



A Comparison of Low-Income Versus Higher-Income Individuals Seeking an Online Relationship Intervention

HANNAH C. WILLIAMSON*
THAO T. T. NGUYEN*
KAREN ROTHMAN†
BRIAN D. DOSS†

Compared to higher-income couples, low-income couples experience higher rates of relationship disruption, including divorce and breakup of cohabiting relationships. In recognition of this disparity in relationship outcomes, relationship interventions have increasingly been targeted at this population. However, these interventions have had limited impacts on the relationships of low-income couples. Developing interventions that are effective and responsive to the needs of low-income couples requires descriptive data on the challenges those couples perceive in their own relationships and an assessment of how their needs compare to the more affluent couples typically served by relationship interventions. The current study sampled over 5,000 individuals at the time they were seeking an online relationship intervention and compared the relationship functioning and life circumstances reported by low-income individuals to that of higher-income individuals. Results indicate that low-income individuals seeking a relationship intervention had higher levels of relationship distress (lower relationship satisfaction, more intense primary relationship problems, and less relationship stability), and had greater levels of contextual stress (more children living at home, less likely to be employed full-time, and lower levels of perceived health). Results suggest that future interventions designed to target low-income couples, as well as practitioners working with low-income couples, should be prepared to handle higher levels of relationship distress and contextual stressors than they may typically see in more affluent couples.

Keywords: Couple Therapy; Low-Income; Online Interventions; Relationship Help-Seeking; SES

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Although many couples struggle to maintain healthy and satisfying relationships, it is especially challenging for low-income couples. Compared to more affluent couples, low-SES couples experience higher rates of divorce (Raley, Sweeney, & Wondra, 2015) and

*Department of Human Development and Family Sciences, University of Texas at Austin, Austin, TX.

†Department of Psychology, University of Miami, Coral Gables, FL.

Correspondence concerning this article should be addressed to Hannah C. Williamson, Department of Human Development and Family Sciences, University of Texas at Austin, 108 E. Dean Keeton St., SEA 1.142A, Austin, TX 78712. E-mail: hwilliamson@utexas.edu

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breakup of cohabiting, non-marital relationships (Musick & Michelmore, 2015). Relationship termination is associated with many negative outcomes for the individuals and their children, including a decrease in household wealth, poor psychological functioning, poor physical health, and lower educational attainment (e.g., Amato, 2000; Fomby & Cherlin, 2007). Thus, relationship distress and dissolution among low-income couples serve to exacerbate the existing harmful effects of living in a low-SES household (e.g., Duncan & Brooks-Gunn, 1997; McLanahan & Percheski, 2008).

In recognition of the socioeconomic disparity in relationship outcomes, the federal government has allocated nearly one billion dollars over the past 16 years (Heath, 2012) toward delivering and evaluating relationship interventions for low-income couples through the Healthy Marriage Initiative (HMI). However, in three large-scale randomized controlled trials of HMI programs, all were found to produce nonsignificant or very small effects on relationship outcomes (Lundquist et al., 2014; Moore, Avellar, Patnaik, Covington, & Wu, 2018; Wood, Moore, Clarkwest, & Killewald, 2014). The limited impact on relationship outcomes suggests that the interventions may not have been equipped to address the needs of low-income couples (see Johnson, 2012; Hawkins et al., 2013; and Johnson, 2013, for a debate about the outcomes of the HMI program). Indeed, a review of the relationship education programs used in the HMI studies found that the interventions had been developed and tested almost exclusively on White, middle-class couples (Dion, 2005). When delivered to this population, relationship education has an overall effect size of $d = .306$ to $d = .361$ (Hawkins, Blanchard, Baldwin, & Fawcett, 2008), but when applied to low-income couples, a meta-analytic study found a between-group effect size of only $d = .061$ (Hawkins & Erickson, 2015). Thus, applying existing interventions directly to a low-income population has not been a successful strategy.

In contrast, relationship interventions that were developed specifically for low-income couples have been more successful at improving relationship outcomes. Secondary analyses of data from two HMI trials found that the subset of couples who received the Within Our Reach program, which was originally developed for low-income couples, had a between-group effect size of $d = .20$ on relationship happiness (Rhoades, 2015), and a version of the Marriage Checkup that was adapted for low-income couples had a within-group effect size of $d = .29$ on relationship satisfaction (Gordon et al., 2019). Similarly, the Protecting Strong African American Families (ProSAAF) program, which targeted African American families living in rural, low-income communities, produced significant improvements in relationship satisfaction (between-group $d = 0.35$) and communication skills (between-group $d = 0.37$; Barton et al., 2018).

For future interventions to have larger effects on the outcomes of low-income relationships, development of interventions that meet the specific needs of this population must continue. Doing so requires data from couples who are seeking help for their relationship about the challenges they perceive—and how these challenges differ from more affluent help-seeking couples. The current study addresses this question by comparing the relationship functioning and life circumstances reported by low-income couples to those of higher-income couples, in a sample of over 5,000 individuals seeking help online for their relationship.

What Problems Do Low-income Couples Face?

Although the needs of help-seeking low-income couples have not been assessed in past research, examination of the characteristics of community couples is informative for understanding how the issues that low-income couples face more generally compare to those of higher-income couples. First, low-income couples have different relationship demographics than higher-income couples; they are more likely to be cohabiting (Hemez &

Manning, 2017), less likely to be married (Anderson, 2016), and more likely to have children outside of marriage (Lamidi, 2016).

Second, given disparities in relationship outcomes, there is an assumption that low-income relationships are less satisfying than higher-income relationships. The evidence to support this assumption has been mixed at best, however. Although a few studies have shown a positive association between relationship quality and income (e.g., Dakin & Wampler, 2008), most do not (e.g., Clark-Nicolas & Gray-Little, 1991; Maisel & Karney, 2012). Correspondingly, when asked to rate the severity of their problems, low-income and higher-income couples endorse similar levels of relationship problems such as parenting, communication, sex, household chores, and relationships with in-laws (Trail & Karney, 2012). However, despite similarities in average levels of relationship functioning, low-income couples have greater fluctuations in marital satisfaction across assessments than higher-income couples (Jackson, Krull, Bradbury, & Karney, 2017).

Finally, low-income couples do endorse more contextual problems such as money, drinking or drug use, and friends (Trail & Karney, 2012), and when prompted to free-list their top relationship problems, they most frequently mention money, while relational issues such as sex, showing affection, and support are the least frequently listed (Jackson et al., 2016). Similarly, low-income couples are less likely than higher-income couples to list relationship-centered problems (e.g., incompatibility, personality differences) as a cause of their divorce (Amato & Previti, 2003). Overall, low-income couples struggle more with issues outside of their relationship than do higher-income couples, but they appear to have similar levels of relationship problems or perceive those problems to be secondary to contextual stressors.

Why Do Couples Seek Help for Their Relationships?

Not surprisingly, couples primarily seek help for high levels of relational distress and various types of relationship problems. When asked why they sought treatment, couples participating in in-person couple therapy (Doss, Simpson, & Christensen, 2004) and online interventions for distressed couples (Roddy, Rothman, Cicila, & Doss, 2019) reported communication problems and lack of emotional affection as the top two problems, and the total number of problems in the marriage also predicts attendance at couple therapy (Duncan, Holman, & Yang, 2007). Furthermore, perceived communication issues and depressive symptoms predict couples' likelihood of seeking couple therapy during the first 5 years of marriage (Doss, Rhoades, Stanley, & Markman, 2009). Additionally, sexual dissatisfaction is a strong impellance for men to seek relationship interventions (Doss, Atkins, & Christensen, 2003). However, this body of research is small and studies have been conducted primarily in middle-class samples, limiting our ability to extrapolate results to the needs of help-seeking low-income couples.

The Current Study

To guide the development of relationship interventions targeting low-income couples, the current study compares relationship functioning and life circumstances of low-income couples and higher-income couples at the time of treatment-seeking. We use a sample of over 5,000 individuals who sought help for their relationship by visiting the website of an online relationship intervention and completing a screening battery of self-report measures of relational and contextual issues that they are currently facing. We make predictions on how low- and higher-income couples will compare in these two domains based on existing research, but with multiple caveats due to the novelty of this question. First, existing research indicates that low-income couples have much higher levels of contextual stress and are much more likely to cite contextual factors as key issues in their

relationship. Thus, we expect help-seeking low-income couples will also have higher levels of contextual stressors compared to higher-income couples. It is possible that couples with high levels of contextual stress (e.g., health problems, children, irregular work hours) will be under-represented in a help-seeking sample because these issues may make it more difficult to engage in treatment (Williamson, Karney, & Bradbury, 2019). However, the current study collected data from an online intervention, which should mitigate issues of cost and access and allow us to sample from a broader swath of distressed couples.

Second, given that low-income and higher-income couples report similar levels of relationship satisfaction and relationship problems in community samples, it is possible that these groups will have similar levels of relational issues when seeking treatment. However, the high degree of fluctuations in low-income couples' assessments of their relationship satisfaction (Jackson et al., 2017) suggests that low-income couples may experience lower lows in their relationship and this may be a time that prompts help-seeking. Additionally, it is possible that low-income couples would wait longer to seek a relationship intervention (given greater barriers and stigma), such that their relationship problems may have become more severe. Thus, we do not make a strong prediction about expected similarities or differences in the relational domain.

METHOD

Procedures

Data were collected as part of the screening process for enrollment in the OurRelationship program (Doss, Benson, Georgia, & Christensen, 2013)—an online self-help intervention supplemented with brief calls with a coach. The program, funded as part of the Healthy Marriage Initiative by the Administration for Children and Families, targeted distressed low-income couples nationwide. Couples learned about the program through Internet searches (61.4%), social media (e.g., Facebook; 12.4%), online relationship forums or provider lists (e.g., TalkAboutMarriage, *Twogether in Texas*; 6.7%), word of mouth (4.6%), Amazon mTurk (3.9%), in-person referrals (2.4%), or other sources (8.7%). Text on the project website clarified that services were targeted toward low- to middle-income couples; however, no specific income cutoffs were provided to reduce the chance that participants would misrepresent their income on the screener. Additionally, the website indicated that both partners would need to participate to be eligible. People interested in participating after reading the project description on the website completed an electronic informed consent and an online screening questionnaire (from which data for the current study are drawn) prior to entering the RCT. Participants were not paid to complete the screener. The trial was approved by the University of Miami institutional review board (protocol 2016-0451) and preregistered on ClinicalTrials (NCT02806635).

Participants

A total of 6,553 participants began the screener questionnaire. After removing individuals who did not complete an income eligibility item ($n = 1,341$), were not in a relationship ($n = 62$), and were under the age of 18 ($n = 47$), the final analytic sample was 5,103 individuals, 82% of whom were female. Table 1 shows demographic statistics including age, race/ethnicity, education, and living situation. Participants were 49% White, 29% Black, 13% Hispanic, 6% Mixed Race, and 1% or less were Asian, Pacific Islander/Native Hawaiian, Native American, and other race/ethnicity. Thirty-six percent of participants completed high school, 35% completed some college or an Associate's degree, 21% completed a college degree or higher, and 9% had no high school degree. In regard to their living

TABLE 1
Descriptive demographic statistics

Variables	<i>n</i>	Full Sample Mean (<i>SD</i>)/%	Low-Income Mean (<i>SD</i>)/%	High-Income Mean (<i>SD</i>)/%
Age	5,088	32.00 (8.26)	31.71 (8.15)	33.25 (8.63)
Race/ethnicity				
White	5,103	48.7%	50.0%	43.2%
Black		28.8%	27.7%	33.6%
Hispanic		13.0%	12.9%	13.4%
Native American		0.9%	1.0%	0.6%
Asian		1.3%	0.9%	2.7%
Pacific Islander/Native Hawaiian		0.2%	0.2%	0.3%
Mixed race		5.8%	6.1%	4.6%
Other race/ethnicity		0.9%	0.8%	1.0%
Education				
No HS degree	3,814	8.5%	9.5%	4.2%
HS degree (or equivalent)		36.3%	39.0%	24.2%
Some college, no Bachelor's degree		34.7%	35.6%	31.1%
College degree or more		20.5%	16.0%	40.5%
Living situation				
Own home	4,619	18.4%	15.9%	26.3%
Rent		61.5%	61.8%	53.6%
Live rent-free		15.8%	19.4%	8.1%
Homeless		2.4%	2.9%	1.3%

Note. *n* = sample size for each variable.

situation, 62% of participants rented, 18% owned their home, 16% lived rent-free with a family member or friend, and 2% were homeless or temporarily housed (i.e., in a shelter).

Measures

Low-income status

Participants reported the number of people living in their home for whom they are financially responsible. They were then asked, "Please take a moment to add up the money you and your partner make (including salary from a job, unemployment insurance, or child support—but not assistance like food stamps or housing allowances). Do the two of you make more than \$xx,xxx per year (\$y,yyy per month)?" The income values were filled with 200% of the Federal Poverty Level for a household of their family size (e.g., a family of two would see "\$32,040 per year (\$2,670 per month)"). Responses were coded as 0 = *Yes* and 1 = *No*.

Race/ethnicity

Participants endorsed one or more of the following racial categories: Native American, Asian, Black, Pacific Islander, White, or Other. A separate question asked for their ethnicity: Hispanic/Latino or Not Hispanic/Latino. All participants who endorsed Hispanic/Latino were coded as Hispanic/Latino regardless of race. Of the remaining participants who did not endorse Hispanic/Latino, those who endorsed more than one race were coded as Mixed Race, with all other participants coded as the single race that they endorsed. This resulted in eight mutually exclusive race/ethnicity categories.

Education

Participants were asked, "What is the highest degree, diploma, or certification you have earned?" with response options including: 1 = *No degree*, 2 = *High school GED*, 3 = *High*

school Diploma, 4 = *Vocational/technical certification*, 5 = *Some college but no degree completion*, 6 = *Associate's degree*, 7 = *Bachelor's degree*, 8 = *Master's degree/Advanced degree*. Categories 2, 3, and 4 were combined into a single "High School degree (or equivalent)" category. Categories 5 and 6 were combined into a single "Some college, no Bachelor's" category. Categories 7 and 8 were combined into a single "College degree or more" category.

Living situation

Participants were asked, "What is your current living situation?" with response options including: 1 = *Own home*; 2 = *Rent*; 3 = *Live rent-free*; 4 = *Live in shelter, halfway house, or treatment center*; 5 = *Live on streets, car, abandoned building, or other place not meant for sleeping*; and 6 = *Other (specify)*. Write-in responses to the "Other" category were coded into one of the previous categories, with the exception of 20 responses that did not contain enough information to code. Due to low base rates, categories 4 and 5 were combined into a single "homeless/temporarily housed" category.

Relationship status

Participants were categorized into four mutually exclusive groups: married, engaged, cohabiting, and dating.

Relationship length

Participants were asked, "How many years have you been in a committed relationship with your current partner?"

Marriage length

Participants in the "married" relationship status category reported the year they got married, which was subtracted from the year the survey was taken.

Cohabiting length

Participants in the "cohabiting" relationship status category reported the year they began cohabiting, which was subtracted from the year the survey was taken.

Relationship satisfaction

The four-item version of the Couples Satisfaction Index (CSI-4; Funk & Rogge, 2007) was used to measure global relationship satisfaction. Items were averaged then multiplied by number of items completed, with scores lower than 13.5 indicating clinical levels of relationship distress. Cronbach's alpha was .90.

Relationship problem intensity

Participants were asked "How big of a problem is the biggest problem in your relationship?" Response options ranged from 1 = *Not a problem* to 7 = *Extreme problem*.

Relationship stability

This was assessed using a three-item measure adapted from Booth, Johnson, and Edwards (1983), which assessed how often in the past month participants thought that their relationship might end. Items were reverse coded, averaged, and then multiplied by number of items completed, with higher scores indicating higher levels of relationship stability. Cronbach's alpha was .80.

Sexual intimacy

The 6-item sexual intimacy subscale of the Personal Assessment of Intimacy in Relationships (Schaefer & Olson, 1981) was used to assess sexual satisfaction with one's partner. Items were averaged then multiplied by number of items completed with higher scores indicating greater sexual satisfaction. Cronbach's alpha was .80.

Intimate partner violence

The presence and frequency of moderate-to-severe intimate partner violence (IPV) in the past month was assessed using seven items selected in consultation with the National Center for Domestic Violence. Participants indicated the number of times in the previous four weeks their partner had pushed or shoved, grabbed, scratched, slapped, bit, punched the participant, or had thrown something at the participant that could have hurt. Responses were on a 7-point scale reflecting frequencies ranging from 0 to more than 20 times. Cronbach's alpha was .87.

Number of children in the home

Participants were asked, "How many of your biological or legally adopted children live with you all or most of the time?"

Perceived health

The 5-item general health subscale of the 36-Item Short Form Survey Instrument (SF-36; Ware & Sherbourne, 1992) was used to assess perceived health. Participants rated how healthy they perceive themselves to be, both in general and compared to others. Items were averaged then multiplied by number of items completed such that higher scores indicate higher levels of perceived health. Cronbach's alpha was .82.

Impact of perceived discrimination

Two items from the MacArthur Midlife Survey were used to assess the extent to which participants perceive that discrimination has impacted their life: "Overall, how much has discrimination interfered with you having a full and productive life?" and "Overall, how much harder has your life been because of discrimination?" Items were averaged then multiplied by number of items completed, with higher scores indicating higher levels of perceived discrimination. Spearman-Brown coefficient was .90.

Pregnancy status

Female participants reported whether they were currently pregnant and male participants reported whether someone was pregnant with their child. Responses were coded 0 = *No* and 1 = *Yes*.

Military service

Participants were coded as having served in the military if they endorsed current or previous active duty in the Armed forces, Reserves, or National Guard.

Employment

Participants were asked, "What is your current employment status?" Responses were categorized into three mutually exclusive groups: 1 = *Employed full-time*, 2 = *Employed part-time or Employed but number of hours change from week to week*, and 3 = *Unemployed or Temporary, occasional, or seasonal employment, or odd jobs for pay*.

Analytic Plan

Based upon the low-income status variable, participants were categorized as low-income or higher-income. To test for differences between the low-income and higher-income groups, independent samples *t*-tests were conducted on continuous variables and chi-square difference tests were conducted on categorical variables. Additionally, linear and logistic regression analyses controlling for demographic variables were conducted for the relational and contextual variables to test for the effect of income status above and beyond the effect of age, race/ethnicity, gender, education, and living situation. Missing data was handled using pair-wise deletion for each test to maximize the amount of data available for each analysis. The Holm–Bonferroni method (Holm, 1979) was used to adjust all *p* values to account for potential inflation of Type I error due to multiple tests.

RESULTS

Descriptive Statistics

Eighty-one percent ($n = 4,149$) of participants reported a household income below 200% of the federal poverty level and were categorized as low income; the remaining 19% ($n = 954$) were categorized as high income. Table 1 shows demographic statistics (age, race/ethnicity, education, and living situation) separately for the low-income and high-income groups.

Table 2 presents results of *t*-tests and chi-square difference tests comparing low- and higher-income couples.¹

Relational Characteristics

Low-income and higher-income individuals did not differ in relationship demographics, including relationship status and length of their relationship, and in their levels of sexual intimacy and intimate partner violence. However, low-income individuals were more distressed in their relationship; they reported significantly lower levels of relationship satisfaction, rated their biggest relationship problem as more intense, and had lower levels of relationship stability.

Contextual Factors

Low-income individuals had higher levels of a number of contextual stressors; they had significantly more children living at home, were less likely to be employed full-time and more likely to be employed part-time or unemployed, and had lower levels of perceived health. Low-income individuals did not differ from higher-income individuals in the impact perceived discrimination had on their lives, had no difference in pregnancy status, and were less likely to have served in the military.

Demographic Controls

Linear and logistic regression analyses testing whether the relational characteristics and contextual factors significantly differed by low-income status after controlling for demographics (age, race/ethnicity, gender, education, and living situation), and employing the Holm–Bonferroni method to adjust for multiple tests, indicate that all significant

¹See Tables S1–S4 in the supplemental materials for analyses presented separately by relationship status. Overall, all of the significant differences between low- and higher-income couples in the full sample were in the same direction across all four relationship types.

TABLE 2
T-Test and Chi-Square Comparisons Between Low-Income and Higher-Income Groups

Variables	n	Low- Income	High- Income	t/ χ^2	p	Effect size
		Mean (SD)/%	Mean (SD)/%			
Relational characteristics						
Married	5,103	42.7%	37.9%	7.23	.007	.04
Engaged	5,103	27.7%	29.8%	1.70	.193	-.02
Cohabiting	5,103	19.9%	19.8%	0.01	.946	.01
Dating	5,103	9.7%	12.5%	6.44	.011	-.04
Relationship length (years)	4,756	5.46 (5.27)	5.60 (5.81)	-0.62	.534	-.02
Marriage length (years)	2,117	5.49 (5.67)	6.46 (6.91)	-2.51	.012	-.15
Cohabiting length (years)	1,327	3.32 (3.71)	3.02 (3.11)	1.23	.217	.09
Relationship satisfaction	5,035	8.02 (4.66)	8.95 (5.01)	-5.22	<.001	-.19
Relationship problem intensity	5,028	5.08 (1.56)	4.75 (1.63)	5.62	<.001	.21
Relationship stability	4,945	8.54 (3.28)	9.20 (3.32)	-5.47	<.001	-.20
Sexual intimacy	4,882	20.66 (5.54)	20.64 (5.43)	0.63	.950	.01
Intimate partner violence	4,788	2.14 (4.44)	1.72 (4.19)	2.68	.008	.10
Contextual factors						
Number of children in home	4,688	1.35 (1.38)	0.88 (1.10)	10.95	<.001	.38
Perceived health	4,725	13.72 (3.91)	14.76 (3.66)	-7.48	<.001	-.27
Perceived discrimination	4,682	3.72 (1.87)	3.61 (1.74)	1.65	.099	.06
Pregnant	4,753	5.3%	4.0%	2.62	.106	.02
Military service	5,103	4.3%	6.6%	9.23	.002	-.04
Employed full-time	4,615	30.7%	64.2%	335.11	<.001	-.27
Employed part-time/irregular hours	4,615	21.1%	14.6%	17.96	<.001	.06
Unemployed/seasonal/temporary/ occasional	4,615	48.3%	21.1%	207.51	<.001	.21

Note. n = sample size for each analysis.

Effect size = Cohen’s d for t-tests and phi for chi-square tests. Variables in bold remain significant after a Holm–Bonferroni correction.

differences remained with the exception of military service, which was no longer significantly different.

DISCUSSION

Low-income couples experience higher rates of divorce and relationship dissolution compared to their more affluent peers, and relationship interventions have increasingly targeted the low-income population. However, interventions delivered to low-income couples have had mixed results in their ability to improve relationship outcomes. Increasing the efficacy of interventions targeting low-income couples requires descriptive data comparing the needs of low-income couples to those of higher-income couples who have been the typical population served by relationship interventions. With data from over 5,000 individuals, we compared the relationship functioning and life circumstances reported by low-income couples to that of higher-income couples at the time of seeking help for their relationship through an online intervention. As we outline below, results of this study allow us to highlight approaches to intervention that might be more responsive to the needs of low-income couples.

First, though the research has been somewhat mixed about whether low-income couples have less satisfying relationships in general, results of the current study indicate that they are more relationally distressed at the time of help-seeking than higher-income

couples; low-income couples were less satisfied, had more intense primary relationship problems, and had lower levels of relationship stability. Rather than representing a population level difference between low- and higher-income couples, this difference is likely due to barriers to seeking help that lead low-income couples to wait longer before initiating help-seeking, allowing their relationships to deteriorate further (Williamson et al., 2019). However, low-income couples did not differ from higher-income couples in their levels of IPV and sexual intimacy, indicating that interventions targeting low-income couples do not need to be adapted for difficulties in these domains. Regardless of the source of this difference, interventions and practitioners serving low-income couples must be prepared for a high level of relational distress. Recent research suggests that some distressed couples benefit from interventions that were initially designed to be preventive (Gordon et al., 2019; Williamson et al., 2015), suggesting that these lower intensity interventions may be appropriate even for distressed low-income couples. On the other hand, not all distressed couples benefit from a lower intensity intervention; thus, a stepped-care approach in which successively more intensive interventions are offered may be the optimal approach for addressing relationship distress while minimizing participant burden in a population that perceives many barriers to seeking help for their relationship (Williamson et al., 2019).

Second, consistent with our hypothesis, low-income couples had higher levels of contextual stressors compared to higher-income couples. Low-income couples had more children in the home, which adds parenting stress and is a risk factor for low relationship satisfaction (Doss et al., 2009). Low-income couples also reported lower levels of perceived health, creating a potential additional barrier to regular attendance at prescheduled group workshops—and highlighting the need for more flexible interventions that can be tailored to an individual's unique schedule. Finally, low-income couples were less likely to be employed full-time and more likely to be working part-time, have a nonstandard work schedule, be employed on a temporary basis, or be unemployed. Undoubtedly, these work conditions contribute to their low-income status, but they also contribute other stress that comes from working nonstandard schedules such as scrambling to find child care at the last minute (Carrillo, Harknett, Logan, Luhr, & Schneider, 2017). Furthermore, as with poorer perceived health, nonstandard work schedules make attendance at scheduled, group-based interventions more difficult. Indeed, conflicts with work or school schedules were the most common reason for nonattendance of services in one of the HMI studies (Miller Gaubert, Gubits, Alderson, & Knox, 2012). These results support arguments for incorporating contextual stressors directly into relationship interventions, as well as offering interventions that target stress directly (Lavner & Bradbury, 2017).

Several factors limit the interpretation of these results. First, the current study focused on an online relationship intervention, so the results may not generalize to individuals seeking help from traditional in-person interventions. However, studies comparing reasons for seeking in-person and web-based relationship interventions indicate minimal differences between the two (Roddy et al., 2019). Second, our sample is composed of individuals who were seeking help for their relationship, so it may not be representative of community couples who are sought out and recruited into preventive interventions. Third, open-ended data from respondents about why they were seeking help were not collected; thus, only quantitative comparisons could be made. Finally, information on the partner's gender was not collected in the screener; thus, it is unknown how many individuals in our sample are involved in same-sex vs. different-sex relationships, and how results may differ on that dimension.

Notwithstanding these limitations, the present study documents the higher level of relationship distress and contextual stressors faced by help-seeking low-income couples, compared to more affluent couples. Future interventions targeting this population must

be responsive to these issues by expecting a highly distressed population to present for interventions and incorporating material and delivery methods that are sensitive to external stressors.

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SUPPORTING INFORMATION

Additional Supporting Information may be found in the online version of this article:

Table S1. *T*-test and Chi-square Comparisons Between Low-income and Higher-Income Groups for Married Couples.

Table S2. *T*-test and Chi-square Comparisons Between Low-income and Higher-Income Groups for Engaged Couples.

Table S3. *T*-test and Chi-square Comparisons Between Low-income and Higher-income Groups for Cohabiting Couples.

Table S4. *T*-test and Chi-square Comparisons Between Low-income and Higher-income Groups for Dating Couples.