2013-01-08

Counting the Economic Costs and Policy Implications Associated With Divorce: Texas as a Case Study

David G. Schramm
University of Missouri

Steven M. Harris
University of Minnesota

Jason B. Whiting PhD
Brigham Young University, jason.whiting@byu.edu

Alan J. Hawkins
Brigham Young University

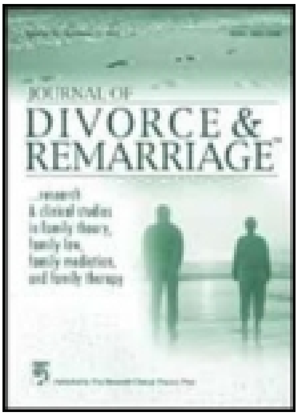
Matt Brown
Texas Tech University Health Sciences Center

See next page for additional authors

Original Publication Citation

Schramm, D., Harris, S. M., Whiting, J. B., Hawkins, A., Porter, R. D. & Brown*, M. D. (2013). Counting the economic cost of divorce: A Texas case study. Journal of Divorce and Remarriage, 54. 1-24, DOI: 10.1080/10502556.2012.725354

Authors
David G. Schramm, Steven M. Harris, Jason B. Whiting PhD, Alan J. Hawkins, Matt Brown, and Rob Porter



Journal of Divorce & Remarriage
Publication details, including instructions for authors and subscription information:
http://www.tandfonline.com/loi/wjdr20

Economic Costs and Policy Implications Associated With Divorce: Texas as a Case Study

David G. Schramm [a], Steven M. Harris [b], Jason B. Whiting [c], Alan J. Hawkins [d], Matt Brown [e] & Rob Porter [f]

[a] Department of Human Development and Family Studies, University of Missouri, Columbia, Missouri, USA

[b] Department of Family Social Science, University of Minnesota, St. Paul, Minnesota, USA

[c] Department of Community, Family, and Addiction Services, Texas Tech University, Lubbock, Texas, USA

[d] School of Family Life, Brigham Young University, Provo, Utah, USA

[e] Texas Tech University Health Sciences Center, Lubbock, Texas, USA

[f] Licensed Marriage and Family Therapist, Private Practice, Austin, Texas, USA

Version of record first published: 08 Jan 2013.

To cite this article: David G. Schramm, Steven M. Harris, Jason B. Whiting, Alan J. Hawkins, Matt Brown & Rob Porter (2013): Economic Costs and Policy Implications Associated With Divorce: Texas as a Case Study, Journal of Divorce & Remarriage, 54:1, 1-24

To link to this article: http://dx.doi.org/10.1080/10502556.2012.725354

Journal of Divorce & Remarriage, 54:1–24, 2013

ISSN: 1050-2556 print/1540-4811 online
DOI: 10.1080/10502556.2012.725354

Routledge
Taylor & Francis Group

Economic Costs and Policy Implications Associated With Divorce: Texas as a Case Study

DAVID G. SCHRAMM
Department of Human Development and Family Studies, University of Missouri, Columbia, Missouri, USA

STEVEN M. HARRIS
Department of Family Social Science, University of Minnesota, St. Paul, Minnesota, USA

JASON B. WHITING
Department of Community, Family, and Addiction Services, Texas Tech University, Lubbock, Texas, USA

ALAN J. HAWKINS
School of Family Life, Brigham Young University, Provo, Utah, USA

MATT BROWN
Texas Tech University Health Sciences Center, Lubbock, Texas, USA

ROB PORTER
Licensed Marriage and Family Therapist, Private Practice, Austin, Texas, USA

Although many adults and children are resilient after divorce, it is common for marital breakups to precipitate the need for government assistance for families who had been self-sufficient. This study focuses on the economic costs of divorce associated with means-tested welfare programs in Texas, which fall into five central areas: medical assistance; cash assistance; food assistance; housing, energy, and utility assistance; and child care and development assistance. The study estimated that Texas spends at least $3.18 billion on divorce and its related consequences each

This research was supported in part by the Texas Health and Human Services Commission. Any opinions, findings, conclusions, or recommendations expressed in this article are strictly those of the authors and do not necessarily reflect the views of the Texas Health and Human Services Commission.

Address correspondence to David G. Schramm, Department of Human Development and Family Studies, University of Missouri, 314 Gentry Hall, Columbia, MO 65211–7700, USA. E-mail: schrammdg@missouri.edu

year, accounting for approximately 12% of the total Texas budget in 2008. These results reinforce the notion that family actions often have public consequences. Policy implications related to services aimed at strengthening healthy marriage and decreasing "preventable" divorce via reconciliation services are offered.

KEYWORDS divorce, economic consequences, government, marriage, reconciliation

The federal Administration for Children and Families (ACF) launched a Healthy Marriage Initiative (HMI) in 2002 to promote healthy couple relationships and healthy outcomes for children. The HMI began, in part, because of increased divorce rates and nonmarital child births in the 1980s and 1990s—both of which are believed to have resulted in declines in children's well-being and increased dependence on government social services. Divorce often necessitates transitions and adaptations for adults and children. In addition to the emotional and structural challenges that are often associated with divorce, there are financial adjustments as well. Even though divorce is an intensely personal decision, the aggregation of these private decisions has public consequences for taxpayers, what economists call *externalities*. For example, the economic consequences of divorce can lead to poverty and government assistance for many families. According to the U.S. Census, the poverty rate for female householder families in 2007 was 43% (not all resulting from divorce) compared to 9% for married couples with children (National Center for Law and Economic Justice, 2011). A U.S. Census Bureau report entitled *Poverty in the United States: 2002* points out that "families with a female householder and no husband present made up half of all families in poverty" (Proctor & Dalaker, 2003, p. 7). Although the research indicates divorce is frequently associated with reliance on government assistance, to date there have been few empirical efforts to examine the economic consequences of divorce at the statewide level. This article examines the costs of divorce associated with means-tested welfare programs in five fiscal areas for the state of Texas: medical assistance; cash assistance; food assistance; housing, energy, and utility assistance; and child care and development assistance.

A DISCLAIMER REGARDING NECESSARY VERSUS PREVENTABLE DIVORCE

It is imperative that we state that we believe divorce is a necessary option for married couples. Divorce strengthens the boundaries of marriage. Divorce laws enable women and men (and their children) to extricate themselves from abusive and detrimental marriages. It equips them with legal backing to separate without needing to prove additional "cause" or "reason" for the desired dissolution. Additionally, many unhealthy marriages are the result of poor matchmaking and divorce helps these individuals close a nonproductive chapter of their lives and move on in a more positive direction.

Even though public policy must support the availability of divorce, recent research points to the parallel possibility that some divorces are preventable. Even using the term *preventable divorce* can be controversial and be perceived as judgmental. Hence we should be clear what we mean by the term. A preventable divorce is one in which the marital problems are solvable and not such that reconciliation attempts put a spouse or children in danger. It is when the marriage could be repaired with reasonable efforts and help, and spouses and any children would likely be better off if a reconciliation path could be forged.

The evidence for the existence of preventable divorce comes from a number of sources. First, research in the United States documents that about half of divorces come from marriages that are not highly distressed or conflicted (Amato & Hohmann-Marriott, 2007). Early on, these marriages were fairly happy, with low conflict and low rates of violence; the spouses did not expect to divorce. These were hard to distinguish from happy marriages that did not divorce. Importantly, children from these low-conflict marriages that ended in divorce had greater adjustment problems than children whose parents ended a high-conflict marriage. Also noteworthy is that the divorcing adults from low-conflict marriages decreased their happiness and well-being as a result of the divorce. This is consistent with other research in the United States that documents that, for many, divorce is not an easy or reliable path to a happier life (Hetherington & Kelly, 2002; Waite et al., 2002; Waite, Luo, & Lewin, 2009; Wallerstein, Lewis, & Blakeslee, 2000). For instance, Waite and her colleagues (2002) found that individuals in unsatisfactory marriages who divorced did not end up happier 5 years later, on average, compared to those who stayed married. This was true even for those who remarried. Also, those who stayed married were not more likely to experience marital violence. Additionally, they found that most unhappily married individuals who stayed together reported after 5 years that they were happy again. Other research suggests that divorce does not necessarily resolve conflict and can even increase it (Amato, 2000; Sbarra & Emery, 2005).

Given these findings, it is not surprising that various surveys of divorced individuals indicate that between 10% and 50% wished they had worked harder to save their marriage (Hawkins & Fackrell, 2009). A recent study by Doherty and his colleagues (Doherty, Willoughby, & Peterson, 2011) found that about 25% of divorcing individuals and 10% of divorcing couples (both spouses) thought their marriage could be saved with work, even when asked at the last stages of the legal divorce process. Similarly, 30%

of individuals and 10% of couples indicated interest in a reconciliation service if it was available.

A recent study sheds further light on how recently divorced individuals view this decision (Schramm, 2012). More than 500 recently divorced individuals in Missouri took a state-mandated divorce education course in 2009 and within 1 year answered survey questions related to the economics of their divorce and their thoughts looking back. Results show a significant majority of these believed that they made the right decision to divorce, did not have significant regrets about getting a divorce, and thought that divorce had improved their lives. A little over 50% said that divorce had improved their children's lives, as well. However, results also showed noteworthy minorities of individuals who questioned their divorces. Twelve percent said they were not confident that their decision to divorce was right (and another 10% said they were unsure). Furthermore, 17% agreed with the statement, "If I knew how hard things would be after my divorce, I might have wanted to work harder with my spouse to try and fix our marriage." Thirty percent agreed with the statement, "In some ways, I wish I would have had more information about what divorce would be like before I divorced." In addition, 25% agreed that they had some regrets now about getting a divorce. Finally, 12% disagreed that divorce had improved their lives and 24% disagreed that it had improved the lives of their children.

Clearly, the research indicates the need for divorce, and most who experience it feel as though it was necessary. At the same time, there are some people who do not necessarily benefit from their divorces. With this fiscal analysis we are hoping to take a dispassionate look at the costs related to divorce that end up being covered by state budgets. Additionally, we hope to advance the possibility that some divorces seem to be "preventable" and make a case that it can be fiscally sound policy to provide programs to strengthen marriage or develop marital reconciliation options for couples on the brink of divorce.

BACKGROUND

Prior Research on the Economic Costs of Divorce

In 2006 an empirical study was published that examined the economic consequences of divorce in Utah, with an appendix that provided projections for the rest of the states in the country (Schramm, 2006). For the state of Texas, this study estimated the costs to the federal and state governments at $2.5 billion annually. A more comprehensive report published in 2008 examined the taxpayer costs of divorce and unwed childbearing for the United States and also estimated the costs to state and local taxpayers for each state (Scafidi, 2008). That report estimated the total cost at $2.9 billion for the state of Texas. Although these estimates might be helpful, their usefulness to

Texas is limited because neither examined data unique to Texas. The Utah study used data from Utah and extrapolated to other states, and the larger study included both divorce and unwed childbearing and examined the costs at the national level first, then used those numbers to make estimates for each state. Although both studies are distinctive and have advantages, neither provides an estimate using budgets, figures, or other data specific to Texas or examines the costs of divorce in detail.

Government Spending on Welfare Programs

To assist those who live in poverty, in fiscal year (FY) 2008, the government (federal and state) spent $714 billion on means-tested welfare aid (Rector, Bradley, & Sheffield, 2009). This is the third most expensive government budget category, behind Social Security/Medicare and education. These means-tested welfare programs (i.e., eligibility and amount of benefits are determined based on income) have been the fastest growing area of government spending for the last two decades. Of that, $522 billion (73%) was federal expenditures, and $192 billion (27%) was funds from state governments. This equates to 5% of the gross domestic product. Reports indicate that approximately half of the $714 billion of the means-tested spending in FY 2008 was used to help disabled or elderly persons, and the other half was spent on lower income families with children, with the majority headed by single parents, mainly mothers (Rector et al., 2009). In sum, the government spends some $350 billion each year in the United States to assist low-income individuals and families with needs ranging from medical care and food to housing and utilities. Much of this spending stems either directly or indirectly from family fragmentation, including divorce.

The means-tested welfare programs provided by the federal government can be divided into the following nine categories, with accompanying percentages of the total aid spent at the federal level in the respective program in FY 2008 (Rector et al., 2009): (a) medical care (e.g., Medicaid), 52.1%; (b) cash aid (e.g., Temporary Assistance for Needy Families [TANF], earned income tax credit [EITC]), 21.5%; (c) food aid (e.g., Supplemental Nutrition Assistance Program [SNAP], formerly known as food stamps, the Women, Infants, and Children [WIC] program, school lunch and breakfast programs), 8.8%; (d) housing, energy, and utilities assistance (e.g., public housing, Section 8 housing, Low Income Home Energy Assistance Program [LIHEAP]), 6.5%; (e) targeted education spending for low-income persons and communities (e.g., Pell Grants), 5.0%; (f) child development and child care (e.g., Head Start), 2.5%; (g) social services (e.g., Social Security Block Grant), 1.6%; (h) community development (e.g., Community Development Block Grant), 1.1%; and (i) jobs and job training (e.g., Workforce Investment Act, Job Corps), 0.9%.

Estimating the Economic Costs of Divorce in Texas

Examining the economic consequences of divorce at the state budget level is a complex undertaking. The underlying premise is that when a marriage ends in divorce the individuals involved (most often the mother with children, if present) are in many cases unable to afford or provide the basic necessities to sustain the household, and they turn to a variety of sources for assistance, including government-funded programs. Also, it is common for divorced individuals to access more than one program at a time. A report using the Survey of Income and Program Participation (SIPP) 2001 and 2004 panels indicates that 96.4% of TANF recipients (not solely divorced TANF recipients) received benefits from two or more additional government assistance programs (from 11 social welfare and social insurance programs), with over half (55.6%) receiving TANF and four or more additional services (Rector et al., 2009). Between 2001 and 2004, the report indicates there were, on average, 39.3 million households that participated in two or more federally funded transfer programs (Reese, 2010). Broken down further, the report shows that divorced and separated individuals made up over a quarter (28%) of the recipients who received TANF and one or more other form of government assistance. Therefore, divorced and separated individuals make up a sizable portion of those who receive more than one government-funded service.

METHODS

This study used Texas state data from FY 2008 because data and statistics from this year were the most recent available across categories of interest. Where data were not available, estimates were based on other research and data (this is noted for each program that is analyzed). This study does not include estimates of the personal, household, or emotional costs associated with divorce (e.g., legal fees, loss of income, multiple residences for divorced families, counseling, etc.) that have been estimated in other research (Schramm, 2006). Rather, included in this study are several means-tested government assistance programs designed to alleviate poverty and improve individual and family well-being. Administrative and overhead costs (e.g., state employee salaries, or building space and maintenance at state agencies, etc.) were not included in this study, as these costs are partially fixed and we assumed that these costs are independent of the divorce rate.

The FY 2008 Texas budgets were used to estimate the percentage of the funds that were spent on divorced or separated individuals and households. As is commonly practiced with research on family stability and fragmentation, the "separated" and "divorced" categories in data reports were combined into one category. That is, most separated women make the transition to divorce fairly quickly, with 75% divorcing within 2 years, and 90% within 5 years (Bramlett & Mosher, 2001). Further, the U.S. Census defines “separated” as including “those with legal separations, those living apart with intentions of obtaining a divorce, and other people permanently or temporarily separated because of marital discord” (U.S. Census Bureau, 2010). The following categories of government-funded programs (both federal and state funded) were included in this research; (a) medical assistance: Medicaid, State Children’s Health Insurance Program (SCHIP); (b) cash assistance: TANF, EITC; (c) food assistance: school breakfast and lunch, SNAP, and WIC; (d) housing, energy, and utility assistance: LIHEAP, Section 8 housing, Home Investment State Grants (HOME); (e) child development/care assistance: Head Start, Child Care Development Fund. The program budgets provided data regarding the total funds spent in FY 2008, but data from the SIPP were used to determine the percentage of funds that were estimated to assist divorced and separated individuals.

RESULTS

Medical Assistance

MEDICAID

Medicaid provides medical services to low-income individuals and families and is jointly financed by federal and state funds. These services target primarily low-income families, nondisabled children, related caretakers of dependent children, pregnant women, the elderly, and people with disabilities. It is the largest means-tested welfare program in Texas, with approximately 2.9 million clients in 2008. During 2008, the federal share of Texas’s Medicaid budget was $12,990,522,646, and the state share was $8,470,773,647, for a total of $21,461,296,293 (The Henry J. Kaiser Family Foundation, 2010b).

The total Medicaid enrollment in Texas for FY 2007 was 4,170,00 people, with nondisabled children and adults accounting for nearly 77% of those receiving Medicaid services, with the remaining 23% of enrollees consisting of the elderly (10.3%) and disabled (12.8%; The Henry J. Kaiser Family Foundation, 2007). Although children and adults make up the majority of those enrolled in Medicaid, the proportion of spending is not equal when compared with spending on the elderly and those who are disabled. Of the total Medicaid spending in FY 2008, only 40.2%, or $5,222,190,103 of the federal budget and $3,405,251,006 of the state portion, was spent on children and adults. Results from the SIPP 2005 data indicate 17.54% of those receiving Medicaid assistance were either divorced or separated. Thus, the total federal and state figures were first separately multiplied by .402 (funds spent on children and adults) and then by .1754 (estimated percentage of those either divorced or separated who receive Medicaid), for an estimated total of $915,972,144 in federal funds and $597,281,026 in state Medicaid funds spent on divorced individuals and families (see Table 1 for a complete breakdown of each program and dollars spent).

State Children's Health Insurance Program

The SCHIP is administered by the federal Department of Health and Human Services and is intended to cover uninsured children in families whose income exceeds the limit for Medicaid, yet cannot afford to buy private health insurance. Thus, SCHIP enrollment fees and copayments are based on the family's income. In Texas, the total number of children enrolled during FY 2008 was 731,916. Both federal and state funds pay for SCHIP, with $697,962,599 of the share coming from federal funds, and an additional $266,228,092 spent by the state of Texas, for a total of $964,190,691 in expenditures on SCHIP (The Henry J. Kaiser Family Foundation, 2010a). Similar to the calculations for Medicaid, it is estimated that 17.54% of both the federal and state portion of the funds are spent directly on divorced or separated individuals and families. Thus, the figures for federal funds equal $697,962,599 × .1754 = $122,422,639, and the state portion is estimated at $266,228,092 × .1754 = $46,696,407.

Cash Assistance

Temporary Assistance for Needy Families

Created in 1996 as a replacement for Aid to Families with Dependent Children, TANF is a block grant program designed to aid needy families so that children can be cared for in their homes. It also provides job preparation and work for those seeking employment. TANF is also designed to reduce out-of-wedlock pregnancies and encourage the formation and maintenance of two-parent families. Texas has received approximately $540 million in federal TANF funds each year since 2004 (Legislative Budget Board, 2010). Some $486 million of that amount is provided as block grant funds, and $53 million is provided as supplemental funds. In Texas, TANF funds pay for programs in six agencies, with the bulk of the funds in 2008–2009 being spent on foster care (∼$230 million), Child Protective Services direct delivery staff (∼$210 million), TANF Choices (the employment and training program administered by the Texas Workforce Commission; ∼$165 million), TANF Grants (time-limited cash assistance; ∼$147 million), and Child Protective Services reformation (∼$60 million). For this research, only TANF cash assistance is included in the total figures.

TANF funds are divided into TANF Basic and TANF State Program dollars. TANF Basic is the federally funded program for qualifying child-only

TABLE 1 Estimates of the Costs Associated With Divorce by Welfare Program

Means-tested government program: Separated by federal and state	Total dollars spent in Texas	Percentage spent on divorced individuals/families	Final estimated amount spent on divorced individuals/families
Medical assistance			
Medicaid			
Federal	$12,990,522,646	*.402 *.1754	$915,972,144
State	8,470,773,647	*.402 *.1754	$597,281,026
SCHIP			
Federal	$697,962,599	*.1754	$122,422,639
State	$266,228,092	*.1754	$46,696,407
Cash assistance			
TANF			
Federal	$89,734,561	*.3070	$27,548,510
State	$3,174,243	*.3070	$974,492
EITC			
Federal[a]	$6,388,514,470	*.002496	$15,945,778
Food assistance			
WIC			
Federal	$411,914,413	*.1286	$52,972,193
School breakfast/lunch			
Federal	$1,600,748,440	*.2197	$351,684,432
State	$14,222,630	*.2197	$3,124,711
Food stamps			
Federal	$3,068,232,722	*.2765	$848,366,347
Housing, energy and utility assistance			
Section 8			
Federal	$6,400,277	*.2231	$1,427,902
HOME			
Federal	$28,601,533	*.2231	$6,381,002
LIHEAP			
Federal	$50,598,812	*.2231	$11,288,594
Child care/development assistance			
Head Start			
Federal	$479,971,393	*.1890	$90,714,593
Child Care Development Fund			
Federal	$429,164,742	*.1890	$81,112,136
State	$70,308,958	*.1890	$13,288,393
Totals			
Federal			$2,525,836,270
State			$661,365,029
Overall total costs of divorce in the state of Texas			$3,187,201,299

Note. SCHIP = State Children's Health Insurance Program; TANF = Temporary Assistance for Needy Families; EITC = earned income tax credit; WIC = Women, Infants, and Children program; HOME = Home Investment State Grants; LIHEAP = Low Income Home Energy Assistance Program.

[a]The EITC figures used here include over $6.3 billion that was distributed in 2009 to 2,545,173 recipients. However, the final figure ($15,945,778) was estimated using only the divorces that occurred during 2008.

or single-parent families, whereas the TANF State Program provides assistance to qualified two-parent families and is funded with state general revenue dollars. Therefore, the TANF State Program funds are not included because these funds are designated for two-parent families rather than divorced single parents and their families. During 2008 there were a total of 581,442 TANF cases with a total federal budget of $89,734,561 for cash assistance (Texas Health and Human Services Commission, 2011).

Unlike the other means-tested programs analyzed in this study that use the SIPP 2005 data based on statistics for the United States, a breakdown of TANF recipients by relationship status specific to Texas was found (ACF, 2006). Specifically, a federal report indicates that from October 2003 through September 2004, 30.7% of the active TANF cases in Texas were individuals who reported their relationship status as either divorced or separated (ACF, 2006). This is much higher than the 20% average for the United States. A comparison with the SIPP results indicates a reasonable similarity to the 20% figure, with the SIPP data indicating 18.64% of recipients were either divorced or separated. Thus, as discussed later, it is very likely that the percentage of divorced and separated participants who utilize other welfare programs is higher than the U.S. averages that were used to make estimations for Texas. The estimated total TANF dollars spent on divorced individuals is calculated as follows: $89,734,561 × .3070 = $27,548,510 in federal funds.

Earned income tax credit

The federal EITC is a refundable tax credit for low- and middle-income persons and couples, mostly those with children. In 2009, some 2,545,173 Texans received the EITC, which totaled nearly $6.39 billion (Internal Revenue Service, 2011), with an average amount of $2,510 per credit. Using the 2008 EITC income and benefit guidelines (which have changed since, with 2009 guidelines providing a higher benefit to families with three or more children), two groups of divorced families in Texas were created: (a) divorces in families with one child (17,455) and (b) divorces in families with two or more children (19,108; Texas Department of State Health Services, 2011). Using yearly median income by family type and estimates of child custody outcomes, a rough estimate of EITC costs resulting from divorce is as follows: 10,683 families receiving a $171 EITC credit = $1,826,793 impact in federal EITC tax benefits, and 11,717 families receiving a $1,205 EITC credit = $14,118,685 impact in federal EITC tax benefits. This rudimentary estimate suggests that the estimated cost to taxpayers via increased eligibility for the federal EITC credit from 2008 divorces in Texas is $15,945,778. Although estimating the EITC involves making many assumptions related to who marries whom and when, and whether incomes increase and decrease, this cost is very real, and likely underestimated in this study.

Food Assistance

WIC/Special Supplemental Nutrition Program for Women and Children

WIC is a federally funded program administered by state and local health agencies to provide supplemental food assistance and services to low-income pregnant and postpartum women and their infants, as well as low-income children up to the age of 5. To qualify, women must have a family income at or below 185% of the poverty line and must be considered nutritionally at risk. During 2008 in Texas, a total of 934,597 individuals participated in WIC (U.S. Department of Agriculture [USDA], 2011b). The food grant provided to Texas in FY 2008 was $411,914,413, which excludes an additional $176 million in administration costs and promotion of nutrition education activities (USDA, 2008a). Results from the SIPP indicate 12.86% of the recipients of WIC were divorced or separated. Thus, an estimated $411,914,413 × .1286 = $52,972,193 in WIC funds were spent on divorced or separated individuals.

School lunch, breakfast, and other food programs

The school lunch and breakfast programs are federally assisted meal programs in public and nonprofit private schools and residential child care institutions in Texas. The USDA provides cash subsidies and donated commodities to school districts that choose to be part of the entitlement program. The state law in Texas requires school districts to participate in the school breakfast program when at least 10% of the students qualify for free or reduced-price meals. If the household where the child resides already receives food stamps, TANF benefits, or both, they are eligible to receive free meals.

Between June 2008 and July 2009 the National School Lunch and Breakfast Programs assisted with providing meals and snacks in 7,751 schools across Texas. The total number of lunches served under this program during the year was 525,186,949; the number of breakfasts provided totaled 246,898,505; and the number of snacks was 20,091,578. In addition to the larger national school lunch and breakfast programs, Texas offers a Summer Food Service Program and a Seamless Summer Option that provide meals for students who attend summer school. The total federal reimbursement for these child nutrition programs is more than $1.3 billion each year. The portion that Texas is required to match (public schools only) is more than $14 million (Texas Department of Agriculture, 2010).

Another federally funded nutrition program in Texas is the Child Care Center. This program provides more than 136 million meals each year to infants and young children in low-income families who attend child care centers. Additionally, the Emergency Food Assistance Program, designed to meet short-term emergency needs of low-income individuals and families, is a federal program that provides food at no cost. These emergency food supplies are distributed to local emergency food organizations, including food banks, church pantries, soup kitchens, emergency shelters, and Community Action agencies, who distribute the food directly to those in need. Combined, these organizations cost taxpayers an additional $210 million annually. It should be noted that these figures do not include child care programs or special milk programs that administer meals to children in day care homes. The federal costs for these services in 2008 were $51,390,526, and include children whose parents have divorced.

The amount of federal dollars spent on school lunch, breakfast, and other food assistance was $1,600,748,440 in 2008. The state portion was $14,222,630. The SIPP data indicate that 21.97% of those who participate in the school lunch and breakfast programs are from divorced or separated families. Using these figures, it is estimated that $1,600,748,440 × .2197 = $351,684,432 in federal funds and $14,222,630 × .2197 = $3,124,711 in state funds are spent on divorced or separated families.

Food Stamps/Supplemental Nutrition Assistance Program

In 2008 there was an average of 2,531,300 SNAP recipients each month in Texas, with a total federal cost of $3,068,232,722 provided to the state during FY 2008 (USDA, 2008b), which was more than any other state in the nation. The figures for the SNAP program in Texas for 2009 and 2010 indicate that the direct federal costs continue to increase significantly, with figures for fiscal year 2010 reaching over $5.4 billion (USDA, 2011a). Data from the SIPP results indicate that 27.65% of the recipients of food stamps are divorced or separated. Thus, $3,068,232,722 × .2765 = $848,366,347 in federal funds is the cost for divorced and separated families.

Housing, Energy, and Utilities Assistance

Low-Income Home Energy Assistance Program

The mission of the federally funded LIHEAP is to assist low-income households in meeting their immediate home energy needs. Examples include paying partial winter energy bills for eligible individuals and families, with amounts figured according to household size, type of home, and type of fuel. In Texas, these needs are met primarily through the Comprehensive Energy Assistance Program and the Weatherization Assistance Program. It is unclear how many Texans benefited from these services, which cost $50,598,812 in total net funds and awards in 2008 (ACF, 2009b). Results from the SIPP data indicate 22.31% of those receiving LIHEAP funding are divorced or separated, with the following formula applied:

$50,598,812 × .2231 = $11,288,594. It should be noted that the total amount of LIHEAP funds has increased dramatically in the last 2 years, with funding in 2009 at $158.1 million and $210.5 million in 2010 (Legislative Budget Board, 2010). Thus, the figures for 2008 will be much lower than these more recent years.

Section 8 housing

The Housing Choice Voucher Program, commonly known as Section 8, is one type of federal assistance provided by the U.S. Department of Housing and Urban Development that sponsors subsidized housing for low-income individuals and families. Vouchers are provided to find and lease a unit in a specified complex or in the private sector. Recipients are required to pay a portion of the rent, generally no more than 30%, and the voucher covers the rest. During 2008 in Texas, the actual expenditures for the Section 8 program totaled $6,400,277 (E. Yevich, personal communication, January 7, 2011). Applying the same 22.31% obtained from the SIPP report, because specific information related to housing is unknown, the formula indicates the following: $6,400,277 × .2231 = $1,427,902.

Home Investment State Grants

The HOME program offers federal grants provided to states to increase the supply of affordable housing for low-income individuals. Generally, these funds are used for housing rehabilitation, tenant-based rental assistance, assistance to home buyers, and acquisition of housing. The actual expenditures for the HOME program in FY 2008 totaled $28,601,533 (E. Yevich, personal communication, January 7, 2011). Thus, the estimated figure attributed to divorce suggests the following: $28,601,533 × .2231 = $6,381,002.

Child Development and Child Care Assistance

Head Start

Created in 1965, Head Start is a national school readiness program in the United States, which falls under the ACF, and provides comprehensive education, health, nutrition, and parent-involvement services to low-income children and their families. This is accomplished through grants to local public and private nonprofit and for-profit agencies. A particular focus is helping preschoolers develop reading and math skills. Eligibility for Head Start and Early Head Start services are based on income guidelines and target children from 6 weeks through 5 years, with 87% of children either 3 or 4 years of age. In Texas, during fiscal year 2008, more than 67,000 children were enrolled, at a total cost of $479,971,393 (ACF, 2009a).

Data on marital status of parents of children in Head Start programs were not available. Therefore, data were obtained from the Head Start Family and Child Experiences Survey 2000 (ACF, 2010), a longitudinal data set consisting of a national probability sample of 2,800 preschool-aged children in 43 Head Start programs throughout the United States (ACF, 2003). Results from this survey indicate that 18.9% of the children who enrolled during the year 2000 had parents who were either currently divorced or separated. Therefore, this research will use the 18.9% figure, which is very similar to the other figures used in this study, when estimating funds related to child development and child care assistance. Thus, the estimated federal dollars spent on Head Start for divorced or separated parents is $479,971,393 × .189 = $81,112,136.

Child Care and Development Fund

Overseen by the Office of Child Care and the ACF, the Child Care and Development Fund assists low-income families with obtaining child care so they can secure employment or further their education. Assistance is provided in the form of vouchers or a contracted child care slot with approved child care providers, which covers the difference between the copayment required from participating families and the full cost of care. In FY 2008, Texas was allotted $429,164,742 in federal funds, and state matching and maintenance of effort funds totaled an additional $70,308,958 (Texas Workforce Commission, 2010). This excludes more than $23 million in administrative costs to oversee the program. Utilizing the same figure as Head Start (18.9%), the following figure is estimated to be the amount of federal funds spent on divorced or separated individuals and their families: $429,164,742 × .189 = $81,112,136. Similarly, state funds are estimated as follows: $70,308,958 × .189 = $13,288,393.

Table 1 provides a summary of the specific means-tested programs and the related budgets, percentages spent on divorced and separated families, and final estimates. Together, these figures indicate that the federal costs of divorce in Texas total $2,525,836,270, with the state costs amounting to an additional $661,365,029. Together, it is estimated that divorce and the subsequent government assistance programs that help divorced and separated individuals and families cost $3,187,201,299. This cost represents the total of the programs we examined and does not include other programs or other personal costs associated with divorce.

Excluded Costs Related to Divorce

The final figures in this study exclude several costs to taxpayers that are associated with divorce, which would increase the total fiscal cost. For example, for large block grants such as the Social Service and Community Service

Block Grants, it was impractical to estimate who eventually receives assistance from these means-tested federal programs. Other types of assistance include $35.5 billion the federal government set aside in FY 2008 for targeted education spending for low-income persons and communities in the form of Pell Grants, Title I education grants, and other assistance to help adults further their education after divorce. Job training is another major means-tested assistance category that cost taxpayers $6.3 billion in FY 2008, some of which went to support divorced adults. Other notable costs associated with divorce, but excluded from this study, include child support enforcement (Texas spent $286,658,214 in FY 2008 on administrative costs) and the Child and Dependent Care Credit (up to $3,000 for one child or $6,000 for two or more children). This is a tax credit for parents who can claim expenses incurred paying for child care while they work or search for employment.

Also, this study excluded direct and indirect costs associated with divorce that were not associated with means-tested government assistance programs. Therefore the justice system and its related programs and agencies were not included, even though national statistics indicate that among long-term prison inmates, 70% grew up without a father in the home, as did 75% of adolescents charged with murder and 60% of convicted rapists (Horn & Bush, 1997). It is unclear how many of these inmates were fatherless due to death, divorce, imprisonment, or simply being abandoned by their father. In Texas, the justice system spent nearly $2.9 billion in FY 2008, of which $2.2 million is spent on incarcerating felons (Texas Department of Criminal Justice, 2008). This figure does not include costs related to police and law enforcement. It also excludes expenditures related to the court system when they process divorce-related cases. Reports from 2008 indicate that 18% of all civil cases in Texas were related to divorce (Texas Courts Online, 2008b). Moreover, the salaries and travel for district judges in Texas total some $55,614,772 (Texas Courts Online, 2008a). It is uncertain how much of their time is spent on divorce cases, so we did not add these figures to our final total costs. Together, these costs and other court-related costs add to the economic consequences of divorce in Texas, but we were unable to determine what percentage of these costs are specifically associated with divorce-related cases. Although these costs are excluded from the total costs reported here, they should be considered as an additional realistic expense when measuring the true economic impact of divorce on the Texas state budget.

There are arguably other indirect economic and social consequences of divorce that were not included in this study. Divorce is often associated with negative outcomes for children. For example, a disadvantaged social background is related to poor health in children. Subsequent poor health in childhood is significantly related to adverse effects on future educational attainment and overall wealth accumulation (Haas, 2006). Thus, the cycle of passing poverty on to the next generation in one's family is very likely.

Subsequently, research shows that married parents contribute more than divorced or separated parents to their children's college costs, even after controlling for their own income and education (Turley & Desmond, 2010). It is clear from these and numerous other studies that poverty is associated with a host of negative consequences that cannot be quantified, but are nonetheless very real.

DISCUSSION

Divorce is accompanied by many economic consequences that impact the individuals and families involved, as well as the government (or taxpayers) in the form of increased demands on means-tested programs. This research indicates that Texas spends approximately $3.18 billion each year on programs that support divorced adults and their children. Together, this accounts for approximately 12% of the total Texas budget in 2008. In this section, we focus first on the implications of these public expenditures for public policy in light of current efforts at federal and state levels to strengthen marriages and reduce preventable divorce. We then conclude with an acknowledgment of clear or potential limitations of this study.

Policy Implications

Although the process and methods related to estimating the economic consequences of divorce in Texas are complicated, it is clear that divorce is costly in many ways. As this research highlights, allocating state funds to support needy families that experience poverty due to divorce is appropriate in a caring and just society. At the same time, parallel expenditures to strengthen marriages and reduce preventable divorces also make fiscal sense.

This begs an analysis of the prevention versus treatment policy debate as it relates to the issue of divorce. Using state funds to assist those negatively impacted by divorce is a treatment model that addresses symptoms after divorce has occurred. Governments, however, are also interested in prevention. For example, there are substantial expenditures for early childhood education programs such as Head Start. Also, resources are put into discouraging youth from dropping out of school because of the consequences that decision has on the future economic mobility of youth, as well as the demands those youth might make on government resources if they are not adequately educated and live at or below the poverty line. In addition, the government invests millions of dollars in preventing obesity, particularly in children and adolescents, because of the long-term health consequences of poor nutrition and fitness—consequences that often spill over into health care costs paid by taxpayers. Other government-subsidized programs that have widespread support include those programs to prevent children and adolescents from illegal drug use. Even though these funds are spent in efforts to change personal decisions such as keeping kids in school, off drugs, and eating healthy, there are generally few questions related to the legitimacy of these kinds of preventative policies (even if we argue about the effectiveness of certain policies). A large body of literature suggests that children's futures look the brightest when they are, for instance, healthy and well-educated (Insel, Ross, McMahon, & Bernstein, 2010).

Widespread prevention policies in the areas of family formation and dissolution, however, are only now beginning to be explored. We advocate for the logic of prevention in this area, as well, in the same way that we argue for the benefits of public policy to keep children in school, off drugs, and making wise health choices. Indeed, as some have argued, the quality of adolescents' future romantic relationships might be as great or greater as a predictor of future health and happiness than educational attainment or health choices (Ornish, 1998). The findings from this study imply that efforts to improve healthy relationship formation and reduce preventable divorce might be beneficial for families and children as well as taxpayers.

Accordingly, we advocate for public policy oriented toward helping individuals form and sustain healthy marriages and relationships. Such possibilities range from those that are proximate to marital dissolution to help individuals at the crossroads of divorce carefully consider their decision and, where appropriate, consider the possibility of repairing the relationship, to possible policies further upstream that focus on helping couples form and sustain healthy and stable marriages and avoid the crossroads of divorce.

Divorce prevention education

Policies aimed at helping couples whose marriages are heading for divorce could include reasonable and effective reconciliation efforts. Our review in the introduction of various strands of research supports the concept that there are some divorces that might be prevented. This research suggests that a nontrivial number of individuals who divorce express doubts, regret, and uncertainty about their divorce, with many expressing the wish that they had more information about what "divorced life" would be like before signing their divorce papers. Given our findings here about the significant public costs of divorce, it seems reasonable that public policy should also explore ways to prevent some divorces.

There are a handful of efforts emerging that propose polices to try to prevent some divorces. One policy was recently legislated in Utah, called divorce orientation education. It mandates education for divorcing parents with dependent children (Hawkins & Fackrell, 2009). This brief educational program was designed with the intent to help divorcing parents think clearly and make wise decisions about divorce and perhaps prevent breakups; however, the overall effectiveness of the policy has not been evaluated.

A natural infrastructure to deliver divorce orientation education already exists in many areas. In the United States, most states mandate that divorcing parents take a brief course to learn how to be better parents in the context of divorce and avoid mistakes common among divorcing parents. Nevertheless, these courses do not include curricula that seriously raise the possibility of reconciliation (Fackrell, Hawkins, & Kay, 2011). These programs could be modified to include a realistic and sensitive reconciliation component. These programs would likely be more effective if they were required before filing for divorce rather than after filing and before a divorce is granted. In addition, family life educators in the Cooperative Extension System could be effectively used to disseminate programs and education of this type.

Relationship and Marriage Education

Of course, policy efforts to strengthen marriage might be an even more effective approach to preventable divorces. Research over the last 30 years points to what works in healthy marriages, what predicts happiness, and how it can be achieved and maintained (Bradbury, Fincham, & Beach, 2000; Halford, 2011). Programs have employed this knowledge, and research supports the efficacy of these programs in improving relationship quality and communication skills for couples (Blanchard, Hawkins, Baldwin, & Fawcett, 2009; Fawcett, Hawkins, Blanchard, & Carroll, 2010; Hawkins, Blanchard, Baldwin, & Fawcett, 2008; Hawkins & Ooms, 2010). A growing number of states are recognizing the positive effects for both children and adults of improving relationship quality to prevent family dissolution. As a result, to date eight states (Florida, Georgia, Maryland, Minnesota, Oklahoma, South Carolina, Tennessee, and Texas) have enacted legislation that encourages couples to participate in premarital education aimed at helping develop strengths and communication skills. It has been argued that this legislation is a practical, cost-effective policy that is likely to strengthen marriages and reduce divorce (Hawkins, 2007).

Over the past decade, the federal government and a handful of states, including Texas, have been experimenting with ways to help couples form and maintain healthy marriages by making voluntary relationship and marriage education services more available and accessible, especially to lower income couples who have higher risks for relationship dissolution and fewer means to pursue preventative services (Hawkins & Ooms, 2010). Publicly funded services include relationship literacy education for youth in high schools, healthy relationship formation education for emerging adults, premarital education programs for engaged or seriously dating couples, and marriage enrichment classes for married couples (Hawkins, in press). Texas has especially emphasized making sound premarital education available to engaged couples throughout the state to provide skills for marital success and marital matches. We advocate continued support for such programs to reduce the costs of divorce and family dissolution.

Limitations

There are limitations to any method that attempts to quantify the economic consequences of divorce. The methods used here involved making several assumptions and estimations. To begin, although budgets related to the various government assistance programs in Texas were generally available, it became apparent that what is often "awarded," as noted in each budget, might not always be the same amount that was actually spent. For example, the figures obtained for the housing assistance section were obtained from the Director of the Housing Resource Center in Texas, and these numbers reflected actual expenditures, which differed slightly from what was awarded. It is unclear in other categories what the actual expenditures were in relation to what was awarded.

The most notable limitation relates to using the 2004–2005 data from the SIPP. This research relied on this national data set to obtain critical information related to the marital status of those who participate in various government assistance programs. This is the only known data set that tracks this type of information, and the 2004–2005 wave of data are the most recent data available. The SIPP report and similar national reports also leave some unanswered questions. First, although never-married individuals account for the largest portion of recipients who receive government assistance, divorced individuals also make up a sizeble portion of the recipients who receive government assistance from multiple programs. What is unknown, however, is whether divorce is the reason the individual reached out for assistance. That is, there is an unknown portion of recipients who were receiving government assistance (e.g., WIC, TANF) prior to the divorce, and thus the divorce did not cause them to seek assistance, but this proportion of individuals is unknown. Additionally, some might argue that poverty and economic hardship leads to divorce. Although financial stress might push some borderline marriages into divorce, couples who experience economic hardship are still more likely to be worse off financially after a divorce.

Another limitation of the SIPP data is the fact that they are based on a national sample, and therefore, are not specific to Texas. Some indications point to the likelihood that Texas has a higher rate of government assistance program participation compared to national rates, such as those found in the SIPP. For example, data indicate that of those who received TANF benefits in 2003–2004, 30.7% were separated or divorced in Texas compared to only 20% in the United States (ACF, 2006). This was the only Texas-specific statistic that could be found, and it was obviously outdated. Other indicators show that the poverty rate in 2008 based on household income was 15.8% in Texas compared to 13.2% in the United States (Bishaw & Renwick, 2009). These figures indicate that, if anything, Texas has a higher percentage of individuals on state assistance and a higher percentage of government assistance participation by those who are divorced or separated. Thus, the total figures here might well be underestimating the true economic costs of divorce in Texas if, indeed, Texas has a higher percentage of divorced families relying on government assistance.

Another possible limitation of the methods employed here is the assumption that those in the SIPP data who are separated and divorced and participate in government assistance programs did not participate in the program prior to the divorce. As mentioned previously, it is unclear whether divorce was the cause related to whether someone began receiving government assistance. For example, it is unlikely that divorce caused all of the children who utilized subsidized school meals to begin using these resources. With divorce rates higher for those with lower incomes, it is likely that some children already qualified for these services before the divorce. Therefore, caution should be used when interpreting these results, as it is expected that some divorced individuals already qualified for government assistance when they were married, due to their low income, and did not suddenly turn to state assistance programs after divorcing.

It should also be noted that although this research focuses on some of the costs of divorce, there could be some financial (as well as emotional) benefits of divorce for taxpayers, such as more women working and paying taxes and fewer children being exposed to unhealthy relationships over the long term. Similarly, there can be financial and emotional burdens when couples do not divorce, but should (e.g., domestic violence) so children are not exposed to unhealthy relationship patterns.

Finally, the methodology utilized for this research makes it unrealistic to make estimations related to how much each individual divorce case costs taxpayers. In other words, the estimated $3.18 billion a year that Texas spends on divorced and separated individuals and families is spent on more than just the 158,876 individuals who divorced in 2008. Rather, these funds are obviously assisting a host of divorced individuals and families who divorced prior to 2008 but are still enrolled in state-supported programs.

CONCLUSION

The central aim of this research was to estimate the economic costs of divorce in Texas by examining the means-tested government programs that provide support to divorced and separated individuals. The results indicate that divorce and its consequences in Texas cost taxpayers an estimated $3.18 billion annually in direct costs. When separated out, this results in $2,525,836,270 in federal funds and $661,365,029 in state funds. These figures lend support to the argument that efforts to promote premarital, marital, and relationship education in Texas would likely result in savings of millions of dollars annually for taxpayers.

Beyond the economic costs associated with programs designed to mitigate poverty, if divorce was reduced and couple relationships and families were strengthened, it could decrease the funds spent on the related outcomes of divorce—education, employment, criminal activity, drug use, out-of-wedlock childbearing, and other social problems. As one report notes, "We would also see a substantial savings in education budgets, as rates of problem behavior fell and academic achievement improved; in healthcare budgets, as children and teens enjoyed better mental and physical health, and were less likely to require counseling; and in the justice system, with fewer young offenders and recidivists" (Walberg & Mrozek, 2009). In other words, society has a vested economic interest in seeing more adults form and maintain healthy marriages.

REFERENCES

Administration for Children and Families. (2003). *Head Start FACES 2000: A whole-child perspective on program performance* (Fourth Progress Rep.). Washington, DC: U.S. Department of Health and Human Services.

Administration for Children and Families. (2006). *Percent distribution of TANF adult recipients by marital status, October 2003–September 2004*. Retrieved from http://www.acf.hhs.gov/programs/ofa/character/FY2004/tab22.htm

Administration for Children and Families. (2009a). *Head Start program fact sheet*. Retrieved from http://www.acf.hhs.gov/programs/ohs/about/fy2009.html

Administration for Children and Families. (2009b). *Low Income Home Energy Assistance Program (LIHEAP): FY 2008 state allotments*. Retrieved from http://www.acf.hhs.gov/programs/ocs/liheap/funding/tota108.html

Administration for Children and Families. (2010). *Head Start research: Head Start Family and Child Experiences Survey (FACES), 1997–2013*. Retrieved from http://www.acf.hhs.gov/programs/opre/hs/faces/index.html

Amato, P. R. (2000). The consequences of divorce for adults and children. *Journal of Marriage and the Family*, *62*, 1269–1287.

Amato, P. R., & Hohmann-Marriott, B. (2007). A comparison of high- and low-distress marriages that end in divorce. *Journal of Marriage and Family*, *69*, 621–638.

Bishaw, A., & Renwick, T. J. (2009). *Poverty: 2007 and 2008 American community surveys*. Retrieved from http://www.census.gov/prod/2009pubs/acsbr08-1.pdf

Blanchard, V. L., Hawkins, A. J., Baldwin, S. A., & Fawcett, E. B. (2009). Investigating the effects of marriage and relationship education on couples' communication skills: A meta-analytic study. *Journal of Family Psychology*, *23*(2), 203–214.

Bradbury, T. N., Fincham, F. D., & Beach, S. R. H. (2000). Research on the nature and determinant of marital satisfaction: A decade in review. *Journal of Marriage and the Family*, *62*, 964–980.

Bramlett, M. D., & Mosher, W. D. (2001). *First marriage dissolution, divorce, and remarriage: United States* (Advance Data from Vital and Health Statistics

No. 323). Hyattsville, MD: National Center for Health Statistics. Retrieved from http://www.cdc.gov/nchs/data/ad/ad323.pdf

Doherty, W. J., Willoughby, B. J., & Peterson, B. (2011). Interest in reconciliation among divorcing parents. *Family Court Review*, *49*, 313–321.

Fackrell, T. A., Hawkins, A. J., & Kay, N. M. (2011). How effective are court-affiliated divorcing parents education programs? A meta-analytic study. *Family Court Review*, *49*, 107–119.

Fawcett, E. B., Hawkins, A. J., Blanchard, V. L., & Carroll, J. (2010). Do premarital education programs really work? A meta-analytic study. *Family Relations*, *59*(3), 232–239.

Haas, S. A. (2006). Health selection and the process of social stratification: The effect of childhood health on socioeconomic attainment. *Journal of Health and Social Behavior*, *47*, 339–354.

Halford, W. K. (2011). *Marriage and relationship education: What works and how to provide it*. New York, NY: Guilford.

Hawkins, A. J. (2007). Will legislation to encourage premarital education strengthen marriage and reduce divorce? *Journal of Law and Family Studies*, *9*, 79–99.

Hawkins, A. J. (in press). Promoting positive pathways for youth and young adults to healthy relationships and marriages: A feasible public policy agenda. In P. Noller & G. C. Karantzas (Eds.), *Couples and family relationships: A guide to contemporary research, theory, practice, and policy*. New York, NY: Wiley-Blackwell.

Hawkins, A. J., Blanchard, V. L., Baldwin, S. A., & Fawcett, E. B. (2008). Does marriage and relationship education work? A meta-analytic study. *Journal of Consulting and Clinical Psychology*, *76*, 723–734.

Hawkins, A. J., & Fackrell, T. A. (2009). *Should I keep trying to work it out? A guidebook for individuals and couples at the crossroads of divorce (and before)*. Salt Lake City, UT: Utah Commission on Marriage.

Hawkins, A. J., & Ooms, T. (2010). *What works in marriage and relationship education? A review of lessons learned with a focus on low-income couples*. Washington, DC: National Healthy Marriage Resource Center.

The Henry J. Kaiser Family Foundation. (2007). *State Medicaid fact sheet: Texas & United States*. Retrieved from http://texasimpact.org/PDFs/Kaiser_MFS_TX_US%20FACT%20SHEET.pdf

The Henry J. Kaiser Family Foundation. (2010a). *Texas: Facts at-a-glance*. Retrieved from http://www.statehealthfacts.org/profileglance.jsp?rgn=45&rgn=1

The Henry J. Kaiser Family Foundation. (2010b). *Texas: Total Medicaid spending, FY2009* [Data file]. Retrieved from http://www.statehealthfacts.org/profileind.jsp?ind=177&cat=4&rgn=45

Hetherington, E. M., & Kelly, J. (2002). *For better or worse: Divorce reconsidered*. New York, NY: Norton.

Horn, W., & Bush, A. (1997). *Fathers, marriage, and welfare reform*. Washington, DC: Welfare Policy Center of the Hudson Institute. Retrieved from http://www.hudson.org

Insel, P., Ross, D., McMahon, K., & Bernstein, M. (2010). *Nutrition*. Sudbury, MA: Jones & Bartlett Press.

Internal Revenue Service. (2011). *Earned income tax credit statistics*. Retrieved from http://www.eitc.irs.gov/central/eitcstats/

Legislative Budget Board. (2010). *Top 100 federal funding sources in the Texas state budget*. Retrieved from http://www.lbb.state.tx.us/Federal_Funds/Other_Publications/Top_Federal_Funding_Sources.pdf

National Center for Law and Economic Justice. (2011). *Poverty in the United States: A snapshot*. Retrieved from http://www.nclej.org/poverty-in-the-us.php

Ornish, D. (1998). *Love and survival: The scientific basis for the healing power of intimacy*. New York, NY: Perennial Currents.

Proctor, B. D., & Dalaker, J. (2003). *Poverty in the United States, 2002* (Current Population Rep. No. P60-222). Washington, DC: U.S. Census Bureau.

Rector, R., Bradley, K., & Sheffield, R. (2009). *Obama to spend $10.3 trillion on welfare: Uncovering the full cost of means-tested welfare or aid to the poor* (Heritage Special Rep. No. SR-67). Washington, DC: Heritage Foundation.

Reese, K. L. (2010). *An analysis of the characteristics of multiple program participation using the Survey of Income and Program Participation (SIPP)* (Working Paper No. 244). Washington, DC: U.S. Census Bureau. Retrieved from http://www2.census.gov/prod2/sipp/wp/SIPP_WP_244.pdf

Sbarra, D. A., & Emery, R. E. (2005). Coparenting conflict, nonacceptance, and depression among divorced adults: Results from a 12-year follow-up study of child custody mediation using multiple imputation. *American Journal of Orthopsychiatry*, *75*, 63–75.

Scafidi, B. (2008). *The taxpayer costs of divorce and unwed childbearing: First-ever estimates for the nation and all fifty states*. New York, NY: Institute for American Values.

Schramm, D. G. (2006). Individual and social costs of divorce in Utah. *Journal of Family and Economic Issues*, *21*, 133–151.

Schramm, D. G. (2012). *Costs of divorce: An examination of the personal and financial aspects of marital dissolution*. Unpublished manuscript, University of Missouri.

Texas Courts Online. (2008a). *Court structure of Texas*. Retrieved from http://www.courts.state.tx.us/pubs/court-overview.pdf

Texas Courts Online. (2008b). *District courts: Activity summary by case type from September 1, 2007 to August 31, 2008*. Retrieved from http://www.courts.state.tx.us/pubs/AR2008/dc/4-dc-summary-of-activity-by-case-type-fy08.pdf

Texas Department of Agriculture. (2010). *National school lunch/breakfast programs: Program year July 1, 2008—June 30, 2009*. Retrieved from http://www.squaremeals.org/vgn/tda/files/2348/36541_FND%20summary%20updated.pdf

Texas Department of Criminal Justice. (2008). *Annual review*. Retrieved from http://www.tdcj.state.tx.us/mediasvc/annualreview2008.html

Texas Department of State Health Services. (2011). *Vital statistics annual reports*. Retrieved from http://www.dshs.state.tx.us/CHS/VSTAT/annrpts.shtm

Texas Health and Human Services Commission. (2011). *Monthly TANF cases and recipients statewide*. Retrieved from http://www.hhsc.state.tx.us/research/TANF_FS.asp

Texas Workforce Commission. (2010). *State plan for CCDF services for the period 10/1/07–9/30/09*. Retrieved from http://www.docstoc.com/docs/4973601/STATE-PLAN-FOR-CCDF-SERVICES-FOR-THE-PERIOD-CHILD

Turley, R. N. L., & Desmond, M. (2010). Contributions to college costs by married, divorced, and remarried parents. *Journal of Family Issues*. doi: 10.1177/0192513X10388013

U.S. Census Bureau. (2010). *Current Population Survey (CPS): Definitions and explanations*. Retrieved from http://www.census.gov/population/www/cps/cpsdef.html

U.S. Department of Agriculture. (2008a). *Summary of FY2008 grants*. Retrieved from http://www.fns.usda.gov/wic/fundingandprogramdata/grants2008.htm

U.S. Department of Agriculture. (2008b). *Supplemental nutrition assistance program (SNAP) state activity report: Federal fiscal year 2008*. Retrieved from http://www.fns.usda.gov/snap/qc/pdfs/2008_state_activity.pdf

U.S. Department of Agriculture (2011a). *Supplemental nutrition assistance program benefits*. Retrieved from http://www.fns.usda.gov/pd/17SNAPfyBEN$.htm

U.S. Department of Agriculture. (2011b). *WIC program: Total participation*. Retrieved from http://www.fns.usda.gov/pd/26wifypart.htm

Waite, L. J., Browning, D., Doherty, W. J., Gallagher, M., Luo, Y., & Stanley, S. M. (2002). *Does divorce make people happy? Findings from a study of unhappy marriages*. New York, NY: Institute for American Values.

Waite, L. J., Luo, Y., & Lewin, A. C. (2009). Marital happiness and marital stability: Consequences for psychological well-being. *Social Science Research*, *38*, 201–212.

Walberg, R., & Mrozek, A. (2009). *Private choices, public costs: How failing families cost us all*. Ottawa, ON, Canada: Institute of Marriage and Family.

Wallerstein, J. S., Lewis, J. M., & Blakeslee, S. (2000). *The unexpected legacy of divorce: A 25-year landmark study*. New York, NY: Hyperion.