

# new directions for policies aimed at strengthening low-income couples

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## abstract

Strong marriages are associated with a range of positive outcomes for adults and their children. But many couples struggle to build and sustain strong marriages. Federal initiatives have sought to support marriage, particularly among low-income populations, through programs that emphasize relationship education. Recent results from three large-scale interventions funded by these initiatives are weaker than expected. These results provide a valuable opportunity to ask what policy strategies would work better. Research demonstrating how economic strain affects low-income families and constrains their individual well-being, relationship satisfaction, communication, and parenting is relevant here. So is research indicating that addressing the financial pressures low-income couples face can improve relationship stability. An increased emphasis on these programs, either alone or in combination with relationship education, could better serve low-income couples.

## New directions for policies aimed at strengthening low-income couples

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When Janet lost her housekeeping job at the hospital, it felt like an earthquake had struck the office where she received the news. The ground under her chair felt unsteady. A roar erupted between her ears, preventing her from hearing what her supervisor said about when to give back her ID card. In the weeks that followed, Janet's panic faded, in good part because she could lean on her husband. The hours he spent listening to her shock and disappointment were an emotional salve. Just as important was her confidence that his

pay could, at least for a while, cover the rent while she looked for work.

Strong, healthy marriages have been associated with a range of benefits for adults and their children. Married adults report better emotional, financial, and physical well-being than do divorced adults.<sup>1</sup> And adults in more satisfying marriages report better relationships with their friends and relatives, increased ability to function at work, lower levels of general distress, and better perceived health compared with adults in lower-quality marriages.<sup>2</sup> Children whose parents remain married do better academically, socially, and psychologically than children whose parents divorce.<sup>3</sup> The same is true for children whose parents have little marital conflict.<sup>4</sup>

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Unfortunately, many couples struggle to build and sustain healthy marriages. As many as 30% of intact couples are estimated to be significantly dissatisfied with their relationships,<sup>5</sup> and 33% of first marriages dissolve within the first 10 years.<sup>6</sup> Divorce rates are especially high among couples living in low-income communities, where 69% of marriages end within the first 10 years.<sup>7</sup> Moreover, many couples do not get married at all—and marriage rates are especially low among couples with low socioeconomic status, such as those with a high school diploma or less.<sup>8</sup> The percentage of children born to unmarried parents has surged over the last several decades: In 2010, 40% of all children born in the United States had unmarried parents.<sup>9</sup> The relationship stability of low-income couples who are unmarried at the time of their child's birth is precarious: Within a year, 22% will end their romantic relationship and only 9% will marry.<sup>10</sup>

Policymakers have recently sought to combat these trends among low-income families with several large-scale federal relationship-education programs, each serving several thousand low-income couples. But evaluations of these expensive interventions reveal minimal, if any, benefits to the couples that enrolled. And because most studies in this area have focused on these large-scale interventions, no research yet clarifies what sort of program would yield better results.<sup>11</sup> Despite that, we have identified a different approach to assisting couples and their families that merits exploration. Studies independent of these evaluations highlight the negative impact of financial stress on these relationships. And some evaluations show that programs that reduce the financial stresses experienced by families with low incomes can improve the stability of these families. These findings suggest that promoting more economic security among low-income couples may be a promising alternative path for intervention. We will describe more about this conclusion in detail below. But first let's look closely at evaluations of the funded interventions.

## Federal Efforts to Strengthen Marriage through Relationship Education

The federal government began trying to strengthen families with low incomes by promoting marriage in 1996. In that year the Personal Responsibility and Work Opportunity Reconciliation Act (a welfare reform law)

sanctioned marriage programs as an acceptable use of Temporary Assistance to Needy Families (TANF) funds. Funding increased in 2002, when President George W. Bush launched the Healthy Marriage Initiative, diverting more than \$100 million from existing programs to fund demonstration projects intended to strengthen couple relationships.<sup>12</sup> This amount increased again in 2005, when the Deficit Reduction Act of 2005 allocated \$150 million per year from 2006 to 2010 to promote healthy marriages and responsible fatherhood through a variety of programs. Funding has continued since that time; the most recent funding proposal in May 2015 was expected to allocate over \$50 million in support of healthy marriage and relationship programming.<sup>13</sup>

All of these initiatives have made expanded access to relationship education the primary tool to improve couples' relationships and promote marriage.<sup>14</sup> Most relationship education programs are based on behavioral theory, which argues that couples become distressed because they have not developed or maintained key skills such as providing empathic and supportive communication and effective problem solving.<sup>15</sup> Because these skills are seen as the driver of relationship satisfaction, relationship education focuses on teaching couples new skills to improve the overall health of their relationship. For example, these group workshops discuss skills relating to improving communication and conflict management, building affection and intimacy, and managing the transition to parenthood. Workshops also address topics such as developing trust and commitment, maintaining fidelity, considering marriage, and working together financially.<sup>16</sup>

Prior to these federal initiatives focusing on couples with low incomes, relationship education had been developed and tested almost exclusively among middle-class, Caucasian couples. Research in these more affluent samples suggested that such programs offered small-to-medium benefits in relationship satisfaction and positive and negative communication three to six months posttreatment.<sup>17</sup> Given these positive results, the U.S. Administration of Children and Families (ACF), a division of the Department of Health and Human Services, adapted these programs for low-income populations. These types of relationship-education programs typically had not served low-income couples, and greater access was seen as potentially beneficial to them and their children. ACF funded three large-scale evaluations to test this possibility. All three evaluations



took place at multiple sites and lasted for several years. One of the three was nonexperimental in design and focused on community-level changes. In the two others, couples were randomly assigned to either participate in the relationship education group or be in a control group that received no intervention.

In many ways, the evaluation results are disappointing. The interventions produced weaker-than-hoped-for outcomes among couples, despite the millions of dollars invested in the programs. That said, the evaluations offer a valuable opportunity for policymakers and researchers to ask how these programs could be made better. More specifically, what strategies would substantially assist people with low incomes in their efforts to sustain or improve relationships with their spouses or romantic partners? Guided by relevant research separate from these evaluations, we see strong merit in focusing on helping couples with a persistent source of strife: the economic insecurities many contend with. But first, let's explain what existing couple-support programs do and do not do, as well as their outcomes.

## What Federal Initiatives Did and Did Not Accomplish

### Community Healthy Marriage Initiative

CHMI was the largest-scale intervention supported by this initiative. This nonexperimental study examined community-wide efforts aimed at improving relationship skills and increasing the health of marriages among couples living in low-income communities. Target communities of 100,000 to 200,000 residents from three cities (Dallas, Texas; St. Louis, Missouri; and Milwaukee, Wisconsin) were included. The programs included direct services, such as relationship and marriage education classes and retreats, and indirect media and outreach services, such as advertisements and public events to attract participants and public service announcements about the importance of marriage (see reference 14). The control group consisted of matched communities from three comparison cities (Fort Worth, Texas; Kansas City, Missouri; and Cleveland, Ohio), chosen for their similarity to the target communities on the basis of census data and geography and the existence of organizations delivering relationship education.

The programs' impact was disappointing. Agencies delivered 6–8 hours of classes to more than 77,000 people in the demonstration cities. But a similar percentage of residents (5%–6%) received relationship education in intervention and control cities. Data collected two years later revealed that the programming made no significant difference in any domain known (or believed) to help strengthen relationships. The programs failed to improve the stability of relationships, perceptions of relationship quality, parenting stress, child well-being, awareness of services, opinions and attitudes about marriage, or peer interactions (see reference 14).

The other two evaluation projects funded by ACF—Building Strong Families (BSF) and Supporting Healthy Marriage (SHM)—provided more rigorous tests of whether relationship education programs can improve low-income couples' relationships. Both were randomized controlled trials comparing an intervention group with a no-treatment control group. In both projects, participants in the treatment group were eligible to receive up to 30 to 40 hours of group workshops focused on relationships skills. They also had access to support services such as individual consultation with family coordinators and assessment and referral to legal, employment, and other support services.

### Building Strong Families

The BSF project was conducted across eight cities and included 5,102 unmarried low-income couples who were expecting or had just had a baby (average couple annual income = \$20,500; see reference 16). Of couples who signed up for BSF and were assigned to the treatment group, 55% attended at least one session, and 29% attended at least 50% of sessions.<sup>18</sup> When outcomes were assessed 15 months after random assignment, BSF was found to have had no effect on couples' relationship stability, likelihood of marriage, relationship satisfaction, conflict management, fidelity, coparenting, or father involvement (see reference 16). There was a pattern of positive results for one site (Oklahoma City), a pattern of negative results for another site (Baltimore), and no effect on relationship outcomes at the other six sites. The intervention also offered few benefits even for couples who attended at least half of the sessions: These couples were just as likely to get married or still be romantically involved with their partner as couples in the control group, and

they reported similar levels of relationship happiness and conflict management (see reference 18). Among this low income sample, there was some evidence that the intervention benefitted the relationship satisfaction of the most economically and socially disadvantaged couples (for example, those that were younger, had less education, or unemployed) most of all, but it did not affect their relationship stability.<sup>19</sup>

A 36-month follow-up evaluation of the BSF project showed a similarly discouraging overall pattern.<sup>20</sup> No significant differences were found between treatment and control group couples with regard to their likelihood of being married, marital happiness, conflict management, coparenting, or family stability. One benefit from the intervention was that their children's behavior problems were modestly reduced. But the intervention also had negative effects on some aspects of fathers' involvement, such as the amount of time they spent with their children and the financial support they provided. We can only speculate on what this might mean, but one possibility is that interventions intended to accelerate relationship development can backfire if they are offered at a time when both partners are not yet fully committed to the future of the relationship.

Results obtained 36 months after participants' random assignment to treatment or control conditions varied among different BSF study sites. In Florida, the intervention was associated with less family stability, less father involvement, and lower relationship status and quality. The negative effects observed in Baltimore at 15 months faded over time. The same was true of the positive effects from Oklahoma City, although positive effects on family stability at that site remained significant: 49% of children in the intervention group had lived with their biological parents since birth compared with 41% of children in the control group. Overall, the authors were left to conclude that "BSF did not succeed in its primary outcome of improving couples' relationships" (p. xii).<sup>21</sup>

### Supporting Health Marriage

The SHM study included 6,300 low-income couples. Of the couples, 43% had incomes lower than the federal poverty level and 39% had incomes between 100% and 200% of the federal poverty level.<sup>22</sup> Eighty-one percent of couples were married, with an average marriage length of six years.

Data collected a year after random assignment to treatment or control conditions indicated the program had generally positive effects. Couples who received the intervention reported significantly more relationship happiness and better relationship interactions, as well as lower levels of psychological abuse and psychological distress.<sup>22</sup> Participants in the intervention conditions also demonstrated more positive communication skills during structured problem solving and social support discussions with their partner, including skills such as actively listening and openly exchanging ideas, thoughts, and feelings.

However, the treatment and control groups were similar in other respects. The percentage of participants who were married was the same for the two groups a year after the intervention began, and the groups reported no differences in severe physical assault, infidelity, or cooperative coparenting.

Results were similar 30 months after random assignment.<sup>23</sup> As in the initial evaluation, couples that received the intervention reported higher levels of relationship happiness, higher-quality interactions, and lower levels of psychological abuse and psychological distress. By this later evaluation period, participants in the intervention group also reported less infidelity. As at the earlier follow-up, the couples in the treatment and control groups were equally likely to be married, and there was no difference in their reports of physical assault or cooperative coparenting.

In many respects, SHM findings are more encouraging than those of the other two evaluations. First, there was a high degree of program participation: 90% of couples assigned to the treatment group attended at least one session and 43% of couples attended more than 10 sessions. Couples spent an average of 27 hours engaged in services, including 17 hours of marriage education workshops (see reference 23). Second and most important, this was the only case among the three evaluations in which a pattern of overall positive effects was observed. The consistency of outcomes at 12- and 30-month follow-up periods is important because it means the effects extended for more than a year beyond the completion of the intervention, and the fact that significant effects were found for self-report and observational measures means that couples' gains were evident to themselves and to objective observers.<sup>24</sup>

Nonetheless, treatment effects—although generally positive—were weak. The potency of an intervention

can be quantified using a statistical concept known as *effect size*, which accounts for both the difference in the average result for two groups and the overlap between them. The average effect size from this program (0.09) falls well below standard conventions for an effect to be considered small (0.20).<sup>25</sup> Some scholars have argued that these minimal effects should not be dismissed entirely (see reference 24), but we note that effects of this magnitude indicate that differences between groups, although statistically different, are substantively similar. For example, the largest difference between treatment and control groups was found for couples' average reports of relationship happiness (effect size = 0.13), where the mean for the treatment group was 5.94 and the mean for the control group was 5.79 on a 7-point scale, with 7 being the happiest (see reference 23). The program also had no effect on marital stability, which was one of the intervention's primary aims. In addition, because people in the control group received no treatment at all, it's impossible to rule out the possibility that SHM's positive effects, however weak, stem not from any particular element of the intervention itself but from placebo effects.

Also problematic is the fact that the SHM program did not appear to work in a manner consistent with the theory upon which it was based. Behavioral theory would predict that changes in communication skills should lead to changes in relationship satisfaction. Here, however, although couples showed improvements in communication 12 months after the SHM intervention and subsequent improvements in their satisfaction,

the gains in satisfaction were not accounted for by changes in communication.<sup>26</sup> These findings indicate that changing the quality of couples' interactions did not produce significant changes in relationship quality or stability among low-income populations and leave open questions about why couples who participated in SHM showed increases in their satisfaction.

## Time for a New Approach

Taken together, evaluations of these three federally funded relationship-education programs offer multiple useful insights. They show that couples with low incomes will enroll in programs in an attempt to strengthen and preserve what can be life-improving relationships. Many participants said the workshops were relevant and useful. And measurable benefits for more established couples were observed in the SHM evaluation. Nonetheless, these results also suggest several reasons why developing effective programming in this realm remains a work in progress. (Table 1 displays a summary of key outcomes for the CHMI, BSF, and SHM program evaluations.)

First, program attendance and retention were not consistently high. Although SHM had a high level of participation, attendance was much lower for BSF. The low participation rates for BSF were especially notable given that participants were provided with a variety of incentives for participation, including financial compensation, child care, transportation, and meals.<sup>27</sup> Low participation among this group of unmarried couples

**Table 1. Community Healthy Marriage Initiative, Building Strong Families Program, and the Supporting Healthy Marriage Program Effects**

Program and follow-up interval	Positive changes among participants				
	Percent married	Relationship satisfaction	More positive conflict behavior	Less negative conflict behavior	Relationship fidelity
<b>CHMI</b>					
24 months	0	0	0	0	0
<b>BSF</b>					
15 months	0	0	0	0	0
36 months	0	0	0	0	0
<b>SHM</b>					
12 months	0	+	+	+	0
30 months	0	+	+	+	+

Note. CHMI = Community Healthy Marriage Initiative; BSF = Building Strong Families; SHM = Supporting Healthy Marriage;

with infants may reflect a lack of interest in the material being offered or an inability to devote such a significant amount of time to this type of programming.

Second, program costs for the intensive interventions were substantial, averaging \$9,100 per couple in SHM (see reference 23) and \$11,000 per couple in BSF (see reference 21). Third and most important, despite these costs, the programs' effects were mostly nonsignificant. That suggests that the programs shown to be effective, at least in the short term, at enhancing relationships among middle-class couples (see reference 16) are less so among low-income populations, particularly among couples who have not yet formalized their partnerships (see reference 20).<sup>28</sup> Providing relationship education to low-income couples does not appear to promote more fulfilling or more stable relationships.<sup>29</sup>

The lack of significant effects may simply reflect what sociologist Peter Rossi named the "Iron Law," his observation that evaluations of large-scale social programs are most likely to yield no net effect.<sup>30</sup> Despite this, in our view, the evaluations described above, in combination with recent research on the source of strife in relationships among couples with low incomes, hold great value. Both can help inform the next generation of programs to support low-income couples and their children and, potentially, make better use of the millions of dollars that continue to be allocated for this type of programming (see reference 13).

To identify new ways forward, we draw on another oft-cited Rossi conclusion: There are three main reasons that large-scale social programs do not produce significant results. Those include a failure to identify the roots of problems, a failure to translate basic theory into programs that tackle those roots, and failures in implementation. We first apply Rossi's framework to identify more of the roots of marital discord among couples with low incomes. Then we propose alternative programming to better help these couples.

## Addressing Additional Reasons Why Couples Struggle

As described earlier, much of the existing research on marriage has emphasized behavioral perspectives: Couples are assumed to become distressed because they have not developed or maintained key communication skills. Other theoretical perspectives, however, particularly the family stress model

articulated by researchers Rand Conger and Glen Elder,<sup>31</sup> look elsewhere. The family stress model argues that economic difficulties lead to distress among individuals in marriages, which, in turn, leads to marital conflict and marital distress. Thus, economic concerns such as being unable to pay bills or not having money left over at the end of the month ultimately lead to relationship difficulties.

A number of studies support this idea. First, financial worries create many different difficulties within relationships between people of low income. Low-income couples express concerns about financial stability, financial responsibility, acquisition of assets, and the accumulation of savings.<sup>32</sup> Among unmarried low-income couples, these types of financial concerns have been cited as the most common barrier to marriage. Many low-income couples who live together say they want to postpone marriage until they no longer struggle financially so that they can reduce their debt, achieve what they see as respectability, and avoid a major source of conflict.<sup>33</sup>

Among married low-income couples, economic concerns are also salient. Large-scale surveys comparing common relationship problems for low- and higher-income married couples indicate that both groups report similar difficulties with communication, but low-income couples are more likely than higher-income couples to report that money is a significant source of difficulty in their relationship.<sup>34</sup> Reflecting these unique economic concerns, low-income couples are also more likely than higher-income spouses to say that having a spouse with a steady job is important to a successful marriage.

Research makes clear that stresses related to financial instability contribute to numerous difficulties within relationships. Among Caucasian, Hispanic, and African American families, economic hardship is associated with poorer family relationships.<sup>35</sup> Couples under economic strain, on average, display more marital hostility and less warmth toward their spouses than financially stable couples do. They report more psychologically aggressive behaviors toward their partners such as denigrating them or refusing to talk, and they report fewer positive behaviors such as demonstrating affection, spending time together, and supporting one another's goals. In observational problem-solving and social support discussions, they display more negative behaviors such as contempt and dominance. These different factors

make it so that married couples who are experiencing economic strain tend to be less satisfied in their relationships and report more marital distress than do couples with more financial stability.<sup>31, 36–40</sup>

Economic strain also compromises parenting, leading people to be less consistent in managing family routines and setting rules and expectations for their children, to spend more time in unhappy moods, and to be more hostile and less warm in their interactions with their fellow parent. Parents facing economic strain also tend to be less involved in their children’s lives, argue more with their children over money, and feel more hostile toward their children.<sup>41–43</sup> These parenting struggles negatively affect children’s well-being, resulting in increased depressive and anxious symptoms, as well as behaviors such as defiance and acting aggressively.<sup>43–45</sup>

Financial hardship also leads to negative long-term psychological and physical health among adults.<sup>46,47</sup> Having scarce resources consumes people’s mental energy and narrows their focus to their most urgent needs, leading them to neglect more distant problems.<sup>48,49</sup>

**Addressing Financial Stressors  
Could Strengthen Relationships**

Findings such as those described above help illuminate why low-income couples struggle: Stress associated with having a low income undermines their relationships and their individual functioning. This shift in thinking about the roots of marital distress in low-income couples also necessitates a shift in thinking about how programs can best help the relationships of low-income couples. Keeping with leading theories, existing interventions emphasized communication skills, assuming that promoting healthier communication and relationship skills would help couples to better manage their problems and achieve greater closeness. Financial strain and other sources of stress were assessed, and couples were referred to external supports such as employment and child care services if needed. But the programs did not directly target the main problem facing low-income couples: poverty itself. Approaches that do so are needed.

We are not arguing that the psychological processes characterizing intimate relationships should be overlooked entirely in future intervention efforts. For

example, couples may need a certain degree of commitment and stability in their relationships before economic interventions can take hold. But we believe the outcomes of recent federal initiatives should encourage researchers and policymakers to look beyond these processes to the environmental factors that influence these relationships. Acknowledging and addressing couples’ difficult economic circumstances through interventions that reduce their financial stress would free couples to devote time and attention to their relationships and to their children.

Social scientists and policymakers have long recognized the importance of economic strain on family and child well-being. Yet the effects of antipoverty programs on couple and family outcomes are rarely examined. After limiting our review to experimental programs focused on increasing employment and/or financial stability and excluding studies examining changes in welfare-to-work laws that did not test interventions, we were able to identify only five such studies in which marriage was examined as an outcome. All of these measured relationship stability—the percentage of participants who get married or who live with a partner—rather than relationship quality. (Table 2 summarizes the results of these studies.)

In three studies, researchers examined whether participating in a program focused on increased

**Table 2. Effects on Relationship Stability for Programs Focused on Employment and Earnings**

Program and follow-up interval	% married or living with a partner
<b>Career Academies</b>	
132-months	+
<b>Job Corps</b>	
48-months	+
<b>New Hope Project</b>	
60-months	+
<b>Minnesota Family Investment Program</b>	
36-months	+
<b>Opportunity NYC-Family Rewards demonstration</b>	
18-months	+
42-months	0

Note. 0 = no significant effect; + = significant positive effect.



employment and earnings affected the likelihood of getting married or living with a partner. The first followed young men and women who participated in Career Academies, a program that helps prepare high school students in low-income urban settings for postsecondary employment.<sup>50</sup> More than 11 years after beginning the program, results showed that students who were randomly assigned to Career Academies had monthly incomes that were 11% higher than those of students assigned to the non-Academy group. Their relationships also benefitted. Career Academy participants were significantly more likely to be living independently with their children and a spouse or partner, compared with students who didn't participate in Career Academies. Young men were also significantly more likely to be married and more likely to be a custodial parent. Marriage rates increased by nine percentage points (27% for non-Academy male participants versus 36% for Academy male participants) and custodial parenthood increased by 12 percentage points (25% for non-Academy male participants versus 37% for Academy male participants). Although this study did not examine whether the improved relationship outcomes were accounted for by increases in income, it is noteworthy that a program focused on employment (rather than relationship education) affected relationship stability.

The second study examined outcomes among participants randomly assigned to participate in Job Corps, a federal program combining academic instruction and vocational skills training to increase earning potential.<sup>51</sup> Four years after random assignment, program participants were significantly more likely to be living with a partner (whether or not they were married) than were participants in a control group (31% for Job Corps students versus 29% for the control group). Additional analysis of the same data set indicated that among young adults who had participated in Job Corps, employment and earnings significantly affected women's likelihood of getting married, but they had no such effect for men.<sup>52</sup> Given the importance that low-income women place on becoming financially stable before getting married (see references 32 and 33), these results may reflect women's increased willingness to marry once they have established economic independence or suggest that their increased economic success helps them attract better partners whom they are more willing to marry.

The third study examined marriage among participants in the New Hope Project.<sup>53</sup> New Hope was an experimental project in Milwaukee, Wisconsin, that examined the effects of a three-year, employment-based, antipoverty program among low-income adults who were randomly assigned to participate in the program or to a control group. In exchange for working 30 hours per week, participants assigned to the experimental condition received earnings supplements to raise their income level above the poverty line, child care assistance and health care subsidies, and (for those unable to find employment) a full-time or part-time job. The program's impact was assessed five years after random assignment. In addition to increasing employment and income,<sup>54</sup> the program increased marriage rates.<sup>55</sup> Low-income mothers who participated in New Hope and who had never been married were about twice as likely as mothers in the control group to be married by the five-year follow-up (21% versus 12%). Changes in income preceded changes in marriage, and changes in income mediated the association between program participation and marriage rates: Women were 8% more likely to be married for every \$1,000 increase in annual income.

Two studies have examined whether increasing financial stability improves marital stability. One study involved two-parent families participating in the Minnesota Family Investment Program, which provided additional financial incentives to work, mandatory employment services, and streamlined eligibility requirements for welfare benefits. The study showed that couples randomly assigned to the intervention were more likely to be married three years after entering the program compared with those receiving Aid to Families with Dependent Children (67% versus 48%).<sup>56</sup>

Findings from another program for low-income families in New York City showed mixed results, however. In a randomized trial, the Opportunity NYC-Family Rewards demonstration project provided cash assistance to low-income families who met certain education, health, and workforce conditions, such as ensuring that their children attended school consistently, maintaining health insurance, and participating in job training.<sup>57</sup> Survey data collected one and a half years after random assignment showed that program participants were significantly more likely to be married (19% of program participants versus 16% of people in a control group). But they were also significantly more

likely to be divorced (15% of program participants versus 12% of people in a control group).<sup>57</sup> Three and a half years after random assignment, program participants continued to be significantly more likely to be divorced (15% versus 13%).<sup>58</sup> The researchers speculated that increased income may have led some couples to feel more comfortable about separating, consistent with other findings suggesting that some couples postpone divorce during times of financial stress because of financial concerns.<sup>59</sup> Taken together, these findings call for further study of these types of cash assistance programs and suggest that couple characteristics may influence program effects.

The results from these programs must be interpreted cautiously as we await replication on a larger scale among more groups of people with low income. More research is also needed on whether these types of programs can improve relationship quality and satisfaction—and, if they do, how these improvements are generated. It will be valuable to consider whether any effects are due to increases in income alone or whether increases in income create other changes that may partially mediate any effects, such as an increased sense of autonomy and structure, reduced personal distress, reduced chronic stress, an increase in couples' leisure time together, or greater sharing of household responsibilities.

Future research should also examine whether these types of programs are sufficient to improve relationship quality on their own or whether they must be paired with more traditional psychological programs that attempt to improve individual well-being and/or the quality of relationships. In this case, increased income—through either employment or other government assistance—may put couples in a position where they are more amenable to the type of skills emphasized in these existing programs. As this is unlikely to be a one-size-fits-all approach, researchers conducting future studies should also consider what types of couples benefit from what types of services. Some couples' relationships may show improvements solely because of increased financial stability, whereas others may need programs that combine financial supports with relationship education or couples therapy to achieve and maintain healthy relationships. We note that ACF has recently sponsored the Parents and Children Together evaluation to examine the effectiveness of programs combining employment and relationship services (see reference 21). The results

of this evaluation will be released in several years and will represent a test of these ideas. When researchers are evaluating these combined programs, it will be important for them to consider whether any increased benefit outweighs the costs involved, as is necessary with all programs of this type.

## Recommendations for Policy, Practice, and Research

As our review reveals, policies allocating funding for relationship education programs targeting low-income populations are expensive but appear to provide minimal benefits. A more nuanced understanding of how financial pressures affect relationship stability and relationship quality for low-income couples offers guidance on how to better serve these families. That understanding points toward several specific opportunities to change policy, practice, and research priorities in this important area.

First, we recommend greater investment in interventions and policies that improve the wider context of low-income couples' lives, which is likely to promote relationship and family well-being. We have focused here on job training and cash incentives, but other approaches, such as child care and health care subsidies, may also increase financial stability and benefit low-income families' relationships.<sup>60</sup> The most recent call for proposals for healthy marriage and relationship education grants from ACF included this emphasis on programs that promote economic stability and mobility and noted that "economic pressures and instability often contribute to relationship and marital dysfunction" (see reference 13), suggesting increased recognition of the need to address poverty directly.

Nonprofit organizations and counselors working with couples with low incomes should explore ways to directly address the sources of financial strain in families. Rather than tutoring couples on ways to better communicate about financial difficulties, counselors could provide resources that help reduce that strain. They should evaluate whether couples may need to first access other services, such as job training, education, medical services, or mental health services, to more fully engage with and benefit from relationship-focused services.

We recommend that service organizations working with these families expand intervention services by using

nontraditional delivery methods, such as through home visits, video, or the Internet. The intensive demands of existing couple-support programs made them difficult to access on a reliable and consistent basis for many families, particularly couples in the BSF project, who were unmarried with young children. Alternative delivery approaches may increase programs' reach.<sup>61</sup>

Researchers can help inform this work in multiple ways. For one, studies of employment and income enhancement should include measures of relationship stability and relationship quality. Although it is widely assumed that these programs can benefit family dynamics, empirical study of these effects is extremely limited. More studies in which the effects of increased income on relationship processes and outcomes are examined are needed to test the ideas discussed here.

Finally, we recommend that researchers specify the processes and circumstances that promote healthy marriages among people with low income. Research thus far has focused mostly on the specific difficulties facing low-income couples—but the discussion leaves open the question of how successful relationships are created and maintained among this large group of Americans, as well as that of what contexts make these processes more or less likely.<sup>62</sup>

Couples with low incomes are at heightened risk of failed marriages, which take substantial tolls on their own and their children's well-being. The disappointing outcomes of recent large-scale federal efforts to help strengthen these relationships attest to the challenge of promoting such vital unions. Still, by incorporating new insights from basic research, more expansive strategies that acknowledge and ameliorate the financial strains faced by families with low incomes could yield more promising results. Social scientists are well equipped to assist the drive to improve these interventions by developing a new generation of research and theory that clarifies how to best promote healthy relationships and healthy families among low-income couples.

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