



## NHMRC May Webinar Transcript

**The Cost of Divorce and Unwed Childbearing:  
What can we learn from the recent research?**

Moderator: Patrick Patterson

May 28, 2008  
11:30 am CST

## The Cost of Divorce and Unwed Childbearing: What can we learn from the recent research?

**Operator:** Ladies and gentlemen, thank you for standing by and welcome to the National Healthy Marriage Resource Center May 2008 Webinar. During the presentation all participants will be in a listen only mode. If at any time during the conference, you need to reach an operator, please press star 0. As a reminder, this conference is being recorded Wednesday, May 28, 2008.

I would now like to turn the conference over to Mr. Patrick Patterson, Project Manager for the National Healthy Marriage Resource Center. Please go ahead sir.

**Patrick Patterson:** Thank you. Good afternoon and welcome to the May 2008 National Healthy Marriage Resource Center Webinar. We're delighted that this month's Webinar will focus on a ground breaking report.

This Webinar is entitled, "The Cost of Divorce and Unwed Childbearing. What Can We Learn from the Recent Research?" Many of you are aware that in April of this year, this report was released with much fanfare, and so we're delighted to have the actual principle investigator for the research to join us to give us a review of the research and also to answer questions from the audience during today's Webinar.

I am delighted to also say that if you have not had a chance or the privilege of reading it, it is on the National Healthy Marriage Resource Center Web site. If you're wondering what the web site is, it's [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org). I'll repeat that – [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org). When you go to the Web site, it is primarily on the front page. If you look on the right tab under the Marriage Matters section, you'll see the pdf version of the report.

So again, if you haven't had a chance to look at that, you can go to our Web site and find the actual report. Again our presenter for today is Dr. Ben Scafidi. He's a social professor and Director of the Education Policy Center and the J. Whitney Bunty School of Business at Georgia College at State University.

Before we get started, I want to just get a few housekeeping notes. We are using Webinar technology. We're delighted about that and so one of the unique features of that is that you're able to ask questions mid-presentation so that when we do the proposal of questions to Dr. Scafidi, we can continue to receive those.

So for that purpose, I'm going to ask (Stephanie Wofford) to give us a brief 101 on asking questions during the Webinar. (Stephanie).

**(Stephanie Wofford):** Thank you Patrick. During today's Webinar, throughout the entire time, you have the opportunity to type in questions and submit them to us. If you look at the bottom of the slide, the highlighted area, the long highlighted are is where you would type in your question and then just click the Ask button.

We do want to let you know that you will receive an automated reply that thanks you for your question and lets you know that it has been forwarded to the facilitators.

The reason for that is that is that will in turn free up your console in case you have another question as we go along. And Patrick will facilitate questions as we go along or at the end of the presentation. Thank you, Patrick.

**Patrick Patterson:** Thanks (Stephanie). Another great point that I want to mention to you all, if you're like me when you're a part of a training or conference or some type of presentation, I take copious notes. I try to at least. And so one of the things we've made available during our Webinar for today is we're actually going to record today's Webinar.

For those of you taking notes, we will be recording this. Seven to nine business days after today's Webinar, we'll post the audio recording and all the materials that you'll see during this Webinar today on our Web site. And that Web site again is [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org).

Regarding questions, the way that we're going to conduct today's Webinar, we're going to give Dr. Scafidi the time to present the first portion of our time and then we're going to do all of the questions at the very end. We're going to allow a nice amount of time at the end of the Webinar for Q&A.

So regarding our objectives for today, they are three-fold. We primarily try to focus on what we've heard from the audience regarding these sites of Webinar presentations. So our three objectives for today's Webinar are by the end of this Webinar, we expect participants to better understand key findings from a ground breaking study that provides the first rigorous estimate of the cost to U.S. taxpayers of high rates of divorce and unmarried childbearing both at a national and state level.

Our second objective for today is to review the research methods and processes used to conduct this study. By the end of this, you'll also better understand that.

And then very last is that all participants by the end of this Webinar will better understand how these findings can be utilized by local programs and practitioners.

By way of introduction, I will be introducing Dr. Scafidi and then we'll conduct the Webinar. Dr. Scafidi is an associate professor and director of the Education Policy Center and the J. Whitney Bunty School of Business at Georgia College at State University.

His research has focused on education and urban policy. Previously he served as the education policy advisor for governor – Georgia Governor Sunny Perdue and served on the staff of both Georgia Governor Lord Barnes Education Reform Study Commission.

He received his PhD in Economics at the University of Virginia and his Bachelor's Degree in Economics at the

University of Notre Dame. Ben was born and raised in Richmond, Virginia. Ben and (Laurie) Saffity, his wife and four children, reside in Middle Village – Milledgeville, Georgia. With that, I'm turning over the Webinar to Dr. Scafidi. Dr. Scafidi.

**Ben Scafidi:** Thank you Patrick. Thank you all for the opportunity today to talk about this research and I hope at the end I can talk about what it means for you.

First let me say I'm – as Patrick said – I'm from Milledgeville, Georgia. That's where I live now. And that's the home of Flannery O'Connor. And Flannery O'Connor said a good man is hard to find. I really didn't realize that until I started doing this research.

My background is more in education and urban policy but I was trained in public finance and labor economics. And so I did study the economics of the family. And when (David Blankenhorn) from the Institute for American Values and Randy Hicks from the Georgia Family Council called me up just out of the blue and said, you know, "Do you want to do this study on the tax payer costs of family fragmentation?" That's the language they used.

And I said, "Well, I've never written on family policy. I studied it but never written about it." And they said, "Well, what do you think?" And I said, "Well the cost isn't zero." And they chuckled and that was good enough for them.

So they left me alone to do the research which was good and they originally wanted me just to do the cost of family fragmentation for Georgia. But you know, what I explained to them was you know, the data all comes from the same place. I can do it for the nation and individual estimates for all 50 states.

I wasn't able to break up state and local estimates, you'll see, but – so they were sort of excited about that. So that was sort of the genesis of the project and, you know, I never thought of myself as a marriage advocate or anything. I hadn't really thought about it to be honest.

I mean, I think we're all marriage advocates at some level, right? It's just common sense. But there's a mountain of social science research on this that I'm sure you all are aware of. And I'll talk about some of that today.

So let me see if I can change it to the second slide. Hey, not bad. We all know these statistics, right? The percent of children who are residing in a two-parent family has fallen dramatically in a very sort period of time. I mean, in terms of social science, this is a huge social change in a very short period of time.

I mean, the good news, it's seems like it's not getting worse. Between 1998 and 2005, the percent of American children who live in a two-parent family, you know, had a very tiny uptick which is good. The bad news is that we're at a much lower level then we were relative to 1970. And I think that's really why all of us think about marriage and why they asked me to work on this study.

So what I'm doing in this study is what does family fragmentation, the breakdown of marriage, the lack of families forming – what does that cost taxpayers?

If you ask me what's the biggest cost of family fragmentation, I would have to say it's on the individuals involved, the adults and the children involved. But I think it's also interesting to ask, how does this affect taxpayers? And the way a marriage would benefit taxpayers is really twofold. One is through what economists call economies of scale.

When you have two adults in the home, you have two potential incomes and they can share living expenses. For example, they can have one residence instead of two. And so when you have two potential incomes and you're sharing costs, that's going to make it less likely that you need government taxpayer funded transfer programs.

The second th – reason why you think marriage might improve economic situations and save taxpayers money is that marriage may change you. It may change your behaviors, your habits, your morays for adults and children in ways that make family life more stable and productive.

The best example of this, I think – or there're lots of examples, but the one that pops in my head is that men have higher labor supply when they're married, all else equal. So men work harder. They drink less. Children are less likely to commit crimes, et cetera, et cetera.

So these are the two reasons why you might think that marriage would save taxpayers money. Let me delve into this a little bit more. Marriage equals economies of scale. And lots of economists have these examples and I just picked this one.

So if you had a female high school dropout and she lives with two children and she earned a typical income for female high school dropouts, she and her two children would live in poverty and they would be eligible for food stamps, for example.

But if she marries a male high school dropout who earned a typical income for a male high school dropout and they lived together, they were married, their income together would exceed the poverty threshold for their family size and they would not be eligible for food stamps.

Now this is the mechanism I'm using to generate my estimates of the taxpayers cost of divorce and unwed child bearing. I'm assuming – just going back one – that the effect of marriage changing your behaviors and habits in a positive way, I'm assuming those effects are zero.

I'm doing that for two reasons. One is my gut told me when they first called me to work on this project that – well, I work normally on education policy which is very political. See, so you have to be very cautious in your research. I said, "You know, I'll bet marriage is even more political," and boy I found out that that was true. So I

said, "You know, I just want to be extra, extra cautious."

Second is, some of the reasons why you or I might be married, those reasons might also lead to better economic and other outcomes. So it's hard to tease out methodologically how much of some effect is causal and how much is just association.

And so there're debates in literature about, you know, if you have some positive behavior when you're married, are you married because you have that positive behavior or did marriage cause that positive behavior? So just to be extra cautious, I assumed those effects were zero which suggests I'm under estimating the taxpayer cost of divorce and unwed childbearing.

And so I'd like to say that I'm obtaining a lower bound estimate of the taxpayer cost of family fragmentation. And these are the big four reasons why I think my estimate is an under estimate but there're lots of other little reasons as well and they're listed in the report.

So the first one's I already said, that the only effect of marriage on the use of government transfer programs comes from the effect of marriage reducing poverty. So I'm assuming that marriage has no direct effect on crime rates or use of transfer programs, so the only benefit of marriage is that it reduces poverty which reduces your need for government transfer programs.

Second, I'm assuming that marriage would lift zero single father households out of poverty. I'm actually forced to make that assumption because researchers really don't study single father households in the ways that I needed to do my study.

The reason for that is probably because 75%, 80% of single parent households are single mother households, so it seems natural that people would study that more. But I wish someone would study single father households. I just think we need to. So this point two is another reason why I think my estimate is a lower bound estimate of the taxpayer cost of divorce on unwed childbearing.

The third bullet there, marriage would lift 60% of female headed households out of poverty. The lowest estimate in the literature, the lowest estimate is 65.4%. So I went a little bit below that just in the interest of being cautious.

The fourth one – fourth bullet – the share of expenditures on government poverty, anti-poverty and justice programs that I can attribute to family fragmentation is equal to the percent of poverty that results from family fragmentation.

That's a cautious estimate for the following reasons. Take two households that are identical in every way except for one has two parents, one has one parent. The families with one parent are much more likely, dramatically more likely to actually access government justice and anti-poverty programs than the two parent family.

It – for example, in terms of using transfer programs, it's on the order of they're two or three times more likely when eligible to actually use food stamps, for example, than a married couple household.

So this es – combining es – assumption three and four here are very, very cautious and again suggest I'm obtaining a lower bound estimate. All right. Now you can read the paper and you can look at the last slide and if you're not an economist, it's a lot of hocus pocus.

But let me give you some context for these estimates just to show you that they really do pass the smell test. This was in the Atlanta paper not that long ago and then I called the Atlanta Housing Authority to confirm it. Almost 100% of people that receive housing assistance from the Atlanta Housing Authority are not married households.

But my methodology suggests that only 31.7% of the taxpayer cost of housing assistance are due to family fragmentations. This very high percentage of recipients that are not married households is also true for things like TANF and other transfer programs.

Second bullet there, over half of jail inmates did not report – that they did not live primarily with both parents while growing up. And that's from the Bureau of Justice Statistics. That's a federal number, a national number.

And then the third bullet there, according to the Georgia State Supreme Court, 35.7% of all cases filed in Georgia State Superior Court are what they call domestic relations cases. But my methodology suggests that only 8.7% of the taxpayer cost of the justice system can be attributed to divorce and unwed childbearing.

Now when I showed this slide to researches that work on marriage and family and I'd forgotten more than I know, this is where they jump up and down and scream and they're like, "Are you kidding me? You think it's that low?" And I said, "No, I don't think it's that low." I don't think that only 8.7% of justice costs are due to family fragmentation. I think it's higher but again I think I'm giving the public an informative lower bound for these costs.

Let's go to the next one. That's just domestic relations cases are adoptions, alimony, child support, you know, family violence, et cetera.

Okay, now here's my national estimates of the cost of divorce and unwed childbearing to you as taxpayers. So this includes federal, state and local costs and these are annual recurring costs in billions of dollars. So that bottom number is \$112 billion per year that family fragmentation costs state, local and federal taxpayers.

You can see the big numbers come from Medicaid because that's such a large program, and the justice system because that's also a very large program as well. And the justice system, I included, you know, police, courts and prison and jail costs.

And the last three numbers there are additional U income – U.S. income taxes paid, additional Social Security taxes paid and additional state and local taxes paid. There, where I got those numbers from was that marriage leads to a certain reduction in poverty and kids who don't grow up in poverty, the re – it's well established in the research literature that they earn more money as adults because of the advantages they had by not being in poverty.

And so I used the most cautious estimate as I could from that literature to construct those three numbers of additional taxes paid. So the total is \$112 billion as the report says, over \$1 trillion a decade. So it's a big number.

Two taxpayer costs I did not consider in the report that are big – one of them is the \$40 billion earned income tax credit program. This – economists call this a negative wage tax. If you're low income and working, the more you earn, the more you get from this program. It's not quite implemented that well but that's roughly what it is.

This program is so complicated in the way it interacts with the tax code and the way it interacts with other transfer programs, I thought it best to leave it out because someone could say, "Oh, you're a half a billion too high," or something, and sort of miss the big picture. So I just assumed that that \$40 billion would stay even if all these folks were married.

The second one is public education specifically special needs and remedial programs. The way state funding formulas work and to some extent the federal funding for education is if you have more students classified as special needs or in need of remedial services, you get higher funding from the state for example.

Those formulas are very complicated and it would've been a lot of time and effort to figure out what those costs actually were. But public education is a \$500 billion program nationwide and I'm assuming that none of those costs would go away if these folks were married. So again, it's further evidence that my number is low.

And I just want to leave you with two things that I think are relevant for you folks on the ground is, why does this matter to you? And I think for two reasons. One is if the government – any government – a state government, federal government, is funding a marriage promotion policy or program, you want to know if it works.

I mean, you want to do a cost benefit test. My estimates allow you to do half of that equation. What I showed in the report is that, for example, the state of Texas was spending, I believe, \$7.5 million a year, \$7.5 million, so a very small amount on marriage promotion. If you look at my state by state results at the end of the report and you take the data for Texas, if they increased marriage rates by 3/10 of 1%, the Texas program will more than pay for itself in terms of reducing taxpayer costs.

What I found was that Texas would save about \$9 million a year if they could promote marriage rates by 3/10 of 1%. So your programs don't have to be very successful at all for them to pay off based on my results. And again, I think my results are overly cautious.



Do – the second thing is that I think you should ask state agencies that administer things like, you know S (chip), Medicaid, TANF, ask them what percentage of your recipients are living in single parent households or single adult households.

And I think the numbers will be very eye opening to you and will be very helpful to you in terms of making the case that there's a lot of juice in this orange, that promoting marriage would have dramatic savings for taxpayers.

And Patrick that's all I want to say and I'm happy to take questions from anyone.

**Patrick Patterson:** Thank you Dr. Scafidi. We've received a few questions come in. I would just encourage folks to continue to submit those questions. (Stephanie) if you don't mind, could you just give one more one-on-one on how folks can submit questions. I think there's general questions that's growing on this topic.

**(Stephanie):** Sure. Let me move to our questions slide again. On your console toward the bottom you'll see a little pane called questions and answers. There's a long bar just to highlight a section. Just type your question in there, click the Ask button and we'll receive that question and give you a standard response and they'll be monitored during those questions in the background.

**Patrick Patterson:** Thank you (Stephanie). I want to go through the questions as they continue to go in, Dr. Scafidi. I'll continue to pose them so you can just stop me at any point, but I want to continue to field the questions.

The first question that came in, and I'm going to read it a couple of times for you, although your findings support that a married couple making median income based on their educational skill status will prevent them from needing government social service programming, did you see anything that would support that their fear of struggling without the support of government programming is what, at least in part, keeps them from getting married?

I'll repeat that. Although your findings support that a married couple making median income based on their educational skill status will prevent them from needing government social service programming, did you see anything that would support that their fear of struggling without the support of government programming is what, at least in part, keeps them from getting married?

**Ben Scafidi:** That's an excellent question. There're lots of reasons why someone might choose not to get married and that may be one of them. I have not seen that particular point made in literature that I can recall. But that is an important point and there are other related points.

And the research that I relied on to make my estimates works very hard to deal with those points directly. I mean, we call them selection issues. People selecting the marriage, people selecting to divorce, people select

into unwed childbearing, and I only relied on studies that were extremely, extremely cautious that endeavor to deal with these types of selections issues.

But that's an important point but I think if you look at my study that that – and you look at the studies I relied on, you'll see that we did address that – those points.

**Patrick Patterson:** A second question that came in –thank you for that – if you did, early on you talked about which factors you didn't include – if you did include the effect of marriage on positive behaviors, how would it change if any your estimates? If did include the effect of marriage on positive behaviors, how would it change if any your estimates?

**Ben Scafidi:** I'll give you, for example, there's one study – well, there're lots of studies – but there is one in particular I'm thinking of that uses data on individuals that looks at adolescent males, how much more likely they are to commit crime and to be arrested if they live with two parents, if they lived with one parent, if they lived with one parent and their parent remarried, if they lived with a grandmother, et cetera, and the probabilities of adolescents committing crime if they don't live with their two married parents, is a huge increase.

So I'm basically assuming that affected zero. So I think the crime number, for example, would go way up. The labor supplies are another example. You know, men work more and earn more money when they get married. I'm assuming that effect is zero. Now how big – how big of an increase would that cause in my numbers...

**Patrick Patterson:** Right.

**Ben Scafidi:** ...in you know, it's hard to say and reasonable people could disagree about how big those effects are but they're not zero and they're quite substantial in many cases.

**Patrick Patterson:** Okay. What is the cost basis per family based on your study? What is the cost basis per family based on your study?

**Ben Scafidi:** It depends on the program. The way I did it was that if – (thought as compared) in my report was that what if all single mother households were instead married households? And what if a single mother household in poverty, that if they became married households, what if 60% of them would be lifted out?

What that turned into was that would be an overall reduction in the U.S. poverty rate of 31.7%. So the cost basis would be 31.7% of TANF expenditures, 31.7% of housing assistance expenditures, for example. So the cost basis just depends on how generous or how not generous the government program is.

But it was 31.7% - was the factor I used based on what I just said. And just, Patrick, if I may digress for a second.

**Patrick Patterson:** Sure.

**Ben Scafidi:** I should've mentioned this. I'm not suggesting that it's feasible to get all single mother or single father households married. And it's not. However, given that huge drop that we saw from 1970 to 2005 in the percent of children within the two parent family, it seems like it's certainly possible to go up from 68.3%.

**Patrick Patterson:** Right.

**Ben Scafidi:** And so the point is even a 1 percentage point increase would have very large savings to taxpayers. But these questions are great.

**Patrick Patterson:** When you say the 1 percentage increase, is that to suggest a marriage increase of is that to suggest, you know, a lot of these programs are devoted and designed to provide skill and knowledge training to these individuals and couples. Is that the angle you're talking about with the increase, whether that be training and knowledge or are you talking about the actual marriage rate going up a percentage point?

**Ben Scafidi:** The actual marriage rate.

**Patrick Patterson:** Okay.

**Ben Scafidi:** Of course what you said is related, right?

**Patrick Patterson:** Right.

**Ben Scafidi:** Yes.

**Patrick Patterson:** And you're of course talking about healthy marriages is the qualifier in what you're talking about.

**Ben Scafidi:** Yes.

**Patrick Patterson:** Okay. This question came in a couple of times and I think you might've talked about it but I think it's come in more than once, I want to just repeat the question. Can you talk about your actual methodology that you used to conduct the study?

**Ben Scafidi:** Sure. It's again what I was saying a minute ago. It's – I used the result from this paper by these Brookings institutions scholars that found that if married – I'm sorry – if single mother households were instead married households, they found that 65.4% of them would be lifted out of poverty. So I lowered that to 60% just to be cautious and make it a round number. So you take U.S. Census data, you've got everybody in poverty and you know what types of household they're in from this national data.

So if instead they were married households, single mother households, I lifted 60% of them out of poverty. And then based on another very cautious assumption, I assumed that – I'll back up – so if you lift 60% of them out of poverty, that would reduce overall poverty by 31.7%.

So then I assumed that 31.7% would be the decrease in the use of government transfer programs. That's a cautious assumption because conditional on income, single parent households, single mother households, single father households are much more likely to actually access the programs than married couple households with similar incomes, probably because they have more risks because all their eggs are in one adult basket so to speak.

You know, if you have two adults, one loses their job, the other one could perhaps pick up the slack, for example. So for two parent families, they're much more likely to be temporarily in poverty. So it makes logical sense that that empirical result is true that single parent households are more likely to use these programs.

So again, I assumed that transfer programs that go to all Americans would – their cost would go down by 31.7% by marriage and transfer programs for children – it was – I think it was 36.1% because children are more likely to be living in a single parent family than adults.

So I use that for example for S (chip). For the justice system I had to do a different set of calculations that are more involved but it's a lower percentage which is sort of counter intuitive and probably wrong. You know, I found that only 8.7% of cost to the justice system can be attributed to family breakdown.

And then for additional taxes paid, I used a different calculation as well that again was cautious. I hope that address their question. And I encourage them to look at the report. And a lot of the methodological stuff unfortunately we put it in footnotes because I think a lot of people are not interested in that. But you have to read the footnotes if you look at that.

Patrick Patterson: All right this is, I think it's very fascinating in the fact that it quantifies – helps at least those in the field quantify what the impact possibly could be with more or additional programs that are out there. So I think that's what the angle is in terms of questioning the methodology about how you actually came up with these numbers which is very helpful.

((Crosstalk))

**Ben Scafidi:** Yes, just say – like I said, you don't have to get that successful at promoting marriage to save a lot of money to taxpayers.

**Patrick Patterson:** It sounds like a promotional item. How were your numbers broken down? Did you do any analysis based on race by state?

**Ben Scafidi:** I did not. I do have some charts where I talk about, you know, living with a single mother or versus a single father, but I did not break anything down by race. Some of the studies do that, or actually many of them do, but I did not.

**Patrick Patterson:** You talked about transfer programs. There've been a few folks that have asked if you would define transfer programs.

**Ben Scafidi:** Sure. You know, I'm talking about things like Head Start, food stamps, you know, energy assistance, Medicaid, S (chip). That's just a term we use in economics to talk about, you know, programs where we take money from taxpayers and give it to the folks who are needy.

**Patrick Patterson:** So an actual participant or client, per se.

**Ben Scafidi:** Correct.

**Patrick Patterson:** Okay. That's good. How can local governments become more aware of this need and be more productive in regards to healthy marriage education? How can local governments become more aware of this need and become more – be more productive in regards of healthy marriage education?

**Ben Scafidi:** I tell you, it seems like with state government, my idea is to, you know, get a legislator that you work with at the state level and ask them to request from a state agency that deal with human services and say, "What percent of people that S (chip) live with one parent? What percent of people that get TANF live with one parent? What percent with Medicaid?"

But at the local level, you know, if the local government is – has some sort of transfer program, I would ask for that analogous data from the local government. Otherwise, I think you could show them the data about what percent of inmates grew up with one parent and sort of talk to them that way.

And I think, you know, my neighbor is a retired warden of a state prison and he agreed completely. He's like, he said, "Most of the folks had one parent." So I think that would be the angle, you know, just to show them that their costs are affected by people growing up with one parent.

**Patrick Patterson:** The point that you made about the penal system is one that's relative to the next question. We're getting a number of questions coming in. This one reads, it would seem that the statistics for the (penal) system would be higher. Is this true? Please explain.

**Ben Scafidi:** I plead guilty. Absolutely. It would be dramatically higher. You know, again, I just used the most cautious estimates I could find to generate mine and you know, this is where I want to be. I want people to say, "Your number's too low," and I agree.

**Patrick Patterson:** The other question I think that has been asked a couple of times also is kind of – from the research that you prepared and shared today, also for folks that have read the report, you know, what are some of the limitations of the research that we should be aware of?

**Ben Scafidi:** I mean, the big one is that I think my number's too low. You know, second one is it doesn't include single father's households, which again suggests it's too low. It doesn't include public education. I think those are the big three.

**Patrick Patterson:** Excuse me while I'm trying to sift through the questions that are not repeated already.

**Ben Scafidi:** Yes, I mean, go ask your kid's teacher if they think that their job is harder because a substantial fraction of their students have one parent. They'll just laugh at you and say, "Of course."

**Patrick Patterson:** What are cautions that you provide to programs looking to use this research to encourage continued local, state and federal support of the healthy marriage programs? What are cautions that you provide to programs looking to use this research to encourage continued local, state and federal support of the healthy marriage programs?

**Ben Scafidi:** I'm an economist right and you know, I want to know if things actually work. I mean, you know, I've said a program – a healthy marriage program only has to be a tiny bit successful to pass a cost benefit analysis, you know, based on my estimates here. But it does have to have some positive benefit.

You know, it's possible, right that some program doesn't work at all, so I guess my big caution would be just because there's a benef – a potential benefit from your program, we still need to know if your program is working.

I think, you know, again given that my number is low, I think you can feel free to use it in a way that it's intended.

**Patrick Patterson:** And so the converse of that is then how would you use it? I mean, do you see it as a tool where folks are going in and saying, "You know, this is the impact. This is where our opportunity is to have an impact." Is that the angle that you would see programs or participants using this or is it from a different vantage point?

**Ben Scafidi:** I haven't really thought about that but that's how I would use it, I mean, just thinking out loud. You know, I would – say I live in the state of Nebraska, right. I'm looking at page 35 of my report. You know, Nebraska – it's – for state and local taxpayers it's \$142 million. So we could say, "Look, you know, we could – if we had, you know, just a small increase in marriage rates, we could save a fraction of that money."

So it's really worth thinking about from a government standpoint and a social standpoint. Can we start clicking

back marriage rates up to what they were not that long ago? It'll have big benefits to the people involved and also to the taxpayers.

**Patrick Patterson:** Outside of what you've seen from the study, you know, what are some of the other things you thought are causal regarding the decline in the marriage rate in the U.S.?

**Ben Scafidi:** So what do I think is causing it?

**Patrick Patterson:** Causal, yes. Other factors that may be causing the decline. You have – I think one of your slides shows 1970 to 2005 a decline.

**Ben Scafidi:** All right, why? A lot of people have written on this. One cause was changes in marriage and divorce laws, you know, to unilateral divorce or no-fault divorce, whatever you'd like to call it. That had an effect but that does not explain all the drop based on the literature.

So there've also been cultural changes as well. Now what you do about that, I don't know.

**Patrick Patterson:** Right. But there is a window here it sounds like. I mean, your point I think is well taken about the simple percent increase, you know, that programs can cause, how much that will affect actually the savings to taxpayers. I think that's a great point that folks can actually use when they talk to their local persons about supporting their project.

**Ben Scafidi:** Right because people always say, "Oh, what are you saying? Everybody can get married?"

**Patrick Patterson:** Yes.

**Ben Scafidi:** That's not possible. I'm like, "Of course, I agree." But the point is if 1 percentage point more could get married, you know, look at these huge savings, you know.

**Patrick Patterson:** You're going to save more than just a few dollars here.

**Ben Scafidi:** Right.

**Patrick Patterson:** Since you released the study in April, what feedback have you received and is it consistent with your original goal for the study? Since you released the study in April, what feedback have you received – and I'm thinking you as in you and the Institute for America values – and is it consistent with your original goals were for the study?

**Ben Scafidi:** Yes, the – virtually all the feedback has been very, very positive. The first thing I got was kind of funny. It was from former congressman Jack Kemp's son, Jeff Kemp. He's with this group, Families Northwest,

and you know, he sort of came up and interrogated me back in April when I presented it and said you know, "Don't you think the taxpayer cost is not what we should be talking about?" He goes, "Don't you think it's more important about how it affects the actual people involved?"

And I said, "Yes, I agree. But I also think it's interesting to talk about the taxpayer costs." And he agreed with that. But the other thing is, you know, a lot of people, especially researchers, think my number is too low. And two professors didn't like my work at all.

And they just sort of – they've had prior sort of political views, ideological views on marriage and divorce. I was sort of expecting it from both of them actually and then it did come.

But some other people have sort of said – professors – that you know, "We really can't do anything to promote marriage. You know, we just sort of got – you know, we're just stuck with these numbers on this chart." And you know, I don't know whether we are or we aren't but just to me, you know, again as somebody that's not steep in this literature and you know, I haven't spent 20 years thinking about this.

You know, I've spent 1-1/2 years thinking about this. But given in 1970, we were at 85%, that's not that long ago.

**Patrick Patterson:** Yes.

**Ben Scafidi:** You know, why can't we give you at 75? You know, or 70, or 60.3%? You know, it just seems ridiculous to me to say we can't be as good as we were not that long ago. So that's sort of the gist of all the responses I've gotten. But again, overwhelmingly positive. People are like, "Thank you for this, you know this is – will be very helpful to us in doing a cost benefit analysis or our program," and things like that, so.

**Patrick Patterson:** Well I think it has been helpful. I mean, I know the marriage field has really just kind of embraced it because it just gives us some hard figures that we can talk about in terms of the possibility of our impact across the country, as a matter of fact.

One of the questions that just came in is – I'm going to read it as it's written here – I still don't understand, are you assuming by virtue of your study that all single mothers who get married are lifted out of poverty or that 60% of single mothers who get married are lifted out of poverty? I'll read it again.

**Ben Scafidi:** The latter.

**Patrick Patterson:** Say that again.

**Ben Scafidi:** The latter. I'm assum – the latter one. I'm assuming that of – if all single mothers got married, that only 60% of them would be lifted out of poverty. So it's the second choice.



**Patrick Patterson:** And what happens – what's your assumption of what's your data around the 40% that you're not talking about?

**Ben Scafidi:** Yes, I mean, you know, the study I relied on, you know, said roughly 35% of them would not be lifted out of poverty. So the way that works in my study is if they got married, they would still be receiving the same amount of government benefits they get now.

**Patrick Patterson:** As the marriage...

**Ben Scafidi:** Which is – right – which is ridiculous but that's what I'm assuming.

**Patrick Patterson:** Okay. Now there's a significant difference between poverty – the poverty threshold and the living wage. Do your estimates extend to the living wage level, i.e., those living below the living wage are typically referred to as the working poor. I'll repeat the question. There's a significant difference between the poverty threshold and a living wage. Do your estimates extend through the living wage, i.e., those living below the living wage are typically referred to as the working poor.

**Ben Scafidi:** Right. I was using the poverty thresholds but again, I was only using them to get that number about what percent of taxpayer costs would go away. You know, clearly some people that are single parents that are living above the poverty line, I would agree with the question that maybe they still don't have the income we'd like them to have.

But if they get married, they're not lifted out of poverty because they already were out of poverty, but they still would be less likely to access government benefits because maybe they would go up to over 200% of the poverty line or what have you.

**Patrick Patterson:** Right.

**Ben Scafidi:** So my study doesn't incorporate all of them. You know, I'm not assuming that only people in poverty use government programs because we know that's not true, right. But I'm just – I was just using that as a benchmark.

**Patrick Patterson:** I think most of us are – you know, I think puzzled but also excited about this, and then there're continued questions because I think we really are kind of grabbing hold of this.

But one of the questions that just came in is, what are the remaining questions that needs to be answered or studied to advance this groundbreaking research further? What are the remaining questions that needs to be answered or studied to advance this groundbreaking research further?

**Ben Scafidi:** There are myriad questions. I was actually disappointed in the amount of research that had been

done carefully about the effects of family structure on these things. We just need a lot more careful research on this to say how marriage is causally related to crime. How is marriage causally related to how well students do in school? How well is marriage causally related to this that or the other thing?

If we had a lot more of those studies then that would've been able to make my number much better and I think much higher because when I didn't have access to a causal estimate, I assumed it was zero. And the sort of non-causal estimates are so large, it's just hard to believe it would be actually zero.

In some cases it might be. I mean maybe, you know, marriage doesn't improve, you know, outcome X. You know that's certainly possible but it's hard to believe that's true for all of these outcomes.

**Patrick Patterson:** Yes, yes. I know in several studies that we've read – I've read before and folks tend to think they're multi faceted factors that we'll talk about how actually a single mom or family is lifted out of poverty and it goes beyond just a wedding ring, per se, is how folks kind of interpreted the previous research.

**Ben Scafidi:** Sure.

**Patrick Patterson:** What policy recommendations have you been hearing about as a result of the study? What policy recommendations have you been hearing about, if any, as a result of the study?

**Ben Scafidi:** I haven't really been hearing anything but – and I make no policy recommendations in the study other than where I'm making "if then" statements. You know, if your marriage program has a tiny success rate then it's likely to pass the cost benefit test. But I really haven't been hearing anything. I mean, I don't know anything about how to promote healthy marriage at all. My wife says I need to spend more time at home, so I need to work on that. So far be it for me to tell you how to make your marriage better but that's what all you guys are for, right?

**Patrick Patterson:** That's right.

**Ben Scafidi:** I'll be one of your clients soon.

**Patrick Patterson:** Sounds good to me. How can marriage educate – how can marriage education programs engage their community in support marriage initiatives when the given investment on taxpayers? Let me just reread that. How can marriage education programs engage their communities in supporting healthy marriage initiatives with the given investment in taxpayer costs?

**Ben Scafidi:** I just think information is power. You know, when I worked for Governor Barnes and Governor Purdue here in Georgia, all the education lobbyists said that it was like a totally different era. And I said, "Why?" And they said, "Because you bring facts and evidence"

And so they thought that I was more persuasive sometimes in a way they didn't like, but sometimes in ways they did. I just think information and facts are so important to convince the unconvinced.

And you know, sometimes you preach to the choir. Some people you're never going to convince but for – you're really shooting to that middle group and I think showing my study and my state level estimates, but also asking these agencies to give what percent of people that use these programs are single parent households. I think com – my study combined with that other data, I think will be very powerful and very persuasive. That's been my experience in education policy for the last five, six years.

**Patrick Patterson:** So you tend to believe as we approach legislators and policy makers, we should have in our hands the argument of the cost benefit of these programs by enrolling these particular clients that are actually receiving government services now? Is that what you're saying?

**Ben Scafidi:** Yes, I mean, part of it – yes, but I think some of these programs are so new...

**Patrick Patterson:** Right.

**Ben Scafidi:** ...you really can't evaluate them yet. What – you know, if you want to keep their interest and their support, you need to show that, look, it's very possible that even if we are very unsuccessful but a tiny bit successful, that this will save you taxpayers money.

But all – you know, again, more information is better. And we should evaluate these programs, you know, as time goes on.

**Patrick Patterson:** Oh, without question. Another question came in. What implications of the recent downturn in the economy have on this research? The second part of that question is, if unemployment among men rises, does marriage necessarily lift women and children out of poverty thus reducing the cost for government support.

I'll reread the question. What implications of the recent downturn in the economy have on this research? The second part, if unemployment among men rises, does marriage necessarily lift women and children out of poverty thus reducing the cost of government support?

**Ben Scafidi:** Excellent point, and that really cuts both ways and they told half the story. You know, the economy is always going to go up and down over time, right. When the economy's going down, more people will access transfer programs and that will increase taxpayer costs from family fragmentation, but it will also lower the benefits of marriage because fewer people will have jobs.

So it sort of cuts both ways. You know, the effects – I'm especially assuming they cancel out. But it could go a few pennies either way, the net effect. So but they're right. You know, with the economy changes, you know,

things will change.

**Patrick Patterson:** Okay. From your research, what are direct actions that healthy marriage programs, leaders and public citizens can employ to support family strengthening and reduce the high taxpayer cost for divorce and out of wedlock childbearing? From your research, what are direct actions that healthy marriage programs, leaders and public citizens can employ to support family strengthening and reduce the high taxpayer cost for divorce and out of wedlock childbearing?

**Ben Scafidi:** My study does not talk at all and is not relevant at all for how do you actually run a healthy marriage program. I think the only way you can use my study is to say, this is worth thinking about. It's worth government, it's worth civil society, it's worth churches and other places of worship to think carefully about how we can promote marriage.

And I'll give you an example. In my religion, you have to go through what's called pre-cana before they'll marry you and that sort of classes to see and sessions to see if you really are compatible with the other person and what are the big issues. And they give you a lot of scenarios and you work through them.

You know, some people that go through that end up not getting married. I think that's good because they probably would've ended up divorced. You know, I think this study can be used to get people's attention to say, hey we really should think carefully about how to promote marriage.

**Patrick Patterson:** One of the other questions that came in is around cohabitation. A lot of data suggested that they – at least there're more cohabiting couples nowadays then there were some 30 years ago. So the question is phrased in this way, we learned from our Webinar in April – we had a few research going talking about cohabitation trends – that there seems to be a general cultural move away from marriage as the sole living arrangement for couples.

In your research and with these trends in mind, which direction do you anticipate American taxpayer costs to go and why?

**Ben Scafidi:** The thing that popped into my head when you brought that up was the crime. Kids that grow up in a cohabitating household, there's some evidence they are still more likely to commit crime relative to if their parents were married. Why? I don't know but that's the result.

Second, if there's more domestic violence in cohabitating situations relative to married situations, so – I mean, that's the big thing that popped in my head, is if those trends continue, and I agree those are the trends, they're very clear in the data, it doesn't bode well for crime.

**Patrick Patterson:** What efforts have the Institute for American Values taken to bring this result of this study to policy makers and the public in general? I know there was a huge press release that took place in DC last

month. There've been a few other outlets that we've been made aware of. But what efforts has the Institute for American Values taken to bring the results of the study to policy makers and the public in general?

**Ben Scafidi:** You know, I really don't know everything. I know they did have a big – we had a big press conference of the National Press Club in DC.

**Patrick Patterson:** Right.

**Ben Scafidi:** And then we went to the White House later that day for some meeting, presentation there. And it was in a lot of newspapers around the country. I mean, a lot of people that I hadn't heard from in a long time said, "Hey, I saw you on CNN.com and whatever. But I think they're still doing stuff like they go around and they give speeches and, you know, they'll come to your town and talk about the report and talk about, you know, things I don't know about, like how to promote healthy marriage, et cetera. But I think that's still ongoing from what I...

**Patrick Patterson:** Yes, I translate that as a comment of appreciation for the studies, I'm interpreting what that question is all about. I think there're probably six more questions. I'm going to try to go through them as we have more time. The Healthy Marriage Initiative is about encouraging healthy marriages, not marriage at all costs.

ACF – the American Children and Families – the Office of Family Assistance has made it very clear these programs are voluntary and so in addition to the question, one could safely assume that many of these fragmented families did not choose marriage for a reason and perhaps might not want to. And this is in parentheses – or should not – get married for various reasons. What is a realistic percentage of single households that would want to and could become married households?

I'll repeat that real quickly. The Healthy Marriage Initiative is about encouraging healthy marriages not marriage at all costs. One could safely assume that many of these fragmented families did not choose marriage for a reason, and perhaps might not want to – parenthesis – or should not – get married for various reasons. What is a realistic percentage of single households that would want to and could become married households?

**Ben Scafidi:** That's an excellent point and a point I make myself in the report. But then the specific question is, realistically what percentage could be married? I have to admit, I have no idea but I do know that in 1970, 85.2% of kids lived with two parents and in 2005, it's only 68.3%.

It seems like the truth is somewhere in the middle. You know, again, I study education mostly and there's this big belief, with no evidence really, that sort of children today are just worse in some respect.

Well (Caroline Huxby) who's now at Stamford sort of did this analysis in one of her papers and showed that actually in a lot of ways kids are more advantaged now than they were in 1970, so it really doesn't seem to be true that, you know, an overall broad range of characteristics that kids are worse or worse off in some respect.

The big way they're worse off is because a lot fewer of them have two parents, but you know, income levels are higher, you know, mother's education is much higher. And those are big drivers of education. But the same thing here, I think and people that study marriage and family sort of think, that sort of men are worse now than they were in 1978. I don't know if that's true or not but maybe we are worse.

But you know, again, not that long ago we were at 85%. I don't know why we can't shoot for that.

**Patrick Patterson:** Several folks have asked particular questions about their states and what the numbers look like, and I have a copy of the report in front of me. Again, it's on the resource center Web site, on page 38 is the state by state breakdown of how these figures translate to each state so if...

**Ben Scafidi:** Well, it's the last column of page 38. And just so people know, just to make it crystal clear, like for example, the number for California is \$4.8 billion. That is only state and local taxpayer costs for people in California. That does not include federal taxpayer costs that are paid by California residents.

So it could be – so, you know, again, the federal costs obviously come from people that live in the state. So the last column of page 38 is just what your – residents of your state pay in state and local taxes. They pay additional federal taxes because of this.

**Patrick Patterson:** So if you want to see that, it's on page 38 in the report where there's a state by state breakdown of each of these – the taxpayer costs. What was the original goal – I mean, a lot of folks have asked kind of, what was the initial idea behind the research, and then have they been achieved by virtue of the feedback you received from folks in the field?

**Ben Scafidi:** Yes I mean, I think it was (David Blankenhorn's) idea to do this study – the guy at the Institute for American Values. You know, he just wanted to do it in one state, you know, what are taxpayer costs.

I guess, you know, his goal was to say for the state of Georgia, what does it cost the state taxpayers because of family fragmentation? And I think, you know, on some level we have succeeded because we have now estimates for the nation and for all 50 states, but in one way we have not succeeded in that I – again, I think our number's too low.

So more research needs to be done to get a better estimate and I'm extremely confident that our estimate will be higher.

**Patrick Patterson:** Is there work underway now to try to make the number higher or I'll just use what – you know, more realistic because what I keep hearing you say is you're getting a lower estimate. Is there any work underway now to kind of give a better estimate for folks?

**Ben Scafidi:** I don't think anyone's working on this specific question, per se, but there's a professor at MIT,

(Jonathan Gruber) and he and some of his graduate students and former graduate students are starting to work on research that is more careful and looking at these things that would allow someone, you know, three to five years from now to do this again and get a more realistic number.

**Patrick Patterson:** So it is very replicable.

**Ben Scafidi:** Yes absolutely.

**Patrick Patterson:** And the last couple things – one of the questions have come in several different ways. I'll just ask it this way – regarding trends, when you were doing the research, did you discover that these percentages were being higher in certain areas and the differences would be, of course, differences in urban – urban versus rural, north versus south. Did you find any trends in that review?

**Ben Scafidi:** You know, there are some. Definitely there's, you know, someone asked earlier about by race, and there is, you know, differences between for example, African Americans and Whites. If you look at, you know, page 38 in my state by state table, what you see is a lot of southern states have higher costs and also a lot of states that have more generous welfare programs have higher costs. So it's, you know, those are the trends that sort of stuck out to me.

**Patrick Patterson:** Can you say why that might've been? Maybe any those about that, any discussion about that?

**Ben Scafidi:** I haven't really thought about that. I mean, obviously just mathematically if your state's spending more on S (chip), all else equal, you're going to have a higher cost – family fragmentation for S (chip) for example. But why there're sort of regional differences on marriage rates, I haven't really thought about it.

**Patrick Patterson:** Right, okay. What method could be used to best determine county or city level costs or is that possible at this time?

**Ben Scafidi:** Wow.

**Patrick Patterson:** What method – yes, I know it's a different ball of wax – what method could be used to best determine county or city level costs or is it not possible at this time?

**Ben Scafidi:** See what I did was I relied on someone else who had figured out the total cost of the U.S. justice system so they had aggregated federal, state and local costs. And also for what I – another study, the Urban Institute had figured out federal, state and local costs for what they called child welfare programs. That was sort of a broad catch-all category.

You would have to go behind those numbers and that would be a huge research project unto itself and I didn't

do that, but people have asked that.

**Patrick Patterson:** I think the last two questions, and even I know one is in relation to your previous question. One of the things that's different is how folks track this (mason) locally as well. I know some counties actually keep, you know, great records and some keep, you know, archived data from the past, so it's recorded differently as well, regarding marriages specifically.

The last two questions that I propose before we actually begin to start closing out the Webinar, I'm going to read the question as it was submitted. Because your number is cautious and low bound, after you've seen all the information and numbers, what do you think the number would be if you factored in portions of all the statistics excluded? Basically, what do you really think the cost is to American taxpayers?

I'll just reread that. Because your number is cautious and low bound, after you've seen all the information and numbers, what do you think the number would be if you factored in portions of all the statistics excluded? Basically, what do you really think the cost is to American taxpayers?

**Ben Scafidi:** You know, that always seems to be the last question I get. I don't really have a good answer. You know, I do – a couple of things in the report about if you, you know, included the earned income tax credit, that's another \$12 billion, you know, if you made a little bit less cautious assumptions on the just system, you know, I forget – it's another like \$10 billion.

You know, it adds up pretty quickly. You know, if I went from 60% to 65.4% on how many would be lifted out of poverty, you know, that's many billion there. I don't know, but it's big.

**Patrick Patterson:** I guess the best answer is higher, right?

**Ben Scafidi:** Yes sir.

**Patrick Patterson:** And then the very last question that was posed is what's next? What's next? Is there any other research in the works?

**Ben Scafidi:** I think what's next is to find out what percent of people that use all these programs live in single parent households. I think that's what people need to do state by state and you know, again I think a economists especially need to get out there and do more research on the family very, very carefully because these – it's hard to do this carefully.

We need to collect the data and do the research carefully about, you know, how does marriage affect outcome X. And I think that's what's next, but I think for the people listening, you know, now the ball's in their court and it's just been in their court all along, right?



**Patrick Patterson:**Right.

**Ben Scafidi:** They knew this – I'll just tell you a funny story. You know, (Cathy Cox) is our elected state school superintendent and I saw her on the plane when I was flying back from DC from this press conference and I handed her the report. You know, I know her from when I worked at the state level education policy. And she read about half of it and I was sort of surprised.

And she walked over on the plane and handed it to me while we were in the air and she said, she goes, "Ben, no offense, but well duh!" You know, and that's – you know, but I think that's right. You know, I think we knew that these costs were big.

**Patrick Patterson:** That's right.

**Ben Scafidi:** I mean, she – you know, we're friends so it – you know, she – it was all in jest, but she was being serious. I mean, it's right. And so I think the ball's in the listener's court. You know, let's roll up our sleeves and figure out how we can all sort of promote healthy marriage.

**Patrick Patterson:** I've got to say I think there is extreme excitement regarding the report. I know a number of folks have been talking about it and to have the opportunity to have you present on our Webinar with such a recent release of the report, you know, is something we're very excited about.

So again, I just want to say thank you for taking the time – I know you're very busy – to present and share the findings from the research during this month's Webinar. So again, I just want to say thank you for that Dr. Scafidi.

**Ben Scafidi:** Patrick, thank you for this opportunity. I appreciate it.

**Patrick Patterson:** The question that's been asked – I'll just repeat it again in terms of – if folks want to have a copy of this report where it's located, you're more than welcome to go to the Healthy Marriage Resource Center Web site which is [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org).

On the first page, the front page of the Web site, the right column under Marriage Matters, you'll see a pdf copy of the report. Once you get it, on the back page is all the information about the Institute for American Values in case you wanted to contact them as well for additional information regarding the report.

As we close, I want to go through our normal closure process. We'll do poll questions and then I'll also ask that you would give us qualitative feedback also regarding how this Webinar for today went.

And so our next set of slides on (the post) will be poll questions for you to answer as we think about the closure of this Webinar. I'll read these questions. The answer provided will help us know what you gained, and again,

what could we be in – what could be improved for future Webinars.

Just so you know, no other participant on this Webinar will be able to see your responses to the questions. I'm going to read these questions, and after each question, move to the next slide, and of course, you can't change it. While the screen is still alive, you are more than welcome to change your response as many times as you want to before we move to the next question.

So the first question, I have a better understanding of these findings that are emerged from research on the economic costs associated with divorce. I have a better understanding of these findings that are emerged from research on the economic costs associated with divorce. We'll allow time for voting.

The next question, for marriage education practitioners, I will be able to use the information presented in today's Webinar to inform my program and my community outreach efforts. For marriage education practitioners, I will be able to use the information presented in today's Webinar to inform my program and my community outreach efforts. We'll allow time for voting.

The next question, question three, for policymakers and community advocates, I will be able to use the information presented in today's Webinar to inform my efforts. For policymakers and community advocates, I will be able to use the information presented in today's Webinar to inform my efforts.

And the last question, I found today's Webinar to be interesting and useful. I found today's Webinar to be interesting and useful. We'll allow time for voting.

I will close with our customary response or request. In addition to the questions that you were answering just now, we will continue to ask that you would give us email feedback regarding what might be different or what went well with today's Webinar. So if you want to send that, you can send it to my attention, [patrickpatterson@info](mailto:patrickpatterson@info) – at [healthymarriageinfo.org](http://healthymarriageinfo.org), the resource center's Website.

Or if you're a federal grantee, you can share your feedback with your federal project officer within the administration of children and families. A few reminders, for the new and current healthy marriage resource information in the country, please visit the resource center's Web site. That Website address is [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org).

Webinars are the fourth Wednesday of each month unless otherwise noted. We have an awesome plan for the rest of the fiscal year regarding topics and we'll definitely send that information out to you the first week of next month.

A final reminder is a recording of today's Webinar and all materials that were presented today will be posted on the research center's Website within 7 to 9 business days after today. The Website again is [www.healthymarriageinfo.org](http://www.healthymarriageinfo.org). Again, we want to say thank you to Dr. Scafidi for a wonderful job, a great presentation, and

taking the time to share this recent research with our listening audience. Thanks so much and have a great weekend.

**Operator:** Ladies and gentlemen, that does conclude the conference call for today. We thank you for your participation and ask that you please disconnect your lines.

END