threatening to disrupt couples and parent/child relationships among others.

Healthy Marriage and Responsible Fatherhood programs are the front line in this crisis. We also try to helping families maintain healthy relationships with their partners and children while dealing with such fundamentals of housing and income.

During this webinar session we will discuss the far reaching impact of the economic crisis on families. We will also discuss the strategies that the Healthy Marriage and Responsible Fatherhood providers are giving couples and parents. Along with helping them cope with the stress of economic hardship and uncertainty.

I will mention as we get started we have invited more than our Healthy Marriage grantees to participate in this webinar. We also have our Fatherhood grantees that are funded by OFA. Each presenter's comments will be applicable to both healthy marriage providers as well as fatherhood providers.

Our presenters for today are a list of folks who are very interested in this work but also have very topical experience working with families. Our first presenter is Dr. William Bailey Associate Professor, School of Human Environmental Sciences, and University of Arkansas.

Dr. Bailey will discuss the impact of severe economic stress, couple relationships, and children and discuss techniques. He has taught marriage educators how to help couples weather through economic crisis.

Our second presenter is Salena Webb Ebo out of the Center for Self Sufficiency in Milwaukee, Wisconsin. Miss Webb Ebo will provide an on the ground perspective of the types of relationship challenges for the economically distressed.

The strategy she is using to improve their communication skills, lower stress levels, and work together to fill this was with economic ties. Our final presenter is Mr. Brent Orrell, senior fellow, ICF International here in Fairfax, Virginia.

Mr. Orrell will discuss how marriage indicators can connect to economically stress times. The services were provided by the federally funded Workforce Employment Act. As you can see we have a very experienced expert panel of presenters for this webinar.

A few housekeeping notes as we get started. For those of you taking notes this webinar is being recorded. Shortly after we conclude this webinar we will post the materials that you see before you, a recording, a transcript and a series of FAQs, frequently asked questions that were posed in this webinar.

This content will be posted on the Healthy Marriage Resource and also the Responsible Fatherhood websites. These will be available in seven to ten days after we conclude. We have two things to brief you on this morning.

One is how to ask a question and the second is the process for dial into the materials. So for that I ask Jill Scullens to give us a review on those two things. Jill?

Jill Scullens: Thank you Patrick and good afternoon everyone. I would like to direct your attention to the demonstration slide currently displayed on your screen. You should find the question and answer page designated by the letters Q and A located at the top of your screen.

You can click on that portion of the menu bar to open the pane or you can open and drag the pane off the menu bar to display it as a standalone box. To ask a question this afternoon we request that you type your

question into this inbox and then click the ask button. You will automatically receive a reply thanking you for your question and letting you know that your question has been forwarded to the facilitator.

This automatic reply allows us to free up your question and answer pane which then enables you to ask another question if you choose. Next I'm going to take you through how to download a handout. First you click on the icon in the upper right corner that looks like three pieces of paper. This brings up the hand out window.

Check the boxes of the hand outs that you wish to download and click the download button. This will download the handouts to your computer. Again these handouts will also be posted to the web site with the webinar recordings and materials.

Patrick Patterson: As a reminder at the end of the presentation we are going to facilitate a general Q&A session. While you're looking through the presentation feel free to continue to submit your question. We'll get to as many of those as we can at the completion of the final presentation.

So without further adieu I want to give it to our panel for this morning. We have three objectives for this webinar. The first one is to understand how severe economic stress that affects couple relationships and children. Much of this you all are very aware of this but just going to take it a little step further during this morning's webinar.

The second objective is for the educators for use to have couples cope with the stress that economic strains are placing on the relationship with their partners and with their children. Our third is to learn how healthy marriage and responsible fatherhood program providers may coordinate with the Workforce Investment act. How to offer their economically stressed couples, clients as well as participants and other financial services for support.

Our first presenter for this morning is Dr. William Bailey. Dr. Bailey attended the University of Arkansas. Dr. Bailey teaches and conducts research in the areas of family finance and family relations.

In 2002 Dr. Bailey co-authored with Scott Stanley, Howard Markman, and Natalie Jenkins, *You Paid How Much for that?! How to Win at Money without Losing at Love*, a book that combines the best conflict management program with money management advice.

He also has designed a program to teach marriage and family therapists about money issues. Dr. Bailey was one of the few to participate in the first conference on financial therapy held in 2008.

In January 2009 he presented at the first Family Financial Summit for the Office of Financial Education at the Department of Treasury now the Department of Health and Human Services held here in Washington DC. He received his PhD in family economic from Texas Tech University. With that I'll turn it over to Dr. Bailey.

Dr. William Bailey: Good morning, it's great to be here. I appreciate the opportunity to share with you what I've discovered in my years of working with families and doing research in this area. I have come from a background that's always been applied.

I try to look at these issues and say these are real people and what can we do to help them and their lives? As a result I'll be talking a little bit about what has occurred in the past and what's occurring today.

This to me sort of illustrates what many families are going through now looking at their places of expenditures in March and the question is who's going to win? Where is the money going to go? As the father says to his child good luck. We all hope that we will arrive at helping our children learn more about money and dealing with financial issues as they face the things that they do in the future.

One of the things I'd like to say is that I'm proud to be part of the Land Grant University system which has a university or more than one in many states around the country, every state around the country. I also want to recommend that you discuss these issues with your cooperative extension agent who is in every county interested in families and their healthy marriages as well as their financial well being.

This is one perspective on money which to some people money means power. For some the topic is boorish where other it's more private than sex. Add family dynamics and you have a subject from hell. This is certainly what I have perceived from my students every time I start talking about money in either of my personal finance or healthy marriage classes.

I have about 100 students in personal finance class and about 175 in the marriage class every semester. For the last ten years I start off every semester asking the question. What are the most important issue facing American families?

Every semester for the last ten years it has been family financial issues. I think that may in part of the result of us being in Arkansas which is rated 48th in per capita income. Yes, we have always had some problems in this state.

Those issues now are spreading throughout the nation. I've used Dr. David Olson's textbook since it came out in 1997. I certainly believe in Olson's law. All problems either begin or end up in the family and I sort of have a corollary to that.

Everything that happens in this world either positively or negatively affects the family. No matter where they live in this nation or around the world. This is my central focus of trying to deal with financial issues. It seems to me that we currently have the perfect teachable moment.

That's the result of this perfect storm in American family life as we all know. This economic recession appears to be a significant and potentially great as the Great Depression was over the 1930s. It is clear that many

families are facing conflict over money.

These conflicts spill over into other parts of lives and these issues are the result of this crisis. We are finding ourselves in this tempest in the sea in which many families are being overwhelmed by their problems and lives. We have to remember these are real people facing real issues and we need to be with them as they go through this process.

Now if you look at the 1930s at the beginning of the Great Depression which of course actually began in 1929. Today we are a very different nation today. We're almost three times as large and were very much a rural agrarian nation focused on agriculture.

For those of you who know about Dr. Commitment's background, Dr. Scott Stanley. He would talk about these agrarian societies and such being small communities where most people lived most of their lives as being constraint on marriage.

We have become so urbanized that those small communities have gone away in part because there's no longer a stigma to divorce. Also, the anonymity is that simply the results are being urbanized. The biggest change of course is the fact that we have gone from 21% American population being directly involved in agriculture down to 2%.

Rural families are facing many of the same issues. These are some of the basics from the Great Depression. Employment rates increased more than 25%, stock market lost 90% of its value and housing starts dropped 90%. Now we have not faced these massive declines in our lives.

I don't necessarily believe that they're going to occur. However we are in a major slump economically. Now what happened to families in the Great Depression? Well between the Crash of 1929 and 1933 marriage rates dropped 22%, and divorce rates dropped by 25%. Across the period of time from 1929 to 1940 more than 1.5 million men abandoned their wives and children simply because they could not deal with the pressure of seeking jobs and not finding them.

Of course having another mouth to feed was a problem resulting in birth rates fell dramatically during this period. Graphically you can see how this looks in this period of time. As you see this massive decline during this period of time certainly looks unusual in our current society as we move into the other dimensions.

This was a recent paper published by the Bureau of Economic Research. If the recession of '08 isn't going to occur and cause the same things it had in the past though very similar things are occurring.

We know they are more people turning to drugs and alcohol. There has been a slight increase in suicide rates. Clearly an increase in domestic abuse and they are also some indications child abuse is on the rise. In addition abandonment and desertion are also occurring.

One of the major factors of course is in areas where major foreclosures like California, Nevada, and Florida have dramatically increased in families who are now living on the street and are homeless.

For example some counties in California are reporting that 10% of their school children do not have permanent addresses. The current recession's affect on divorce is interesting. It appears to be mirroring what happened in the 1930s.

The American Academy of (Metripan) of Lawyers reported in the last nine months of '08 a decline of 38% of divorce cases. Members of this organization tend to be lawyers who work with clients who have a half million or more in net worth.

This is the upper echelon of American society and there's been a massive decrease in filing for divorce. At the same time the court system, another place we get reports, it is also indicating there is a decline.

This doesn't mean that it's from Illinois, Oklahoma, California, Florida and across the state. It's clear that one of the reasons are that divorce has declined is simply due to the cost. According to the American Academy, the average divorce that goes to court with a couple with one child can range anywhere from \$53,000 to \$180,000.

This includes the lawyer costs, court costs and the cost of another home. It may be that people are just doing things to avoid a divorce. We are also seeing couples on the other side working harder to stay together and that's good news. Many therapists who focus on family therapy are seeing more and more clients.

One therapist reporting that he is seeing an increase in 25%. One of the most interesting things is that those families are going through crisis and divorce though many of them are divorced but they're living together. This of course causes lots of stress and strain on those American families. Now what are some of the reasons for the causes of family conflict?

From my point of view money is the leading taboo topic. We simply do not talk about it either as adults between each adult nor do we teach our children very well. The most recent jump start, which an organization is trying to get financial literacy in the public schools K through 12 surveyed 8,000 high school seniors with a 25 item multiple choice questionnaire.

The mean score was 52%. We are producing financial illiterates that are graduating high school seniors partially because of a taboo topic. We do know that of course each individual brings to the family quite potentially different styles of spending and saving.

Our society is one that says spend, spend, spend 24 hours a day and not too many are saying save, save, save.

I use the same instrument they use in their research every semester and my students at best have a mean

score of about 58%. Of course one of the things that are going on is if an individual marry later and later in life they're bringing in lots and more debt. Not just credit card debt but automobile debt and of course educational debt.

The typical student graduating from a private university is acquiring about \$30,000 in educational debt. Coming from a public school it's more like \$20,000 - \$15,000 so all of these things are causing family conflict. This is a study by Scott Stanley. A colleague that shows it does not matter how long you've been married.

Money is the number one issue across the life cycle. Now it declines toward 26 years plus. On the other hand it's this period of time that's most important when you're having the birth of young children and the cause is stress is estranged there.

Each couple who comes together and gets married must develop a new financial money system that meets their style. Of course as we know money as well as sex is one of the major issues of power and control in each family.

Scott Stanley and Howard Markman speak a lot about is that the expectations about money and how it's utilized is most often unreasonable and unspoken. These different values added to opinions will bring about major conflict because conflict is inevitable.

So in a sense what we have here is a wife coming into a relationship with her own family's money values. The husband has his family's money values. It would be like someone coming from China marrying someone from Finland each with different money systems, economic systems, attitudes and now they must create their own particular money system to meet their lives.

Inevitably in those situations there will be conflict. Several years ago Dr. David Olson created something called The Circumplex Model for looking at family issues. I have modified this to the Circumplex Financial System.

A family can be so enmeshed that all they talk about and all they think about is money. Some family's money is not so important that they're disengaged from it. Money rules every family has rules about money and how much you spent before you talked to someone, what's excessive, what's not excessive?

Some families have rules about money that are just totally chaotic. They don't know what's going on they don't talk about it again. Some families are very, very rigid. We know those families that are financially balanced families are much healthier.

Typically what happens is the husband, the new husband and the new wife must move together to create their own new system. A result it's my perspective that the further they have to move across this system the more likely they're to have major conflict. We need to be aware of those.

So what can we do to respond? I think all marriage educators need to be aware about personal their money issues and learn as much as they can about money and not shy away from money as an issue. I recommend the AFTPE (Finner) investigate an education program which is a free program plus about \$500 worth of resources to be used with clients.

You can find out more about that at www.moneyonetoone.org. There are other free programs out there too that are not selling anything but giving you sound information.

A relatively inexpensive tool to be used either with individuals in workshops or with couples. There are lots of books out there and of course I'm going to talk briefly about mine. It takes the prep program and uses it specifically focused on money issues.

I hope you enjoy the fun stories and drawings. It is not a prep that you can get as a print on demand from prepink.com. It's not academic. Now there is a new approach that's beginning to combine therapy coaching and financial planning together and this is called financial health. Some individuals involved in this field are social workers, psychologists, family therapists.

All of these people are helping individuals and families now to facilitate having a better attitude toward money. One of the finest books in the field right now is this simple little book called *The Financial Wisdom of Ebenezer Scrooge*. It uses Dickens's story with the ghost of Christmas past and present to look at how you have current attitudes, your past attitudes and change your behavior.

I highly recommend the exercises in here and it's readily available now in paperback. It's a great little book with great workshop ideas. Now as we think creatively we need to think of some new ways of dealing with money is looking at a way of communicating about it. I consulted with Dr. (Miller) and (Miller) who created (Covel) Communication.

They have a new tool called Thrive. I suggest that you look at Thrive and how it defines collaborative marriage and how money involved in that issue. Is there a model that's currently working? Yes, basically the military model. The model of the military is that a parallel linked financial education along with support for conflict management.

So these parallel programs and some times over lapping programs are certainly helping our volunteer military personnel survive these tough times. There is a whole growth area called financial therapy you need to look into. The question is financial therapy and financial planning how should they interface? Should they be kept separate? I think you'll see a growth in collaborative practices. This particular model here is relatively new. It's a web based program called *The Household Financial Sphere* and being evaluated.

It's a web based program that can assist individuals to see how they have similar and different attitudes toward money. For example this is taking a couple and overlaying both of their attitudes about money matters on

housing income, assets, debts and household and the primary person and some disposition issues.

The research says that this program is very helpful in getting to the heart of dealing with couples and can be used in group work. At least that's how the Navy is currently utilizing it. So from my point of view we have an optimum teachable moment.

We have a great opportunity. I want to be optimistic that we can help individuals through this time. Though it means hard work and finding the opportunity to train ourselves and being comfortable with money.

So that we can talk about this in the context of helping couples also manage their lives dealing with the conflict of inevitable and also dealing with money as a topic that should not be taboo in our relationships and in our culture. I appreciate your time and thank you for the opportunity of sharing this with you.

Patrick Patterson: Thank you Dr. Bailey. Excellent presentation, excellent overview of the current situation and presenting trends from past histories as well as useful resources that we can actually use today to support.

I think in many ways the folks that we're actually working with but also I think some of the things that we can do as well. So I appreciate that. We have questions for you that we'll pose at the very end and.

Dr. William Bailey: Thank you.

Patrick Patterson: Our second presenter for today is Selena Webb Ebo, Marriage and Care, Center for Self Sufficiency in Milwaukee, Wisconsin. Miss Webb Ebo has provided education through the centers. Through the Center for Self Sufficiency's by to succeed marriage programs from October 2006.

She also worked on other contracts throughout Milwaukee as a parent educator and trainer for many youth agencies. In addition Miss Webb Ebo has contracted with several nonprofit agencies for her job has included parent advocate, parent educator, nursing program instructor and recruitment specialist.

In her current role as a marriage educator she provides a link with education on the Within My Reach curriculum key to a healthy relationship and relationship smarts to young adults. With that we'll turn it over to Miss Webb Ebo.

Selena Webb Ebo: Good afternoon everyone. Thank you and I am happy to be here sharing some of the things that I have seen or issues that they've come to our session. As well as some strategies that we utilize here to assist couples with dealing with financial stresses and strains that they are currently experiencing in their relationships.

Luckily we've seen an increase in financially distressed couples seeking help from marriage programs. Some

times in some communities it seems like pulling teeth to get couples and individuals out to programs but in dire financial times couples seem to eagerly seek out support. We have seen a steady increase of couples who are looking for assistance.

Additionally what we'll be talking about today is some key talking points or strategies that can be incorporated into the curriculum that marriage educators are currently using. Some of our curriculums include a financial asset and some of them do not.

With some of the strategies that we'll discuss today it will enable our educators to be able to address some of the financial needs and concerns that couples are coming with to our workshops. Additionally we'll talk how clients are reacting favorably to the strategies that you may or may not incorporate into your workshop.

What we've seen during these times is that couples are identifying the following needs. Our couples are looking for ways to strengthen relationships that were already headed for trouble. As stated by Dr. Bailey couples are choosing to stay together.

The divorce rate is dropping. What they are looking for in addition to that is some ways to support the relationship, some ways to make it healthy. What they are looking for are marriage educators and suggestions on ways to deal with the financial struggles that they've never faced before.

For many individuals and couples this is all new to them. They've never lost a job before. So they're looking for suggestions from marriage educators. They are also looking for ways to counter act communication problems that have been intensified and been magnified since these troubles started.

Additionally they're looking for opportunities to be more connected. Now another need that we've seen in couples who are experiencing feelings of helplessness in economic situations and financial distress have created couples who feel helpless but continue to stay in bad situations that are getting worse.

More couples have identified that there has been an increased in arguments about money. Money is identified as the number one argument starter in marriages. Couples are seeing that they are not able to communicate effectively. They're not able to create a plan to move forward if one or both individuals have lost a job or a decrease in income.

Couples have also identified concerns in the increased in verbal and physical abuse, the resistance of their partner to change or modify their spending habits or behaviors. We're also seeing that couples are delaying divorce or separation and choosing to stay in what may be an unhealthy relationship.

We're also seeing increased pressures or influences from extended families. Couples are moving into their family's homes and that's causing a certain amount of stress as well as family members are moving into homes with couples. These are things that we're seeing in the community and at workshops.

What we are going to do is to give you some strategy on how to incorporate some of the financial talking points into your workshop. Again, as Dr. Bailey says this is a perfect teachable moment to teach couples how to implement these strategies and techniques.

There are six areas that I feel educators can infuse conversations, learning skills and techniques that can be applied that address the financial concerns of couples. The first area is in your introduction, the second self awareness or any personality assessment tools you may use.

Any discussions you have on expectations, communication, teaching the concept of forgiveness and then supplying the couples with resources and additional support. In your introduction all of our introductions should talk about the state of relationships today.

Many of us are already highlighting money as one of the top concerns of families and family stability. We have to make sure that our couples realize that they're not alone. Also, make sure that the couples realize that financial concerns are closely connected to emotional issues and that these concerns have consequences that affect children.

During your introduction again reinforce the idea that couples are not alone. Sometimes couples can take solace in the fact that they are others going through exactly what they're going through. Remind them that relationship education is just one tool.

If a couple wants to have long term relationship viability they must be committed and dedicated to seeking out other educational tools. We may not have all the answers to their financial dilemma at this time.

Though we will incorporate strategies that will compliment whatever they learn financially that will improve the couple's stability. It's really important that we draw that correlation. Also help the couples understand that these tools that are being introduced cannot only protect them emotionally.

It can also protect them financially. Some of the things and tips that we're going to talk about give you tips that you can use during a financial crisis. Our educators should also confirm an understanding that there are other areas that couples may face but that making financial decisions continues to be a priority for everyone and don't forget to offer praise.

Tell them that they're doing the right thing by taking the first step and seeking out relationship education. When we get to the point in our curriculum when we're talking about self awareness our role is to help clients take a realistic view of themselves and what they bring to the relationship.

Help them understand that they may be existing communication patterns that might prohibit their partner or even themselves from caring information about their finances. Help couples to understand that their family background affects their ability to problem solve and work effectively as a team.

Some examples spending habits that are learned from families, the concept of saving versus spending, the idea of establishing emergency roles, the role of credit whether or not to have credit or the abuse of credit, whether or not your partner has a pessimistic or an optimistic view about money.

These are things that an individual has to know about themselves first. This is a perfect way to incorporate some financial education for couples without actually talking about dollars and cents. Also highlight that realizing that in individuals we bring hidden issues and insecurities that could threaten the success of us having a healthy relationship.

The other thing that marriage educators should take into account is that there may be safety concerns that would prevent a partner from openly sharing their concerns with their partner or in the workshop. Those are very important and we need to take heed of those.

We might have to refer out for resources. Also highlight when in your sections when you're talking about self awareness that understanding oneself first does not just start with knowing your personality type but being aware of your individual communication style, your individual spending habits, any unexpressed expectations that the person may have and again any hidden or unaddressed issues.

The next section where we may be able to incorporate some strategies or where I incorporate strategies is in the section on expectation. This piece is huge where all couples come to the relationship with certain expectations about their role.

During financial times both partners may have to understand that expectations and roles may change in the event where one partner has lost their job and they're staying at home and the other is the bread winner. This might be a complete role reversal for this couple.

We are talking to the couples about helping them revive their expectations and understanding that they do have expectations that might be unmet or even unvoiced. Help couples begin to talk about establishing financial expectations.

We can also help couples by placing the emphasis on establishing a list of financial dos and don'ts for their relationship. If your curriculum incorporates this it might be something additional that an educator may have to bring to the table.

Also, we create a list of expectations for the couples they might also have to do a financial capability quiz. This is an additional set that again may not be incorporated by some of the materials that we use. This will be an added bonus in helping couples deal with the financial stresses of this time.

Emphasize on the importance of one of the concepts that is used in the Within my Reach Program which is called Sliding Versus Deciding where couples are encouraged to think before they act. This same concept can

be applied towards couples discussing their financial future.

Remember to encourage the concept of teamwork and togetherness that couples have to establish it. Remind them that for any plan to work both partners have to buy into it.

Once safety is taken into account or if additional resources are needed then it they can begin to start problem solving for their financial future. Communication when it comes to money couples don't want to talk about it. Again it depends on family background but many couples come with this idea of avoidance.

They don't talk about money. We need to help them understand that this is an area that needs to be developed with their communication. Couples or educators can emphasize the point of utilizing healthy communication techniques and establishing ground rules.

Almost all of the curriculums incorporate speaker/listener techniques and conflict resolution strategies. These things should apply when we're talking about financial education. Emphasize the use of the following tools if they're using a curriculum or whatever your curriculum utilizes.

Speaker/listener techniques, XYZ statements, praise, and time outs help couples realize that these are touchy topics. Everyone has a hard time talking about money dealing with the stresses that goes along with money, making sure that they utilize the tips and the skills that we're introducing to them in their session.

Stress the importance of honesty. A lot of times couples argue about money and they're not honest about how much that they have, owe, and some couples don't even share the fact that they've lost a job. Reminding our couples that they need to realize how they express the differences and how they handle it is going to make a difference on whether or not they're able to move forward and handle these financial crises.

Our fifth strategy is the concept of forgiveness. A lot of couples struggle with forgiveness. Forgiveness is not just about infidelity but it's also about financial mistakes and past mistakes. We need to encourage couples to avoid blaming.

We need to encourage couples to not look back at the past but to encourage them on building a future, and learning how to forgive past mistakes. Our next strategy is about offering resources and support. It's a very good tip or tool to utilize analogies and anecdotes that we get from external sources like newspaper articles, blogs, and personal experiences.

There are some couples that will not share their specific situations but may take solace in the fact that you're providing an example and a solution with a fictitious couple or another couple that's actually going through the same things that they're going through.

Also, offer community resources where they can go for additional support. There are a number of different

agencies offering financial education and job training. Have that material available so if it's not incorporated into your curriculum you are able to refer out for additional resources.

Other things that you could do during your session are incorporated stress reducing techniques into the session; music and food establish atmosphere, meditation or centering activities that could be incorporated at the beginning and the end of your session and also inviting special guests or having special activities that aid and stress relief.

Offer, again, community linkages that are additional - that offer additional supporting education; credit counselors, debt specialists, marriage and family therapists, parenting classes, whatever that couple may need to weather this storm.

Our clients have been eager to implement some of the skills that we're sharing with them. They are happy to see that we are addressing their financial needs and concerns. Many couples appear to appreciate having the opportunity to have free or low cost education.

They are also looking for other couples who are experiencing the same things that they are, so that they do know that they're not alone.

Last, but not least, marriage educators are in a unique position to offer assistance to couples who are having a hard time.

There are many couple who may have been experiencing problems in their relationship but were resistant into coming out and getting assistance, were resistant to learning new tools that could help them communicate effectively.

But now due to financial changes, the loss of a job, a layoff, decrease in income, loss of 401Ks or other investments, these individuals are actually coming out in more number to get help.

We are in a great position to help them and we need to offer strategies that can definitely be of use.

Patrick Patterson: Thank you Selena, very good presentation and hands-on perspective on the ground approach for how programs can work for couples, as well as with the actual participants, whether it be a father or whether it be an actual couple.

Quickly, one clarification before we move, XYZ Statement, for anybody who's on the line, might not be too familiar with what that is.

Selena Webb Ebo: An XYZ Statement is typically like a (if, then) - it's a statement that we use to let a person

know whether they're doing something good or whether they're doing something that you don't appreciate without being judgmental or biased.

Patrick Patterson: Okay, thanks. We have a couple questions for you, and we'll look forward to that exchange at the end of Brent's presentation. Thanks again.

Our last presenter is Brent Orrell, Senior Fellow, ICF International. Prior to joining ICF International Consulting Firm, Mr. Orrell served as Acting Assistant Secretary of the U.S. Department of Labor's Employment and Training Administration, also known as ETA.

In this role, he oversaw the nation's \$10 billion Workforce Investment Act system that includes programming and workforce development unemployment insurance, for our labor certification and youth employment.

A particular focus for ETA was to seek ways to improve correlation of services between WIA, Workforce Investment Act, and the Temporary Assistance to Needy Families program, also known as TANF.

Mr. Orrell has served in legislative and executive branches of the U.S. government for over 20 years on policy issues including workforce and talent development, prisoner reentry, stay safe and community initiatives, refugee resettlement, welfare and human services, child welfare and emergency preparedness and response.

With that, I give you Brent Orrell. Brent?

Brent Orrell: Thanks Patrick. Good to be with you all this afternoon.

Let me give you a very quick overview of the Workforce Investment Act and the One-Stop career center system which is the community based manifestations of the Workforce Investment Act. This is where people will go to get the help that they need when they're looking for work or job training.

What is the One-Stop career center? It's funded through the \$10 billion -- not million, but billion -- federal Workforce Investment Act system. There are over 3,000 full service and affiliated centers operated by state and local Workforce Investment Act authorities.

These centers provide comprehensive employment, training and support of services to workers and job seekers.

If you are looking for a One-Stop near you, there are a couple of different resources to find one. This is one that you can find through the U.S. Department of Labor. The Web page address is www.doleta.gov/usworkforce/onestop and then One-Stop Map is what you're looking for.

You can click on any state here and a list of One-Stops in your area will pop up and show you where you can

refer people if they are in need of services that a One-Stop center offers.

So what are those services? Assessing the job market ability, helping people with skill identification and occupational matching, job matching, and career resource libraries. We have materials and other resources around career exploration. There are career video resources to introduce people to different kinds of careers and jobs.

There are customized profiles about occupation industry, employment, education and wages. If one of your clients is interested in exploring new options, if they lost their job or out looking for a job, those customized profiles are now going to be useful in helping them the identify careers and jobs of interest to them.

There are career advancement tools and research for local training options by occupation. The One-Stops actually have resources both to help identify what those training options are and to provide support to workers, financial and otherwise, to get the training that they're looking for.

You can also find what the required and certifications are for various positions and jobs that might be available in your area.

There's a resource available on licensing requirements if any particular work that you're client is interested in pursuing that requires a license. You can find out what those requirements are and what it takes to fulfill them.

There's a workforce credential center to explore other options, to try to figure out if an individual has some skills in one area and how those might apply to credentials needed in other areas.

You can also get information on tracking trends and occupational fields, finding professional associations and other resources in the Career Resource Library.

You can get job searches at a One-Stop. There is an employer locator. Many employers will list jobs that are available with the One-Stop. If you go in, typically they will be a bulletin board that's called a Hot Jobs Bulletin Board where a job seeker can look for immediate openings.

Even in this economy, there are firms that are looking for workers. If your client has certain skills, they might find a job that's open that they can be matched to immediately.

If those jobs aren't available on the day that they happen to go in and assist them with resume preparation to help job seekers develop resumes that are attractive and that really showcase their skills for potential employers.

Assist them there with job search strategies. If someone is coming in that may not be familiar with how to use the internet. They may not be familiar with all the resources that are available within the One-Stop to help

people find jobs, but there is staff there to help job seekers map out strategies for finding new jobs.

You can also find leads online through the Career Resource Library's job bank listings or through job bank portal. There are a lot of online resources in this regard and these portals can help identify jobs not just in a local area, but at a distance, as well, in other states and other cities if a person is ready and willing to relocate.

There are supportive services for job seekers. If someone is coming in and has multiple barriers to employment, they can be referred out through the One-Stop to other social services programs.

Many of those programs will collocate within the One-Stop itself. It's not a matter of driving across town or taking a bus to get to a different center. Some of these programs will be housed right there in the One-Stop and people can easily access them.

If a client is looking for assistance with childcare, in many cases, the One-Stop is collocated with the state childcare program and will have available on an income tested basis vouchers for childcare.

There's transportation and a whole host of other resources and supportive services that you can access through your One-Stop system.

Here's the web address again for the map and there's also another service locator that you can find at www.servicelocator.org that can help you identify a One-Stop career center near you.

If you want more information on the One-Stop system and how to operate the resources that are available to job seekers, you can go to www.careeronestop.org.

There has also been a lot of work done over the last several years on how to create partnerships between the local Workforce Investment Act system and the One-Stops and non-profit organizations and how to create those partnerships and create referral relationships.

This presentation has associated with it a number of handouts that you can download that will provide information on how to do that.

There is a document that is on the Department of Labor Web page, copy that into your browser and download Guidance for Community Organizations and it's Guidance for Partnering with - Guidance for Community Organizations that want to partner with a One-Stop.

It will give you a lot more information about how to contact your local One-Stop, some of the dos and don'ts and how to partner with the One-Stop system.

A group in New York called CECO, a very well established non-profit organization that runs One-Stop centers

in New York City works with the U.S. Department of Labor to create Project Reachout.

On the featured Web site, I provided a Web address for a toolkit on how to establish partnerships between community-based, faith-based and other organizations and the local Workforce Investment Act One-Stop system.

We have two other reports on successful practices and One-Stop and non-profit partnerships. They can give you more information on exactly how those partnerships have operated.

Since many of you are helping to lead your own non-profit organization, that information can be very useful to you in salvaging partnership relationships between you and the local One-Stop.

Then finally we've included in the handouts a Model Memorandum of Understanding between a non-profit and a local One-Stop, how to go about that; sort of setting up the parameters of what each party would bring to such a partnership between a non-profit organization and a local One-Stop.

That MOU is built for a network of non-profits that want to partner with a local One-Stop that could easily be modified for a single non-profit but also seeking a partnership with the local One-Stop.

Then finally, I just wanted to put out in front of you some of the money that is currently flowing into the Workforce Investment Act system, ETA, the Employment and Training Administration, oversees that Workforce Investment Act system. This table will give you some idea of the amount of additional money that's currently being put into the system to assist workers that have lost their jobs. You can see that we're looking at very large increases in the first three programs; Adult, Youth and Dislocated Worker which are the pools of money that go from Washington down into the Workforce Investment Act system to be administered by the states and localities.

You can also see that there is a lot of new money flowing into those systems over the next two years. That money is there to assist people that have been affected by the economic downturn, the recession that we're currently experiencing.

I include this so you have some idea that the federal government is responding aggressively to expand the resources that are available to workers who have lost their jobs in the last year.

That's it for me. I really appreciate everybody's attention and I'll be happy to take any questions.

Patrick Patterson: Thanks, Brent Orrell. Excellent job on giving us an overview of what resources are available specifically the employment sector for folks that we might be serving or for folks that we might know who are experiencing difficulty with this economic situation.

So all three were great presentations; one giving us a very broad perspective on economic working for in the past where we are current a lot of resources the second gave a very hands-on perspective of what we can do locally as we are serving our families; and then the last one gives us point of direction to have the resources for employment support for serving who we're serving as well as folks who we know are being affected by the crisis.

I will make a couple of comments before we start with the Q&A. We have a couple questions for each of our presenters. The way that I'll do that, of course, is if there's a question for each of you I'll call you by name. Then if there's one that I'd like for all three of you to respond I'll give you the order of preference for responding.

As it relates to grantees on the line, much of this information is, of course, for your use. If any of it you take and want to apply to your current grant, just a reminder that you need to work with or talk to your (STO) before making any changes to your grant or your process. This is a quick reminder for most of us who are funded by federal funding.

So, we'll start with the questions. I'm going to try to ask as many of these questions as I can. Hopefully we'll get through all of them. If not, just a quick reminder also we'll have an FAQ which is a Frequently Asked Questions document that captures the questions that were posed and also answered through this Webinar.

So I'll start, and our first question is for Brent Orrell. If you would, Brent Orrell, could you distinguish, if there is something to distinguish, one-stop from local we-are offices, are those the same or are they different? Local one-stop and we-are office? Same or different?

Brent Orrell: This is a great question. The system is high decentralized Washington - the federal government provides a great deal of the funding, in fact, all the funding, for these one-stops, but states and localities define them and sometimes they call them by different names. One-Stop Career Centers is probably one of the most common, but it could be something like Workforce, or Worksource Investment Act Opportunity Center or Job Center.

That's why it's really important that you use the Web tools that we've included in the presentation to identify which one of those centers is closest to you. Regardless of what name they go by they'll be listed on the Web resources.

Patrick Patterson: Thank you. Question for (Selena Webb Ebo).As you discussed in your presentation, the premise of layoffs must be affecting roles within the marriage, sometimes changing which partner is at home and which one works outside of the home. How are you guys handling that discussion with your actual clients today?

Selena Webb Ebo: Well, have a section where we talk about expectations and family background where we engage the clients to talk about - or at least, you know, if they're comfortable, identify what role they saw

growing up, what roles they've incorporated into their family, and how traditionally right now there's some challenges if you have a specific role or a view of the male as the breadwinner, or both partners equally contributing. It causes a high amount of stress when that role changes.

Pretty much what we're doing with the couples is making sure that they understand that they have this expectation whether it's unspoken or spoken but that a realistic view of how family life has to be needs to come about.

Patrick Patterson: Is it a give and take or is that a family supper conversation?

Selena Webb Ebo: The couples typically have a hard time with it. Though they're willing to do whatever's necessary to get through these times. Some couples struggle with that. However, we're teaching them how to communicate effectively and how to use these tips where you become a good listener. That involves listening and hearing what the other person's point-of-view is.

Patrick Patterson: I know it's a common occurrence in a lot of these programs. So I think it's a very important response to the question. Dr. Bailey, as it relates to trends or any evidence regarding the impact of the economic crisis on married couples, are we seeing the same impact on non-married couples as well?

Dr. William Bailey: I would suspect that it's even greater because they tend to be younger, and tend to have less skill as they are entering the workforce, and as a result I think these things would be as significant or more so.

Of course, most of what we have is anecdotal. If you're outside the place where you gather data, such as court records, like divorces, we know little about what's happening to cohabitating couples. I would suspect these things are exactly right.

In regards to the last question you talked about, 82% of the people that are being laid off are males. I know men are deeply involved in their ego about being the breadwinner, particularly blue collar workers. I would suspect this is really upsetting lots of families since they tend to be in more traditional roles.

Patrick Patterson: I think in your presentation or it might have been in a previous presentation, just the fact that there's been some less divorce as a result of the crisis versus more divorce. The only (emotion) I can come up with is the - pardon me, "cheaper to keep her," slang. Have folks might be using that philosophy as to why that might be the case. Is there more to it than that?

Dr. William Bailey: I think that's it. I think the fact that you can't afford to get separated or divorced. The research indicates that there is an opposite reaction. When you have boom time you have high levels of divorce. When you have depressed times, you have lower levels of divorce.

Patrick Patterson: That's interesting.

Selena Webb Ebo: That's so true. Just to add that there are couples who are staying in relationships and marriages because they can't afford to get divorced, they can't afford to support two households while they wait for a divorce to go through. So they're electing to stay together and work out their differences.

Brent Orrell: This is Brent Orrell. If I could offer just a brief comment on this.

Patrick Patterson: Sure.

Brent Orrell: We turned in a little bit of research on this as well here at ICF. One of the things that has really popped out is the whole phenomenon of the economic pressures working against divorce affects more than income or the cost of a second house.

In many cases, in the past when you've got a strong economy couples are arguing over assets, also they're arguing over the value of the home, the value of the retirement account, the level of child support payments.

In this downturn we've had such a severe impact on housing and you had such a severe impact on the stock market and on the value of people's 401(k)'s. There's a lot less to argue over in terms of assets and a lot more to argue about in terms of debts, who's going to take over the mortgage, which's going to assume responsible for the cost of raising the children. How are we going to allocate a child support payment against somebody who can't find a job?

Those are much tougher questions and across the board the cost of getting divorced has - it goes up in these stressed economic times.

Patrick Patterson: This is pretty heavy stuff, to be honest with you. As I think about the employment perspective, since we highlighted fathers and males and the impact on them, any insight on an angle when talking directly to father about the impact?

I think the point that Dr. Bailey made about the male persona, the male image, and the way that most of us see ourselves and maybe being laid off, how that might impact us. What's the guidance or any advisement to folks on the line about how to address that with particularly male participants, whether it be a marriage program or a fatherhood program?

Selena Webb Ebo: One of the things that we try to encourage in our program is that try to keep it healthy. What is healthy? I've had couples come to me - or individuals of significant others, coming to me saying that ever since their significant other, their male counterpart in particular, has lost their job. I've seen an increase in some behaviors that I've never seen before, some unhealthy acts that I've never seen before.

We encourage couples to seek mentors. A mentor can assist a couple in finding healthy ways to deal with stress, financial stress, emotional stress, and stress due to health. A good mentor is able to help that individual keep that self-worth and self-esteem that they need to fare these tough economic times as well as how to problem solve and communicate effectively when even your partner might not be able to.

Dr. William Bailey: What they perceive is that more and more couples are involved in what's called financial infidelity. That is one or both are hiding money, hiding expenditures, and not sharing the reality of their lives.

One typical story is a woman refinanced the house and basically tricked her husband into signing the papers, just stuck them in front of him and said, "Here, sign these." All of a sudden there is a second on the house which caused them to be foreclosed on.

Couples need to talk more about these issues because more and more people are using money as a tool of control and power.

Brent Orrell: The other thing that I would add is that, again, the research that we've been doing here at ICF is showing certain demographic slices of the population that I think really needs very close attention during our recession and around the question of the health of the relationship.

If you've got a strong income and a strong marriage, you're fine. If you've got a strong income and a weak marriage, you may not be involved in our healthy marriage education programs because those are often targeted to lower-income communities.

It's in those communities where the biggest dangers arise as a result of the stresses of the economic downturn. A 2004 Department of Justice study really showed that in economically distressed neighborhoods the risks of domestic violence go up substantially when people lose their jobs.

If that population kind of fits the profile of the folks that you're working with in your program paying attention to the - both the risks of domestic violence and the signs of domestic violence I think are particularly critical right now for low-income families living in distressed communities. Those are the people that are at the highest risk of some of the worst consequences that can result from job loss and economic distress.

The other thing I wanted to mention is if you go onto the U.S. Department of Housing and Urban Development Web page, hud.gov. They have got some excellent resources that are to help people find resources to deal with foreclosure.

They're broken out by state. They don't have a map like DOL's one-stop system does. They have it broken out by state to help people find resources in their state to assist with foreclosure problems.

Patrick Patterson: This is pretty fascinating. I think about also just the prevalence of this being something that

resolves some income that many of us are seeing affecting families throughout the country.

I think we have time for a few more questions for each of you. Dr. Bailey, a specific question for you. Do you see based on any trend, data or research, do you see generation of differences in the stresses and coping mechanisms by folks who are affected? If so, what has been most useful to address those for young people? Do you have any evidence on that?

After Dr. Bailey speaks, Selena if you have comments or Brent Orrell if you have comments, feel free to join.

Dr. William Bailey: Right now the data is too weak to see any in particular thing. I do know for the older individuals many of them are delaying retirement. They've looked at their 401(k) and they're frightened about what the retirement will be.

I think for young people, as I've talked to college students graduating this year, they're frightened to death they will not find a job. So they're taking anything they can get their hands on. With so much debt in many cases in these young people, they are afraid that their whole future will be involved in financial slavery to their.

So on both ends of the spectrum, of course, there's some major issues, and of course those middle adults are facing the issue of how do they get their kids prepared for college and pay for college. It's very difficult to tell what one is doing across the board because it's such a relatively new phenomenon.

Selena Webb Ebo: Yes. Actually, I have to agree that we're seeing a lot of retirees delaying retirement and expressing concern over what their future might be like. Are they going to be working at Wal-Mart is what I've heard.

For the most interesting thing that I think I've seen is with our youth in the high schools. Some of them are still clueless about what's going on in the world and not understanding the impact of this recession and how it's going to affect their future or how it might affect their future relationships.

There's - and even with some of the younger college students that they do not understand the financial and long-term ramifications of what's going on right now.

Brent Orrell: The only thing I would add is - and this is a phenomenon that we see in the workforce development world all the time. When there's a crunch, an economic crisis or a recession or a big layoff and people are kind of struggling with, "What do I do next?" One of the solutions that a lot of people look for in that circumstance is to say, "I want to go back to school, I want additional training."

I think the good news is that there's a lot more resources available right now for people who are seeking training to get new skills to prepare themselves for the future while they're waiting for the economy to recover. I do think there's an awful lot of waiting that is involved right now while we just wait for the financial system crisis

to sort itself out, for credit to be restored, for business to start to grow again, start to hire again.

It's really important that people think about what they're going to do. Not - while they're thinking about what they're going to do next month they need to be thinking about what they're going to do next year and the year after that in terms of positioning themselves for jobs that will be available once the economy recovers.

The Workforce Investment Act system, the One-Stops, can be a great assistance in helping people chart a course for themselves, not just through this immediate crisis. They can be a considerable help there, but how do people position themselves so that they're able to take advantage of the opportunities that will eventually be there for them to take hold of?

Dr. William Bailey: I'm writing dozens of recommendations for graduate school right now. They see that as the only opportunity they can do.

Brent Orrell: It's very hard on everyone. On the other hand, the investments that people make now are investments in the kind of human capital that the country really needs for its economic future and encouraging people to make those investments now while their other options - or employment options, are limited, and is a great idea.

Because once the jobs are there the opportunity costs of going to school goes up and people say, "I can't go to school right now; I just need to get a job." Right now the jobs aren't there so get the training if you can't get a job.

Dr. William Bailey: I certainly encourage that.

Patrick Patterson: Last round of questions for each of you. This has been a very good exchange. Then we'll come to a close of this portion of our Webinar. Question for you, Selena. You mentioned during your presentation some of the unsaid, unspoken rules about how folks manage their finances, whether that's in a good way or in a bad behavior pattern. How do some of these hidden rules of financial management differ in couples of varying economic status? Poverty versus middle-class versus those that might be, I'll just use the word, "well-to-do," and how does it affect service delivery across the board for you guys?

Patrick Patterson: How do the hidden rules of financial management differ in couples of varying economic status, poverty, middle-class or folks who might be well-to-do, and how does that difference affect service delivery across the board?

Selena Webb Ebo: Well, you know, it shouldn't affect service delivery because the lack of resources, albeit money, is affecting everyone right now. So we're actually seeing a lot of common ground.

However, if you look at low-income or below poverty level individuals they are not expressing concerns about

401(k). They're looking more at, "I just need a job to make ends meet. There's nothing available." When we talk about those hidden rules the - it's not so much the hidden rules for that group as much as it is expectations and then the aftermath of how you deal with not having.

Again, they talked about domestic violence, the increase of verbal and physical abuse. These couples sometimes just don't talk about it. Sometimes there are some dynamics that are in different communities that you have a female head-of-household and you have a male counterpart who's here and there who is not contributing financially. They're not even talking about or planning for a financial future.

Now, when we look at middle-class financial issues and hidden expectations, the difference there is the spending habits of couples not sharing how much financials that they have, credit scores, overdrawn checking accounts. Those are things that couples are hiding from each other. So each individual does not even know how much debt they're carrying.

Whereas when you're talking about a couple that is in poverty they're more concerned with cash on hand versus credit. What is assets worth? What assets do you have? Are there any that I don't know about? Do you have something that can help us out of this financial situation? But because of your experiences or your family background, you're not willing to offer it up. You're not even going to add it to the pot.

That's also affecting our middle-class families as well. So there are some commonalities in that area for our middle-class and our well-to-do couples. They're not even bringing everything that they have as I say in my classes, "Put it all on the table. What do we have? What don't we have? How can we create a plan that's going to work?"

Unfortunately, some of our lower-income people are not even making a plan. So if you want to talk about differences in those hidden rules, there they are.

Patrick Patterson: Very good walk through in that particular (spot).

Here is the last question for Bill. You mentioned curriculum earlier that you had (co-author). This is not any more or less of an endorsement, just wanted to ask what the particular setting that you – used for the curriculum that you mentioned earlier.

Dr. William Bailey: Which curriculum specifically? It's in a variety of settings, churches. I just retired after 31 years of being in a pastorate myself. Secular curriculum, any place that you can get people together either as individuals or as couples, these programs have been utilized.

Patrick Patterson: Here is the last question for Brent Orrell. How would you advise in a couple words or less folks who are trying to engage the One-Stop offices locally to now begin to offer or either partner around employment for their particular clients or services?

Brent Orrell: Very quickly, this is what I would do if I were running a Healthy Marriage and Responsible Fatherhood Education program and I had clients that needed help or that I thought might be able to use the help. I would find out where my nearest One-Stop is and I would go in and ask to speak with the manager. I would explain who you are, who your clients are, what sorts of services they need, and then try to set up - at least agree informally that there's going to be some referrals coming in.

You'll be collecting names, letting them know who's likely to come by, and then bring back the - relevant materials from the One-Stop back to your site so that people can get access easily to understand what the resources are that are available to them. That'd be a great place to start.

Then from there, if it works, you could be looking at understanding between you and the One-Stop, set up something more formal.

Patrick Patterson: That's great, thanks for that, Brent Orrell. Please join me in thanking our presenters for today's Webinar. I think this was a very timely topic. Most of us, if not all of us, are leaving here with new information that we haven't had prior to this Webinar.

So again, express appreciation to our Dr. Bailey, Ms. Webb Ebo and also Mr. Orrell for their taking the time and also presenting the supportive information for this Webinar today.

Our next set of slides will give us feedback from you about your thoughts about this Webinar. We've love to hear what you thought. That'll help us for this Webinar as well as Webinars in the future.

Before the slides come up, I will offer the resource in this email address so you can submit any kind of suggestions or feedback about the future of our Webinars, whether it be topical or whether it be any input or feedback from today that will be captured on the slides.

Our first question is (reflecting) our evaluation today is, "I have a better understanding of how severe economic stress affects couples, relationships and children. I have a better understanding of how severe economic stress affects couples, relationships and children."

You have the options presented before you and you can select one before you read your next question.

Next question. "I have a better understanding of strategies to Healthy Marriage and Responsible Fatherhood educators can use to help couples cope with the stress that economic strains are placing on their relationships with their partners and with their children.

Next question. "I have a better understanding of how Healthy Marriage and Responsible Fatherhood program providers can coordinate with the Workforce Investment Act to offer their economically distressed clients jobs and other financial services support. I have a better understanding of how Healthy Marriage and Responsible

Fatherhood program providers can coordinate with the Workforce Investment Act to offer their economically distressed clients jobs and other financial services support.”

Just a couple of reminders before we actually wrap up today. Webinars on the fourth Wednesday of each month unless otherwise noted.

As I said earlier, all the presentation materials and recordings as well as the transcript and FAQ's will be posted on the Research center on the Web site and the Responsible Fatherhood clearinghouse Web site 7 to 9 business days after this Webinar.

So again, I want to express thanks to our presenters and thank you all for joining us. Have a great weekend.

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