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Supporting Healthy Relationships in Low-Income Couples: Lessons Learned and Policy Implications

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Abstract

For the past two decades, policymakers have invested heavily in promoting the quality and stability of intimate relationships in low-income communities. To date, these efforts have emphasized relationship-skills education, but large-scale evaluations of these programs indicate that they have produced negligible benefits. Current policies are limited by their unfounded assumption that low-income couples have needs similar to more affluent couples. In contrast, recent research finds that financially disadvantaged environments confront low-income couples with unique challenges in maintaining intimacy. Rather than skills training, these couples need policies that address the real circumstances that affect their day-to-day well-being. Preliminary evidence from military families and antipoverty programs suggests that providing couples with financial security may have indirect positive effects on their relationships. New policies that promote financial well-being may be more effective at supporting low-income couples than interventions targeting relationships directly.

Keywords

intimate relationships, low-income couples, marriage education, relationship skills, family policy

Tweet

Low-income couples do not benefit from relationship-skills training, but they do benefit from interventions that relieve financial stress.

Key Points

- Low-income couples are at high risk to experience distress and to end their relationships.
- Efforts to support low-income couples by providing relationship-skills training have not worked, despite their great expense.
- Effective communication in couples is not a skill—it is a capacity that a supportive environment can facilitate and a disadvantaged one can limit.
- Preliminary evidence suggests that policies that improve the financial situation of low-income couples have indirect beneficial effects on their relationships as well.

Introduction

In a time of unparalleled partisan antagonism throughout the country, policymakers on both sides of the aisle agree about the importance of supporting families (Strach, 2007). This consensus is grounded in decades of social science that highlights the benefits associated with healthy family relationships. Much of this research has focused on marriage, showing that married people on average experience greater economic security, better physical and emotional health, and lower mortality than divorced people (Amato, 2000; Frisch & Simonsen, 2013; Zissimopoulos, Karney, & Rauer, 2013). The children of married parents benefit as well, experiencing better academic achievement and psychological adjustment than children of divorced parents (Amato, 2001). Further research has identified the quality of the relationship between the parents as the engine driving these associations. Whether a couple is married or not, discord in their relationship impairs their personal and professional functioning, damages their physical and emotional health, and impedes their children's development (Cummings & Davies, 2002; Whisman & Uebelacker, 2006). To the extent that stable, satisfying adult relationships provide a supportive environment for all family members to thrive, promoting such relationships is an enduring and worthwhile goal of social policy.

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Yet despite the vocal support from all quarters, couples are struggling. Although divorce rates in the United States have declined from their peak in the 1980s, they remain high (L. R. Anderson, 2016), especially compared with other industrialized nations (Amato & James, 2010). Currently, 32% of all first marriages are expected to end within 10 years (Copen, Daniels, Vespa, & Mosher, 2012). Even among couples that remain married, around 30% are estimated to be distressed (Whisman, Beach, & Snyder, 2008). Recognizing the risks associated with marriage, more American couples are delaying marriage and cohabiting instead (Copen et al., 2012). Partly as a consequence, 40% of all children in the United States are now born out of wedlock (J. A. Martin et al., 2012). Among unmarried couples having a first child, only 9% will go on to marry, whereas 22% will dissolve their relationship (Carlson, McLanahan, & England, 2004).

Although the challenges of maintaining stable relationships affect couples at all levels of socioeconomic status, low-income couples appear to be especially vulnerable. Between the 1970s and the 1990s, divorce rates actually fell for college-educated women; the rising divorce rates were confined to women without a college education (S. P. Martin, 2006). Currently, the risk of experiencing a divorce within the first 10 years of marriage is 40% for women with a high school diploma or less, compared with 15% for women with a bachelor's degree or more (Copen et al., 2012).

Acknowledging the elevated risks of relationship dissolution among low-income families, and the severe costs to low-income communities, policymakers have long championed programs to promote more stable relationships among the poor. The Moynahan report (1965) was controversial when it first directed attention toward the links between family structure and poverty in Black communities (Wilson, 2009). In 1996, when the federal government passed PROWRA (Personal Responsibility Work Opportunity Reconciliation Act, 1996), promoting stronger relationships in low-income families was an uncontroversial element in a broader effort to restructure the welfare system. By the time that legislation was renewed in 2002 under the second Bush administration, relationships had taken center stage (Heath, 2012). That year, the federal government established the Healthy Marriage Initiative, a set of policies shifting funds away from direct cash assistance to low-income families and toward programs explicitly designed to encourage and strengthen their marriages. When this policy was renewed by the Deficit Reduction Act of 2005, the government committed US$150 million per year from 2006 to 2010 to further interventions aimed at marriages and responsible fatherhood. Reflecting the bipartisan agreement on this issue, the 2015 budget signed by President Obama allocated an additional US$50 million toward these programs.

Together, these successive waves of legislation represent the most concerted effort in history to direct the resources of the federal government toward promoting healthier intimate relationships. Yet systematic evaluations of these programs suggest that so far they have produced few tangible benefits for couples (E. Lundquist et al., 2014; Wood, McConnell, Moore, Clarkwest, & Hsueh, 2012; Wood, Moore, Clarkwest, & Killewald, 2014).

To inform more effective policies aimed at strengthening relationships in low-income communities, the rest of this article has three main goals. First, we examine the underlying assumptions that have guided, and often constrained, policy choices directed at low-income couples over the past two decades. Second, we evaluate relevant theory and empirical research on low-income couples that have questioned these assumptions. Finally, we suggest new directions for policy and intervention grounded in a more accurate understanding of the needs and challenges of this population.

The Theoretical Foundation of Current Policies

All of the legislation allocating funds to support low-income couples has been very explicit about the sort of activities on which the funds can be spent (see Table 1). Specifically, the legislation restricts allowable activities to different types of educational programs, all designed to teach couples skills (e.g., providing social support, managing conflict) associated with satisfying, stable relationships (Bir et al., 2012).

This emphasis is grounded in behavioral theories of marriage that identify communication between partners as central to the development and maintenance of intimacy (Weiss, 1980). According to this perspective, partners' failure to interact effectively with each other is the immediate cause of distress in intimate relationships. It follows that teaching couples better ways of communicating should prevent distress, bring partners closer together, and increase commitment and long-term relationship health. Over the past several decades, considerable evidence has accumulated to support the basic premises of the behavioral model. For example, early observational studies confirmed that satisfied couples do communicate more positively with each other than distressed couples (Jacobson, Follette, & McDonald, 1982). Direct evidence that these behaviors play a causal role in the success or failure of intimate relationships has been harder to come by, with some studies finding the predicted associations between negative or ineffective behaviors and elevated risk of distress and dissolution, but others finding null or even reversed effects (Heyman, 2001). Nevertheless, educational programs aimed at teaching effective communication skills to couples proliferated, and they appear to produce small-to-moderate short-term benefits in college-educated, affluent, mostly White couples (Hawkins, Blanchard, Baldwin, & Fawcett, 2008).

When the U.S. Administration of Children and Families (ACF), a division of the Department of Health & Human Services, was given the task of developing programs aimed at low-income couples in the late 1990s and early 2000s, adapting programs that showed promising results for affluent couples was a reasonable starting point. Yet, when the impact of these programs was eventually evaluated, the results

Table 1. Allowable Activities to Support Healthy Marriages.

- Public advertising campaigns on the value of marriage and the skills needed to increase marital stability and health.
- Education in high schools on the value of marriage, relationship skills, and budgeting.
- Marriage education, marriage skills, and relationship-skills programs, which may include parenting skills, financial management, and job and career advancement, for nonmarried, pregnant women and nonmarried, expectant fathers.
- Premarital education and marriage skills training for engaged couples and for couples or individuals interested in marriage.
- Marriage enhancement and marriage skills training programs for married couples.
- Divorce reduction programs that teach relationship skills.
- Marriage mentoring programs that use married couples as role models and mentors in at-risk communities.
- Programs to reduce the disincentives to marriage in means-tested aid programs, if offered in conjunction with any activity described above.

Source. Deficit Reduction Act of 2005 Pub. L. No. 109-171.

proved disappointing. In keeping with the size of their investment in these programs, the ACF funded three large, multisite, longitudinal evaluations: one quasi-experiment (the *Community Healthy Marriage Initiative*) and two that included random assignment of couples to treatment or control conditions (*Building Strong Families* and *Supporting Healthy Marriage*). All three evaluations offered consistent results. Despite the high costs of the programs (e.g., US$9,100 per couple in *Supporting Healthy Marriage* and US$11,000 per couple in *Building Strong Families*), follow-up assessments between 2 and 3 years after the programs revealed negligible effects on relationship quality and couple stability or dissolution (Bir et al., 2012; Hsueh et al., 2012; E. Lundquist et al., 2014; Wood, McConnell, Moore, & Clarkwest, 2010; Wood et al., 2014).

What went wrong? In his classic analysis of large-scale social programs, Rossi (1987) proposed that many thoughtfully designed interventions nonetheless fail because, although they are based on a set of explicit and coherent assumptions, those assumptions are frequently inappropriate to the populations or circumstances in which the programs are implemented. Analyses of the programs that have targeted low-income couples over the past two decades have echoed this point, noting no theoretical or empirical reason to assume that programs designed for affluent couples would be effective for low-income couples (Johnson, 2012). On the contrary, emerging research that studied low-income couples directly suggests that behavioral models of marriage may be insufficient for understanding the unique challenges faced by low-income couples, and that these relationships may require new models developed explicitly for this population (Johnson & Bradbury, 2015). The rest of this article reviews relevant research on the challenges lower-income couples actually face, and then draws out several new directions for policy informed by this research.

Lessons Learned About Low-Income Couples

When policymakers began to focus on low-income couples in the late 1990s, research on marriage and intimate relationships had taken place almost entirely within affluent, college-educated, mostly White populations (Karney & Bradbury, 1995). In the intervening decades, research has begun to expand this literature by studying low-income couples. The accumulated results of this work call into question several of the premises that have guided programs addressing low-income couples to date.

Is Communication in Couples a Skill?

The behavioral perspective on marriage assumes that the way couples communicate reflects relationship skills, described as relatively stable attributes of each partner. In this view, couples have trouble managing conflict or supporting each other because they do not know how to interact more effectively. This is a *deficit model*, locating the source of couples' problems in failures of couples themselves.

Even as the policies of the last two decades were being developed, alternative perspectives on marriage and intimate relationships had questioned this assumption. In his seminal work with military families after World War II, Ruben Hill (1949) drew attention to the ways that family functioning could be facilitated or constrained by stresses originating outside the home. In the mid-1990s, Karney and Bradbury's (1995) Vulnerability–Stress–Adaptation (VSA) model explicitly linked the quality of the interaction between intimate partners to the level of stress they were experiencing: The same couples that communicate effectively when their stress is low may nevertheless struggle to connect when their stress is high.

To evaluate this alternative perspective, longitudinal research on couples has examined how fluctuations in couples' stress over time predict changes in how they interact. Among relatively affluent couples, this sort of research has shown that the same couples who know how to give each other the benefit of the doubt when their stress is lower than average are significantly less likely to do so when their stress is higher than average (Neff & Karney, 2004). In research using observational data and multiple waves of assessment, fluctuations in financial strain in particular are associated with changes in how married couples negotiate disagreements (Conger & Conger, 2008). After being randomly assigned to a condition that induced stress, husbands are less effective at providing their wives with social support,

compared with husbands in a nonstressed control condition (Bodenmann et al., 2015).

Low-income couples' stress may predict how they communicate—more than any stable attributes of the partners. To evaluate this idea, 413 Black, White, and Hispanic newlywed couples solicited from low-income neighborhoods were videotaped engaging in problem-solving and social support interactions in their homes, and trained observers subsequently coded the quality of couples' communication (Williamson, Karney, & Bradbury, 2013). Communication quality was unrelated to stable characteristics, such as spouses' family background and childhood experiences. Instead, their communication most strongly correlated with their levels of financial strain and the number of acute stressors they had experienced in recent months: Couples who experienced more stress were also more negative, even taking into account other significant correlates of behavior. This helps to explain why economic hardship is associated with poorer relationships within Black, White, and Hispanic families (Gomel, Tinsley, Parke, & Clark, 1998).

In sum, this line of research describes couples' communication not as an enduring skill but as a changing capacity, sensitive to the other demands that couples confront in their lives. Without addressing these demands directly, the effectiveness of interventions targeting communication in low-income couples may be limited (for a more thorough review of research on stress and couples, see Karney & Neff, 2013).

Is Changing Communication the Best Way to Change Relationships?

The fact that communication in couples fluctuates with stress does not preclude educational interventions from improving couples' well-being. As long as communication plays a causal role in relationship satisfaction and longevity, any interventions that promote more effective interactions in couples should have downstream benefits.

Yet the premise that communication plays a causal role in couples' well-being has not received consistent support either. The couple-focused programs of the last decade were explicitly guided by this premise, but the scant results of those programs raise serious doubts about the merits of this approach. Detailed analyses of data from the *Supporting Healthy Marriages* evaluation exacerbate those doubts. In that study, couples randomly assigned to receive a suite of interventions including relationship education were significantly more satisfied with their relationships at a 30-month follow-up assessment (but not more likely to stay together) compared with control couples who did not receive those interventions (E. Lundquist et al., 2014). However, improvements in couples' communication, as rated by trained observers at a 12-month follow-up assessment, did not mediate this effect (Williamson, Altman, Hsueh, & Bradbury, 2016). Nor did better communication at 12 months predict greater satisfaction at 30 months. In other words, whatever beneficial effects the program had, improved communication—the explicit target of the program—was not the mechanism of those effects.

The failure of observed behaviors to account for longitudinal changes in the satisfaction of low-income couples raises the possibility that the reliable cross-sectional associations between satisfaction and communication may have been misinterpreted. Rather than viewing communication as an engine driving relationship satisfaction, the way couples communicate may be a *consequence* of their satisfaction, such that greater satisfaction inspires more effective communication. Research examining this possibility drew on four waves of recorded and coded marital interactions obtained from couples living in low-income neighborhoods (Lavner, Karney, & Bradbury, 2016). Marital satisfaction was assessed at each wave as well, allowing analyses that compared the influence of communication on subsequent marital satisfaction to the influence of marital satisfaction on subsequent communication. At each assessment, satisfaction and communication were reliably associated, such that happier couples communicated more effectively. Over time, however, satisfaction predicted later communication more strongly than vice versa.

Together, these studies suggest that, in contrast to the premise of the behavioral model that has guided policy to date, communication may play a less central role in the success or failure of low-income couples' relationships than in the relationships of more affluent couples.

What Are the Major Concerns of Low-Income Couples?

The idea the policymakers should target relationship skills assumes that low-income couples generally share more affluent couples' concerns—concerns that guided the development of relationship-skills programs. When these policies were enacted, however, scant research had directly compared the reports of low-income and more affluent couples.

When research has asked low-income couples to list the challenges they face in trying to maintain healthy relationships, a lack of relationship skills does not appear high on their lists; the most salient concern for low-income couples is, not surprisingly, money (Jackson et al., 2016). Similarly, direct comparisons between high- and low-income couples reveal that, although low- and high-income couples value marriage equally, low-income couples are significantly more likely than high-income couples to identify financial issues as a source of problems in their relationships, and more likely to endorse the idea that having a steady job is a requirement for a successful marriage (Trail & Karney, 2012).

Among unmarried low-income couples in particular, economic concerns are named as a central barrier to marriage (Gibson-Davis, Edin, & McLanahan, 2005). Cohabiting low-income couples report the (quite accurate) belief that, were

they to marry, financial strains would leave them vulnerable to divorce. In hopes of avoiding this outcome, they often postpone marriage until they can achieve a desired level of financial security (Smock, Manning, & Porter, 2005).

Whereas behavioral models of marriage imply that low-income couples are uniquely vulnerable because they lack effective relationship skills, research that has assessed the experiences of low-income couples directly supports an alternative view: The most vulnerable couples struggle because they face real challenges that limit their options and threaten their well-being, that is, they struggle because they are low-income.

New Directions for Promoting the Well-Being of Low-Income Couples

Research on couples and stress shows how the development of intimate relationships is shaped by the contexts in which they form and develop over time. For low-income couples, that process is constrained by pervasive financial stress and disadvantage. Programs that leave those constraints intact are unlikely to have lasting benefits, yet the narrow range of skills-based activities allowable under current legislation all but guarantees that the broader context of low-income couples will continue to be ignored.

An alternative is to invest in programs that directly address the context of low-income couples. Where programs that target relationships directly are swimming against a tide of forces external to couples that make them hard to change, programs aimed at generally improving the financial circumstances of low-income couples may find that they improve couples' relationships indirectly as well.

For a real-world example of how such an approach could work, consider military couples. The U.S. military recruits heavily from low-income populations, because military service often represents a better employment option than those available in the civilian sector (Segal & Segal, 2004). Moreover, military couples face numerous stresses unknown to civilian couples, such as mandatory relocations, a high risk of injury, and separations due to lengthy deployments (J. R. Anderson, Amanor-Boadu, Stith, & Foster, 2013). Nevertheless, service members marry at high rates (J. H. Lundquist, 2004) and once married experience lower divorce rates than civilian couples matched on age, employment, and ethnicity (Karney, Loughran, & Pollard, 2012).

How are military couples so resilient in light of the heavy demands of military service? One likely explanation is that military couples can rely on a degree of financial security unknown to comparable civilian couples. Married service members receive housing subsidies, access to the best health and child care programs in the country, and increased compensation when they are separated from their spouses (Rostker, 2006). Moreover, they have nearly guaranteed employment for as long as they wish to serve. In other words, the support that the military provides to its families addresses the financial concerns that unmarried low-income couples name as obstacles to marriage.

If civilian couples received anything like the same support, might their relationships prove similarly resilient? Research on the effects of antipoverty programs on marriage offers preliminary evidence that they might. In general, antipoverty programs focus on promoting economic outcomes (employment, financial stability), not relational ones. Regardless, five such programs have been analyzed for their potential indirect impact on whether or not participants married or divorced (Lavner, Karney, & Bradbury, 2015). In all five cases, participants who were randomly assigned to programs that provided job training, job placement, or cash assistance were significantly more likely than matched controls to marry and remain married at follow-up assessments up to 5 years later.

Acknowledging the connections between couples' circumstances and their functioning suggests that policies affecting the lives of low-income couples are also likely to affect their relationships. In Norway, for example, a 1999 law offered new parents subsidies to remain home with their children, resulting in significant declines in divorce among families that took advantage of the program—despite the fact that the law did not mention marriages, and promoting marriages was not its goal (Hardoy & Schøne, 2008). As the federal government in the United States debates changes in health care, the tax code, and the minimum wage, policymakers may similarly have to address the unintended effects of these changes on families. Some have gone as far as to recommend that, in addition to the fiscal and environmental impact statements that now accompany new policy proposals, a family impact statement be a regular requirement as well (Bogenschneider, 2013, 2014).

In sum, research on low-income couples highlights the need for policymakers to move beyond the limited set of options that have constrained efforts to support these couples in the past. The focus on relationship skills has not worked, in part because couples need a supportive environment in which to enact those skills. A preliminary step in promoting stable, healthy relationships in low-income populations is to provide those populations with the economic resources necessary for intimacy to thrive. If policymakers step in to provide low-income couples access to those resources, or pathways to them, couples may be able to maintain their relationships on their own.

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