Couples in Crisis: How the government’s furlough scheme has protected relationships during the Covid-19 pandemic

The Covid-19 pandemic has brought enormous changes to daily routines. As families shoulder the responsibilities of pandemic restrictions and lockdowns, couples’ relationships have been challenged. Financial and employment uncertainty have increased stress, while increased flexibility and more time together may mean better work-family balance, improving couple relationships. Using new data from the UK Household Longitudinal Study (UKHLS) COVID-19 surveys, this briefing discusses couples’ relationship quality during the pandemic, and differences by socioeconomic status.

Key Points:

- One in five survey respondents reported improved relationship quality during the pandemic, with only 8% reporting a decline.
- Higher socioeconomic resources provide some protection for relationship quality.
- Worrying about future financial situations tends to worsen couples’ relationship quality.
- Policies of economic support, such as the government’s Coronavirus Job Retention Scheme and Self-Employment Income Support Scheme, seem to protect couples’ relationships, even bringing them closer and allowing a better work-life balance.
- Policies designed to stabilise financial situations are important for families during the pandemic and beyond.
Introduction
The Covid-19 national lockdowns have disrupted usual routines, such as work patterns, work-family arrangements, and relationships. The shutdown of non-essential services increased the responsibilities and functions of the family, with less outsourcing of care, education and other services. These disruptions could deeply affect couples’ relationships.

On the one hand, lockdowns bring employment uncertainty and financial difficulties. This economic stress could worsen relationships, particularly for those who are more socioeconomically disadvantaged. On the other hand, the UK government has provided the Coronavirus Job Retention Scheme and Self-Employment Income Support Scheme to buffer the shocks. Some people, therefore, were able to work fewer hours, while still being economically supported. As a result, couples have been able to spend more time together, and have a break from long commutes and the office environment.

Our study asks 1) has couples’ relationship quality become better or worse during the pandemic?, 2) is the relationship quality of couples with higher socioeconomic resources ‘protected’ compared to those with fewer resources?, and 3) have furlough policies provided a buffer for couples, reducing negative impacts on relationships?

The study
Our sample is individuals who took part in the UKHLS COVID-19 Wave 3 (June 2020) survey which collected data on couples’ relationship quality. Information from the first two waves of the COVID-19 survey (in April and May 2020), together with previous waves of the UKHLS main survey, are used to identify respondents’ background information.

Our sample includes 5,013 men and women aged 18-64 in a couple relationship, who are either cohabiting or married. We use survey weights supplied by the survey team to ensure our results are representative.

Main findings
Improvements in relationship quality
During the first pandemic lockdown (April–June 2020) the majority of people in a co-residential (living together) relationship reported no change in relationship quality with their partner (72%), 8% experienced a worse relationship, while 20% reported improvements in their relationship (Figure 1).

Higher socioeconomic resources provide resilience
Graduates are 1.3 times more likely to report an improvement in the quality of the relationship with their partner compared to those who have GCSEs and lower education. Those who have achieved A-levels are less likely to report a decline in relationship quality (Figure 2). Those in the highest household income brackets were also more likely to report improvements in their relationships (Table 1); socioeconomic resources provide couples with the resilience to buffer economic shocks during the pandemic.
People in the highest two household earning groups are 23% more likely to experience relationship improvements, significantly more than those in the lowest household earnings group (14%).

**Furlough improves relationship quality**

During lockdowns, people experience employment insecurity and income instability. To help employees to remain in the labor market while reducing work hours, the UK government implemented furlough policies such as the Coronavirus Job Retention Scheme and Self-Employment Income Support Scheme.

Table 2 shows the association between loss of work hours during the pandemic and relationship quality. Employees were more likely to see improvements in their relationships if they were furloughed or taking paid leave, compared with those whose work hours stayed the same or increased.

This is also true for self-employed workers whose businesses were affected by the pandemic. This may be because these groups are protected by the government’s economic support schemes and have more time, space, and flexibility with their families without unbearable financial consequences. Consistent with other research, those who lost their job were more likely to experience a decline in relationship quality.

**Worries about future financial situation worsens relationships**

Those who believe their financial situation will get worse next month are also more likely to report their relationship

<table>
<thead>
<tr>
<th>Employment status and work hours</th>
<th>Better</th>
<th>Same</th>
<th>Worse</th>
</tr>
</thead>
<tbody>
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<td>Same/increase working hours</td>
<td>0.15</td>
<td>0.77</td>
<td>0.08</td>
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<tr>
<td>Work hour loss: furloughed/taking paid leave</td>
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<td>0.09</td>
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<tr>
<td>Work hour loss: being laid off</td>
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<td>0.15</td>
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<tr>
<td>Work hour loss: employers cut hours</td>
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<td>0.05</td>
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<tr>
<td>Work hour loss: business affected (self-employed)</td>
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<td>0.67</td>
<td>0.07</td>
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<tr>
<td>Work hour loss: care for others</td>
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<td>0.13</td>
</tr>
<tr>
<td>Work hour loss: other reasons</td>
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</tr>
<tr>
<td>Continuously not working</td>
<td>0.20</td>
<td>0.73</td>
<td>0.07</td>
</tr>
</tbody>
</table>

Table 2. The predicted probability of experiencing an improvement or a decline in relationship quality by change in work hours during pandemic (April-June 2020)

Note: a) Figures in bold are significantly different from “same/increase working hours” at 0.05 level. b) Multinomial logit models control for age, gender, partnership status, age of youngest child, household size, ever separated, vulnerable to Covid-19, relationship duration, education, and household earning quintile. Models also cluster couples to adjust for standard errors. c) Change in work hour loss is cumulative information from April to June during the pandemic. The results of using April information yields the same conclusion.
quality has become worse, compared with those with a more positive expectation for their future financial situation. This suggests that a sense of financial security is important for better relationship quality (Figure 3).

Policy implications

Past, current, and future economic resources and security play an influential role in couple relationship quality. Poor relationship quality can in turn have negative consequences for adult and child health and wellbeing. Unsurprisingly, our findings show that worry over uncertain future financial situations worsens relationship quality. Socioeconomic resources make couples more resilient to the shocks brought about by the Covid-19 pandemic.

We also find that the furlough scheme has been an important way for couples to buffer the insecurity that could destabilize their relationships. It seems that the government policy has allowed many couples the time and flexibility for a better work-life balance, strengthening their relationships. Policies that are therefore designed to stabilise couples’ financial situation are important for families during the pandemic, particularly for the socioeconomically disadvantaged who are more likely to lose their jobs.

Policy-makers should note that improvements in work-life balance have a positive effect on relationships and implement policies that promote more flexible working conditions.

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Figure 3: The predicted probability of change in couple relationship quality by future financial expectation

Note: Multinomial logit models control for age, gender, partnership status, age of youngest child, household size, ever separated, vulnerable to Covid-19, relationship duration, % loss of household earning, and household earning quantile. Models also cluster couples to adjust for standard errors.

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