

Recruitment and retention of diverse couples in relationship education with integrated economic services

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Abstract

Compared to higher income couples, those with low incomes experience a host of challenges and disparities in their intimate relationships, including lower levels of relationship satisfaction, higher rates of breakup of cohabiting relationships, and higher rates of divorce. In recognition of these disparities, a number of interventions targeting couples with low incomes have been developed. These interventions historically focused primarily on improving relationship skills through relationship education, but in recent years a new approach that integrates economic-focused interventions alongside relationship education has emerged. This integrated approach is intended to better address the challenges facing couples with low incomes, but the theory-driven, top-down approach to intervention development leaves open the question of whether couples with low incomes are interested in participating in a program that combines these two disparate components. The current study draws from a large randomized controlled trial of one such program ($N = 879$ couples) to provide descriptive information about the recruitment and retention of couples with low incomes in a study of relationship education with integrated economic services. Results indicate that it is possible to recruit a large, linguistically, and racially diverse sample of couples living with low income to participate in an integrated intervention, but the uptake of relationship-focused services was higher than the uptake of economic-focused services. Additionally, attrition over a 1-year follow-up data collection period was low but required labor-intensive efforts to reach participants for the survey. We highlight successful strategies for the recruitment and retention

of diverse couples and discuss implications for future intervention efforts.

KEYWORDS

career coaching, couples, financial planning, intervention, low income, relationship education

INTRODUCTION

Compared to higher income couples, couples with low incomes experience a host of challenges and disparities in their marriages and intimate relationships, including lower levels of relationship satisfaction; higher rates of breakup of cohabiting, and nonmarital relationships; and divorce rates nearly twice as high (Copen et al., 2012; Musick & Michelmore, 2015; Raley et al., 2015; Rauer et al., 2008). With one-fourth of Americans currently classified as having low income (i.e., <200% of the federal poverty level; Semega et al., 2020), a significant portion of the U.S. population is at risk for difficulties in developing and maintaining satisfying and stable relationships they desire (Trail & Karney, 2012). A defining feature of having a low income is having insufficient financial resources to meet one's needs; this experience, often called a financial strain, has long been known to have a negative effect on relationship processes and outcomes (Conger et al., 1990). Therefore, scholars and funding agencies have begun to recommend that efforts to improve relationships in couples with insufficient resources incorporate economic-focused interventions to better address the challenges facing these couples (e.g., Karney et al., 2018). However, we know little about whether couples with low incomes are actually interested in participating in interventions that combine relationship- and economic-focused components. The current study draws from a large randomized controlled trial (RCT) of one such program to provide descriptive information about the recruitment and retention of a diverse group of couples with low incomes into a relationship education program with integrated economic services.

Disparities in relationship outcomes across socioeconomic strata have been building over the past few decades. For example, divorce rates for individuals with and without a college degree were fairly similar through the late 1970s, but around 1980, divorce rates for those without a college degree began to rise, whereas the divorce rate stayed level for those with a college degree (Raley & Bumpass, 2003). This trend continued over time, such that divorce rates are now approximately 20% points higher for lower socioeconomic status (SES) couples compared to higher SES couples (Bramlett & Mosher, 2002). Similar disparities have emerged for marriage and cohabiting relationships; lower SES individuals are less likely to get married (Raley et al., 2015), less likely to transition from cohabitation to marriage (Sassler et al., 2018), and more likely to see their cohabiting relationship dissolve (Lamidi et al., 2019).

These disparities in relationship outcomes across socioeconomic status spurred interest among scholars and policymakers in working to improve the relationships of couples with low incomes (Karney, 2021). Perhaps the most notable of these efforts is the federal Healthy Marriage and Responsible Fatherhood (HMRF) initiative under the auspices of the U.S. Department of Health and Human Services, Administration for Children and Families. HMRF is a \$150 million annual discretionary program, which provides grants for community-based HMRF programming, and supports numerous research, evaluation, and other learning activities related to healthy marriage and responsible fatherhood programs. Since 2006, more than 2.5 million people have participated in HMRF programs at a median cost of about \$400 per person (Hawkins, 2019). Enough studies have been conducted under this initiative to support a meta-analysis, which found that across 32 control group comparison studies, there were small,

significant effects on couple relationship quality ($d = 0.114$) and relationship skills ($d = 0.132$), and nonsignificant effects on relationship stability (Hawkins et al., 2022). These effect sizes are smaller than those obtained when the same types of interventions are delivered to more affluent couples ($d = 0.306$ – $d = 0.361$; Hawkins et al., 2008). Thus, for couples with low incomes, traditional behavioral-based interventions likely need to add additional intervention strategies to produce similar relationship outcomes observed among more affluent couples.

Prominent theories of relationship functioning have long held that relationship processes and outcomes are a function of contextual factors. For example, both the Vulnerability–Stress–Adaptation model (VSA; Karney & Bradbury, 1995) and the Family Stress Model (Conger et al., 1990) state that the stress of financial strain affects relationship outcomes indirectly by altering partners' behaviors toward each other. A large literature has supported these theoretical models, demonstrating that financial strain is robustly linked with increased relationship difficulties, including the inability to discuss marital problems effectively, hostility, maladaptive communication patterns (i.e., demand/withdraw), and lower levels of warmth and encouragement (Barton et al., 2015; Barton & Bryant, 2016; Clavél et al., 2017; Conger et al., 1990; Gudmunson et al., 2007; Williamson et al., 2013). In recognition of the impact of financial strain on the relationships of low-SES couples, scholars have even argued that bypassing relationship skills education and focusing only on addressing couples' economic situations directly may improve their relationship outcomes (Karney et al., 2018; Lavner & Bradbury, 2017). To acknowledge the important role that financial stress plays in the couple's relationship, the HMRF initiative has now begun including funding for programs “that will enhance the employability skills of low-income participants and help them secure employment, as well as financial literacy activities to strengthen budgeting skills, financial planning and management, and asset development” in conjunction with relationship education (Office of Family Assistance, 2020, p. 6).

Based on the growing interest by scholars and policymakers, we can expect to see an increase in programs that integrate economic services into relationship education interventions for couples with low incomes. These programs will require rigorous evaluation to determine (1) whether they can successfully decrease financial strain and (2) whether any decreases in financial strain result in better relationship outcomes. However, before a robust literature addressing those outcome questions can be built, more must be known about how to recruit and retain diverse couples into research studies examining this type of integrated program. The top-down, theory-driven approach to intervention development resulted in an intervention that is intended to meet the needs of couples with low incomes but leaves open the crucial question of whether the intended recipients will be interested in participating in an intervention that combines seemingly disparate components. To date, there is no information about the extent to which couples with low incomes will participate in the various components of an integrated relationship and economic-focused intervention.

The current study draws from a large RCT ($N = 879$ couples) of a relationship education program with integrated economic services to provide descriptive information about the recruitment and retention of couples into this study. Although the outcomes of the intervention are not the focus of the current study, it is relevant to note that the federal evaluation of this program found that it significantly improved relationship quality ($d = 0.20$ – 0.30) and decreased economic hardship ($d = -0.13$) at 12 months postenrollment (Wu et al., 2021). Thus, the significant outcomes of the program make it an especially relevant source for lessons about the successful recruitment and retention of diverse couples into an integrated program model. We specifically address (1) the characteristics of couples who participated in the study, (2) the successful recruitment techniques used to reach these couples, (3) the extent to which couples participated in the various relationship- and economic-focused components of the program, and (4) the retention of couples during a 1-year data collection follow-up period.

METHOD

Procedure

Data examined in the current study are drawn from an RCT of the HMRF-funded Empowering Families Program (EFP), a relationship education program with integrated economic stability services. To be eligible for the program, couples had to be older than 18, in a romantic relationship, and not currently experiencing domestic violence. In addition, at least one member of the couple had to have a biological or adopted child younger than 18 who lived with the couple at least half of the time.

Upon enrollment in the study, couples were randomized to the EFP intervention condition or the no-treatment control condition. EFP consisted of four program components: (1) an eight-session couples workshop that integrated relationship education with information about job and career advancement and financial literacy, (2) case management, (3) employment counseling and additional employment supports, and (4) financial coaching. EFP was delivered collaboratively by three community-serving agencies in Fort Worth, Texas, each of which had expertise in one component of the program. All workshops and individualized services were provided in English and Spanish. Enrollment in the study began in September 2016 and ended in November 2018. Program staff received support in conducting the RCT from Mathematica and Public Strategies, two research firms contracted by the Administration for Children and Families to provide technical assistance and carry out the trial through the Strengthening Relationship Education and Marriage Services (STREAMS) evaluation (Wood et al., 2018).

The primary workshop series used the Family Wellness curriculum (Map for Marriage, 2021; Survival Skills for Healthy Families, 2021) and consisted of six 2.5 h sessions focused on relationships, parenting, and co-parenting, and two additional 2.5 h sessions developed for EFP that focused on employment and financial literacy. The expectation was that all couples would participate in all 20 h of group workshops.

Employment counseling and financial coaching services were delivered on an individualized basis to interested couples. Employment counselors connected participants to job and career advancement services, including work readiness services, resume preparation, interview, and soft skills training, job skills training, and job placement support. Not all participants were expected to be interested in these services because many would be satisfied with their current jobs or not looking for a job because they were caring for children. Financial coaches offered couples four individual sessions to help them identify financial goals and develop a customized plan to reach them. The expectation was that this service would be relevant to all couples.

Measures

Intake and baseline survey

Research staff not affiliated with the agencies providing the intervention conducted baseline surveys via phone interview during the intake appointment, prior to randomization. Couples received \$40 in gift cards for completing the intake process, including the baseline survey. Demographic data presented in Table 1 are drawn from this survey.

Relationship happiness was measured via a single item that asked “On a scale from 0 to 10, where 0 is not at all happy and 10 is completely happy, taking all things together, how happy would you say your relationship with [partner] is?”

Reasons for enrolling in the program were measured with two items. First, participants were supplied with possible reasons for their interest in the program, including “To improve your personal relationships” and “To improve your job situation,” and asked to rate the extent to which each reason was important to them, with response options ranging from 0 = *Not at all* to

TABLE 1 Descriptive statistics of sample at baseline.

Baseline characteristic	Mean (SD) or percentage
Average age (in years)	
Women	33.5 (7.7)
Men	35.6 (8.4)
Race/ethnicity	
Both partners are Hispanic	55%
Both partners are Black, non-Hispanic	27%
Both partners are White, non-Hispanic	11%
Other combination between partners	7%
Born outside the U.S.	
Women	46%
Men	46%
Primarily Spanish speaker	
Women	45%
Men	44%
Education	
Did not complete high school or GED	
Women	29%
Men	33%
High school diploma or GED	
Women	34%
Men	41%
Some college	
Women	17%
Men	14%
Vocational diploma/certificate or associate's degree	
Women	5%
Men	3%
College degree	
Women	13%
Men	8%
Graduate or professional degree	
Women	2%
Men	1%
Earnings in the past 30 days (for those with earnings)	
Women	\$1300 (\$1088)
Men	\$2177 (\$1496)
Employment	
Employed in the past month	
Women	51%
Men	87%

(Continues)

TABLE 1 (Continued)

Baseline characteristic	Mean (SD) or percentage
Not employed but actively looking for work	
Women	17%
Men	8%
Not employed and not actively looking for work	
Women	32%
Men	4%
Couple received any government benefits	69%
Couple lived together all or most of the time	84%
Relationship status	
Married	55%
Romantically involved on a steady basis	38%
Romantically involved on and off	7%
Parenting	
Couple only has children together	45%
One partner has children from a prior relationship	30%
Both partners have children from prior relationships	25%
Relationship happiness	
Women	7.7 (1.9)
Men	8.2 (1.8)

Note: $N = 879$ couples.

4 = *Extremely*. Second, participants were asked “Why did you choose to apply to this program?” and asked to choose one of seven options. Participants could also choose “Other” and specify a reason. These open-ended responses were coded into one of the existing categories or one of seven new categories created based on the responses, resulting in 14 total categories. In the interest of space, we present results only for options endorsed by at least 5% of the sample.

Engagement with services

Program staff at each of the three agencies used a shared electronic record-keeping system to track participation in each aspect of the intervention.

One-year follow-up survey

Twelve months after intake, research staff attempted to contact all couples to complete a 1-year follow-up survey independently with each partner. Participants could complete the survey via a telephone interview or a self-administered online survey. Participants who could not be reached to complete the telephone or online survey were escalated to a field team who attempted to reach them at their homes. Each participant received a \$25 gift card for completing the follow-up survey.

Qualitative data from staff

Interviews were conducted with program staff as part of an implementation study. Quotes from these interviews are included for illustrative purposes.

Analytic plan

We present descriptive statistics for (1) recruitment techniques, (2) characteristics of couples who participated in the study, (3) uptake of each component of the intervention, and (4) retention of couples during a 1 year data collection follow-up period. We present our analyses at the relevant level of participation. For example, partners enrolled in the program and attended core workshops together, so we report results at the couple level. For employment services and data collection, one partner could participate without the other, so we report results at the individual level. Individual level results are reported separately for men and women because men are known to engage in all types of help seeking at lower levels than women, and the male partner's reluctance/disinterest is a specific barrier to engaging in relationship interventions for low-income different-sex couples (Williamson et al., 2019), making it theoretically relevant to consider results separately by gender.

We also describe each of these four study aspects broken out by the language primarily spoken by the couple (English or Spanish) and their race/ethnicity (Hispanic, Black, White, and Other combination of race/ethnicity). We present our results in this manner because we had a strong representation of Non-White and Non-English-speaking couples in our sample, but they are underrepresented in couple and family intervention research overall (Tseng et al., 2021). Thus, presenting results separately across these salient subpopulations will be helpful for future CRE program development aimed at increasing engagement and efficacy in these couples. However, we do not present null hypothesis significance tests for differences across these dimensions: To test across gender, language, and racial groups for each variable would result in an exceptionally large number of tests, which would certainly lead to spurious results. We also did not have specific a priori hypotheses about these comparisons which would provide a basis for testing whether the groups are significantly different, and conducting cross-group analyses without strong, theoretical reasons for doing so can often lead to problematic and unsupported conclusions (Hall et al., 2016).

RESULTS

Recruitment

During the early months of program enrollment, case managers primarily recruited participants by dropping off flyers at local social service agencies, churches, and libraries. Interested couples were instructed to call for an intake appointment. Because this strategy yielded relatively few enrollments, recruitment was switched to a more active format, with the addition of three full-time staff members focused only on recruitment. Two recruiters were bilingual English and Spanish speakers and one spoke only English. A number of procedures were implemented to ensure that recruiters were successful in meeting enrollment goals.

First, recruiters identified locations where they were likely to find couples interested in the program's mix of services. They sought out interested couples at malls, health or job fairs, churches, health facilities, food banks, workforce centers, community centers, day care centers, and a library program for mothers. In addition, the recruiters formed a partnership with the local schools and began working closely with school counselors to identify families that might benefit from the program.

Second, recruiters developed "elevator speeches" to cover the entire program and its benefits, and learned to customize it based on couples' needs. For example, when recruiting at job fairs, they emphasized the employment services but also discussed the relationship education content and financial coaching services. Recruiters received training to identify couples interested in relationship education and economic stability services to ensure full participation in all aspects of

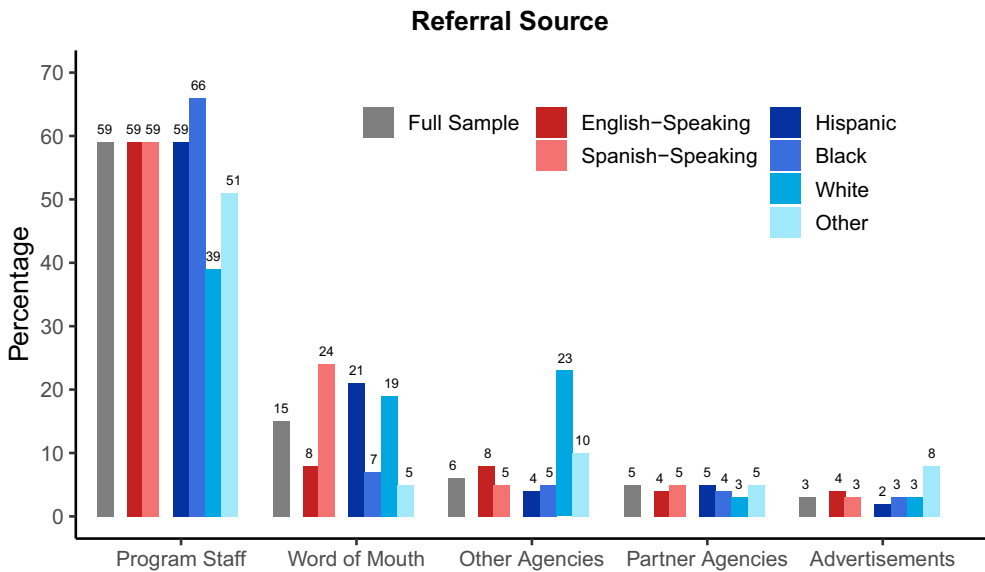


FIGURE 1 Referral Source.

the integrated intervention. They also screened potential applicants for eligibility during the first interaction to avoid turning ineligible couples away at intake, such as single parents or those with no children.

Finally, recruiters used a web-based calendar system to enable them to schedule intakes immediately for interested and eligible couples instead of waiting for the couple to contact them or trying to reach an interested couple over the phone later to schedule an intake. Intake appointments were available during daytime, evenings, and weekends to accommodate participants' schedules.

During the intake process, participants identified where they heard about the program. According to these data, direct community outreach by dedicated recruiters was the primary source of participants. Most couples (59%) who enrolled in the study reported learning about it through outreach efforts in the community. The next most common referral source was word of mouth from a past participant (15%). Recruiters reported that they worked to increase word-of-mouth referrals by visiting the last session of each workshop series and asking couples to tell their friends or family about the program. A small number of couples (6%) were referred by another community organization. Throughout the early study enrollment period, recruiters continued to build referral relationships. To bolster referrals, recruiters developed testimonial videos to share with potential partners to highlight the program's services and benefits. Another 5% of couples were referred through one of the two agencies providing economic-focused services. Finally, a small number of referrals came from advertisements (3%), such as posted flyers and the program's Facebook page.

This pattern was generally true across race/ethnicity and language, with a few exceptions. As shown in Figure 1, White couples entered the study because of recruitment via program staff less often than all other race/ethnicity groups but were often referred by staff at other community agencies. Additionally, Spanish-speaking couples were referred by a previous program participant more often compared to English-speaking couples (24% vs. 15%).

Baseline sample characteristics

The recruitment strategies described above resulted in a sample of 879 couples. Although participation was open to couples of all genders and sexual orientations, primarily male/female couples chose to enroll; there were five female/female couples in the sample. Overall, most couples who enrolled in the study were Hispanic, in their 30s, and had low levels of education and earnings (see Table 1). The sample was composed of 55% Hispanic couples, 27% Black non-Hispanic couples, and 12% White, non-Hispanic couples. A small proportion of couples (6%) reported different ethnicities (e.g., Asian) or a combination of race/ethnicities (e.g., interracial). A large proportion of the participants were primarily Spanish speakers (45% of women and 44% of men) and were born outside the U.S. (46% of women and 46% of men). On average, women were 33.5 years old ($SD = 7.7$) and men were 35.6 years old ($SD = 8.4$).

Levels of formal education were low; about one third of participants did not have a high school degree (29% of women and 33% of men). The modal education level was a high school diploma or GED (34% of women and 41% of men). Only 13% of women and 8% of men had a college degree. At enrollment, most men (87%) and about half of women (51%) were working. On average, individual earnings in the past 30 days were low, with men earning \$2177 ($SD = \1496) and women earning \$1300 ($SD = \1088). A large proportion of couples (69%) reported receiving government benefits.

Most couples were in stable relationships when they enrolled in the study: 84% said they lived together all or most of the time, 55% reported being married, and another 38% reported being in a steady romantic relationship. Only 7% reported an on-again, off-again relationship at enrollment. Additionally, more than half of couples (55%) were raising a child from a previous relationship, and 45% only had children together. Finally, couples were relatively satisfied with their relationship at baseline, with a mean relationship satisfaction score of 7.7 ($SD = 1.9$) for women and 8.2 ($SD = 1.8$) for men on a 10-point scale.

Regarding reasons for entering the program, couples reported that improving their personal relationships was “very” to “extremely” important on average (men: $M = 3.10$, $SD = 0.88$; women: $M = 3.26$, $SD = 0.75$; possible range 0–4), and improving their job situation was “somewhat” to “very” important on average (men: $M = 2.65$, $SD = 1.29$; women: $M = 2.66$, $SD = 1.25$; possible range 0–4). As shown in Figure 2, the top reason for entering the program for men and women was to improve their relationships, followed by improving their parenting, and then improving their job situation. Less than 10% of couples reported the reason for enrolling in the program was that their spouse/partner asked them to join; this item was primarily endorsed by Hispanic, Black, and Other men.

Uptake of intervention

Of the 879 couples participating in the study, 482 were assigned to the EFP group and 397 were assigned to the control group.¹

Relationship workshops

Attendance at the EFP relationship workshops was strong: 82% of couples attended at least one workshop session and 65% of couples attended seven or eight workshop sessions (of eight total). On average, couples received 14 out of the 20 h of the content offered by the EFP.

¹The proportion of study participants randomly assigned to the EFP group varied over the course of the study enrollment period from 90% to 50%. See Wu et al. (2021) for a description of this procedure.

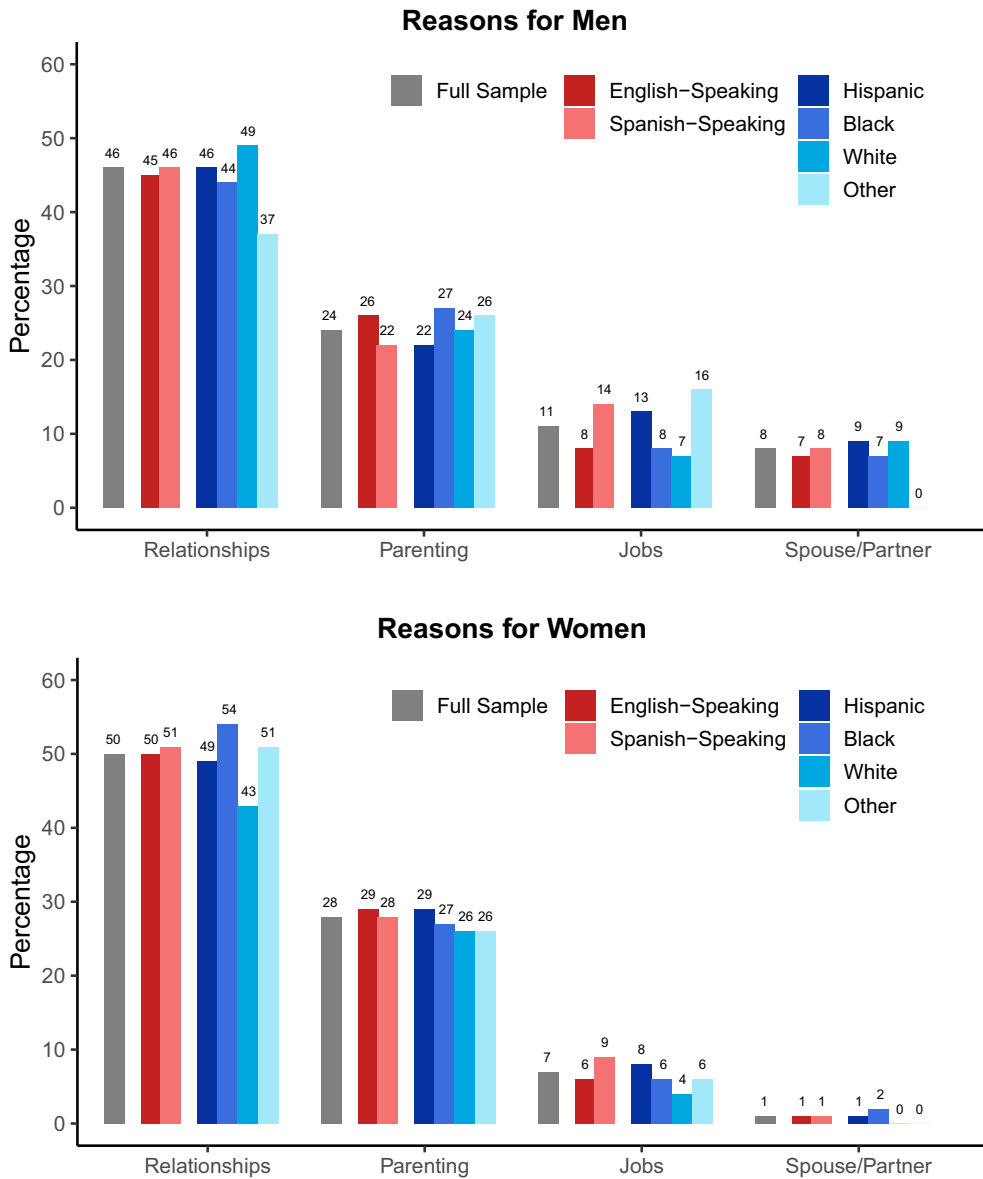


FIGURE 2 Top Reasons for Entering the Program.

Spanish-speaking couples attended relationship education workshops at higher rates than English-speaking couples, receiving 17 h of content, on average, compared with 12 h for English-speaking couples. Similarly, a high proportion of Spanish-speaking couples (86%) attended seven or eight workshop sessions (of eight total), compared to 51% of English-speaking couples.

A similar pattern emerged across race/ethnic groups—Hispanic couples had the highest attendance at workshops compared to other race/ethnic groups. On average, Hispanic couples received 16 h of content, compared to 14 h for White and Other couples, and 10.5 h for Black couples. Additionally, 78% of Hispanic couples attended seven or eight workshop sessions (of eight total), compared to 63% of Other couples, 58% of White couples, and 43% of Black couples.

Economic services

Participation was lower in the one-on-one economic stability services compared to the relationship workshops. Overall, 33% of women and 28% of men met with an employment counselor and 52% of couples met one on one with a financial coach.

As with the pattern observed for relationship workshop attendance, the uptake of economic services was higher among Spanish-speaking couples. For Spanish-speaking couples, 57% of women and 43% of men met with an employment counselor, whereas for English-speaking couples, 15% of women and 18% of men did so. Additionally, 67% of Spanish-speaking couples met one on one with a financial coach, whereas 40% of English-speaking couples did so.

A similar pattern was observed across race/ethnicity. Hispanic men and women (38% and 48%, respectively) met with an employment counselor at higher rates than Black (18% and 19%), Other (18% and 15%), and White (8% and 8%) participants. Among Hispanic couples, 66% met with a financial coach compared to 42% of White couples, 49% of Other couples, and 31% of Black couples.

Strategies used to retain couples in the intervention

The program implemented a number of strategies to promote attendance and program completion. Dinner and child care were provided at each workshop session, and transportation assistance (e.g., bus passes and gas cards) was provided as needed. Program staff also engaged in regular contact with couples from enrollment through program completion, via text message or phone call according to the preference of the participant. Staff were trained to convey concern for each couple's family life and compassion for their particular circumstances in their communications. For example, when couples missed a class session or were difficult to reach, staff would reach out to them with messages such as "We missed you in class this week" or "I wanted to make sure everything is okay because I haven't heard from you in a while."

Staff maintained weekly contact with couples through the 8 weeks of the program; each week they confirmed with each couple that they would be attending the class, got a headcount of how many of their children they would be bringing with them to ensure enough food and childcare providers were available, and determined and arranged for any transportation needs. Sometimes messages included a quick preview of that week's class content: e.g., "I can't wait to see you on Thursday! We'll be talking about the challenges of merging two worlds into one relationship." If a couple did not arrive by the time class started, staff called them immediately to try to problem-solve ways to help them attend or schedule a makeup. Additionally, staff would occasionally send out information about upcoming resources and events (e.g., local school supply giveaways), particularly as an attempt to re-engage with less active participants.

Despite these efforts to engage with all couples, as reported above Spanish-speaking couples participated in all services at higher rates than English-speaking couples. Staff reported their impressions that Spanish-speaking couples seemed more engaged and felt stronger bonds with the other couples in their workshop series. Relationships with other couples in the class made for a stronger sense of community and kept them coming back to the workshops (D'Angelo & Bodenlos, 2020). One financial coach explained, "The Spanish speaking classes, they're very faithful to the classes and they'll come to all of them or make up one of them, because they form a bond [with other] couples [...] even after the classes are all over ... they still communicate with each other." The employment counselors said that Spanish speakers were more likely to follow through on referrals from the counselors to English classes or GED courses to gain the skills needed to obtain a better job or increase earnings. One financial coach noted that this population was particularly interested in the services because "Spanish-speaking clients or couples may

not be familiar with the credit financial system here in the United States.” Many wanted to learn about credit and savings so they could eventually purchase a home.

Retention in a one-year follow-up survey

Overall, completion rates for the 1-year follow-up survey were high: for 89.6% of couples, at least one partner responded to the follow-up survey. These response rates were similar for the two research groups: 90% of the treatment group had at least one partner respond to the follow-up survey, as did 89% of the control group. Response rates were also quite similar across race/ethnicity (86%–91%) and language (88%–92%).

Of the 765 women and 673 men who responded to the one-year follow-up survey, 47% of women and 45% of men completed it via telephone interview; 21% of women and 18% of men completed the self-administered web version. A substantial portion of the sample (32% of women and 37% of men) had to be reached in person after they failed to complete the follow-up on the phone or online. This pattern was generally true across race/ethnicity and language, with a few exceptions. As shown in Figure 3, White participants completed the follow-up survey after field tracking less often than the other groups, with White men most often completing it via a telephone survey and White women most often completing it via a self-administered web survey.

DISCUSSION

The current study examined data from a large RCT of a relationship education program with integrated economic services to provide descriptive information about the recruitment and retention of couples in this study. Overall, results indicate that it is possible to successfully recruit and retain a large and diverse sample of couples into this type of intervention study, maintain high participation in the core intervention, and have a low level of attrition over a one-year follow-up data collection period. Results point to a number of strategies that succeeded in achieving these outcomes, which we discuss below.

First, achieving the level of enrollment and retention observed in this study requires a great deal of resources. Program staff initially tried to attract participants by placing flyers in the community and waiting for potential participants to call. However, this type of passive recruitment was not effective, with only 3% of participants coming from advertisements. Instead, recruitment required an active process, in which dedicated recruitment staff visited relevant community spaces and spoke directly to people within the population of interest. In the end, more than two thirds of the participants were recruited through active contact from program staff. Achieving the large sample size obtained in this study— $N = 879$ couples enrolled over the course of 27 months—required a high level of staffing, with up to three full-time recruiters working during the baseline period. The project not only needed the financial resources to hire full-time recruiters, it required hiring staff who could excel in that position. In the current study, recruiters were racially and linguistically diverse and deeply engaged within the community. They developed strong relationships with many agencies, schools, and community centers, which gave them access to, and credibility with, the focal population. Personal contact also played a large role in the other successful recruitment sources, including word of mouth from a past participant, and staff at a community agency. Overall, the need for personal contact, ideally from a community insider, was consistent with past research focusing on underrepresented groups (Martinez et al., 2012). Word-of-mouth referrals seem to be particularly valuable for Hispanic/Spanish-speaking populations (Rodríguez et al., 2006), a pattern we observed as well.

Maintaining high levels of retention in the 1-year follow-up survey required similarly high levels of staff involvement. Researchers first attempted to contact participants on the phone and

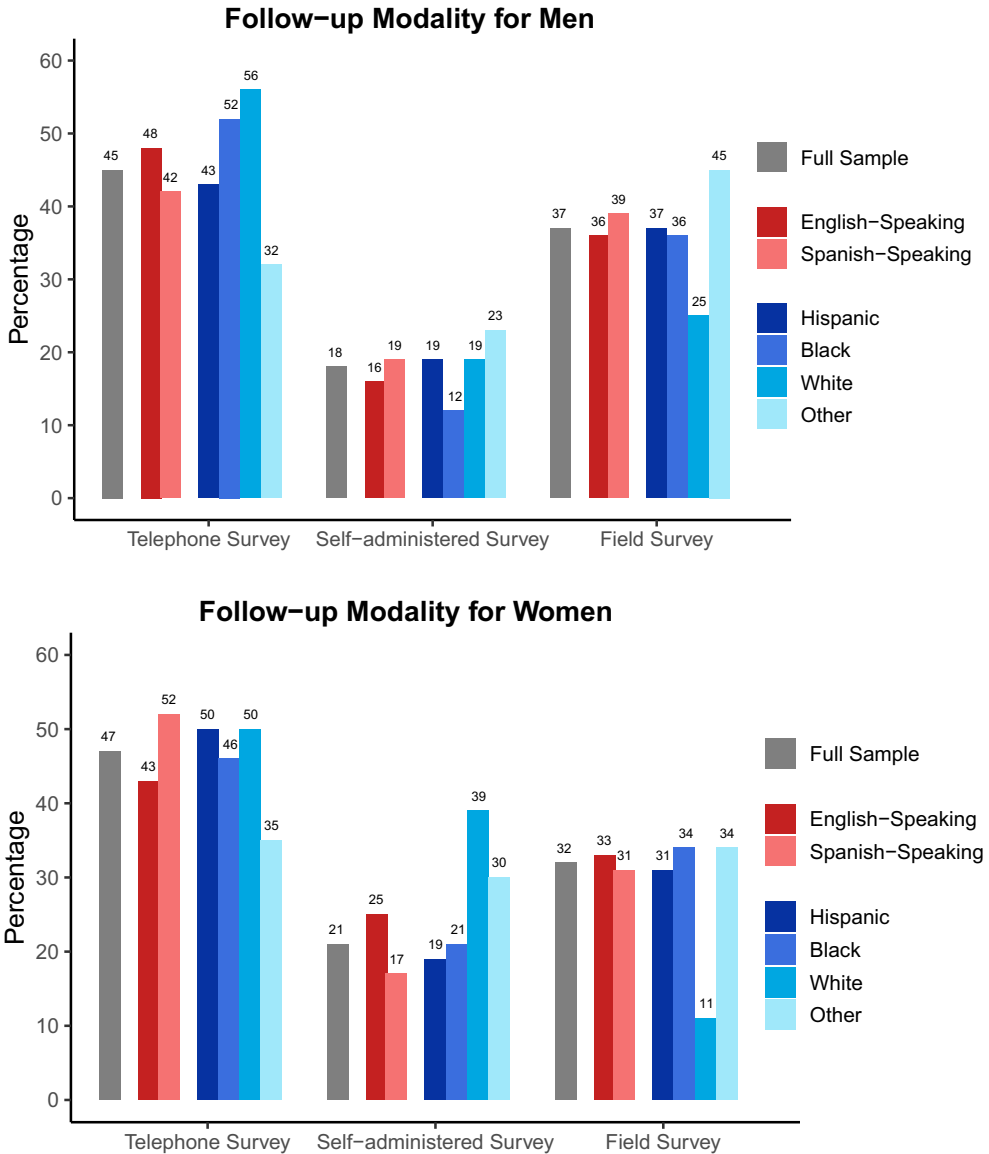


FIGURE 3 Modality in Which One-Year Follow-Up Survey Was Administered.

via email to complete the follow-up survey. When participants could not be reached after multiple attempts, they were referred to a field team who went to the participant's home and attempted to complete the follow-up interview in person. A large proportion of the sample needed to be located in person by the field team (approximately one third of those who participated in the follow-up), which means that retention at the follow-up would have been closer to 60% without this effort, rather than the 90% that was achieved. The Mathematica Survey Operations Center conducted the 1-year follow-up; it has extensive experience in data collection and the resources to support extensive tracking. The high level of retention in this study would likely be difficult to achieve for research projects with fewer staffing resources and less field research experience.

Participant engagement in the core workshops was high on average and compared favorably with other similar programs, such as the Parents and Children Together study, in which 87% of couples attended at least one workshop session and 68% attended about half of the sessions

(Zaveri & Baumgartner, 2016). However, engagement was not consistent across language and race/ethnicity, with Spanish-speaking and Hispanic couples attending all aspects of the program (core workshops and one-on-one meetings with employment counselors and financial coaches) at a higher rate than other groups. Program staff noted that couples in the Spanish-language workshops seemed to particularly enjoy the camaraderie with other couples in the class, which led to a high level of commitment and participation. Spanish-language services were offered to meet the needs of Spanish-speaking couples, who are often underserved due to language barriers, but this also had the effect of creating a group of participants who were primarily Mexican origin and shared a common cultural heritage, which likely helped to foster a sense of connection and community. In contrast, participants and facilitators in the English-language classes were from various racial/ethnic backgrounds (e.g., Hispanic, White, Black, Asian), and this cultural and ethnic heterogeneity may result in fewer shared experiences and perspectives that could foster group cohesion. Future efforts to better engage English-speaking couples, Black/African American couples in particular, may consider offering groups for specific cultural identities, and importantly, these services should be tailored to be culturally relevant (Mikle & Gilbert, 2019).

The shared enjoyment and camaraderie observed in Spanish-speaking couples cannot directly explain why they also attended one-on-one economic-focused interventions at a higher rate. Anecdotal observations by staff suggest that Spanish-speaking couples, many of whom were immigrants, found the services offered by employment counselors and financial coaches to be particularly useful. Indeed, many of the economic challenges faced by immigrants, such as learning about the U.S. financial system or enrolling in ESL or GED classes, have concrete solutions that can be provided by financial coaches and employment counselors. In contrast, the economic challenges faced by Black Americans may be more related to larger more complex issues, such as entrenched institutional racism and systemic denial of generational wealth, which are difficult to address at the individual level. Overall, levels of uptake suggest that integrated relationship and economic interventions may be especially relevant and attractive to Spanish-speaking/Hispanic couples.

Although couples were aware that the relationship- and economic-focused services were bundled together and they were expected to attend both components, participation in the relationship-focused workshop sessions was stronger than in the one-on-one economic-focused services. There may be several reasons for the differential participation. First, at the time of intake, participants reported somewhat higher levels of interest in improving their relationship than their job situation. Thus, the differential engagement seems to be, at least in part, a reflection of participants' interest. Second, although the program tightly integrated the two economic-focused workshop sessions into the Family Wellness curriculum, the one-on-one services were delivered by staff from partner agencies at a different location. Though staff across the three agencies worked closely together and met weekly to discuss cases and ensure participants were receiving all of the services, it is possible that navigating the receipt of services across three different agencies with multiple staff members proved overwhelming. Third, the group workshop sessions provided food, child care, and monetary incentives for 100% attendance, which was not true of the one-on-one services. Couples with low incomes face significant time and logistical constraints (Williamson et al., 2019), so these steps to alleviate barriers are extremely important. In future integrated programs, efforts to streamline the delivery of services and alleviate barriers should extend to all aspects of the intervention. Finally, it is possible that couples perceived services such as financial planning to be less relevant to them specifically because they had few financial resources to manage (Avishai et al., 2012).

Given the interest in integrating economic-focused interventions into relationship education for couples with low incomes, more research is needed on the optimal way to do so. Current approaches assume that all couples with low incomes are interested in and would benefit from the relationship- and economic-focused interventions, but there is a great deal of heterogeneity in the levels of sociodemographic risk and relationship distress among such couples (e.g., Williamson

& Lavner, 2020), suggesting that a more targeted approach may lead to better uptake. Future research could work to identify specific risk factors, beyond just having low income that indicates whether couples would benefit from relationship-focused vs. economic-focused interventions or a combination of the two. An alternative approach would be to allow couples to self-select into one or both components based on their own interests, perceived needs, and time constraints, and examine their outcomes. There is evidence that engaging couples with low incomes in too many interventions can have iatrogenic effects (Williamson et al., 2017); thus, a more person-centered approach that gives couples more autonomy may lead to better uptake, and hopefully better long-term outcomes. Finally, an alternative approach would be to examine the extent to which direct financial infusions (e.g., basic income, the Earned Income Tax Credit) impact the relationship outcomes of couples with low incomes (Burnside, 2021; Castro & West, 2022).

In sum, the current study indicates that it is possible to recruit and retain a large and diverse sample of couples with low incomes in a study of an integrated relationship- and economic-focused intervention, but a great deal of resources are needed to do so successfully. Future research should build on this work to continue the effort toward providing accessible and effective services to help improve the lives of underresourced couples and families.

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