

Strengthening lower-income families: Lessons learned from policy responses to the COVID-19 pandemic

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Abstract

Families are navigating an unstable economy due to COVID-19. Financial stressors have the potential to strain intimate relationships and exacerbate prior inequities across lower-income families. Notably, the economic impact of COVID-19 disproportionately influenced Black and Latinx families. As a response to families' economic adversity during the pandemic, the federal government initiated the CARES Act. This type of federal response to lower-income families, however, is not new. The purpose of this paper is to contextualize and historicize previous and current efforts to mitigate the consequences of financial hardship on families by comparing the assumptions and efficacy of the Healthy Marriages Initiative and the CARES act. We conclude with four recommendations to promote well-being in lower-income families: (1) acknowledging and reducing inequities that disproportionately impact families racialized as Black or Latinx; (2) intervening to mitigate stressors surrounding families; (3) using innovative methods to deliver relationship education; and (4) considering prevention versus intervention strategies.

KEYWORDS

COVID-19, financial stress, lower-income families, Healthy Marriage Initiative, policy responses

INTRODUCTION

The coronavirus (COVID-19) pandemic has caused and exacerbated adverse economic conditions for many families in the United States. Since the rise in the number of COVID-19 cases, many individuals have suffered unemployment and reduced work hours as businesses adjusted their schedules to reduce the spread of the disease. This financial upheaval has resulted in

more families falling into poverty (Parolin et al., 2020) and widespread anxiety about current and future abilities to pay bills and re-gain employment (American Psychological Association, 2020). Given this combination, it is not surprising that approximately one-third of Americans reported high levels of psychological distress early in the pandemic (Keeter, 2020).

Although romantic relationships may be a considerable source of support for distressed individuals, intimate partnerships may also be a source of strain (Umberson & Karas Montez, 2010). This duality of romantic relationships may become more prominent and consequential during the pandemic. For example, social distancing recommendations not only disrupted social connections between partners but also contributed to families' financial strain due to limited work hours and furloughs. Consequently, these processes may simultaneously undermine romantic relationship functioning and stability. These consequences of the pandemic are likely disproportionately felt by lower-income families who were already contending with social and economic scarcity (for a review, see Pietromonaco & Overall, 2020). To note, although families encompass a variety of close ties (e.g., parent-child relationships), we focus here on romantic relationships because many interventions target strengthening couples' bond as a catalyst to producing positive change across the entire family system (Conger et al., 2010).

In fact, focusing on couples' relationships has been foundational for practical purposes in the context of the pandemic. For example, Stanley and Markman's (2020) recent work outlines how practitioners can assist couples throughout the pandemic by focusing on helping individuals navigate safety concerns within their romantic relationship, promoting intentionality in relational decisions, and facilitating closeness and positivity between partners. Although these efforts are promising, few studies have considered the conjoint role practitioners and broader policies have in assisting lower-income families during and following the pandemic. The pandemic provides a rich context to merge practitioner and policy efforts for strengthening couples' relationships, particularly with the federal government passing the CARES Act in late March of 2020 to ameliorate the financial impact of COVID-19 on families and reduce its long-term negative effects (e.g., increased mental distress, adverse child outcomes; Conger et al., 2010). These policy responses during the pandemic provide an unprecedented opportunity for clinicians and policymakers to juxtapose current and previous efforts to assist lower-income families. In doing so, we can not only highlight the success of different strategies to protect families from the consequences of financial stressors, but also carefully evaluate the assumptions underlying these responses as a potential window into why certain approaches may be more (or less) effective and identify future steps to strengthen lower-income relationships.

COUPLES' RELATIONSHIP FUNCTIONING DURING THE COVID-19 PANDEMIC

The early evidence on couples' relationship functioning during the COVID-19 pandemic supports the aforementioned assertion that intimate relationships can serve sources of both support and stress (Umberson & Karas Montez, 2010). With regard to support, preliminary results from early in the pandemic (in the Spring of 2020) suggest that many couples reported no change or retrospectively stated their relationship improved since the beginning of the pandemic (Lewandowski, 2020; Stanley & Markman, 2020; Williamson, 2020). This positive outlook, however, did not extend to all couples. Couples experiencing financial difficulties or reporting more perceived stress early in the pandemic reported lower relationship functioning concurrently (Balzarini et al., 2020) and prospectively (Ogan et al., in press). Similarly, compared to before the pandemic, many individuals reported more frequent fights with their romantic partner (Ipsos, 2020). These results reflect, in part, couples navigating parenting, working from home, and making family health decisions throughout the pandemic (Calarco et al., 2020).

As the pandemic continues to wreak havoc on the US economy, the positive outlook many couples experienced early in the pandemic is likely to be replaced with despair as more couples contend with simultaneous acute and chronic stressors and decreasing financial and emotional coping resources (Rauer et al., 2008). For example, many lower-income families are concurrently navigating financial instability and an inability to meet many basic needs (e.g., housing security, access to food; Fraenkel & Cho, 2020). Consistent with theoretical models of family stress (e.g., Conger et al.'s (2010) Family Stress Model; Hill's (1949) ABC-X model; Karney and Bradbury's (1995) Vulnerability-Stress-Adaptation Model), this financial instability coupled with social isolation as a result of stay-at-home orders may increase rates of family distress and violence (Boserup et al., 2020; Usher et al., 2020) as tangible and emotional resources cannot meet the demands of these accumulating stressors. Indeed, individuals outside the United States have reported greater family tension (Prime et al., 2020) and violence (Bradbury-Jones & Isham, 2020) during the pandemic, and some evidence points to increased rates of relational distress following shelter-in-place orders and economic recovery (Ipsos, 2020).

Although stressors experienced during the pandemic are novel for some couples, for many lower-income couples, they are all too familiar (Halpern-Meekin, 2019). Prior to the pandemic, lower-income couples reported spending less quality time together (Lloyd et al., 2014) and more concerns about steady employment, living situations, and securing affordable childcare compared to their affluent peers (Halpern-Meekin, 2019). These pre-pandemic strains led to stress proliferation (Pietromonaco & Overall, 2020) for many lower-income couples during the pandemic because pre-pandemic scarcity cascades into more financial stress throughout the pandemic. Lower-income families, for instance, continue to experience larger economic shocks and a slower recovery, compared to affluent families (Parker et al., 2020). Though these findings paint a grim picture of the effects of financial strain on couples, they also mask critical differences within lower-income households.

THE UNEQUAL IMPACT OF COVID-19 ACROSS RACIALIZED GROUPS

Most of the aforementioned studies focused on the average effect of the pandemic on couples' relationships, obscuring potential heterogeneity in the consequences of the pandemic across racialized groups. This omission is surprising given racial heterogeneity in the economic impact from the pandemic (Hardy & Logan, 2020). Notably, racial inequality in economic outcomes existed prior to the global pandemic. For instance, Black and Latinx families, compared to white families, are more likely to live in poverty (Iceland, 2019; Williams & Baker, 2021), more likely to be unemployed and enter low-wage jobs (Paul et al., 2018), have lower levels of income (Semega et al., 2017), and have less wealth (Oliver et al., 2006). The challenging social and economic circumstances due to COVID-19 (e.g., furloughs) have only served to exacerbate this pre-existing racial inequality (Lopez et al., 2020). For example, relative to white Americans, Black and Latinx were the hardest hit in wages and job losses from March to April 2020 (Lopez et al., 2020).

Structural racism guides most of our theoretical understanding about racial economic inequality. Gee and Ford (2011) defines structural racism as “the macrolevel systems, social forces, institutions, ideologies, and processes that interact with one another to generate and reinforce inequities among racial and ethnic groups” (p. 116). From this perspective, the maintenance of racial economic inequality moves beyond the intentions of individual actors to the laws, policies, and social practices undergirding racial inequities. As such, racial economic inequality reflects historical and contemporary forms of oppression and social exclusion via discriminatory processes. Racial economic inequities have far-reaching implications for racial variations in relationship outcomes between intimate partners by accumulating and eroding

a couple's ability to foster a healthy intimate union (Bryant et al., 2010; Williams et al., 2019), which, in turn, may lead to increased rates of dissolution (Pietromonaco & Overall, 2020). Such difficulties are likely to be exacerbated by the pandemic, as couples spend more confined time together (Boserup et al., 2020; Bradbury-Jones & Isham, 2020). Thus, COVID-19 creates a plethora of stressors related to economic adversity and relationship quality between intimate partners—and these stressors are felt especially acutely by historically marginalized couples.

POLICY RESPONSES TO ASSIST FAMILIES DURING COVID-19

Although the stressors have been more consequential for some, economic hardships have been felt across socioeconomic strata during the pandemic, leading to the March 2020 passing of the Coronavirus AID, Relief, and Economic Security (CARES) Act to help support businesses and families (Snell, 2020). Although subsequent legislation has also passed (e.g., The American Rescue Plan), we focus on the CARES Act as it was the initial response to assist families and set the precedent for other relief. Within the CARES Act, approximately \$300 billion dollars was delegated to directly support families across the United States. Families received a one-time cash payment of \$1,200 per adult and \$500 per eligible child 16 years or younger. This amount was available for those with an annual income below \$75,000 for a single filer and \$150,000 for joint filers. The CARES Act also extended the length of unemployment benefits by 13 weeks, expanded who qualified for unemployment (e.g., self-employed or independent contractors), and included an additional \$600 dollars in unemployment payments. The CARES Act also included a short-term eviction moratorium for families in federal housing assistance programs.

Early projections suggest that the CARES Act has the potential to help return the poverty rate to pre-pandemic levels, especially for White Americans (for full projections, see Parolin et al., 2020). Programs that supplement income may protect families who experience job loss. For example, one recent study found that income loss, not necessarily job loss, was most detrimental to adults' mental health during the COVID-19 pandemic (Kalil et al., 2020). Further, many mothers reported the expanded unemployment benefits reduced economic strain on their families during the pandemic (Calarco et al., 2020). Other policies have also been enacted to minimize financial strain for the general population, such as holds on student loan collection (Snell, 2020) and some utility companies waiving late fees and offering payment assistance for families. These early indicators may be promising, but previous efforts to support economically distressed families suggest that enthusiasm about long-term success may need to be tempered.

POLICY RESPONSES TO ASSIST FAMILIES DURING PRE-COVID TIMES

Perhaps the most well-known recent policy effort to assist lower-income families came out of the Temporary Assistance for Needy Families (TANF) program. TANF reports four goals for supporting families: (1) provide assistance to needy families so children may be cared for in their own homes or in the homes of relatives, (2) end the dependency of needy parents on government benefits by promoting job preparation, work, and marriage, (3) prevent and reduce incidence of out-of-wedlock pregnancies, and (4) encourage the formation and maintenance of two-parent families (Health & Human Services, 2012). Beginning in the early 2000's, TANF funds were invested in the creation and delivery of Healthy Marriage Initiatives (HMI), redirecting funds from direct cash assistance to lower-income families toward programs focused on strengthening intimate relationships (Karney et al., 2018). In the past two decades, the

US federal government has invested over \$1 billion dollars in Healthy Marriage Initiatives (Randles, 2016), with programs spending approximately \$7,000-\$11,000 per couple (Shamblen et al., 2018).

Consistent with TANF's overarching goals, Healthy Marriage Initiatives aim to promote stable and satisfying romantic relationships as an avenue to improve family functioning and economic mobility (Karney et al., 2018). These aims derive from non-experimental comparison studies demonstrating that adults who experience relationship instability (i.e., divorce) tend to have greater distress, less accumulated wealth across the life-course, and children who report poorer outcomes, compared to continuously married couples (Amato, 2010). The Healthy Marriage Initiatives attempt to promote healthy relationships primarily through funding short-term programs that offer free face-to-face relationship education (RE) courses. Broadly, these programs employ a comprehensive approach that involves teaching couples principles and skills to navigate conflict and increase positive interactions in their relationships (Halpern-Meekin, 2019). An assumption underlying RE is that by improving communication behaviors, couples who participate should experience more satisfying and stable relationships (Johnson & Bradbury, 2015). A logical extension of this premise is that lower-income couples experience greater relationship distress because they lack adequate relational skills (Randles, 2016). An additional assumption within these initiatives is that there is an optimal family structure (i.e., two-parent married families) and all other family forms are deviant (Randles, 2016) and perpetuate economic instability. These broad conclusions regarding the importance of family instability/structure on economic functioning tend to overlook systemic issues that contribute to family strain (Williams, 2019; Williams & Baker, 2021), a point we revisit below.

Lower-income couples do report considerable interest in receiving RE, as they value the time they spend investing in their intimate relationship and believe these skills will serve them well (Halpern-Meekin, 2019). Yet the long-term efficacy of these programs is still heavily debated (e.g., Johnson & Bradbury, 2015). For example, two randomized control trials including over 10,000 lower-income couples across the United States found that, compared to a control group, couples who participated in a Healthy Marriage Initiative showed no consistent long-term improvements in relationship functioning or stability, nor children's well-being years after program completion. Even when statistically significant improvements in certain family outcomes were found, they were small in magnitude and did not apply to the most impoverished couples (Arnold & Beelmann, 2019). Last, state spending on Healthy Marriage Initiatives have overall had no reliable impact on marriage and divorce rates, child poverty levels, or long-term economic prosperity for lower-income couples (Feld & Meyer, 2018; Manning et al., 2014). Overall, using the most rigorous methodology to evaluate HMI effectiveness (i.e., RCT's), it appears difficult for traditional relationship education programs to consistently achieve its short-term (e.g., improving couples' relationship functioning) and long-term (e.g., increasing family stability and economic security) goals. Given current efforts to also alleviate the effects of financial hardship on lower-income families using federal policies, the time is ripe to highlight the underlying assumptions guiding these efforts.

DIFFERENCES AND SIMILARITIES IN ASSISTING LOWER-INCOME FAMILIES

In light of the adverse effects of poverty-related stressors on family life (Conger et al., 2010), preventing families from falling into poverty and promoting economic mobility are worthwhile pursuits. Resources offered to families before and during the COVID-19 pandemic represent two distinct approaches to combat the negative consequences of family poverty. These two approaches primarily differ on *what* type of assistance is offered, for *whom*, and *why*.

The What, For Whom, and Why

The CARES Act broadly focused on mitigating stressors through direct cash assistance and extending other tangible benefits to families. These resources were made available to most families across the economic spectrum. Using the ABC-X model (Hill, 1949) as an illustrative example, the CARES Act focused on removing or preventing stressful events from occurring. For example, if evictions were not pursued by landlords, individuals would not have to navigate housing instability while also potentially contending with other stressors (e.g., job loss). Avoiding stressors may provide couples with more cognitive capacity and emotional resources to invest in their romantic relationship (Neff & Karney, 2017). In contrast, Healthy Marriage Initiatives focus on changing behaviors through educational courses as a mechanism to promote family stability and ultimately economic security. These initiatives are geared toward making programming more accessible to lower-income families. Drawing on Hill's (1949) model, the HMI approach focuses on strengthening behavioral resources (e.g., active listening, providing support to a partner) to combat stressors and avoid a host of potentially consequential individual and family outcomes. For example, if an eviction occurred, the hope is an individual would have adequate skills needed to comfort their partner and successfully navigate housing instability.

These contrasting approaches of what to provide families may stem from the underlying explanations of why certain families experience poverty, whereas others do not. Traditionally, many Americans attribute poverty to individualistic deficits (O'Connor, 2009). This line of reasoning assumes that if an individual is struggling financially, then it is likely a result of their own shortcomings (e.g., laziness, lack of intelligence). This individualistic framing coincides with Brady's (2019) characterization of behavioral explanations of poverty, which suggests that individuals are poor because of their own behaviors and choices. These attributions are critical as they shape policy solutions (Calnitsky, 2018). Individual explanations for poverty coincide with individual solutions to combat poverty-related stressors. Healthy Marriage Initiatives primarily focus on changing individuals' behaviors that are theorized to be an antecedent to poverty, whereby an individual's "bad behavior" results in greater family instability and in turn, more economic struggles (e.g., Randles, 2016). A behavioral theorist would thus suggest if individuals reduce their "bad behaviors" in their intimate unions, they would experience less instability and more economic prosperity. In other words, if lower-income families behaved more like affluent families, then it would strengthen their family cohesion and reduce economic disparities (e.g., Lee, 2015). These individualistic explanations and solutions may not extend to all circumstances.

COVID-19 may be such a circumstance, as it represented an external threat. That is, shocks to the economy (e.g., rising unemployment) as a result of the pandemic caused poverty-related stressors for the majority of families and were a result of something outside of families' control. This type of presumption aligns with what Brady (2019) characterizes as a structural explanation of the roots of poverty whereby families are not struggling due to an individual's behavior, but due to extraneous circumstances. Aligning with the fundamental attribution error (Ross, 1977), when many white, middle-class Americans are experiencing financial upheaval (i.e., throughout the pandemic), it is attributed to external causes, justifying external solutions. Thus, to address the adverse structural circumstances surrounding the majority of US families, extending benefits and cash assistance was deemed a reasonable point of intervention to mitigate family distress. Prior to the pandemic, when a subset of Americans experienced poverty-related stressors, it was presumed to be a result of their own behavior, or individualistic failures (Randles, 2016), that required individualized solutions. In contrast, when the majority of Americans are experiencing similar stressors due to the pandemic, a large-scale response is warranted that encompasses additional resources for the majority of families. Broadly, it appears tangible responses are more widely supported for lower-income

families across the United States (e.g., Friedman, 2020) when more affluent families also share these stressors and strains.

Overall, the pandemic provided evidence that reliance on individualistic solutions might be ineffective in supporting families without addressing inequities and the interconnectedness of broader systems that influence family processes (Watson et al., 2020). Akin to how an individual following public health guidance (e.g., mask wearing, social distancing) will not ameliorate the risk of COVID-19 unless others in the community also follow this guidance, providing couples assistance to alter their communication is insufficient in the context of a chaotic environment that is not conducive to nurturing intimate bonds. Years of inconsistent results from individual solutions to mitigate the adverse effects of poverty-related stressors on families (i.e., HMI) and the recent CARES Act offer an opportunity to reassess previous approaches to helping families and deepen our understanding of how to best assist lower-income families. We thus describe four hierarchically organized specific suggestions below about how to most effectively promote lower-income families' well-being, with engagement in early proposals foundational to successfully implementing later recommendations.

RECOMMENDATIONS FOR FUTURE INTERVENTION WORK WITH LOWER-INCOME FAMILIES

No intervention aimed at strengthening families can be effective without acknowledging and eliminating inequities within our society that disproportionately impact individuals racialized as Black or Latinx. The projected benefits of the CARES Act varied among families. For example, Black and Latinx families demonstrate fewer improvements compared to their White counterparts (Parolin et al., 2020). Therefore, even the broad-ranging financial resources offered to many businesses and families could not overcome the long-term consequences of systemic racism. Similarly, meta-analytical results suggest relationship education may be less effective for lower-income, Black families (Arnold & Beelmann, 2019) due to discriminatory practices negatively influencing family cohesion (Bryant et al., 2010). Indeed, although some evidence suggests non-White families improve in aspects of family stability from relationship education programming (Hawkins & Erickson, 2015), Black married families *still* have less wealth than White-single parent households (Traub et al., 2017; Williams, 2019). These disparities provide evidence that family stability is not a panacea for economic mobility for all families.

Together, these estimates from interventions across racialized groups suggest that attempts to assist families by providing tangible resources or promoting two-parent households via relationship education are not impermeable to systemic issues facing families. Proponents of Healthy Marriage Initiatives point to the modest impact of other government-sponsored programs as evidence for the utility of relationship education (see Hawkins et al., 2013). What is potentially missed with this characterization is that other programs may also be less effective in the context of structural inequities. Incarceration, for instance, disproportionately influences Black families and can exacerbate family strain (Turney & Sugie, 2020). Providing any type of assistance to families without also addressing the context in which this assistance is enacted is akin to putting out a fire in a bedroom when the house is still engulfed in flames. Policies must therefore coincide with simultaneous advocacy, legislation, and enforcement to reduce discriminatory practices embedded in various systems (e.g., the education, criminal justice, and housing systems) across the United States that directly influence family functioning. At the practice level, practitioners who listen to family narratives of oppression and respond appropriately may positively influence family's experiences within interventions (Watson et al., 2020). Similarly, continued micro- and macrolevel advocacy by clinicians can help promote policies that reduce discriminatory practices (e.g., Holyoak et al., 2021). Greater representation

of those racialized as Black and Latinx throughout the research, practice, and policy process could help address inequities (Watson et al., 2020).

A focus on the environment in which relationships develop may have a positive impact on family functioning. Decades of interventions have focused on strengthening couples' capacities to communicate more effectively in the context of economic strain. This approach assumes behaviors can be permanently altered, and when they are changed, couples will report better relationship functioning and stability. Large-scale intervention studies suggest these tenets are not consistently supported (e.g., Williamson et al., 2016). This ineffectiveness could partially be a result of unstable employment and housing conditions that make it difficult for lower-income couples to focus on bolstering relationship functioning (Lloyd et al., 2014). Focusing on improving couples' communication processes as a remedy to their relational distress without alleviating their stressors directly can only have limited success. If couples' stressful life experiences influence relational distress above and beyond how they communicate (Lavner & Bradbury, 2010), then focusing on altering behaviors will be insufficient to strengthen lower-income couples' relationships. Alleviating financial stressors directly (the focus of the CARES act) does not preclude assistance to a variety of families (e.g., single parents) and may strengthen various family sub-systems. In contrast, many RE programs make assistance contingent on being in an intimate relationship or at least expressing a desire for one. We contend that to best support lower-income families, an initial step may be to ensure partners' basic needs are met in order to provide couples an environment in which their relationship can flourish.

The null results surrounding interventions that focus on changing behaviors beg the question, can directly targeting financial stressors influence family functioning? Individuals randomly assigned to programs geared toward improving one's ability to secure and maintain a job have demonstrated more relationship stability compared to control groups (see Lavner et al., 2015). Non-experimental results also illustrate potential benefits of reducing financial stressors. For example, assistance when job loss occurs via unemployment insurance is associated with a decreased likelihood of divorce for men (but not women; Swensen et al., 2020). Likewise, increases in cash assistance are linked to marital stability (Hardoy & Schöne, 2008). Although stability is not uniformly beneficial for family functioning (Amato, 2010), these preliminary results suggest alleviating financial stress can improve other family outcomes. If permanently changing maladaptive behaviors continues to be difficult given external stressors (Karney et al., 2018), it may be best to shift the focus to changing the situations that increase maladaptive behaviors. Preliminary results suggest the benefits of the CARES Act served as a respite for many families (Calarco et al., 2020). As more data are collected on the pandemic, it will be advantageous to see whether the CARES Act and other tangible supports improved relationship quality and stability, while also highlighting the mechanisms in which this assistance potentially resulted in adaptive family functioning.

A recent illustration of the salience of alleviating financial hardship to improve couples' relationships comes from data on couples who sought RE services. Within the Supporting Healthy Marriage project, a large-scale randomized controlled trial of RE for lower-income couples (Hsueh & Knox, 2014), over 6,000 couples (12,000 individuals) were asked how common conflict was in several domains. It could be presumed that couples seeking RE would have arguments involving relationship-specific issues (e.g., spending more time together). Yet, individuals stated their most common disagreements surrounded money ($n = 3,503$, 29%), which would not be easily remedied by strengthening communication skills (e.g., Ross et al., 2019).

As to the implications of this work at the clinical level, therapists could help increase couples' awareness of the spillover effect of economic hardship on their relationships. As nicely described by Williamson et al. (2021), both narrative couple therapy and integrative behavioral therapy could assist couples in externalizing their problems and reframing issues away from blaming one's partner to recognizing the negative influence contextual stress may have on their relationship. Broadly, this reframing could help partners create a unified front against

contextual stressors, which has been critical in protecting couples against the adverse effects of pandemic related stressors during COVID-19 (Williamson, 2020).

Innovative delivery methods have made it feasible to provide both economic relief and offer relationship education content. Many lower-income individuals value the opportunity to learn how to better communicate with their partner through relationship education, especially as they feel they lack adequate examples of healthy relationships in their life (Halpern-Meekin, 2019). Unfortunately, these same couples struggle to attend face-to-face relationship education courses as a result of unreliable transportation, conflicting work schedules, and issues finding childcare (Lundquist et al., 2014). Therefore, it is critical to not abandon a focus on improving relational bonds, but instead make programs more accessible.

The COVID-19 pandemic has forced many services to explore the usefulness of virtual delivery methods (e.g., teletherapy). For therapists, although social distancing restrictions are easing, it is critical to continue to use telehealth services to meet the needs of those who may not be able to consistently receive face-to-face services. Indeed, Burgoyne and Cohn (2020) describe many avenues in which clinicians can use online features (e.g., Zoom break-out rooms) to mirror practices in face-to-face therapy, while also leveraging unique features of telehealth to assist couples. For instance, volume adjustments to facilitate one person talking at a time and addressing relational dynamics in couple's personal environments, where these processes usually unfold, have both been useful to clinicians working with couples. The usefulness of online delivery can be applied to relationship education services. Not only can online delivery potentially reduce the cost of programming, but it can sidestep barriers to program attendance (Doss et al., 2016). For example, online delivery provides participants more flexibility in beginning and completing programming, while simultaneously circumventing tangible barriers to face-to-face program attendance (e.g., a lack of reliable transportation). Further, online programming may minimize help-seeking stigma that may make individuals within couples' (especially men; Williamson et al., 2019) hesitant to initially seek relational assistance or express their concerns when in a program. Online delivery, for instance, may allow couples to feel comfortable seeking help before maladaptive attributions and interaction patterns become embedded in their relationship.

Using a randomized design, online RE programming demonstrated positive short- and long-term improvements for lower-income couple's individual and relationship functioning (e.g., Doss et al., 2016, 2019, 2020). Online delivery also allows for more flexible content as programs can tailor materials to the needs of specific couples, which can improve relevancy and engagement in programming. For example, couples contending with racial or gender discrimination may benefit from programming focused on developing a unified front in coping with discrimination (e.g., Barton et al., 2018), which could also help circumvent the heteronormative nature of many RE curricula (Randles, 2016). In fact, this type of approach could facilitate future in-person therapeutic services (Williamson et al., 2019), which would allow for the most relationally distressed couples to seek out clinical assistance, whereas others would only receive online materials. This triaged approach could assist in avoiding the consequences of programs simultaneously working with distressed and non-distressed couples (Markman & Ritchie, 2015). Thus, using online programming as an initial intervention in this manner could help delegate finite resources to couples who may need it most. Unfortunately, disparities in internet access in lower-income households need to also be addressed (Swenson & Ghertner, 2020). These disparities were highlighted during the pandemic as many lower-income families reported concerns about having reliable internet (Vogels et al., 2020).

Some programs have begun to incorporate innovative delivery methods that may circumvent barriers to online program attendance. For example, a home-based randomized control trial provided preliminary evidence that couples participating in relationship education had better relationship and parenting skills across a 17-month period (Barton et al., 2018), which resulted in improvements for children on a host of outcomes two years after program enrollment

(Lavner et al., 2020). Overall, flexible delivery methods afford practitioners the opportunity to connect specific risks with resources, while also moving toward a strengths-based approach when working with lower-income families. Many lower-income couples, for instance, are satisfied in their relationship (Kanter & Proulx, 2020). Nonetheless, many RE programs focus on couples' deficits rather than their strengths. This deficit approach is in stark contrast to many clinical approaches to assisting families (e.g., Falicov et al., 2020), highlighting a concerning disconnect between RE and clinical practice (Lebow, 2020). Future research should explore how programs geared toward removing financial stressors coupled with innovative delivery methods (i.e., online and home-based interventions) may be effective for lower-income families.

Considering prevention over intervention. Many Americans agreed that the \$1,200 direct cash assistance associated with the CARES Act was insufficient to reduce distress among all the chaos surrounding the COVID-19 pandemic (SimplyWise, 2020). Indeed, a small intervention may be inadequate in the backdrop of larger, chronic stressors and may even have unintended consequences. Lower-income men, for instance, who participated in a school-related intervention pre-COVID-19, demonstrated lower marriage rates compared to those not involved in programming. These unexpected findings were partially a result of men spending less time with their family and contributing less money to the family system (Williamson et al., 2017). As lower-income adults navigate seeking assistance while simultaneously coping with non-standard work hours and other daily stressors, the help they receive may end up being a liability rather than an asset to them and their families. Providing preventative programming during adolescence may reduce some of these consequences as youth have more structured supports in place (e.g., an educational infrastructure and food from school) and are not fully involved in the labor market. Further, intervening as youth are navigating their first intimate experiences could prevent maladaptive relationship patterns from occurring during adolescence and later in life (Collins et al., 2009). Indeed, given relationship functioning early in marriage largely dictates how relationships unfold (Proulx et al., 2017), it is critical to intervene prior to constraints accruing that make it difficult to exit an unhealthy relationship (Monk et al., 2020).

There is preliminary evidence supporting the efficacy of youth relationship education programming. Early results suggest adolescent relationship education can reduce teen pregnancy rates and increase relationship knowledge, attitudes, skills, and behaviors within intimate relationships (Barbee et al., 2016; McElwain et al., 2017; Simpson et al., 2018). Some programs have also begun to incorporate a dual focus on alleviating relational stressors via relationship education and financial stressors via job-skills training/financial literacy and subsidized education or job opportunities (Yazedjian, 2017). As funds become available for these preventative types of programs, it will be critical to incorporate randomized controlled designs to investigate long-term program efficacy.

CONCLUSION

The COVID-19 pandemic continues to shape the daily life of couples, especially among couples contending with financial insecurities. Income and racial heterogeneity in the consequences of the pandemic highlights systemic racism, precarious employment opportunities, the unequal access to health care, and families' inability to meet their basic needs. These factors weigh heavily on couples' relationships. We argue that a comprehensive approach emphasizing responsive therapeutic practices and policies that alleviate financial distress could further facilitate family cohesion. Although the long-term impact of programs aimed to mitigate distress is still unknown, the CARES Act allows family scholars to pause and reflect on the assumptions embedded in prior and current strategies to promote family well-being, while also taking stock in innovative approaches to meet the needs of all families.

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