



Relationships, Recession and Recovery

The role of relationships in generating social recovery

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Acknowledgements

University of Essex, Institute for Social and Economic Research and National Centre for Social Research, *Understanding Society: Wave 1-3, 2009-2012* [computer file] 4th Edition. Colchester, Essex: UK Data Archive [distributor], December 2012. SN: 6614, <http://dx.doi.org/10.5255/UKDA-SN-6614-5>

We would like to thank Dr Rob French, Professor Jan Walker OBE, Dr Michael Harris, Dr Samantha Callan, Helen Moreno, and Jess Faulkner and the team at Relate for their input into this report.

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Foreword

Good quality relationships are important to everyone, particularly when times are tough. Relationships can give us the resilience to weather storms and bounce back and thrive.

However, economic recession can put immense pressure on relationships and undermine relationship quality and stability, as financial difficulties, debt, unemployment, and job instability mount up. We know this from Relate's experiences of working with thousands of couples, individuals and families across England, Wales and Northern Ireland each year. Arguments over money rank as the number one source of conflict in relationships. When we surveyed our counsellors, one fifth (21 per cent) said they had seen an increase in clients due to the economic downturn, and in our recent major survey of the UK's relationships, 62 per cent said that money worries are one of the biggest strains on relationships (Relate, 2014). We've seen a rise in couples 'living together apart' because they can't afford to break up, and anecdotal evidence from our counsellors also indicates rising numbers of domestic violence cases reported in the counselling room.

In this report, we pose the question of whether we have seen a social recession in terms of a weakening of relationship quality and stability, and what might be needed for a social recovery. These questions have profound importance for how we understand the recessions and recoveries of the future.

While relationships may be weakened in recession, relationships are also key to recovery. Good quality relationships can help people to enter, re-enter and remain in the workplace; support children and young people to achieve better educational outcomes; and enable young people to see through apprenticeships. Investing in relationships saves money: the independent evaluation of relationship support for the Department for Education found a very substantial return on investment: for every one pound spent, the state accrues benefit equal to £11.40.

Recent policy announcements from the Government offer cause for optimism. At the Relationships Alliance Summit 2014, the Prime Minister announced a new 'families test' for domestic policy as part of the impact assessment process, to examine how a proposed policy might affect family life and relationships. It is crucial that this is now embedded in the process for developing and implementing policy across the board, focusing on relationships and not just structures, and understanding 'family' in the most inclusive way – including separated parents who continue to co-parent, for example.

What is required is a bold, cohesive and joined-up focus in policy on the value and role of relationships. This is not just about government policy; it is the responsibility of individuals, civil society, businesses, and government. But creating the conditions for safe, stable, and nurturing relationships must be a central strategy in public policy. We need to take a policy focus on relationships from the margins to mainstream, from periphery to priority. Relationships are the foundations upon which we can build a sustainable social recovery.

Ruth Sutherland
Chief Executive, Relate

Summary

Recessions and recoveries are features of the economic cycle. Here we look at the implications of future recessions and recoveries for our relationships, and vice versa. Recessions and recoveries tend to be predominantly understood in narrow, economic terms. Yet recessions are also social phenomena which affect people's lives in different ways – including their couple, family and social relationships. We refer to this social impact of recession as 'social recession'. Social recession can be triggered by economic recession, but can also exacerbate and prolong it, impeding recovery. In this research report, we examine the 'social recession' in terms of the social consequences economic recession can have. Specifically, we focus on the sustained decline in the quality and stability of couple, family and social relationships.

We looked at people's experiences during the last recession which began in 2008. In order to determine the extent to which people's experiences of recession corresponded to the quality and strength of their relationships, we examined data from the Understanding Society longitudinal study, which involves 40,000 households across the UK, over the recession period. We categorised people according to their experiences of recession using seven indicators, grouping people with similar experiences, and examined their relative likelihoods of experiencing deterioration in their relationships.

One might expect recessions to take a toll on family life and relationships – arguments over money are known to be a major cause of relationship problems. Sure enough, our findings indicate that a 'social recession' has occurred alongside economic recession, in terms of a significant correlation between negative experiences of recession and deterioration in relationships: *people who were disadvantaged economically during recession were considerably more likely to have experienced deterioration in their relationship quality and stability.*

Some people appeared not to have felt recession personally, and accordingly their relationships appear not to have suffered:

- People who did not experience any symptoms of recession (we term this group 'Forging ahead') were largely unaffected in terms of their relationships. (After two years, about two per cent had seen their relationships break down – compared with the sample average of around five per cent.) We therefore use this group as the standard for comparisons.
- Those who did not objectively experience any recession symptoms, but who nevertheless were subjectively affected in their outlook ('Doing well') had a similarly below-average likelihood of experiencing relationship breakdown to the 'Forging ahead' group.

The groups who felt the impact of recession most strongly, however, were significantly more affected in their relationships, in comparison with the standard (the 'Forging ahead' group):

- People who tended to be just about getting by financially, with high levels of unpaid overtime at work, yet who were optimistic about things changing ('Getting by') were almost *twice as likely to have experienced relationship breakdown* as the 'Forging ahead' group.

- Those who retained their employment but endured high financial distress, high levels of arrears, high unpaid overtime, low job satisfaction and low optimism ('Overworked and underpaid') were *more than three times as likely* as the standard to have experienced relationship breakdown.
- Those who bore the brunt of job losses in recession and suffered high levels of financial distress and arrears with bills and low optimism about their situation changing ('Bearing the brunt') were around *four times as likely* as the 'Forging ahead' standard to have experienced relationship breakdown.
- Finally, those who were disengaged from the labour market and suffered high financial distress and low optimism ('Distressed and disengaged') were on average *eight times as likely* as the 'Forging ahead' group to have experienced relationship breakdown (ten times for women; six times for men).

These relative likelihoods of experiencing relationship breakdown held even after we accounted for selected background characteristics, such as their income, family structure, education and relationship length.

Our findings here confirm those of previous studies, which similarly show that financial shocks and unemployment can reduce relationship quality by increasing conflict in relationships, decreasing mental wellbeing, and even impacting on physical health. Previous studies also show that this reduced relationship quality during recession translates into increased risk of relationship breakdown. Our findings contribute to this evidence base adding valuable insight into the ways in which recession experiences correlate with relationship deterioration.

The evidence also suggests that, unaddressed, the impact of the *social recession is likely to continue – possibly even worsen – for some time after economic recession is over*. This is because the cost of separation means that reduced relationship quality may only translate into increased relationship breakdown when financial conditions permit. (This may be why January 2013 was the busiest month that Relate has ever seen on the national helpline.) Without action to ameliorate it, this social recession is therefore likely to spell problems ahead over the next Parliament – and beyond.

This social recession matters because deterioration in relationship stability and quality during recession is not only of concern for the individuals involved; it has wider social costs. Good quality relationships are important for public health and wellbeing, while relationship breakdown can exact a significant toll: the impact of separation on adults can include ill health, depression, stress, financial difficulties, and unemployment. There is growing recognition too of the potential impact on children of parental conflict and relationship breakdown. In addition, there is a powerful economic argument – responding to these effects of relationship breakdown incur a substantial cost to the taxpayer.

Furthermore, *relationships and the economy are interdependent* – mutually influencing one another, both negatively and positively. On the negative side, not only do negative experiences of recession appear to be associated with relationship deterioration, but, so too poor quality relationships and relationship breakdown can increase job instability. On the other hand, good quality relationships can be a bulwark against pressures such as recession and are crucial for building resilience to withstand economic and social shocks.

Consequently, understanding the social recession is not merely important to understand

what has occurred in the recent past. Recognising the social significance of recession for relationships (the social recession) is also important for ameliorating its continued impact, and for understanding the social and relational dimension to recovery. The very relationships which have deteriorated through recession are those which can help people re-enter and remain in the workplace, or support children to achieve better educational outcomes, for example. Good quality relationships can lead to better outcomes across most policy areas and ultimately reduce public spending, helping to sustain economic recovery.

Our findings and existing evidence suggest that relationships tend to follow the economic cycle. As future recessions and recoveries may come and go, it will be strong relationships which can help people to weather storms, with benefits to wider society and the economy. As the economy recovers, we therefore need to recognise the damaging impact recession had on relationships, and to think seriously about the role of relationships in public policy. Strong relationships support a stronger economy, and vice versa; *social recovery is a crucial ingredient of full economic recovery.*

We reflect on the implications of our findings for how we understand recessions and recovery, and also for how policy can realise the value of good quality relationships in helping people to be employed, healthy, and happy. Taking a relational perspective, we suggest, could add an important new dimension to debates over how to mitigate hardships and secure recovery, build resilience against future pressures, save money, improve our health and wellbeing, improve the effectiveness of our public services, and unlock citizen capability and social capital. We argue for a ‘relational lens’ in policy making, to examine the impact of policy on relationships as well as the ways in which relationships may underlie its successful implementation. In practice, this involves:

- Improving the evidence base to inform public policy, with local measurement of relationship quality
- Developing and extending support for relationships affected by stresses such as recession
- Placing relationships right at the heart of policy making, including economic policy
- Relational public service reform to recognise and draw upon the strengths in people’s relationships in the provision of public services.

Adopting such a ‘relational lens’ for policy is crucial if we want to consider how we progress from social recession to social recovery – and beyond. A conscious, cohesive and cross-cutting effort is needed to invest in relationships and promote and positively utilise the value of relationships in creating a thriving society.

A social recession has occurred; a social recovery is required.

1. The social recession

The UK has recently been through one of the longest and deepest recessions since the 1930s. This has obviously had a considerable impact on people and their families and relationships; the question is only what the nature of this impact is. Understanding this is important for building resilience against future recessions, as well as for mitigating the effects in the present. In this report, we are interested in the impact of recession on relationships, which are important social assets, building blocks of society, and crucial elements to personal health and wellbeing. Our question is whether the consequences of recession (money worries, work pressures, unemployment) have undermined relationships, and if they have, whether this social effect of economic recession might exacerbate recession and obstruct recovery.

It is important to understand the recession not only as an economic, but as a social phenomenon, which affected people differently. Technically, 'recession' refers to two continuous quarters of negative economic growth. However, this narrow understanding fails to take account of the varied and complex ways in which recession plays out in people's everyday lives. Recession for most people is a collection of different lived experiences which may have a profound impact on their current and future wellbeing.

Even defined narrowly, recession is experienced differently. One of the most visible symptoms was the increased unemployment, which climbed to almost 8.5 per cent in 2011 from around 5.5 per cent. An estimated 310,000 people were made redundant in one quarter alone in 2008/9 (ONS, 2013a), plunging households into chaos and placing sudden and severe strain on relationships. Yet this overall rate masks divisions in the way unemployment was experienced by region, gender, and by age. Young people bore the brunt of rising unemployment through increases in absolute poverty, the proportion of young adults experiencing great difficulty in making ends meet, and economically forced co-residence with parents (Aassve et al, 2013), as well as substantial graduate underemployment (Green & Zhu, 2010). This is likely to increase strain on family relationships as crowded living arrangements lead to greater conflict. The economic gloom may also have had an impact on young people's couple relationships, with job stress, constrained living arrangements and unaffordable housing markets conspiring against them.

Across all ages, many workers have experienced unemployment, others have struggled to cope with not working enough hours to make ends meet, and others have felt compelled to undertake substantial paid and unpaid overtime. Over five million workers worked unpaid overtime by 2012, averaging 7.2 hours a week, the amount of unpaid hours worked equating to nearly a million jobs (TUC, 2012). While many may have considered themselves fortunate to have a job, the realities of job insecurity and underemployment are likely to have placed additional strain on relationships. These varied experiences of recession are likely to have profoundly affected our relationships. We term the social impact of recession on people's lives, including their relationships, the 'social recession'.

'Social recession' describes the social consequences economic recession can have, including the sustained decline in the quality and stability of couple, family and social relationships. A social recession can be triggered by and can reinforce the effects of economic recession.

We are not the first to coin the term. The concept has been used previously to describe an adverse social counterpart to uneven economic growth, emerging from the work of US Psychologist David Myers in the 1960s (Rutherford, 2008). More recently Myers identified a social recession in increasing levels of divorce, violence, depression, teenage suicide and other ‘social pathologies’ (Myers, 2000). In the UK, others have seen social recession in long term systemic failures around economic structures and political systems, including stress, eating disorders, alcoholism, mental illness, violence against women, and in rising child and adolescent mental health problems in the UK, aggravated by the way unequal and unsustainable economic growth weakens family and community ties (Rutherford, 2008). In this report, however, we view social recession as the *social impact of economic recession*. There is strong theory and evidence (as we demonstrate through our findings in Chapter Two and through review of the existing literature in Chapter Three) to support our argument that declines in economic wellbeing can reduce the quality, and by extension the stability, of relationships.

‘Social recession’ is not therefore a matter of shifting attitudes. The concept has sometimes previously been interwoven with a thesis about deteriorating social values: it has been argued, for example, that rising individualism is linked to ‘social pathologies’ such as declining marriage rates (Myers, 2000). In our use the concept does not denote changed values; on the contrary, during recession, we expect individuals’ *desires* for high quality, stable relationships remain largely unchanged, but their *capacity* to act upon these is reduced.

1.1. Why do healthy relationships matter?

Good quality, nurturing relationships are essential to a healthy, productive society. Social recession, in terms of deterioration in relationship stability and quality during recession, is therefore not only of concern for individuals who see their relationships wane; good quality relationships are important for everyone.

A significant body of research documents the benefits of good quality, stable, supportive relationships across the life course for mental and physical health (see, for example, Kiecolt-Glaser & Newton, 2001). Evidence shows strong social relationships reduce the risk of depression, for instance (Morgan & Swann, 2004). Conversely, when relationships falter they can exact a significant toll: the impact on adults can include ill health, depression, stress, financial difficulties, and unemployment (Walker et al, 2010). Studies also point to links between relationship distress and alcohol misuse (Whisman et al, 2006), depression (Whisman, 2001), and poor health: a major evidence review found an ‘unequivocal association’ between relationship breakdown and general adult ill health as well as more specific conditions such as coronary heart disease and raised blood pressure (Coleman & Glenn, 2009). The quality of our relationships even has a direct effect on mortality: a meta-analytic review of 148 independent studies found that those with stronger social relationships are 50 per cent more likely to survive than those whose relationships are weaker (Holt-Lunstad et al, 2010).

There is growing recognition also of the impact of parental relationships (both positively and negatively) on children. The quality of the couple relationship is a critical factor in the environment in which children grow up and develop (see, for example, Cowan & Cowan, 2002). Children growing up with parents who have good quality relationships, with low

parental conflict – whether within couples or between separated partners (Coleman & Glenn, 2009) – tend to enjoy better physical and mental health (Meltzer et al, 2000), better emotional wellbeing (Harold et al, 2011), higher academic attainment (Harold et al, 2007), and a lower likelihood of engaging in risky behaviours (Coleman & Glenn, 2009). Similarly, mutually satisfying, low conflict parental relationships are associated with positive parent-child relationships, and positive child outcomes (Petch et al, 2012).

On the other hand, where children grow up in dysfunctional relationships which run into the ground, evidence shows associations between parental relationship breakdown and child poverty, behavioural problems, distress and unhappiness, poorer educational achievement, substance misuse, physical and emotional health problems, teenage pregnancy, and increased risk of children's own relationships breaking down (Coleman & Glenn, 2009).

It is not only separation which can be harmful (indeed, for some couples it is the best outcome); also significant is the rise in couples 'living together apart' because they cannot afford to separate (and couples with children are more likely to find themselves trapped in this situation): the impact of being in a relationship that isn't working can be harmful to couples and children – whose experiences seeing their parents undermining each other, arguing and being vindictive can provide a shaky foundation for their own relationships. Couple conflict can affect children's and adolescents' wellbeing and adjustment (Cummings & Davies, 1994) and emotional and mental development – resulting in increased anxiety, depression, aggression, hostility and antisocial behaviour and criminality (Harold et al, 2012). Evidence even suggests that children's exposure to frequent, intense and poorly resolved conflict may have a more significant impact per se than that of divorce or separation (Reynolds et al, 2013).

All of this evidence makes social recession a key public policy issue. The potential negative consequences of relationship deterioration and breakdown do not merely affect the individuals concerned; there is increasing recognition of the substantial financial costs – estimated to run into billions (Relationships Foundation, 2014) – associated with responding to these, which the state and taxpayer pick up the bill for. There is therefore a powerful monetary argument for taking relationships seriously as a public policy issue. Investing in prevention and earlier intervention can therefore reduce costs to the state: the independent evaluation of relationship support for the Department for Education found that for every one pound invested in relationship support, the state accrues benefit of £11.40 (Spielhofer et al, 2014).

The importance of families and relationships has arguably been recognised on both sides of the political spectrum. The Government recognised the importance of healthy relationships in its flagship Social Justice strategy, and in its laudable investment of £50 million in relationships support for intact and separated families – the first coordinated funding programme of its kind. Additionally, the Troubled Families programme was devised with a whole-family focus (DCLG, 2012), highlighting the importance of relationships between families and agencies for turning around 'troubled' families around. Health Secretary Jeremy Hunt and Health Minister Norman Lamb have also highlighted the devastating impact of loneliness on Britain's older population. The Prime Minister also launched a programme to measure national wellbeing, which recognised satisfaction with relationships as an essential component of wellbeing (ONS, 2013c) – 89 per cent reported 'having good connections with friends and relatives' mattered most for

national wellbeing (ONS, 2014c).

The Labour Party, for its part, has highlighted the social impact of recession on families through raising debate around the 'cost of living' (Miliband, 2011), and in 2013, Labour's Policy Review Coordinator Jon Cruddas MP called for a social policy built around family, home and wellbeing, and for reform of the 'practice of government to recognise the value of people's relationships' (Cruddas, 2013). In 2014, Cruddas stated:

'Policy needs to use the power of relationships to help strengthen the resilience of men, women and children to withstand adversity and to facilitate their readiness to take up opportunities. The best way of preventing social problems from developing is to support social, couple, and family relationships.' (Cruddas, 2014)

There has therefore been some championing of relationships on both sides of the political spectrum. However, the phenomenon of 'social recession' could be better grasped and used by policy makers as a succinct description of the impact of recession on relationships or more broadly around wellbeing. Similarly, its counterpart – the concept of social recovery and the role of relationships within this – offers great value for building a sustainable recovery as we move into the next electoral cycle.

1.2. Indications of social recession

This work is rooted in Relate's practical experiences of working with couples, individuals and families across England, Wales and Northern Ireland. A fifth (21 per cent) of Relate counsellors have seen an increase in clients due to the economic downturn (Relate, 2012a). In 2009, a quarter of families admitted to arguing more because of the recession, and one in five couples felt they were arguing more because of money worries. Across the country, 66 per cent of Relate Centres had seen an increase in demand for their services as clients felt the impact of recession (Relate, 2009). In 2012, at least 40 per cent of Relate counsellors said they were seeing more couples splitting up than two years previously, with money worries cited as a major cause. Seventy per cent said money problems, including debt, a lack of disposable income, unemployment and rising living costs, had worsened for their clients (Relate survey, results published in The Guardian, 2012).

We have also seen a rise in couples 'living together apart' because they can't afford to break up (Relate survey in The Guardian, 2012). Anecdotal evidence from Relate counsellors also indicates a rise in the number of cases of domestic violence reported in the counselling room. We know from experience, therefore, that recession has had a significant impact.

Furthermore, at the macro level, patterns of suicides, excessive alcohol consumption, domestic violence, and divorce rates support the notion of a social recession. Furthermore, an apparent association between the latter two may suggest the recession has had a profound impact on the quality and stability of relationships in particular. (Here we can of course only make tentative conclusions about recession-linked patterns. Nevertheless, what we see is quite suggestive.)

Suicide rates show signs of increase while the economy was in recession – likely driven by economic hardship. The UK had seen a long-term decline in suicides since the early 1980s from close to 15 per 100,000 people to fewer than 11 per 100,000 pre-recession. Since

2008, however, this decline has flat-lined and, worryingly, levels are once again rising (ONS, 2013b). Similar patterns obtain for binge drinking, where levels had been falling steadily, reaching a low of 19 per cent for men in 2009, thereafter levelling at 20 per cent, and seven per cent for women in 2010, thereafter fluctuating slightly. The recession appears to have halted this long-term decline.

Looking at domestic abuse, since 2007/8 the number of cases recorded by police forces in England and Wales has increased by almost 40 per cent to over 800,000 per year. Table 1 below shows the number of incidents recorded by police forces for each year since 2007/8. Previously, British Crime Survey records show incidents decreasing since the mid-1990s, plateauing at around half that level over 2003/4-2006/7 (Home Office, 2007). It is possible this could indicate relationship quality suffered significantly: when economic pressures are greater, this is likely to lead to greater distress and increased conflict and damaging behaviours. (It is also possible, however, that changes in the way incidents are recorded by police forces may have contributed, and we do not claim any causal relationship. Additionally, it is important to bear in mind that the Crime Survey for England and Wales shows a slow but steady decline in the *proportion* of men and women who have been victims of domestic abuse over the last eight years (ONS, 2014b).)

Table 1: Domestic abuse¹ incidents recorded by police forces in England and Wales

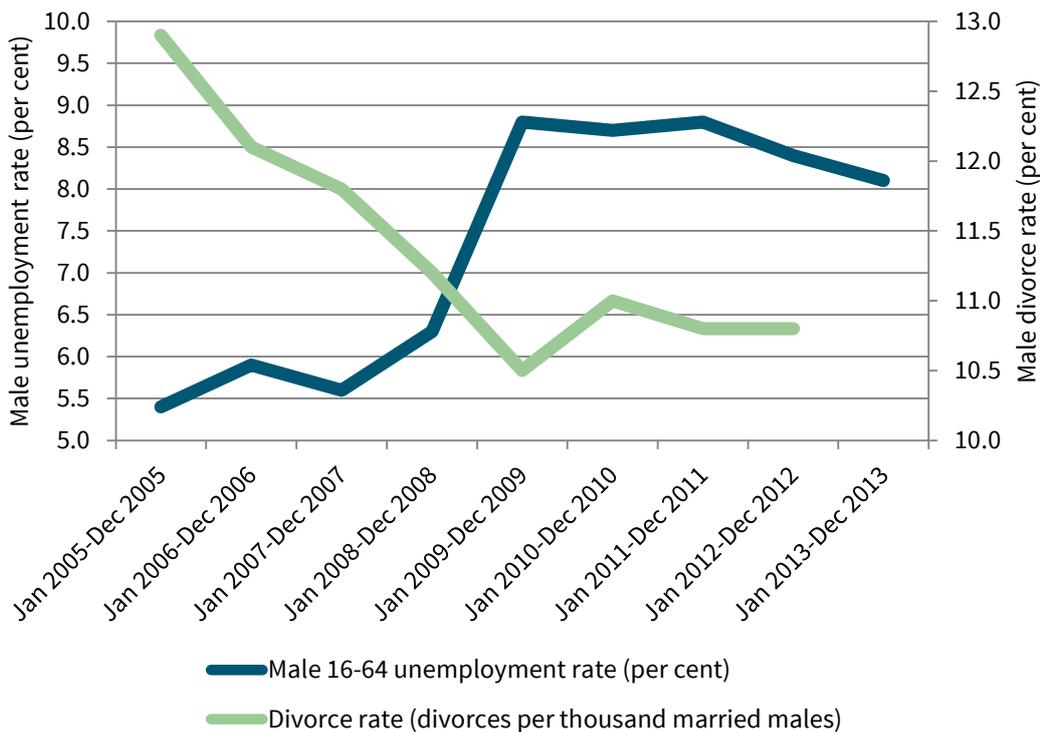
Year	Total number of domestic abuse incidents
2007/8	608,438
2008/9	763,976
2009/10	775,343
2010/11	755,354
2011/12	817,522
2012/13	838,026

Source: ONS (2014b)

The economic recession also appears to have halted the long-term decline in divorce rates. Figure 1 below plots the male divorce rate against the male unemployment rate, and shows that the divorce rate was lowest when the unemployment rate peaked. The divorce rate reached recent historic lows in 2009, rising again slightly in 2010 but remained low, below levels last seen in 1977 (ONS, 2012). On the face of it, one might expect divorce rates to have increased markedly, yet while the recession appeared to halt the long-term decline, the divorce rate was at its lowest when the unemployment rate was at its highest. While ostensibly counter-intuitive, this trend actually mirrors studies which we refer to below (see Chapter Three) showing divorce rates are lowest when the economy is under-performing, due to the costs of separation. This is likely to mean that the full impact of the recession on relationships will not be felt for some time after economic conditions have improved.

¹ Defined as any incidence of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) – see ONS (2014b).

Figure 1: Divorce rates and male unemployment rates, England and Wales, 2005-2013



Source: ONS (2014a); Nomis (2014)

However, divorce rates had been declining overall since the early 1990s, reflecting a number of social trends, which makes isolating the specific impact of the recession difficult. Nevertheless, it is striking that when economic circumstances were at their most challenging, the divorce rate decreased and remained low while the economy remained sluggish, although it rose slightly after 2009. This suggests couple relationships have indeed deteriorated during recession, and we may expect the consequences to be observed through increasing levels of divorce as the economy recovers and people are less financially compelled by circumstances to remain together.

The picture these social indicators provide suggests recession has had a negative social effect. On all indicators the macro-level data suggest possible effects of recession. Increased domestic violence reports could also indicate a fall in relationship quality, while the substantial fall in divorce rates between 2007 and 2009, followed by the slight rise thereafter could suggest that relationship stability worsened during recession. Taken together, these macro-level patterns suggest that alongside the economic recession a social recession occurred, including a deterioration of people’s relationships. We turn now to examine more robust individual data to analyse the possible impact of recession on relationships.

2. Evidence of the social recession: Relationship stability and quality

We know that for many people, recession was experienced through job losses, which was likely accompanied by a sharp decline in income, which may have increased stress within the household. This would likely have negatively affected the quality of interactions, which in turn may have led to decreased relationship quality and increased risk of relationship breakdown. However, we can expect others retained employment while experiencing other income shocks as the cost of living increased while wages remained stagnant. They may also have experienced deterioration in job quality through expectations of unpaid working overtime, and may have been impacted by the culture of anxiety around economic futures. Many of these experiences are likely to have impacted in turn upon the quality and stability of relationships.

We know this anecdotally from Relate's experience working to support people's relationships, as well as from existing studies (summarised in Chapter Three) showing symptoms of recession – including lower income, unemployment, and debt – are associated with lower relationship quality and higher relationship breakdown. To ascertain how people experienced recession and what impact this had on relationships, we looked at individual data from Understanding Society – the UK's prime longitudinal study of households, involving 40,000 households who have been tracked over three waves of data collection in 2009/10, 2011/12 and 2012/13 across England, Wales, Scotland, and Northern Ireland (McFall & Buck, 2013). We focused on 7,420 men and 10,724 women of approximate working age (21-59) and determined their recession experiences from 2009/10, tracking how these later influenced relationship breakdown and quality. All data were weighted and adjusted to account for sample design using the longitudinal weights provided by the sample despositors (McFall, 2013).

Since recession as a technical term for a period of economic decline has little significance for individuals until it is felt through myriad effects (financial difficulty, unemployment, debt), we treated recession holistically, recognising it is experienced differently. We therefore used an innovative approach to measuring recession through looking at a number of indicators simultaneously, forming groups from these, and then testing the impact of group membership on relationship breakdown and relationship quality. We used a technique known as 'Latent Class Analysis' (see Lanza & Collins, 2010) – a statistical method for finding latent or unobservable subgroups within a population by using probabilities for each combination. For the purpose of analysis, we categorised recession experiences according to seven recession factors, some objective, others subjective:

1. Job loss
2. Optimism for the future
3. Perception of current financial situation
4. Perception of future financial situation
5. Working overtime
6. Satisfaction with employment
7. Being behind with bills

On the basis of people's experiences of these, we assigned them to different groups. Essentially, we treated 'recession' as a latent variable composed of a number of experiences. This aligns with the notion of 'recession' as a kind of social context to people's lives, as we argue it should be understood. Additionally, it allows us to acknowledge that recession is experienced differently across the population. We reduced these different experiences of recession into distinct groups that could then be used to analyse the way in which recession experiences correlated with relationship breakdown and relationship quality. We created separate groups for men and women, but there is considerable overlap between the groups, so we use the same nomenclature in the presentation of our findings.

Having identified the groups, we focused on those in relationships, and tracked their relationship quality and stability over time to see how recession experiences affected their relationships. We focus in this report on couple relationships; however, we acknowledge that recession is likely to impact upon all forms of relationships – couple, family, social, workplace, etc.

It is important to note that we cannot draw causal conclusions; only correlations. The groups reflect the way in which people experienced recession, and are not necessarily determined as a result of the recession. Some measurements may pre-date recession, for instance, and some people may have already been heading towards 'recession experiences' regardless of recession. Additionally, when we compared how groups' relationship quality and stability, it is possible that other, unobserved factors may also have exerted an influence besides these recession experiences. In particular, we have no measure of relationship quality prior to the first wave of data collection, which means we cannot know whether people's relationships were strong before recession hit but the pressures of recession undermined them, or whether these relationships were already heading towards breakdown in any case. We cannot therefore conclude that particular recession experiences *caused* poorer relationship quality and higher relationship breakdown; only that our recession groupings are significant predictors, even after controlling for a range of background factors, of relationship stability and quality.

2.1. Recession experiences

Our models suggested that the best way to explain how people experienced the recession was to group the people into six classes.

I. 'Forging ahead'

Some people seemed to have not been affected greatly by the recession at all. This was clearly true for the first group, which represented 19 per cent of men and 26 per cent of women (23 per cent of men and 29 per cent of women in relationships). They were all in employment. A high proportion were living comfortably (nearly two thirds of men) with the remainder mainly 'doing alright', with high job satisfaction and low unpaid overtime. There were low levels of financial distress, and almost all members were up to date with all bills. These people had relatively high optimism about their prospects in the future, both generally and in financial terms.

This group was the highest educated: 38 per cent of men and 44 per cent of women possessed degrees. Over a third of these people were in the highest 20 per cent of

household incomes. Similarly, over two thirds of men and almost 80 per cent women were in social class three (non-manual) or above. The majority owned their own home, either outright or paying off a mortgage. People were quite evenly split across the age ranges: around a quarter were aged 16-29, a quarter aged 30-39, a quarter aged 40-49, and about a quarter aged 50-60. The majority were married, and this group had the lowest proportion of divorced or separated people at the initial point of measuring in 2009/10. (In our analysis, as with all the other groups, we focused only on those in relationships in 2009/10). About 60 per cent had no children.

'Forging ahead'

Amongst these people largely unaffected by recession, only one per cent of men and women saw their relationship break down within a year. Within two years of the initial sweep, still only about two per cent had experienced relationship breakdown – compared with the sample average of five per cent, and up to eight per cent in those groups who felt recession most strongly. People in this group in relationships were also the least likely of all groups to frequently consider ending their relationships. Since this group was least affected in terms of relationship stability, we use this as the standard for comparison with all the other groups.

II. 'Doing well'

This next group represented 29 per cent of men and 33 per cent of women (32 per cent of men in a relationship and 34 per cent of women in a relationship). Like the previous one, the group was characterised by low financial distress, with almost everyone up to date with bills, and high employment and job satisfaction, and low levels of unpaid overtime. The majority were either living comfortably (37 per cent of men and 26 per cent of women) or doing alright (50 per cent of men and 42 per cent of women). However, they appeared to be subjectively affected during recession if not objectively, with low optimism, both in general and financially.

Almost a third of men and over a quarter of women were in the highest 20 per cent of household incomes, and very few were in the lowest. About a third had degrees. And just as in the 'Forging ahead' group, the majority were homeowners (mainly with mortgages). This group was less evenly spread across the age ranges: less than a fifth were in the youngest age bracket, and almost a third were aged 40-49. Just as in the previous group, the majority were married, and about 60 per cent had no children.

'Doing well'

In this group, only one per cent of men and three per cent of women saw their relationship break down between 2009/10-2011/12, compared to the sample average of five per cent, and up to eight per cent in those groups who felt recession most strongly. In terms of relationship quality, these people tended to score a little lower than the 'Forging ahead' group, but were relatively unaffected.

III. 'Getting by'

This group represented 16 per cent of men (17 per cent in a relationship) and 15 per cent

of women (16 per cent in a relationship). These individuals were unlikely to be very comfortable financially, although men were in work while women were likely to be out of the labour market (but not actively looking for work). Most men were just about getting by (although over a quarter of women reported being comfortable, with almost half doing alright). There were low levels of unpaid bills, and men tended to be satisfied with their work (two thirds). In terms of income, men tended to be middle income, while over a third of women were in the lowest income 20 per cent. About two thirds of households owned their home, either outright, or paying off a mortgage. This group were likely to exhibit high levels of optimism for the future and expected that their financial situation would improve in the future (almost three quarters of men expected to be better off).

This group was slightly skewed towards younger men, with nearly three fifths aged under 40, although women were evenly spread across the age ranges. Half the men were married, while nearly three fifths of women were. Over half the men had no children, while three fifths of women had at least one child.

'Getting by'

These people getting by financially had levels of relationship breakdown close to the two unaffected groups (three per cent of men and two per cent women). After accounting for background characteristics, the odds were still almost twice those for the 'Forging ahead' group, however. Members of this group were more likely to frequently consider ending their relationship (over 1.5 times as likely for women; over 0.5 for men).

IV. 'Overworked and underpaid'

This group represented 16 per cent of men and 14 per cent of women (15 per cent of men and 12 per cent of women in a relationship). While people in this group retained employment, they suffered low financial security, low job satisfaction, and high levels of unpaid overtime. Over a quarter of men and more than a third of women were finding it quite difficult, and ten per cent of men and 14 per cent of women were finding it very difficult. Almost a fifth of men and a quarter of women reported being behind on some bills. Forty-two per cent of men were dissatisfied with their jobs, and over a fifth of men and women had undertaken unpaid overtime. These poor financial circumstances and low work satisfaction impacted on outlook: members of this group were likely to be pessimistic about the future.

Middle-aged people were over-represented in this group, while 16-29-year-olds were under-represented. Almost half of this group had a mortgage, although amongst women, social and private renters were over-represented. Fewer people in this group had degrees compared to the average. The marital status breakdown for this group was roughly equivalent for men to the sample average, with about half married. For women, however, a higher proportion were divorced or separated (18 per cent – the second highest across the groups). The proportions with children similarly mirror sample averages.

'Overworked and underpaid'

Men and women in this group suffering financial distress while retaining employment

were considerably more likely to have experienced relationship breakdown: twice as many men saw their relationships breakdown as in the ‘Forging ahead’ group (four per cent compared with two per cent), while four times as many women did (eight per cent compared with two per cent). After controlling for background characteristics, they were more than three times as likely to have experienced relationship breakdown. Those in this group were almost twice as likely to frequently consider ending their relationships and almost 75 per cent more likely to report arguing frequently after accounting for background characteristics.

V. ‘Bearing the brunt’

This group represented seven per cent of men and five per cent of women (17 per cent of men and three per cent of women in a relationship). Members of this group were the most likely to have become unemployed during recession (nearly 40 per cent of men and over a quarter of women). Almost 40 per cent of men and almost a third of women were also long-term unemployed and only 0.4 per cent of men and no women were in work. People were likely to report high financial distress, and the majority were mostly finding it very difficult or quite difficult financially. This group had the highest levels of arrears with bills of all groups (over a quarter of men and over a third of women). Interestingly, this group was among the most optimistic about their financial circumstances improving in future.

This group had the highest proportions of households in the lowest 20 per cent of incomes – two thirds of men and over half of women. It also had the highest proportions of men who rented social accommodation (three times the whole sample average) and the second highest for women. Further, this group was characterised by the lowest levels of men and second-lowest levels of women with degrees, as well as the highest levels of men with no qualifications. Young people were over-represented: 30 per cent of men and 40 per cent of women were aged 16-29. Older women were under-represented, with only almost 13 per cent, against an average across the groups of 24 per cent. This group had the lowest proportion of married people of any group (only 27 per cent of men and 26 per cent of women – about half the average proportion across the sample). This group also had the highest proportion of single women and second highest of single men, as well as the highest proportion of separated or divorced men. About two thirds of men had no children, but this group had the highest proportions of women with one or two children.

‘Bearing the brunt’

The proportion of these people most likely to have lost their jobs who saw their relationships break down was around three times higher than the ‘Forging ahead’ group (six per cent of men and women experienced relationship breakdown, compared with only two per cent of men and women in the ‘Forging ahead’ group). After accounting for background characteristics, women were about four times as likely to have separated, while men were almost five times as likely to have done so. They were also about twice as likely to report frequently considering ending their relationships, after taking background factors into account.

VI. ‘Distressed and disengaged’

This final group accounted for 12 per cent of men and eight per cent of women (eight per

cent and six per cent of those in a relationship). These people were highly unlikely to be in paid employment or actively looking for work (over three quarters of men and women were neither working nor seeking work), and were disengaged from the labour market for various reasons. For many, this may have been attributable by other circumstances (e.g. education, maternity leave or (early) retirement), but for some it may have been a reflection of the downturn. These people suffered relatively high financial distress, with almost a third of men and 40 per cent of women just getting by, and over half of women finding it difficult or very difficult (this group had the highest proportion of women reporting things were very difficult, at almost a quarter). Almost a third of women were behind on bills. Forty-four per cent of men and 56 per cent of women (the second highest proportions of all groups) were in the lowest 20 per cent of incomes. As well as being disengaged from the labour market and experiencing financial distress, they were also pessimistic about their situation changing in future.

Young men were over-represented in this group, which had the highest proportion of male 16-29-year-olds. Older men were also highly over-represented, with 42 per cent of men in this group aged over 50 – 40 per cent more than the proportion across the whole sample. For women, the proportions broadly mirrored sample averages. Sixteen per cent of men (the second highest proportion) and 30 per cent of women (the highest) had no qualifications. Proportions of married people were considerably below the sample average, and this group had the highest proportion of single men and second highest proportion of single women. It also had the highest proportion of divorced/separated women, at 20 per cent. Men in this group were the least likely of all to have children (80 per cent had no children), but the majority of women did have at least one child, and this group had the highest proportion of women with four or more children.

‘Distressed and disengaged’

This group suffering financial distress but disengaged from the labour market was the most likely group to have experienced relationship breakdown at eight per cent for both men and women. After taking background characteristics into account, this was ten times higher than the ‘Forging ahead’ group for men and six times higher for women. Women were also 75 per cent more likely to consider ending their relationship, and both men and women were almost 50 per cent more likely to not be happy in their relationships.

The tables below gather together summary information on the recession groupings.² Table 2 provides a brief outline summary of the groups’ experiences of recession, as identified by our recession indicators, presenting these in one place for easy comparisons of how different groups experienced recession. Table 3 presents the distribution of the sample (n = 7,420 men and 10,724 women) across the different groups.

Table 2: Distribution across the recession experience groups

Recession Group	Distribution for men (n = 7,420, unweighted)	Distribution for women (n = 10,724 unweighted)	Distribution for men in relationship in 2009/10 (n = 5,361)	Distribution for women in relationship in 2009/10 (n =
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² See Appendix Tables 1-7 for further detail on the group’s characteristics.

			unweighted)	7,286)
Forging ahead	19%	26%	23%	29%
Doing well	29%	33%	32%	34%
Getting by	16%	15%	17%	16%
Overworked and underpaid	16%	14%	15%	12%
Bearing the brunt	7%	5%	5%	3%
Distressed and disengaged	12%	8%	8%	6%

Table 3: Groups by recession experiences

		Recession experiences						
		Employment	General optimism	Current financial situation	Future financial situation	Unpaid overtime	Job satisfaction	Behind on bills
Recession groups	Forging ahead	Employed	High optimism	Living comfortably	High optimism	Low	High	Very low
	Doing well	Employed	Low optimism	Living comfortably or doing alright	Low optimism	Low	High	Very low
	Getting by	Most men in employment, women mostly out of labour market	High optimism	Unlikely to be very comfortable	High optimism	High	Relatively high	Low
	Overworked and underpaid	Retained employment	Pessimistic	High financial distress	Pessimistic	High	Low	High arrears
	Bearing the brunt	Lost jobs in recession	Pessimistic	High financial distress	Low optimism	N/A	N/A	High arrears
	Distressed and disengaged	Not employed but not looking for work	Pessimistic	High financial distress	Pessimistic	N/A	N/A	Relatively high arrears

2.2. Findings: Recession experiences and relationship stability

When we look at how these groups' relationships fared during recession, we see that people who felt recession the most, and who experienced unemployment, financial distress, job dissatisfaction, or debt in recession, were considerably more likely to have experienced relationship breakdown³ two years following the initial sweep.⁴ Figures 2 and 3 below show the proportion of each group that experienced relationship breakdown over 2009/10-2011/12 for men and women respectively. As 2009/10 was the first wave of data collection, all groups started from zero. The figures suggest a clear correlation between

³ Divorce, dissolution, or separation.

⁴ We confirm this through looking at individual indicators as well as our groupings of recession symptoms. We find that among men, all of the symptoms were significantly associated with the likelihood of relationship breakdown over the two year period except for their perceptions of their future financial situations; among women, all the recession symptom indicators except whether they had undertaken overtime and job satisfaction were significantly associated with relationship breakdown (however, these indicators are significantly associated with relationship quality).

experiences of recession and the proportion that experienced relationship breakdown, with those most affected by recession seeing the highest percentages.

Figure 2: Men’s relationship breakdown rates over 2009/10-2011/12

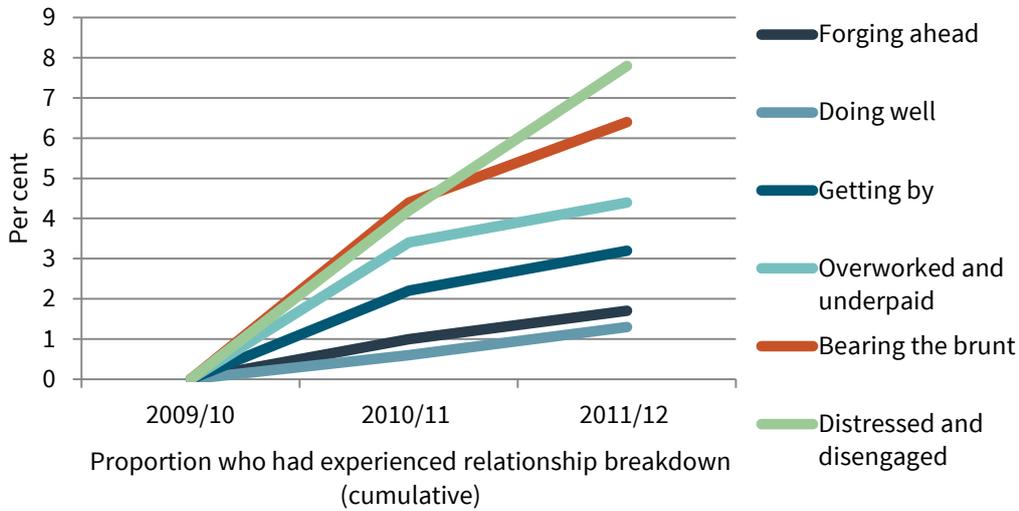
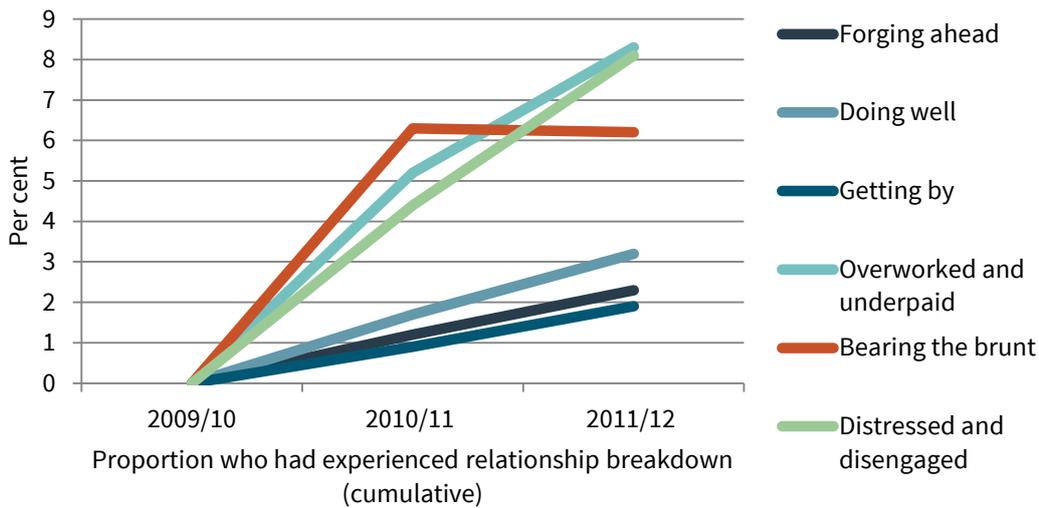


Figure 3: Women’s relationship breakdown rates over 2009/10-2011/12

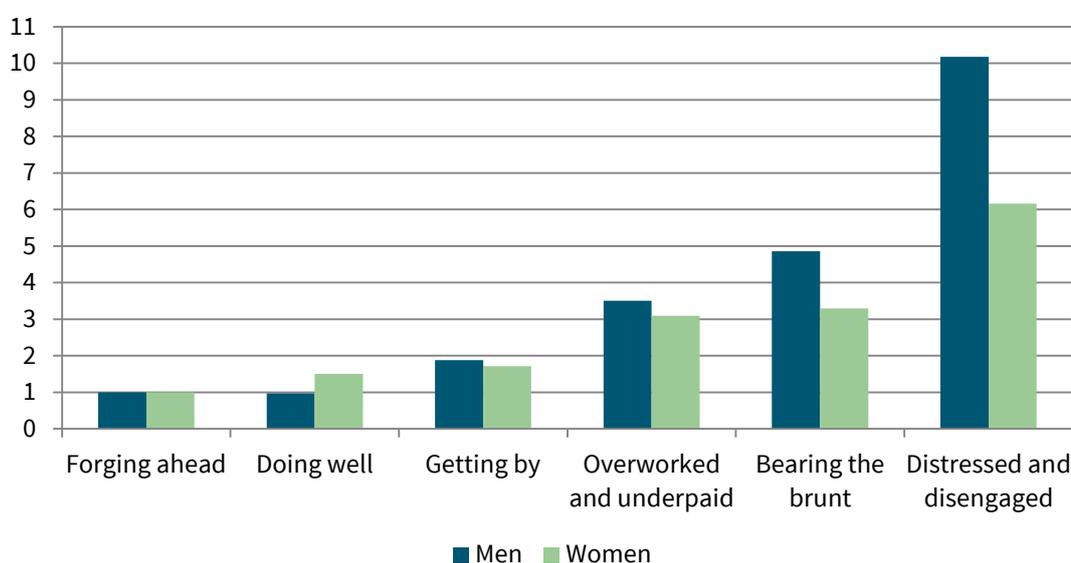


These results show a consistent pattern across men and women in which the groups most affected by recession had the highest proportions of men and women who experienced relationship breakdown. For example, almost eight per cent of men and over eight per cent of women in the ‘Distressed and disengaged’ group who suffered considerable financial distress and were disengaged from the labour market experienced a breakdown in their relationship – over four times the level among the ‘Forging ahead’ group. And over six per cent of men and women in the ‘Bearing the brunt’ group, most likely to have lost their jobs in recession, saw their relationships end – three times the number in ‘Forging ahead’.

Of course, in addition to the recession symptoms we have focused on, other background

socio-economic characteristics such as income, education, family structure, and health may also have an influence. In addition, relationship length may have an impact: people’s relationship histories are likely to influence whether or not they experience a breakdown, and divorce rates increase during the first eight years of marriage, although decrease thereafter (ONS, 2012). Accordingly, we controlled for these characteristics by constructing regression models to observe the impact of recession independently of these characteristics. Figure 5 below presents the relative odds of experiencing relationship breakdown for individuals in the different groups, once we account for the possible effect of such background factors. Even after controlling for these, our groupings of recession experiences operated independently and were associated with the likelihood of relationship breakdown. We can see that in the most stark example, ‘Distressed and disengaged’ men were more than ten times as likely to have experienced relationship breakdown as ‘Forging ahead’ men. Similarly, amongst those in the group most likely to have lost their jobs, men were five times as likely to have split as the ‘Forging ahead’ group, whilst women were three times as likely to have done.

Figure 4: Odds of relationship breakdown between 2009/10-2011/12 by recession experience grouping, accounting for background characteristics



2.3. Findings: Recession experiences and relationship quality

Just as those who felt recession the most were more likely to see their relationships break down, so too our findings show that individuals who were still in relationships in these groups were the most likely to experience lower relationship quality. We measured relationship quality amongst those in relationships at the data collection points, using the degree of happiness with the relationship (which we take as an indicator of relationship satisfaction), frequency of arguing (indicator of conflict) and frequency that respondents wanted to dissolve their relationship (indicator of cohesiveness). Our findings demonstrate that negative experiences of recession are associated with higher likelihood of lower relationship quality. (See Appendix Table 9 for full details.)

The proportion of men who were unhappy in their relationships in the three groups most affected by recession was roughly 2-2.5 times higher than that for the ‘Forging ahead’ group, which we again use as the standard for comparison. Amongst women, the difference was less, but still up to nearly 50 per cent higher. Similarly, the proportion of men who reported arguing frequently with their partner in the three groups most affected by recession was between two and three times that of the ‘Forging ahead’ group. Again, the difference was smaller for women, but still up to twice as high. Finally, the proportion of men and women who reported frequently considering ending their relationship in the three groups most affected by recession was roughly three times that of the ‘Forging ahead’ group. For women who were most likely to have experienced unemployment (‘Bearing the brunt’), this reached nearly four times as high.

As with relationship stability, we controlled for background socio-economic and demographic characteristics, including relationship quality measured in 2009/10, using logistic regression models. Even after controlling for these, the association between recession experiences and increased likelihood of reduced relationship quality held. Women in the ‘Bearing the brunt’ group (most likely to have experienced unemployment), for example, were almost 2.5 times as likely as those in the ‘Forging ahead’ group to frequently consider ending their relationship, while men in this group were about 1.75 times as likely to do so. Men and women in the ‘Overworked and underpaid’ group were almost twice as likely to consider ending their relationship, and almost 1.75 times as likely to argue frequently. Women in this group were also 50 per cent more likely to be unhappy in their relationships. Figures 5, 6, and 7 below present the relative odds of individuals in the different groups considering ending their relationships and of being unhappy in their relationships respectively.

Figure 5: Odds of considering ending the relationship between 2009/10-2011/12 by recession experiences, accounting for background characteristics

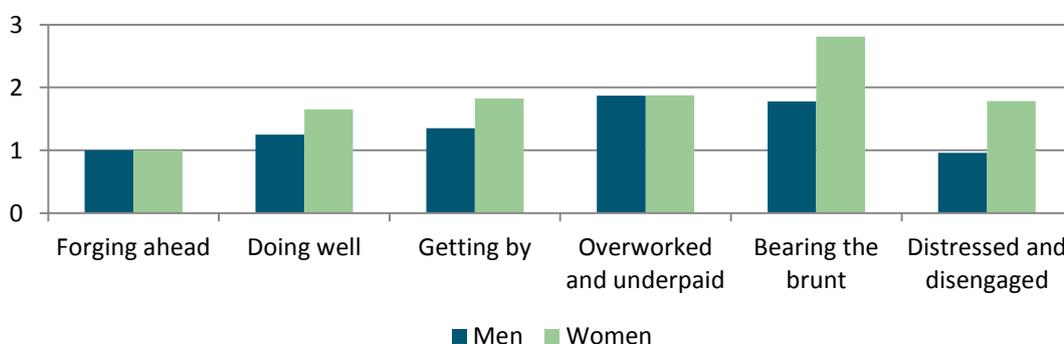


Figure 6: Odds of being unhappy in relationship between 2009/10-2011/12 by recession experiences, accounting for background characteristics

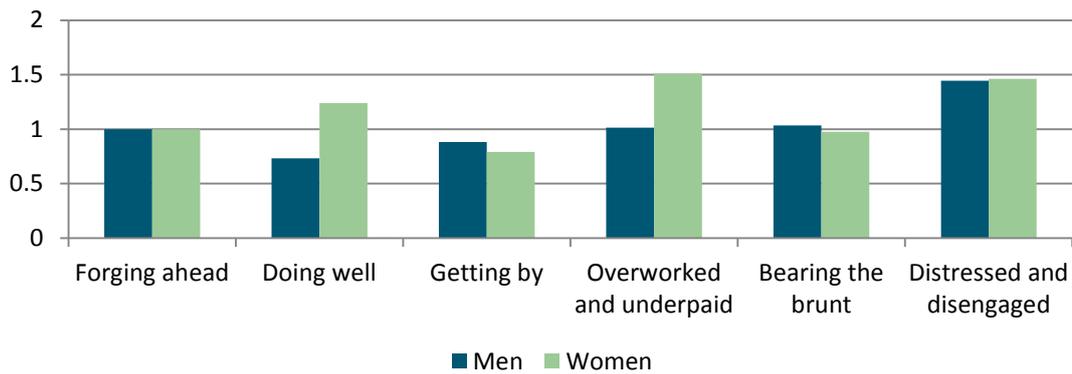
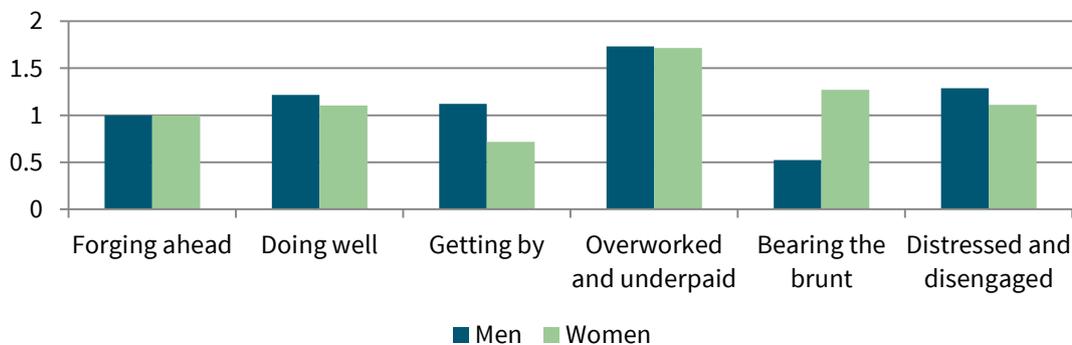


Figure 7: odds of arguing frequently between 2009/10-2011/12 by recession experiences, accounting for background characteristics



Again, it is of course still possible that other unobserved factors may account for these patterns of reduced relationship quality, but while we do not claim that people’s experiences of recession *caused* poorer relationship quality, we can nevertheless see that despite controlling for a comprehensive range of background factors, our recession groupings were significant predictors of relationship quality.

Overall, our findings strongly suggest that those people who fared worse in terms of economic recession were also on the frontline of the social recession, in terms of their relationships also.

3. Existing theory and evidence

Our findings here support existing theory and evidence around recession symptoms and relationships. A burgeoning literature shows sudden changes in financial circumstances can have a catastrophic impact on people's relationships as they struggle with sudden and severe declines in income following unemployment, deterioration in job quality, or declines in disposable income. In this section we highlight this existing literature, which our research findings support.

3.1. Recession can diminish relationship quality

Several studies show links between relationship difficulties and financial difficulties (Dew & Xiao, 2013). For example, experiences of the US Great Depression suggested negative financial events were associated with increased conflict and marital tension (Ibid). Researchers postulate that reduced income and economic strain increase hostility and decrease 'warm' marital and family interactions, which in turn lower relationship quality (Vinokur et al, 1996). Studies generally show households with lower incomes are those most likely to be characterised by lower relationship satisfaction and more problems (Amato et al, 2009). For example, evidence from the US shows lower-income households are more likely to have arguments about money – which tend to be more pervasive, problematic, recurrent, and remain unresolved than other arguments (Papp et al, 2009). Husbands also report greater anger in arguments over money (Ibid). Even in relatively prosperous times, such arguments predominate as a source of conflict (Stanley et al, 2002).

Analysis from the UK from earlier in the recession found over a fifth of families were arguing more because of money worries (Relate, 2009). There is also evidence that recession may impact on patterns of intimacy: the Sex Census 2012 revealed that a quarter of adults aged 30-39 years reported in 2012 that financial worries were having a negative impact on their sex lives (Relate, 2012b).

While arguments about money are likely to affect relationship quality, not all studies find this necessarily predicts relationship breakdown (Britt & Huston, 2012). Nevertheless, poor relationship quality is damaging for adults and children in its own right (Relationships Alliance, 2013) and contributes to further negative socio-economic conditions (Conger et al, 2010) – which suggests overlooking the impact of recession on relationship quality may itself lead to stunted economic recovery.

Decreased income is not the only way in which unemployment strains relationships. Unemployment also tends to lead to decreased self-esteem and mental wellbeing and even physical health, which in turn impact on the relationship (James, 2009). Job loss increases the prevalence of depressive symptoms in both the job seeker and the partner (Vinokur et al, 1996), and male unemployment is particularly likely to impact on the relationship satisfaction of both partners (Conger et al, 1990; Howe et al, 2004). UK evidence indicates that perceived job instability can also impact upon physical and mental health, even where this does not translate into job loss (James, 2009). Households experiencing financial strain as a result of unemployment may fall into debt to pay bills or make ends meet, which increases the risk of even poorer relationship quality. Households

able to completely pay off debt are likely to experience significant and substantially improved relationship quality, even after accounting for changes in income (Dew, 2008).

However, it is important to note that the evidence is not uniform, and does not present a picture of a wholly one-way determination of relationships by the economy. Among a representative US sample, almost a third of adults aged 18-45 believed that the most recent recession had deepened their commitment to marriage (Chowdhury, 2013). Some studies also indicate that the poor state of the economy during recession provided a useful ‘scapegoat’, taking the blame for money worries which may have previously been laid with partners (Diamond & Hicks, 2012). This is important, because while relationships can be weakened by recession, relationships can also be protective, providing resilience.

Participants in a major study of relationships in the UK, for instance, spoke about how, during pressure points such as financial difficulties or unemployment, good communication enabled them to support each other through difficult times (Walker et al, 2010). While those who had separated talked about financial pressures as having a clear negative impact on their relationships, with serious arguments and resentment, those in intact relationships described periods of financial difficulty as difficult, yet talked about mutual reliance, and sharing the load.

Nevertheless, the majority of the evidence suggests strongly that recession symptoms – including financial difficulty, unemployment, and job instability – can negatively affect relationship quality. Other symptoms not reviewed here for brevity such as increases in unpaid overtime, are also known to interrupt family and couple dynamics and lead to poorer relationship quality (Mills & Täht, 2010).

Relationship breakdown is not the only outcome of relationship deterioration; a more insidious and damaging outcome may occur before this point through domestic abuse. We have already noted rising incidents of domestic abuse reported by police, and some estimates suggest that there was almost a 20 per cent increase in incidents of domestic violence over the course of the recession (Gangitano, 2012).

3.2. Recession can reduce relationship stability

Given this negative impact of recession on relationship quality, it is to be expected that this affects stability. One recent British study found that among adults who experienced one of a number of ‘recession-related’ problems including unemployment, mortgage arrears, and job insecurity, around four per cent experienced relationship breakdown within two years – significantly more than among others who also experienced economic hardships which pre-dated recession (Pleasence & Balmer, 2012). UK studies suggest male unemployment can increase the probability of relationship breakdown by 33 per cent and female unemployment by 83 per cent,⁵ and that the financial insecurity of unemployment is the primary reason for separating (Blekesaune, 2008) – although whether the unemployment was due to redundancy or dismissal also matters (Doiron & Mendolia, 2011). Speed of re-employment also affects relationships: slower rates are likely to exacerbate economic pressures and increase the probability of relationship breakdown.

The impact of unemployment on mental health is likely to contribute to this increased risk

⁵ Although the author stresses that this gender difference is not statistically significant.

of relationship breakdown. Job loss is associated with increased risk of short-term mental health problems, but recession-linked job loss is associated with a greater risk of long-term mental health issues. One study found those who became unemployed during the 1991 recession were 65 per cent more likely to develop long-term mental health issues; job losses *not* linked to recession (in 2001) did not exhibit the same impact (Barnes et al, 2009). Job insecurity has also been found to increase the risk of long-term and short-term mental health problems, whether linked to recession or not (Ibid).

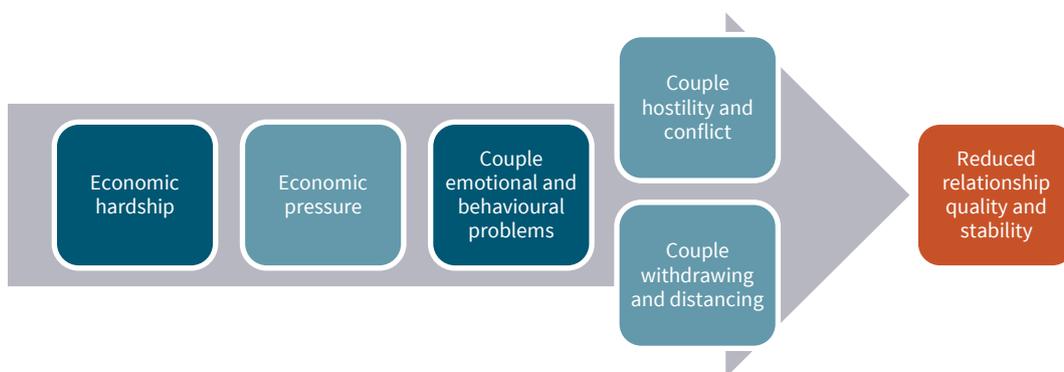
Income pressures can increase the risk of relationship breakdown, while improvements in financial situations can decrease it (Böheim & Ermisch, 1999). Just as with relationship quality, households that fall into debt are more likely to experience relationship breakdown: one study finds couples in households falling into problem debt which is unsustainable, unsecured, or where debt becomes a source of worry, were twice as likely to experience relationship breakdown (Kneale & Walker, 2013).

There is also evidence that the macro-level financial climate can destabilise relationships. In the UK, county-level negative house price shocks have been found to be associated with higher levels of divorce, and the authors conclude ‘house price shocks can do sustained damage to family stability’ (Rainer & Smith, 2010).

3.3. How recessions affect relationships: Theory

One explanatory framework has emerged as the dominant model of how economic recession destabilises relationships. According to The Family Stress Model, economic problems lead to deterioration in the quality of interactions between partners which in turn leads to lower relationship quality and a higher risk of relationship breakdown (Conger & Elder, 1994). The process is as follows. During recession, symptoms such as job loss or income shocks lead to increased economic pressure (unpaid bills or arrears; difficulties affording necessities such as food, fuel or shelter). This increases the risk of emotional distress (e.g. depression or anxiety) or behavioural problems (e.g. substance abuse). Negative responses to economic pressure then lead to increased risk of damaging behaviours, such as increased conflict (across a continuum of silence to violence) (Harold & Leve, 2012), or reduced positive communication or despondency. In turn, this reduces the overall quality of the relationship and parenting. Finally, this increases the likelihood of relationship breakdown (Conger et al, 2010). Figure 7 below illustrates this process.

Figure 8: Family Stress Model



Source: Adapted from Conger et al (2010)

However, this picture is not inevitable, and the correlations between economic stress, psychological states and relationship quality may not be the same for all couples: those in good quality relationships to begin with may be less likely to become depressed and have relationship problems – because they are starting from a position of better wellbeing, or because the initial relationship quality moderates the impact of economic stress (James, 2009). Conger et al (1999) found that the economic pressure-emotional distress link was not significant for spouses who felt supported by their partner, and amongst couples with better problem solving skills, higher relationship conflict did not lead to such high levels of marital dissatisfaction. Similarly, those who felt supported by their spouse have been found to have higher wellbeing than others under similar economic pressure (Simons et al, 1993). Thus, good quality relationships can help to shield against the adversities associated with recession. Those with relationship difficulties are likely to be disproportionately affected by economic stress: ‘Lacking the buffering effect of a supportive relationship, individual stress and unhappiness, and negative couple interaction, are likely to interact and reinforce each other’ (James, 2009).

3.4. Social recession continues after economic recession

While the evidence indicates that recession affects relationship quality, the evidence around stability suggests the picture may be more complicated. Although most studies indicate that individuals who experience recession symptoms are also more likely to experience relationship breakdown, studies examining the impact of macro-level economic changes on macro-level indicators of relationship quality and stability offer a different perspective. Several US studies develop consistent conclusions determining that an increase in the unemployment rate leads to a *decrease*, not increase, in the divorce rate (Chowdhury, 2013). One recent US study found a one per cent increase in the unemployment rate was associated with a one per cent decrease in the divorce rate (Hellerstein & Morrill, 2011).

Earlier this year, the Office for National Statistics noted that while it is still too early to say for certain, recent trends could be consistent with this theory that recession is associated with a higher risk of divorce, but the impact is delayed:

This perhaps reflects a couple’s wait for an economic recovery to lift the value of their assets or the time lag between separation and obtaining a decree absolute. A similar trend can be seen during the previous recession in 1990-92, where divorce rates increased more markedly in 1993 than during the recession itself. (ONS, 2014a)

At first glance this might seem counter-intuitive, given that recession negatively affects relationship quality. However, these trends are entirely complementary. Divorce and separation involve substantial costs – legal costs, changes in household income, establishing new households, etc. When incomes are at their lowest, the gains from dissolving an unhappy relationship may be outweighed by the prohibitive cost of separation; many couples simply won’t have the resources to support themselves separately. The theory is that partnerships are less likely to dissolve in an unfavourable economic climate because during difficult times families are more likely to hold together, postponing breakups until the economy (and the value of their home) improves (Bradford Wilcox, 2011). A recent study in the US points to cost as an inhibitor to divorce, finding

high unemployment is associated with lower divorce rates (Amato & Beattie, 2011).

Relationship breakdown follows lower relationship quality, then, but the latter only leads to the former when financial conditions permit. Thus, social recession is triggered by economic recession, but continues for some time after economic recession. This means that reduced relationship quality will likely not manifest as increasing relationship breakdown until economic conditions have improved.

4. Conclusion: From social recession to social recovery

Our findings present compelling evidence that the economic recession was accompanied by a social recession: those who were most likely to have been disadvantaged economically also fared worst in their relationships. Furthermore, the evidence suggests people experiencing poorer relationships are less likely to end them during recession due to costs – likely compounding a spiral of declining relationship quality yet further. Thus, the UK is likely to remain in social recession for some time, and its full effect may be yet to materialise.

This evidence now demands attention – because this is not merely about understanding what has occurred; this evidence is profoundly important going forward into the next Parliament, for building *recovery*. Poor quality relationships may destabilise economic progress and cause further social problems, creating impediments to full recovery.

Since the recession was not only an economic, but a social phenomenon, recovery similarly is not solely about economic growth, but has an essential social – and *relational* – core. We need to pay attention to the ways in which recession weakened relationships, and think seriously about strengthening relationships in policy. The very relationships which have deteriorated during recession are also those which can help people re-enter and remain in the workplace, or support children to achieve better educational outcomes, for example. Sustainable economic recovery is therefore only possible alongside a social recovery – to which good quality relationships are central.

We have seen that negative experiences of recession have taken a toll on relationships. But it is not as if there is only a one-way causal determination of relationships by economic trends. Rather, economic activity and relationships are *mutually influential* – positively and negatively. For example, divorce can increase employment instability among men and women, while improving the quality of relationships and reducing likelihood of breakup may have the opposite effect (Kalmijn, 2005). Similarly, there are known associations between higher levels of job performance and wellbeing – of which relationship satisfaction is an essential element (Wright & Cropanzano, 2000). So while economic downturns can put pressure on relationships, it is also these relationships which are vital to economic recovery. This is seen in the fact that 93 per cent of people say their relationships with their partner and family are important when times are hard (67 per cent answered ‘Very important’), and that 59 per cent of people turn to their partner for support and to share worries (YouGov/Relate poll, see Sholl, 2013).

Since relationships have such profound significance for public health and wellbeing as well as for the public purse – as the evidence in Chapter One is clear – there is a clear rationale for a relational focus in policy making. Additionally, government policy arguably ought to follow the trends of other welfare states in re-defining the social risks it is willing to intervene on. Welfare states are increasingly designing policies to meet ‘new social risks’ (e.g. reconciling paid employment with childcare, incentivising care for older people, or preventing loneliness among older people), as opposed to focussing solely on ‘old’ social risks such as unemployment. As we expand our understanding of the policy impact and cost of poor quality relationships, there is growing political recognition of the

influence of high quality relationships in determining outcomes which cut across traditional policy ‘silos’. However, there remains little coordination in strategies around promoting high quality couple, family and social relationships – despite the direction of current policy narratives implicitly relying on the strength of relationships to succeed. For example, the successful implementation of policies around the ‘Big Society’ and localism arguably rely on social networks and equitable access to them (Kneale, 2011), as well as a good deal of relationship capability. It is real people’s relationships, not abstract ‘community’, which are the condition of success for such policies.

The fact that those people most affected by economic recession were also more likely to have seen their relationships deteriorate is therefore a pressing public policy issue. It is important to bear in mind, of course, that for some couples separation is the best outcome, and in cases of domestic abuse, safety must take priority. However, the erosion of relationships during recession leading to relationship breakdown and conflict which is potentially avoidable with the right support is nonetheless a significant cause for concern, with implications not only for couples’ and children’s own health and wellbeing but also for building a wider social recovery.

Investing in the quality and stability of our relationships to build a strong, healthy and productive society needs to become a major strategic priority in public policy, consistent and joined-up across policy areas. What is required is a ‘relational lens’ for policy making.

4.1. A relational agenda for social recovery

What might a relational agenda for social recovery look like?

4.1.1. Improving the evidence base to inform policy

First, as we have argued throughout this report, it is important to gain a better understanding of how economic and social phenomena such as recessions impact upon people’s relationships, and to understand the value of relationships, including their importance for building recovery. Strengthening relationships across the life course requires understanding which interventions and services are most effective, and for whom. This requires appropriate measurement of relationship quality to enable support to be targeted, and to enable the impact of services to be measured. The Government’s Family Stability Indicator measures the proportions of children not living with both their birth parents, children in low-income households not living with both parents as compared with children in middle- to higher-income households, and the proportion of children living with both birth parents where the parents report happiness or unhappiness in their relationship (DWP, 2013). This is a welcome start, but a more thorough measurement of relationships – and, in particular, of relationship *quality* – is required. In particular, in an era of localism, local data on relationships is needed to inform local policy making and commissioning and stimulate local leadership.

In addition to measuring relationships, a relational agenda for social recovery would develop the evidence base to improve decision making in public services. A core element of the Government’s Civil Service Reform Plan (HM Government, 2012) has been the establishment of a ‘What Works’ network, to collect together available evidence on the effectiveness and cost-effectiveness of services, translate this into a common standards for comparisons, share the evidence, and promote further evidence by identifying

research gaps and advising commissioners. There are currently six What Works Centres, covering health and social care, outcomes for school-aged children, crime reduction, early intervention, local economic growth, and ageing (Cabinet Office, 2013). A similar approach for families and relationships would enable evidence-gathering on the effectiveness and cost-effectiveness of support across the life course, to inform and shape public policy. Finally, further research is required in this area.

4.1.2. Developing and extending support for relationships affected by recession

Second, given the evidence that economic pressures can place great strain on relationships, a relational agenda for recovery would invest in support for relationships affected by recession and other pressures. Developing and extending relationship support, particularly for lower-income families and those most at risk of breakdown, is important to improve outcomes and build resilience against future pressures.

Targeted support for specific problems such as unemployment, housing, or debt, for instance, should include consideration of the impact of problems on the couple and family relationships. Support for such problems may also be an opportune time for providing or referring on to relationship support. This requires training of frontline practitioners delivering public services to consider the impact these issues might have on relationships, to recognise early relationship distress, to recognise couple and family relationships as an asset, and to know how and who to refer people on to for relationship support. This would also importantly help to combat the stigma which is often attached to accessing relationship support, and which often means that people do not access support early enough. A relational lens in policy would also therefore promote a culture where help-seeking is normalised, where relationship support is about maintaining health and wellbeing rather than ‘fixing’ ‘broken’ relationships.

4.1.3. Placing relationships at the heart of policy making

Thirdly, our findings have implications for how policy is made. A relational agenda for social recovery would place relationships right at the heart of policy, joining up government across Whitehall as well as across national and local government. Until now, there has been little integration of the supporting relationships agenda with wider policy. For example, there has been little consideration of the impact of economic policies and conditions on relationships. However, the ‘families test’ which the Prime Minister announced at the Relationships Alliance Summit in August 2014 (BBC News, 2014), and which examines the impact on the family as part of the impact assessment for all relevant domestic policy, potentially paves the way for a joined-up focus on the functioning and quality of family relationships across policy silos. It is now crucial that this test focuses on relationships and not just structures; that a broad definition of ‘family’ is used, encompassing separated families where parents have ongoing co-parenting relationships and couples ‘living apart together’, for example; that it is embedded meaningfully and not reduced to a box-ticking exercise; that it includes scrutiny and challenge, with views sought from the independent relationships/family sector as part of the impact assessment; and that it is applied right across domestic policy, not only for policies around childcare, for instance, but also taken seriously by the Treasury and the Office for Budget Responsibility.

In light of our findings on the impact of recession on relationships, relational economic policy would take couple, family and social relationships into consideration when measuring and thinking about recessions, and in economic policy development to build sustainable recovery. It is vital to see that the relationships which have been weakened in recession are not only impacted one-way by economic changes; the relation is dynamic, and relationships also have the potential to influence economic patterns – positively, where relationships are strong and of high quality; but also negatively, where these relationships are of poor quality and strength, compounding the impact of recession.

The evidence (summarised in Chapter One) indicates that strong, good quality relationships are important for building resilience against adversities such as recession, and it is people's capability for forming and sustaining relationships which is shown to be a key factor in explaining why some flourish while others flounder. Thus if people's relationships are weakened their ability to recover from adversity is similarly sapped. Economic policy making with a broader horizon would be able to plan for a stronger, more productive economy.

A relational policy lens would also underscore the centrality of relationships to tackling health inequalities. As the Marmot Review recognised, 'Inequalities in health arise because of inequalities in society – in the conditions in which people are born, grow, live, work, and age' (Marmot Review, 2010). It is now widely recognised that people's socio-economic position in society has profound importance for their life chances and health – the more privileged one is socially and economically, the better one's health is likely to be. The social determinants of health include material circumstances, social environment, psychosocial factors and behavioural factors, but these factors are also influenced by social position – itself shaped by education, occupation, income, gender, ethnicity and race. People's capacity for forming and maintaining positive relationships – their 'relational capability' – plays an important role in these social determinants of health. Accordingly, a comprehensive plan to address the injustice of health inequalities requires a relational focus.

Relationships are similarly important for addressing educational inequalities. Reducing the achievement gap between richer and poorer pupils involves understanding the ways in which family background, neighbourhood and relationships with peers, as well as what happens at school, interact (Marmot Review, 2010); indeed, some evidence suggests that families have the greatest influence.

4.1.4. Relational public service reform

Finally, a relational agenda for social recovery would embed a relational focus in public service reform. Good quality relationships can lead to better outcomes right across public services and ultimately reduce public spending. Relationships have clear relevance to public policy around caring strategies, as well as less immediately obvious areas such as the rehabilitation of offenders and welfare-to-work. Perhaps most obviously, parenting support should recognise the importance of parents' relationships, since the quality of the co-parenting relationship has a profound effect on the functioning of the family as a whole and thereby upon children's life chances (TCCR).

'No man is an island', the poet John Donne reminded us; we are not self-contained entities – our needs, behaviours, practices, how we see ourselves, are all intimately bound

up with our social being – our relationships. Yet all too often public services focus on the presenting need, failing to consider individuals within the context of their social practices and interactions. This neglects the hidden assets which are people’s relationships and capabilities for positive relationships with family, friends, and community, as well as at school, work, and generally in civil society.

Relationally orientated public services would refocus provision from *doing to* passive recipients of services toward *working with* individuals and families, drawing on the strengths which reside within their relationships; building up from people’s actual social being and unlocking and facilitating citizen capability to solve their own problems. The IPPR thus recently argued for a ‘relational’ approach, which nurtures relationships between people and brings them together to help each other, over an existing ‘transactional’ approach which sees services as ‘goods’ exchanged with service users (IPPR, 2014).

A relational approach to family support, for instance, would focus on shared needs and collective strengths within family relationships. This is particularly important in a context with less money around; when state resources are being squeezed, mobilising the hidden wealth of citizens by building up relationships and family and community capacity is all the more necessary. This is precisely what the Commission on 2020 Public Services coined as ‘social productivity’: citizens essentially involved in co-creating social value, with public services enhancing citizen capability (2020 Public Services Trust, 2010). Relationships are the latent social resources which can be mobilised to achieve this.

It is important that a relational approach is embedded right across the continuum of needs from universal ‘touch points’ (registrars, maternity services, ante- and post-natal provision, Children’s Centres, health visitors, GPs, teachers, housing, Job Centres, etc.); through to support for families experiencing difficulties or rupture in their relationships. This requires training of frontline practitioners to be able to recognise signs of relationship distress, understand the role that relationships play in effective delivery of services, and also to have the confidence to address relationship issues and make appropriate referrals. What is required is a comprehensive, joined-up strategy which puts relationships at the heart of public policy.

4.2. Social recovery

Relationships are central to our personal health and wellbeing, they matter to our economy, and they are important social assets and building blocks of community. A social recovery would draw on this latent stock of social and relational capital to enhance citizen capability and community resilience – the ability to weather the storms of future recessions or other social and economic pressures and mitigate hardships, but also to ‘bounce back’ and go on to thrive. We need to consider how to improve the strength and quality of relationships to realise the value of relationships in helping people to be employed, healthy, and happy.

Through considering the broader impacts of recession, not only are policy makers likely to gain a more detailed and meaningful depiction of the impact of recession on people’s lives, but are also more likely to better understand those factors that may be impeding economic and social recovery. As the economy moves into recovery, social recovery is

critical to match and reinforce economic recovery.

A conscious, concerted, cohesive and cross-cutting effort is required to invest in couple, family and social relationships and promote and positively utilise the value of relationships in creating a thriving society.

A social recession has occurred; a social recovery is now required.

5. Methodology

We analysed data from Understanding Society, the UK's prime longitudinal study, involving 40,000 households, who have now been tracked over three waves of data collection from 2009/10, 2010/11 and 2011/12 across England, Scotland, Wales and Northern Ireland. We focused on the recession experiences of men and women of approximate working age (21-59), and determined recession experiences from 2009/10, tracking how these different experiences later influenced relationship breakdown and relationship quality. Our sample included 7,420 men and 10,724 women.

We used an innovative approach to measuring recession through looking at a number of indicators simultaneously, forming groups from these, and then examining associations between group membership and relationship breakdown and relationship quality. This involved a technique known as 'Latent Class Analysis' – a statistical method for finding latent or unobservable subgroups within a population. This method relates a set of observed multivariate variables (in this case, seven recession indicators) to a set of latent variables (six recession experience groupings). Classes grouping people by recession experiences were identified by probabilities indicating the odds that the variables took on certain values.

Essentially, we treated 'recession' as a latent variable composed of a number of experiences (classes). This aligns with the notion of 'recession' as a social context or backdrop to people's lives, as we argue in the report, and it also allows us to acknowledge that recession will be experienced differently across the population: we reduced these experiences of recession into a distinct number of groups that could then be used to further analyse the way in which recession experiences correlated with relationship breakdown or reduced relationship quality. We are careful to emphasise that the groups reflect the way in which people experienced recession, and are not necessarily determined as a result of the recession (some measurements may pre-date recession, for instance).

Missing data on our selected indicators were not a dominant feature of our sample, with the exception of the indicator reflecting general optimism about the future. For respondents who did not submit the self-complete form, we created a dummy variable to reflect this and preserve the size of the sample. In total, we dropped 219 male and 320 female cases due to missing data. Because of difficulties in applying an imputation strategy with our method of choice (Latent Class Analysis), these missing data remain a limitation of our analysis. We refine our analytical sample further in later analyses through examining only those who were in a relationship (to be able to observe what proportions experienced relationship breakdown or lower relationship quality). This includes 5,361 men and 7,286 women where we were able to track levels of relationship breakdown and 4,738 men and 6,374 women who submitted self-completion forms at both points and where we were able to track relationship quality.

The data were analysed using STATA 13. All data were weighted and adjusted to account for sample design using the longitudinal weights provided by the sample despositors (McFall, 2013). We constructed regression models to account for the impact of selected background characteristics. See Appendix for full data tables.

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For further information on the issues raised in this report please email policyandresearch@relate.org.uk

About Relate

Relate is the UK's leading relationship support organisation, serving more than one million people through information, support and counselling every year. Our vision is a future in which healthy relationships are actively promoted as the basis of a thriving society.

We aim to develop and support healthy relationships by:

- delivering inclusive, high-quality services that are relevant at every stage of life
- helping couples, families and individuals to make relationships work better
- helping both the public and policy makers improve their understanding of relationships and what makes them flourish.

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