



OFA Webinar: TANF and Relationship Education: Lessons Learned from Healthy Marriage and Relationship Education Grantees Providing Stability Through Challenging Times

June 28, 2022





Welcome

James Butler, Family Assistance Program
 Specialist, Office of Family Assistance (OFA),
 Administration for Children and Families
 (ACF) (Moderator)

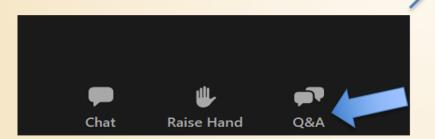


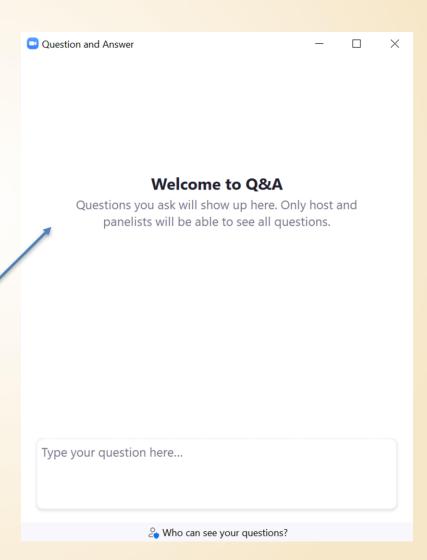


Using Zoom Webinar

Participation

Please submit your questions and comments using the Q&A option on the panel on the bottom of your screen. You will then see a popup of the Question and Answer box.











Robyn Cenizal, Director of Family Strengthening, ICF





Polling Question #1

Poll # 1: Which of the following best describes your organization?

- A. Tribal TANF program
- B. State TANF program
- C. National Family/Social Services program
- D. HMRF grantee
- E. Other (Please indicate in the chat box)





TANF Legislation

1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) authorized the Temporary Assistance for Needy Families (TANF) program with four purposes:

- Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives
- End the dependence of needy parents by promoting job preparation, work, and marriage
- Prevent and reduce the incidence of out-of-wedlock pregnancies
- Encourage the formation and maintenance of two-parent families





Polling Question #2

Poll # 2: Which of the four goals of TANF do you think HMRE programming might support? (Check all that apply).

- A. Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives
- B. End the dependence of needy parents by promoting job preparation, work, and marriage
- ☐ C. Prevent and reduce the incidence of out-of-wedlock pregnancies
- D. Encourage the formation and maintenance of two-parent families





Healthy, Stable Adults = Better Outcomes for Children



Married couples on average have:

- better physical and emotional health;
- more wealth accumulation and a higher level of economic well-being;
- better relationships with their children; and
- decreased risk of substance abuse.

Children of adults with healthy, stable marriages are more likely to have better:

- physical and emotional health,
- relationships with their parents;
- school performance and fewer behavioral problems in school.







National Healthy Marriage and Responsible Fatherhood Initiative

- The Deficit Reduction Act (2005). As part of the TANF reauthorization, included \$150 million a year for five years to fund Healthy Marriage and Responsible Fatherhood demonstration projects.
- The Claims Resolution Act of 2010 (CRA) provided \$75 million for Healthy Marriage grants and \$75 million for Responsible Fatherhood grants.
- 2015 funding supported another round of Healthy Marriage and Responsible
 Fatherhood grantees including five grants specifically designated for re-entry families.
- 2020 funding separated Healthy Relationship programming for youth from programming for adults and included requirements related to job skills and career advancement.





Building Adult Capabilities to Improve Child Outcomes: A Theory of Change

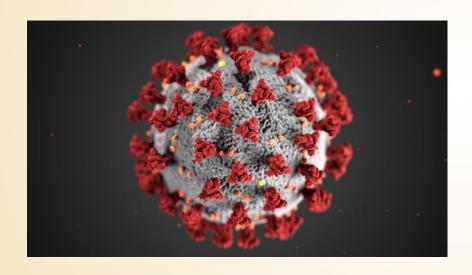


Building Adult Capabilities





COVID-19 Pandemic

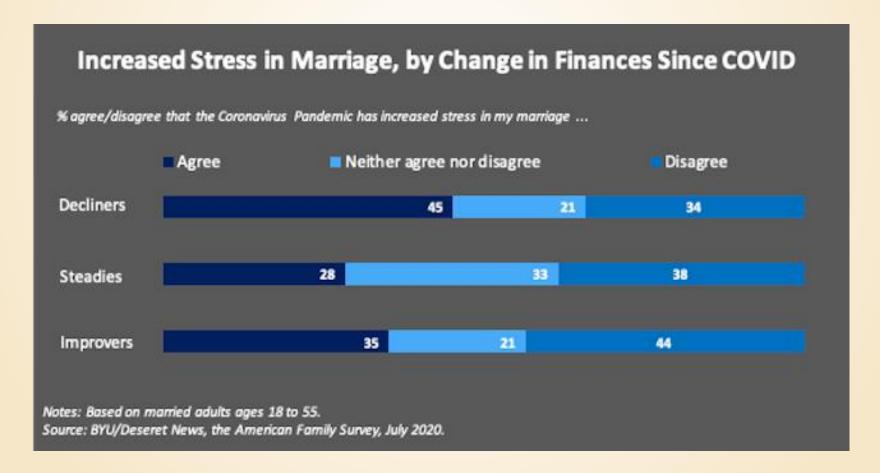


- Unemployment
- Financial Stressors
- Lockdowns
- School Closures
- Loss of Loved Ones





Marriage Stress Linked to Finances







Polling Question #3

Poll # 3: How has the COVID-19 pandemic affected marriages/relationships in the communities you serve?

- A. Marriages are stronger
- B. Marriages are struggling
- C. It seems to be a mix of both stronger and struggling
- D. I'm not sure



Stronger Family Program

Rapid City, SD

HMRF Grantee, 2015 to present
Current FRAMEWorks and Ready4Life grantee

Bob Ketchum

Stronger Family Program Manager rketchum@youthandfamilyservices.org

Nikkole Abbas

Family Support & Advocacy Services Director nabbas@youthandfamilyservices.org



Youth & Family Services (YFS) Stronger Family and Stronger Youth Programs

Youth & Family Services' Stronger Family Program¹ and Stronger Youth Program² offer a "road map" for building stronger relationships with your significant other, your parents, children, friends, and even co-workers. This can lead to increased happiness, as well as family, community, and financial stability.

Stronger Family Program

The overall goal of YFS' Stronger Family Program is to strengthen marriages and healthy relationships, and improve employment and economic mobility opportunities. This is done by providing curriculum, strategies, and activities related to healthy marriage and relationship education, parenting, and job and career advancement.

Active Relationships Classes

Participants learn skills for building strong, healthy relationships. Topics include: effective communication, managing emotions, conflict resolution, making wise choices, money management, and setting life goals. Participants also learn how to manage emotional triggers to reduce conflict as well as techniques to better communicate about sensitive subjects.

Family Support Coaching

Family Support Coaches work with families to identify areas of improvement and develop strategies that allow them to move forward and make positive changes. Family Support Coaches act as mentors, help families access needed resources within the community, and provide transportation services as needed.

Other classes offered following completion of Active Relationships:
Introduction to Anger Management

- · Love and Logic parenting classes
- · Blended families classes

- · Crucial Conversations class
- Myers-Briggs personality type assessment and workshop

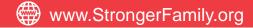
Stronger Youth Program

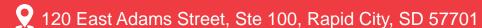
YFS' Stronger Youth Program works to help high school youth identify and develop healthy relationships. This is done by facilitating classes and activities that are informative, fun, and affirmative.

Relationship Smarts Plus Class

Developed by the Dibble Institute, this curriculum is delivered to students in area high schools through activities that are informative, fun, and affirmative. Key topics include: self-awareness; developing healthy relationships; problems, warnings, and dangerous relationships; communication and conflict; intimacy and sexual decisions; and social media.

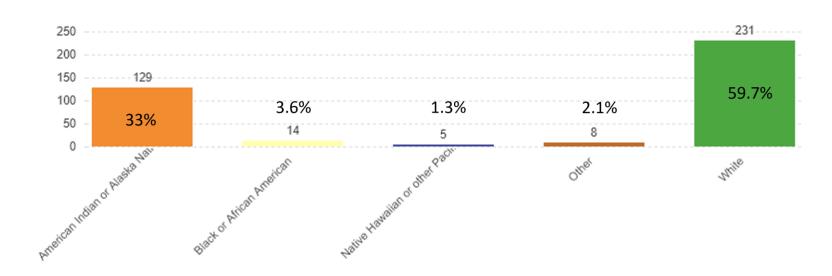






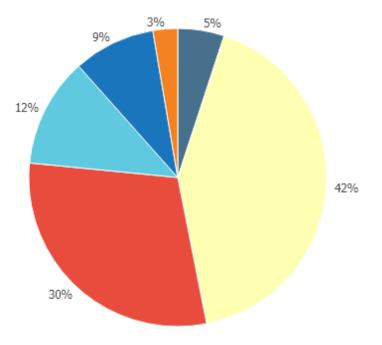


Characteristics of Participants





Characteristics of Participants (continued-1)



- Employed, but number of hours changes from week to week
- Full-time employment (usually work 35 or more hours a week)
- Not currently employed
- Part-time employment (usually work 1 34 hours a week)
- Stay-at-home parent or homemaker
- Temporary, occasional, or seasonal employment, or odd jobs for pay



Characteristics of Participants (continued-2)

- Approximately 4% receiving TANF
- 15-20% receiving SSI/SSDI
- 30+% receiving SNAP benefits



6-7% on Section 8 Housing

Grant year 2







YFS Stronger Family Program

COVID-19 Pandemic Impact (Timeline):

- 4 classes in progress as of closure on March 13, 2020
- Resumed all 4 classes within 2 weeks via Zoom
- Continued Zoom classes with average attendance of 12-15 participants through April 2021 (at least 14 total classes in 12 months)
- Held first in-person class in April 2021
- Held first hybrid model class in October 2021
- Currently, nearly every class has at least one Zoom participant



YFS Stronger Family Program (continued-1)

What do we do now?

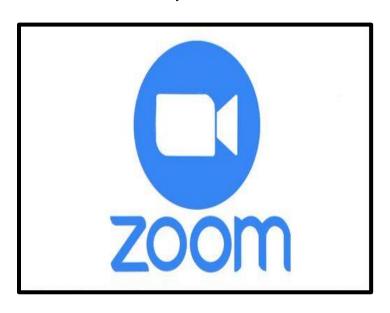
- We had four classes in session:
- One day class
- Two evening Active Relationships classes – Tuesday and Thursday evenings @ 6:00 p.m.
- One Anger Management Class





YFS Stronger Family Program (continued-2)

OK, there is Zoom...



- Quickly realized we needed email addresses for all participants
- Made phone calls and texts
- Determined technical needs
- Arranged for delivery of 'emergency' technical support
- Delivered required devices
- Determined method of delivery
- Communicated with participants
- Sent out Zoom links



YFS Stronger Family Program (continued-3)

How will this work?

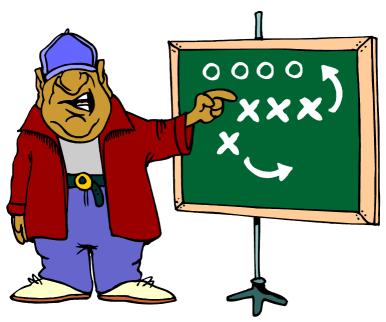
- Planned! (lots of time on the telephone) how to deliver classes
- Modified slideshow for online delivery
- Figured out Host and Co-host on the fly
- Began classes... (ongoing learning curve!)

How it works



YFS Stronger Family Program (continued-4)

Now...How to keep them interested!



COACHING:

- Keep video on!
- Keep audio on unless there was a lot of background noise (kids, spouses, pets, etc.)
- Developed ground rules (clothing, substances, spousal behavior, child behavior)



YFS Stronger Family Program (continued-5)

Technical Issues:

- Phone-only participants
- Bandwidth issues (hotspots)
- Coaching participants how to use Zoom (when we were relatively new to it too!)
- Breakout rooms, muting microphones when needed remotely
- Loan of technology

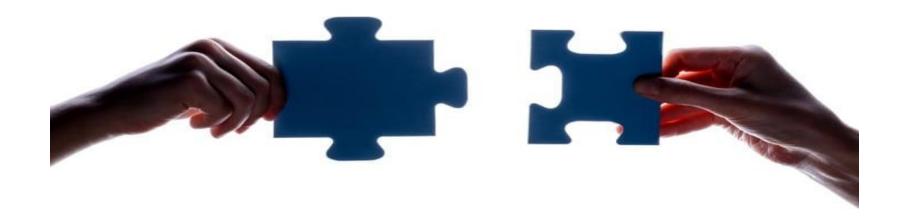




YFS Stronger Family Program (continued-6)

Other Issues:

- One staff member in Rapid City and one 43 miles away
- Deliver books, surveys, etc... to enable new participants to start and complete





YFS Stronger Family Program (continued-7)

To be continued...



- Provided at least 14 classes via Zoom during the 12 months of COVID shutdown before resuming in-person
- Ended one grant and started another...
- Resumed in-person classes
- Continued planning for additional shutdown (precaution)



YFS Stronger Family Program (continued-8)

Participant Engagement:

- One-on-one coaching with participants to address issues:
 - Intoxication/substance use
 - we found a comfort level among our participants (since they were at their homes) with using intoxicants while in class. We highly discouraged it!
- Needed to engage some participants to find help for substance abuse issues
- Engaged participants by name to call them out so that they would participate. (Camera-shy and reluctance to share their homes.)
- Coached about family in background (stereotypical spouse in dishabille in background.)





YFS Stronger Family Program (continued-9)

Other Issues:

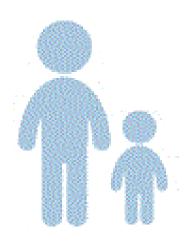


- Continued engagement contacted all referral sources to let them know that classes were ongoing
- Releases email and hand delivery using COVID guidelines



YFS Stronger Family Program (continued-10)

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES



How our services address TANF participants:

- Marriage: Long-term, mutually committed relationships – we are inclusive to create buy-in for participants
- Emphasize the importance of relationship stability on family and employment
- Conflict resolution techniques
- Money issues in relationships
- Impact of friendships on relationships
- Stress importance of knowing how the brain works with relationships and employment



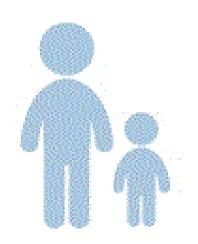
YFS Stronger Family Program (continued-11)

ALSO:

Family Support Coaching:

- Our Stronger Family Support Coaches work with families one-on-one to identify areas of improvement and develop strategies that allow them to move forward and make positive changes.
- Family Support Coaches act as mentors, help families access needed resources within the community, and provide transportation services as needed.
- Our coaches serve to help ONLY in areas of need that are identified by participants.

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES



Together Program

TOGETHER PROGRAM



Dr. Mariana K. Falconier - Project Director
Associate Professor and Director, Couple and Family Therapy Masters' Program
Department of Family Science – School of Public Health – University of Maryland

Working with Couples to Build Stronger Families

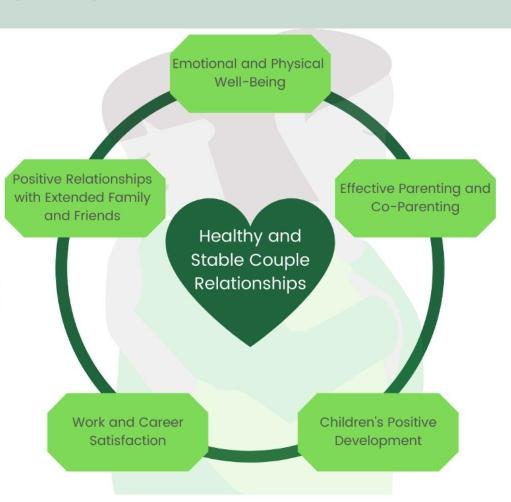


Healthy Couple Relationships



WORKING WITH COUPLES TO BUILD STRONG FAMILIES

HEALTHY COUPLE RELATIONSHIPS



Major Threat to Couple Relationships

MAJOR THREAT TO COUPLE RELATIONSHIPS

- Number one stressor for families
- Main reason to seek couple therapy
- With money stress, also comes:
 - Depression
- Relationship dissatisfaction
- Anxiety
- Poor parenting
- Hostility
- Psychological aggression





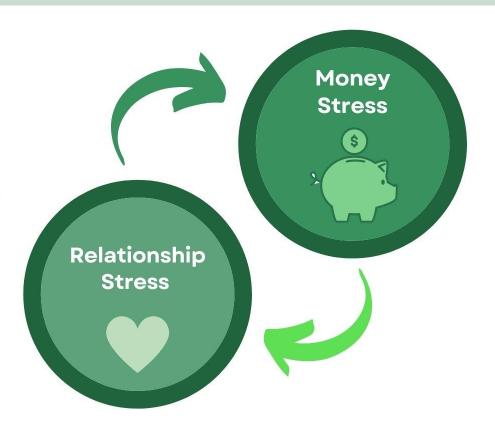
WORKING WITH COUPLES TO BUILD STRONG FAMILIES

Reciprocal Influence



WORKING WITH COUPLES TO BUILD STRONG FAMILIES

RECIPROCAL INFLUENCE



Couples & Money During COVID-19 Pandemic

COUPLES & MONEY DURING COVID-19 PANDEMIC



- Increase in relationship stress and money stress
- Increase in mental health problems, separation, and domestic violence
- Loss of income, job loss, pay cuts and increase in debt, unpaid sick leave
- Which communities have been most affected?
 - Black (African Americans)
 - Latinx
 - Low-income



What is Together/Juntos En Pareja?

WHAT IS TOGETHER/JUNTOS EN PAREJA?

Strong couple relationships and stable finances provide a foundation for the well-being of individuals, families, and communities

The University of Maryland offers a FREE program for couples to promote

- Healthy family relationships
- Personal well-being
- Employment
- Financial stability in our communities

We offer TOGETHER in English and Spanish (JUNTOS en PAREJA)







Our Services

TOGETHER PROGRAM

OUR SERVICES



Workshops for Couples

14-hour Relationship and Financial Education Workshop



Case Management

Assessment of Family Needs and Referral to Coummunity Services



Employment Services

Assessment of Employment Needs and Referrals to Agencies

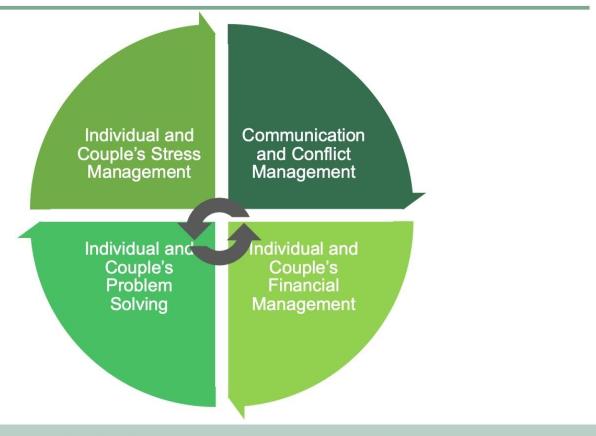


PLUS GIFT CARDS AND CHILD CARE



Focus on Individual and Couple Skills

FOCUS ON INDIVIDUAL AND COUPLE SKILLS





More About Our Workshops...

MORE ABOUT OUR WORKSHOPS..

TOGETHER

Groups of 4-10 couples online –also in person in the future

Both partners in attendance

Six weeks: Weekdays in the evening or Saturday mornings

2 ½ hour-session (except for first one: 1 ½ hour)

Couples' Expert and Financial Experts

Psycho-education (not therapy)

Handbook and app

Information, activities, home practice

Make-up sessions (video-recordings)

Gift cards for perfect attendance



Together Modules

TOGETHER MODULES

MODULE	CONTENT	SESSION
1	Understanding Stress and Money Stress	1
2	Managing Stress and Money Stress By Yourself	1-2
3	Communicating Stress and Money Stress to Your Partner	2
4	Managing Stress and Money Stress With Your Partner	3
5	Communicating Effectively and Learning to Talk About Money	3
6	Clarifying Financial Roles and Expectations	4
7	Improving Money Management Skills	5
8	Managing Credit	6
9	Improving Financial Problem-Solving Skills	6



MONEY HISTORY QUESTIONS

- 1. What were the messages about money from family, relatives, friends, and community when you were child? How did they affect your relationship with money?
- 2. How often did you observe your parents talking about money? What were their conversations like?
- 3. How well matched were your parents in their values regarding money? On what topics did they have different values?
- 4. How were the major decisions about money made in your family origin? Was everybody satisfied with the distribution of financial roles and tasks?
- 5. When there was a conflict about money in your family, such as between your parents, how was it resolved? Were there any areas in which conflict occurred over money? How did that affect your relationship with money (how you think about money, the emotions that you experience regarding money, and how you behave with money)?

- 6. Who paid most of the common household bills? How was it decided which parent should have the duty? How did that affect your views about financial roles in your relationship?
- 7. What are the best and worst examples of money management in your family? What consequences did they produce?
- 8. Describe any worries or fears about money among members of your family. Why? How did that affect your relationship with money?
- 9. What were your first experiences in managing your own money (for example, a parent having you open your own bank account)? How did those experiences affect your relationship with money?
- 10. What have been the significant experiences during adulthood that have shaped your views about money and your relationship with money?



MONEY HABITUDES

That's not me!

Sometimes, it depends...

That's me!



Sometimes, it depends...

That's not me! I change my plans to do what others want -- 40 Sometimes I regret the way I've spent I have "fun" money to Things happen that I didn't plan on (like my car breaks down or I get sick). I have extra money for those types of things. Or I know how I can get money right away if I need it.



MONEY HABITUDES (continued)













https://www.youtube.com/watch?v=K2OVTmjSill



STRENGTHS OF THE CURRICULUM

- Based on the CCET, a stress prevention program that has already proven to be effective in improving the marital satisfaction of stressed couples
- Interdisciplinary approach addressing both financial and emotional needs
- Targeted to couples rather than individuals
- Potential of working with up to 10 couples at the same time makes it a more cost-effective approach compared to couples' therapy
- Couple relationship education (CRE) program that includes financial education, particularly useful for low-income couples that have benefited less from conventional CRE programs
- Evidence-based



Case Management Services

CASE MANAGEMENT SERVICES



A case manager for each couple

- We assess all of your family's needs:
 - Mental Health, Finances, Medical, Education, Legal Services,
 Government Benefits, Housing, Child Care, Transportation, etc.
- We help you connect and access free and low-cost community services
- You'll have 3 points of contact with program
 - Via Email, App, and Phone



Common Needs and Referrals

CONNECT COUPLES TO FREE & LOW-COST SERVICES

COMMON NEEDS AND REFERRALS

Affordable Therapy & Mental Health Counseling
Connect couples with therapists who offer sliding scale fee for therapy sessions & affordable couples therapy and mental health counseling.



Free Tax Prep

Help couples with guided tax preparation for filing federal and state income taxes to help you get your maximum tax return.





Home Buyer Education

Provide resources to better understand what's involved in finding, buying and owning a home.



PART OF A LARGE NETWORK OF COMMUNITY AGENCIES IN BOTH COUNTIES!!

Employment Support Services

WORKING WITH COUPLES TO BUILD STRONG FAMILIES

EMPLOYMENT SUPPORT SERVICES

- Review Each Partner's Employment Needs
- Access to Coordination with Employment Agencies
 - Employ Prince George's
 - Worksource Montgomery
- Assistance with:
 - Job search
 - Career training
 - Resume Building





Gift Cards and Child Care

GIFT CARDS AND CHILD CARE

- Up to \$260 gift cards/couple for:
 - Perfect Workshop Attendance
 - Survey Completion



Reimbursement for Child Care by Licensed Child Care Providers



SINCE 2016...

- 165 TOGETHER workshops have been conducted
- Over 70 facilitators have been trained on the TOGETHER curriculum.
- Over \$95,000 has been distributed in gift cards
- Over 1,000 couples have enrolled in the TOGETHER Program
 - +1,000 African American participants
 - + 400 Latinx participants
 - 52.17%: Individual monthly income \$2,000 or less (in Washington DC metropolitan area \$46,000 or less for a two-person family is low income

 Pew Research Center calculator)
 - 25.17% on some government assistance (TANF, SSI, SSDI, SNAP/Food stamps, WIC, unemployment insurance, housing choice voucher, cash assistance



TOGETHER

PROGRAM

EVALUATION

PROGRAM EVALUATION

- Pilot-test
 - 18 couples
 - Pre, post, follow-up (three months)
- Randomized Controlled Trial (RCT)
 - Pre, post, follow-up (six months)
 - September 30, 2015 through May 10, 2018
 - Total Couples (292)
 - Control Couples (148)
 - Intervention Couples (144)
- 14- hour version
 - October 2018 and May 2020
 - Pre and post-test
 - Fewer assessments
 - Comparison with 20-hour group and previous control group
 - 316 couples in 14-hour group
- Evaluation of Spanish version
- Evaluation of online version
- Adaptation to same sex-couples exclusively



Does the Program Help?



DOES THE PROGRAM HELP?

Our studies show that couples have:

Less stress in general



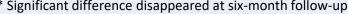


Better Relationships: Conflict management, relationship satisfaction, relationship quality and less emotional abuse

Used budgeting more and fewer difficulties paying bills

8-WEEK (20 HOURS) RCT: RESULTS

Individual Well-Being	Couples Relationship	Financial			
 Stress Levels in General Use of Positive Coping Strategies: Acceptance Active Coping Planning 	 + Positive Conflict Resolution + Relationship Quality* + Relationship Satisfaction + Relationship Commitment + Conjoint Coping Strategies - Negative Conflict Resolution - Psychological Aggression 	 Financial Stress* Use of Positive Strategies to Cope with Financial Stressors: Acceptance Active Coping Planning Instrumental Support + Supportive and Conjoint Coping Strategies to manage financial stress + Financial Self-Efficacy* + Budgeting 			
* Significant difference disappeared at six-month follow-up					





6-WEEK (14 HOURS) EFFECTIVENESS STUDY: RESULTS

Individual Well-Being	Couples Relationship	Financial
-Similar to 20 HW significant increase in psychological wellbeing but not significantly different from control group	 + Positive Conflict Resolution + Conflict Management Satisfaction + Relationship Quality + Relationship Satisfaction + Relationship Commitment - Negative Conflict Resolution 	-Difficulties paying bills



Does the Program Help? (continued)

DOES THE PROGRAM HELP?





Program Helped 100% Couples



Could Handle Conflict Better



Could Handle Money Better

PROGRAM SATISFACTION FOR 20-HOUR AND 14-HOUR VERSIONS (IN-PERSON)

- Session content and organization (from 1-4 = more positive)
 - 20HW: 3.59 3.82
 - 14HW: 3.64 3.76
- Facilitator performance means (from 1=Poor to 10= Excellent)
 - 20HW
 - Couples' Expert: 9.63 (*SD*=0.72)
 - Financial Expert: 9.47 (*SD*=0.98)
 - 14HW
 - Couples' Expert: 9.40 (*SD*=1.0)
 - Financial Expert: 9.32 (*SD*=1.13)

- The program helped
 - 20HW: 71% helped a lot; 29% helped some
 - 14HW: 66% helped a lot; 34% helped some
- Could handle money and bills better
 - 20HW: 39% strongly agreed; 57% agreed
 - 14HW: 36% strongly agreed; 59% agreed
- Could handle conflict with partner better
 - 20HW: 49% strongly agreed; 47% agreed
 - 14HW: 44% strongly agreed; 53% agreed



Couples' Testimonials

WORKING WITH COUPLES TO BUILD STRONG FAMILIES

Couples' Testimonials



PAST PARTICIPANT

"I enjoyed the program entirely. I think it opened ways of exploring conflict resolution amongst couples. This program guided couples to understand each other and communicate better while sharing finances and individual perspectives and opinions. It really opened my eyes as a person and to understand my partner better."

PAST PARTICIPANT

"I am very grateful for this program. I was planning to leave my husband and now I don't see myself without him. It is because of the tools Rafee and Nikki have taught. I am so grateful to this program and will highly recommend it."

PAST PARTICIPANT

Even though we have been married almost 40 years, some of the techniques learned in the program have strengthened our commitment and communication,. We now value each other's opinion and let each other talk. The financial portion of the program, especially the credit portion, is helping prepare us for retirement."

Couples' Testimonials (continued)

WORKING WITH COUPLES TO BUILD STRONG FAMILIES

TOGETHER

Couples' Testimonials

PAST PARTICIPANT

"I think this program was excellent and insightful. I believe this program has opened the eyes of my husband and I to realize we are in the driver's seat of our financial well-being, and effective communication offers us endless destinations."

PAST PARTICIPANT

"I am happy to report we purchased our first home in February 2021. I don't think we would have had the mindset to do so had it not been for the tips and insights offered by the counselors in the TOGETHER program, which shifted how we looked at buying a home in terms of incorporating it into our budget. Forever grateful for this program and the effort put in by the TOGETHER team.

PAST PARTICIPANT

"This program helped me begin difficult conversations with my partner that I was avoiding. I feel more confident in my ability to manage my finances. And it has encouraged me to seek couple's counseling with my partner."

CHALLENGES

AND LESSONS

LEARNED

Recruitment

- Transportation (in-person)
- Childcare
- Schedule barriers
- Digital and technological barriers
- Covid-19

Retention

- Incentives
- Engagement strategies (tips, social media, etc.) App
- Materials
- Online delivery
- Socio-cultural attunement
- Refresher sessions



Who Can Join?



TOGETHER

WHO CAN JOIN?



Eligible Couples

Couples do not have to be married or living together, but they should be in a relationship and agree to participate together.



18+ Years Old

Both partners must be 18 years or older.



English or Spanish Speaking

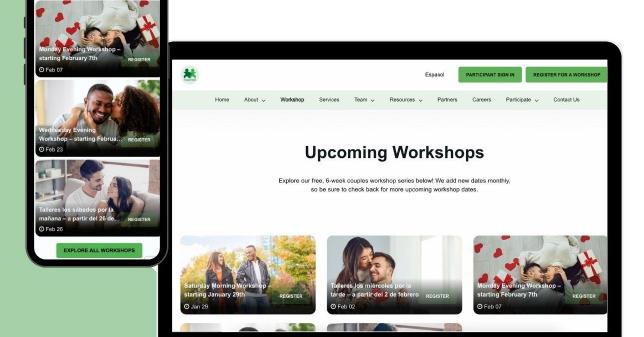
Couples must read, write, speak, and understand either English or Spanish.

Sign Up Online

SIGN UP ONLINE



TOGETHERPROGRAM.ORG





Scan to View Our Website

SCAN TO VIEW OUR WEBSITE!





Contact Us

CONNECT WITH US

CONTACT US









togetherumd@gmail.com



1-877-432-1669



togetherprogram.org

Follow Us On Social Media!

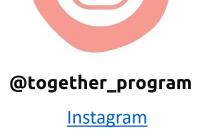


WE POST WEEKLY TIPS!

FOLLOW US ON SOCIAL MEDIA!



<u>Facebook</u>

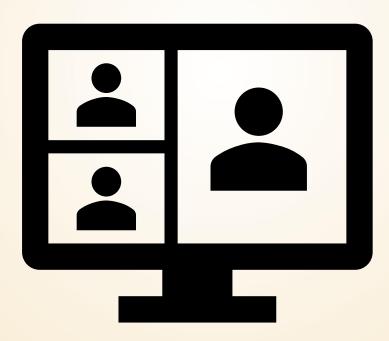








HMRE Panel Discussion







Q&A







Polling Question #4

Share in the chat: How have you employed any of the strategies shared today? What strategies do you want to learn more about?





Additional Information

- A recording of this webinar will be available shortly on the OFA PeerTA website (https://peerta.acf.hhs.gov).
- We would also like to hear from you about future webinar topics. Please send us your ideas by e-mail to peerta@blhtech.com.





Webinar Feedback

 Send us your feedback via the survey that will launch when the webinar ends.

Thank you!