The Development of Relationship Education for Low Income Individuals:

Lessons from Research and Experience

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Like most marriage and relationship education curricula, the program for couples we have the most working knowledge of grew out of experiences with mostly middle income couples (The Prevention and Relationship Enhancement Program: PREP). Further, an overwhelming amount of research in the field of marriage and family that was not conducted by demographers has used middle income samples. However, several factors have led to an increased interest and likelihood that very low income people will receive various forms of relationship and marriage education: (1) The new and growing interest among government policy officials to address issues related to family formation and family fragmentation, especially in the context of the changes stemming from the 1996 welfare reforms that emphasized the encouragement of two parent families and marriage, and (2) The growth of a marriage movement in the United States. These factors mean that, increasingly, marriage education is being provided to people who have not typically been the recipients of such services—recipients who may be more economically disadvantaged and who are less likely to be married or to be married soon (e.g., Dion, Devaney, McConnell, Ford, Hill, & Winston, 2003; Ooms & Wilson, 2004; Seefeldt & Smock, 2004).

Here, we first focus on broad issues that we have faced in the development or application of educational approaches for low income clients. Then, we will present some thought about work with low income couples. Finally, we will give the most space to describing the development of a new curriculum for low income individuals, not couples. Our purpose throughout will be to present conceptualization of major issues that arise in attempting to serve this population.

Important Questions in Serving "Low Income" Clients

There is a great deal of complexity and diversity in the population of "low income" clients. Further, there are a number of important questions to consider when designing interventions for low income clients (see Stanley, Markman, Jenkins, 2004):

- What is a "low income" client in this context?
- What special circumstances or dynamics affect the clients to be served because of poverty?
- Can one member of a couple benefit from relationship/marriage education without the other one present?
- Can a person not in a relationship benefit from relationship/marriage education?
- Can a person in a "bad relationship" benefit from relationship education? What about people in dangerous relationships, or people who might make poor choices of partners in the future because of their relationship history?
- Can a person or couple in a distressed relationship benefit from relationship education?
- What barriers matter most and which seem to matter less in terms of serving the needs of low income clients?
- What adaptations and accommodations are important, and when?

We do not know the definitive answers to these and many other important questions. However, it is a significant advance in our field to be in a place where we not only can ask and hope to answer such questions, but also where doing so has immediate relevance to what may be done. Before discussing our perspectives on some of the answers to such questions, we will highlight general themes and thoughts that are foundational to the approach our team (the present authors as well as colleagues such as Howard Markman, Natalie Jenkins, Susan Blumberg, etc.) takes regarding marriage education curriculum development and implementation. First, we present a few thoughts on how we think about "healthy" marriage. Second, we present thoughts on the breadth of what can be thought of as "marriage education."

What is "Healthy" Marriage?

We have been developing our thoughts on safety for many years in our various works underlying our research and work on PREP (Stanley, Markman, & Whitton, 2002; Stanley, in press). Indeed, this theme has been present for years in our applied works for couples (Markman, Stanley, & Blumberg, 2001; Stanley, Trathen, McCain, & Bryan, 1998), though it is only recently that we have made the theme more explicit in our work. It is the guiding theme in how we view healthy marriages and relationships in PREP (our couple based curriculum) as well as the primary goal of relationship education in the context of our new curriculum for *individuals* (*Within My Reach:* WMR). We note in passing that it is *not* that we or other marital theorists and practitioners are enamored with the concept of *healthy* when it comes to defining marriage, but like many others, we find the concept useful in the policy context where it is important to bring clarity to what is and is not the goal of efforts to foster marriage and two parent families as the context for raising children.

While there are many ways to view "healthy" in the context of efforts to serve low income (and other) clients, we safety to comprise an efficient schema for conveying an understanding of relationship health that serves well in policy discussions, presentations with clients of marriage education, and organizations of measurement constructs. To us, the theme of safety is both parsimonious and comprehensive. It not only is consistent with a definition of healthy in the policy context, it goes beyond that in summing up a vast amount of thought and research on what really good marriages have and provide. It is only briefly presented here compared to elsewhere (e.g., Stanley, 2004) in order to make use of this schema later in the paper.

While under continual refinement as to terms and scope, we have discussed safety along three major lines:

> 1) *Emotional Safety* (or safety in day-to-day connection and interaction): being able to talk openly and well, being supportive, being able to talk without fighting, etc.
>
> 2) *Personal Safety*: freedom from fear of physical or emotional harm and intimidation
>
> 3) *Commitment Safety*: security of a clear future, mutual investment, and fidelity

While there is certainly a great deal of complexity within each of these kinds of safety, they sum of the goals of our efforts to help people understand if they are in a healthy relationship and what the goals might be to make a relationship or marriage healthier.

What Is "Marriage" Education?

Since the mid 1990s, there has been increased activity in private sector efforts (e.g., within religious organizations, non-profit service organizations, among counselors looking for something more) and public sector efforts (e.g., government service settings) to help more people through what has become loosely described as "marriage education." There has even arisen a large, annual conference where people of varied backgrounds have been congregating to share approaches, solutions, as they dialogue on how to help people who choose to be married to be successful at it; this was led by Diane Sollee, who saw clearly the need and value of drawing together the diverse and nascent efforts to strengthen marriages through primarily educational, non-therapy based approaches (see www.SmartMarriages.com).

In this vein, it is unfortunately limiting that the term "marriage education" conjures up such a narrow image of what is meant and what is possible. Marriage education can take many forms, all of which can be understood as supporting the broad goal of helping people succeed in relationships generally and marriage specifically. Since the overwhelming majority of people desire marriage, the term "marriage" is not misapplied in much of the work that is possible; however, in practice, relationship education would sometimes be the more accurate term. Hereafter in this paper, we will use the term marriage education as representing both for convenience except where noted otherwise.

Part of the work that Howard Markman, Scott Stanley, and colleagues have done over the past 25 years includes basic research on marriage. However, it also includes considerable energy developing an empirically based, educational model for couples designed to help them reduce their risks and increase skills and confidence to achieve their goals in marriage. The bulk of this work has focused on PREP, a program for couples that is designed to help people develop core attitudes and behaviors associated with marital success in an educational model of intervention (e.g., Markman, et al., 2001; Stanley, Blumberg, & Markman, 1999).

While the focus to date of our team has been on work with couples, we have come to believe that marriage education can take many forms. Indeed, all of the activities on the upcoming list can be seen as forms of marriage education (Stanley, Markman, & Jenkins, 2002; Stanley, 2004). The use of educational systems, settings, and techniques is a defining theme of every item on this list. It is worth noting that "education" does not mean an absence of significant risk or dysfunction among participants. Models of service that are primarily educational often deal with people with serious risks and problems; of course, many educational models focus on primary prevention, defined as trying to help people prior to the development of behaviors or transitions that represent sustained, increased risks. Because of the cost-effective nature of educational models, they hold great promise for reaching many more people than therapeutic models that are typically more expensive to deploy and which can meet with greater resistance from those who may benefit (using, here, a classic public health manner of thinking about resources and relative benefits of costs and access to different types of services).

Each activity or example we now list would plausibly increase societal good by increasing the percentage of healthy marriages and family relationships. In turn, that would increase the percentage of children who are raised in the context that has been increasingly shown to confer, on average, the greatest benefits (Waite & Gallagher, 2000). The relative effectiveness as well as cost-benefit analyses of such a diverse list of activities is a matter for serious research attention in the years to come.

- Helping individuals better understand the benefits of marriage is marriage education.
- Helping individuals develop realistic expectations about marriage is marriage education, including an understanding that relationships take work, but also that lasting marriages are possible and beneficial.
- Helping people understand the role and value of fathers and father involvement can be part of marriage education, and part of efforts to teach about best outcomes for children.
- Helping individuals understand key risk factors for marital and relationship distress, in general, and their relationships in particular, is marriage education.
- Working with couples in educational contexts who are planning marriage, or who are already married, is marriage education.
- Working with a single person can be marriage education: e.g., someone who may not be interested in marriage for now but who could use help distinguishing between healthy and unhealthy relationships, and what sort of relationship to consider as a foundation for a good marriage.
- Teaching information that leads someone to break up with a dangerous partner can be marriage education.
- Teaching individuals how to manage conflict more constructively, even if their primary focus is not on marriage, is relationship education and often part of marriage education.
- Helping individuals identify additional resources to support healthy relationships can be marriage education.

In national discussions about government initiatives and programs designed to foster healthy marriages, too many people picture only a scenario where couples receive instruction in some kind of class setting. This is certainly a common form of marriage education, and one on which most of the work developing and testing PREP has focused. But marriage education does not have to assume an existing marriage or even an existing relationship, nor should it assume only couple focused approaches. For example, educating high school students about key facts related to marriage, mate selection, and risk factors can be easily seen to be marriage education, even if there is no marriage on the immediate horizon for the bulk of the students. A very good example is the program *Love U2*, a four unit curriculum designed to help high school students and other teens understand how healthy relationships work, including units on relationship "smarts," communication smarts, sex smarts, and baby smarts (which includes a large emphasis on marriage as well) (Pearson, 2004). Such empirically based curricula are aimed at teaching youth how to understand and avoid risks.

If public policy and private sector efforts to increase the likelihood that people are able to achieve their aspirations for successful marriages retained a focus only on couples, some of the most promising avenues of preventive interventions would be lost. An axiom of prevention is that the earlier one can successfully intervene in an unfolding process that contains risk, the greater the possible effect. While it is understandable that the focus of the vast amount of work in this field has been on couples, working with individuals using educational approaches prior to their entrance on constrained and risky pathways appears to us to have the most potential of all for large reductions in risk. While it is important work, and gaining acceptance, it is reasonable to surmise that there are fewer degrees of freedom when attempting to lower the risk level of an existing couple at risk than in efforts to affect an individual's trajectory prior to settling into a high risk path. Of course, many who would be the intended, individual recipients of our new efforts in *Within My Reach* are already on constrained and risky pathways. Therefore, the goal with such participants becomes secondary prevention focused on helping them understand and do all they can to reduce subsequent risks as well as to ameliorate present ones—within the framework of an educational approach (though, with ancillary services being made available where needed and appropriate as discussed briefly later).

While it is commonly and cogently argued that couple focused preventive education is most likely to be effective during major transition points (Halford et al., 2003), the best opportunities for individual focused work are likely prior to, or early in, transitions into relationships. From a policy standpoint, the good news is that we do not need to choose or be restricted to one avenue over the other; we should do both at various access points with at risk groups, individual and couple alike, depending on the opportunity and the risks to be reduced.

Another misunderstanding about marriage education, especially in the context of government initiatives, is that recipients of government benefits will be pressured to get married. This not only does not seem to us to be a part of any serious ongoing effort we know of nationally, but it is not remotely part of our thinking in the development of *Within My Reach* described below. The focus of our current work is so greatly on "healthy" as defined briefly above, that a goal we would hold for some participants is clearly the ending of some relationships (especially those that are physically dangerous) rather than supporting any existing relationship as long as it moves toward marriage. On the other hand, we are eager to help those who do desire marriage or who are open to considering it—especially those who are in viable relationships—to consider what steps would be necessary to move toward their goals in reasonable ways in the future. In this context, the conditions under which marriage as an outcome in this context directly benefits children is a very complex matter (see Seefeldt & Smock, 2004), with the benefit being most likely where biological co-parents move toward marriage, and/or healthier relating in line with the dimensions of safety we outlined earlier.

A specific example highlights one truly good outcome along the lines of healthy marriage, but one not consistent with the caricature sometimes painted in debates on this issue. Consider a woman with a three year old child who has struggled with poverty, and who happens also to be residing with a dangerous and abusive male. As part of her experience in TANF, she may take part in a class where she learns more about healthy vs. dangerous relationships patterns. As a result, changes occur in her own beliefs and expectations about what is acceptable for her and her children. She may decide that her present relationship is unacceptably dangerous, even coming to understand much more clearly than she had about the risks not only to her but to the child in the home. In the class, she learns many things including about how to get support and help to become safe by taking steps and seeking aid to move on from that relationship, but safely, and in ways that improve her future outcomes and that of the child. Sometimes, relationship and marriage education will and does result in the end of a relationship, not movement toward marriage. Consider this quote from a participant of a class taught by the second author (Pearson) in her work teaching at risk individuals. Rita was referred to a course she was teaching by her ex-boyfriend who was an ex-convict.

> *I am so glad I took this course. It has made me clarify what I want from a relationship and what isn't acceptable anymore. I'm sort of scared to try again, but I feel more confident that I won't allow for all of the bullshit again or at least it won't go on near as long.*

This quote reflects something about preventive education that is not often considered in politically charged debates. True marriage education can occur at multiple stages in life, from high school education about positive relationships and reasonable expectations, to young adults learning about high and low risk relationships and behaviors, to helping people make better choices when thinking about a mate, to helping already partnered couples gain a better chance in succeeding.

Core Dimensions of Marriage Education

The above discussion of the varieties of marriage and relationship education imply dimensions we will now briefly, formally discuss. In our experience, there are three dimensions that matter most when considering what approach to education is going to serve best the needs and goals of the clients (based on Stanley, 2005, June). Those are:

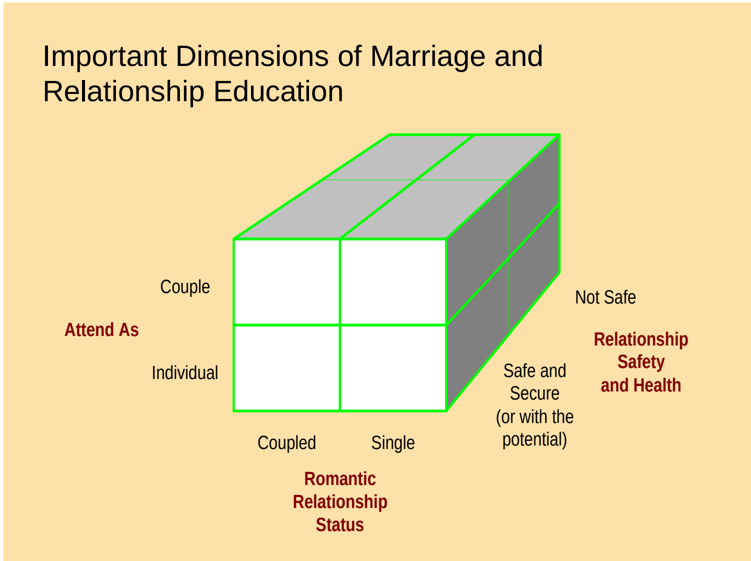
1. Attendance: Who Attends the Services? Is the attendee an individual or a couple?

2. Relationship Status: What is the Relationship Status of the Client? Is the attendee in a serious romantic relationship or not?

3. Safety: What is the Safety and Health of the Relationship? Is the current relationship (or history) one of general safety or one of danger?

Understanding the potential and implications of these three dimensions is crucial in designing a curriculum as well as in understanding the broader program of government services in which it is placed. These three dimensions can be depicted in a simplistic summary as shown in Figure 1.

Figure 1: Defining Dimensions of Relationship Education Services



Most people think of only the top level of the three dimensions of Figure 1 when they think of "marriage education." This is not only limiting, as noted earlier, it also does not reflect what may be one of the greatest potential targets of such efforts: individuals who may or may not be in serious relationships and where those relationships may or may not be safe. Before turning to the *individual* context, we will present what we believe is among the most crucial dimensions to be thoughtful of when adapting curricula for couples.

Couple Oriented Marriage Education with Low Income Couples

Existing marriage education curricula such as PREP can not only be generally improved, there are specific applications such as with low income couples where various types of modifications will be beneficial. The list here presents variables that are particularly important in the consideration of work with low income couples (or individual) as these dynamics affect the economically disadvantages at higher base rates. Stanley et al. (2004) provide a list based on available research that includes these elements:

- High economic stress and all the related problems
- Lower education levels and low levels of work experience
- Lower levels of family and community support
- Ambiguous commitment between partners, including about a future and exclusivity
- Gender distrust
- Child out-of-wedlock and/or having children from prior relationships that have ended
- Couples where a high percentage of males have serious problems such as substance abuse, domestic violence, poor job history/opportunities, criminal history, and ambiguity about sexual exclusivity. Many females also have problems with jobs, substance abuse, domestic violence (usually as the victims), depression, and so forth. Although physical and mental problems are rare among unmarried parents—so called fragile families—they are twice as likely compared to marrieds (Parke, 2004).
- A history of neglect and abuse in childhood
- More low income individuals grew up in father-absent homes and

therefore lack good marriage role models.

- Overall context of chaotic and stressful life experience because of all of the above

Discussing these dimensions and the relevant literature in detail is beyond the scope of this paper. However, we mention them because the prevalence of such risk factors suggests any number of modifications of traditional models (for a discussion of these and related issues, see Ooms & Wilson, 2004). Such modifications could be along multiple dimensions such as:

- Format (e.g., breaking up presentation of content into shorter, livelier pieces for those less used to or comfortable with lecture presentations)
- Additions of content for dynamics more likely to affect lower income participants (e.g., high rates of gender distrust, multiple partner fertility)
- Greater intensity of skill training (e.g., more time spent working on conflict management)
- Literacy adjustments
- Programmatic modifications to ways to overcome barriers to participation (e.g., transportation, child care)
- Program coordination with other, needed services, such as for dealing with substance abuse or PTSD or step-parenting.

All of the above are important considerations. However, we will now turn our focus to one dimension that receives too little attention: how relationship commitment affects the nature of modifications likely to be needed when working with couples of various types. (A fuller presentation of this schema, which is modified somewhat from what is presented in Stanley, Markman, & Jenkins (2004), is available upon request from the first author).

- Type One: Marriage track, lower income couples
- Type Two: "Maybe we will" couples
- Type Three: No marriage intention in a non-romantic, ex-romantic, or romantic relationship (a clear lack of a commitment to the future, or a lack of an agreed upon commitment to the future wherein one partner is clearly signaling no intention to remain in the relationship over time)

The most important dimension varying between the three couple types, regardless of income status, is the degree of which the couples who are attending have a mutually understood, long-term commitment (Stanley et al., 2004). Apart from the safety dimension related to domestic violence, the commitment dimension (reflecting the degree of security about a mutual understanding of a future together) is the most crucial element to consider in deciding how to provide services to those attending as couples.

Off the rack, a curriculum such as PREP has a strong presumption of a commitment to continuance. If it is clear that there is a desired future together that is shared, regardless of the risks to this being feasible, a provider would present content on dimensions such as expectations and commitment a certain way that reflects this common understanding among the participants. However, for "maybe we will" couples, such topics should be presented differently—without assuming a desired end goal, but assuming instead that an evaluation possible goals is needed. Such couples would be best approached for where they are in their relationships: on the fence. That means placing more attention on evaluating compatibility of life goals and values. It also likely means an even higher value being placed on the importance of information to help couples understand the benefits of commitment and marriage for their relationship and especially for their children, if the relationship is healthy and they are open to a future together. Feasibility about whether or not a relationship is healthy and viable is also very important, but our attention is on the intention to have a future together.

The third type of participant relationship, no marriage intention couples, is defined as having clarity about *not* having a future, perhaps with the exception of a connection through a common child or children. With this type, there may or may not be a romantic element, but usually, there is not. In fact, this type could not only include a relationship between co-parents that is no longer romantic in any form (this can, of course, get quite vague), but could also include relationships between other adults in a home where there never was a romantic relationship but where there are shared duties and goals. For example, this is a common and important relationship dyad of a mother and the mother's mother in many homes. Such dyads may also benefit from relationship education but there is obviously no marriage or other romantic commitment element that would make covering some dynamics nearly as important. For example, covering the idea and possibility of a long-term commitment between the partners would not be appropriate in the same way with an adult mother and adult daughter. On the other hand, through all three types of types above the topic of expectations is relevant, but the context and the content of the relevant expectations to be evaluated would vary considerably.

It is obviously possible that couples could attend a specific relationship education class that included all three relationship types (and subtypes) presented above. However, it becomes difficult to tailor the content to the specific needs of each participating relationship when they are combined. It does appear to us that mixing participants from the marriage track and "maybe we will" groups is easier than mixing participants of either with the no marriage intention type participants.

Working with Low Income Individuals: Within My Reach

What is *Within My Reach* (WMR)? It is a relationship decisions and skills program for helping individuals achieve their goals in relationships, family, and marriage (Pearson, Stanley, & Kline, 2005). It comes from the team that produced PREP but it is quite a different approach. The central difference, among many, is that the participants are individuals and not couples. The curriculum is not built for couples and, in fact, it would be undesirable to have partners take it together. While the curriculum is especially tailored for those who have struggled with economic disadvantage, many elements of it would be quite applicable for various groups of adults who are attending a marriage education class *without* a partner. They may well have a partner, but they are not attending the classes as a couple.

There are two fundamental premises to this curriculum. The first is that virtually all people have aspirations for relationships that are happy, healthy, and stable—and that these aspirations are most often expressed in terms of a desire for success in marriage. It is one of the more striking aspects of recent research to realize that the specific aspiration for marriage is, if anything, strongest among those who may have the least access to it—those who are at extreme economic disadvantage (Fein, 2004; Karney, Garvan, & Thomas, 2003; Lichter, Batson, & Brown, 2004; McLanahan, Garfinkel, & Mincy, 2001). Our new curriculum assumes that the aspiration for lifelong love is natural and universal, however, there is *no* assumption that a participant is currently in a relationship at all or in one that is healthy or one that they desire to have continue into the future and/or into marriage.

The second fundamental rationale of the program is expressed in this one statement by co-author Marline Pearson: "Your love life is not neutral." Put another way, the decisions one makes in romantic attachments will affect the possibility of success in every other aspect of life—especially in child rearing and employment. Success in life, on virtually every dimension, depends on success, or at the very least, the absence of high danger or derailment of personal goals due to problems in personal relationships. Throughout the material, we stress the risks or benefits to children of various relationship patterns. We do this because child outcomes are not only the most proximate public policy goal in such work, but also because care and concern for children may be the most powerful motivational element in the lives of the intended participants (cf. Edin & Kefalas, 2005).

Taken together, this new curriculum is designed to improve the chances for participants to attain relationship success for themselves and the benefit of their children, with different relationship goals and outcomes being anticipated:

> (1) Helping those in viable relationships to cultivate, protect, and stabilize their unions, and to marry if desired;
>
> (2) Helping those in damaging relationships to leave safely; and/or
>
> (3) Helping those desiring a romantic relationship to choose future partners wisely.
>
> (4) Helping those who are unsure about either the viability or health of their present relationship, or unsure about what they aspire to in the future, to understand more clearly their situation and how to move forward toward their goals.

Additionally, the curriculum is designed to help anyone, regardless of their goals or needs in romantic relationships, to develop useful skills in relationships more generally that may benefit them on the job, in the neighborhood, with children, and with family. Using the matrix presented in Figure 1, WMR reflects a focus on the bottom level of the cube: individuals attend who may or may not be in relationships, and where those relationships at present may or may not be healthy by the broad definition given here. There is no presumption that a current romantic relationship is healthy or wisely continued.

WMR has been built in the tradition of our work wherein materials are based as far as we are able on solid empirical knowledge (what we call being *empirically informed*). This means that, early on, the empirical strength of a new work cannot lie in it being empirically tested until such tests unfold over time. Having a curriculum be *empirical tested* and *empirically refined* awaits the future.

WMR is laid out in three broad sections which are depicted in Figure 2. As can be seen in Figure 2, the first major focus is about defining healthy and unhealthy relationships by focusing on the themes of safety, family background, expectations, and so forth. The major risk model used to help participants think about how to avoid relationships that are either not right for them or potentially dangerous is framed around the concept of sliding vs. deciding, which follows from our work on cohabitation (Kline et al., 2004; Kline et al., in press; Stanley, Whitton, & Markman, 2004; Stanley, Kline, & Markman, 2005). The essential idea revolves around two important dynamics: (1) that partners who cohabit do not tend to have made a clear decision to do so, instead slide through the transition (see Manning & Smock, 2003); and (2) that the inertia implied in certain types of transitions encourages continuance of relationships because of increasing constraints wherein those relationships might not have continued otherwise (Stanley & Markman, 1998; Stanley, 2005; Stanley et al., 2005). The risk, which we believe is substantial, is of relationships continuing more from external reasons (e.g., cohabitation constraints, having an unplanned child together) than internal reasons such as having a solid basis of friendship, mutual goals in life, and healthy respect between the partners (Kline, 2005). The inertia hypothesis overlaps with the concept of premature entanglement put forth by Glenn

Figure 2: Major Content Themes of Within My Reach

Major Focus Three: Moving Forward Toward Goals "Within My Reach"

- Infidelity, trust, and responsibility
  - Cohabitation, marriage, and boundary complexities
  - Forgiveness vs. reconciliation
  - Playin vs. Stayin Signs
- Commitment
- Marriage and children
  - Effects of multiple transitions on children
  - Barriers to marriage, if desired
- Taking a break from relationships altogether
- Planning for the future

(2002). He describes situations in which a person's search for a suitable mate is curtailed by becoming overly involved with one partner to the exclusion of knowing what other alternatives would be like. In market theory terms, inertia and premature entanglement both speak to the process of someone being effectively out of the market before they have adequately shopped. There is clear evidence of the risk in transitions such as cohabitation (Kline et al., 2004) and parenthood (unplanned pregnancies and risk: e.g., Surra, Chandler, Asmussen, & Wareham, 1987) when there is less of a clear decision or commitment prior to the transition.

The inertia and sliding ideas not only provide many testable hypotheses (and many that have support already) about understanding risks associated with cohabitation (Stanley et al., 2004), the construction also provides a very useful way to discuss risks of various other types of relationship transitions that occur without clear decisions about potential longer term consequences: sexual involvement, pregnancy, cohabitation, marriage, and so forth. The essential risk model is that people often limit future options by going through transitions that were not recognized at the time as having life altering consequences. Furthermore, in present-day relationships, such important transitions tend to happen very rapidly and for reasons of mere convenience, such as with cohabitation (Sassler, 2004). In this framework, the speed of these relationship developments adds to the likelihood of entering pathways of risk that are limiting because of how the inertia of constraints alters subsequent options. One cannot be very reflective—and therefore, cannot be making a commitment which involves making a choice to give up other choices (Stanley, 2005)—when going at high speed.

For many, the major risk implications are seen clearly in hindsight but not at the time where different choices could have been more easily made. Metaphorically, the experience is of finding oneself down a one way street with no desirable turn-offs and a failing reverse gear. Among the significant positive feedback we have received about WMR from people in the TANF program in Oklahoma, we have observed an extremely strong reaction denoting relevance and usefulness for this way of thinking. In fact, class participants have been able to rapidly supply the class process with numerous examples of where sliding resulted in disastrous consequences for them and their children. Indeed, one of the class activities involves thinking about and discussing "high cost slides."

For example, a couple meets, become passionately involved, have sex, move in together within a couple of months, have end up having a baby. However, only months into living together, the woman fully comprehends that the man she is living with—and with whom she is having a baby—is an intimate terrorist (Johnson & Leone, 2005). The essential risk implied in sliding vs. deciding is that sufficient knowledge of risk is obtained long after it is easy to act on that knowledge to protect oneself or one's children. The inertia of the current situation complicates moving to a better path. While it is arguable and testable, it seems to us that major transitions without clear decisions will be universally associated with greater risk. Indeed, it can be argued that the major difference between those who are economically disadvantaged and those in the middle and upper economic groups is not the presence of transitions without decisions (sliding, for short), but a differential ability to recover from transitions that lead to increased risk. Simply put, middle class couples may be just as likely to slide through transitions, but the individuals in those relationships have more economic resources with which to recover from deleterious outcomes. It would obviously be better for middle class couples likewise not to make transitions without clear decisions because of the obvious risks involved. Furthermore, some middle class individuals find direct pathways into poverty because high risk relationships begun incautiously fall apart and expose one or both partners to severe economic consequences because of opportunities lost and the presence of children.

The second major focus of WMR is conflict management and affect regulation. This section of the curriculum is based on communication and conflict management content from PREP, but applied to how the individual can handle various relationships well: with a romantic partner, spouse, ex-partner whom one has a child with, co-workers, supervisors, case workers, and so forth.

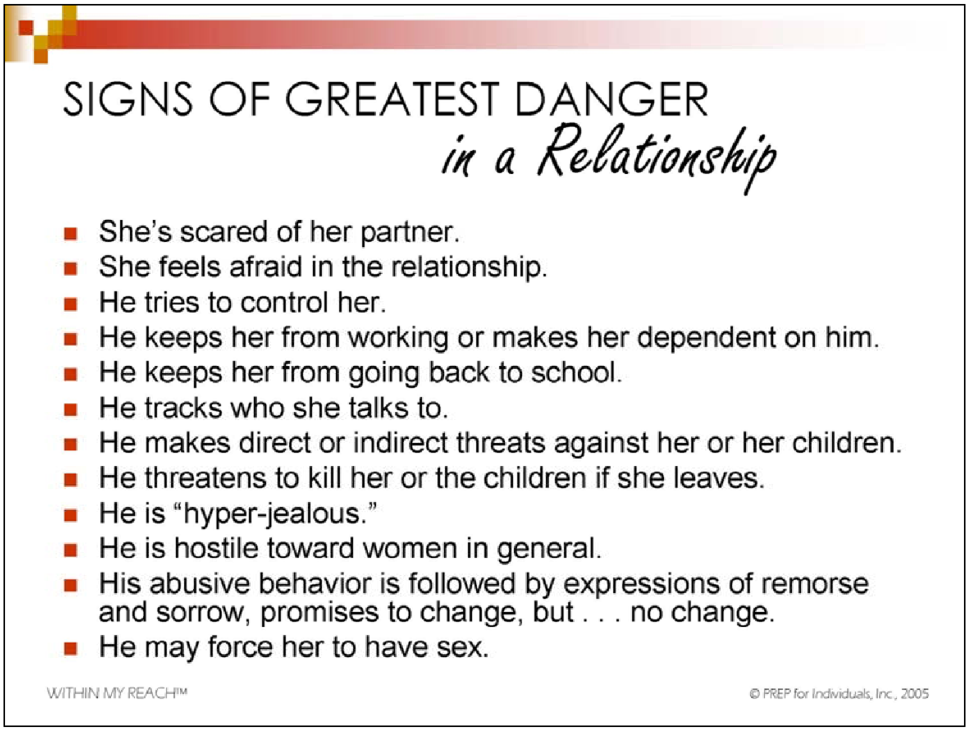
The emphasis early in this section of the curriculum is on negative interaction and conflict. Participants are taught how to identify patterns of negative interaction covered in PREP that put relationships at risk, and that are harmful for children when regularly exhibited by the adults in the home (e.g., Clements, Stanley, & Markman, 2004; Cummings & Davies, 1994; Emery, 1982; Fincham & Beach, 1999; Gottman, 1993; Grych & Fincham, 1990; Stanley, et al., 2002).

Following information on the negative effects for adults and children of certain patterns of negative interaction and conflict, participants are then taken through carefully designed messages to help them identify the even greater dangers presented by domestic abuse and aggression. In order to help participants who may be in the most dangerous relationships of all to understand their extreme risk, two types of domestic aggression are differentiated ("arguments that get physical" and "intimate terrorism") based on the burgeoning literature documenting the importance of the distinction between types (e.g., Holtzworth-Munroe, Meehan, Herron, Rehman, & Stuart, 2000; O'Leary, Barling, Arias, Rosenbaum, Malone, & Tyree, 1989; Johnson, 1995; Johnson & Leone, 2005).

It should be noted here that we have sought extensive consultation from various individuals and groups in the development of WMR. This is nowhere more true than in strategies related to domestic abuse. We developed the early drafts of our content and process here with serious attention to the relevant empirical literature, such as the works cited just above. From there, we received significant feedback from people such as Anne Menard of the National Resource Center on Domestic Violence, Michael Johnson at Pennsylvania State University, numerous domestic violence advocates, program and policy people in Oklahoma, and Kathryn Edin, of Pennsylvania University. While Edin is not a specialist in domestic abuse, she has extensive experience based in deep involvement in the lives of the people we are most eager to serve with WMR (women in poverty), and provided much feedback from the perspective of her ethnographic work with such women (and men). While there is much controversy about domestic abuse and probably best practices in marriage and relationship education with regard to it, we believe we have achieved a model that has remarkable appeal to various constituencies including, from our experiences in pilot work, women in TANF classes. (By mentioning people who consulted with us, we do not mean to imply endorsement of the broader curriculum.)

In brief, we take great care throughout WMR to highlight dangerous patterns to participants and give clear cautions about their options and pathways most likely to reduce risks should they be in dangerous relationships. Space prevents more detail here except to highlight two key elements of this work related to broader policy issues. First, it is one of the particularly great advantages of this type of work that the classes are with individuals and not couples. There is a liberty to deal directly with these issues without the same concerns for iatrogenic risks that complicate work with couples. We can be blunt, direct, and open in describing patterns of risk and in presenting options for how the participants can proceed with increase the level of safety. Second, we do directly compare different patterns of domestic aggression for the participants. While there have been differences of opinion about the whole issue of typologies of domestic aggression, we have been guided by two beliefs: (1) that the empirical support for typology is clear, with very different prognoses for risk and reduction of risk being demonstrated; and (2) that the ubiquitous nature of physical aggression in relationships (especially among younger people) we seek to help makes helping participants differentiate one level of danger from another level. On the later point, consultants such as Edin have seconded our view that, given the unfortunate reality of ubiquity, we not only need to send messages about danger from all types of domestic aggression, but we need to help those in greatest danger differentiate their situations from others so that they are less able to "normalize" what are truly lethal risks. To this end, and as one example, we present the list in Figure 3 to help participants identify the very most dangerous situations for participants. This list was originally written by us based on the empirical literature and then translated into more effective phrasing for participants by Anne Menard.

Figure 3: Signs of Greatest Danger



Presentation and guidance about domestic aggression occur throughout WMR, including noting risks of taking certain materials home if a participant may be in a dangerous relationship, information about referrals and resources, and warnings about precipitant attempts to leave a very dangerous partner. Throughout these topics of negative interaction and domestic aggression, participants are encouraged to think very carefully about the negative consequences or their children. This is often information that may not be as apparent as one may think it would, to participants, and can enhance motivation to take proper steps to ensure the safety of children. Finally, we strongly advocate for providers to have a local domestic violence advocate come in during the most substantial presentation on this subject (there are several others), so that the participants can identify with a local resource.

In the other aspects of the middle section of WMR, participants are taught strategies such as taking Time Outs, with a focus on using the strategies with those who do not even know or share a similar knowledge about those strategies. For example, in communication skills, the participants learn the Speaker/Listener Technique from PREP, but not in order to teach it to others (though that is possible) but more as a way to reinforce basics such as that there are two sides in an important conversation, that there is ideally some turn taking when talking, and that listening carefully to another can facilitate understanding and diffuse conflict (at times). Likewise, participants learn about ways to use the concept of Time Out, and how it can be used without others they are interacting with having to know the concept.

In the third and final section of WMR, participants are encouraged to go deeper in their thinking about relationships, aspirations they hold, and the importance of various dynamics for how their children may do in life. As can be seen in Figure 3, the themes touch deeper aspects of participant's hopes and dreams in the third section. We also deal sensitively but bluntly with all of the following issues and more:

- gender distrust and infidelity (cf. Edin & Kefalas, 2005; Forste & Tanfer, 1996)
- multiple partner fertility (cf. Mincy, 2001)
- risks to children of multiple transitions of romantic partners in the home (cf. Finkelhor & Asdigian, 1996)
- risks in partner choices and relationships that are associated with prior abuse (cf.,

Cherlin, Burton, Hurt, & Purvin, 2004)

- forgiveness (e.g., Fincham, 2000; McCullough, Worthington, & Rachal, 1997)
- commitment risks and rewards (cf. Nock, 1998; Stanley, 2005)
- information about marriage and children, and complexities of how that information may or may not relate to the situation of a particular participants
- guidance for dealing constructively with step-parenting type dynamics with ex-partners developed by Patricia Papernow and Francesca Adler-Baeder

While space here prevents further explication of these domains, we would note that when it comes to forgiveness as a topic, we make particularly strong distinctions between forgiveness and reconciliation in relationships, wherein the former is always a possibility and the latter is only wise when one who had hurt another has taken responsibility and changed (an important distinction we have made in PREP since the early 1990s).

Throughout WMR, messages suggest different applications of the information for people in various types of relationships (or no relationship at present) who are in the classes. In the final lesson of WMR, we present a model for reaching toward relationship goals that is based on the risk model presented early in the program of sliding vs. deciding. We differentiate two patterns of risk for not reaching one's goals in life (Sliding and Coasting) and a way to think about how to move toward what one hopes to attain (Deciding on Steps to Reach One's Goals, or Stepping Up). Coasting in contrast to sliding is not defined as entering a constrained and risky path as much as possibly being on an even very good one, where the risk is that one will not take the active steps needed to actually reach future goals. We believe that there are many low income individuals in viable, solid relationships where marriage is the desire for the future, but who will never become married and may not remain together partly because they do not take the active steps just within their reach to achieve those goals. We close the program by helping the participants consider the steps they can take to reach their goals.

Miscellaneous (But Important) Comments on Other Aspects of Serving Low Income Clients

We have elsewhere discussed various aspects of best practices in this field of relationship and marriage education (Halford, Markman, Kline, & Stanley, 2003; Stanley, 2001; Stanley, 2004; Stanley, Markman, & Jenkins, 2002); we highlight only a few here.

In the context of broad efforts to serve the needs of low income, disadvantaged clients, it is assumed by many experts that more "wrap-around services" than may be typically provided when relationship education is provided to those who are more advantaged (see Ooms & Wilson, 2004). It beyond the scope of this paper to detail what services would be desired or possible in various settings. Indeed, this is often a matter for considerable thought and technical assistance. However, we strongly believe that participation in marriage education can provide clients with a gateway to getting help with serious problems (Stanley, 2001). While many participants may have no special needs beyond those already being met by existing services they are involved in, the very fact that they are dealing with serious economic hardship and other disadvantages makes it likely that they may have needs for other services that have not yet been identified or met. Our recommendation when working with anyone in educational models is to provide all attendees with information about other possibly useful or needed services. With low income participants, we recommend this even more strongly and routinely.

We also have taken great care in the development of WMR to do what we recognize is difficult but important work to adapt teaching style, activity levels, and information content to the participants who are going to be served. We have always believed and continue to believe that many of the most important adaptations take place at the level of the experience, background, and emphasis of the instructors who ideally know their audiences well and can effect the proper contextualization of the material (Markman et al., 2004). In addition, materials can and should be adapted when and where doing so will provide maximum benefit for the intended participants. WMR is an example of our efforts to do this from the ground up, being guided in the development with extensive consultation from those who work with TANF recipients (especially aided by the Oklahoma Department of Human Services and the Oklahoma Marriage Initiative), research and subject matter experts with knowledge of the lives of the intended participants (as noted earlier), and our own experiences in teaching the material in various pilot contexts.

We close this paper noting one of the facets of our present that consider of crucial importance and which may be oft neglected in developing and implementing programs and services for those who live with extreme financial hardship. At every level, we believe it is important to take special care to show respect for the dignity of the individuals who will take part in programs and services being provided to them. Unfortunately, the particular dynamics, risks, and histories of individuals who are currently in poverty make it all too easy to overtly or subtly show disrespect. Among many reasons to be concerned with this, doing so cannot help but reduce any hoped for positive effects. Indeed, to use our meta-construct, messages that convey disrespect make participation in such classes unsafe for participants to have an ideal level of openness to consider new ideas about how to limit future risks for themselves and their children. Messages of disrespect can take many possible forms, including outright judgment for past behaviors or experiences, subtler assumptions of non-interest in marriage and family stability, or failures to deal directly and honestly with very real struggles of many of the participants. For example, it takes real skill to discuss how multiple-partner fertility exacerbates gender distrust without implied judgment, but this can be done with sensitivity wherein participants experience validation from the genuineness of grappling with such complicated matters, openly.

We consider this goal so important that took several steps to ensure we were starting on target, at least at the level of the curriculum materials. First, we asked major consultants such as Kathryn Edin to give this special consideration in feedback to us—which was no difficult task for one such as Edin who does this naturally yet forcefully from her deep compassion for those who are very poor. Second, we asked Kristin Seefeldt of the National Poverty Center to read the entire curriculum carefully in order to help us refine any messages that could be misconstrued or that were not ideally presented. In our work to date in this field, we have identified Seefeldt as having a particularly strong passion for the importance of respecting the dignity of low income clients, both in programs and in evaluations. Her feedback has been of great value to us in this and many other regards. Indeed, we hope to have many people such as Edin and Seefeldt continually involved in giving us feedback in this ongoing work, both for reasons of maintaining a focus on dignity but also for enhancement of content over time. Third, we solicited feedback from pilot class participants (TANF classes in Oklahoma) using third parties about this and other elements. The feedback of the participants led to a number of further changes in our messages and approach.

Conclusion

There are many opportunities for helping individuals and couples achieve their aspirations for marriage and stable, healthy family relationships in the current climate of policy innovation. While the risks for relationship distress and instability appear to us to be greater than they were in past decades, there is more knowledge to guide educational efforts than ever before. There is promise in many ongoing efforts to help couples. We believe there is likewise great promise in efforts to help individuals anticipate or ameliorate risks in their relationship behaviors and choices.

Metaphorically, effective marriage education requires two elements: Tracks and Trains. Tracks are the infrastructure needed to deliver services to the clients. Trains are the actual services. As opportunities for marriage education have expanded within government systems, an irony has emerged. Where there exist the most trains (couple based curricula), there are relatively few tracks to carry them, and where there are excellent tracks (government programs that serve individuals at risk, such as TANF participants), almost no trains have existed—certainly not trains ideally suited to the task. The tasks ahead are to lay more tracks for couple based trains, to modify or refine the couple based trains that currently exist, and to test the effectiveness of those systems of tracks and trains. Likewise, a significant task ahead will be to take full advantage of the extensive tracks that already exist in order to serve individuals at high risk for falling short of their own aspirations for successful and healthy marriage and family relationships. There are mountains to climb, here, but we think we can, we think we can, we think we can.

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