



Life and Challenges of Low-Income Couples Living in America: A Resource Guide for Relationship Educators

Ron Cox, Ph.D.
Assistant Professor

Life and Challenges of Low-Income Couples Living in America

Between 1970 and 2002, the amount of children living in two-parent families declined from 85 percent to 69 percent, while the share of those living in single-parent families experienced a more than two-fold increase from 11 percent to 27 percent. Estimates now project that more than 50 percent of all children in the United States will spend all or part of their childhoods in single-parent families. At the same time, a consensus has been growing among family scientists that children do better on almost every measure of well-being when reared by their biological parents. In response to this research, policy-makers began to turn their attention to programs that might help families stay together through the strengthening of the couple relationship, and in particular to the strengthening of low-income couples who have a child in common.

These low-income families are sometimes referred to as Fragile Families. The term fragile refers to the precarious situation of these couples both economically and relationally compared to other families. The term family, on the other hand, recognizes these individuals as forming a legitimate family based on their having a child in common and their expressed desire to stay together. The preponderance of unwed births in this country occur to parents who are romantically involved and expect to be married in the future. In fact, research shows that 82 percent of unmarried parents were romantically involved when their child was born, 48 percent were cohabitating at the time of the birth, and 76 percent of the fathers went to the hospital to visit the baby. The biggest part of the mothers who were romantically involved with the fathers expressed a good to almost certain chance that they would marry and fathers were even more likely to expect that they will eventually marry their partner. However, among those who were cohabiters at the baby's birth, 46 percent had broken up and only 27 percent were married five years later. Among the romantically involved, but not cohabitating, at the time of the baby's birth 77 percent had broken up and only 7 percent were married five years later.

This Fact Sheet is about these low-income couples who typically have at least one child in common. However, numerous barriers impede the majority from formalizing their relationship in marriage. In line with Ooms and Wilson (2004) who break these barriers down into two over-arching categories: financial and relationship obstacles, this Fact Sheet lays out some of the challenges faced by these couples starting with an exploration into the life of the working poor in general, and followed by more specific descriptions of the unique challenges in the couple relationship for lower income individuals.

Oklahoma Cooperative Extension Fact Sheets are also available on our website at:
<http://osufacts.okstate.edu>

Who Are these Low-Income Parents?

The Working Poor

Being poor is not just about not having enough money. Multiple factors come together to produce what we commonly call poverty – chronic shortage of money, accumulating debts, low levels of literacy, high rates of unemployment or underemployment, incarceration, substance use, depression, domestic violence, poor housing and unsafe neighborhoods, low self esteem, etc. Any one of these factors can place enormous stress on a couple's relationship and most low-income couples are managing several factors at any one time. The next several lines give a brief overview of some of the challenges of being among the working poor in America.



- In the U.S., the federal government defines 100 percent poverty (the poverty line) as an annual income of \$26,023 for a family of four (one adult and three children in 2010 dollars).
- That works out to be approximately \$12.51 per hour or \$5.26 per hour over the federal minimum wage (\$7.25 per hour as of 1/2012), and assumes that a person is able to work 40 hours per week for 52 weeks.
- Approximately 30,000,000 persons or 25 percent (26 percent in OK) of the workforce age 18 and over are considered low wage earners.
- Of the 34 million working families in the U.S., 20 percent are single mother households, 10 percent are single father households, and 70 percent are married couple households.
- Only 32 percent of people living at or below poverty own their own homes (33 percent in OK).
- Approximately 40 percent (33 percent in OK) of working families at or below the poverty line have at least one parent without a high school diploma or equivalent.
- Approximately 50 percent of poor families are headed by single women and another 9 percent are headed by single men. This means that 59 percent of poor families are single parent families with only one wage-earner.
- They often live with a sense of hopelessness, or helplessness.

- There is a feeling that what they do doesn't really matter, i.e., is of little worth.
- When they do work, there is little to no chance of promotion.
- They are often taken advantage of by unscrupulous employers without the resources or skills necessary to defend their rights.
- They are often suspicious of anyone perceived to be in an authority position.
- The problems produced by poverty are interlocking and additive. According to Shipler (2004 p. 11):

For practically every family then, the ingredients of poverty are part financial and part psychological, part personal and part societal, part past and part present. Every problem magnifies the impact of others, and all are so tightly interlocked that one reversal can produce a chain reaction with results far distant from the original cause. A run-down apartment can exacerbate a child's asthma, which leads to a call for an ambulance, which generates a medical bill that cannot be paid, which ruins a credit record, which hikes the interest rate on an auto loan, which forces the purchase of an unreliable used car, which jeopardizes a mother's punctuality at work, which limits her promotions and earning capacity, which confines her to poor housing.

Being Poor is Expensive

- Most of the working poor see income tax as something they receive and not something they pay. However, it costs a fee to have their taxes computed, another fee if they want to file electronically, another fee if they don't have an account in which their refund may be direct deposited, etc. Altogether fees may run anywhere from 5 percent to 25 percent of their refund, depending on their situation.
- They have to pay a fee to cash their check because they don't have a bank account.
- Immigrants spend up to approximately 30 percent (\$90 on a \$300 transfer) to send money back home because they don't have a bank account.
- Poor credit or no credit means they pay more for a car loan, house loan, car insurance, etc. if they can obtain a loan at all.
- They use credit cards to sometimes "get by" when they aren't paid on time by their employers. This in turn costs them exorbitant interest rates.
- Because of an inability to save and the timing of bills they are often forced to pay late fees, or reconnect fees to get their services turned back on.
- Public transportation is not always punctual, causing them to arrive late to appointments and work. This incurs late fees at their child's daycare, punitive measures from their employers, missed opportunities, etc. Additionally, public transport typically takes at least twice as long to go between any two points and often involves prolonged exposure to inclement weather (imagine trying to go grocery shopping with two small children on public transport).
- A lack of medical insurance means that often physicians will not accept them as a patient. Therefore they have to go to the emergency room for treatment, which costs

considerably more than a doctor's visit. If they don't pay their bill, their credit record is damaged closing the door to economic advancements such as homeownership.

- When they are taken advantage of, or mistreated, they tend to do nothing because lawyers are too expensive, and they don't possess the requisite skills to defend their own cause.
- Low levels of education coupled with, at times, dire circumstances make the poor more vulnerable to con artists and establishments like "Payday Advance" which charge enormous interest rates for short-term loans.

Living Conditions

- Poor housing conditions (e.g., mold, dust mites, rats, cockroaches, etc.) lead to more chronic sickness, which leads to medical bills, missed work, and emotional stress.
- Housing projects that are often riddled with drugs, gangs, sex, and guns, force parents to keep their children inside watching television.
- Rural workers, and in particular rural migrant workers, are often placed in extreme conditions of overcrowding and without adequate facilities for proper hygiene. Families are frequently separated with men and women sleeping in separate quarters. Additionally, they often do not have adequate transportation to search for better conditions, access health services, or find education for their children, etc.



Skills and Education

- Poverty often leads to malnutrition which can produce cognitive and emotional deficiencies, which in turn can cause educational failure, which leads to more poverty.
- Approximately 37 percent of American adults are not able to calculate a 10 percent discount even when using a calculator. About the same percentage cannot read a bus schedule or write a letter about a credit card error. About 14 percent cannot total a deposit slip, locate an intersection on a map, understand an appliance warranty, or determine the correct dosage of a medicine.
- The working poor often see themselves as incompetent. Those who see themselves as incompetent are less likely to possess the "soft skills" of persistence, punctuality, positive attitude, emotion regulation, or an expectation or aspiration for advancement, all of which are often more necessary for success in the workplace than the "hard skills" of reading, writing, and math. Employers will frequently dismiss, or not hire, someone as a result of their lacking these basic interpersonal skills because of the management problems they produce.

Mental Health

- The working poor in general and especially poor women are at greater risk for depression, domestic violence, and sexual abuse. Tobacco, alcohol, and other drug use are also more common among the poor.
- Some research reveals that the working poor will leave an employer not because of the low pay, but because they didn't feel needed, necessary or wanted. A basic

human need of being valued often goes unmet, and the poor may jump from job to job unconsciously looking to fulfill this need. Poverty is often not only a financial matter, but one of discouraged loneliness.

- Low self-esteem and self efficacy have been linked to problems such as not contacting their employers regarding an absence from work. This is probably because they don't think that they're important enough to matter.
- Many of the working poor live with a constant fear of rejection and a sense of inadequacy.
- Sexual abuse is one reason, among others, for the failure to create healthy relationships among the working poor. Abuse has been shown to lead to early sexual involvement, unwise choices of male partners, deep distrust, emotional distance, and difficulty forming attachments. Researchers estimate that 20 percent to 25 percent of girls are sexually abused. This figure may be higher among low-income single mothers.
- Dr. Judith Herman, a psychiatrist at Harvard Medical School talking about victims of sexual abuse states (1992, p. 96) (See box at upper right).

Some Common Barriers to Couple Formation

This section addresses more specifically issues from the literature on low-income unmarried couples with a child in common. Other more widely known issues pertaining to couples in general are not mentioned in this section. The

The survivor's intimate relationships are driven by the hunger for protection and care and are haunted by the fear of abandonment or exploitation. In a quest for rescue, she may seek out powerful authority figures who seem to offer the promise of a special relationship. By idealizing the person to whom she becomes attached, she attempts to keep at bay the constant fear of being either dominated or betrayed.

Inevitably, however, the chosen person fails to live up to her fantastic expectations. When disappointed, she may furiously denigrate the same person whom she so recently adored. Ordinary interpersonal conflicts may provoke intense anxiety, depression or rage. In the mind of the survivor, even minor slights evoke past experiences of callous neglect, and minor hurts evoke past experiences of deliberate cruelty.... Thus the survivor develops a pattern of intense, unstable relationships, repeatedly enacting dramas of rescue, injustice, and betrayal.

literature on low-income couples is relatively new and, therefore, under-developed. Many of the studies are either qualitative in nature or have not been replicated and thus should be used with the caution corresponding to new findings.



Some Statistics on the Unmarried

- Marriage rates have fallen 12 percent since 1960.
- Average age of a first wedding is 26 for women and 27 for men, an increase of five years during the past three decades.
- During approximately the same time, there has been an increase of 800 percent in couples cohabitating with the greatest increase among those individuals who are less educated and have lower incomes.
- Divorce rates are estimated to be 60 percent for high school drop outs and 36 percent for college graduates.
- Only women with college educations are delaying childbearing.
- Approximately 37 percent of all births in the U.S. are to unwed mothers.
- Approximately 23 percent of those unwed births are to teenage mothers (ages 15 to 19), 60 percent to women in their twenties, and 17 percent to women 30 and older.
- The national teenage birth rate (age 15 to 19) has continued to decline and stands at 40.5 births per 1,000 (Oklahoma is at 54.2 per 1,000 and ranks 7th highest in the nation).
- The proportion of the unwed births by ethnicity is 16.2 percent for Asian and Pacific Islanders, 25.3 percent for non-Hispanic white women, 48 percent for Hispanic women, 63.5 percent for Alaskan Indian/American Native women, and 69.9 percent for black women.
- There has occurred a change in the social norm that links childbearing to marriage, such that childbearing is no longer linked to marriage among low-income couples.
- 60 percent of unmarried Americans 18 and older have never been married. Another 25 percent are divorced, and 15 percent are widowed.
- There are 86 unmarried men ages 18 and older for every 100 unmarried women in the United States.
- 50.7 million households are maintained by unmarried men or women, and comprise 44 percent of households nationwide.
- 9 percent of households are headed by single parents, up from 5 percent in 1970.
- 39 percent of opposite-sex, unmarried-partner households include children.
- There are approximately 6 million unmarried-partner households. These include 5.2 million of the opposite sex and 780,000 of the same sex.



Causes of Couple Conflict

There are four major issues that seem to reoccur among low-income couples. They are listed here in order of frequency.

1. Women expressed a greater desire for emotional attention and companionship.
 - a. Partners don't listen to them or talk with them enough.
 - b. Partners don't spend quality time with them – she's tired of being alone with the children.
 - c. She wants him off of the streets – meaning concern over the dangers and temptations (crime, drugs, and women).
 - d. Partners spend too much time with male friends or kin.
2. Males expressed a need for a stricter regime of child discipline as the key issue causing conflict.
 - a. Both generally agree that she has the primary responsibility for child care and discipline.
 - b. She believes that his level of harshness is inappropriate.
 - c. Often the children in the home are either hers or a mixture of hers and theirs.
3. Housework
 - a. Women do most of the housework and want men to do more.
4. Money issues
 - a. This issue was not gendered (that is, it was equally mentioned among men and women).
 - b. One partner thinks the other spends too much or too irresponsibly.
 - c. Disagreements on spending priorities without allegations by either that the other was spending too much or irresponsibly.

Reason's for Breakup According to the Couples

High income couples often attribute their break-up to:

- a lack of communication
- changes in interests or values
- incompatibility
- partner's egotism

Low income couples often attribute their break-up to:

- lack of love and attention
 - physical abuse
 - cheating, mistrust
 - criminal activities
 - financial problems
 - employment problems
 - substance abuse
- About 55 percent of the low-income couples had “off-again, on-again” relationships.
- Of the low-income couples who break up, 75 percent have a history of unstable relationships.
- Couples who break up were more likely to have children from other relationships. This leads to feelings of mistrust due to concerns that the relationship with the previous partner may continue (more about this under Multiple Partner Fertility).
- Most low-income couples do not mention financial problems as a contributing factor to their break-up. That is, being poor was not a reported contributing factor. This is different from conflict over how to manage money, which was a contributing factor of break-ups among low-income couples.

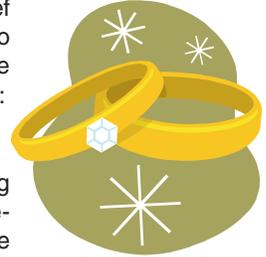
Take away messages

Programs should address her underlying need for emotional attachment and his underlying need for respect. Also, programs should not shy away from working with couples who break up during the program.

High Expectations of Marital Readiness and Cohabitation

Even though marriage rates are significantly lower among the poor as compared to the general population, their attitudes toward marriage reflect a strong belief in and a deep respect for marriage. To these low-income couples, marriage is a sign of success manifested by:

- Steady employment
- Emotional stability
- Savings for a house or wedding
- Other guarantees that their relationship will not end in divorce



In regards to cohabitation, low-income couples who have a child in common see cohabitation as a first and often necessary step toward marriage. They tend to enter into cohabitation as a way to a) evaluate the suitability of their relationship for marriage and b) signal to friends and family that they are considering marriage without actually committing to marry. This is different from couples who do not have a child in common or higher-income couples who may cohabitate without any plans to marry each other.

- While about 20 percent of cohabiting couples were married three years after the birth of the child, only about 7 percent of the non-cohabiting couples were married within the same timeframe.
- Cohabiting before marriage is linked to increases in divorce and less marital satisfaction. However, most of these studies were performed on samples comprised of middle-class couples and with few to no minorities.

Take away messages

Given these couples reverence for the institution of marriage, and their generalized lack of consistent successes in life, programs should include small successes that lead to a sense of accomplishment and readiness. Cohabitation may be one step in the process.

Issues Surrounding Infidelity and Mistrust

Research estimates that:

- Twenty-five percent of married men and 15 percent of married women have engaged in extramarital sex during their marriage. But that,
- Four percent of married men, 16 percent of cohabiting men, and 37 percent of men in a dating relationship have had sexual relations with someone other than their partner.

- The figures are 1, 8, and 17 percent respectively for women.
- The incidence of marital infidelity is greatest for males, nonwhites, the remarried, urbanites, and the less religious.
- Infidelity precedes approximately 40 percent of divorces.

In one of the few studies that report on sexual fidelity among low-income couples, research found that most low-income couples subscribe to the principle of sexual monogamy as the norm for serious relationships. However, most low-income couples (58 percent) report at least one incidence of sexual infidelity by either of the partners over the course of their relationship. In 30 percent of the cases, both have been unfaithful and in 13 percent of the cases, the woman alone was unfaithful. In more than half of the couples where infidelity was reported, it was described as chronic (habitual pattern of cheating). For the majority of these couples, the relationship had ended by a four year follow-up. However, the majority of those who reported isolated incidents of infidelity were still together.

- Approximately 75 percent of couples report that sexual distrust or jealousy is problem in their relationships. Even couples who don't report any incidence of infidelity still report problems with sexual jealousy.

Take away messages

Programs need to include units on building trust.

Multiple Partner Fertility – Unmarried Stepfamilies

- Multiple partner fertility refers to a romantically involved couple in which one or both members have children from a previous relationship.
- A stepfamily is generally understood as a remarriage in which one or both of the couple brings children to the home from prior relationships.
- For low-income families this concept can be extended to account for unmarried stepfamilies, or a cohabiting couple where one or both of the couple brings children to the home from a prior relationship(s).
- Approximately 37 percent of all births are to unmarried parents.
- Approximately 60 percent of these parents have other children from previous relationships.
- Unmarried stepfamilies now make up approximately 25 percent of all stepfamilies.
- About 25 percent of all cohabitations involve children from previous relationships.
- According to one study of low-income unmarried stepfamilies, approximately 25 percent had children from three or more partners.
- Most cohabiters with children enter into the relationship without making a clear commitment to each other or the relationship.

Issues surrounding the father's contact with his children living elsewhere seem to be a significant source of conflict in low-income couples. The colloquial term "baby mama drama" describes the conflict with and jealousy of the mother of the

father's noncoresident children. A key difference between couples who transition into marriage, or at least stay together, is their ability to manage the drama. This appears to be accomplished by most couples through the severing of the father's contact with children from previous relationships, and the mother severing her children's contact with their fathers by previous relationships. Mothers in the families that transition into marriage seem to encourage all of their children, both hers and theirs, to refer to the new father as "daddy," an action that shifts the children's allegiances from the other fathers to the resident father of their shared child. Thus, it would seem that in the struggle to create a stable environment the investment in the new stepfamily versus continued involvement with other children is a zero sum game.

Take away messages

Transitioning into marriage for these couples will most likely occur with someone other than the biological parent of one or more of the children and may require that contact between the nonresident fathers and their children, and the other children of the resident father be limited or even severed in order to stabilize the marital relationship.

Marriage Markets and a Shortage of Marriageable Men

- There were 46 employed men per 100 women in the black community.
- There were 70 to 80 employed men per 100 women in either the White and Hispanic community.
- Whites are twice as likely to marry as blacks. However, these differences are erased when controlling for the ratio of incarcerated men to women and when you control for the ratio of employed men to women in these two communities.
- There is a high degree of mortality among young, urban, low-income African American men.
- Under-employment may be one of the most significant issues among low-income men. Even those fathers working full-time average less than six months in full time work during the past year.
- Over the past three decades, the number of prison inmates in the United States has increased by more than 600 percent, leaving it the country with the highest incarceration rate in the world.
- Of those recently released, nearly two-thirds will be charged with new crimes and more than 40 percent will return to prison within three years.
- Incarceration is associated with limited future employment opportunities and earnings potential, which themselves are among the strongest predictors of recidivism.
- The incarceration rate for young black men in the year 2000 was nearly 10 percent, compared to just over 1 percent for white men in the same age group.
- Young black men today have a 28 percent likelihood of incarceration during their lifetime, a figure that rises to more than 50 percent among young black high school dropouts.
- Incarceration results in increased barriers to economic self-sufficiency, compounded by the stigma of minority status and criminal record.

- The Texas Fragile Families Initiative evaluation data indicate that married fathers were
 - Significantly more likely to be employed in any given month;
 - Worked significantly more hours per week; and
 - Were paid substantially more per hour than unmarried fathers. This data strongly supports the link between the employability of low-income men and their “marriageability.”
- Fathers with annual earnings of \$25,000 or more are more than twice as likely to marry as compared with unmarried fathers with no earnings.
- The odds of marriage versus all lower alternatives—cohabitation, visitation, and no relationship between the father and mother at all—are 80% higher for fathers who were employed before the birth of the child.

Take away messages

Programs must address deficit of marriageable men in low-income communities.

Suggestions for Ancillary Program Modules for Working Low-Income Couples

- Many low income individuals have had little experience with success (e.g. school, job, relationships, etc.). Programs might incorporate opportunities for participants to experience small successes that will help in building their sense of self-efficacy.
- Research suggests that program interventions for low-income couples should not focus primarily on conflict resolution, but on emotion regulation that eliminates the more damaging elements of conflict, and coaches couples in the ability to produce positive moments through shared activities and meaning. Skills and strategies that aid couples in the formation of mutual friendships, shared activities and a supportive social network will foster a context in which the relationship will have a better chance of thriving.
- Programs should address the “marriage-ability” of low-income men by directly addressing the employability, mental health issues (e.g., anger, violence, substance abuse, self-esteem), and under-employment of low-income fathers.
- What is keeping couples from marrying is largely economic, thus programs should incorporate modules that help couples escape poverty. This may include teaching in areas such as “soft skills” (mentioned earlier), financial planning and budgeting, dress and hygiene, etc.
- Due to the high risk of young women having been sexually abused in the past, and the potential effect of this abuse on their current relationships, programs might include modules that aide her in working through the trauma and help him to understand how her experiences affect their relationship.
- Programs might include modules on trustworthiness and trust building.
- Programs working with low-income couples might include units traditionally used to help stepfamilies manage the diverse issues that arise from both resident and non-resident co-parenting, and the multiple loyalties implicit in families with multiple partner fertility.

- Programs might also aid in pointing individuals to community resources to help them address the multiple problems that they face.

Take away message for facilitators

Low-income couples want to form healthy enduring relationships and to be responsive and responsible parents to their children. Millions of low-income couples with lofty goals work hard to maintain their families. However, despite their determination and effort, hard work is not working for these families and the “American Dream” is becoming increasingly elusive for them. The multiple problems these families face both relationally and economically are intricately interwoven, existing because of each other instead of independently of each other. Therefore, seemingly small problems or errors in judgment can have enormous consequences for low-income families releasing a domino effect that rushes them toward a downward spiral.

Because the problem facing these couples is multifaceted, the solution must also be. It is doubtful that any single factor or intervention alone will project them into the realm of success because a slip in any one of the factors can start the downward spiral all over again. A job alone is not enough. Reliable transportation alone is not enough. Medical insurance alone is not enough. Better nutrition alone is not enough. Parenting or marriage classes alone are not enough. Only a comprehensive plan that addresses the ecology in which the family lives and the array of problems they face will make a significant and enduring impact in their situation.

While what keeps these couples from formalizing their relationship in marriage may be largely economic, what continues to shipwreck their plans to marry before laying down the economic base is a series of very serious relationship problems. Disturbing percentages of couples experience domestic violence, infidelity, incarceration, and abuse of drugs and alcohol. For single mothers among some minority groups, these factors have so eroded the male population that special programs need to be in place to simply help increase the quantity of “marriageable” men. Many low-income couples are literally starving from a lack of nutrient rich relationships.

By focusing on basic relationship skills, marriage educators can help couples improve in areas that will benefit them in both their relationship and the workplace. For example,

- Keeping appointments, punctuality, persistence, emotion regulation, decision making, financial planning, etc.
- Increasing self-efficacy and self-esteem experienced by low-income individuals.
- Being aware of basic mental health issues such as depression, domestic violence, chronic infidelity, etc.

By focusing on unique issues related to low-income couples these couples can be encouraged to work on targeted areas that will produce the most growth. For example,

- Cohabitation may be seen as an intermediate goal for these couples.
- Encouraging couples to work on issues related to trust and trustworthiness.
- Helping couples to develop strategies related to co-parenting.

By focusing on connecting couples to multiple community partners, marriage educators will be able to provide a diverse assortment of services. For example,

- Educators can serve both as case managers and role models for low-income men and women.
- Often what is needed to help a low-income person overcome in an area is simply someone to advocate on the person's behalf. Due to a lack of basic skills, the person may feel inadequate to advocate on their own behalf. A call from a person in a position of authority, or someone more educated and who cares for the employee, or a caseworker, or a landlord, or a school teacher, or a judge, could help move the person forward.
- Aid couples (and especially men) to find and maintain gainful employment.

Tips for Recruitment of Low-Income Couples

1. Low-income couples seem to be more open to attending marriage education or relationship education than middle to higher income couples and they express greater interest.
2. Location matters and different ethnic groups have different preferences regarding where they would feel comfortable attending marriage education or relationship education.



- a. Latino couples are open to attending marriage education/relationship education almost anywhere (church, professional, or community). Their highest comfort levels are in a professional venue, next at a church setting (but still very high), and finally at a community setting. These ratings also apply to whom they would most like to lead the group.
- b. Black couples report being most open to attending marriage education/relationship education in a church setting, given by a church provider; in professional settings secondly, and in a community setting with a community provider rating a distant third.
- c. White couples seem to be almost indifferent group about the setting. They express the highest interest (but still low) in attending these services with a professional in a professional setting, second, in a church setting with a religious provider, and finally a community venue & provider. In general, Caucasian couples report indifference to the setting of marriage or relationship education and the lowest levels of interest in attending at all of the three main groups.

3. There are four primary barriers reported by low-income couples that keep them from attending marriage or relationship education classes. First, whether or not the event is free; second, whether or not there will be child care; third, whether or not there will be food provided; and fourth, whether or not they have adequate transportation.
4. When referring to the event avoid words like “group” and use words like “workshop” or “class.” Research suggests that the words class and workshop were equally strong for these couples.
 - a. Research suggests the phrase to attend “communication workshop” or “conflict resolution skills class” rate much higher over phrases referring to terms such as romance or love.
 - b. When describing the classes use specific language regarding what will be accomplished. Marriage or Relationship Education is a safe term, but more specificity will get longer consideration.
5. Credentials seem to be very important to these couples and in particular to the men. It is advisable when putting materials together or speaking to an audience that the credentials of the provider be highlighted. “Certified” or “Professional” or “licensed” or “professor” (naming the credential of the person) registers more highly with males than any other one variable.
6. Help couples address the “How do I safely invite my partner” question. Put together a specific “how to” brochure, a business card, or something with perhaps three easy steps on how to speak safely with their partner about attending. Or, provide them with a letter from the “credentialed” individual explaining the classes and personally inviting them to attend.
7. By and large, the best and most effective recruitment tool is the word-of-mouth by those satisfied couples who have recently finished their class. Providing these couples with brochures, etc. and coming up with innovative ways to motivate them to invite others will go a long way.

References

- Amato, P. R., & Booth, A. (2001). The legacy of parents' marital discord: Consequences for children's marital quality. *Journal of Personality and Social Psychology, 81*(4), 627-638.
- Amato, P. R., & Previti, D. (2003). Reasons for divorcing: Gender, Social Class, the Life Course, and adjustment. *Journal of Family Issues, 24*(5), 602-626.
- Amato, P. R., Johnson, D. R., Booth, A., & Rogers, S. J. (2003). Continuity and change in marital quality between 1980 and 2000. *Journal of Marriage and Family, 65*(1), 1-22.
- Blow, A. J. & Hartnett. (2005a). Infidelity in committed relationship I: A methodological review. *Journal of Marital and Family Therapy, 31*(2): 183-216.
- Blow, A. J. & Hartnett. (2005b). Infidelity in committed relationship II: A substantive review. *Journal of Marital and Family Therapy, 31*(2): 217-233.
- Carlson, M. J., & Furstenberg, F. F. (2006). The prevalence and correlates of multi-partnered fertility in the United States. *Journal of Marriage and Family, 68*(3), 718-732.
- Carlson, M., & Furstenberg, F. (2003). Complex families: Documenting the prevalence and correlates of multi-partnered fertility in the United States (Working Paper No. 2003-13FF). Princeton, NJ: Princeton University, Center for Research on Child Wellbeing. Retrieved January 23, 2004, from <http://crcw.princeton.edu/fragilefamilies/ffpapers.html>
- Carlson, M., & McLanahan, S. (2002). Fragile families, father involvement, and public policy. In C. S. Tamis-LeMonda & N. Cabrera (Eds.), *Handbook Of Father Involvement: Multidisciplinary Perspectives* (pp. 461-488). Mahwah, NJ: Erlbaum.

- Carlson, M., McLanahan, S., & England, P. (2004). Union formation in fragile families. *Demography*, 41, 237-261.
- Carrere, S., Buehlman, K., Gottman, J., Coan, J., & Ruckstuhl, L. (2000). Predicting marital stability and divorce in newlywed couples. *Journal of Family Psychology*, 14, 42-58.
- Cherlin, A. J. (2004). The deinstitutionalization of American marriage. *Journal of Marriage and Family*, 66, 848-861.
- Cherlin, A. J. (2005). American marriage in the early twenty-first century. *The Future of Children*, 15(2), 33-56.
- Coley, R. L., & Chase-Lansdale, P. L. (1999). Stability and change in paternal involvement among urban African American fathers. *Journal of Family Psychology*, 13(3), 416-435.
- Dion, M. R. (2005). Healthy marriage programs: Learning what works. *Future of Children*, 15(2), 139-156.
- Dion, R. M., Devaney, B., McConnell, S., Ford, M., Hill, H., & Winston, P. (2002,). Helping unwed parents build strong and healthy marriages: A conceptual framework for interventions. Final Report. Retrieved January 23, 2004, from <http://www.buildingstrongfamilies.info/Publications/Framework/helpingunwed.pdf>
- Edin, K., & Reed, J. M. (2005). Why don't they just get married? barriers to marriage among the disadvantaged. *The Future of Children*, 15(2), 117-138.
- Edin, K. (2000). What do low-income single mothers say about marriage? *Social Problems*, 47(1), 112-133.
- Edin, K., & Kefalas, M. (2005). *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Berkeley, CA.: University of California Press.
- England, P., Edin, K., & Linnenberg, K. (2003). Love and distrust among unmarried parents. Paper presented at the National Poverty Center Conference on Marriage and Family Formation Among Low-income Couples, September 4 - 5, Washington, DC.
- England, Paula and Kathryn Edin. (2007). *Unmarried Couples with Children*. New York: Russell Sage Foundation.
- Erel, O., & Burman, B. (1995). Interrelatedness of marital relations and parent-child relations: A meta-analytic review. *Psychological Bulletin*, 118, 108-132.
- Frisco, M. L., & Williams, K. (2003). Perceived housework equity, marital happiness, and divorce in dual-earner households. *Journal of Family Issues*, 24(1), 51-73.
- Ganong, L. H. & Coleman, M. (2004). *Stepfamily Relationships: Development, Dynamics, and Interventions*. New York: Kluwer Academic.
- Gibson-Davis, C., Edin, K., McLanahan, S. (2006). High Hopes but even higher expectations: A qualitative and quantitative analysis of the marriage plans of unmarried couples who are new parents. *Journal of Marriage and Family*, 67(5), 1301-1312.
- Gottman, J., & Levenson, R. (2000). The timing of divorce: Predicting when a couple will divorce over a 14-year period. *Journal of Marriage and the Family*, 62, 737-745.
- Hughes, M., & Demo, D., H. (1989). Self perceptions of Black Americans: Self-esteem and personal efficacy. *American Journal of Sociology*, 95, 132-59
- Lerman, R. I. (1993). A national profile of young unwed fathers. Philadelphia, PA: Temple University Press.
- Marin, J. A., Brady, E., Hamilton, P. D., Sutton S. J., Ventura, F. M., & Kirmeyer, S. (2006). Births: Final Data for 2004. National Vital Statistic Reports, 55(1), Hyattsville, Md.:National Center for Health Statistics. Accessed at http://www.cdc.gov/nchs/data/nvsr/nvsr55/nvsr55_01.pdf.
- McLanahan, S. (2004). Diverging destinies: How children are faring under the second demographic transition. *Demography*, 41(4), 607-627.
- McLanahan, S. Garfinkel, I. Reichman, N. Teitler, J. Carlson, M. & Audiger, C.N. (2003). *The Fragile Families and Child Wellbeing Study: Baseline National Report*. Princeton, NJ.: Center for Research on Child Wellbeing.
- McLanahan, S., & Carlson, M. (2002). Welfare reform, fertility, and father involvement, Winter/Spring. In *The Future of Children* (Vol. 12). Los Altos, CA: The David and Lucile Packard Foundation.
- McLanahan, S., Garfinkel, I., Reichman, N., Teitler, J., Carlson, M., & Audiger, C. N. (2003). *The fragile families and child wellbeing study: Baseline national report*. Princeton, NJ: Center for Research on Child Wellbeing.
- Meyer, D. R., Cancian, M., & Cook, S. T. (2005). Multiple-partner fertility: Incidence and implications for child support policy. *Social Service Review*, 79(4), 577-601.
- Ooms, T. (2002). Strengthening couples and marriage in low-income communities. In A. J. Hawkins, L. D. Wardle, & D. O. Coolidge (Eds.), *Revitalizing the Institution Of Marriage For The Twenty-First Century: An Agenda For Strengthening Marriage*. Westport, CT: Praeger.
- Ooms, T., & Wilson, P. (2004). The challenges of offering relationship and marriage education to low-income populations. *Family Relations*, 53, 440-447.
- Pager, D. (2003). The mark of a criminal record. *American Journal of Sociology*, 108(5), 937-975.
- Parke, M. (2004). Who are fragile families and what do we know about them? (Couples and Marriage Policy Brief No. 4). Retrieved January 23, 2004, from <http://www.clasp.org>
- Pettit, B., & Western, B. (2004). Mass imprisonment and the life course: Race and class inequality in U.S. incarceration. *American Sociological Review*, 69(2), 151-169.
- Rempel, J. K., Holmes, J. G., & Zanna, M. P. (1985). Trust in close relationships. *Journal of Personality and Social Psychology*, 49 (1), 95-112.
- Roberts, K.M. & Gardner, B.C. (2008). Researching recruitment challenges in low-income marriage education programs: Participant perspectives on faith-based, professional and community based service delivery venues. Paper presented at the White House Conference on Faith Based and Community Initiatives, Washington D.C., June, 2008. Retrieved from http://innovationincompassion.hhs.gov/research_eval/new_research.html
- Roberts, K., Patterson, J., Gardner, B., & Burr, B. (2007). Recruitment challenges in marriage education programs for vulnerable populations. Workshop presented at the National Council on Family Relations Annual Conference, Pittsburg, PA
- Romo, C. (2004). Texas Fragile Families Initiative Final Evaluation Report. Accessed at: <http://www.texasfragilefamilies.org>
- Rubin, L. B. (1976). *Worlds of Pain: Life in a Working-Class Family*. New York: Basic Books.
- Shipler, D. (2004). *The Working Poor: Invisible in America*. New York: Knopf.
- Smock, P. (2000). Cohabitation in the United States: An appraisal of research themes, findings, and implications. *Annual Review of Sociology*, 26(1), 1-20.
- Sprecher, S. Felmlee, D. Orbuch, T. & Willetts, M. (2002). Social networks and change in personal relationships. In H. T. R. A. Vangelisti, M. A. Fitzpatrick (Ed.), *Stability and Change in Relationships*. New York: Cambridge.
- Thomas, A., Sawhill, I. (2005). For love and money? The impact of family structure on family income. *The Future of Children*, 15(2), 57-74.
- Thompson, M. S., & Keith, V. M. (2001). The blacker the berry: Gender, skin tone, self-esteem, and self-efficacy. *Gender & Society*, 15(3), 336-357.
- U.S. Census Bureau. (2006). 2006 American Community Survey. Accessed at: http://www.census.gov/acs/www/Products/users_guide/index.htm
- U.S. Census Bureau. (2006). America's Families and Living Arrangements. Accessed at: http://www.census.gov/PressRelease/www/releases/archives/families_households/009842.html
- U.S. Department of Labor Bureau of Labor Statistics (2003). A profile of the working poor, 2001. Report 968. Accessed at: <http://www.bls.gov/cps/cpswp2003.pdf>
- United States Department of Health & Human Services (2008). The 2008 HHS Poverty Guidelines. Accessed at: <http://aspe.hhs.gov/poverty/08Poverty.shtml>
- Waite, L. J. & Gallagher, M. (2000). *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially*. New York: Broadway Books.
- Waller, M., & McLanahan, S. (2004). "His" and "Her" marriage expectations: Determinants and consequences. Fragile Families Research Brief #23. Retrieved February 14, 2005 from <http://crcw.princeton.edu/files/briefs/ResearchBrief23.pdf>

Oklahoma State University, in compliance with Title VI and VII of the Civil Rights Act of 1964, Executive Order 11246 as amended, Title IX of the Education Amendments of 1972, Americans with Disabilities Act of 1990, and other federal laws and regulations, does not discriminate on the basis of race, color, national origin, gender, age, religion, disability, or status as a veteran in any of its policies, practices, or procedures. This includes but is not limited to admissions, employment, financial aid, and educational services.

Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Robert E. Whitson, Director of Cooperative Extension Service, Oklahoma State University, Stillwater, Oklahoma. This publication is printed and issued by Oklahoma State University as authorized by the Vice President, Dean, and Director of the Division of Agricultural Sciences and Natural Resources and has been prepared and distributed at a cost of 20 cents per copy. 0312 GH.