

Marriage Education, Financial Literacy, and Asset Development Roundtable Meeting Summary

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Introduction and Background

On February 5, 2008, ASPE convened a diverse group of experts with research, policy, and practice experience in marriage education, financial literacy, and/or asset development. The purpose of this Roundtable was to provide an opportunity to exchange knowledge and explore collaboration across the fields. Participants were selected to represent all three fields (marriage education, financial literacy and education, and asset building), and to represent practitioners, researchers, and policy-makers.¹ Bringing together representatives from each field was a key first step to introducing the fields to each other, gauging knowledge gaps, and developing ideas for working together.

This meeting summary documents the key points that arose during the Roundtable discussion about ways in which marriage education, financial education, and asset-building programs can better complement each other and strengthen the impact each has on family stability. Relevant information from follow-up calls RTI conducted with participants is also included.

In addition to the Roundtable, two briefs for practitioners have been developed by researchers from RTI International. Drafts of these briefs were given to participants prior to the Roundtable to provide them with basic information about the other fields, and to elicit their feedback on the applicability and relevance of the briefs.

Background

There is a well-documented correlation between marriage, family, and economic status. Family events over the life course, including marriage, divorce, and childbearing, have great influence on financial stability and self-sufficiency, and vice versa. Household budgeting is often a family endeavor rather than an individual task. Disagreements over money are often a major source of conflict for couples. Moreover, studies have found that many low-income parents consider financial stability as a precondition for marriage. Unfortunately, collaboration between marriage education, asset development, and financial education programs has been rare, particularly in those programs geared toward low-income populations.

Marriage Education

Parents' marital status is a key correlate of child wellbeing. The economic and social benefits of marriage for children's well-being have been well documented through rigorous scientific research. Some of these benefits are related directly to married families' higher income, while others are the result of family stability and other social processes. Because of its link to child wellbeing, there is great public policy and program interest in how to support healthy, stable marriages, particularly among parents.

Preliminary research suggests that teaching people "marriage skills" such as communication techniques has potential to increase marital stability and satisfaction. Currently, a broad and diverse range of marriage education program exists across the country. These programs vary dramatically in terms of context, funding, setting, collaboration with other community

¹ Appendix A includes the roundtable agenda and Appendix B includes the full list of participants.

services, staffing, services provided, format, dosage, and target population. For example, marriage education may occur in high schools; social service, religious, and in-home settings; and community centers. It may last a few hours or be delivered over the course of several months. It may be publicly-funded, offered through a church, or sold by a private institute. It may target high school students, engaged couples, expectant parents, or “empty nesters.” Participants may be single, dating, engaged, married, or co-parenting.

It is important to note that marriage education is generally not marriage *promotion*, but rather seeks to provide individuals, couples, and families with communication skills as well as other techniques, knowledge, and support necessary to make healthy decisions around dating, mate selection, marriage, divorce, and child bearing and rearing. Consideration of domestic violence is a critical component; personal safety is paramount to healthy relationships.

Federal Efforts: Healthy Marriage Initiative

The federal Healthy Marriage Initiative (HMI) started in February 2002. This mission of the HMI is to help couples, who have chosen marriage for themselves, gain greater access to marriage education services, on a voluntary basis, where they can acquire the skills and knowledge necessary to form and sustain a healthy marriage.

The Administration for Children and Families (ACF) at the US Department of Health and Human Services (HHS) implements the HMI by supporting marriage in appropriate federal programs, conducting demonstration projects in partnership with states and localities, and researching marriage and marriage programs. Making marriage education accessible and appropriate for low-income families is a major component.

The foundation of the HMI is a series of federal grants awarded by ACF’s Office of Family Assistance (OFA) to states and communities to test new ways to promote and support healthy married-parent families and encourage responsible fatherhood. The Deficit Reduction Act (PL 109-171) of 2005 provides \$100 million per year for research and demonstrations that support healthy marriage from fiscal year 2006 through 2010. Specifically, the DRA authorizes competitive funding for demonstration projects that promote healthy marriages through advertising campaigns aimed at the general public and programs and activities for high school students, non-married expectant parents, engaged couples or persons interested in marriage, married couples including those at risk for divorce, and couples in at-risk communities. As of September 2006, 226 grants have been awarded.

Other healthy marriage grants have also been awarded through the Office of Child Support Enforcement, the Office of Refugee Resettlement, the Children’s Bureau, the Administration for Native Americans, and the Office of Community Service.

Financial Education and Asset Building

Asset building as a field generally refers to efforts made to develop productive assets (e.g. savings, post-secondary education, a home, a business) among low-income or disadvantaged populations in order to improve their economic self-sufficiency. There are many policies, programs, and strategies employed by those in asset building. For example, a community campaign that publicizes EITC benefits and encourages direct deposits of tax refunds into savings accounts is working on asset building.

Another example of asset building is the Individual Development Account (IDA), a short-term, goal-oriented, matched savings account. IDA programs are typically run by non-profits and community-based organizations with funding from an outside source like a private foundation or a government grant. The Assets for Independence (AFI) program, administered by ACF’s Office of Community Services (OCS), is the largest federally-funded IDA program. Since 1999, more

than 500 grants have been awarded under the AFI program, with a collective monetary value of over \$149 million. As participants deposit their earned income into an AFI IDA, their savings are matched at a rate of up to 8:1, that is, eight dollars of match to one dollar of savings. Match funds can be used—in combination with an individual’s savings—to buy a first home, establish a small business, or pay for postsecondary education and training. In addition to the development account itself, IDA programs, including AFI programs, require that participants receive financial education, which may be tailored to the needs of a particular population or to address specific issues related to the desired asset.

Defining Key Terms

Financial literacy: the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being.

Source: Jump\$tart Coalition. 2007. *National Standards in K-12 Personal Finance Education*.

Financial education: the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being.

Source: Organization for Economic Co-operation and Development. 2005. *Improving Financial Literacy: Analysis of Issues and Policies*.

Although financial education and asset building are overlapping fields, they are not interchangeable. While asset building focuses on low-income populations, financial education efforts are normally broader, encompassing the general population. Financial literacy skills are frequently part of school curricula because they are considered to be necessary life skills for everyone, like literacy and numeracy skills. It should be noted that particular organizations or practitioners working in financial education may target specific subpopulations based on age, income, or other criteria.

Toward a Shared Understanding of Each Field

To better understand the potential for collaboration and to begin a conversation between experts in all three fields, select representatives gathered in Washington, DC on February 5, 2008 to share their field and research experiences and ideas about collaboration. In addition to large group discussions, participants were divided into small groups and given specific questions to address.² Each group then presented what they had discussed, informing the rest about their thoughts and conclusions. The goal of the roundtable was to begin a conversation about collaboration and to generate ideas and next steps in order to pave the way for more integrative programs and policy that could address the multiple needs of low-income couples and families. After the roundtable meeting, RTI staff conducted follow-up phone calls with some participants to explore further collaboration and research ideas that were only briefly discussed during the day due to limited time.

² Appendix C contains the small group discussion questions.

Participants' Experiences and Perspectives

The roundtable began with a discussion of participants' experiences researching and working with individuals, families, and couples. Attendees varied in their experience working with marriage education, financial education, and asset building. Their perspectives ranged from experience with research, to program development, implementation, and/or policy. Some entered the discussion knowing little to nothing about the other fields, while others were already enmeshed in the intersections. The meeting began with introducing everyone to the different fields and helping everyone to understand the rationale and practical realities within the three areas.

Some participants from the financial education and asset-building fields did not have a good understanding of the objectives of marriage education programs. Participants wanted to know the exact goals and messages of these programs and how they differed from marital counseling. One commenter wanted to know if marriage education was meant to take a preventive role or if it was meant to help in managing crises. Another expressed concern about the controversy and political history around the field and how these issues may limit openness to collaboration. One of the small groups raised the question of whether there are financial incentives or disincentives involved in marriage services and what effect they may have. In general, there were also questions as to whether the goal of marriage education is to *promote* marriage, even if this is at the expense of family wellbeing.

Initial Starting Points: Participants' Prior Experience

- Participants' professional roles ranged from research, program development, implementation and/or policy.
- Some participants had experience working with finances and marriage together in the context of education programs. Others worked in specialized areas and had limited knowledge of the other fields.
- Marriage education was new to many practitioners working on financial literacy and assets development. Similarly, many marriage educators were not familiar with the details of financial education and asset building programs.
- Many participants were new to the idea of addressing these three topics together. Only a handful had been working in integrative efforts that incorporated healthy relationships education, financial education and asset development efforts.
- Some participants began with an understanding about ways in which financial and relationship issues are interrelated.

Marriage educators also wanted to know more about asset-building programs and wondered if the fields served the same target groups. Early discussion was valuable in enhancing the basic understanding of the goals and methods of each field to create a map for future opportunities to work toward common goals.

Questions about the different fields and how to collaborate

When attendees were given the opportunity to ask questions about each field, important knowledge and research gaps were identified. Beyond requesting more information about marriage education, participants were most interested in discovering what a successful, integrative model would look like. One group wondered what core skills would need to be added to each field to incorporate the others. Others focused on outcomes and wanted to know generally how to change behavior. They also wanted to look into what the key theories of change

Common Questions Identified:

- What are the core skills and theories of change that guide each field?
- Are the goals of each field always compatible?
- Who are the target groups for each field and do these groups overlap?
- Do the same factors make each field effective?
- How does each field recognize what the other is doing?
- What are the tools needed to help bring the fields together?
- What would a successful, integrative model look like?

in each field are. Another group worried about potential barriers to collaboration and proposed a question about tensions that may exist between the groups and raised the possibility of incompatibility. They asked, “what if someone becomes financially literate and then decides it is best for them not to marry?” The questions raised by participants pinpointed key issues—including the need to clarify that marriage education is not about encouraging marriage in all cases—and helped identify barriers to collaboration.

Laying the Ground Work for Collaboration

Participants gathered together after breaking out into small groups to discuss how to successfully provide marriage and relationship enhancement, financial education and asset development services to couples and families. The target population for these services is mostly low-income individuals, couples, and families, which require special considerations for how to best reach them.

Entry points for reaching out to families to provide education services are important to the success of service delivery. The group agreed that using the approach of matching services with life events would be wise as life events are often the impetus for seeking out services. The relevance of any education to the participant’s situation was highlighted as a key lesson from all fields. The combination of situational and experiential learning was particularly powerful, for newly-engaged couples to practice communication skills about future decisions together, or for those involved in financial literacy programs to be opening and using bank accounts, or for IDA participants to be working toward purchasing an asset.

Participants’ Suggestions for Collaborative Work with Couples and Families:

- Match services to life events and identify key crossover teachable moments (e.g. combining finances in marriage).
- Combine situational and experiential learning techniques.
- Build trusting relationships with clients before addressing potentially intimate financial and relationship issues.
- Recognize that some clients may not make it to the end and design programs so that they can achieve successes along the way.
- Encourage clients to reach out to supportive social networks, and community institutions to help translate education into skills.
- Make the case to financial institutions that developing financial products and educational programs for low-income individuals and families is good for their business.
- Address potential program disincentives in the realms of marriage, assets, and savings.

Experts shared their individual experiences working with low-income families and couples during the discussion and during follow-up calls. At the roundtable, one financial expert noted a fear of change among clients, who can find it overwhelming to think about behavioral and habitual changes in developing financial priorities and successful strategies. After the roundtable, one participant shared observations on working with couples noting that issues around money

and employment are often very private, requiring a high level of trust. Partners may not want to share their financial decisions and fear being exposed. Often low-income couples have financial and relationship goals but it is difficult for them to express, plan, and execute them. On another follow-up call, an attendee explained that their organizational approach is to encourage financial educators to be financial "coaches." As coaches, they gently nudge, but allow the client to be the one in control. In the short-term this participant felt that it may take longer to see progress at the individual level; however long-term results in terms of financial stability may be better using a coaching approach.

Participants stressed the importance of supportive institutions in the community across the three fields. For example, having access to financial institutions that provide low overhead accounts, short-term loans, and other resources for low-income families improves the likelihood of translating education into sustained practice. In marriage, having supportive networks including friends, family, and faith-based institutions is also likely to help in the translation from education to sustained practice.

In terms of providing marriage education services to a low-income population, one commenter pointed out the importance of social networks. Other participants, who work on the ground implementing programs, agreed and shared their observations of the deep effect that networks can have. Programs allow individuals and couples to form new social networks with others that are also participating. This creates an atmosphere of understanding and collegiality and provides the opportunity for other services to be introduced and reduces the stigma attached to receiving services. In some cases, having support and being able to discuss marital or financial issues and decision-making can itself be a benefit. Participants wondered how to take advantage of these networks to expand and collaborate between the fields. Families are more likely to seek additional resources and to talk to providers. Social networks can also be an obstacle to the establishment of new behaviors, and in the context of relationships and finances, the priority placed on helping friends and family financially may detract from longer term savings strategies. One participant phrased this as "relationships are the wealth of the low-income." When approaching program and service delivery methods, it is vital that these community patterns are understood.

Participants discussed the importance of working with financial institutions and of making the case to these institutions that low-income individuals and families are a profitable client base. Although many low-income clients start out with small accounts that are not initially profitable, banks that have targeted outreach efforts at such clients by offering special deals eliminating some of the normal requirements to open new accounts have found that those customers brought in through this effort became profitable clients over time. The challenge of helping financial and other institutions understand the long-term benefits of offering products that are tailored to low-income families was shared across fields.

Across fields, financial disincentives are a key issue. From an asset building perspective, removing savings disincentives for the low income is a key policy issue. Asset limits in food stamps, TANF, and other income-tested programs do not promote saving and might weaken asset development. States have the flexibility to remove asset limits for TANF and policy advocates are working to influence more states to do so. Similarly, in the marriage field the

disincentive for low-income couples to marry because of the potential loss of public assistance is an issue for educators and advocates.

Another key issue across fields, discussed during a follow-up call, is whether better mechanisms for encouraging stability can be developed and implemented, building on lessons from behavioral economics. Default mechanisms, like automatic enrollment of employees in retirement accounts or automatic recertification of program eligibility, or reducing the marriage license fees for those who have taken marriage education programs, may improve outcomes and lay the groundwork toward greater stability.

In sum, a range of approaches to address relationships and finances were identified by participants that help lay the ground work for collaboration. Some participants emphasized providing education and coaching participants at the individual or couple level while others emphasized changes in policies and incentives that could foster behavioral changes. Key next steps identified by participants are building consensus on joint program goals and identifying an effective mix of services.

Collaborations in the Field

Federal Efforts to Encourage Collaboration: *Building Assets, Building Stronger Families*

ACF's Office of Community Services, which runs the Assets for Independence Program (AFI), has explored collaboration between the asset development and marriage education fields in their resource guide "Building Assets, Building Stronger Families" (BABSF).

BABSF provides ideas, resources, and activities for AFI practitioners interested in integrating marriage- and family-strengthening services into their projects. Included are such important topics as Money Values and Attitudes, Family Dreams and Goals, Family Budgeting, Family Saving, Banking and Investment, and Credit and Debt.

Although tailored to the needs of AFI grantees, BABSF is available to the public on-line at http://www.acf.hhs.gov/programs/ocs/afi/buildingassets/babsf_narr1.htm

Although many participants asked the question "why didn't this happen sooner?" others gave examples of existing collaboration. Some participants were aware of varied approaches to combine marriage education, financial education, and asset development. Financial management is often required or at least encouraged in healthy marriage grants and there are resources available online like marriage calculators, which a couple can use to estimate how marrying would affect their taxes and federal benefits. Federally-funded IDA programs such as the Assets for Independence

Program provide informational resources to help interested grantees help incorporate elements of relationships and marriages into their educational programs. Many attendees noted that a fair number of HMI grantees funded by the Office of Family Assistance (OFA) and AFI grantees funded by the Office of Community Services (OCS) are located in the same areas. While AFI and OFA grantees have formed partnerships, there is the potential for additional collaboration due to their geographic proximity. (See map below for grantee locations). Though participants from each field suggested that some resources were available to help learn about other fields and relevant programming, it was also recognized that work days were full and following up can be difficult.

The program director from Better Family Life in St. Louis, MO shared her experiences working on the ground in integrating marriage education, financial literacy, and asset development. Better Family Life provides youth and family services including marriage education, workforce development, and asset building. Specifically they offer job readiness, financial literacy, and mortgage, real estate and housing education. For example, in their efforts to have marriage and financial

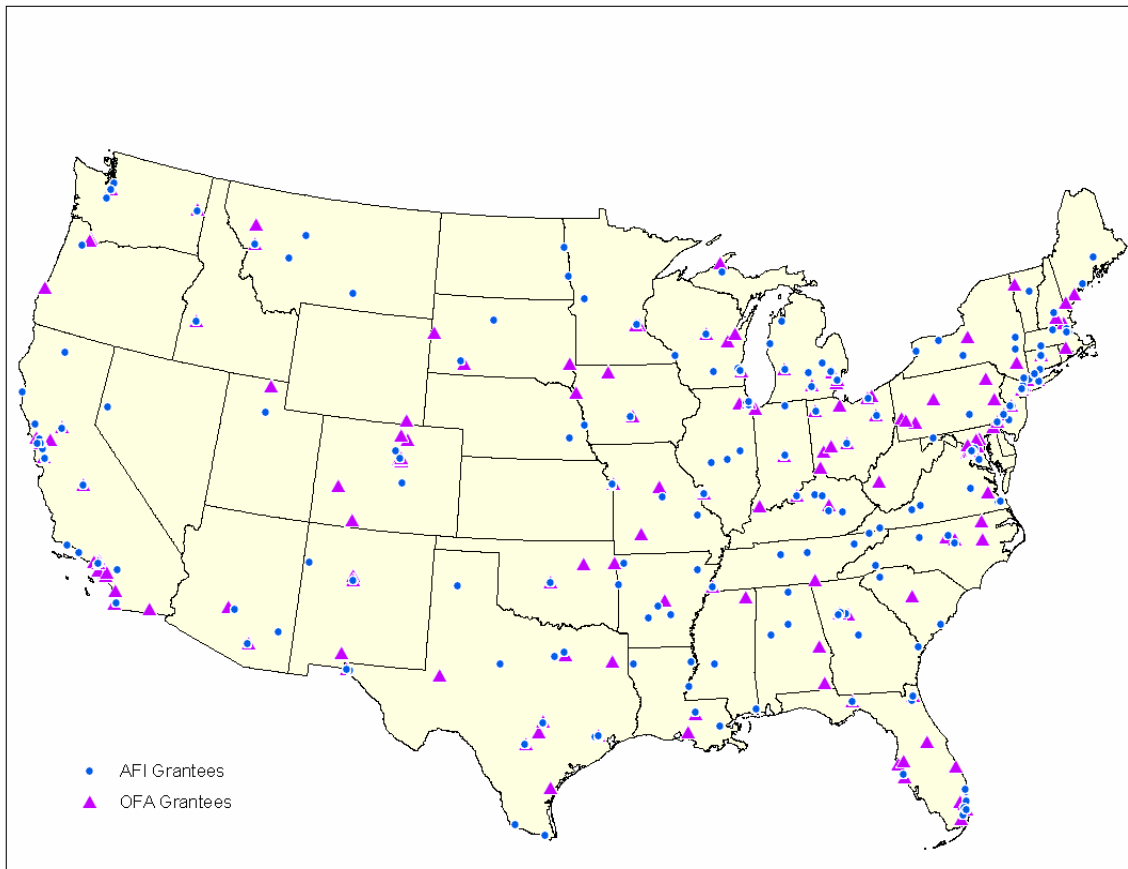
services build upon each other, participants in their class for TANF recipients are given the opportunity to take healthy relationship classes as part of their program. EITC campaigns are also conducted through this organization, and participants in marriage education are invited to participate. Better Family Life offers a good example of how to successfully combine services and provides important lessons learned for future collaborative endeavors.

Other program approaches discussed by participants include developing referral networks. For example, some healthy relationship and marriage programs have developed partnerships with community and faith-based providers administering IDAs or providing financial education. Creating partnerships with nearby banks that offer financial products geared toward their populations served was also cited as an important strategy. Participants also recommended cross-trainings between the fields in order to establish multiple areas of expertise and also develop relationships among providers. The marriage development account concept, a modification of the individual development account structure for use with couples, is an example of an integrative model that offers an opportunity to learn about collaborating to provide synchronized financial and marriage services to couples. Finally, family and consumer science classes in middle and high schools were mentioned as potential settings for teaching both relationship and financial skills to youth.

Existing Collaborations Identified by Participants:

- As a part of healthy marriage curricula, financial management is often included as a topic or a module.
- Online resources are available, such as the marriage calculator
- Using a one stop approach, some integrative programs are offering multiple services, such as job training, relationship education, financial education, and asset building.
- Some programs include extensive referral networks for healthy marriage program participants that include financial literacy and asset development programs.
- The relatively new concept of “financial social work” incorporates the psycho-social aspects of financial decisions. Certification is available for social workers.
- Marriage Development Accounts is a savings program in Washington, DC targeted at helping low-income couples eliminate debt, increase their savings, and build wealth.
- Integrative education is provided in schools as part of family and consumer science classes
- LifeSmarts competitions are opportunities for teenagers to develop consumer and marketplace knowledge.

Exhibit 1
Map of OFA-Funded Healthy Marriage and Responsible Fatherhood Grantees and Assets
for Financial Independence (AFI) Grantees



Participants were asked about potential barriers to collaboration during the roundtable and follow up calls. Some identified barriers included:

- Lack of understanding, or misunderstanding, of the goals of marriage education and the distinctions between promotion, counseling, and education.
- Including “marriage” terminology could deter willingness of some providers to collaborate.
- Unclear about the extent to which financial educators could become trained as marriage and relationship educators and vice versa.
- Lack of longitudinal research and clear definitions of success in each field make it difficult for some practitioners to know what elements to incorporate into programs.
- Staff turnover in the nonprofit sector makes it difficult to sustain collaborative efforts.
- Limited resources and funding for joint efforts.

Although some barriers were discussed, many participants believed that simply educating each field about the main goals and practices is an essential first step. Participants also felt that there was strong enough agreement about the overlapping goals of each field to overcome the identified barriers.

Participants also noted that including employment and related support service providers in the discussion about collaboration is critical, especially because enrollment in asset development programs is often dependent on employment.

Executive Summaries of Briefs and Feedback

Two briefs were prepared for the roundtable meeting to solicit feedback from participants before circulation to a wider audience of practitioners and policymakers. The goal of the first brief was to be a “101” primer that outlined the fields, highlighted their areas of overlap, and provided a rationale motivating potential collaboration. The second brief, or the more advance course “201,” focused on couples and used the topic of credit to illustrate the importance of the three fields in addressing the specific financial and relationship issues that arise when individuals transition into couple relationships. A description of the briefs and feedback on each are provided below.

Foundations for Strong Families: Stable Relationships and Families 101

In the first brief in a series of two, the focus is on the building blocks or skills that are taught by both marriage and financial educators to help low-income families move toward stability. Opportunities are highlighted for beginning conversations between the marriage and family-strengthening initiatives and the financial literacy and asset-building initiatives. The brief begins by defining each set of programs, its objectives and main tools. Then, it discusses the common ground between the objectives and tools, ways that each community can offer additional tools to the other, and concludes with recommendations for helping to build the foundations of family and financial stability. Understanding the similarities, differences, and interdependencies between relationships with a partner or spouse and one’s finances may offer educators from those fields additional tools to improve stability of American families. The brief makes the case that some shared goals and different tools used by each field can enhance knowledge and further connect families to various community services, such as asset-building programs, that can help to build long-term financial stability.

Feedback

The feedback on Brief 1 began with general comments about the framing of the documents. Some participants were concerned that the briefs be realistic and accept possibilities like living with debt indefinitely. Additionally, participants agreed it would be helpful to include a resource document.

From a marriage perspective, a commenter was interested in how the program examples were chosen to be included in the brief. It was explained that the programs were highlighted in order to show diversity and give a survey of results. It was not necessarily to show best practices, since

the practices highlighted tended to be too new to have substantial evaluation completed. A practitioner suggested that it would be useful to include information on best practices. One possible example is the Marriage Development Account (MDA) pilot program in Washington, DC. As mentioned earlier, MDAs are modeled after IDAs but work with engaged or married couples instead of individuals. Couples participating in the program who earn less than \$50,000 combined are eligible to receive a 3:1 match on their savings up to a maximum of \$12,000. They can then use their savings and the matched funds to invest in postsecondary education, small business, or a first time home purchase in Washington, DC. Even preliminary evaluation information for MDA is unavailable at this time, so ascertaining whether the program represents a best practice is not currently possible. However, promising practices could likely be identified.

Some participants noticed a need to include information about decision-making, planning, and the ability to follow-up. They described this process as pathways and suggested including a flow chart that shows how individuals make their way through organizations and receive services. Additionally, expanding on the role of extended family was mentioned.

Foundations for Strong Families: Stable Relationships and Families 201

The second brief in the series builds on the complementary features of marriage education and financial education presented in the previous brief. Entitled, “Foundations for Strong Couples: Healthy Relationships and Financial Stability 201,” the brief highlights a specific topic on which the marriage education and financial education fields can work with couples to help them toward stability. The specific topic presented is credit. Highlighting the importance of couples’ developing joint financial and relationship goals, and the planned and unplanned life events that influence financial and relationship decision-making, the brief also includes practitioners’ suggestions about promising strategies geared toward working with couples.

Feedback

Comments on this brief centered on several themes: social networks for individuals and couples; financial advice; the focus on credit; institutional support for relationships and finances, and most generally, the goal of the brief.

The large group discussion of the focus on credit highlighted differences in the perspectives of participants. Some believed that credit was too narrow a view and that the full spectrum of financial literacy issues including employment and child care decisions should be mentioned. Specifically, some participants wanted the brief to touch on financial and income decisions in the home and how to deal with issues relating to paychecks and small family financial decisions. Others stated that credit can be viewed as a key asset because building and maintaining credit is crucial to financial development. These participants supported using credit as the framework from which to move toward accumulation of assets and stated that it reflected a reasonable and common pathway to mobility and well-being.

Many of the attendees wondered what the goal of the briefs was and suggested that the objectives and audience be clear. It was explained that the briefs were primarily intended to raise consciousness, not necessarily to cover every issue in all three fields. Some participants wanted to know more specifically about how to incorporate information from other fields in their

programming. A resource guide was brought up again in the discussion of this brief; however, a practitioner made the point that it is important not to drown in resources.

One participant voiced concern about the complexity of legal issues like debt, bankruptcy, and child support, which vary from state to state, and suggested that the brief advise readers to contact an attorney for assistance. Others agreed that community educators and other practitioners should take care not to accidentally spread misinformation by offering advice outside of their expertise. A key learning from early marriage education programming was the importance of recognizing the role of instructors' personal histories and attitudes, particularly related to gender. For example, some instructors, if they had experienced difficult relationships and grappled with issues of gender mistrust, tended to convey their distrust to those in their classes.

Other suggestions included adding more information on the importance of insurance and a warning against becoming over insured. The roundtable participants were not in agreement about what basic guidance could be offered to practitioners regarding the appropriate level of insurance for individual low-income families. Other participants recommended that more information on how to involve children in financial matters be added to the briefs.

Research Needs

Research needed to support collaboration:

- More comprehensive, longitudinal, and evaluation research is necessary on family and program outcomes in each field as well as attitudes, practices, consumption, and decision making among low income families.
- Identify appropriate outcome measures and consider possible definitions for success in these fields
- Study how services fit together in order to identify gaps and develop an effective models, among other things.

There was a clear need for more comprehensive, longitudinal research. Participants stressed the need to find appropriate outcome measures and to seek a definition of success in these fields. Additionally, discovering how services fit together and defining a model is needed. Evaluation research will be crucial in looking at interventions like auto payroll deposit and removing asset limits. The limited research about financial education, asset building, and marriage education services for low-income people is an obstacle. Partners may not be confident in the efficacy of the programs, especially programming in fields

other than one's own. Even the number of approaches available and supported by different stakeholders makes it difficult to reach consensus on the three top priorities for improving the stability of low-income families, as evidenced in follow-up discussions with participants.

A debate ensued among participants over the effectiveness of financial education. Some suggested studying cases where it worked and looking at the components to understand why it succeeded. Follow up discussions with participants conducting research in this area, reinforced that conducting longitudinal qualitative research documenting low-income couples and families' financial decision-making processes and skills would help elucidate financial and savings practices that may be difficult to measure in surveys. This research would be useful for developing collaborative program interventions.

Relevant Research: Findings from the American Dream Demonstration

IDAs were first tested in a privately-funded project called the American Dream Demonstration (ADD), which provided the inspiration for federal IDA programs.

ADD provided evidence that low-income individuals are able to save despite limited resources. Design features of IDAs (i.e. match rate, match cap, time limits, etc.) had an impact on savings patterns.

Particularly relevant to the roundtable discussion, ADD data indicated that financial education classes affected the amount that program participants saved, up to a point. More than 10 hours of classes did not continue to increase participant savings.

For more information on the ADD research project, see <http://gwbweb.wustl.edu/CSD/asset/add.htm>

Next Steps

Potential Next Steps

- Distributing to participants lists of local providers in other fields.
- Short exchanges of practitioners to visit each other's programs in order to better understand what the programs entail and find collaborative sweet spots.
- Tracking the progress of fledgling collaborative ventures.
- Distilling resources for practitioners that allow them to better integrate their services or make referrals without having to find and vet each resource independently.
- Distilling the research-based interventions in all three fields as well as making the case for specific collaborative ventures to all three fields.
- Finding a way to broaden the higher level policy discussion to include employment, finances, and assets in a broader range of family relationships.
- Begin to explore the potential for analysis of common drivers of family success, like changing aspirations or expectations for the future.
- Identify topics that bring together the three fields for further research. For example, health coverage was mentioned repeatedly as a problem for family relationships as well as debt. Also, the focus on the well-being of children may be a way to bridge between marriage and asset development efforts through vehicles like child development accounts. Recent research suggests that wealth may be a more important factor than income in improving child well-being.

Toward the end of the day, participants turned their attention to next steps, specifically what could be done to act on the momentum generated from the roundtable. They stressed the importance of how to collaborate and learning what a successful model looks like. A participant reminded the group that there is no such thing as an ideal model, so focusing on adapting to different service environments would be most effective. Despite learning from each other, there was still a need for more sharing of evidence-based practices and collaborations on smaller scales in order to gain more understanding and establish relationships and referral networks.

Since financial education is commonly included in marriage education programs, expanding the collaboration primarily involves making marriage education a part

of financial education programs. It is important that people providing financial education and asset-building programs see how marriage education and related family skills programs could be beneficial for them.

Increasing exposure is another essential step in beginning collaboration. To widen the awareness and skills of practitioners in each field, participants agreed that cross-trainings, presentations, and symposiums would be useful.

Finally, advocacy was suggested as an arena for collaboration. One attendee pointed out that the asset-building community is relatively small and could benefit from those in the marriage field advocating for inter-related policies, like the issues mentioned regarding asset limits and marriage penalties in public assistance programs. Also, attendees advised taking advantage of the smaller state and local groups, community organizations, and faith-based organizations rather than relying exclusively on the federal government.

Appendix A

Agenda for the Marriage Education, Financial Literacy, and Asset Development Roundtable

Tuesday, February 5, 2008
701 13th Street N.W., Suite 750
Washington, DC 20005

*Hosted by the U.S. Department of Health and Human Services Office of the Assistant Secretary for
Planning and Evaluation and RTI International*

8:30 am to 9:00 am	Registration
9:00 am to 9:15 am	Welcome by ASPE and RTI
9:15 am to 9:30 am	Introduction of participants
9:30 am to 10:00 am	Overview of the project
10:00 am to 10:30 am	Small group discussions <ul style="list-style-type: none">• Discuss previous experiences working with couples, financial literacy, and asset development
10:30 am to 10:45 am	Break
10:45 am to 11:15 am	Large group discussion <ul style="list-style-type: none">• Report out key shared themes from small groups
11:15 am to 12:15 pm	Present and Discuss Brief 1 <ul style="list-style-type: none">• <i>Foundations for Strong Families: Stable Relationships and Finances 101</i>
12:15 pm to 12:45 pm	Lunch
12:45 pm to 1:45 pm	Present and Discuss Brief 2 <ul style="list-style-type: none">• <i>Foundations for Strong Families: Healthy Relationships and Financial Stability 201</i>
1:45 pm to 2:00 pm	Break
2:00 pm to 2:30 pm	Small group discussions <ul style="list-style-type: none">• Ideas for possible collaborations• Research gaps and other needs
2:30 pm to 3:15 pm	Large group discussion <ul style="list-style-type: none">• Report out key shared themes from small groups
3:15 pm to 3:30 pm	Closing remarks and next steps

Appendix B

Marriage Education, Financial Literacy and Asset Development Roundtable Participant List and Contact Information

Name	Organization	Contact Information
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Appendix C

Marriage Education, Financial Literacy and Asset Development Small Group Discussion Questions

10:00 am – 10:30 am: Small Group Discussion

Objectives: Identify field and research experience in the 3 fields, knowledge gaps, and current collaborations.

Discussion Questions

- What are your experiences researching or working with individuals, couples, or families in the areas of marriage, healthy relationships, finances and assets development?
- What were some of the questions that you had about each field before reading the draft briefs? What else would you like to know now?
- What collaborations are you aware of that are already happening between the marriage education, financial education and asset development fields?

2:00 pm – 2:30 pm: Small Group Discussion

Objective: To discuss collaboration opportunities and barriers.

Discussion Questions

- What kinds of collaboration do you think would be useful?
- How would you recommend fostering further collaboration between the fields?
- What are some of the barriers to collaboration?
- What research would be useful to support collaboration?