

Putting Research to Work for Military Families



Focus:
Civilian

Together - A Couples' Program to Improve Communication, Coping, and Financial Management Skills: Development and Initial Pilot-Testing

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SUMMARY: Financial strain often has a negative effect on couples' relationship satisfaction, and financial education programs may be helpful for couples who are experiencing financial strain. This pilot study had 24 couples complete a couple's financial education program "TOGETHER", and each couple was surveyed before and after the program regarding their financial strain, financial management skills, relationship satisfaction, and communication. Results indicated a positive effect of the program on both male and female partners' financial management and communication skills.

KEY FINDINGS:

- The TOGETHER program reduced both partners' financial strain and increased their financial management skills.
- The TOGETHER program reduced male negative communications and increased male relationship satisfaction for at least three months after program completion.
- Both partners reported high satisfaction with the TOGETHER program.

IMPLICATIONS FOR MILITARY PROFESSIONALS:

Military professionals could:

- Educate military families on useful financial management skills and communication techniques
- Collaborate with financial counselors to emphasize the importance of good financial behaviors on military families' well-being

IMPLICATIONS FOR PROGRAMS:

Programs could:

- Offer financial education programs to military couples who are experiencing relationship difficulties due to financial strain
- Disseminate information regarding useful financial management tips to military families

IMPLICATIONS FOR POLICIES:

Policies could:

- Encourage the development of financial education programs for military couples to increase their financial management skills and relationship satisfaction
- Recommend education of professionals working with military families on the impact of financial strain on family relationships

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METHODS

- Participants were recruited through list serves, advertisements, and medical offices.
- Participants completed surveys three times: one week before the program (T1), two weeks after program completion (T2), and three months after program completion (T3); the attrition rate at T3 was 33%.
- Measures assessed participants' financial strain, relationship satisfaction, dyadic coping (e.g., support provided by the partner), psychological aggression, depression and anxiety, financial management skills, and participants' satisfaction with the program.
- Data were analyzed to examine the differences between T1, T2, and T3.

PARTICIPANTS

- Participants were 24 heterosexual couples who completed the program.
- The average ages of the male and female participants were 40.72 years (SD = 12.35) and 38.72 (SD = 11.35) years, respectively.
- The race/ethnicity of the participants were White (50%), Black (31%), Latino (17%), and Asian Americans (2%).

LIMITATIONS

- The pilot study had a small sample size; therefore, the statistical power was limited, which limits the conclusions that can be drawn based on the findings.
- The study was based on self-report data only, so the results may be subject to social desirability bias.
- Only heterosexual couples were included in the study, so caution must be taken to generalize the results to same sex couples.

AVENUES FOR FUTURE RESEARCH

Future research could:

- Recruit more participants so that the statistical power and confidence in the findings of the study can be increased
- Collect both subjective and objective data to increase the reliability of the results
- Examine the long-term effects of the program on couples' communication, coping, and financial management skills

ASSESSING RESEARCH THAT WORKS



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