



# Research Brief

Brian Goesling and  
Robert G. Wood

OPRE report #2023-12

January 2023

## Integrating Healthy Marriage and Relationship Education with Economic Stability Services: Findings from Two Programs

**For more information about the Strengthening Relationship Education and Marriage Services (STREAMS) project, please visit the [project web page](#).**



**Mathematica**  
Progress Together



Economic challenges can make it hard for people to develop and maintain stable, low-conflict romantic relationships (Lucas et al. 2020). Many people now expect both members of the couple to be financially secure before committing to a long-term relationship (Cherlin 2010; Edin and Reed 2005). For those without steady employment or a regular source of income, this expectation can reduce their chances of finding a long-term partner or getting married (Mills et al. 2005; Sassler and Miller 2011; Taylor 2010). For couples already in committed relationships, economic challenges such as poverty, unexpected job loss, and debt can be a source of conflict and put strain on their relationships. In turn, this conflict and strain can reduce relationship quality and increase a couple's chances of breaking up (Bodenmann 1997; Conger et al. 1999; Keldenich and Luecke 2022).

Recognizing these challenges, some healthy marriage and relationship education (HMRE) programs offer economic stability services in addition to relationship skills education. For example, the Office of Family Assistance (OFA) in the Administration for Children and Families within the U.S. Department of Health and Human Services funds community-based programs that offer HMRE and economic stability services as part of their Healthy Marriage and Responsible Fatherhood grant programs (OFA 2015, 2020). By offering economic stability services—including both employment and financial literacy services—these programs aim to address a common barrier to stable, low-conflict relationships and make it easier for participants to develop and maintain such relationships.

As part of the Strengthening Relationship Education and Marriage Services (STREAMS) evaluation (see box), two social services providers that received federal grants from OFA in 2015—The Parenting Center (TPC) in Fort Worth, Texas, and Family and Workforce Centers of America

### ABOUT THE STRENGTHENING RELATIONSHIP EDUCATION AND MARRIAGE SERVICES (STREAMS) EVALUATION

Since the early 2000s, the Administration for Children and Families (ACF) has led a sustained effort to expand the available evidence on healthy marriage and relationship education (HMRE) programs. In 2015, ACF contracted with Mathematica and its partner, Public Strategies, to conduct the STREAMS evaluation to help identify strategies for improving the delivery and effectiveness of HMRE programs. The evaluation has a particular emphasis on understudied populations and program approaches not covered in ACF's prior federal evaluations. STREAMS includes in-depth process studies, random assignment impact studies, a rapid-cycle evaluation of text message reminders to improve attendance at HMRE group workshops, a formative evaluation of a facilitation training curriculum for HMRE programs for high school students, and predictive analytic modeling of attendance at HMRE group workshops. Learn more about the evaluation at the project's [web page](#).

(FWCA) in St. Louis, Missouri—designed and implemented programs that integrated HMRE and economic stability services (Goesling et al. 2022; Wu et al. 2021). TPC's program—Empowering Families—served couples with low incomes raising children together. The program's core service was an eight-session couples workshop that taught relationship skills integrated with content on employment and financial literacy. The program supplemented this workshop with one-on-one employment counseling and financial

coaching. FWCA's program—Career STREAMS—served adults with low incomes seeking employment services. The program served individual adults (not couples), regardless of their current relationship status. The program's core service was a daily workshop for two weeks covering employment-related topics, relationship education, and financial literacy. The program supplemented this workshop with five, one-hour booster sessions and individualized employment case management and job development services.

This brief is the second in a series on the experiences of these programs and the lessons they offer other HMRE programs that seek to integrate HMRE and economic stability services. An earlier brief described how TPC and FWCA initially designed their programs and their intentional efforts to integrate HMRE and economic stability services (Friend and Paulsell 2018). That earlier brief was written midway through each organization's participation in a random assignment impact study for the STREAMS evaluation (Goesling et al. 2022; Wu et al. 2021). This brief draws on findings from those impact studies as well as each organization's experience delivering its program.

**TYPES OF ECONOMIC STABILITY SERVICES**

TPC's Empowering Families program and FWCA's Career STREAMS program offered two distinct types of economic stability services allowable under their grants: (1) employment services and (2) financial literacy services.

**Employment services** involve activities such as career planning, résumé writing, interviewing skills, job search strategies, connecting job candidates with local employers, and identifying or providing vocational training and education. For people without a job in the formal labor market, these services intend to help them find and maintain a steady job or plan for future employment. For people currently employed, these services aim to help them maintain their current employment or advance their careers through promotion or new job opportunities. As discussed later in this brief, programs can provide these services one-on-one to program participants or as part of a group workshop.

**Financial literacy services** aim to help people develop their financial planning and money management skills. Common activities involve identifying short- and long-term financial goals, reflecting on current spending and savings habits, developing budgets, and gaining education on financial topics such as credit, debt, banking, and investments. As with employment services, programs can provide financial literacy services one-on-one to program participants or as part of a group workshop.

**INTEGRATING ECONOMIC STABILITY SERVICES INTO GROUP WORKSHOPS**

TPC and FWCA worked to integrate both types of economic stability services—employment and financial literacy services—into their core group workshops (Friend and Paulsell 2018). Other programs have had relatively low take-up of economic stability services when offered through stand-alone workshop sessions separate from a program's core group workshop (Zaveri and Baumgartner 2016). To increase participants' access and exposure to economic stability services, TPC and FWCA took intentional steps to integrate content on employment and financial literacy into their core group workshops.

For TPC's Empowering Families program, the core group workshop included eight, two-and-a-half-hour sessions (Table 1). Six of the eight sessions (Sessions 1, 2, 3, 5, 7, and 8) focused on relationships, parenting, and co-parenting, and used content from the *Family Wellness* HMRE curriculum. Session 4 focused on employment and was co-facilitated by a staff member from a partner organization—Community Learning Center, Inc.—hired by TPC to lead the program's employment services. Session 6 focused on financial literacy and was co-facilitated by a staff member from a second partner organization—Pathfinders—hired by TPC to lead the program's financial literacy activities. By interspersing these sessions within the core group workshop and having two facilitators (one from TPC and one from a partner organization) co-lead the sessions, TPC sought to make economic stability services an integrated part of the workshop content. For the STREAMS impact study, 82 percent of couples attended at least one workshop session, 67 percent attended the session related to financial literacy, and 55 percent attended the session related to employment (Wu et al. 2021). On average, couples attended 14 of the 20 hours of workshop sessions offered.

**Table 1. Overview of TPC's Family Wellness workshop sessions**

Session number	Session title	Description
1	Getting started: Being a strong team	Participants learned about relationship dynamics; skills such as listening and cooperation; and patterns that appear in healthy families, such as parents having equal power and mutual respect. Two staff from The Parenting Center co-facilitated the session.
2	Two worlds, one relationship	Participants learned the importance of understanding their partner. Each member of the couple discussed what they wanted from the relationship and heard from the other about personal expectations. Two staff from The Parenting Center co-facilitated the session.

Session number	Session title	Description
3	Building a strong team	Participants learned skills for communicating their needs and negotiating with each other. They also learned and practiced problem-solving skills. Two staff from The Parenting Center co-facilitated the session.
4	Vision for your career	Participants completed an exercise to reflect on their current employment situation, identify their future goals, and develop action steps to reach those goals. One CLC staff member co-presented the session with HMRE facilitators from The Parenting Center.
5	Parents as leaders/ Parents as models/ Parents as healthy families	Participants learned the dual role of parenting: to lead and to model. Participants learned how to make rules, stick together, and stay in charge, as well as how to spend time with, listen to, and encourage their children. Two staff from The Parenting Center co-facilitated the session.
6	Financial literacy: Money matters and goal setting and budgeting	Participants learned how to create a family budget, save money, and make an action plan for reaching a goal. One Pathfinders staff member co-presented the session with HMRE facilitators from The Parenting Center.
7	As children grow	Participants learned how to problem-solve as family dynamics change. Two staff from The Parenting Center co-facilitated the session.
8	Keeping the fire alive	Participants learned how to build and maintain intimacy and the importance of scheduling time together as a couple. Two staff from The Parenting Center co-facilitated the session.

Source: Wu et al. 2021.  
CLC = Community Learning Center, Inc.; HMRE = healthy marriage and relationship education.

For FWCA's Career STREAMS program, the core group workshop included daily seven-hour sessions (including 45 minutes for breaks) for two weeks. FWCA developed the workshop by enhancing an existing employment training program with supplemental content on relationship skills and financial literacy. In total, the enhanced program featured 42 hours of employment-related content, 15 hours of relationship skills education from the *Within My Reach* HMRE curriculum, and three hours of financial literacy education from an activity called *Money Habitudes*. Because the workshop focused mostly on employment and served people seeking employment services, FWCA worked with a curriculum specialist to develop a plan for introducing and delivering the relationships skills education from *Within My Reach*. Rather than devoting certain workshops sessions to relationship education and other sessions to employment-related content, the program covered a mix of topics within each daily session (Table 2). Program attendance records from Career STREAMS revealed a variety of attendance patterns among participants: 42 percent attended all 10 workshop sessions, 38 percent attended some but not all the sessions, and 20 percent did not attend any sessions.

**Table 2. Example Career STREAMS daily workshop session agenda**

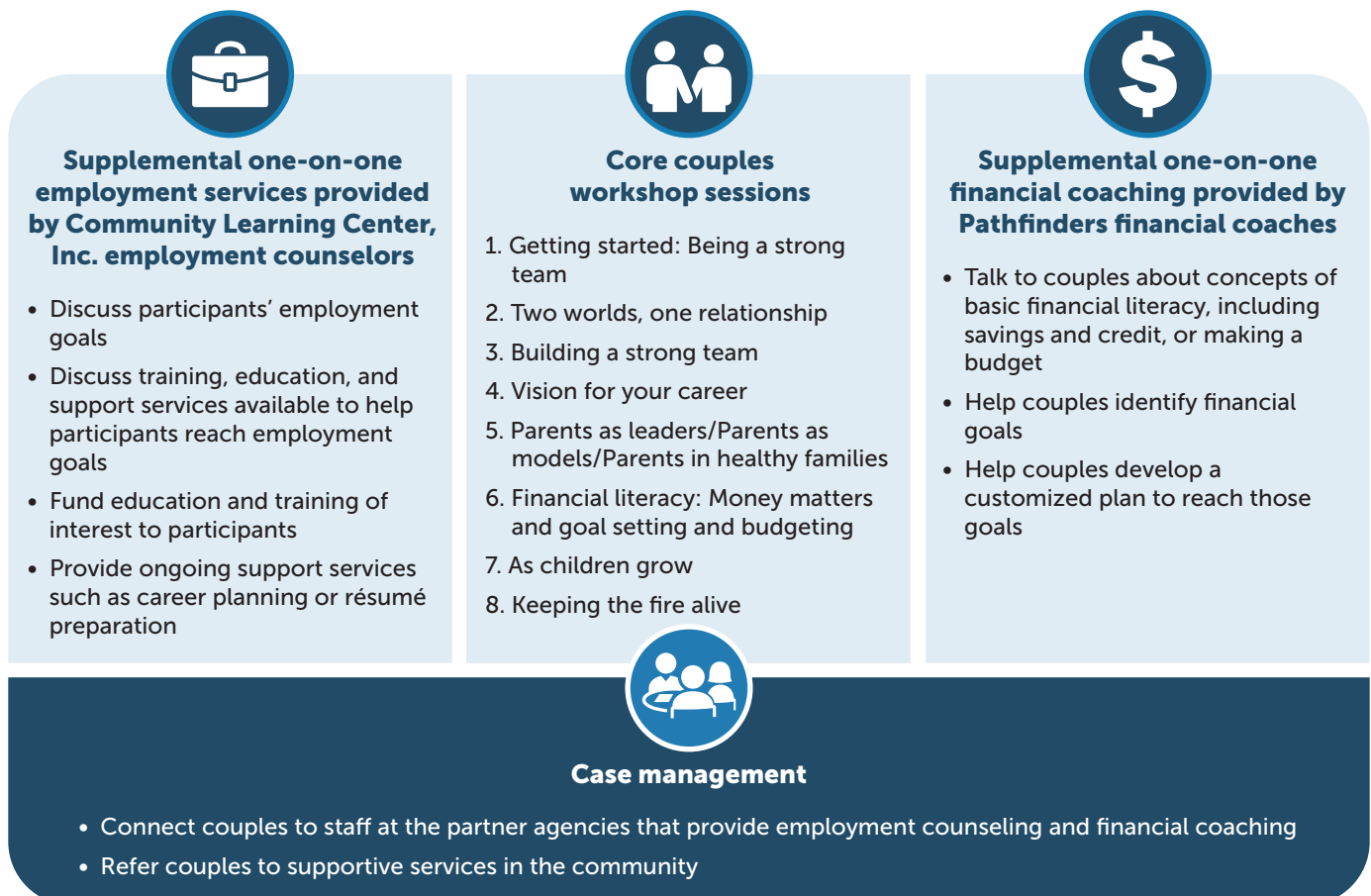
Time	Activity
9:00–9:10 a.m.	Welcome activity
9:10–10:15 a.m.	Healthy relationships: What they are and what they aren't
10:15–10:45 a.m.	Dangerous patterns in relationships
10:45 a.m.–12:00 p.m.	Interviewing in today's workforce: How are you rated during an interview?
12:00–12:30 p.m.	Lunch
12:30–1:15 p.m.	Common interview questions
1:15–2:00 p.m.	Videotaped practice answering interview questions
2:00–2:15 p.m.	Break
2:15–3:50 p.m.	Guest speaker from local bank: Understanding savings and credit
3:50–4:00 p.m.	Key takeaways and preview of tomorrow's session

Source: Goesling et al. 2022.

## OFFERING ONE-ON-ONE EMPLOYMENT SERVICES

TPC and FWCA supplemented their core group workshops with one-on-one employment services. For TPC’s Empowering Families program, participants could participate in optional one-on-one employment counseling provided through one of TPC’s partner organizations (Figure 1). Employment counselors worked with participants to set employment goals; review participants’ education and employment histories; and connect them to relevant training, education, and job services. Counselors also provided support services such as career planning and résumé preparation. For FWCA’s Career STREAMS program, every participant was assigned to an employment case manager, who worked with the participant to develop an individualized employment plan. The plan included goals for short-term or temporary employment, as well as longer-term employment and career goals. Participants had access to their employment case managers for up to 12 months after finishing the core group workshop. Participants also had access to a job developer, who worked with them to generate job leads and connect them with potential employers.

**Figure 1. The Empowering Families program model**



Although TPC and FWCA designed their programs to serve people with expressed interest in employment services (Friend and Paulsell 2018), the one-on-one employment services had lower take-up than expected. For Empowering Families, TPC program staff recognized that because their program served couples raising children together, some participants might be satisfied with their current jobs or not looking for a job in the labor market because they were caring for children. For this reason, TPC set a goal of providing one-on-one employment counseling to 40 percent of participants. Actual participation was somewhat below this goal; 33 percent of women and 28 percent of men who enrolled in Empowering Families met with an employment counselor (Wu et al. 2021). For Career STREAMS, FWCA program staff expected a higher level of participation in their one-on-one employment services, because they specifically designed their program to serve adults seeking employment services. In line with this expectation, more than 90 percent of participants met at least once with an employment case manager or job developer (Friend et al. 2020). However, follow-up meetings were infrequent. On average, Career STREAMS participants met one-on-one with program staff only two to three times during the 12 months they had access to these services.

---

In addition, for TPC, providing one-on-one employment counseling added a substantial amount to the program's total cost. As part of the STREAMS impact study, members of the evaluation team collected information on the cost of Empowering Families. They estimated the program's total cost as about \$11,000 per couple or about \$5,500 per person (Wu et al. 2022). The one-on-one employment counseling accounted for about 15 percent of this cost. Put another way, providing one-on-one employment counseling cost TPC about \$1,600 per couple or \$800 per person, including for participants who did not use these services. FWCA's Career STREAMS program had a much lower direct cost. FWCA operated Career STREAMS as a supplement to other employment training programs the organization had previously established through other funding sources. FWCA relied in part on those other programs to staff Career STREAMS. For example, the program's employment case managers and job developer were existing staff employed through other programs and therefore did not add any direct cost to Career STREAMS. For the STREAMS impact study, the evaluation team found that the entire program had a direct cost of only about \$1,200 per person (Goesling et al. 2022).

## OFFERING ONE-ON-ONE FINANCIAL LITERACY SERVICES

---

TPC offered one-on-one financial coaching as an additional program supplement (Figure 1). For this optional program service, couples could meet with a financial coach available through one of TPC's partner organizations. The coach worked with couples to identify their financial needs; develop a customized financial plan; and teach them about budgeting, savings, and use of credit. Couples had the option to meet with their financial coach up to four times over 18 months.

Take-up for this optional service was still relatively low but higher than take-up for the program's one-on-one employment counseling. About half (52 percent) of couples who enrolled in Empowering Families met with a financial coach at least once (Wu et al. 2022). Couples who attended at least one session with a financial coach averaged a total of 3.5 meetings of the 4 meetings available. For TPC, the one-on-one financial coaching cost less than the one-on-one employment counseling. The STREAMS evaluation team estimated that the one-on-one financial coaching accounted for about 5 percent of the program's total cost, or just more than \$500 per couple or \$250 per person (Wu et al. 2022). FWCA did not have an added cost for one-on-one financial literacy services because Career STREAMS did not offer this service.

## DID THE ECONOMIC STABILITY SERVICES HAVE THEIR INTENDED EFFECTS?

---

**Empowering Families, which supplemented an HMRE program with economic stability services, did not improve employment outcomes, but it did reduce economic hardship.** For TPC's Empowering Families program, the STREAMS impact study found that the program did not change participants' employment or earnings compared with a control group of participants not offered the program (Wu et al. 2021). However, the program did improve couples' relationship quality, the quality of couples' co-parenting relationships, and couples' overall economic well-being (as indicated by the number of material hardships couples reported). In addition, exploratory analyses suggested that Empowering Families improved participants' perceived ability to manage their money, particularly for women (Wu et al. 2021), and that the program's impacts on economic well-being were larger for couples who met with a financial coach (Wu et al. 2022). The evaluation team measured these impacts about one year after couples had enrolled in the study.

**Career STREAMS, which supplemented an employment program with relationship education, did not improve employment outcomes.** For FWCA, the impact study compared the outcomes of participants offered Career STREAMS with a control group of participants offered one of FWCA's traditional employment training programs, without supplemental relationship skills education (Goesling et al. 2022). The study found that participants in both groups had similar employment and relationship outcomes after one year. FWCA succeeded in its goal of enrolling participants for whom both economic stability services and relationship education had relevance. Everyone entered the program expecting to receive employment services, and nearly all participants reported having had at least one romantic relationship in the year before study enrollment. However, uneven attendance at the core group workshop, relatively infrequent one-on-one meetings with program staff, and the lack of program impacts on participants' employment and relationship outcomes suggest it might have been hard for participants to fully engage in the program or that the program services did not fully align with participants' needs.

## CONCLUSIONS

---

Taken together, the experiences of these programs suggest that meeting the employment needs of participants can be challenging. For both programs, the one-on-one employment services had relatively low take-up, despite the efforts of program staff to (1) serve people with an expressed interest in employment services and (2) offer services intentionally designed to address this interest. In addition,

---

neither program had its intended impact in improving participants' employment outcomes. For TPC, providing one-on-one employment services also added a substantial amount to the program's cost—about \$1,600 per couple. These findings are perhaps not surprising, given evidence that many traditional job-training and employment programs also have low take-up of program services and find it challenging to improve participants' employment outcomes (for example, Darling et al. 2017; McConnell et al. 2016). For HMRE program providers, the findings suggest the need for new approaches and ideas for providing employment services to participants.

However, employment is not the only determinant of economic stability. The experience of TPC's Empowering Families program points to several potential benefits of offering financial literacy services to HMRE program participants. First, Empowering Families demonstrates the feasibility of offering financial literacy services integrated into a core group workshop or as a supplemental one-on-one service. Although take-up of the program's one-on-one financial coaching was relatively low, it was higher than take-up for the program's one-on-one employment counseling. In addition, among the couples who met with a financial coach, they successfully attended most of the intended meetings (an average of 3.5 out of 4). Second, offering one-on-one financial coaching had a relatively modest cost to the program. It accounted for about 5 percent of the total program cost, or about \$500 per couple. Third, findings from the STREAMS impact study show that Empowering Families succeeded in its goals of strengthening couples' relationships and improving overall economic well-being, and that the program's impacts on economic well-being were larger for couples who met with a financial coach. We cannot say for certain that offering financial literacy services led to the program's favorable impacts. However, the combination of feasibility, modest cost, and favorable program impacts supports the promise of offering financial literacy services in HMRE programs for couples.

## REFERENCES

---

- Bodenmann, G. "Dyadic Coping: A Systematic-Transactional View of Stress and Coping Among Couples: Theory and Empirical Findings." *European Review of Applied Psychology*, vol. 47, 1997, pp. 137–140.
- Cherlin, A.J. *The Marriage-Go-Round: The State of Marriage and the Family in America Today*. New York, NY: Vintage, 2010.
- Conger, R.D., M.A. Rueter, and G.H. Elder Jr. "Couple Resilience to Economic Pressure." *Journal of Personality and Social Psychology*, vol. 76, no. 1, 1999.
- Darling, M., C.J. O'Leary, I.L. Perez-Johnson, J. Lefkowitz, K.J. Kline, B. Damerow, R. Eberts, et al. "Using Behavioral Insights to Improve Take-Up of a Reemployment Program: Trial Design and Findings." Washington, DC: Mathematica Policy Research, May 2017.
- Edin, K., and J.M. Reed. "Why Don't They Just Get Married? Barriers to Marriage Among the Disadvantaged." *The Future of Children*, 2005, pp. 117–137.
- Daniel Friend and Diane Paulsell (2018). "Integrating Healthy Marriage and Relationship Education (HMRE) and Employment Services: Design Choices of Two HMRE." Grantees OPRE Report #2018-51. Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.
- Friend, Daniel, Heather Zaveri, and Kathleen Feeney. (2020). Implementation of Career STREAMS: An integrated employment and healthy relationship program for young adults. OPRE Report # 2020-80. Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.
- Goesling, Brian, Max Gross, and Julieta Lugo-Gil (2022). "Integrating Healthy Marriage and Relationship Education into an Employment Training Program: The Impacts of Career STREAMS." OPRE Report #2022-162, Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.
- Keldenich, C., and C. Luecke. "Unlucky at Work, Unlucky in Love: Job Loss and Marital Stability." *Review of Economics of the Household*, vol. 20, 2022, pp. 243–278.
- Lucas, A., Hardie, J.H., and S.S. Yim. "Pushed together or pulled apart? Economic stressors and romantic relationship quality." *Sociological Perspectives*, vol. 64, no. 4, 563–586, 2020.
- McConnell, S., K. Fortson, D. Rotz, P. Schochet, P. Burkander, L. Rosenberg, A. Mastri, and R. D'Amico. "Providing Public Workforce Services to Job Seekers: 15-Month Impact Findings on the WIA Adult and Dislocated Worker Programs." Washington, DC: Mathematica Policy Research, 2016.
- Mills, M., H.P. Blossfeld, and E. Klijzing. "Becoming an Adult in Uncertain Times: A 14-Country Comparison of the Losers of Globalization." In *Globalization, Uncertainty and Youth in Society: The Losers in a Globalizing World*, edited by H.-P. Blossfeld, E. Klijzing, M. Mills, and K. Kurz. Routledge, 2005.

---

Office of Family Assistance. “Healthy Marriage and Relationship Education Grants.” Washington, DC: Office of Family Assistance, Administration for Children and Families, U.S. Department of Health and Human Services, 2015.

Office of Family Assistance. “Family, Relationship, and Marriage Education Works—Adults (FRAMEWorks).” Washington, DC: Office of Family Assistance, Administration for Children and Families, U.S. Department of Health and Human Services, 2020

Sassler, S., and A.J. Miller. “Class Differences in Cohabitation Processes.” *Family Relations*, vol. 60, no. 2, 2011, pp. 163–177.

Taylor, P. “The Decline of Marriage and Rise of New Families.” Washington, DC: Pew Research Center, 2010.

Wu, April Yanyuan, Quinn Moore, and Robert G. Wood (2021). “Healthy Marriage and Relationship Education with Integrated Economic Stability Services: The Impacts of Empowering Families.” OPRE Report #2021-224, Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

Wu, April Yanyuan, Julius Anastasio, Quinn Moore, and Robert G. Wood (2022). Offering one-on-one economic stability services as part of HMRE programming: Evidence from the Empowering Families program, OPRE Report #2022-310, Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

Zaveri, Heather, and Scott Baumgartner. “Parents and Children Together: Design and Implementation of Two Healthy Marriage Programs.” OPRE Report Number 2016-63. Washington, DC: U.S. Department of Health and Human Services, Administration for Children and Families, Office of Planning, Research and Evaluation, 2016.

Brian Goesling and Robert G. Wood of Mathematica wrote this brief under contract with the Office of Planning, Research and Evaluation, ACF, DHHS (#GS-10F-0050L/HHSP233201500095G). OPRE project officer: Samantha Illangasekare. Project Monitor: Kathleen McCoy. This brief is in the public domain. Permission to reproduce is not necessary. Suggested citation: Brian Goesling and Robert G. Wood. “Integrating Healthy Marriage and Relationship Education with Economic Stability Services: Findings from Two Programs.” OPRE report #2023-12. Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, 2023.

### Connect with OPRE



Follow us on   

[Mathematica.org](https://www.mathematica.org)