



Invest in Relationships


Summary

This report by Relate and the British Association for Counselling and Psychotherapy (BACP) explores the impact of financial pressures on relationships, the issue of cost as a barrier to counselling, and the clear social justice need of making counselling and therapy available to everyone irrespective of their circumstances and ability to pay.

The research referred to in this report includes:


- A review of published evidence
- Nationally representative polling administered through a YouGov omnibus survey; sample size: 5,000 UK adults – May 2018
- Survey of Relate website users; sample size: 2,140 – June 2018

91%



of Relate website users and the majority of the general public (68%) said that relationship counselling should be available to everyone who needs it, regardless of their income and ability to pay

94%




of the general public agreed that strong and healthy relationships are important for physical and mental wellbeing

87%




of Relate website users on lower household incomes said they felt they and their partner would benefit from counselling

41%



of Relate website users on lower household incomes said they had sought relationship counselling but either didn't go ahead or dropped out early due to the cost

21%



of Relate website users on incomes of below £16,379 said mental health issues were placing pressure on their relationships compared to 12% on higher incomes.

The current picture

Couple and family relationships are vital for everyone in society, and are foundations of individuals' health and wellbeing, as well as important for children's long-term life chances.

Most relationships come under pressure at some point, and at times of difficulty, professional relationship support (counselling and therapy) can play a crucial role in helping people to improve their relationship's quality and stability.

Eighteen percent of people (2.87 million people) in adult couple relationships are in distressed relationships¹. This is linked to depression and anxiety², and people who live in distressed and troubled relationships are three times as likely to suffer from mood disorders (e.g. depression) as people who do not experience such relationship distress³.

In a sample of more than 42,000 children seen in Children and Young People's IAPT services, 'Family relationship problems' were the number one presenting problem (52%), as rated by clinicians⁴. Similarly, a meta-analysis of evaluations of counselling in UK secondary schools found family issues were the largest presenting issue (by a factor of almost two)⁵.

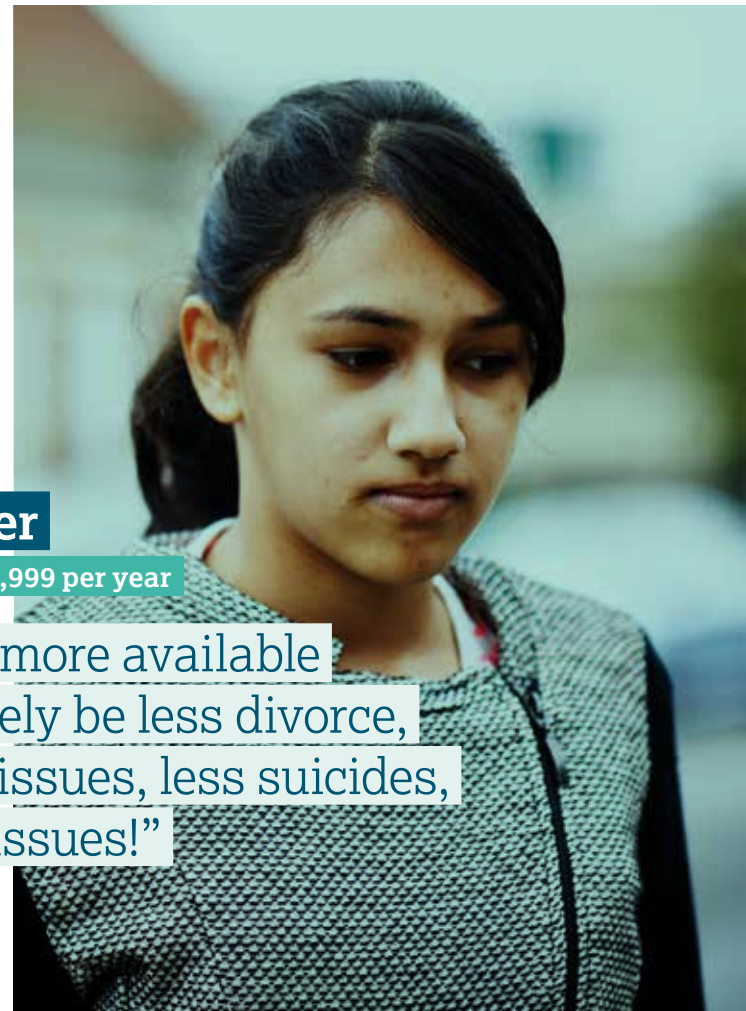
However, despite the prevalence of family and relationship breakdown, and the impact this has upon both adults, children and young people; relationship counselling is not widely commissioned or available on the NHS. The current funding model for relationship counselling (which sees most of the counselling paid for by client fees), presents a cost barrier for families on lower incomes. Charities like Relate offer sliding fee scales and subsidised/free counselling where possible. But without sustainable funding, charities' ability to expand provision of counselling to all who need it, regardless of ability to pay, is restricted.

BACP and Relate are campaigning for greater Government investment to address relationship distress.

Relate website user

Household income: £5,000 to £9,999 per year

“If counselling was more available there would definitely be less divorce, less mental health issues, less suicides, less children with issues!”



Why are healthy relationships and relationship counselling important?

Research shows that adults in poor-quality and distressed relationships are much more likely to be affected by mental health issues such as depression and anxiety, which in turn can also affect mental health.

Evidence shows that poor quality parental relationships, particularly inter-parental conflict, has a negative impact on children's mental health and long-term life chances. Parental separation, relationship violence, and poor parental mental health within the child's household have all been identified as being an adverse childhood experience (ACE). Relationship counselling is an effective way of improving relationship quality; thereby directly improving the health and wellbeing of the parents, and indirectly reducing the impact of ACEs upon the children within the family.

International evidence, including several randomised control trials, shows relationship counselling or therapy can be effective in improving relationship quality, relationship satisfaction, conflict resolution skills, and wellbeing and mental health⁶.

A government-backed evaluation of UK relationship support found counselling and relationship education resulted in statistically significant, positive changes in individuals' relationship quality, wellbeing and communication, according to validated scientific measures of these⁷. This evaluation found that Relate's relationship counselling resulted in statistically significant, positive changes in individuals' relationship quality, communication, and wellbeing, according to validated scores of relationship quality, communication and wellbeing, with the effect size particularly large for wellbeing ($d=0.85$).^[1] The evaluation modelled the cost-effectiveness, finding that for **every £1 invested the state could see £11.40 of savings**.

This same evaluation found that 76% of clients also felt counselling had helped them to understand their relationship better, with over half (55%) thinking this was 'definitely' the case; 42% also believed that it had 'definitely' helped them to better understand their partner. After counselling, clients were also significantly less likely to perceive that their relationship was at risk of ending: while 82% of clients thought this was the case prior to counselling, by the point of the post-survey stage only 30% thought this – suggesting that for the majority of Relate clients counselling stabilised their relationship⁸.

Relate website user

Household income: £35,000 to £39,999 per year

“Relationship counselling has helped me tremendously and I'm so grateful that I am privileged enough to be able to access it.”



For every £1 invested the state could see £11.40 of savings

[1] Generally, effect sizes of up to 0.3 are regarded as small, up to 0.5 as medium, and from 0.7 upwards as large.

The impact of financial pressures on relationships

Living with financial pressure can place strain on relationships, leading to relationship distress, couple conflict and relationship breakdown. In fact, finances are the most common source of conflict in relationships⁹.

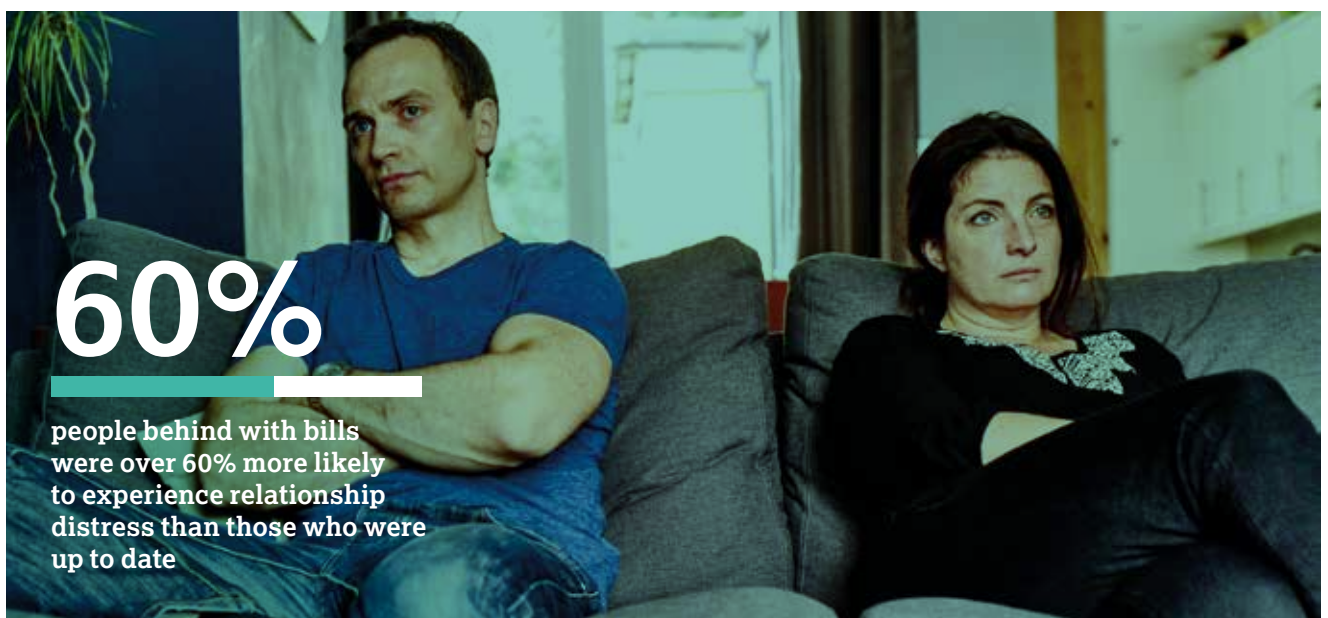
Financial hardship is a key factor leading to relationship problems¹⁰, predicting lower relationship satisfaction and quality¹¹, higher psychological distress¹², and increased risk of relationship breakdown¹³.

According to the YouGov survey commissioned by BACP and Relate, respondents on a lower household income of up to £16,379, were more likely to say mental health issues were placing pressure on their relationship – 21% compared to 12% of those on higher incomes of £16,380 or more. Lower income households were also more likely to say money worries were placing strain on their relationship (25%) compared to 18% of higher income families. Perhaps unsurprisingly, debt was also more likely to place a strain on relationships of families on low incomes (12% compared to 9% on higher incomes) and housing (16% compared to 8% on higher incomes), as well as physical health (20% compared to 12% respectively).

These additional pressures can result in higher levels of relationship distress, as demonstrated by recent research by the Joseph Rowntree Foundation, which found parents in the poorest two-fifths of the population are the most likely to be in a distressed relationship¹⁴.

Previous research by Relate on debt and relationships found that being behind with household bills was associated with an increased likelihood of experiencing relationship distress (people behind with bills were over 60% more likely to experience relationship distress than those who were up to date). British adults with problem debt were three times as likely as those not in problem debt to argue with their children aged seven and over 'once a week or more often'. One in four British adults in problem debt argue with their partner about money, debt or other financial issues at least once a fortnight¹⁵.

Seven percent of UK families say problem debt led to their most recent relationship breaking down¹⁶; 11% of debt problems are reported to have contributed to relationship breakdown¹⁷; and nine percent of high-cost credit customers report relationship breakdown as a consequence of borrowing¹⁸.



Cost as a barrier to relationship support

Relate practitioners have reported increasingly seeing couples who delay accessing support or do not finish courses of counselling due to money worries. Relate Centres have also reported an increase in the number of couples who are unable to make any, or only a limited, contribution to access services.

In the survey of Relate website users on relationship counselling, when asked if they would consider attending relationship counselling if they and their partner were experiencing relationship difficulties, 92% of respondents – from over a range of ages – indicated they agree or strongly agree. Eighty-seven percent also agreed or strongly agreed with the statement “my partner and I could benefit from relationship counselling”. However, when asked whether they had sought counselling but dropped out or not gone ahead due to cost, 35% of respondents indicated that had been the case. This rose to 41% for those on a household income of £24,999 or less.

While couples and families recognise the benefits of strong and healthy relationships on physical and mental wellbeing (97% of respondents stated that they either agreed or strongly agreed with this statement), the second most common reason

people said they would not consider attending relationship counselling if they were experiencing relationship difficulties was cost.

In the wider YouGov survey of the general public, 94% of respondents agreed that relationships are important for physical and mental wellbeing. The third most common reason in the YouGov survey for people not considering attending relationship counselling if they were experiencing difficulties was also cost. The most selected reason was that relationships are private concerns followed by people wanting to sort it out for themselves without professional help. So, as well as cost being a barrier, this highlights an additional need to drive culture change amongst the general public around relationships. This should include challenging any stigma associated with seeking relationship support, normalising talking about relationships, the challenges we all face, and seeking relationship support before things reach crisis point.

Katy

Household income: not disclosed

“I have gone through marriage difficulties which has led to depression, it is a lonely and difficult road to walk when you cannot afford professional help or guidance. I believe much of my depression is due to the fact that I could not afford to get the help I needed at the time.”



Funding relationship counselling

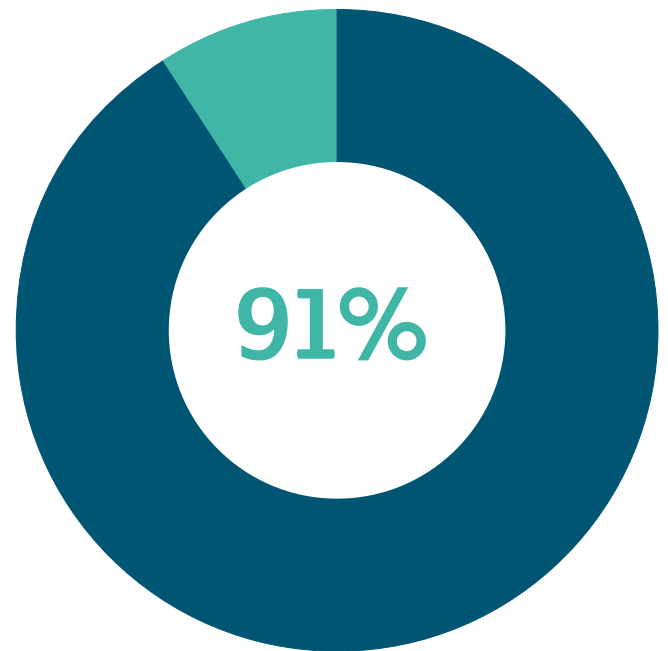
As we have seen, the cost of relationship counselling can be a significant barrier to accessing help for couples and families on lower incomes. Two-thirds (66%) of Relate counsellors identified the limited availability of free relationship support as a barrier that inhibits more referrals or signposting between relationship support and debt advice.

At present, the relationship support sector's ability to provide free or subsidised support rests largely on the resource it is able to draw in from clients' fees. Some charities try to offer sliding fee scales according to income where possible and can sometimes use other contracts or grants to provide counselling for those on lower incomes.

However, this is not always widely available and, where it is, families and referring agencies are not always aware of this. The fact that the majority of clients pay a fee for counselling means that the actual and/or perceived cost of services can be a significant barrier to access for those on low incomes, and especially those in debt¹⁹.

Relate's recent relationship counselling survey of its website users showed that 65% of respondents agreed that if they were experiencing relationship problems and were offered free relationship counselling then they would consider attending.

When asked whether they believed that the Government should provide funding for relationship counselling for those on lower incomes to ensure that cost is not a barrier to access, 83% of Relate website users stated that they either agreed or strongly agreed with this statement. Furthermore, 91% of Relate website users and the two thirds of the general public (67%) said that relationship counselling should be available to everyone who needs it, regardless of their income and ability to pay.



91% of Relate website users and two thirds of the general public (67%) said that relationship counselling should be available to everyone who needs it, regardless of their income and ability to pay.

When asked where funding for relationship counselling should come from, the majority of respondents to the Relate website survey felt that it should be funded by the state through general taxation (47%), followed by Local Authorities and charitable foundations or trusts (34% and 33% respectively). People also felt that in light of the evidence of the cost-saving benefit of relationship counselling, the Government should fund and promote relationship counselling services (87%).

Targeting low-income families

Relationships are a clear social justice issue, as they are so closely entwined with our wider capabilities and life chances.

There is clearly a strong argument for the Government to increase funding for relationship support to ensure everyone has equality of access regardless of income, but how is this to be achieved in practice?

One option is for the Government to trial schemes to ensure access for those who are unable to pay such as relationship support credit schemes targeting at risk groups through GPs and other “touch points” such as health visitors. This would allow vouchers of up to £200 per couple to be redeemed against relationship support providers accredited by the Government through a quality kite mark or approved provider framework, offering reassurance to couples and local referral agencies.

Another potential solution would be to pilot the offer of digital access codes for online services such as Live Chat, webcam counselling and telephone counselling.

A further approach would be to develop and trial solutions that bring together services that people on lower incomes and who are experiencing relationship distress, may be likely to want to access. Given the clear link between relationship distress and issues such as finance, debt and housing, funding could be provided to enable the development of holistic services that integrate the support currently offered separately in these areas.



Conclusion

The Relationships Foundation’s ‘Cost of Family Failure Index’ in 2018 estimated the annual cost to Government of family or relationship breakdown to stand at £51 billion, up from £37 billion 10 years ago.

The cost benefits of investing in relationship counselling mean that money spent on providing counselling services will be recouped through improved public health, leading to less reliance on public services such as the NHS. Additionally, children will experience better outcomes, leading to reduced costs to the state associated with responding to the wide-ranging effects of poor-quality family relationships and inter-parental conflict on childrens’ development, health and wellbeing, and educational attainment.

Mitigating relationship conflict and breakdown has a positive impact on families, society, health and finances. Excellent support is out there, but not everyone is able to access it. Evidence suggests that low income families are likely to experience increased strains on their relationships because of financial pressures. Their financial vulnerability also means they are less able to afford relationship support.

With every £1.00 invested recouping £11.40, Government funding for relationship counselling would bring fiscal benefits across many departments in Whitehall, beyond the investment required.

Relate and BACP believe it is crucial that relationship counselling is accessible to anyone who needs it, regardless of income, which is why we are calling on the Government to *Invest in relationships*.



Cost of Family Failure Index



Laura

Household income: Under £16,000 a year

"My husband and I have been experiencing relationship issues including constant arguments and things are only getting worse. I spent a long time convincing my husband that we needed relationship counselling and filling in various forms only to discover we were unable to afford it. This caused further problems between us because my husband felt the whole process had been a waste of time. We tried accessing support via our GP but they were only able to offer us individual counselling when it was our relationship that we needed help with. When you break a leg you can get the treatment you need but when you want support for your relationship it's a different story. I worry about other people in a similar situation. How many couples must be getting divorced or separating because they don't have anywhere to turn? I have four children, one of whom has autism.

I want my husband and I to stay together because I know we truly love each other, as well as for the sake of the family, but desperate situations push people towards desperate measures, such as contemplating divorce. I am trying to stay strong for my family by blocking things out emotionally, which I know isn't healthy but I have nowhere to turn. What we need is to speak to somebody objective who can help us to find a way forward. I agree there should be more funding for relationship support – healthy relationships create healthy families which in turn creates healthy citizens. Unfortunately loving someone is not always enough and it comes to times where we may all need more support and guidance. Healthy relationships and relationship support should not be only dependent on the matter of "if you can afford it or not" but more on the fact "if and when we need it". At the end of the day, relationship support is a need, not a luxury we could simply live without. At least not for some of us."



Simon

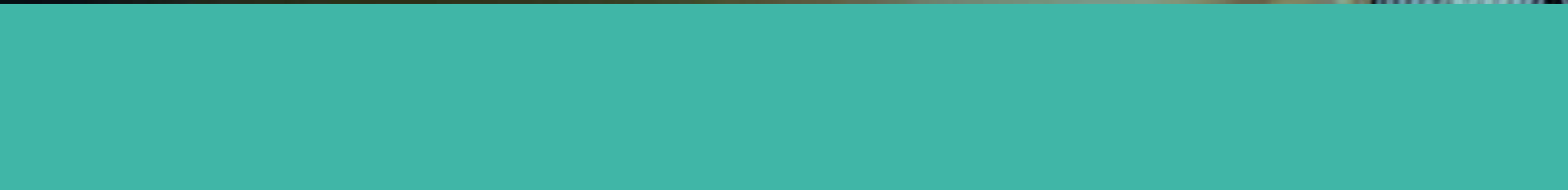
Household income: £10,000 a year

"My partner and I were both extremely hurt due to problems in our relationship and we needed help. We tried to access relationship counselling but it turned out we were unable to afford the sessions. I am a personal development specialist and am meant to know how to solve problems. I help everyone else but at the time I didn't have the funds to pay for a session of counselling because a lot of my work had stopped. I live outside London and there have been a lot of cuts, which meant the cheapest price we were offered for counselling was £50 a session, which we couldn't afford. I was referred to another agency but it wasn't the support I needed. We were desperate for a safe space to talk about what was happening, even some telephone counselling would have been good. We have remained together and are living in the same house. We were trying for a baby and have been trying to make the relationship work but there are lots of arguments and hurtful texts back and forth.

We're now at a stage where we're discussing the practicalities of separating. It's very hard when you can't get the support you need. My heart is broken and I'm in a really difficult place. We will do anything to help people who are physically hurt but when it comes to mental health you are left on your own as though your life isn't valued."

Footnotes

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Design: Steers McGillan Eves

relate.enquiries@relate.org.uk
publicaffairs@bacp.co.uk