



# Evaluation of the TOGETHER Program: A Couples' Model to Enhance Relationships and Economic Stability

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# Funding

- Office of Family Assistance (OFA), Administration of Children and Families (ACF), U.S. Department of Health and Human Services (HHS)
- Healthy Marriage and Responsible Fatherhood (HMRF) Grants
- Funding Period: 9/30/15-9/30/20
- Non-Competitive Application Package due in June of every year to obtain funding for the next year.
- Maximum amount requested per years 1,2, and 3: \$1,499, 231. Year 4 \$1,000,000
- Virginia Tech and University of Maryland, Family formal and informal community partnerships



# Project Goals and Objectives

- **Goal**

Promote healthy couple relationships and economic stability and mobility for low-income couples in Northern Virginia and Montgomery County, MD.

- **Objectives**

Improve:

1. Personal wellbeing
2. Couples' relationship skills
3. Parenting and co-parenting
4. Financial literacy and capability
5. Employability, job placement, and retention skills.



# Evaluation Design

- Local Evaluator: Avar Consulting, Inc.
- Outcome/Performance Evaluation and Implementation/Process Evaluation
- Randomized Control Trial
  - 360 Intervention couples
  - 360 Control couples
- Two Data Collection Systems: Federal Evaluation (Nforms) and our performance measures (Qualtrics)
- Self-Report Assessments
  - Time Points:
    - Pre-Test Survey (\$40 gift card/couple)
    - Post-Test Survey (at 8 weeks) (\$40 gift card/couple)
    - Six-Month Follow-Up: With Case Management Exit Meeting (\$80 Gift card/ couple)
  - Areas:
    - Individual Well-being and Coping
    - Parenting
    - Relational Outcomes
    - Financial Literacy
    - Employment



# Program Intervention Components

- **Comprehensive Relationship and Financial Education Workshop**

- Communication and Conflict Management
- Stress Management
- Problem-Solving
- Financial Management

Workshop Format: 8 meetings (2 ½ hours each)

4 to 8 couples per group

Weeknights or weekends

Facilitators: couple therapists and financial counselors

- Three-hour Booster Session

- **Case Management**

- One-on-one meetings with a designated case manager
- Assessment of family needs for services
- Connecting couples to community resources for needed services

- **Employment and Career Services**

- Assessment of employment/career needs
- Job-related education and training
- Career coaching and job search assistance
- Case Management Employment Support Services

Additional incentives for intervention group: gift cards (up to \$80 for workshop attendance), child care, and transportation.

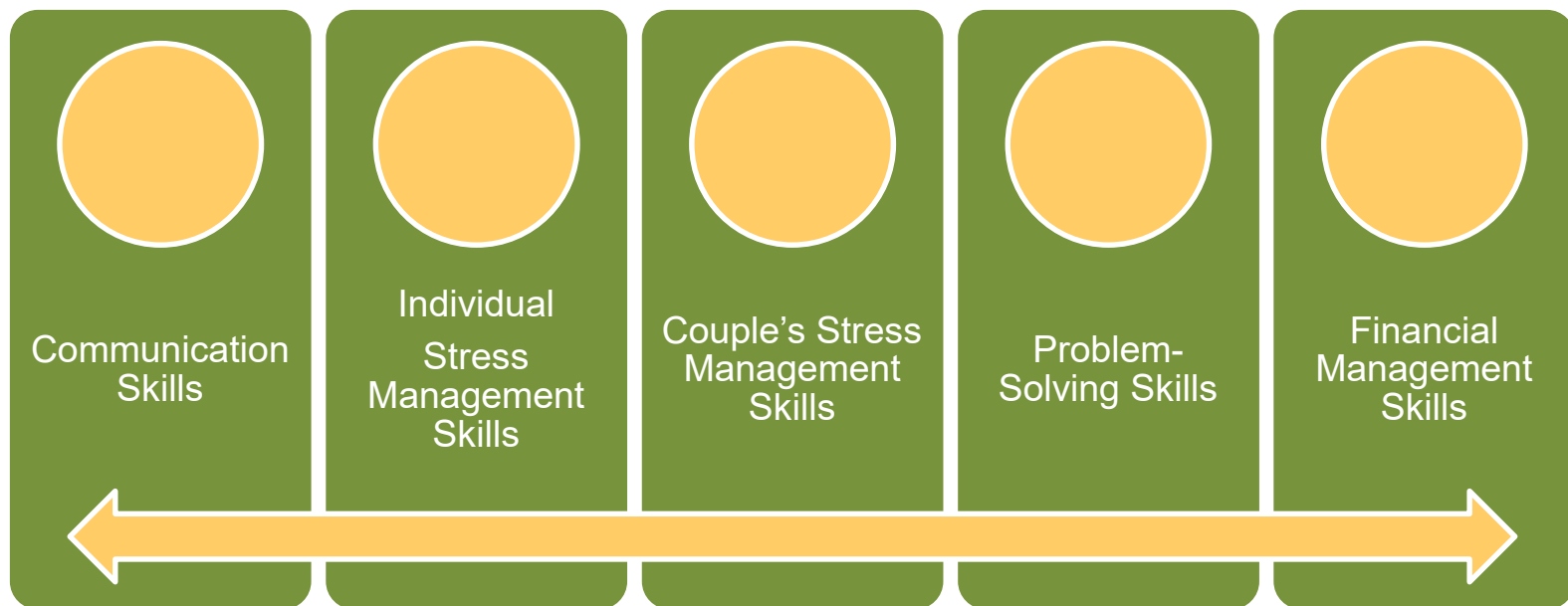


# TOGETHER Curriculum

- Originally designed for couples experiencing marital and financial distress.
- Adaptation of Couples Coping Enhancement Program (CCET; Bodenmann & Shantinath, 2004) to financial stress
- Components:
  - Stress Management
  - Communication
  - Problem-Solving
  - Financial Education



# TOGETHER: Focus on Skills





# TOGETHER Modules

Working with Couples to Build Strong Families

Module	Content	Session
1	Understanding Stress and Money Stress	1
2	Managing Stress and Money Stress by Yourself	1-2
3	Communicating Stress and Money Stress to Your Partner	2
4	Managing Stress and Money Stress with Your Partner	3
5	Communicating Effectively and Learning to Talk about Money	4
6	Clarifying Financial Roles and Expectations	5
7	Improving Money Management Skills	6
8	Managing Credit	7
9	Improving Financial Problem Solving Skills	8





# Integration Among Services

- Participant Tracking System (PTS)
  - Participants & program staff have access
  - Data collection
  - Progress assessment: Participants and Service Providers
  - Schedules available across agencies
  - Record Sharing among Service Providers: Case Managers, Employment Case Managers, Financial Counselor and Couple Coordinators
- Team Meetings
- Evaluation of Integration



# Trauma, Domestic Violence, and Child Maltreatment Informed Protocols

- Assessment and Referrals for Mental Health
- Domestic Violence: Special protocol for assessment, ongoing screening, and response
- Child Maltreatment: Special protocol for reporting to Child Protective Services and referrals
- All Staff trained in domestic violence and child maltreatment protocols.

# Sample (5/11/2018)

- 292 couples (584 individuals)

	Intervention Couples	Control Couples
Enrolled	145 couples (290 Individuals)	147 couples (294 individuals)
Pre-test	100 (200 individuals)	147 couples (294 individuals)
Post-test (8 weeks/workshop completion)	54 (108 individuals)	88 (196 individuals)
Follow-up (6 months)	23 (46 individuals)	46 (92 individuals)



# Sample Characteristics

- **Gender** 48.7 % men – 51.3% women
- **Age** 18-24 years: 5.3%; 25-34 years: 33.9%; 35-44 years: 32.4%; 45-54 years: 17.8%; 55-64 years: 9.4%; 65 years or older: .9%
- **Race** Black or African-American: 53.8%; White: 32%; other: 9.8%  
Asian: 6.8%; American Indian or Alaskan Native: 1.9%;  
Native Hawaiian or other Pacific Islander 1.0%
- **Ethnicity** Hispanic: 11.6%
- **Education** Masters/advanced: 22.6%; Bachelors: 22.6%; Associates: 3.77%; Some College: 14.9%; Vocational/Technical 3.77%;  
High School: 4.97%; Less than High School: 2.91%
- **Income** Less than \$2,001: 50.4%; \$2,001- \$4,000; \$27% more than \$4,001: 21.6%
- **Marital Status** 60.3% married, 8.4% engaged
- **Children** 53% couples have at least one children

No significant differences between intervention and control couples



# nFORM Outcome Measures

Domain	Variable
Personal Well-being	Depressive Symptoms (6 items)
	Relationship Functioning
	Positive attitude about marriage (2 items)
	Perception of marriage/relationship as lifelong (1 item)
	Positive conflict management (7 items)
	Negative conflict management (5 items)
	Satisfaction with conflict management by partner (1 item)
	Emotional abuse by partner (2 items)
	Positive Relationship quality with partner (5 items)
	Interaction/activity with partner (3 items)
Parenting	Satisfaction with current relationship with partner (1 item)
	Nurturing/Disciplinary (4 items)
	Disciplinary parenting (3 items)
	Satisfaction with Co-parenting (1 item)
Economic Stability	Parenting Stress (1 item)
	Banking and budgeting (3 items)
	Difficulty paying bills (1 item)
	Confidence in job skills (1 item)
	Employability (6 items)



# Additional Measures

## Financial Literacy and Management

- Satisfaction and distribution of financial management roles: The Couple Financial Management Roles (Archuleta, 2008)
- Shared Goals and Values (Archuleta, Grabble, and Britt, 2010)
- Financial Efficacy (Dietz, Carrozza & Ritchey, 2011)
- Financial Management Behavior Scale (Dew and Xiao, 2011)
- Financial Services Survey (FINRA National Financial Capability Study, 2012)

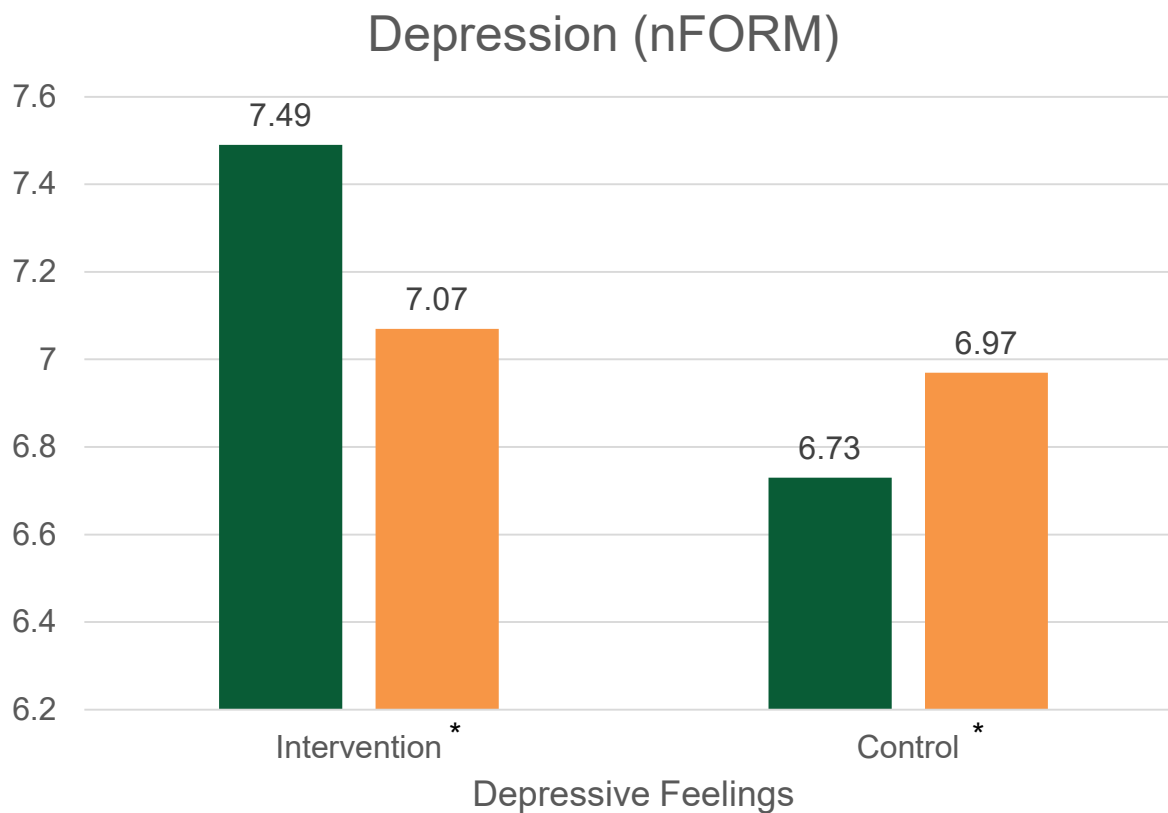


# Analytical Methods

- Multilevel models were used to test mean differences across time points within the treatment group and across partners.
- Main hypotheses are being examined using dyadic multilevel growth curve analysis of male and female partner outcomes across time, with intercepts and linear slopes being predicted by treatment condition
- Moderator analyses: gender, age, race, education, and income
- Mixed command in IBM SPSS version 24



# Personal Well-Being: Depression

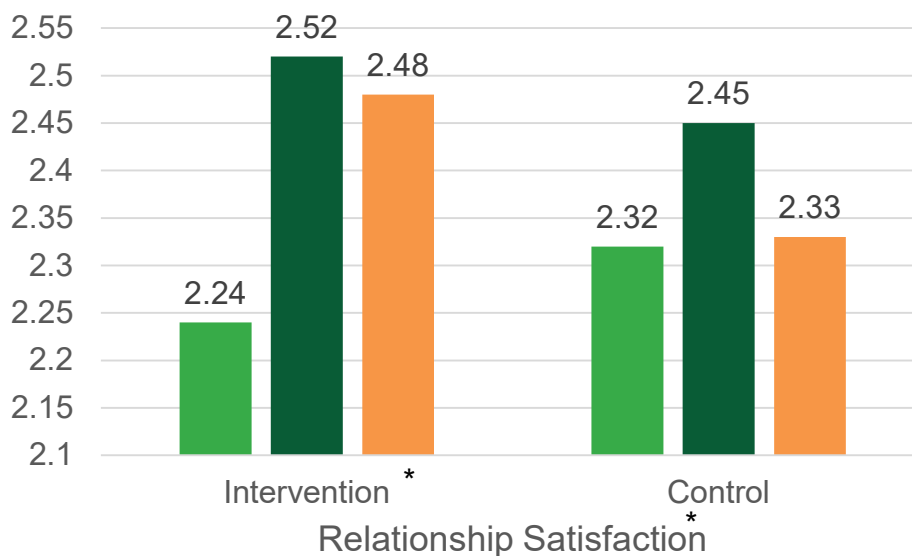
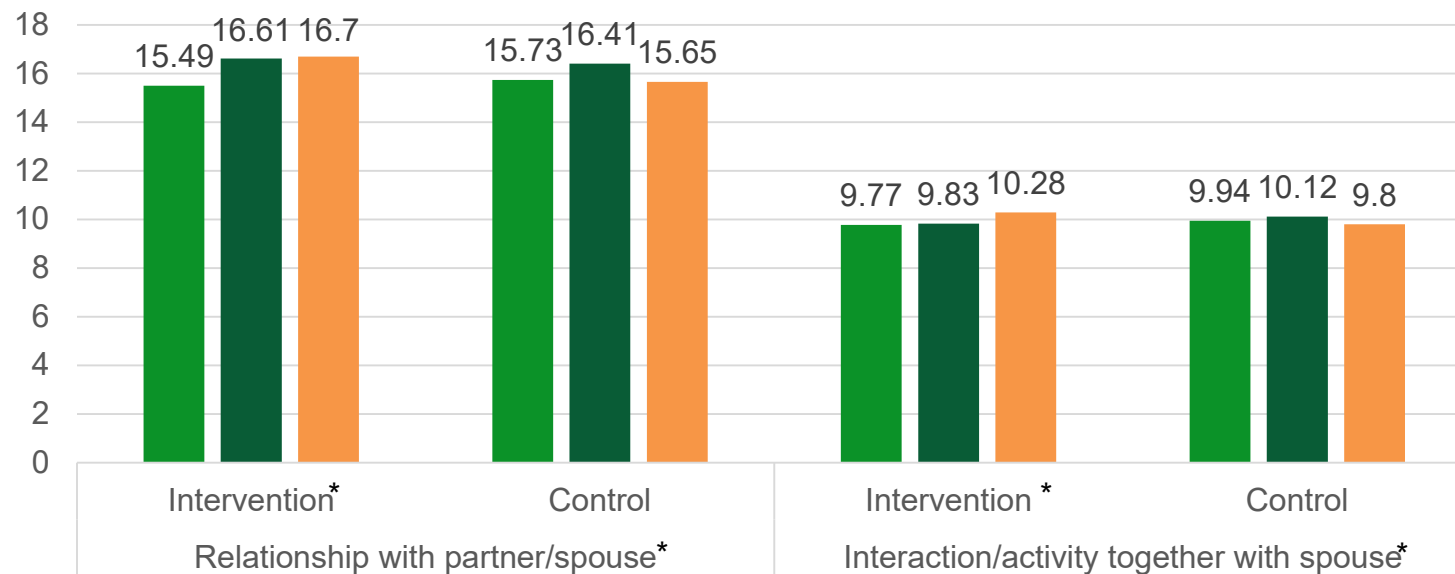


\* Statistically Significant



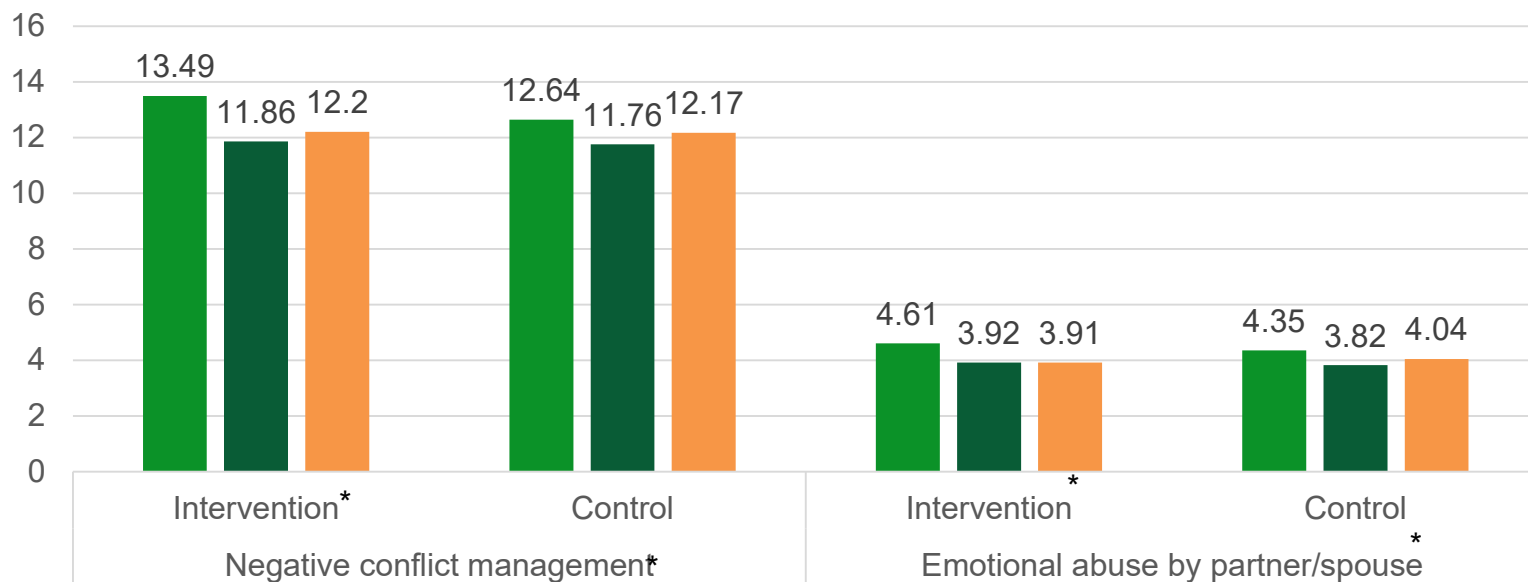
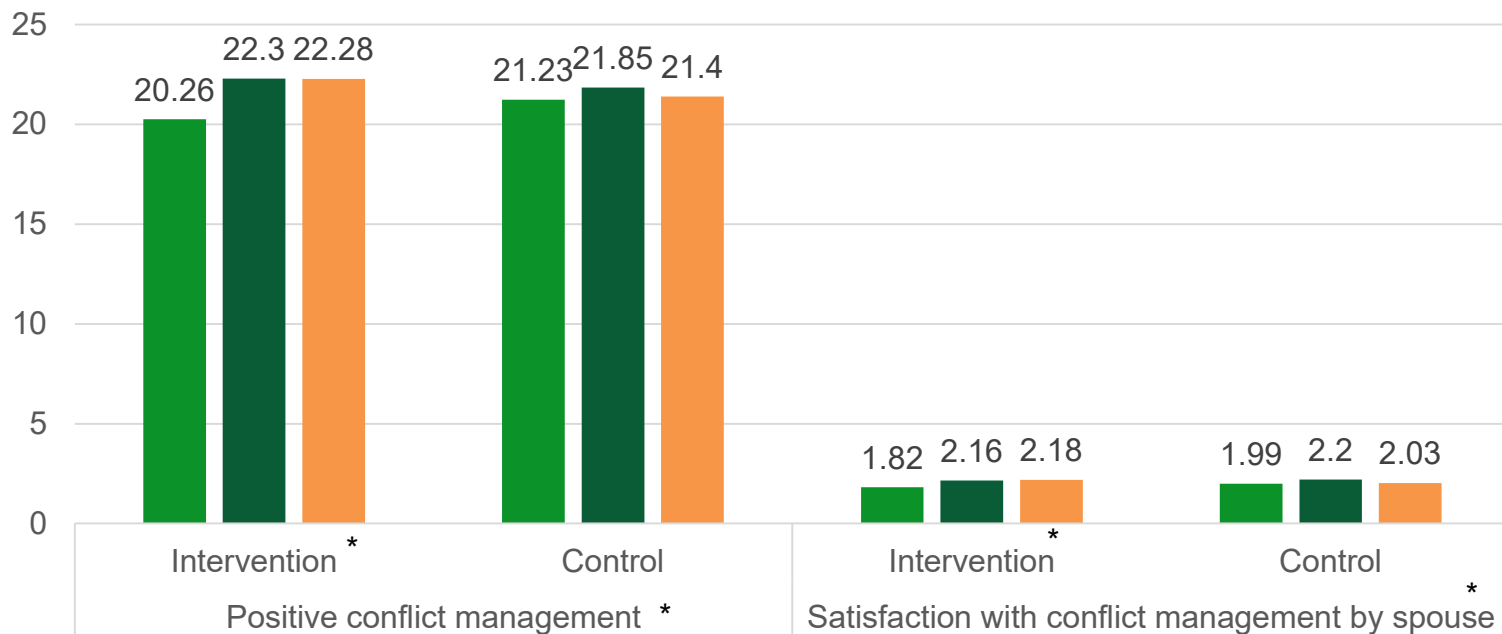


# Couple's Relationship (nFORM)



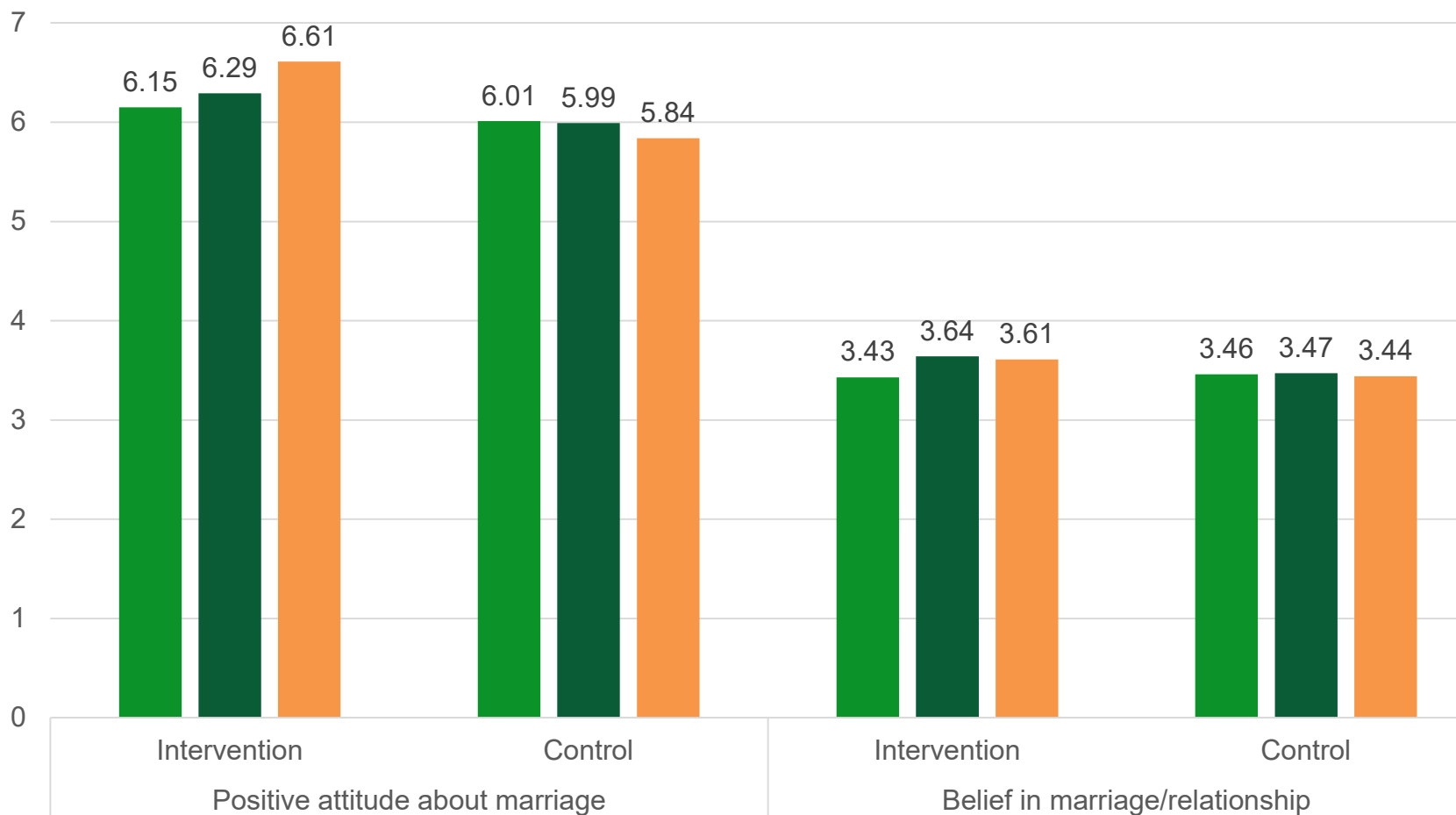


# Couple's Relationship (nFORM)



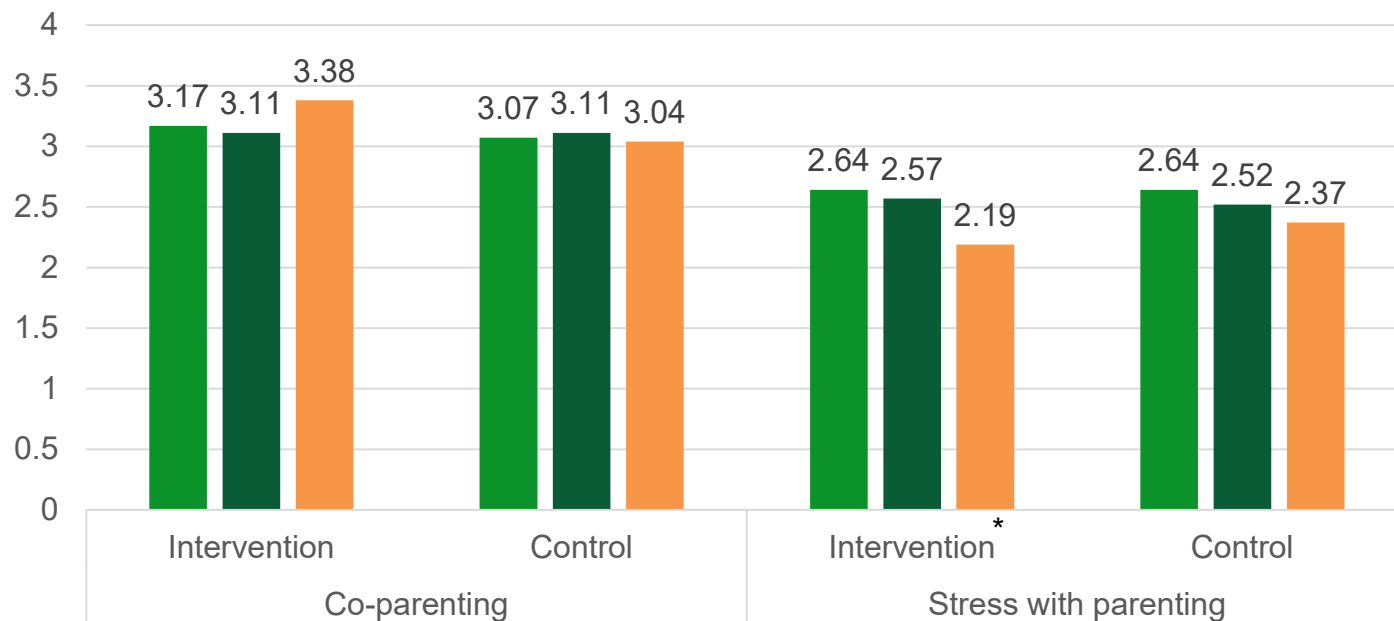
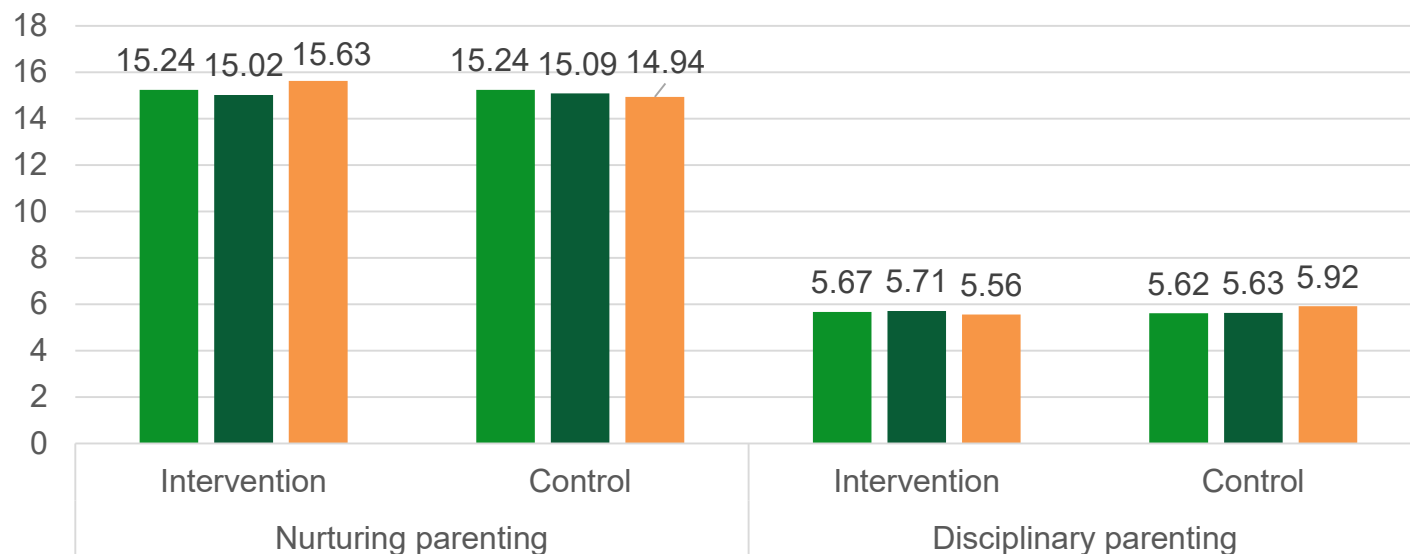


# Beliefs and Attitudes Toward Marriage (nFORM)



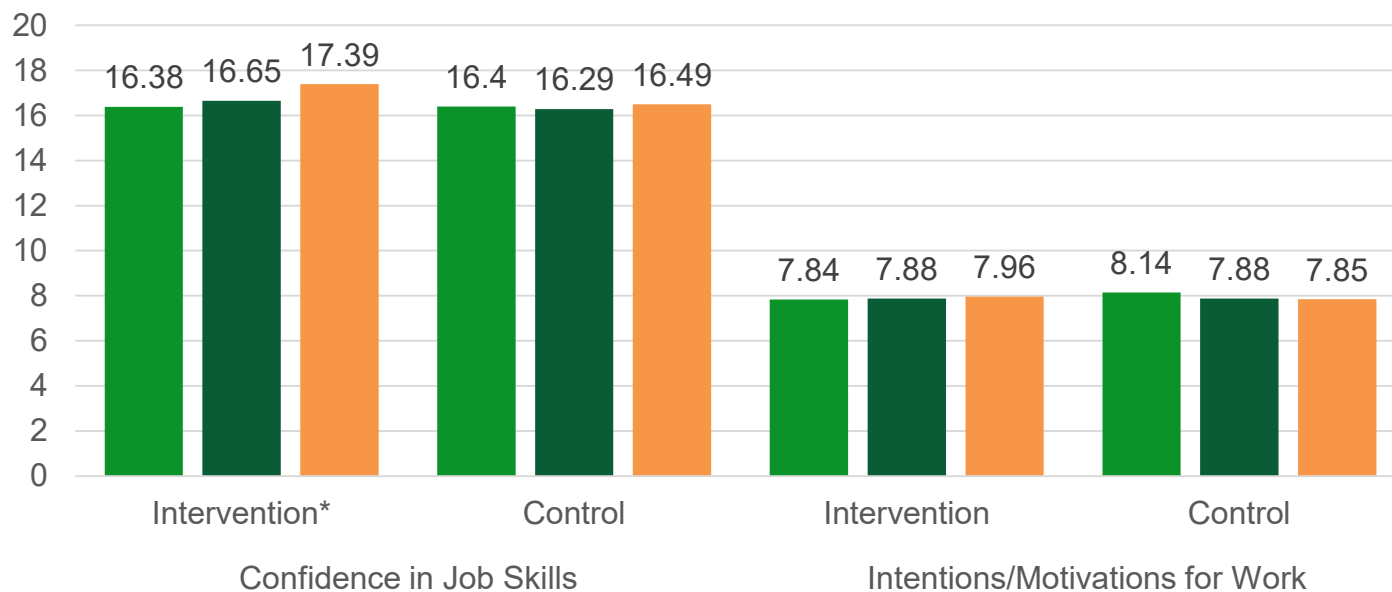
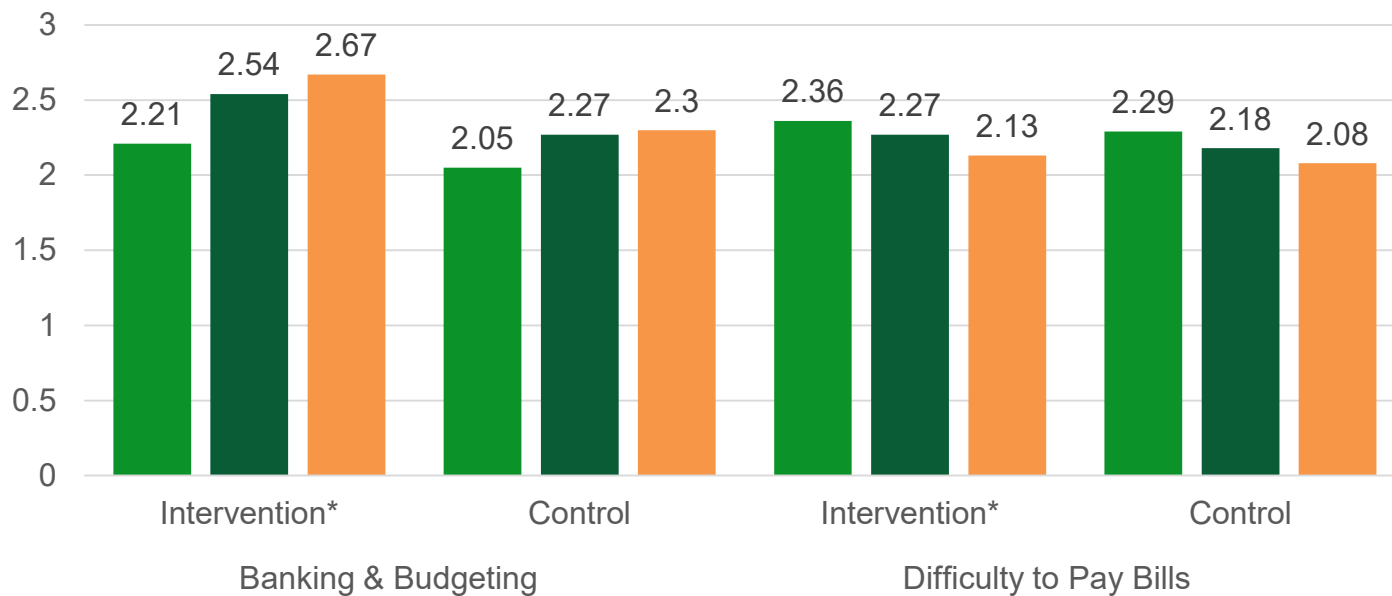


# Parenting and Co-Parenting (nFORM)



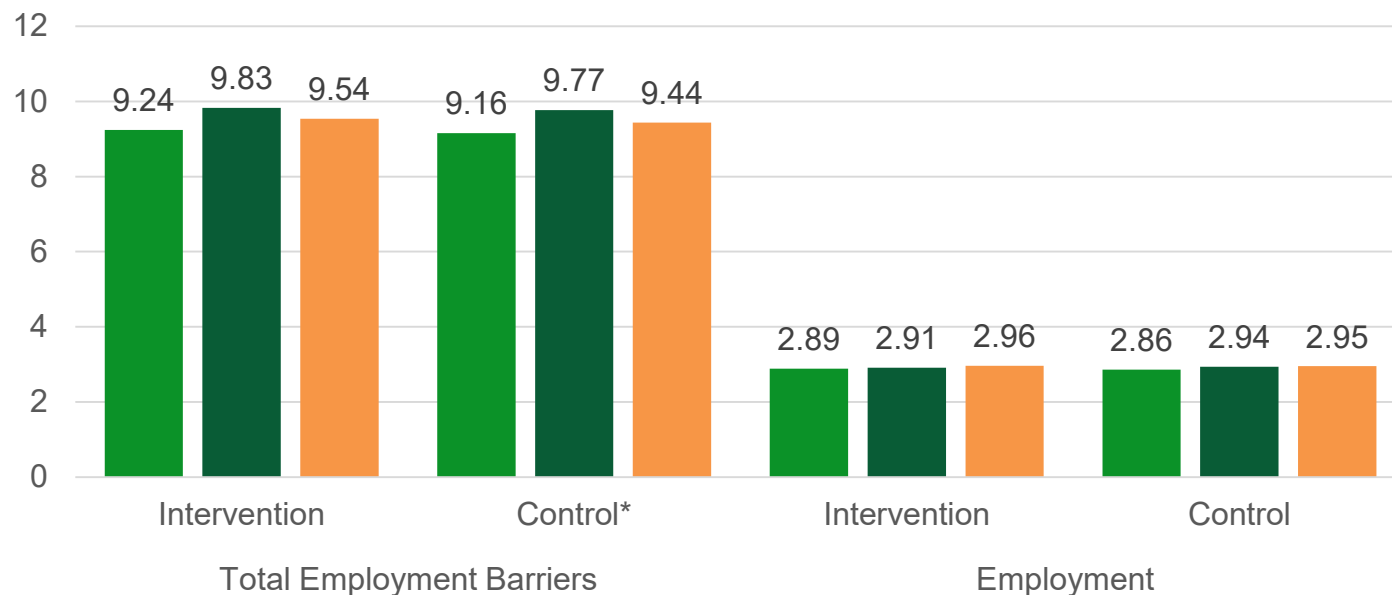
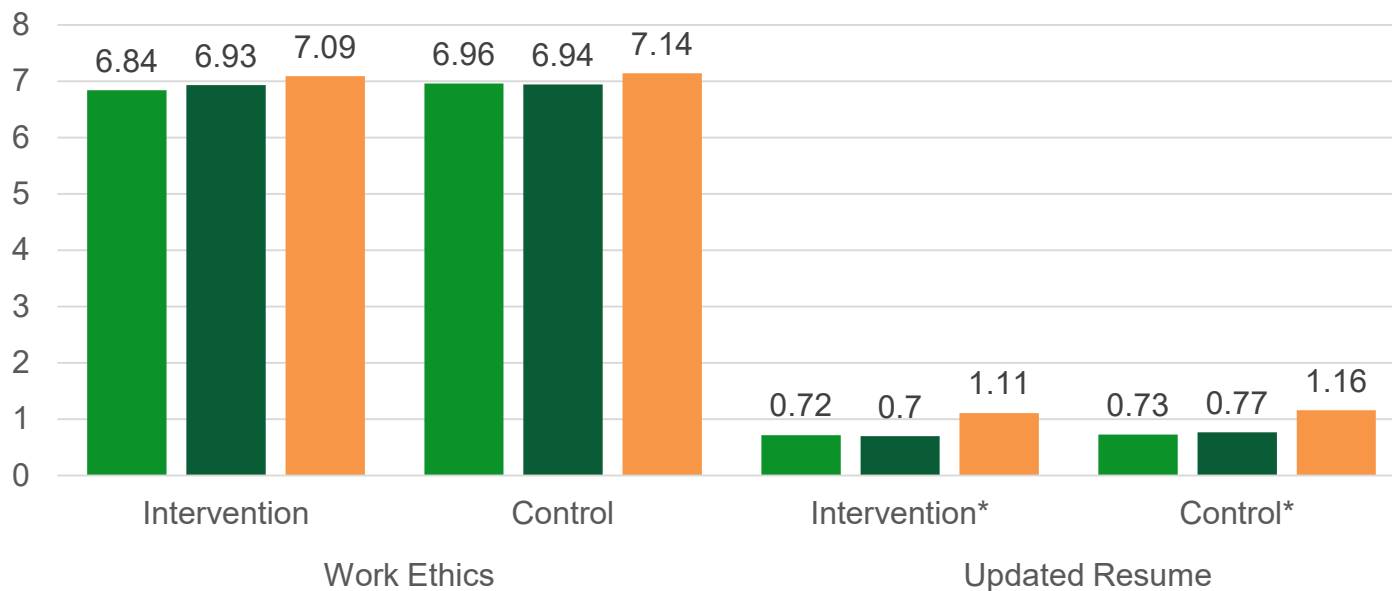


# Economic Stability (nFORM)



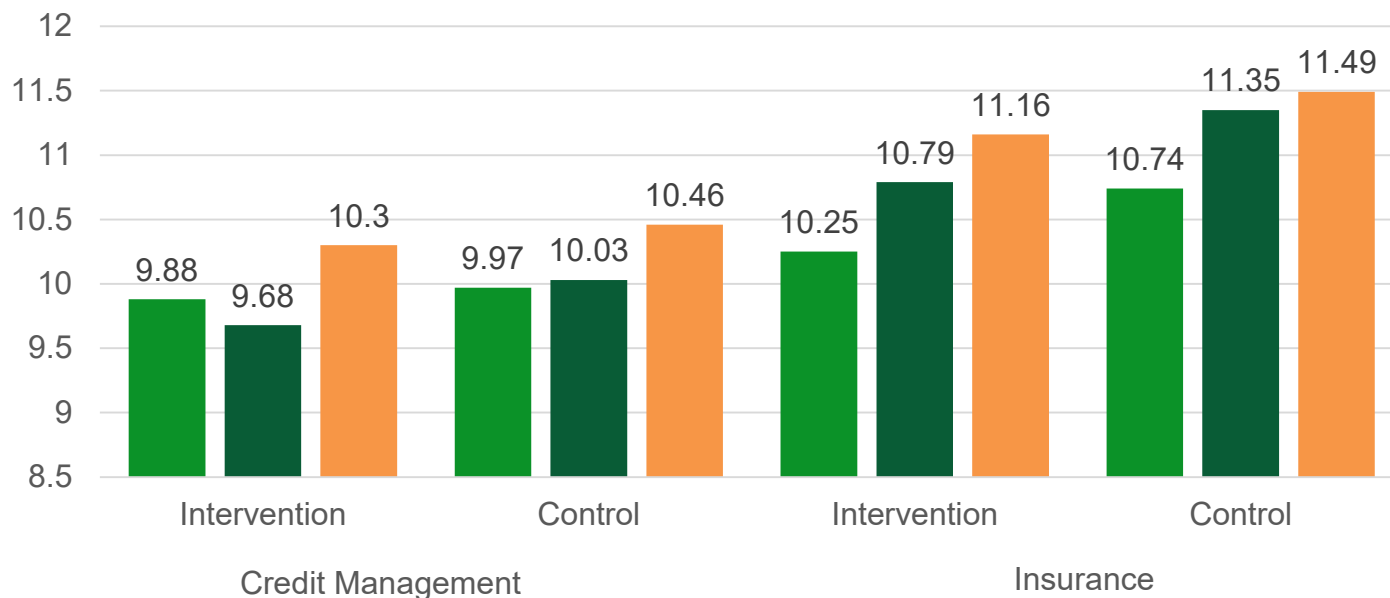
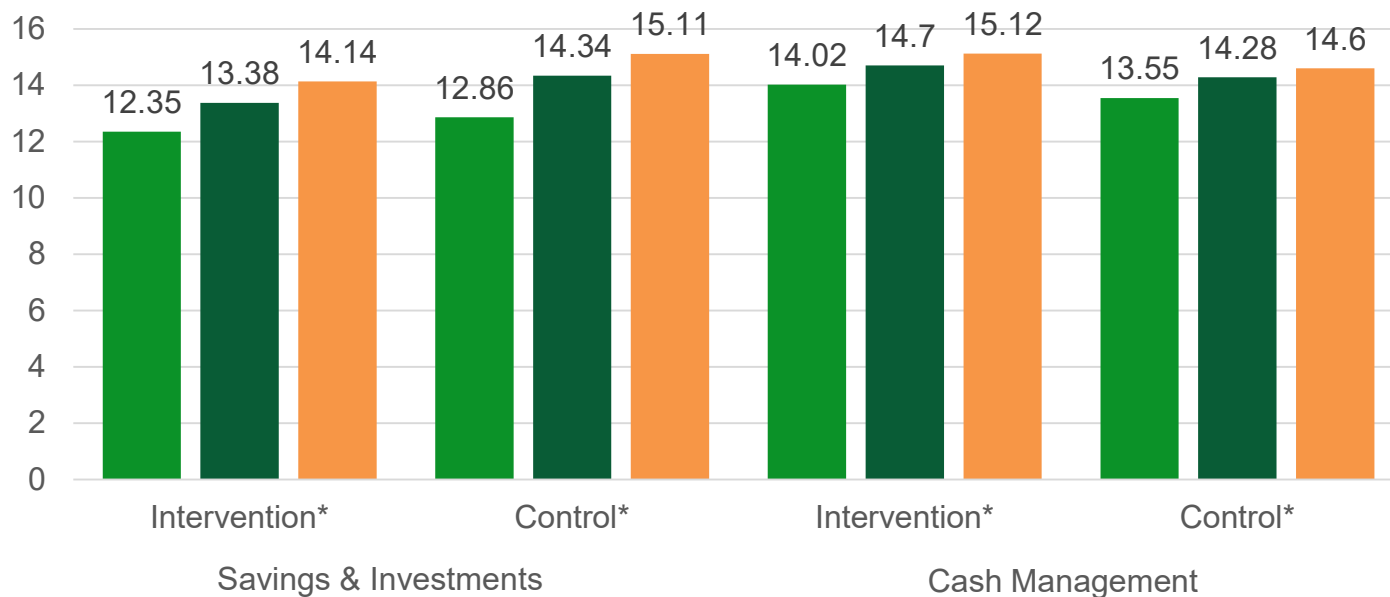


# Employability/Employment (nFORM)



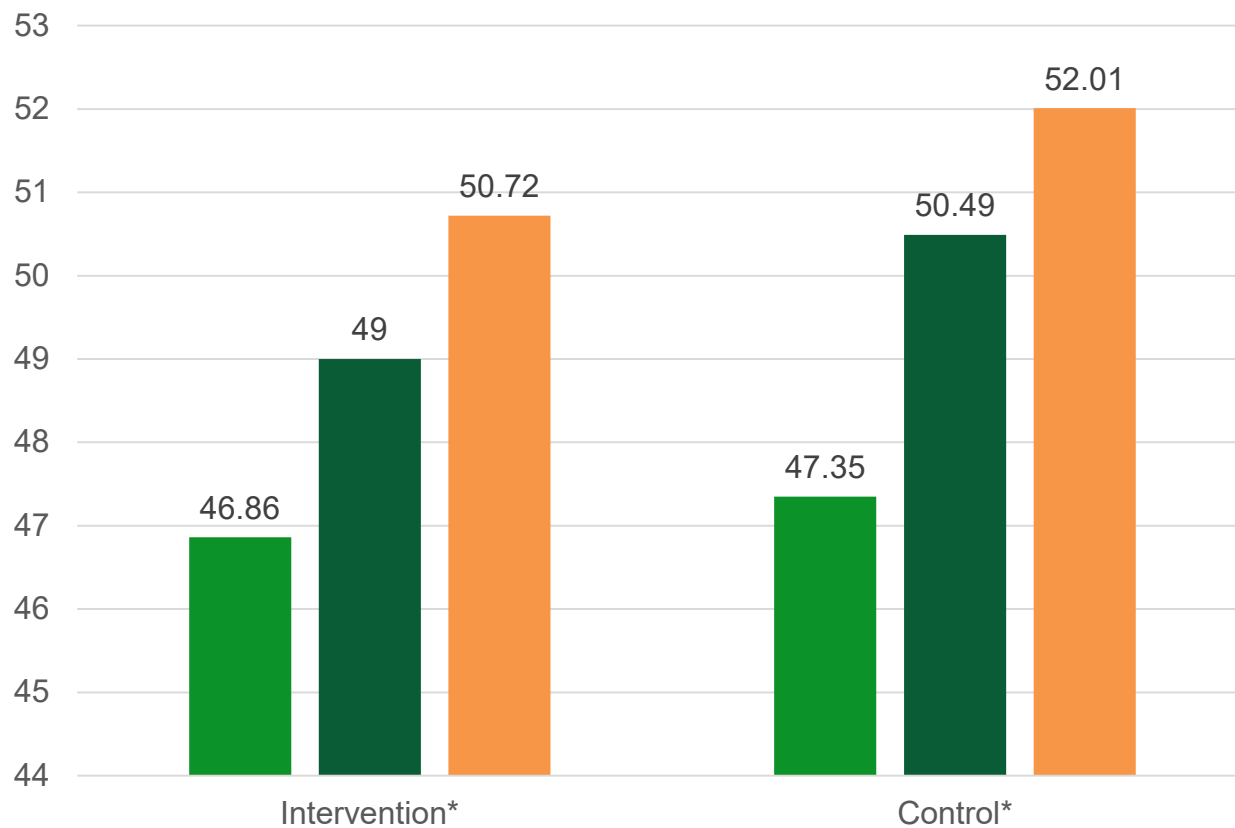


# Financial Management Behavior





# Financial Management Behavior Total

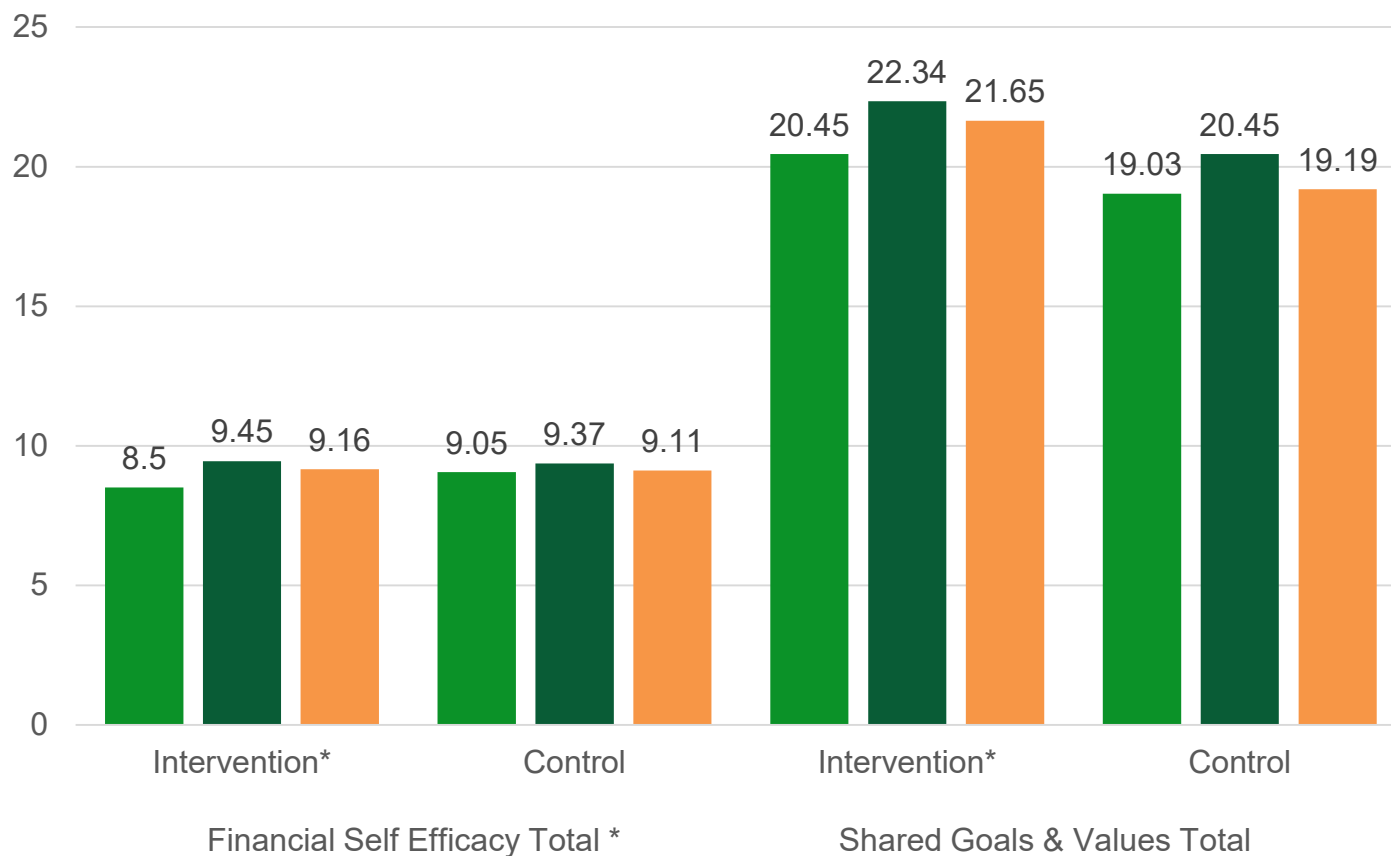






# Financial Self Efficacy & Shared Goals and Values

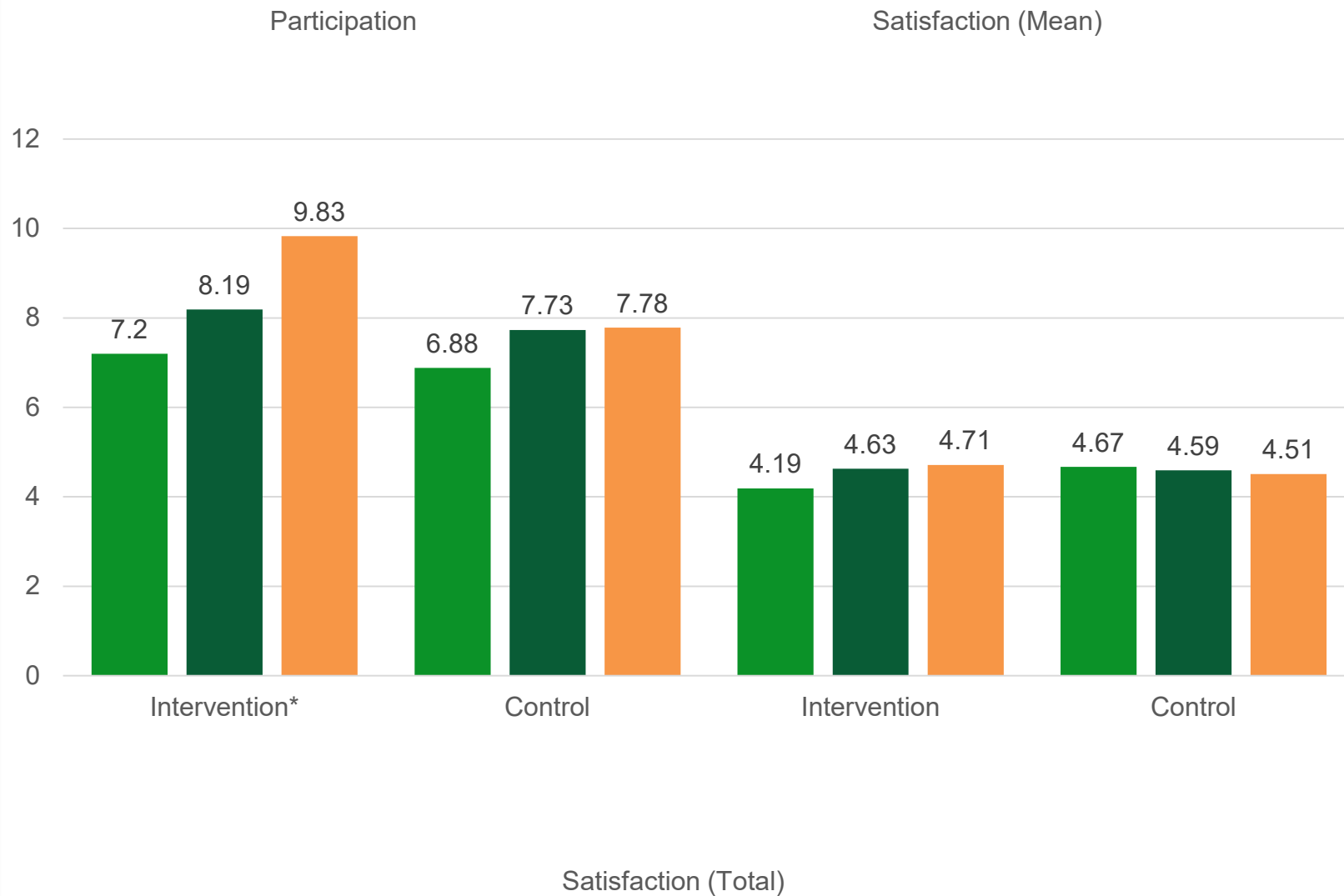
Working with Couples to Build Strong Families





# Couple Financial Management Roles & Satisfaction

Working with Couples to Build Strong Families





# Overall Satisfaction Across the TOGETHER Workshop

Workshop Features	A/SA
The information presented was clear.	98.8%
The information presented was well-organized.	95.2%
The information presented was relevant to my family situation.	96.4%
The activities/exercises for healthy relationships were appropriate.	98.8%
The activities/exercises for healthy relationships were useful.	98.8%
The activities/exercises for financial education were appropriate.	97.6%
The activities/exercises for financial education were useful.	96.4%
The sessions were offered at a time that worked well for me.	92.8%
The sessions were offered at a location that worked well for me.	96.4%
I would recommend the workshop to my friends or family.	97.6%
As a result of my participation, others can notice a positive change in me.	92.7%
As a result of our participation, others can notice a positive change in us as a couple.	93.9%
Overall, I am satisfied with the TOGETHER Workshop	98.8%



# TOGETHER Program Was Helpful

	Intervention N (%)
Program helped a lot	70 (65.4%)
Program helped some	36 (33.6%)
Program helped not at all	1 (0.9%)



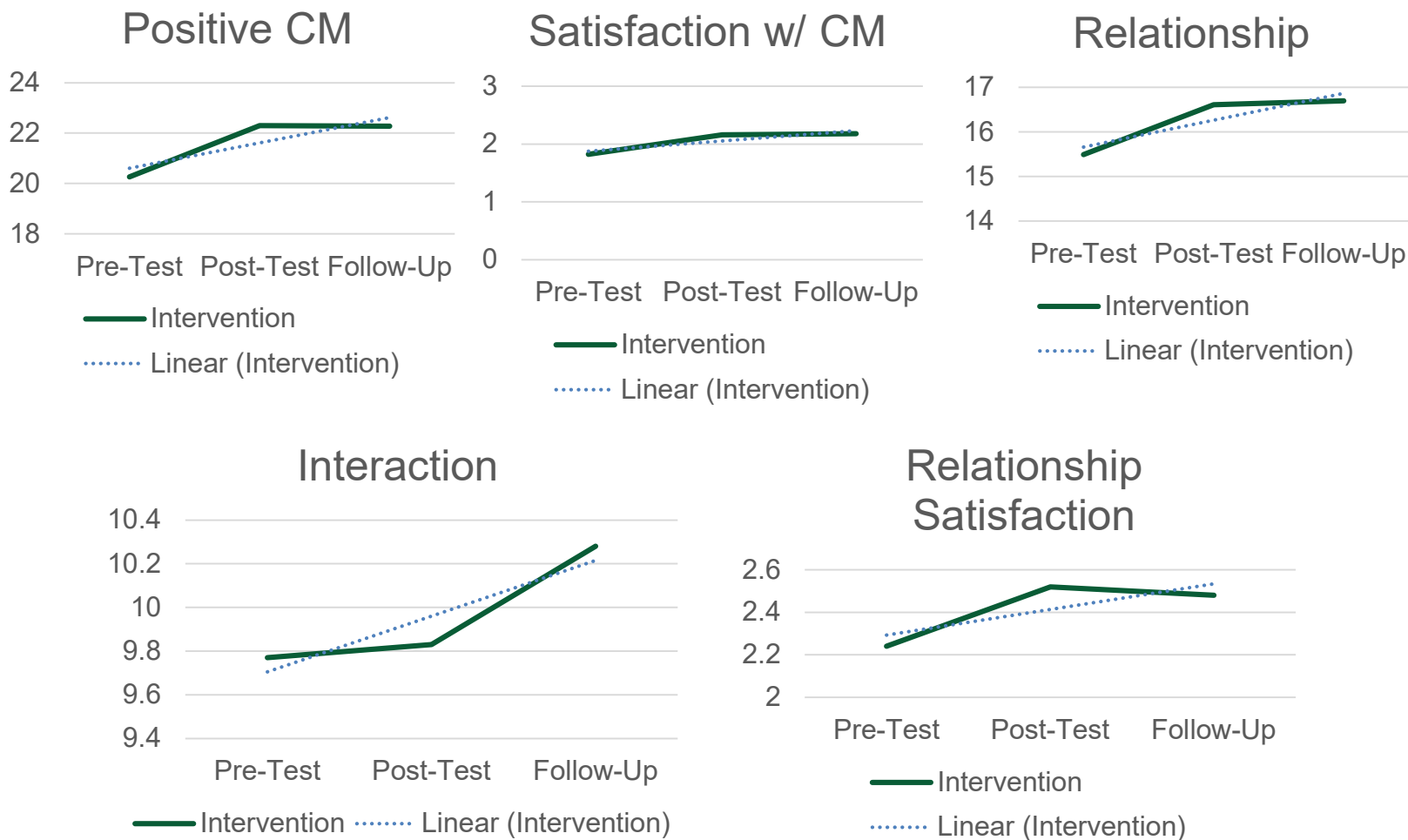
# Participants' Ratings of Experts

	1	2	3	4	5	6	7	8
Couples Expert	9.4	9.5	9.6	9.7	9.6	9.6	9.6	9.7
Finance Expert	9.4	9.4	9.5	9.7	9.6	9.5	9.5	9.7



# Summary of Significant Results

## Increases in Relationship Positives

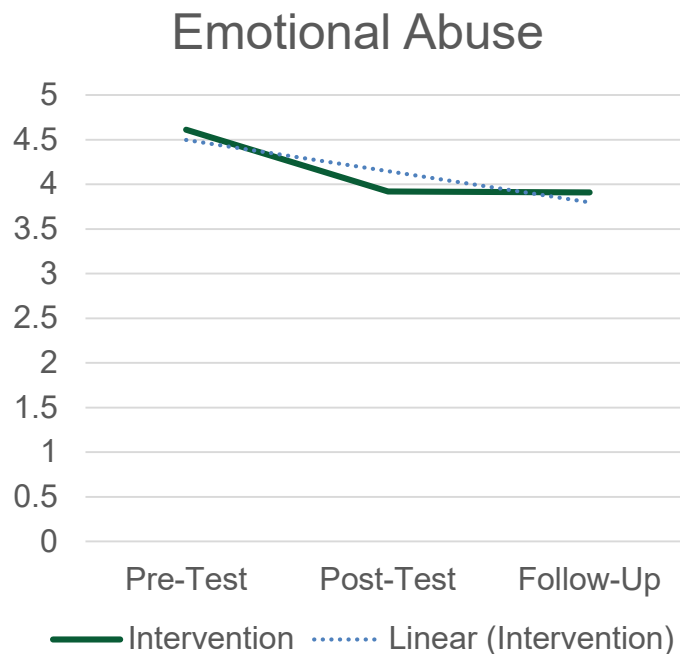
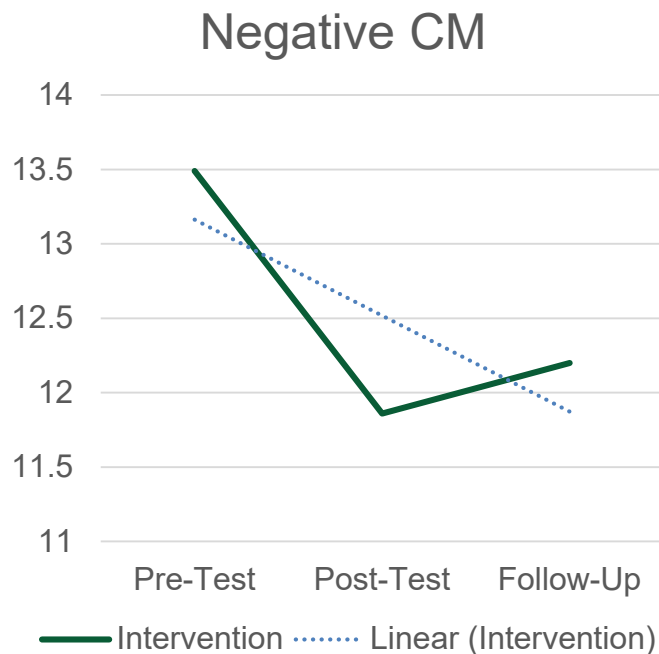


\*Note: There was no significant change in the control group for any of these measures. All change observed in the intervention group was significantly different from the lack of change observed in the control group.



# Summary of Significant Results

## Decreases in Relationship Negatives

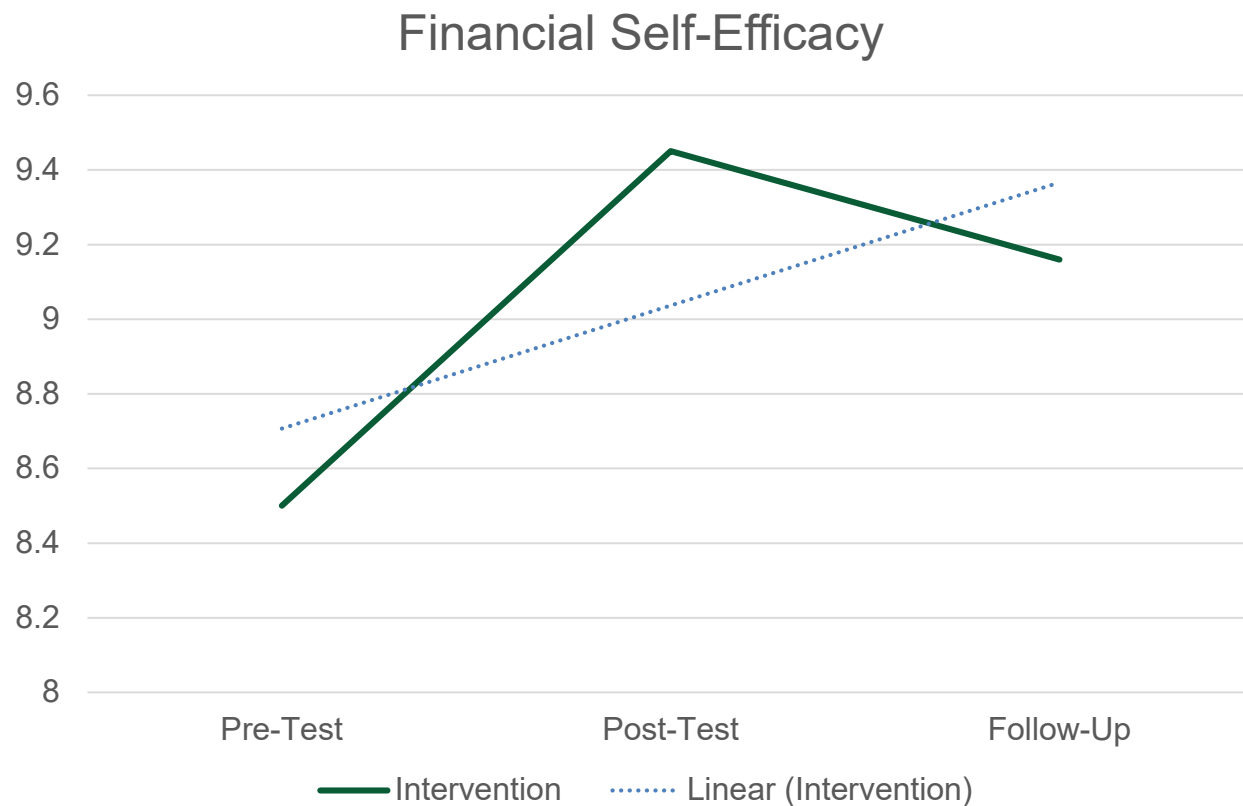


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# Summary of Significant Results

## Increases in Financial Positives



\*Note: There was no significant change in the control group for any of these measures. All change observed in the intervention group was significantly different from the control group.





# Discussion

## **Personal Well Being**

- Overall decrease in depression consistent with the curriculum's focus on helping participants improve stress management.

## **Couples' Relationship Skills**

- The program seems to effective in helping couples increase positive communication, conflict management, problem-solving, and consequently, their satisfaction with their relationship while decreasing negative communication and conflict management. This is also consistent with the focus of the curriculum.

## **Parenting and Co-Parenting**

- Only significant decrease in parenting stress in IG. Limited significant results could be due to small sample sizes (not all couples had children) and to delayed effects of program on parenting. However, except for parenting stress, parenting is not the focus of the TOGETHER program

## **Economic Stability**

- Improvement in IG in banking, budgeting, and paying bills.
- Employment: no significant results. Few participants received services



# Discussion

## **Financial Literacy and Management**

- Financial self-efficacy increased significantly for the intervention group. Other financial measures may not have significantly differed between groups due to small sample sizes as well.
- Significant improvement in IG in: Participation in financial management roles, savings and investments, cash management, financial management behaviors, shared goals and values

## **Client Satisfaction**

- High with program, workshop sessions and homework, and group facilitators

## **Limitations**

- Sample size – implementations challenges (initiation of workshops)
- Delayed pre-test for IG
- Contamination
- Long survey



# Feedback from Participants

- *“I love this program and I would definitely try to take another course if I wanted to or if I had to. It has changed my perspective on marriage and it got me to know my spouse all over again for the first time!!!*
- *“This program was incredibly rewarding both personally and for my relationships. Facilitators were fantastic and worked very well together. We will continue to deepen the skills learned.*
- *“Overall I have nothing but positive things to say about the program. The information I acquired regarding financial adjustments and debt management have made an impact for me and my family. “*



# Feedback from Participants

- *“I think this program was excellent & insightful. I believe this program has opened the eyes of my husband and I to realize we are in the driver's seat of our financial well-being and effective communication offers us endless destinations.”*
- *“I love this program and I would definitely try to take another course if I wanted to or if I had to. It has changed my perspective on marriage and it got me to know my spouse all over again for the first time!!!”*
- *“ We're so thankful that we could be part of TOGETHER. The atmosphere is always nice and comfortable. We did learn A LOT from this program, from dealing with financial stress to adopting the very practical techniques. We got our financial situation more organized. Now it's time to step out into the real world. Thank you guys for your thoughtfulness and your teaching. Good luck on everything. We'll miss you guys! :)”*