

## Divorce Education: Exploring the Role for Family and Consumer Economists

A growing number of states make available or mandate divorce education courses to help parents understand the impacts of divorce and to support children through this major transition. Existing curricula focus on the social and emotional consequences of divorce. Programs in Iowa, Minnesota and Wisconsin introduce the financial consequences and responsibilities of divorcing parents.

**Cynthia Needles Fletcher, Iowa State University<sup>1</sup>**

**Jean W. Bauer, University of Minnesota<sup>2</sup>**

**Karen P. Goebel, University of Wisconsin - Madison<sup>3</sup>**

### Overview

Over the past two decades, researchers and policymakers have focused considerable attention on the consequences of divorce. Peterson (1996) identified several reasons why divorce has received so much attention. First, the number of people affected by divorce has increased dramatically. Second, while the divorce rate has risen, the economic well-being of women and children after divorce has become a significant problem. Finally, states have enacted no-fault divorce legislation and have instituted new guidelines for dividing property, awarding alimony, assigning custody of children, and setting levels of child support.

As these reforms were introduced, researchers became interested in evaluating their effects. Also, scholars began to examine the social, emotional and economic consequences of divorce for men, women, and children. Findings from a wide range of studies have documented serious negative affects for those who experience divorce. Of particular concern has been the potential long-term negative consequences of divorce on children (see Wallerstein & Blakeslee, 1989). A wide variety of interventions have been instituted by the courts, social service staff, therapists and educators to improve the divorce process and to help parents (and others) to support children through it. These include mediation, therapy, and parent education (Parents Forever, 1996).

As of February 1996, it was estimated that some 750-800 counties in the United States had some type of educational program for divorcing parents (Braver, 1996). Recent legislation in several states makes available or mandates parent education at the time of divorce. Our review of the curricula used in

most of these programs suggests that the focus is on the social and emotional consequences of divorce (see "Parent Education," 1996). The financial consequences of divorce have not been adequately addressed in divorce education for parents. Three papers described divorce education programs in Minnesota, Wisconsin, and Iowa.

### Parents Forever: A Program for Minnesota Families in Divorce Transition

Minnesota law allows parties to participate in an orientation program in divorce proceedings involving children. In cases involving custody, support or visitation of children, the court may require the parties to attend an orientation and education program regarding impacts on the children. Several family collaboratives which are groups of agencies, non-profits, courts, lawyers, educators, and individuals interested in family well-being are offering divorce education programs. The Minnesota Extension Service is part of these collaboratives in many communities.

"Parents Forever" is a research-based program designed by a team of faculty from the Family Social Science Department and extension educators at the University of Minnesota to help parents learn how to make informed, child-supportive decisions during a divorce, resulting in healthy children and positive parent-child relationships<sup>4</sup>. The six parent education sessions are: (1) Impact of Divorce on Adults, (2-3) Impact of Divorce on Children, (4) Financial Issues and Cost of Raising Children, (5) Legal Issues, (6) Mediation and Divorcing Well. The materials are divided into an educator's handbook and a parent's handbook. The

educator's handbook has visuals, lesson plans, and background materials.

The "Financial Issues and Cost of Raising Children" unit consists of two sections: adjusting to money changes and the cost of raising children. The first section focuses on working through the consequences of reduced income resulting from divorce. The section on cost of raising children introduces parents to the current costs of raising children in one-parent households and introduces questions about future costs of raising their children.

The curriculum also covers some of the pragmatic issues involved in planning for mandated community education. Some of the issues can be categorized into learners, teachers, and challenges. The learners are varied. Parents are at different stages in the divorce transition and have different economic constraints. The issues of child support, property settlement, and custody may or may not have been decided. The teachers are varied. In the collaboratives, it may be a lawyer, an extension educator or a human service provider teaching. Some may have an understanding of family economic concepts and others do not. Challenges are always present. How to help parents focus on something that they would prefer not to talk about is a major challenge. The painful situation of dividing property or assuming debt is often one of the strongest underlying problems in divorcing families and is present for most of the persons in the sessions.

### **Wisconsin's Marital Property Law and Efforts to Educate**

With its unique marital property law and its early adoption of percentage-of-income child support guidelines, Wisconsin has been in the forefront of innovations in family (and divorce) policy reform. Faculty at the University of Wisconsin, working with extension educators in local communities, are focusing their attention on the need to educate families about the financial consequences of marriage and divorce prior to the divorce process. A better understanding of the financial and legal consequences of decisions made prior to divorce can result in choices that better support children's well-being after divorce.

The Wisconsin Marital Property Act (1986) was enacted to reflect the belief that what a couple acquires during marriage belongs to them equally. The law recognizes that each spouse makes equally

important contributions to the success of the marriage. These contributions are acknowledged through equal ownership of assets acquired. Individual property still exists, coming primarily from gifts, inheritances, and property brought to the marriage. Individual property may also be established through a marital property agreement, drafted before or during the marriage.

The principle of equitable division was actually established before the Marital Property Act through the enactment of "no fault" divorce. All property other than gifts and inheritances began to be divided 50/50 with some latitude for adjustment in special cases at that time. The two laws serve to reinforce each other.

One of the greatest sources of tension in marriage is money. And divorce along with death and disability is one of the major events that can plunge a middle or upper income household into poverty or at least a reduced level of living. Divorce is the only one of these that cannot be provided for in advance with insurance. It is a vital decision, creating financial, emotional and social change.

It is a reasonable notion that if we can help people understand their financial alternatives and financial behavior we could reduce the level of tension in the marriage. But overall, it is important to understand that production and rearing of children are financial matters and that personal fulfillment and happiness in marriage are related to financial decisions: who has the income? how are decisions made and shared? how does the couple deal with expenditures for children? These all generate tension and are the potential for education about decision making and financial management. Wisconsin's educational program is designed to improve and enhance the understanding of financial decision making, estate planning, cost of raising children in ways that potentially reduce tensions and prevent divorce.

The extension educational program in Wisconsin includes discussion of the marital property agreement which serves to classify property as marital or individual. This presents an opportunity for couples to discuss many financial aspects of their marriage. The agreement must be in writing and voluntarily signed by both spouses.

## Mandated Divorce Education for Divorcing Parents in Iowa

Divorce education has been required by judicial fiat in several Iowa court districts for several years. In March 1996, the Iowa General Assembly passed legislation that requires all divorcing parents of minor children to participate in a course that includes information on "the impact of divorce on children, parenting skills, and the financial responsibilities of parents following divorce." Working with the judge and community educators in one court district, faculty at Iowa State University have conducted training sessions for community educators and have prepared teaching materials to facilitate delivery of information of the financial responsibilities of parents following divorce.

Noting that many of the existing divorce education curricula incorporate videotaped segments, a two-part videotape on the "Financial Responsibilities of Divorcing Parents" was produced by the Iowa State University Extension communication specialists<sup>5</sup>. Interviews with two recently divorced parents introduce the financial consequences of divorce. Interviews with a district court judge and with a financial counselor review the financial responsibilities of divorcing parents, focusing on both parents' responsibilities for the financial support of their children. Using Minnesota's "The Cost of Raising Children" publication, parents are introduced to the costs of raising children in one-parent households. A teaching outline and accompanying worksheets and visuals provide guidance to the community educator for this unit of instruction.

Community educators with expertise in child development, counseling, and social work have historically taught community-based divorce education workshops. The challenge ahead is to bolster available divorce education curricula to include family economic issues, to identify qualified instructors to teach the family economic component and to adequately train others to teach this important content.

### References

- Bauer, J.W., Rettig, K.D., & Gwinn, D.A. (1996). The cost of raising children (North Central Regional Extension Publication 440, BU-5899-S). St. Paul, MN: University of Minnesota, Extension Service.
- Braver, S. (1996, January). The content of divorce education programs: Results of a survey. Paper presented at the Second International Congress on Parent Education, Clearwater Beach, FL.
- Danes, S.M. & Stumme, P. (1995). Adjusting to suddenly reduced income. (BU-6499-E). St. Paul, MN: University of Minnesota, Extension Service.
- Parent Education in Divorce and Separation [Special issue]. (1996). Family and Conciliation Courts Review, 34 (1).
- Parents forever: Education for families in divorce transition (1996, Pilot). St. Paul, MN: University of Minnesota, Extension Service.
- Peterson, R.R. (1996) A re-evaluation of the economic consequences of divorce. American Sociological Review 61 (3), 528-536.
- Wallerstein, J.S. & Blakeslee, S. (1989) Second chances: Men, women, and children a decade after divorce. New York: Ticknor and Fields.

### Endnotes

1. Associate Professor and Extension Specialist, Department of Human Development and Family Studies.
2. Professor and Extension Specialist, Department of Family Social Science.
3. Professor and Extension Specialist, School of Human Ecology.
4. The team of developers for the "Parents Forever" unit on "Financial Issues and Cost of Raising Children" consists of Drs. Sharon Danes, Kathryn Rettig, Jean Bauer, professors in Family Social Science Department and Jan Baedke, Kay Lovett, and Patricia Stumme, Extension Educators, Minnesota Extension Service, University of Minnesota. The materials will be ready for purchase in September, 1997.
5. The "Financial Responsibilities of Divorcing Parents" videotape and teaching guideline is available for purchase from Iowa State University Extension.