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Family Strengthening Programs: Where Do We Go From Here?

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Family Strengthening Programs: Where Do We Go From Here?

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Family fragility in the United States, especially among unmarried, impoverished parents is of increasing concern to policy makers, researchers, and practitioners involved with promoting family stability and positive outcomes for children. Moreover, increasing family stability has been seen as one avenue of addressing child poverty because children from single parent households are more likely to live in poverty than children from households with married parents. Specifically, children living in households headed by single females experience poverty at rates 4 times those of children in other households (Shanks & Danzinger, 2011). Over the last two decades, the federal government undertook two major, distinct initiatives to help reduce poverty and improve overall family and child well-being. Unfortunately, both the Welfare-to-Work Program and the Healthy Marriage Initiative have fallen far short of these goals. In fact, economic mobility for those at the lowest end of the income spectrum has stagnated over the last 40 years and economic inequality is now at its highest since the 1920s (Annie E. Casey Foundation, 2014).

In 1998, the longitudinal Fragile Families and Child Wellbeing Study (FFCWS) was initiated with the purpose of learning more about the nature of relationships between unmarried, low-income parents; factors that affect their relationships; and how children from these relationships fare over the long-term (<http://www.fragilefamilies.princeton.edu/>). FFCWS researchers conducted interviews with more than 5,000 mothers and fathers at the time of the birth of their child and at again when the children were 1-, 3-, and 5-year olds. In home assessments of the children were also conducted. One of the primary FFCWS findings showed the vast majority of parents were romantically involved with each other and had hopes of eventually marrying. However, these couples also identified significant barriers to marriage, some of which were relational in nature and some financial. Follow-up data showed that more than 40% of these relationships dissolved within a year of the birth of the couple's child and an additional 20% of the couples ended their relationships within 5 years (Center for Research on Child Well-being [CRCW], 2007). Further, when a couple's relationship ends, the involvement of the father in the child's life has been shown to decline over time, particularly if the relationship was contentious or the breakup acrimonious (McLanahan & Beck, 2010).

These findings spawned several federally funded initiatives intended to help strengthen relationships of fragile families by providing relationship education programs. The *Strong Couples – Strong Children* (SC-SC) program was one such intervention (Jones, Charles, & Benson, 2013). Although the SC-SC intervention showed positive relationship outcomes (Charles, Jones, & Guo, 2014), participants continued to

struggle financially, even when receiving comprehensive support services. Understanding the ongoing economic challenges and how new families cope with such challenges is important because SC-SC participants noted how their constant worry about finances had erosive effects on their self-esteem (particularly males) and partner relationships. The study described in this paper examined the economic challenges faced by low-income, unmarried parents who participated in the SC-SC program between 2006 and the end of 2011. The study drew on two sets of data. The first is survey data obtained from the 726 individuals who enrolled in the SC-SC study. The second dataset is based on qualitative focus group data collected from 45 mothers and fathers who participated in SC-SC. Although the qualitative dataset is small, it fills a void in the literature by offering the personal perspectives of diverse couples who have participated in a relationship education and strengthening intervention. In addition, this article highlights the SC-SC program participants' numerous strengths and resiliencies identified in the demographic data and the group interviews.

Policy Background and Literature Review

The federal welfare reform legislation known as the Personal Responsibility and Work Opportunities Reform Act of 1996 (PRWORA) established the current Temporary Assistance to Needy Families (TANF) program. Of the four main TANF goals, three involved family formation and one targeted improving work skills and decreasing dependency on government benefits. The PRWORA law placed a 5-year lifetime cap on welfare benefits and mandated welfare recipients (mostly unmarried mothers) to find work or to engage in job training programs, otherwise known as Welfare-to-Work Programs. In the 10 years that followed the passage of PRWORA, most of the programmatic efforts under the Welfare-to-Work initiative focused on preparing welfare recipients to enter the work force and become self-sufficient. The rigorous National Evaluation of the Welfare-to-Work Strategies (NEWWS; U.S. Department of Health and Human Services [US DHHS], 2005) evaluated four types of welfare-to-work programs and found that although these programs achieved their goal of increasing the numbers of former welfare recipients in the workforce, the programs generally did not increase income or reduce poverty among the participants (Hamilton, 2002). Other evaluations of current and former TANF recipients have found that their progress has been slow and unsteady and that for many women substantial barriers to employment and economic stability remained prevalent including limited education, health challenges, socio-economic

marginalization and constraints imposed by TANF policies (Hildebrandt & Kelber, 2012; Wood, Moore & Rangarajan, 2008)).

It also bears noting that concerns about children being adversely affected by work mandates for mothers have not been supported. Children of mothers in the welfare-to-work programs that required a minimum number of work hours, left income unchanged, and simultaneously provided services were evaluated on four outcomes: cognitive development and academic achievement; safety and health; emotional well-being; and social development. The evaluation found the children had neither favorable nor unfavorable effects for these variables, but adolescents showed unfavorable effects (US DHHS, 2005; Hamilton, 2002).

In a continuation of the TANF policies, the Healthy Marriage Initiative (HMI) was created in 2002 as a broad strategy to help strengthen at-risk families. However, unlike the welfare-to-work programs, the HMI focused efforts on other TANF family formation goals; specifically, the fourth goal, "(4) encourage the formation and maintenance of two-parent families" (PRWORA §401). An important impetus of the HMI was the increase in births to unmarried women and the over representation of single female headed households in the lower socioeconomic strata. In 2002, 35% of births were outside of marriage, which reflected a 4% increase from 1970 (Cherlin, 2005). By 2010, the births to unmarried mothers was of 41% (Martin et al., 2012, further increasing the concern about the growing number of vulnerable families (Wildsmith, Steward-Streng, & Manlove, 2011).

Based on extensive research that has shown better child outcomes when children are raised by their two biological parents (Amato & Booth, 1997; McLanahan, 2011; Thomas & Sawhill, 2005) and, to a lesser extent, research that has identified marriage as one pathway out of poverty (Haskins & Sawhill, 2003; Lichter, Graefe, & Brown, 2003; Rector, Johnson, Fagan & Noyes, 2003), the HMI and Responsible Fatherhood Initiative (added in 2006) have focused resources on providing a range of relationship education skills (e.g., communication and conflict resolution), budgeting, and parenting skills training to unmarried and married couples and fathers. These initiatives have also targeted high-school aged students and young adults, providing these audiences with educational information on the components of a healthy relationship and how to maintain healthy relationships with intimate partners. Some programs also provide comprehensive *wrap-around* services that link couples to community resources, such as child care, behavioral health counseling, employment training, credit counseling, and affordable housing.

It is important to point out that most of the HMI programs have primarily served heterosexual couples. However, some programs such as the Strong Couples-Strong Children described below did serve same sex couples, as long as they met the study criteria. Recently, as the ban on gay marriages have been lifting around the country, states with HMI programs are seeking to become more inclusive and to serve more same-sex couples and parents in their programs (Carter, 2014).

Although research supports the use of relationship education as a means of strengthening relationship quality and satisfaction (Hawkins, Blanchard, Baldwin, & Fawcett, 2008; Reardon-Anderson, Stagner, Macomber, & Murray, 2005), such research has been conducted primarily with Caucasian middle-class married couples. Only recently, when these programs began to be made available to economically and racially diverse populations, did researchers begin to evaluate the programs' effectiveness with diverse groups. The largest of these programs was the Building Strong Families (BSF) program, which recruited 5,000 couples across eight sites, and was designed to strengthen relationships among economically disadvantaged, unmarried parents as a strategy to improve outcomes for their children (Dion & Hawkins, 2008). The BSF study documented the interim (15-month) and long-term (36-month) effects of the services, how the program services were implemented, and participants' experiences. At the 15-month evaluation, no effects were found collectively among the eight BSF treatment groups on measures of relationship quality or likelihood of couples remaining together. However, African American couples showed improvement on measures of support and affection, conflict management, fidelity, intimate partner violence, and co-parenting. Notably, the Oklahoma site demonstrated significant positive effects whereas the Baltimore site showed negative effects (Wood, McConnell, Moore, Clarkwest, & Hsueh, 2010). Similar results were reported at the 36-month evaluation; however, the effects for African American participants were not maintained (Wood, Moore, Killewald, Clarkwest, & Monahan, 2012).

Despite the findings of the national BSF program, a small but growing body of research has emerged that shows promise for relationship-based interventions with low-income families. Two years after a fatherhood intervention primarily with fathers and couples, researchers found modest but persistent effects on measures of couple relationship quality, father engagement, and children's behavior (Cowan, Cowan, Pruet, Pruet, and Wong (2009). Similarly, at the one-year follow-up of an intervention involving a racially mixed group of lower-income military couples, Stanley, Allen, Markham, Rhoades, & Prentice (2010) found a

significantly lower rate of divorce among the intervention group than the control group (2% vs. 6%, respectively). Although many of the demonstration projects funded under the HMI target economically challenged couples, few of the programs were subjected to rigorous evaluation (Hawkins, Amato, & Kinghorn, 2013). In contrast, the SC-SC project (described below) was not only rigorously evaluated but also showed significant gains for important relationship outcomes (Charles et al., 2014). In one of the most important studies to date, Amato (2014) reanalyzed the 15-month BSF interim data to determine if the extent of economic disadvantage moderated program effects. Surprisingly, Amato's analysis found the BSF intervention was most effective for the unmarried couples who faced the greatest number of economic stressors. Thus, although some evidence has suggested that diverse groups can benefit from relationship education, it is likely that relationship education as a stand-alone intervention is not a panacea for families with few human and relational assets.

Strong Couples-Strong Children Program

The SC-SC program was designed to strengthen relationship bonds between lower income expecting and new parents who were unmarried but in a committed relationship. The SC-SC program goals were (a) to improve couples' communication and problem-solving skills through relationship education using a manualized curriculum, and (b) to decrease environmental stressors that negatively impact relationships by providing couples with resource information and linking couples to needed resources and services. To achieve these goals, the SC-SC program comprised three components: (a) a curriculum-based relationship-skills enhancement program; (b) family-care coordination; and (c) fatherhood support services.

The SC-SC program was conceived as a partnership between three organizations. The lead organization was a state university school of social work that provided the program leadership and evaluation. Two community agencies provided the direct services to couples and served as recruitment sites. One agency was a county public health department that delivered maternity and post-partum care primarily to women who qualified for Medicaid. This agency supplied the family-care coordination services, such as wrap-around services and day-to-day case management. The other agency was the county Cooperative Extension Service (CES), which was responsible for conducting the relationship education groups. The CES was a trusted community organization that provides hundreds of classes per month (e.g., nutrition, credit, new

parenthood) to county residents (urban and rural) and the CES location was easily accessible to urban families. In addition to the unique qualifications of each member of this collaboration, an additional rationale for this organizational structure was that the model could be easily replicated. Most U.S. counties with a public health department provide maternal care and the Cooperative Extension Service System is nationwide network of local and regional offices that provide educational programs for all ages.

The manualized relationship-skills component of SC-SC used a modified version of the *Love's Cradle* curriculum (Ortwein & Guerney, 2004), reducing the curriculum from 44 to 24 hours of "classes" but maintaining the curriculum focus on building skills in communication, problem solving, and conflict management. The 2-hour weekly class sessions were offered to groups that ranged from four to ten couples. However, to accommodate work schedules, some groups used a modified schedule that began with a Friday evening 2-hour "couples night out," introduction/orientation session that was followed by a 6-hour Saturday session. The groups were facilitated by a male and female who mirrored the race/ethnicity predominant in the group and sessions were delivered in participants' preferred language. For example, a team of Hispanic facilitators conducted sessions in Spanish. Because most of the sessions began at the end of the work day, the SC-SC program provided a light meal and child care.

The family care coordination (FCC) component of the program was organized within the public health department and was based on the existing maternal care home-visiting program. Whereas the maternal care program focused specifically on the mother-child dyad relationship, the FCC services took a broader approach and focused on the health of the parents' relationship and the stability of the family system as a whole. The FCC had a three-fold purpose. First, the FCC was designed to assist the parents in establishing short- and long-term goals for themselves and their family. Second, the purpose of the FCC was to help move the couple forward in meeting their goals. Third, the FCC aimed to decrease environmental stressors by linking the couple to community resources and by providing ongoing positive reinforcement and support.

The SC-SC program also placed heavy emphasis on the role of fathers. Although the fatherhood focus was considered a third component of the program, it was woven into all aspects of the intervention. A Fatherhood Support Coordinator (FSC) was hired at the outset of the program to provide a male presence, to talk to males about the benefits of the program during the recruitment process, and to provide ongoing

supportive services. The FSC role was deemed particularly important because males have historically been marginalized in health and human service programs. The FSC services paralleled those of the FCC team, beginning with an individual assessment, goal-setting, and providing continuing encouragement and task-centered interventions. Given the critical nature of male employment to couple and family stability (Edin & Kefalas, 2005), many of these interventions focused on helping fathers obtain employment.

Benefits of the Strong Couples-Strong Children Program

Although implementation of a relationship skills education program with high-risk, expectant or new parents has inherent challenges (Jones et al., 2013), the evaluation of SC-SC showed the program had beneficial treatment effects for participants. The primary analysis used hierarchical linear modeling and regression models adjusted for data clustering to assess the intervention effects. These analyses revealed 6 of 10 beneficial treatment effects to be statistically significant, including increased relationship satisfaction, increased relationship quality, increased communication, improved conflict resolution, decreased arguing, and reduced emotional abuse. These effects were largely verified in the more rigorous sensitivity analyses (Charles et al., 2014). These findings suggest that relationship education can help strengthen family bonds among economically disadvantaged, non-White populations, particularly for those, as proposed by Amato (2014), who face the most formidable challenges.

Focus of Current Study

Research has suggested that despite the aspirations held by most young couples, those with the lowest levels of social and human capital and the highest levels of economic stress are the least likely to achieve their hopes for marriage and financial self-sufficiency. Having developed a program that provided a relationship education program for couples who were clearly committed to each, and which appeared to have had positive effects, it raised the question of whether these improved communication and problem-solving skills were able to mitigate distress associated with financial deprivation. Conversely, assuming that economic stress would likely be an ongoing factor, we hoped to learn how chronic financial stress affected the participants as individuals, as parents, and as couples after their involvement in the SC-SC program had ended.

Theories of social, human, and relationship capital (Coleman, 1988; Orthner, Jones-Sanpei, & Williamson, 2003) and family vulnerability and stress theory (Bradbury & Karney, 2004) informed the parent SC-SC intervention as well as this study. Social capital, or social assets, refers to

relationships and social connections within families and communities. Social capital can be based on contributions, roles, and social ties (who an individual knows), and can promote access to other kinds of resources (e.g., jobs) as well as tangible and intangible supports (Coleman, 1988). Therefore, social assets help foster human capital, including education, job skills, a positive employment history, and personal motivation (Livingstone, 1997). In turn, enhanced human capital contributes to financial capital in the form of income, savings, insurance, and for many, upward mobility. Another kind of essential asset, family or relational capital, has also been identified as having a reciprocal relationship with the other forms of capital (Swartz, 2008). Family capital comprises a constellation of interactions and attributes that include dimensions such as communication skills, nurturing, parenting abilities, encouragement, and the transmission of shared values. Although each type of these kinds of assets are important in themselves, we posit that families need some level of each type of asset in order to maintain stability and a sense of security among family members.

Bradbury and Karney's (2004) vulnerability-stress-adaptation model (VSA) is also relevant to this study. The VSA model suggests that a couple's relationship must be understood within the context of each partner's individual characteristics and within the context of the acute and chronic stress experienced by the couple. Skills such as expressing positive emotions, empathetic listening, and problem solving are considered critical to relationships, particularly during the inevitable periods of stress. In a longitudinal study on effects of stress on newly married couples, those with high levels of chronic stress were found to have significantly lower relationship quality (Karney, Story, & Bradbury, 2005). These findings underscore the erosive effects of persistent stress on couples' relationships. Moreover, these findings underscore the importance of designing interventions to not only address individual and relationship factors but also to address the sources of stress.

Based on these theories, supporting research, and despite the positive effects of SC-SC program participation, we anticipated that graduates of the SC-SC program who participated in follow-up focus groups would report their relationship was being impacted by continual financial insecurity. We also expected that many participants would identify the Great Recession as a major barrier to obtaining steady employment and income. Lastly we anticipated that perceived obstacles to financial stability might vary according to the gender and race/ethnicity of the group. More specifically, this study addressed the following research questions:

- 1) To what degree were finances impacting individual well-being and their partner relationship?
- 2) What kinds of challenges have men and women encountered in obtaining steady employment and income?
- 3) What kinds of resources do men and women think would be of help in being able to provide for their families?

Method

Focus group interviews were conducted with graduates of the SC-SC program to explore their economic, human, and relationship capital; to discover if and how financial worries affected their couple relationship; to identify barriers to economic solvency; and to solicit participants' ideas for possible solutions. Focus groups are clearly an efficient means of gathering personal opinions and understanding the reasoning behind those opinions. Evidence has suggested one advantage of focus group interviews is these types of interviews tend to be more specific and spontaneous than individual interviews. Using focus groups for low-income or racial/ethnic minority groups might also be more advantageous because of the "safety in numbers" phenomenon (Patton, 2002). Other researchers have proposed that the collective nature of the group experience provides a sense of safety and confirmation that can be empowering for those from marginalized groups (Krueger, 1994); Madriz, 2000).

As a complement to the focus group data, the SC-SC pre-test survey data was examined to determine if similarities and differences noted in the focus group findings were supported by the quantitative data. A second purpose was to better understand the social and human capital needs and strengths of those in the original SC-SC study and consider the implications for planning a future program. While programmatic and methodological details of the SC-SC intervention are reported elsewhere (Jones et al., 2013 and Charles et al., 2014 respectively), sample descriptives are provided in Table 1 detailing characteristics of the participants ($N = 726$) who enrolled in the study and completed a pre-test survey.

Sampling

This study used a purposive sampling strategy to conduct focus groups, which is a typical approach. Purposive sampling involves the intentional selection of sample characteristics to ensure participants have experience germane to the research focus (Patton, 2002). The goal of our study was to recruit a sample of couples who had participated in the SC-SC program

and conduct focus group interviews to learn about the participants' financial situations and its effects on their relationship and to assess if differences existed between mothers and fathers and/or between African American and Hispanics. To accomplish this goal, we also used homogeneous purposive sampling and conducted separate groups based on gender and race/ethnicity.

Prospective participants were recruited by the FCC teams that had worked with the couples in the SC–SC program. An effort was made to recruit parents who had participated at different phases of the SC–SC study; however, the lack of current contact information posed a considerable barrier to reaching those who had participated in the earliest phases of SC–SC. Therefore, all focus group participants had been involved in the SC–SC program within the last 18 months. Participants were given a \$25 gift card as an incentive and form of appreciation for their time. Given the unpredictability of people's lives, we over recruited for each focus group to help ensure that there would be a sufficient number of participants to conduct the groups when scheduled.

The focus groups used a semi-structured, eight question interview guide (see Appendix). The first question asked for feedback about their SC–SC experience; this question was included as a type of "ice-breaker" question given that it asked about an experience common to all participants. The other questions addressed four areas related to participants' financial well-being: (a) the extent to which they were concerned about money issues; (b) challenges encountered in finding or keeping a job; (c) hypothetically, if they had savings, how would they use their savings; and (d) which types of resources and services would help them better take care of their family. The groups lasted approximately 90 minutes and were audio taped (with permission of participants). The moderator of each group was an experienced group facilitator and shared the same gender and race/ethnicity as the participants. Each group moderator had an assistant of the same race/ethnicity and gender who took notes and managed the audio equipment. The two groups with Hispanic mothers and fathers were conducted in Spanish.

Focus Group and Survey Participants

In all, 42 former SC–SC participants were interviewed in five focus groups conducted at the end of 2011. Two groups consisted of African American fathers ($n = 4$; $n = 11$), one group of African American mothers ($n = 8$), one group of Hispanic fathers ($n = 12$), and one group of Hispanic mothers ($n = 11$). Two groups were conducted with African American fathers because the first group had only four participants. The lack of White participants in

this study reflects the fact that Whites comprised a very small percentage of the SC–SC relationship strengthening program from which the study sample was drawn. All of the participants were parents of at least one child and they all reported to be partnered. Participants ranged in age from 19 to 47 with an average age of 42. All participants lived in an urban area in North Carolina.

Table 1. Descriptives of Strong Couples-Strong Children Study Sample at Baseline

Variable	N	M (SD) or %
Mothers Age	367	25.1 (5.6)
Fathers Age	358	27.6 (6.5)
Gender (Female)	367	49.5%
Male	359	50.6%
Race/Ethnicity (Non-Hispanic Black)	434	59.9%
Hispanic	231	31.9%
Other	60	8.3%
US born (Yes)	487	73.0%
No	180	27.0%
Education (High school or GED)	317	44.3%
Less than high school or GED	220	30.7%
Some college	179	25.0%
Currently employed (Yes)	307	43.3%
No	402	56.7%
Income at baseline (\$0)	183	26.6%
\$1-\$4,999	219	31.8%
\$5,000-\$14,999	161	23.4%
\$15,000-\$45,000+	126	18.3%
Years in relationship with partner	720	3.2 (2.9)
Cohabitation (Yes)	570	78.5%
No	156	21.5%
Exclusive relationship (Yes)	682	94.7%
No	38	5.3%
Whether had prior marriage (Yes)	108	15.0%
No	614	85.0%
Has other children with same partner (Yes)	237	32.6%
No	489	67.4%
Has other children with different partner (Yes)	257	37.8%
No	422	62.2%

Note: Some percentages do not add to 100% due to rounding. The percentages represent valid non-missing data. M = Mean, SD = Standard Deviation.

Eligibility for inclusion in the original, parent SC-SC study included being at least 18 years of age, having an annual income of 200% of the federal poverty level or lower, being pregnant or having had a baby in the past three months, involvement in an unmarried, romantic relationship, and absence of a domestic violence history.

As seen in Table 1 above, mothers and fathers who completed the pre-test survey ($N = 726$) were on average 25 and 27 respectively ($M = 25.1$, $SD = 5.6$; $M = 27.6$, $SD = 6.5$). More than half were African American and almost three-quarters reported being born in the United States. More than two-fifths had obtained their high school diploma or GED and one-quarter reported some college participation. More than half were not presently working at the time of the survey and more than four-fifths of participants reported annual income levels of less than \$15,000. Participants reported lengthy partnerships with an average of over 3 years romantic involvement ($M = 3.2$, $SD = 2.9$) and a high rate of cohabitation. The majority of individuals had never been married and about two-thirds had other children with the same partner. Over one-third reported having had children with a different partner.

Data Analysis

The focus group interviews conducted in English were transcribed by a graduate research assistant and focus group interviews conducted in Spanish were transcribed by a professional translator. Because the translator was not a native Spanish speaker, the transcriptions were reviewed for accuracy by a native Spanish speaker. The transcripts were then analyzed by one of the authors and a graduate assistant using a question-by-question thematic approach. For each question, themes were identified and then supported with illustrative quotes. To aid in making comparisons between men and women and between African American and Hispanic participants, we created data tables for each question (Krueger & Casey, 2009; Krueger, 1998). The difference and similarities based on gender and race were analyzed for dominant themes.

The authors strove to insure fidelity to the opinions and experiences of the participants. This commitment was evidenced by the use of a supplemental note taker during the focus groups who also ensured the audio equipment was functioned properly. In transcribing the interviews, when a question arose about the content (which is common in qualitative research), two people listened to the audio tape and then compared their interpretations. Similarly, analysis of the transcripts for meaning and clustering of themes involved several people and this cross-checking process facilitated the trustworthiness of our findings.

Findings

Findings from the five focus groups highlighted both significant challenges and strengths and these are used as the major organizing domains for this section. Emergent themes are categorized under (a) worry, stress and impact on partner relationships, and (b) challenges to employment. Under strengths, salient themes are organized under the topics of: (a) participants' commitment to their families and bettering their situation and (b) desired services and resources. These themes are supported with illustrative quotes from participants and with survey data from the SC-SC pre-test questionnaire ($N = 726$). Differences and similarities between gender and race/ethnicity are noted.

Worry, Stress and Impact on Partner Relationship

Across gender and racial/ethnic groups, participants unanimously reported that worrying about money occupied a part of their daily life. As a whole, participants communicated that they constantly felt pressured about how to provide their family's basic, everyday needs, especially during challenging economic times. However, men more than women emphasized these financial worries took a heavy toll on their self-esteem. In addition, those who had children from previous relationships and were providing child support reported feeling additional pressure to provide for their household's everyday needs. In particular, Hispanic males expressed concern about becoming ill or injured because many of these men were the sole source of income for their family. The following comment typifies sentiments expressed by the Hispanic males.

Yeah, I worry a lot, because if I don't pay the rent, it's rough. Because, what matters now is life. And not just for oneself, but also for them...It humbles you a lot, because if you're trying to pay, as long as you can rustle up some money, you take whatever work there is. So, yeah, it has an effect, you know?

Although African American fathers conveyed a similar level of concern regarding providing for their families, these participants voiced a notable theme of how the lack of money affected their sense of what it means to be a man. Typical comments included, "A real man's going to provide for this family" and, "That's what a good man do— you provide for your family." Another individual stated:

So because of that, when you keep breaking down a man, say we ...because selling men pipe dreams, thinking that it's gonna have an effect, that puts a toll on the man 'cause then he gonna say "Damn, I wish I had...now I gotta come up with another alternative," especially when they go home and tell their girlfriend or their wife or whoever that I got this going. Then that means, they feel like they failed, that means that they can't help themselves, they can't help the one they love, and they can't help their kids. What is left for them to do? You're scraping at the bottom of the barrel.

Consistent with the literature on the effects of stress on couple relationships (Karney et al., 2005; McLanahan & Beck, 2010), there was similarity among groups about how inadequate economic resources adversely affected their partner relationship. Although the focus group participants universally agreed that their participation in SC-SC had significantly improved their ability to manage money and to handle conflict, they also testified that the economy and money problems were an ongoing source of arguments, often seemingly to come out of nowhere. For example, a Hispanic mother commented on the effect financial stress had on the relationship with her partner:

Truthfully, it does cause stress, such that suddenly any small thing can happen and the fighting begins. Maybe they cut the days on which you would go out or take the children out. Not having the money; and since you don't go out, you start getting frustrated. Yes, yes, there's a lot of stress. Definitely.

In a similar vein, when referring to his family's financial situation an African American father stated, "It leads to frustration, you know, stress, and you know that's when then she's upset, you know, you can tick her off saying anything." Across all groups, participants expressed a sense of weariness, if not exhaustion, which was the result of working long hours (inside or outside of the home) combined with unremitting pressure and worry about finances. A significant percentage of both Hispanic and African American males reported occasionally turning to alcohol and marijuana as a means of alleviating stress; this theme did not surface among the women.

As indicated on Table 2 below, incomes of the SC-SC study sample from which the focus group participants were recruited were mostly well below the poverty level and highlight the reasons for their stress. Clear differences can also be seen between men and women and African-

Americans and Hispanics on income, employment, education, and utilization of social welfare benefits. Women and Hispanics were more likely to report having no source of income. Hispanics, however, showed higher incomes overall despite having lower levels of education. This may reflect the fact that Hispanics had higher percentages of being employed. Not surprisingly, women had significantly higher levels of public assistance benefits than did men. African-Americans showed higher public assistance utilization than Hispanics but Hispanics reported higher uptake of Medicaid benefits. Overall less than one-third of African-American and Hispanics were using either public assistance or Medicaid.

Table 2. Sources of Human and Economic Capital by Gender and Race/Ethnicity

Variable	Total Sample		Male	Female	African American Hispanic	
	N	%	%	%	%	%
Income (\$0)	183	26.6	20.2	32.8 ^a	29.5	23.4 ^b
\$1-\$4,999	219	31.8	27.3	36.2	37.7	18.4
\$5,000-\$14,999	161	23.4	26.7	20.1	17.6	32.6
\$15,000-\$45,000+	126	18.3	25.8	10.9	15.2	25.7
Currently employed (Yes)	307	43.3	55.1	31.7 ^a	37.6	57.1 ^b
No	402	56.7	44.9	68.4	62.4	42.9
Education (< HS or GED)	220	30.7	34.1	27.5 ^a	28.7	33.3 ^b
HS or GED	317	44.3	48.0	40.7	37.2	57.5
Some college	179	25.0	17.9	31.9	34.1	9.2
Public assistance (Yes)	206	28.8	15.9	41.2 ^a	30.4	20.4 ^c
No	510	71.2	84.1	58.8	69.6	79.6
Medicaid (Yes)	238	33.2	13.1	52.8 ^a	28.6	39.4 ^c
No	478	66.8	86.9	47.3	71.4	60.6

Note: Some percentages do not add to 100% due to rounding. The percentages represent valid non-missing data from the pre-test survey. Chi-square tests for independence were used to evaluate the association between the variables and gender, and race and ethnicity respectively.

^aMales and females differ significantly at $p < .001$

^bAfrican Americans and Hispanics differ significantly at $p < .001$

^cAfrican Americans and Hispanics differ significantly at $p < .01$

Challenges to Employment

The two primary reasons most often cited for families remaining in poverty include barriers to maintaining stable employment (e.g., consistent number of hours per week) and barriers to employment that pays a “living wage” (Coley & Lombardi, 2014; Haskins & Sawhill, 2003. Despite a

strong desire to work and support their families, focus group respondents identified myriad obstacles to obtaining steady, dependable work hours and satisfying employment. Responses to the kinds of challenges these parents faced varied thematically by race/ethnicity and gender.

Out of the four demographic groups, African American women reported the fewest issues in obtaining work. However, those that were working were working long hours while barely able to make ends meet. A comment made by one mother illustrates this point: "I work a full-time job and it's like, if I put my child in daycare, I might be homeless. Daycare will take all my money. Leave no money for rent." To a greater extent than either African American men or Hispanics of both genders, African American women emphasized the importance of education as a key to finding stable employment. Although one mother was a college graduate, most identified their lack of formal education as a barrier preventing them from moving up the economic ladder.

African American mothers identified other barriers to employment, including a shortage of affordable child care and lack of general support from their mate or former partner. One mother shared the following comment:

As long as you're involved with them [men] they'll help a little. Something happens, they'll get angry with you, then they won't help. As a woman, we adjust to our situation, men don't always adjust. I find it hard. A lot of men don't want to be alone with the children and they definitely don't want...they don't want you to better yourself.

Within the discussion of partner support, other African American mothers expressed frustration about their partners' perceptions and descriptions of their time spent with their own children as "babysitting," which implied the man did not have a responsibility to help raise the children or to support the woman's efforts to maintain a job. In addition, these mothers described their frustration with their partners' inability to separate problems with the woman from problems with their children.

The lack of good quality, affordable child care was also cited by Hispanic mothers as a major roadblock to being able to work outside the home. Moreover, these mothers cited the high cost of child care combined with the low wage-work available to them as a primary disincentive for seeking work outside the home. One woman stated that although she could find work relatively quickly, the low wages did not offset the financial and emotional costs:

The salary that we, the women, in some jobs you barely make enough to pay for someone else to look after our kids. So then, instead of taking on whatever job, you may as well stay and give the children some quality [time].

Some Hispanic mothers noted that living so far away from their own parents increased the difficulty of trying to work outside the home. These women indicated that if they lived near their own mothers, the children's grandmothers would provide the support needed to allow the women to work outside the home and contribute to the household income.

Another theme in the Hispanic women's discussion was their legal status and lack of documentation. Women expressed fears about either being asked for "papers" and possible ramifications or being refused employment because of not having these legal documents. One mother noted the greater opportunities open to those for those with legal immigration status, saying, "We really need that. Because once you have those papers, you can move around and find a job."

The Hispanic mothers also identified their lack of facility with English as an obstacle to employment. They were unanimous that learning English was essential but pointed to their lack of child care and/or transportation as barriers to being able to attend classes.

Similar to the Hispanic women but to a greater extent, Hispanic men expressed a profound sense of vulnerability because of their immigration status. This sense of vulnerability included fears of not being able to produce the required legal documents when applying for a job and fears based on experiences of being exploited (e.g., not being paid for work performed) because of their immigration status. The Hispanic fathers also identified English language skills as an additional challenge to finding employment. Both Hispanic and African American fathers identified the sluggish economy as having a negative effect on their ability to obtain a job that offered steady, predictable work hours.

Two other themes that emerged among African American men's discussions of employment challenges centered on arrest records and discrimination or racial stereotyping. Participants discussed how a history of involvement, even of the most minor kinds, with the criminal justice system was a near insurmountable barrier to employment, especially with many people competing for the same position. The African American fathers also expressed shared resentment around Hispanic males siphoning off the few jobs available. The following comment typifies the

comments of the African American fathers: “That right there, whether it’s fast food, anything, we’re losing jobs because they hire them.”

Strengths

Commitment to Family and Bettering Their Situation

Common themes underlying the discussions in the focus groups with the African American and Hispanic mothers included continual worry about finances, desire to improve their employment, aspirations to save money, and trying to care for their families and improve their situation. Women from both the African American and Hispanic groups talked about routinely denying their own needs—especially sleep, even after having worked 12 or more hours—in order to spend time with their children or help other relatives. The following comment from one of the Hispanic mothers summarized the experiences expressed by many of the women:

I worked from six in the afternoon to six in the morning. There were sometimes that I worked at night so I could dedicate some time to them [children] during the day. There were times I didn’t sleep at all.

The theme of “caring for my family” also emerged in the focus groups conducted with African American and Hispanic males. In contrast to the women’s discussion of caring for the family, the men’s discussion centered on concrete terms and actions such as struggling to get more work hours; not spending money frivolously; and being able to pay for necessities such as food, shelter, and gasoline. The common desire among fathers to be a reliable provider for their family was evident in comments made by several fathers who said they would accept a job with a lower hourly wage if the job provided consistent, steady hours of employment week-to-week. These men indicated the knowing they would have steady hours would relieve some of their worry about finances because they would feel greater confidence in their ability to make ends meet.

Other participants in the father groups talked about the impact of the Great Recession on their finances and spending habits and family life. For example, these men shared that the lasting effects of the recession made it imperative for them to be constantly aware and careful about any money they spent. The comment of one African American father echoed the sentiments of many of the men:

And that's what I worry about the most: spending money, how we spend our money. And that's pretty much all, 'cause the kids come first, not you, you know. You don't need to spend on that. The kids need to come first.

Similarly, a Hispanic father reflected on the ways in which his family's circumstances had changed since the Great Recession, saying:

Because we had money before, we could buy them [children] their fruit juices and other things, material things for them, you know? But now that the situation is the way it is, of course, we only have enough for food, for what we are going to eat. We can't misuse money like before, with yogurts and fruit juices and toys. None of that anymore. Only the most essential, and the rest we keep in case of emergency.

With the aim of becoming a better provider for the family, many of the fathers were attempting to better themselves by either going back to school or by making plans to obtain a certificate or degree. Among a group of African American fathers, one participant was working on obtaining a certificate in the culinary arts, and another participant was going to school for physical therapy.

The mothers also identified education as an avenue for improving their employment opportunities, and thus, increasing their ability to care for their family. For example, one African American mother was taking online courses even though she worked all day at a full-time job. Several other mothers mentioned they would like to or intended to return to school when they could afford to do so. Several Hispanic women also referred to wanting to take courses but pursuing their own education was not feasible because their partner's earnings were sufficient to cover necessities, but could not be stretched for luxuries such as education.

For most participants, the notion of what a "good job" included steady hours, the opportunity to work "extra" (e.g., picking up extra shifts, extra hours), and earning enough money each week to take care for their families and pay their bills. In addition, because transportation had been reported as a barrier to employment for Hispanic women, the Hispanic mothers' notion of a good job also included a job that was near their home. It is noteworthy that several members of each demographic group talked about a good job in terms of having their own business. Enterprises mentioned included baking cakes, doing nails, auto repair, baking chicken, landscaping, and home-health care. Many of the respondents conveyed a

strong entrepreneurial spirit and had clearly given considerable and serious thought to self-employment and small business possibilities.

Focus group participants were also asked, hypothetically, if they were able to put money into a savings account, what would they save for? Contrary to negative stereotypes of impoverished families as being indulgent, lacking financial discipline, or being unable to plan for the future, the most common savings goals were focused on “a better life for my children” and “save for my children’s education.” Other savings goals also showed a clear future orientation, including a better place to live, a house, emergencies, illnesses, getting married, and insurance.

Perceptions of Resources and Services Which Would Participants Care for Their Family

Concrete Resources. Focus group participants had a broad range of ideas on the kinds of assistance that could help them become economically stable. Not surprisingly, the parents agreed three specific improvements would enable them to adequately care for their families: higher hourly wages, consistent number of work hours each week, and job benefits (e.g., health insurance, paid sick days) As noted earlier, respondents’ views of needed resources were consistent with what researchers have shown to be effective in moving people out of poverty (Wood et al., 2012). It is worth noting that the challenges and resources identified by respondents did not involve support from any government entity.

Two additional forms of beneficial help were identified by the mothers’ focus groups: (a) reliable and safe child care and (b) reliable and safe transportation. These resources also correspond with research findings that examined the factors that posed common barriers and provided benefits (when acquired) to TANF recipients who became self-sufficient (Press, Johnson-Dias, & Fagan, 2005).

Both the Hispanic mothers and fathers reported having greater access to English language classes would increase their fluency and communication skills, which in turn, would improve their earning ability and ability to provide for their families. Although most participants were aware of the availability of English language classes in their communities, both men and women indicated they were not able to participate in these classes because of barriers such as lack of child care and lack of transportation. In addition, Hispanic women mentioned their desire to be self-sufficient would be bolstered by resources such as home economics courses that would teach them how to sew and how to shop efficiently on a budget.

African American and Hispanic fathers expressed a nearly unanimous desire to learn basic financial practices. Specifically, these men expressed a strong interest in resources that would help them become informed about financial planning; obtaining credit to purchase a car or home; managing personal credit, such as a credit card; obtaining various kinds of insurance; and avoiding predatory lenders. Men also reported they thought their employment opportunities could be significantly improved if they had a car or received help with financing a car purchase.

Another beneficial resource identified by several African American and Hispanic men included parenting classes for fathers. However, only African American men identified a need for programs or counselors who could help the men address their criminal justice issues by getting their records expunged and who could help the men obtain employment. African American fathers also stated that free or low-cost carpentry and automotive repair courses would be helpful to them in moving forward with their life goals.

Table 3. Indicators of Social Support

Variable	Total Sample		African America	Hispanic	t-value
	N	M (SD)	M (SD) or %	M (SD) or %	
Social Support					
I do not have any close friends [^]	719	2.8	2.9 (1.0)	2.5 (.9)	-5.41 ***
My friends try to help me	714	2.9 (.8)	2.9 (.9)	2.8 (.8)	-.92
I can count on my friends when things go wrong	718	2.7 (.9)	2.7 (.9)	2.8 (.9)	1.15
I can talk about my problems with my friends	720	2.9 (.9)	3.1 (.8)	2.5 (.9)	-7.47 ***
My partner and I do not have couple friends [^]	715	2.5 (1.0)	2.4 (1.0)	2.6 (.9)	2.24 *
My partner and I have couple friends we can turn to	721	2.3 (.9)	2.2 (.9)	2.6 (.9)	5.70 ***
My partner and I have couple friends that care about the same things that we do	720	2.4 (.9)	2.3 (.9)	2.5 (.8)	2.88 **
Religion					
Religious attendance (Never)	152	21.0%	18.8%	22.1%	--
A few times a year	233	32.2%	35.0%	26.4%	--
A few times a month	203	28.1%	26.9%	32.5%	--
Once a week or more	135	18.7%	19.3%	19.1%	--

Religious attendance with partner (Never)	289	40.2%	45.1%	29.8%	--	^a
A few times a year	208	28.9%	29.3%	27.6%	--	
A few times a month	134	18.6%	14.7%	27.2%	--	
Once a week or more	88	12.2%	10.9%	15.4%	--	

Note. Social support items were measured using a 4-point response scale of agreement (1=strongly disagree, 4=strongly agree). Independent sample t-tests were used to evaluate the mean difference between African American and Hispanic participants. M = mean, SD = Standard Deviation

*** $p < .001$, ** $p < .01$, * $p < .05$

^aChi-square tests for independence were used to evaluate the association between religious attendance and race and ethnicity. Results indicate that African Americans differ significantly from Hispanics at $p < .001$

[^]These items were reverse scored such that on a scale of 1-4, a high score represents higher levels of that social support indicator.

Informal Resources. Without prompting, mothers in both the Hispanic and African American groups initiated discussions around women coming together in communities to provide various forms of mutual-aid such as looking after each other's children, sharing resources such as a car or computer, and taking turns with carpools for children. One mother commented, "You know it takes a village..." In the Hispanic group, a mother stated: "The thing is that we need a community where everybody lends a hand." Rather than seeking help from formal programs outside of their community, these women clearly recognized the need for developing more relational assets within their communities and the importance of women supporting and empowering one another.

Our measures of social support assessed the extent to which participants could rely on two groups of individuals in their support networks: friends and other couples. As seen in Table 3, in general, Hispanic participants reported less reliance on individual friends than African American participants, but higher reliance on couple friends for various types of support. Conversely, African-Americans reported greater support from individual friends and less on couple friends. Although each group may utilize their network of friends in different ways, this measure of social support suggests that both groups within this population had people in their lives (individuals or couples) to whom they felt close to and could turn to for help.

The questions about religious attendance also indicated that Hispanics are more inclined to attend a church service with their partner rather go on their own and that Hispanics report a slighter more frequent

church attendance in general. Responses to these questions suggest that approximately 50% of both African-American and Hispanics attend church regularly which may represent another source of support.

Discussion

The findings from this study suggest that mothers and fathers who participated in the federally funded SC – SC couple relationship strengthening program and then in the follow-up focus groups, were experiencing a high level of individual and interpersonal stress related to their financial circumstances. Findings also showed that these participants possessed a range of strengths, including a determination to support their families, impressive resourcefulness and an orientation toward the future. Although SC – SC program participants showed improved communication and conflict management skills (Charles et al., 2014) and focus group participants confirmed this during the group interviews, they nevertheless reported experiencing daily worry, feelings of inadequacy, and interpersonal conflict because of not being able to adequately support their family. They attributed these circumstances to an inability to find a job, maintain sufficient and steady work hours or get paid a living wage. More than half of these individuals associated at least some of their economic struggles to the recessionary conditions of the last six years.

The stressors and discouragement described by these parents raises questions about the basic goals and underlying rationale of the Healthy Marriage Initiative (HMI) at least as a stand-alone strategy to promote family and child well-being and reduce poverty. There are several reasons for this. First, nearly all of the emphasis has been on improving relationship skills, or from an assets perspective, relationship capital. Although the SC – SC program put as much emphasis as allowable on addressing human capital needs by providing family and fatherhood support services, in many cases this was not enough, especially in the midst of a deep and prolonged recession. Second, research has shown that over time, even when couples have satisfying relationships and good relationship skills, that they are not as likely to be able to utilize and sustain these skills in the context of multiple stressors and/or too few resources (Karney et al., 2005). Thus, for low-income couples such as those in the SC – SC program and the focus groups, more emphasis clearly needs to be placed on addressing other basic and primary needs.

A third reason for putting more attention on improving economic conditions for these families is that research continues to show strong interconnections between marriage, relationship quality and income. Beginning with earlier FFCWS research, findings showed that while

unmarried parents highly valued marriage they were disinclined to take that step until basic economic benchmarks could be met (Gibson-Davis, Edin, & McLanahan, 2005). Correspondingly, research has also shown that low-income mothers were less likely to eventually marry than those with higher incomes (Lichter et al., 2003) and that when newly parenting cohabiting couples dropped into poverty, their likelihood of marrying significantly decreased (Gibson-Davis, 2009). Given that the purpose of the HMI is to encourage marriage and stable relationships particularly among those with the most fragile relationships, this research, coupled with the present focus groups findings, suggests that couples will continue to defer marriage unless human and economic capital needs are addressed.

Considering the plethora of challenges faced by the focus group participants as well as their strengths, aspirations, and ideas on desired resources, what kinds of services might help to reduce distress and encourage their goals (and those of policy-makers) of self-sufficiency? One obvious and important source of support is affordable, quality child-care which has been demonstrated multiple times over to have positive effects for children (Christian, Morrison & Bryant, 1998; NICHD Early Child Care Research Network, 2002) and to enable women to move into and remain in the work force. Many of our focus group participants and low-income adults in general do not have reliable transportation that will get them to and from a job, classes, or training programs. Therefore, subsidies to help defray commuting costs and low-interest car loans are needed. A third form of support identified by focus group fathers was information and counseling regarding banking practices, credit loans, family budgeting and insurance. For varying reasons, a high percentage of lower-income adults have not been exposed to various forms of financial skills and processes which many from the middle-class take for granted. This kind of human capital does not come with a high price tag. The SC – SC program offered “booster sessions” for its participants, one of which focused on financial practices. These sessions were provided by volunteers from local banks at no cost and were well attended.

Another approach that would address an interest expressed by our focus group parents is that of start-up business incubators geared specifically for this population. Small businesses have historically been a pathway for immigrants and marginalized groups to move out of poverty and actualize the American dream. More emphasis on encouraging and supporting entrepreneurial interests is attractive for several reasons. One reason is that many low-income parents, particularly males with a history of criminal justice involvement, have found employment and sometimes

educational barriers to be nearly insurmountable. A second reason is that starting a small business, while requiring some skills, does not necessitate years of delayed gratification like a college degree with no guarantee of pay-off. Finally, emphasizing small business development embodies ideals of individual responsibility and innovation which are highly valued in American society and thus are likely to be supported by potential funders and policy-makers. Small businesses identified by focus group members – sewing, home-care, landscaping, cake-baking, automotive repair, carpentry, chicken food truck – are all practical, reasonable ideas that with support and nurturing, could well mean the difference between dire poverty and making ends meet. It could also mean the difference between anger, isolation from children, self-loathing, and personal pride and dignity.

As evidenced in Table 2, only 28% of the total SC – SC study sample at baseline was receiving basic public assistance benefits, presumably Medicaid because of their children or SNAP which is based on income and family size. In the focus group discussions, no participants mentioned hoping to become eligible for benefits or a desire for any form of increased governmental benefits as a means of resolving their economic stressors. On the contrary, two women reported that they were eligible for benefits but preferred not to accept them. Both men and women reported helping to sustain themselves through informal jobs such as babysitting, repairing cars, and sewing. This kind of informal networking could be further developed by churches, community agencies or the parents themselves, to form child-care co-operatives, community car-share programs or helping co-ops, e.g., growing or purchasing fruits and vegetables to share. These kinds of smaller scale programs represent a more bottom-up approach to family strengthening that builds on strengths rather than perceived deficits.

Conclusion

Relationship education for low-income and racially/ethnically diverse populations has shown promise in some small programs such as the SC – SC program but this approach clearly needs much more systematic and rigorous evaluation. At this point, it remains unclear on who is most likely to benefit and what is the most efficacious means and format of offering them. These kinds of programs are also challenging and costly to operate. Thus, if funding streams for these programs continue, imbedding relationship education into other existing services such as child welfare services or maternal care home visitation through health departments may be one viable way of delivering them. Clearly professionals would need

training but curricula have been developed (<http://www.nermen.org/HRMET/index.php#>) and this could also offer other benefits. Finally, we urge that relationship education for at-risk diverse population be viewed as a complement to other family strengthening efforts rather than as a means of reducing poverty.

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Appendix Focus Group Questions

1. Looking back at your SC-SC program experience, what do you think was most useful? Can you think of things that we could have offered or done differently to make it better?
2. To what degree does money and having a steady income worry or concern you? How so?
3. What kind of challenges or roadblocks have you faced in terms of getting work or keeping a job? What would a good job look like to you?
4. Have you found that these employment/financial issues impact your relationship with your partner or with your children?
5. As you think about the last few years, has the problems with the overall national economy (like business not doing well) had a personal effect on you and your family? In what way?
6. Trying to save money can be a hard thing to do, but if you were able to save what kind of things would you be saving up for?
7. What kind of resources/services do you think might be of help to make better be able to take care of your family?
8. What kinds of businesses or enterprise do you think could be successful in your community or Durham as a whole?