



Defining, Measuring, and Supporting Family Economic Well-Being in Early Childhood Home Visiting

A Review of Research and Practices

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Defining, Measuring, and Supporting Family Economic Well-Being in Early Childhood Home Visiting: A Review of Research and Practices

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Overview

Introduction

Family economic well-being—including financial, material, and related socio-emotional resources—can support a family’s long-term stability, a positive home environment, and children’s healthy development. However, 1 in 10 families with children live below the poverty line in the United States and poverty is disproportionately concentrated among Black, Native American, and Latino families.

Early childhood home visiting (ECHV) has the potential to support families’ economic well-being. In ECHV, trained home visitors work in the home with expectant parents or families with young children. Generally, their services focus on supporting and improving maternal, child, and family health and development outcomes. Some ECHV models also address economic aspects of families’ lives and have demonstrated positive effects on outcomes such as parents’ income. Given the connections between economic stability, parenting, and caregivers’ well-being, a stronger focus on family economic well-being in ECHV could benefit families in many ways.

The Office of Planning, Research, and Evaluation in the Administration for Children and Families in collaboration with the Health Resources and Services Administration initiated the Supporting Family Economic Well-Being through Home Visiting (HomeEc) project to better understand how to define and measure family economic well-being and to learn how ECHV agencies have supported or could support it. This report summarizes the findings from targeted reviews of literature and practice documents from ECHV and related fields, such as social work, child welfare, and employment- and income-focused supports. It includes (1) a definition of family economic well-being, (2) a summary of the factors that contribute to or are influenced by it, (3) a summary of how it is measured in research and practice, (4) a set of practices that can support it, and (5) implications for later work on this project and future research.

Primary research questions

This report addresses four primary research questions:

1. How is family economic well-being defined?
2. What factors may contribute to or be influenced by family economic well-being?
3. How is family economic well-being measured?
4. How can family economic well-being be supported by ECHV agencies?

Purpose

This report describes findings from literature and document reviews exploring how to define, measure, and support family economic well-being in ECHV. The findings can provide useful insights to policymakers, researchers, and ECHV practitioners, who can learn about potential avenues to support family economic well-being, and who might be interested in different sections based on their work:

- Researchers might be most interested in the discussion of factors related to family economic well-being in Chapter II and the measures identified in Chapter III.
- ECHV practitioners might be most interested in the broad definition of family economic well-being at the beginning of Chapter II and the potential applicability to ECHV of practices that support family economic well-being in Chapter IV, which could help guide ECHV programs to adopt the practices.

- Policymakers might be most interested in the findings overview and implications in Chapter V, which offers ideas for filling gaps in research and practice identified through the literature and document reviews. This can encourage progress toward incorporating strategies that address family economic well-being in ECHV.

Key findings and highlights

- The HomeEc project’s definition of family economic well-being is multi-faceted in that it focuses on economics and the related socio-emotional implications that families face. Specifically, a family is defined as having economic well-being when its self-defined needs and goals match its resources across four key constructs: basic needs, financial control, financial security and shock absorption, and employment security and satisfaction. A family’s ability to achieve economic well-being can be influenced by structural conditions that create inequity (such as historic and systemic racism, and gender inequity) and by external economic forces, which can directly and strongly impact a family’s economic resources.
- Many structural (such as the economic context), household (such as family relationships), and individual (such as physical and mental health) factors relate to family economic well-being and families’ experiences of the four constructs. Changes in family economic well-being may—in part—either be caused by such factors or influence the factors, although the directionality of these relationships is not well understood.
- To measure family economic well-being, researchers and agency staff generally use data from surveys or participant questionnaires to assess aspects of the four constructs. However, there is a lack of consistent definitions of measures and how and when to assess the way outcomes change over time, and over what time horizon.
- The literature and document reviews revealed 10 practices designed to support family economic well-being that could potentially be implemented or expanded upon by ECHV agencies and build on the strengths of existing service offerings. The most common activities across practices were case management, coaching, and financial education.
- The literature and document reviews highlighted future research directions that will fill gaps in understanding and measuring economic well-being, such as disentangling the relationships among factors related to family economic well-being, defining measures of economic well-being and the appropriate time horizons for measurement, and identifying appropriate strategies for collecting data on sensitive topics such as poor housing conditions or material hardship.
- The reviews also highlighted future directions for research on practices to support family economic well-being, such as assessing the replicability or feasibility of the 10 identified practices in other ECHV agencies, evaluating the effectiveness of the identified practices, and studying the associations between practices that aim to support family economic well-being with the federal, state, and local policies within which families and ECHV agencies operate. Changes to policies or structural factors might be more impactful for supporting families’ economic well-being than practices implemented by ECHV agencies. However, changing policies or influencing structural factors is likely outside the scope or capacity of individual ECHV practitioners.
- The findings from this report will inform future HomeEc project activities including a conceptual model of how ECHV can improve family economic well-being, consultations with ECHV agencies and parent participants to learn about how ECHV addresses family economic well-being, and a

literature review and interviews about how the COVID-19 pandemic affected family economic well-being and ECHV agencies' pandemic responses.

Methods

This report presents findings from targeted literature and document reviews designed to identify key research and practices, with the goal of informing project tasks and research going forward. Both the literature and document reviews included research on and practices within ECHV, as well as research and practices from related fields. We included research from social work, child welfare, public policy, and economics; we included practices from early childhood education, employment- and income-related support services, and broad anti-poverty initiatives. Both reviews were focused to balance effort and relevance.

The literature review process began with a foundational list of research derived from our team's expertise and our consultation with experts in the field. To fill gaps in this list, we conducted targeted database searches and found additional studies. We screened the literature and extracted information that could help us address the four research questions.

The document review process began with a call for nominations of practices. We screened and prioritized nominations using predetermined criteria to select practices. We then held phone calls with organizations implementing selected practices to learn more about them. Finally, we reviewed at least two documents per practice, using a rubric to extract relevant information.

I. Introduction

A family’s economic well-being is a critical foundation of a positive home environment and children’s healthy development (Duncan et al. 2010, 2011; Brooks-Gunn and Duncan 1997; Lugo-Gil and Tamis-LeMonda 2008; Pascoe et al. 2016). The Office of Planning, Research, and Evaluation (OPRE) in the Administration for Children and Families (ACF) in collaboration with the Health Resources and Services Administration (HRSA) initiated the Supporting Family Economic Well-Being through Home Visiting (HomeEc) project to understand how to define and measure family economic well-being and learn how early childhood home visiting (ECHV) agencies have supported or could support it.

This report summarizes the existing knowledge about family economic well-being in ECHV and related fields gathered through targeted reviews of literature and practice documents. It includes (1) a broad definition of family economic well-being, (2) a summary of the factors related to it, (3) a summary of how it is measured in research and practice, (4) a set of practices that can support it, and (5) implications for later work on this project and future research. Many of the inequities we discuss have systemic roots, which are discussed throughout the report (Exhibit I.1).

Exhibit I.1. Inequity in economic well-being has systemic roots

Inequities in families’ economic well-being, particularly those reflected in disparities between racial and ethnic groups, stem from historical inequities in access to resources and opportunities that support health and success. Historic structural barriers—such as racial zoning, displacement, and public housing policies affecting Black communities, and repeated relocations of Native American communities—have segregated communities across the country by race and income (Briggs 2005; Massey and Denton 1993; Rothstein 2017; Solomon et al. 2019; Walls and Whitbeck 2012). More recently, state and local governments and the private sector have not invested in education, health care facilities, and businesses in communities that have the highest concentrations of families with low incomes (Massey and Denton 1993; Rothstein 2017; Solomon et al. 2019).

The COVID-19 pandemic exacerbated these historical and systemic inequities, as Black and Hispanic populations experienced disproportionate rates of economic insecurity. National unemployment rates for Black individuals (16.7 percent) and Hispanic individuals (18.9 percent) were higher than those for White individuals (14.2 percent) during the first wave of the COVID-19 pandemic in April 2020 (Lopez et al. 2021). In addition, Black households with children experienced higher rates of food insecurity (38 percent) than White families with children did (25 percent) (Hardy and Logan 2020.) Housing distress, reflected in experiences such as late or deferred rent payments, is higher among Black renters (30 percent) than White renters (15 percent), which leaves Black families particularly vulnerable to evictions and foreclosures (Hardy and Logan 2020). These economic instabilities have a two-generation impact, because housing instability and food insecurity are negatively associated with children’s academic performance and educational attainment (Hardy and Logan 2020).

Therefore, as we built the list of research and practices to review for this work, the team and the experts we consulted through our technical working group (TWG) thought broadly about how systemic inequities could influence economic well-being. We also embedded inquiries about structural inequities in our research questions and review processes (described in Appendix A, Exhibit A.1 and Exhibit A.4). ▲

Family economic well-being (Exhibit I.2) includes and goes beyond economic concepts such as employment and earnings. It is a complex construct affected by historical, structural, family, and community contexts, including systemic inequities and discrimination that impact families' financial and labor market outcomes. Economic well-being is associated with various facets of a family's well-being, including the health of caregivers and children, and child development (Akee et al. 2010; Sama-Miller et al. 2019), because low income can limit the investments in children—including materials and the parent's time—that support healthy child development (Lugo-Gil and Tamis-LeMonda 2008; Kaushal et al. 2011).

Despite the importance of family economic well-being, poverty rates for families with children are high: in 2021, 7.4 million families comprising 25 million people (about 1 in 10 families) lived below the poverty line in the United States, including 3.5 million children younger than age 6 (about 16 percent of children living in families). Poverty was disproportionately concentrated among Black, Native American, and Latino families (U.S. Census Bureau, Current Population Survey).

Exhibit I.2. Key terms

In this report, we use the following terms and definitions.

Agency. An organization such as an ECHV local implementing agency that provides services based on interventions and practices to families, or one that supports services, such as a state health and human services agency.

Early childhood home visiting (ECHV) model. An intervention in which trained home visitors meet with expectant parents or families with young children to deliver a specified set of practices through a specified set of interactions (adapted from Sama-Miller et al. [2021]: Home Visiting Evidence of Effectiveness [HomVEE] Systematic Review Handbook of Procedures and Evidence Standards, at <https://homvee.acf.hhs.gov/publications/methods-standards>).

Family economic well-being. The degree to which a family's self-defined economic needs and goals are aligned with its economic resources, which might include a family's ability to: (1) meet basic needs, (2) have financial control, (3) have financial security and the capability to absorb economic shocks, and (4) achieve employment security and satisfaction. Exhibit II.1 in Chapter II has details on each construct in this definition.

Intervention. A specific bundle of practices or policies implemented in a given context. This may include an ECHV model, an ECHV model combined with other practices that are not typically part of that model, or an employment and training intervention.

Practice. A service, strategy, activity, or combination of activities designed to support or improve an outcome. This report describes practices that can stand alone, meaning they could be added to an existing intervention. A practice may be a component of or an add-on to a larger intervention, such as an ECHV model. ▲

Background of early childhood home visiting

ECHV has the potential to support families' economic well-being. In ECHV, trained home visitors provide specified services to expectant parents or families with young children. These interventions are either designed or adapted and tested for delivery in the home, and typically are voluntary (Sama-Miller et al. 2021). Generally, services focus on outcomes related to maternal, child, and family health and development, although some ECHV models address economic aspects of families' lives by referring them to other services or helping parents set economic goals (National Home Visiting Resource Center 2018).

ECHV is designed to develop a supportive relationship between the home visitor and the family to provide an influential touchpoint that can help the home visitor meet family-specific needs (Roggman et al. 2008; Wasik and Bryant 2001). This relationship might facilitate service delivery, mediate outcomes, or even constitute a service in its own right, as home visitors may provide a social or emotional support.

A key source of federal funding and oversight for ECHV services is the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) Program, which has demonstrated improved outcomes related to parenting, maternal and child health, and economic well-being (Michalopoulos et al. 2019). The MIECHV Program is administered by the HRSA in collaboration with ACF. It provides funding to 56 states, territories, and nonprofit organizations to support evidence-based ECHV services provided by a nurse, social worker, or other trained professional. In addition, a portion of the federal funds that support ECHV are designated for the Tribal Home Visiting Program and are awarded to Indian tribes, consortia of tribes, tribal organizations, and urban Indian organizations. While these two programs are prominent source of federal funding for ECHV, other federal funding sources may include Temporary Assistance to Needy Families, Social Services Block Grant, Community-Based Child Abuse Prevention Grants, Title IV-B (Social Security Act) and Title IV-E (Family First Prevention Services Act), the Title V Maternal and Child Health Block Grant Program, Medicaid, and the Child Care and Development Block Grant. ECHV is also supported by state, local, and/or philanthropic funding (Healthy Families America, 2020).

The MIECHV Program focuses on serving families from high-risk priority populations defined in the statute that authorized the program, including those who have low incomes and/or few resources. In 2021, 68 percent of families served by the MIECHV Program had income at or below the federal poverty guidelines (\$26,500 for a family of four; HHS 2022). Many families participating in MIECHV-funded services face challenges beyond low income, including the lack of a high school diploma or GED (34 percent), a history of child abuse and maltreatment (20 percent), a substance use disorder (14 percent), and teen parenthood (10 percent) (HHS 2016, 2022).

The evidence that ECHV improves family economic well-being is promising but limited: of the 24 ECHV models determined to be evidence based by the Home Visiting Evidence of Effectiveness review (HomVEE), only 6 have been found to have favorable effects on economic outcomes (Avellar and Supplee 2013; [HomVEE: Economic Self-Sufficiency Outcomes](#); HHS 2022). Moreover, favorable findings were often less common than findings revealing no effects. For example, in a systematic review of well-designed ECHV research spanning 1979 through 2021, the widely used Nurse-Family Partnership model had 13 favorable findings in the economic self-sufficiency domain, as well as 3 unfavorable or ambiguous findings, and 93 for which no effect was found in that domain. And, the Early Head Start Home-Based Option model had 16 favorable findings in this domain as well as 1 unfavorable or ambiguous and 73 findings for which no effect was found ([HomVEE: Economic Self-Sufficiency Outcomes](#)). Although economic outcomes eligible for review under HomVEE are more narrowly defined than HomeEc's definition of family economic well-being (shown in Exhibit II.1), this evidence points to opportunities for ECHV to further support family economic well-being.

To enhance ECHV models, more practices could be embedded into existing services. For example, coaching, case management, and behavioral approaches have shown promise in employment and training interventions (Fishman et al. 2020). These practices have the potential to be integrated in or adapted for delivery in the home alongside other ECHV services to support family economic well-being. For example, ECHV agencies could train home visiting staff to provide these practices themselves or develop new positions for staff who would implement the practices while working alongside home visitors. However, more work is needed to determine whether practices identified in this report can be

implemented in existing ECHV agencies, as well as how to do so in a culturally sensitive and competent way. Working with families in a culturally competent way (involving acceptance, appreciation, and understanding that are rooted in a provider’s personal experience or structured learning) is an important step toward addressing the systemic inequities that some families have experienced (Public Policy Associates 2015), and may be vital to developing the kind of supportive relationship between a home visitor and a family that is the hallmark of ECHV.

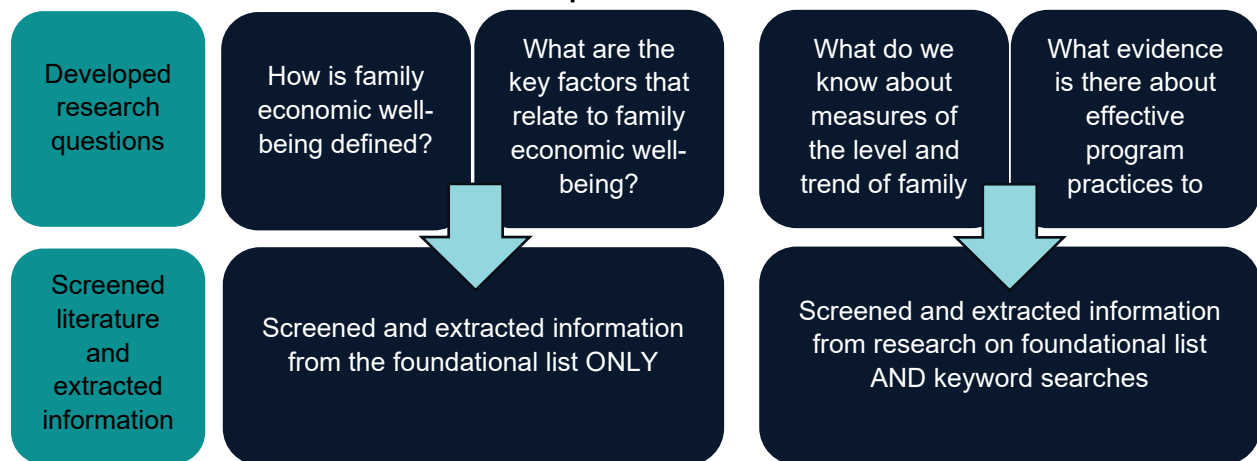
Overview of the report

In this report, we describe a literature review and document review that addressed (1) how family economic well-being is defined, (2) the factors that may contribute to it or be influenced by it, (3) how it is measured, and (4) how it can be supported by ECHV agencies. For both reviews, we looked at research on and practices within ECHV, as well as research and practices from related fields. We included research from social work, child welfare, public policy, and economics; we included practices related to early childhood education, employment and income supports, and broad anti-poverty initiatives. Both reviews were focused to balance effort and relevance.

Literature review goals and approach

The goals of the literature review were to (1) synthesize what is known from research about how family economic well-being is defined and relates to other home visiting outcomes, (2) compile a list of measures of family economic well-being, and (3) summarize which program practices have been tested as a way to support family economic well-being (Exhibit I.3). HomeEc implemented an efficient, expert-informed approach to searching that relied on a foundational list of literature to inform research questions that frame this report (the left of the exhibit below), supplemented by targeted literature searching on more detailed questions (to the right of the exhibit).

Exhibit I.3. Overview of the literature review process



Note: To conduct the review, we first built a foundational list of research from our team’s expertise, consultation with federal staff, and consultation with experts in the field. We found additional studies through database searches to answer the two research questions on the right. Our team includes two experts in equity-focused content who added relevant literature to the foundational list.

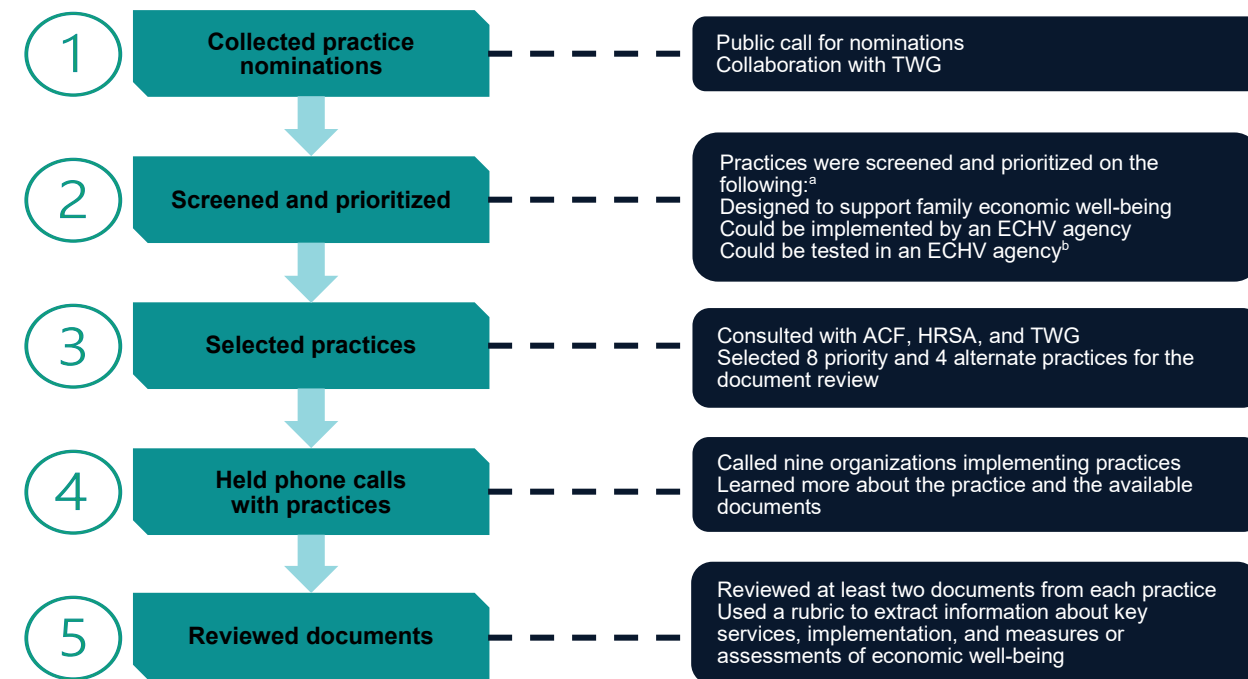
Assessing the direction of relationships based on literature

Although the literature review investigated factors and practices that relate to economic well-being— affecting economic well-being and/or being affected by it—not all sources could assess the direction of those relationships. By design, causal research (such as randomized controlled trials and studies with quasi-experimental designs) can disentangle which factor in a relationship is the cause and which is the effect. Descriptive research can identify associations but typically cannot determine cause and effect; the relationship could work in either direction or could be reciprocal. The sources we identified included a mix of synthesis (compiled findings from other research, such as other literature reviews) and individual research, and descriptive and causal research.

Document review goals and approach

In the document review, we aimed to identify (1) current practices that might support family economic well-being and could be implemented by ECHV agencies and (2) any measures or assessments of economic well-being corresponding to the practices (Exhibit I.4). The document review expands on the findings from the literature review by including practices that were in use in ECHV and other fields but were not the subject of any research found in the literature review. Appendices A.1 and A.2 have more details about the literature review and document review methods, respectively.

Exhibit I.4. Overview of the document review process



Note: TWG = Technical Working Group. ^a Detailed screening and prioritization criteria are available in Appendix A.2; ^b We did not use evidence of effectiveness to screen or prioritize practices because we did not expect to find research that disentangles the effect of a practice from the larger intervention or model (Filene et al. 2013).

Report roadmap

The rest of this report summarizes what the HomeEc project team learned from the literature and document reviews about defining, supporting, and measuring family economic well-being in the context of ECHV. In Chapter II, we give our definition of family economic well-being and discuss how we developed it and its components. Chapter II also discusses the factors related to family economic well-being, drawn from the literature review findings. In Chapter III, we describe measures of family economic well-being we identified in both the literature and document reviews. In Chapter IV, we report on practices focused on family economic well-being that are part of or could be added to ECHV; these were identified in the literature and document reviews. In Chapter V, we highlight the main conclusions from these two reviews, such as their implications for later work on this project and or future research. Finally, the appendix details our approaches and methods to conducting the literature review and document review.

II. Family Economic Well-Being and Related Factors

To support and improve family economic well-being, agencies (including ECHV agencies) first need to understand its dimensions and the factors that contribute to it. Many factors at the individual, household, and structural levels are associated with a family's economic well-being; these factors affect, or are affected by, family economic well-being, or the relationship may move in both directions. We explore factors in all directions in this literature review. This chapter establishes a broad, multi-faceted definition of family economic well-being that includes economics and related socio-emotional implications (Exhibit II.1) based on our review of both ECHV and related literatures. We also describe what we learned from those literatures about factors related to family economic well-being. Using this information, agency leaders may consider whether current or expanded ECHV offerings can address aspects of family economic well-being. Findings from research about the factors related to this definition of family economic well-being may also provide justification for expanding ECHV's focus, which in turn could help agencies that deliver (or could deliver) ECHV to attract more funding to serve families.

Interpreting research findings

In these literature review findings, we describe the relationship between economic well-being and other factors differently depending on the research type:

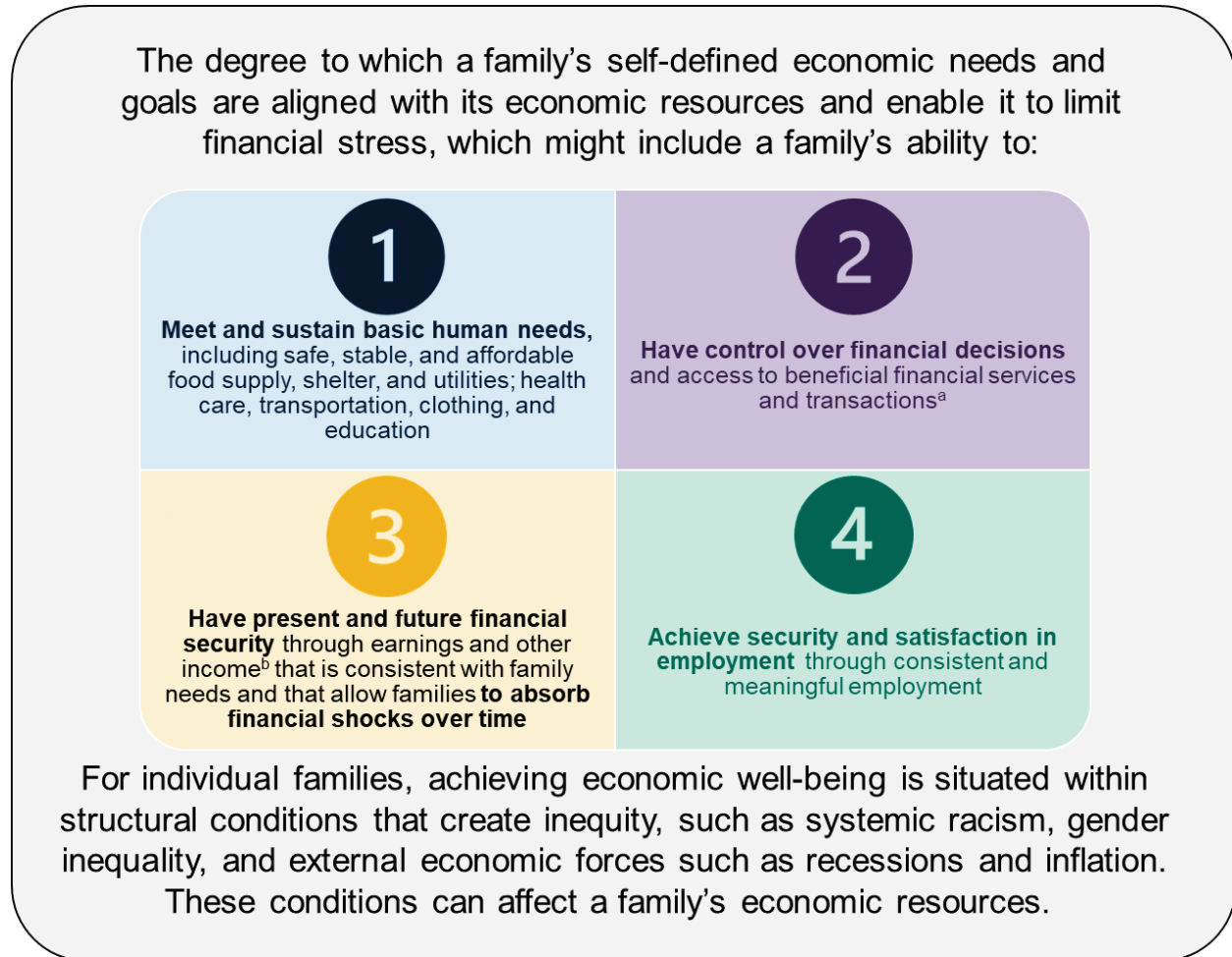
- **Synthesis research:** For research that summarized other prior research, we relied on the conclusions that the author of the synthesis drew about whether family economic well-being was the cause, effect, or had a reciprocal relationship with other factors. In these instances, we did not independently confirm whether the underlying research included in the synthesis supported those conclusions.
- **Descriptive research:** With this design, directionality cannot be confirmed. When reviewing descriptive research, we describe associations or relationships between factors and family economic well-being, but cannot identify which one affects the other, or whether they both affect each other. However, for some descriptive research, we could infer the direction of the relationship based on the timing of events (for example, if a family's income increased and later other well-being measures improved). When inferring direction based on the timing of events, however, there is always some risk that other factors that overlap in time could be causing the observed relationship.
- **Causal research:** When summarizing research with this design, we note the direction of the association between the factor and economic well-being and the type of research design used to establish the direction. Cause and effect are best established with a randomized controlled trial; quasi-experimental designs also suggest direction, though with more uncertainty than a randomized method.

Defining family economic well-being

The HomeEc project's broad definition of family economic well-being encompasses four constructs: (1) basic needs, (2) financial control, (3) financial security and shock absorption, and (4) employment security and satisfaction (shown with bold font in Exhibit II.1), and it highlights the connection between these four aspects and families' financial stress. The definition reflects the importance of self-determination: a family's economic well-being is shaped by how well its self-defined needs and goals align with its economic resources. Putting families' self-defined needs and goals at the forefront of the definition reflects principles of equity by recognizing that families are in the best position to understand their circumstances and decide how they want to move forward. The definition indicates sub-constructs

(shown with non-bold font in Exhibit II.1). For example, food and shelter are sub-constructs of basic needs.

Exhibit II.1. HomeEc’s definition of family economic well-being



Sources: Council on Social Work Education 2021; Friedline et al. 2021; Masterson et al. 2019; Peters 2017; Sama-Miller et. al 2021; Thomas 2022; Xiao 2012; Zedlewski 2000.

^a Financial services refers to professional services involving the investing, lending, and managing money and assets and assumes non-predatory credit and lending. Financial transactions include purchases or credit to acquire goods, assets, and wealth.

^b Earnings includes wages, salaries, and income from self-employment for individuals. Income can come from other sources such as public assistance.

How we developed the definition

We drew on a range of literature from ECHV and related fields (for example, social work, sociology, and economics) to develop the definition. A key ECHV source was an appendix to the Home Visiting Evidence of Effectiveness (HomVEE) review handbook, which describes how that review systematically has examined ECHV research since 2009 (Sama-Miller et al. 2021). That appendix gave the constructs, sub-constructs, and measures that this large evidence clearinghouse has observed ECHV researchers using to investigate a similar domain, family economic self-sufficiency. We also consulted other

foundational sources outside the ECHV field. For example, we drew on the Council on Social Work Education’s definition of economic well-being (Council on Social Work Education 2021) and a chapter on family economic well-being in the Handbook of Marriage and the Family (Xiao 2012). We also consulted a summary of findings from the National Survey of America’s Families about economic well-being measures (Zedlewski 2000).

The role of equity in family economic well-being

Most of the literature we reviewed did not explicitly address equity when discussing well-being or its related factors (other than looking at differential experiences by different demographic groups); yet families directly experience the effects of historical and current economic forces and structural conditions. (Refer to Exhibit I.1 for research on this and to the section below on factors related to family economic well-being.) The lack of attention to these forces in past work limits our full understanding of the issue and the opportunities that ECHV presents for addressing economic well-being. To begin to address this gap, in our definition of family economic well-being, we specifically indicate that these forces influence a family’s economic well-being.

Constructs of family economic well-being

We start by discussing the construct of basic needs, which was the subject of most literature we reviewed and had the greatest number of sub-constructs (Exhibit II.2). Then, we discuss the three other constructs: (1) financial control, (2) financial security and shock absorption, and (3) employment security and satisfaction (Exhibit II.3).

Basic needs

Families whose basic needs are met have attained a minimum standard of living. There was agreement across ECHV and the related literatures that basic needs include access to healthy food and clean water, safe shelter with affordable and functioning utilities, adequate clothing and medical care, safe and reliable transportation, and access to education (Exhibit II.2).

Exhibit II.2. Sub-constructs of basic needs identified in the HomeEc literature review

Citation	Food	Medical care	Shelter	Utilities	Clothing	Transportation	Education
Chase-Landsdale et al. 2019						✓	
Council on Social Work Education 2021	✓	✓	✓	✓	✓	✓	✓
Harter and Harter 2021	✓		✓		✓		
Sama-Miller et al. 2021	✓	✓	✓		✓	✓	
Peters 2017							
Thomas 2022	✓	✓	✓	✓			
Weida et al. 2020							
Zedlewski 2000	✓		✓				
Number of citations	5	3	5	2	3	3	1

Financial control

HomeEc’s research-informed definition of family economic well-being (Exhibit II.1) encompasses financial control. This means both having control over financial decisions and access to beneficial financial services, such as banking and mortgage services. Some studies from related literature, including sociology, social work, public policy, and child welfare, define economic well-being as including access to non-predatory credit and loans (Friedline et al. 2021; Peters 2017). Although taking on some debt can allow families to withstand difficult economic situations, too much debt can harm families and make economic recovery more challenging. Predatory services can contribute to high debt levels; such services intentionally seek out financially vulnerable people and impose punishing policies such as numerous fees, high interest credit cards, payday lending, and subprime mortgages. For example, payday loans, with lenders allowed to charge an annual percentage rate of up to 459 percent, are eight times as concentrated in African American and Latinx neighborhoods as in other neighborhoods (Li et al. 2009). Subprime mortgage lenders disproportionately focus on women and on groups who have low incomes, live in rural areas, are older, and/or are from a racial or ethnic minority group (Wyly et al. 2007). The ECHV literature did not address financial control when discussing family economic well-being, suggesting this is not typically a focus of ECHV models.

Financial security and shock absorption

Financially secure families have enough money saved or access to other kinds of financial resources to cover emergencies while still achieving their financial goals. Financial security helps a family absorb changes in an individual family member’s economic circumstances—such as loss of employment, unexpected medical bills, or a pregnancy—that would otherwise deplete or consume all its savings. Financial security can also protect against broader economic shocks such as recession and inflation. A family’s financial security is based on its money and assets, which may come from several sources:

- **Traditional sources of income and earnings.** Across the ECHV and related literature, financial security and the ability to absorb financial shocks were defined by income and earnings. Researchers named several types of income, including earnings, employer-provided in-kind benefits, the receipt of means-tested public assistance, and income from wealth (interest and investments). For example, Kim and Wilmarth (2016, as summarized in a literature review by Friedline et al. 2021) found that 54 percent of households receiving public benefits during the Great Recession had a 40 percent or lower debt-to-income ratio as compared to 46 percent of households not receiving that assistance, suggesting the importance of public assistance in stabilizing families’ economic situations.
- **Informal income.** Some less conventional forms of income, such as in-kind goods, online marketplaces, income from the gig economy,¹ and crowdfunding (online fundraising) are increasingly popular and important avenues to financial security for families (Weida et al. 2020). Research indicates that considering informal income and assets can provide a more accurate picture of economic well-being in families with low income.
- **Assets.** There are many sources of assets, such as savings accounts and property. Intergenerational transfer of assets such as businesses, properties, commodities, and other financial securities build wealth (Friedline et al. 2021). Wealth can buffer families from financial shocks. For example, families can draw on savings accounts to help make ends meet if their income sources are affected by

¹ The U.S. Bureau of Labor Statistics defines a gig as a single project or task a worker is hired to do on demand, and it is often found through a digital marketplace. Some gigs are a type of short-term job, and some workers pursue gigs as a self-employment option; those concepts aren’t new.

economic conditions (Friedline et al. 2021; Masterson et al. 2019; Weida et al. 2020), or when they have to pay large, unexpected bills such as those related to accidents or medical care. White families who have higher incomes also have greater access to wealth-accumulating assets compared to Black and Latinx families (Friedline et al. 2021). Over time, this creates and perpetuates racial wealth gaps because people living in communities of color cannot absorb financial shocks as readily, resulting in lower levels of financial security and economic well-being in those communities (Oliver and Shapiro 2019).

Employment security and satisfaction

Secure employment is beneficial to economic well-being. In addition, satisfaction with employment increases job retention, reduces employment insecurity, and supports overall well-being (Biaison 2020). In contrast, a change in employment status is one of the most accurate indicators of family economic distress (Masterson et al. 2019). Access to child care is also an important aspect of employment security for families (discussed further in the next section of this chapter).

Exhibit II.3. Summary of constructs of financial control, financial security, and employment security and satisfaction

Citation	Financial control	Financial security	Employment security and satisfaction
Council on Social Work Education 2021		✓	✓
Friedline et al. 2021	✓	✓	✓
Sama-Miller et al. 2021		✓	✓
Masterson et al. 2019		✓	✓
Peters 2017	✓		
Thomas 2022		✓	
Weida et al. 2020		✓	
Number of citations	2	6	4

Financial stress

Each of the four aspects of financial well-being connects to a family’s stress about its financial situation. Examples include the following:

- Gaps in meeting current and ongoing basic needs correlate to a feeling of material hardship, and the resulting “financial stress” is generally defined as physical and mental health symptoms in family members that stem from difficulty meeting financial obligations (Friedline et al. 2021).
- Beneficial financial services and transactions, such as low-interest loans or credit, can improve a family’s economic well-being and reduce financial stress (Friedline et al. 2021).
- Unemployment or employment loss can cause financial stress or economic “ill-being” (Friedline et al. 2021; Masterson et al. 2019), presumably because of actual or feared challenges in meeting present or future basic needs.

Factors related to family economic well-being

The purpose of the literature review was to identify factors related to economic well-being, rather than to conduct comprehensive reviews of how each factor relates to economic well-being. Consequently, although the factors discussed in this section reflect established findings, all literature related to a specific factor may not be cited. Given the rich history of research on family economic well-being across disciplines, and the existence of earlier literature reviews that summarize factors related to family economic well-being, we prioritized synthesis articles and supplemented them with additional literature when appropriate. This approach helped us avoid duplicating work and allowed us to identify factors that have been studied extensively across disciplines. Appendix A.1 provides additional information about the literature review methods.

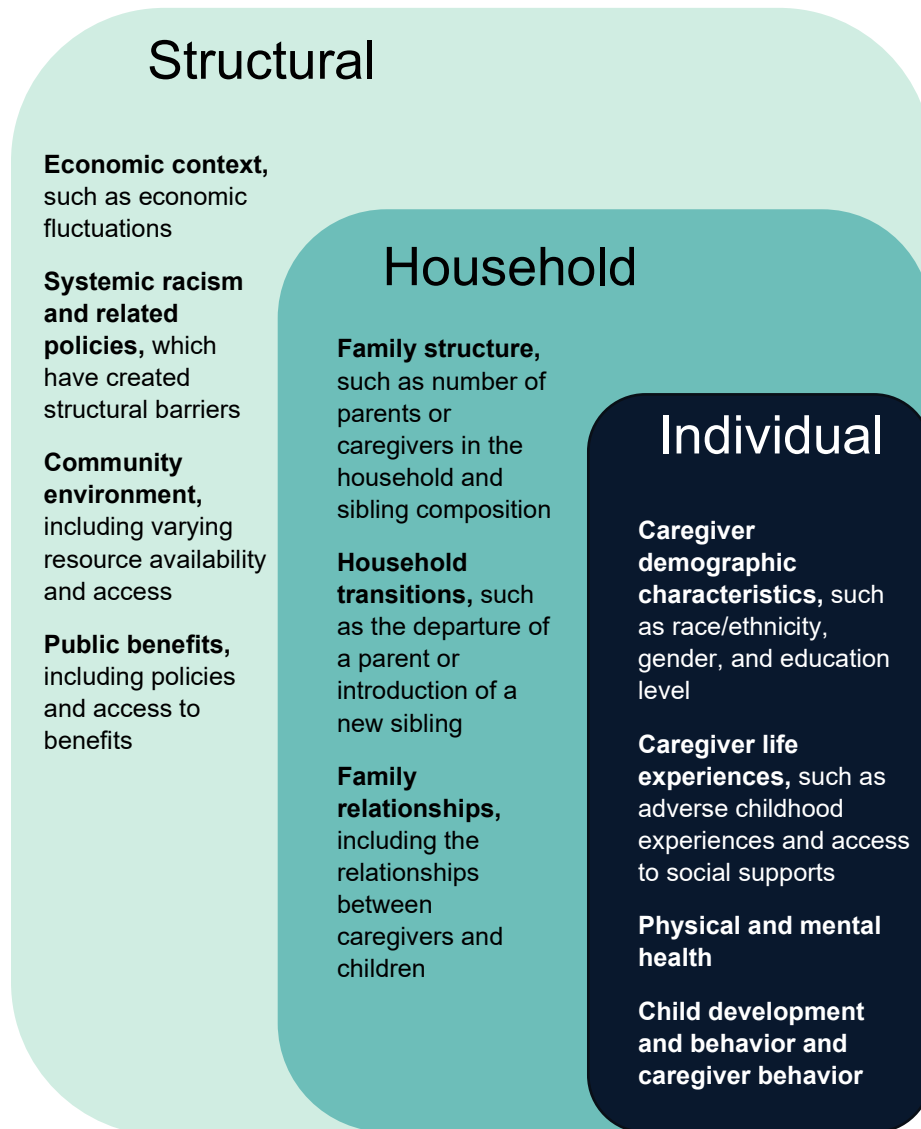
We grouped factors into three levels to organize the findings:

- **Structural factors** are systems, policies, the economy, and the national, state, and local community contexts. The structural factors identified through the targeted literature review were economic context (for example, the Great Recession), systemic racism, community environment (for example, median property value and the availability of safe, affordable child care), and policies related to public benefits.²
- **Household factors** are family and household characteristics and relationships. The household factors identified through the review include family structure (for example, single- or dual-parent household, and household size and composition), family relationships, and household transitions.
- **Individual factors** are characteristics, experiences, and behavior of individual family members. The individual factors identified through the targeted literature review include mental and physical health, life experiences, demographic characteristics, and child development and behavior.

The literature we reviewed for this project often indicated that some factors may *both* affect *and* be affected by family economic well-being, but did not test the direction of the relationships. We summarize the conclusions of the authors of the synthesis research that we reviewed, but we acknowledge our approach did not systematically assess whether the individual studies that authors included in those syntheses were designed to establish the directionality of each relationship. Sometimes, we or the authors could infer whether a factor was a cause or effect of family economic well-being due to the timing of events, and our summary below notes this. Otherwise, readers should assume the direction of the relationship is not known, Exhibit II.4 lists and briefly describes factors related to family economic well-being that our literature review identified. Sections that follow provide more details about each factor.

² Although the COVID-19 pandemic affected many families' economic well-being, the targeted literature review did not focus on pandemic-related literature; the team is examining the effects of COVID-19 in other project tasks.

Exhibit II.4. Factors related to family economic well-being



Note: This figure includes factors identified through a targeted literature review, which reflects established findings in the literature, so this figure may not constitute a comprehensive list. However, the figure and subsequent sections may help ECHV agencies consider relationships between these factors and family economic well-being that may inform service delivery.

Structural factors

Four structural factors commonly addressed in the literature reviewed for this project were: economic context, systemic racism, community environment, and public benefits. The subsections below describe these factors' relationship to family economic well-being.

Economic context

The economy and labor market are important structural factors to consider when attempting to understand factors related to family economic well-being (Ahn 2015; Friedline et al. 2021; Masterson 2019).

Friedline and colleagues (2021) explain that literature they reviewed (spanning 2010 through 2019) tends to overemphasize individual and family responsibility and downplay the integral role of economic context in shaping family economic well-being. The subprime mortgage crisis and corresponding Great Recession are examples of economic events that preceded significant reductions in economic well-being of millions of families. Those researchers concluded that the “economy and related policy decisions are key drivers and explanations of families’ financial stress and well-being” (p.10). For example, during the Great Recession, women spent more time caring for children; a decrease in actual wages followed this change (Friedline et al. 2021).³

Systemic racism

The history of racism and discrimination in the United States has led to a geographically segregated society with significant variation in the resources and opportunities available to different communities (Thomas 2022; Friedline et al. 2021; see also Exhibit I.1 of this report). Racial discrimination in employment, housing, banking, and mortgage lending is well documented (see, for example, Borowczyk-Martins et al. 2017; Kline et al. 2022; Quillian et al. 2020).

Historical discrimination and differential access to educational, employment, and financial opportunities have led to differential economic opportunities and families’ financial outcomes (Friedline et al. 2021; Masterson et al. 2019; see also Exhibit I.1). For example, looking at family economic status across 25 years (1989 to 2015), households in which the head of household identified as White consistently had higher net worth than households headed by people who identified as Black or Latinx (Masterson et al. 2019). Both Black and Latinx families had less access to liquid assets such as mutual funds or retirement accounts and were less likely to have savings accounts than White families (Friedline et al. 2021).

Economic downturns also preceded differential likelihood of hardship and recovery rates for these families: during the Great Recession, the average net worth among White households fell by 12 percent while the average net worth among Black households dropped by 42 percent (Masterson et al. 2019). In 2007, White households had, on average, five dollars in net worth for every dollar that Black households had; five years after the Great Recession (2013), White households had an average of eight dollars in net worth for every dollar that Black households had (Masterson et al. 2019).

Community environment

The community in which a family lives determines access to economic resources, such as presence of financial institutions, housing options, and other economic well-being supports such as childcare and healthcare. A family’s community and access to local resources are intertwined with the consequences of historic discrimination, as noted above. For example, some communities have multiple bank branches and easy access to financial services whereas others do not. Individuals in communities with bank branches are more likely to have bank accounts and higher credit scores (Friedline et al. 2021). Friedline and colleagues (2021) found that financial services such as payday lending, which are lower in quality and more expensive to use than banks or credit unions, tend to concentrate in communities of color. At the same time, those communities tend to lack banks and credit unions. Neighborhood characteristics, such as median property value and the presence of vacant or overcrowded housing, are associated with family economic well-being (Conrad-Hiebner and Scanlon 2015). Access to affordable childcare is also linked to family economic well-being, because it can support employment security for working caregivers. Consistent, reliable, high-quality childcare is often difficult to afford, however, especially for families

³ During this time, those households presumably would also have had lower child care costs than otherwise.

with infants or toddlers. Parents or caregivers with nonstandard employment hours (including fluctuating shifts or night shifts) may not be able to find care at all (Sama-Miller et al. 2019).

Public benefits

Public benefits programs are important to many families' economic well-being (Ahn 2015; Friedline et al. 2021; Gassman-Pines and Hill 2013; Tamborini and Cupito 2012). For example, Social Security benefits provide significant financial assistance to children with a deceased, disabled, or retired parent, and prevent many children from experiencing poverty (Tamborini and Cupito 2012). Medicaid and the Children's Health Insurance Program are linked to improved financial security, likely because they provide preventative care and reduce the costs of medical care relative to being uninsured. The Earned Income Tax Credit program and the Supplemental Nutrition Assistance Program (SNAP) reduced poverty among families and children in a quasi-experimental study (Gassman-Pines and Hill 2013). However, although SNAP reduced the severity of food insecurity, it did not reduce the likelihood of families being food insecure (Gassman-Pines and Hill 2013). Public benefits also contribute to economic well-being by helping families avoid debt or creating opportunities to repay current debts (Friedline et al. 2021).

Families report that receiving childcare subsidies improves their financial well-being (Gassman-Pines and Hill 2013), and recent research on the American Rescue Plan's expansion of the Child Tax Credit shows that this benefit reduced poverty and material hardship (Curran 2022). However, difficulty accessing childcare subsidies—and the short-term nature of many of them—has historically made it challenging for low-income single mothers to increase net income. Single working mothers below the 20th income percentile spent an average of 21 percent of their total income on childcare in 1994 and 30 percent of their total income on childcare in 2002 (Ahn 2015). Only a small percentage of eligible families receive childcare subsidies (Adams and Pratt 2021; Ullrich et al. 2019).

Household factors

Family structure, relationships within families, and household transitions are associated with family economic well-being, according to the literature we reviewed. The subsections below describe these household factors and provide select examples from the literature.

Family structure

Family structure can be associated with family economic well-being (for example, Ahn 2015; Brown et al. 2015, 2016; Lindner and Peters 2014; Turney 2015; Thomas 2022). For example, households in which mothers are living with, but not married to, the child's father have a higher risk of experiencing housing insecurity and difficulty paying utility and other essential bills than households in which parents are married (Thomas 2022). Additionally, households with single parents are more likely to experience poverty than households with married parents (Brown et al. 2016). Between 2000 and 2003, the poverty rate for households headed by single mothers rose at twice the rate as the increase in poverty among families with married parents (Ahn 2015). With gender-based pay disparities, it is not surprising that among single parent households, single mothers are more likely to experience poverty than single fathers (Brown et al. 2016; Thomson et al. 1994; Turney 2015; Parish et al. 2012). In addition to family structure, family complexity, which refers to the presence of half- or stepsiblings in a household, was negatively related to children's economic well-being (Brown et al. 2015). In the research on this topic, family structures might both influence and be influenced by family economic well-being.

Family relationships

Family financial stress is associated with negative changes in the quality of family relationships (Lindner and Peters 2014; Friedline et al. 2021; Conrad-Hiebner and Scanlon 2015). For example, among adults in a household, ongoing economic hardship is related to an increased risk of intimate partner violence (Friedline et al. 2021). Additionally, economic changes in a family such as unemployment and the loss of financial resources can precede a decline in the quality of parents' and children's relationships (Lindner and Peters 2014). And, introducing additional income of \$4,000 per year was associated with families later reporting improved mother-child relationships (Akee et al. 2010). Research summarized here generally was not designed to test whether material hardship causes declining relationship quality (or, as discussed next, child maltreatment).

The level of material hardship in a family also relates to child welfare. Children in families experiencing a higher number of material hardships (for example, shut-off utilities, food insecurity, or not owning a car) are at a higher risk of experiencing maltreatment (Conrad-Hiebner and Scanlon 2015). In contrast, increases in household income, including public benefits, are associated with improved relationships between parents and children and less involvement with the child welfare system, including fewer child maltreatment investigations, fewer substantiated reports of child maltreatment, and fewer foster care placements (Akee et al. 2010; Conrad-Hiebner and Scanlon 2015; Gassman-Pines and Hill 2013).

Household transitions

Household transitions and family economic well-being are connected; economic changes may precede or follow major family transitions, suggesting that transitions and economic well-being may affect each other (Friedline 2021; Lindner and Peters 2014; Turney 2015). Examples of household transition preceding economic changes include:

- An additional child in a family is related to an increased possibility of a parent later filing for bankruptcy (Friedline et al. 2021).
- A father leaving the household increases later risk of children experiencing food insecurity, among families with cohabiting parents (Raley and Sweeney 2020; Turney 2015 – the latter researcher relied on a quasi-experimental design, which can support a conclusion that the household transition was the cause of the economic hardship).

Changes in economic situation are also associated with changes in family structures, for example:

- Parental job loss is associated with a higher probability of children later living (1) with a single mother (among children with cohabiting parents) or (2) without either parent (among children previously living with a single mother) (Lindner and Peters 2014).
- Increased parental income is associated with a reduced chance of experiencing at least one kind of household transition: after receiving additional income, fathers are less likely to be arrested over time (Akee et al. 2010).

Individual factors

In addition to structural and household factors, individual factors can be related to family economic well-being. The literature reviewed for this project identified caregiver characteristics and life experiences, child development and behavior, and the physical and mental health of members of each generation as individual factors associated with family economic well-being, as we discuss in the sections below.

Caregiver demographic characteristics

An individual's demographic characteristics (race, ethnicity, gender, education level, and other characteristics) partially predict their economic well-being, which cannot be disentangled from the influence of structural factors. For example, some research shows that non-White parents experience lower economic well-being than White parents, but these differences are linked to historical patterns of discrimination and marginalization (see Exhibit I.1 and also the earlier section on the structural factor of systemic racism). Similarly, 25 percent of American households experience income volatility, but the rate was almost double for Latinx households and households with lower education levels relative to other demographic groups (Hurwich-Reiss et al. 2019). In a related finding, Thomas (2022) examined patterns of material hardship and found that families with Black mothers (in married, cohabiting, and single-parent households) had a higher risk of experiencing material hardship than families with White, non-Latinx mothers did. The research did not conclusively indicate that belonging to a racial or ethnic minority was associated with lower economic well-being, however. Thomas (2022) found that families in which the mother was Latinx were *less* likely to experience severe material hardship than families in which the mother was not Latinx.

Caregiver life experiences

In addition to race and ethnicity, other individual traits are associated with economic vulnerability and structural issues (such as the gender-based pay disparities described earlier in the family structure section) (Brown et al. 2016; Thomson et al. 1994; Turney 2015; Parish et al. 2012). Mothers with intellectual disabilities are more likely to be economically disadvantaged than other U.S. mothers (Powell et al. 2017). This may be related to insufficient social supports, lower educational attainment, and lack of job opportunities for the mothers (Brucker et al. 2015; Powell et al. 2017). Childhood experiences and education are also related to family economic well-being. For example, people who experience adverse childhood experiences are more likely to experience food and housing insecurity as adults (Harter and Harter 2021). Educational attainment may strengthen parents' economic well-being by improving employment opportunities and increasing income (Harding et al. 2020). However, when household members complete some college courses without receiving a degree, the household may incur the debts of paying for higher education without enjoying the economic benefits typically achieved by those with a college degree (Thomas 2022).

Child development and behavior

Strong family economic well-being is associated with positive developmental and behavioral outcomes in children, such as academic performance (Akee et al. 2010; Gassman-Pines and Hill 2013; Lugo-Gil et al. 2008). For example, increased parental income is associated with an increase in children's math and reading test scores, higher on-time graduation rates, and lower incidence of criminal behavior among adolescents (Akee et al. 2010; Gassman-Pines and Hill 2013). Additionally, parental employment is associated with positive child outcomes, whereas financial stress, sustained unemployment, and food insecurity can negatively affect children's educational and behavioral outcomes (Sama-Miller et al. 2019; Thomson et al. 1994; Turney 2015). When families live in poverty, children may experience physical health effects of food insecurity and/or have fewer visits to the dentist or doctor (Hurwich-Reiss et al. 2019). However, the association between poverty and negative child outcomes might be lessened by positive parenting and a high-quality home environment (Lugo-Gil et al. 2008). Although these studies generally cannot test the direction of the association, timing of experiences suggests that economic well-being improves child development and behavior.

Physical and mental health

Good individual physical and mental health correlates with good economic well-being.

- **Financial health and family economic well-being with the support of public benefits are associated with positive individual physical and mental health outcomes** (Weida et al. 2020). Public benefits may reduce the negative effects of financial stress for caregivers and their children and enable families to address children’s physical and mental health needs. Financial supports received through public benefits are linked to later positive outcomes for children’s health and well-being, such as reduced likelihood of low birth weight (Gassman-Pines and Hill 2013). Additional financial resources, as provided through the expansion of the Earned Income Tax Credit, are associated with later improvements in maternal mental health, stress levels, and physical biomarkers of stress, such as inflammation (Evans and Garthwaite 2014). Financial support provided through childcare subsidies is also linked to improvements in maternal mental health (Gassman-Pines and Hill 2013).
- **Financial stress is negatively associated with individual well-being outcomes for caregivers and children.** Such stress has a negative relationship with parents’ psychological well-being and mental health, cognitive functioning, and decision making (Conrad-Hiebner and Scanlon 2015; Gennetian and Shafir 2015; Hurwich-Reiss et al. 2019). For example, research suggests that experiencing poverty forces people to choose how to allocate limited financial resources across individual and family needs and may also involve living in louder, more crowded, and less safe environments than families would prefer—which impose additional cognitive demands (Gennetian and Shafir 2015). The excessive cognitive load imposed by poverty can have a detrimental association with attention, job performance, and financial planning, which has implications for future economic well-being (Gennetian and Shafir 2015). However, the relationship between financial stress and well-being can differ across groups. Financial stress is associated with poorer physical and mental health for women than for men and White young adults experiencing financial stress have higher rates of alcohol use and heavy drinking than their Asian, Black, or Latinx counterparts (Friedline and colleagues (2021).

A notable gap in the literature is that causal research does not typically test whether employment (a key income source) affects health or whether the reverse is true (Sama-Miller et al. 2019). In addition, although job characteristics (demands and autonomy) correlate with mental health (such as satisfaction and stress), the causal direction of that relationship also remains unknown.

III. Measuring Family Economic Well-Being

Service providers and funders need to know how to measure economic well-being, so they can understand families' needs and track their progress. We compiled information on measures of family economic well-being and measurement tools that assess it (Exhibit III.1) from the manuscripts we identified in the literature and the document review. The literature review generally focused on researchers' approaches to measuring financial well-being. As part of the document review, we collected measures used by agencies that deliver the practices we describe in Chapter 4. Those measures indicate how agencies assess family economic well-being in an applied setting.

Exhibit III.1. HomeEc's definition of terms related to measures

Measures are either the observable individual outcomes or the measurable indicators of unobservable constructs that studies, interventions, or practices assess with various tools.

Measurement tools collect information about the areas (outcomes and constructs) being measured. They incorporate multiple measures, such as an intake protocol that asks about education, access to benefits, financial literacy, child care, and financial strain.

Level is the value of a measure at a given point in time; it can be a specific value or an assessment of how a family is faring relative to a threshold (such as high, medium, or low).

Trend refers to the pattern of data points given repeated measures of levels over time, such as whether a family's income or wealth is increasing, decreasing, or stable. Measures and measurement tools might assess levels of outcomes at different points in time, and researchers might use those data to calculate a trend. ▲

In the following sections, we summarize key findings about the measures and measurement tools identified in the reviews for each of the four constructs of family economic well-being and their associated sub-constructs. In general, we found most research and practice documents discussed measures of levels of economic well-being concepts, that is, their economic well-being at a point in time. However, a family's economic well-being is not static; it changes over time as lives and economic circumstances change. Therefore, we also document authors' use of trend measures or analyses to capture changes over time (Exhibit III.1). In some cases, it is implicit that practices used level measures at different points to understand the trend in a family's economic well-being. Notably, our literature and document reviews were targeted rather than exhaustive. However, the measures presented in the following sections reflect findings from the literature as well as information about the use of measures by agencies offering services designed to support economic well-being in ECHV, or in a way that could be delivered through home visits.

Measuring basic needs

Basic needs include six sub-constructs: (1) food, (2) medical care and physical health, (3) shelter, (4) utilities, (5) transportation, and (6) education. Whether a family achieves a minimum standard of living depends on whether the family is able to meet its basic needs. Basic needs were also the most commonly measured constructs from our literature and document reviews. Overall, most sub-constructs of basic needs are measurable and tangible, making them simpler and more concrete than other sub-constructs of economic well-being (Xiao 2012). There was a high degree of agreement across the documents and

literature we reviewed about which basic needs to measure and how to measure them (Exhibit III.3). In general, researchers measured levels, but also implied the need to study trends (Exhibit III.2).

- **Food.** Measures focused on food security or hardship, and some also captured the cost of food. Food security and hardship referred to whether families had enough food, ran out of food, or could afford to purchase food as needed. Food was most often measured by level, asking about current food status or food status within the last six to 12 months.

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Exhibit III.2. Research implied a need to examine trends when measuring basic needs

Lugo-Gil and Tamis-LeMonda (2008) measured mothers' education level and reading frequency at multiple points (when their child reached 14, 24, and 36 months old) to predict whether a family's economic well-being changed over time and which factors led to this change. Doing so helped the authors demonstrate how factors such as a family's resources and children's cognitive performance affect each other over time. ▲

.....

- **Medical care and physical health.** Measures from the document and literature reviews examined medical care primarily as access to health care, asking whether parents and children had health insurance coverage and whether families pursued medical care when needed. A systematic review of tools that screen for social determinants of health found researchers measured medical care most commonly by examining current insurance coverage (Sokol et al. 2019). The literature and documents we reviewed captured medical care uniformly using level measures. Notably, only one practice document (and no studies in the literature review) included dental care as a measure.

The practice documents indicated that agencies sometimes ask clients about health or health-related behaviors in addition to medical care. These measurement tools from the practice documents asked about whether families have any health conditions; their eating habits, medication needs, substance use, and alcohol use; and how often they exercise. It was outside our scope to collect information about measures of physical health as part of the literature review. However, the literature we reviewed found the physical health of family members is associated with their economic well-being (see Chapter II).

- **Shelter.** The literature and document reviews used level measures of housing related to quality (for example, safety, cleanliness, or crowding) and hardship (for example, whether families could afford rent, faced eviction, or experienced housing instability in the last six to 12 months). Two review syntheses from the literature review highlighted studies that used broader lenses to measure shelter, including violence and safety (in the home and community) and the quality of neighborhood infrastructure, such as sewers and sidewalks.⁴
- **Utilities.** Utilities are services such as electricity, gas, oil, telephone, and water. The literature and practice documents were most likely to use level measures of utility insecurity (for example, ability to pay utility bills on time) and hardship (for example, whether utility providers threatened to or had actually shut off services in the past 12 months).
- **Transportation.** All documents we examined as part of the document review indicated that measures of transportation are important factors for assessing economic well-being. All of these documents discussed level measures of access to reliable transportation. Some practice documents asked about transportation hardship (for example, whether families missed important appointments because of access issues) in the past 12 months and about transportation-related indicators, such as eligibility and

⁴ We exclude such measures and measurement tools in the sub-construct tables when the review or synthesis does not provide sufficient information about the measure or tool.

access to a driver’s license and car ownership. Transportation access is considered a measure of family economic self-sufficiency in HomVEE’s systematic reviews, which examines measures across a large body of ECHV literature (Sama-Miller et al. 2021). However, no sources we examined for the literature review discussed specific transportation measures or measurement tools.

- **Education.** Education measures focused on level measures of parental education, such as a caregiver’s highest level of education by grade or degree. The literature and practice documents used level measures most often. Practice documents were more likely than the literature to measure mothers’ or other participants’ educational goals and satisfaction.

Exhibit III.3. Measures of basic needs identified in the targeted literature and document reviews, by sub-construct

Measurement tool (citation)	Description of tool
Food	
Fragile Families and Child Well-Being Study (FFCWS) Core Food Security Module, U.S. Department of Agriculture (Powell et al. 2017; Thomas 2022; Turney 2015; Weida et al. 2020)	Used eight to 10 questions to measure food (in)security
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Two questions about family food security and means to purchase necessary food within the last 12 months
Medical care and physical health	
FFCWS questionnaire (Thomas 2022)	Medical hardship question: “In the past 12 months, was there anyone in your household who needed to see a doctor or go to the hospital but couldn’t go because of cost?”
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Eight questions about the following: <ul style="list-style-type: none"> • Health insurance coverage • Frequency of exercise and time spent exercising • Use of alcohol, tobacco, prescription drugs for nonmedical reasons, or illegal drugs
Education and Employment Assessment (Employment and Education Specialist Program practice documents)	Question on physical health barriers or challenges to well-being: “Are there any other mental or physical health barriers or considerations getting in the way of your goals that you would like me to know about? (for example, legal issues, literacy, language barriers, learning disabilities, lack of support from family, lack of confidence, discrimination)”
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Eighteen questions about the following: <ul style="list-style-type: none"> • Health insurance coverage and quality of or access to medical and dental care providers • Eating habits and current medications • Substance use and challenges with drugs or alcohol
Shelter	
FFCWS questionnaire (Thomas 2022)	Three housing hardship questions related to housing conditions, eviction, living with others because of financial problems, and living in a place not meant for regular housing (such as an automobile)
United Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Two questions about the following: <ul style="list-style-type: none"> • Housing stability • Quality and safety of housing
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Three questions about the following: <ul style="list-style-type: none"> • Housing situation/stability • Use of public/subsidized housing

Measurement tool (citation)	Description of tool
Transportation	
United Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Access question: "In the past 12 months, has a lack of reliable transportation kept you from medical appointments, meetings, work, or getting things needed for daily living?"
Education and Employment Assessment (Employment and Education Specialist Program practice documents)	Six questions about the following: <ul style="list-style-type: none"> • Eligibility and access to a driver's license, permit, or government-issued identification • Car ownership • Main forms of transportation
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Access question: "What do you and your baby rely on for transportation?"
Utilities	
Utility hardship screening tool, FFCWS questionnaire (Thomas 2022)	Two questions related to having a utility shut off or phone service discontinued due to nonpayment
Children's Sentinel Nutrition Assessment Program Survey (Weida et al. 2020)	Four questions related to the ability to pay utility bills on time, having a utility shut off, and using a cooking stove to heat the household
United Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Utility hardship question: "Has your electric, gas, oil, or water company threatened to shut off services to your home in the past 12 months?"
Education	
Educational attainment (Hurwich-Reiss et al. 2019)	Measured whether education was greater or less than a GED
Early Head Start Research and Evaluation Study assessment (Lugo-Gil and Tamis-LeMonda 2008)	Measured educational achievement of the mother at three time points (when their child reached 14, 24, and 36 months old) and mother's reading frequency at the same three time points
United Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Parental education question: "What is the highest level of education you have achieved?"
Education and Employment Assessment (Employment and Education Specialist Program practice documents)	Six questions about the following: <ul style="list-style-type: none"> • Highest level of parental education achieved • Whether currently enrolled in school • Skills, trainings, or licenses • Experiences in school and other educational programs • Long-term education goals
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Three questions about the following: <ul style="list-style-type: none"> • Highest level of parental education achieved • Whether currently or previously enrolled in an education or job training program • Future education plans

Notes: This table includes measures identified through targeted literature and document reviews, designed to address a broad definition of family economic well-being. However, our search strategy was not scoped to be comprehensive; research and programs might have other measures not included here.

GED = General Educational Development certificate for high school equivalency.

Measuring financial control

Financial control refers to a family's ability to make its own decisions when addressing its perceived financial needs and when accessing to financial services and transactions. It consists of two sub-constructs: (1) non-exploitative financial services and transactions and (2) financial knowledge and experience. No practice documents included measures of financial control. The literature review included several measures of concepts related to financial control that we grouped as non-exploitative financial

services and transactions, and financial knowledge and experience (Exhibit III.5). Researchers used level measures to identify families’ financial control. However, researchers also implied the need to study trends (Exhibit III.4) by repeating measures to assess changes over time (Postmus et al. 2015).

- **Non-exploitative financial services and transactions** refer to beneficial loans, credit, and transactions, such as asset transfers, that are low-interest and low-risk. Conversely, researchers operationalized loans or credit as predatory if they were high-interest, high-risk, and focused on vulnerable families in financial distress.
- **Financial knowledge and experience.** Authors used level measures related to financial behaviors, intentions, and efficacy to capture the financial knowledge and experience of respondents. Most often, studies relied on scales indicating a continuum of behaviors, intentions, or efficacy. Women, people with lower incomes, and people with lower levels of education tend to have lower levels of financial knowledge overall (Postmus et al. 2015; Weida et al. 2020).

Exhibit III.4. Researchers used level measures to capture behavior changes over time to predict family economic well-being.

Most authors used level measures to identify a family’s financial control. However, one study used different scales at two time points to estimate changes in family economic well-being.

Postmus et al. 2015 measured participants’ financial intentions and later measured their actual financial behaviors to understand whether an intervention about financial literacy turned financial intentions into action by changing behavior. Changes included having the intention to save money result in greater savings, or the intention to pay bills on time result in no late payments for that month. ▲

Exhibit III.5. Measures of financial control identified in the targeted literature and document reviews, by sub-construct

Measure or measurement tool (citation)	Description of measure or tool
Non-exploitative financial services and transactions	
The Assets for Independence program survey (Mills et al. 2019)	Measured the type of financial services used by asking questions about the use of payday loans, auto loans, pawnshops, and non-bank cash-checking services in the last 12 months
The Building Wealth and Health Network Survey (Weida et al. 2020)	Two questions related to savings and checking accounts and putting away money for the future
Financial knowledge and experience	
Financial Intentions scale, Financial Behaviors scale (Postmus et al. 2015)	The Financial Intentions scale asks 14 questions about the likelihood of paying bills on time or following a budget. The Financial Behaviors scale asks the same 14 questions to follow up on whether these financial intentions were turned into actions (that is, did you pay your bills on time?)
Financial Knowledge scale (Weida et al. 2020)	13 questions about the following: <ul style="list-style-type: none"> • Respondents’ perceived financial knowledge • Respondents’ feelings of efficacy around financial decision making

Note: This table includes measures identified through targeted literature and document reviews, designed to address a broad definition of family economic well-being. However, our search strategy was not scoped to be comprehensive; research and programs might have other measures not included here.

Measuring financial security and shock absorption

Financial security and shock absorption consists of four sub-constructs: (1) household income, (2) wealth, (3) poverty, and (4) debt (Exhibit III.7). Measures assessed present and future financial security, sometimes by comparing a family’s income with its self-determined financial needs. Financial security is also a function of a family’s ability to absorb economic shocks, such as job loss and changing economic conditions such as the Great Recession. Both the document and literature reviews included measures of this construct, with all documents and most studies measuring financial security and shock absorption using level measures. However, some studies used trend measures (Exhibit III.6).

- **Household income.** We observed variation across studies and practice documents in what constituted income. Often, they included earned income. Some measurement tools also included public benefits, such as the Earned Income Tax Credit, and means-tested public assistance. Some measures transformed total income mathematically, such as when calculating per capita family income. Most articles and practice documents used level measures of these indicators, such as current income, but some studies measured trends using income changes over time.
- **Wealth** measures in the literature were varied and most often differed based on which assets were included in measurement tools. Wealth measures accounted for assets such as savings and retirement accounts, property, and other cash or noncash holdings. Most studies linked wealth to a family’s ability to respond to economic changes and absorb related shocks, using level measures to capture wealth. No practice documents measured wealth.
- **Poverty** was not measured in the practice documents we reviewed. However, the literature used level measures, such as the federal poverty threshold and income-to-needs ratios that calculate a child’s economic position along a continuum. Some measures of poverty assessed receipt of public benefit programs, which overlaps with the household income measures we also identified.
- **Debt** was measured in the literature by capturing sources of debt and by taking account of assets relative to debts in real dollars. The practice documents did not measure debt.

Exhibit III.6. Some researchers used trend measures to assess financial security and capacity for shock absorption

Gennetian and colleagues (2019) measured income volatility using monthly income changes over time and counted the total number of changes or income shocks (positive or negative) a family experienced during these periods. The authors used these longitudinal data to examine income volatility as a possible form of economic disadvantage. ▲

Exhibit III.7. Measures of financial security and shock absorption identified in the targeted literature and document reviews, by sub-construct

Measure or measurement tool (citation)	Description of measure or tool
Household income	
Net Disposable Income composite drawn from US Census Bureau's Survey of Income and Program Participation (Ahn 2015)	Measures the sum of all family members' earnings, asset income, means-tested cash transfers, cash-valued food stamps, and other income, after deducting taxes and child care costs
Earned Income Tax Credit (EITC) (Evans and Garthwaite 2014)	Measures EITC as income to predict the relationship between the size of the EITC and maternal well-being
Income Changes/Income Volatility (Gennetian et al. 2019)	Measures monthly income changes over time (trend) and counted the total number of changes or income shocks (positive or negative) over time (trend) using a time point analysis
Economic well-being (Held and Cuellar 2016)	Conceptualized as a proxy for measuring the perceived adequacy of a family's income level and measured using questions about whether families thought they could meet their food needs, rent, or mortgage payments; pay utility bills; and pay for fuel for transportation
Economic well-being (Mills et al. 2019)	Used six indicators of economic well-being with a composite variable of family income that included government benefits in income measures such as SNAP, TANF, WIC, free and reduced-price lunch, or SSI
Early Head Start Research and Evaluation Study assessment (Lugo-Gil and Tamis-LeMonda 2008)	Measures family income and family income per capita at three time points: (when the child reaches 14, 24, and 36 months old)
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	One question asking respondents whether they have any of 20 sources of income, such as pensions or annuities, business income, unemployment insurance, SSI, TANF, and workers' compensation
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Two questions about income: <ul style="list-style-type: none"> • How much money earned in a month through employment • 23-item choice of services or benefits contributing to family income, such as SNAP, utility assistance, child support, and SSI/SSDI
Wealth	
Financial health (Weida et al. 2020)	Measures ability to absorb financial shock through assets, such as savings accounts; includes assets acquired through the alternative financial industry such as crowdfunding and gig economies
Levy Institute Measure of Economic Well-being (Masterson et al. 2019)	Measures wealth using multiple economic resources such as cash transfers, household production, public consumption, and income from wealth (interest)
Savings and assets (Mills et al. 2019)	Measures savings by assessing liquid assets including the following: <ul style="list-style-type: none"> • Savings and checking account balances • Certificates of deposit • Money-market accounts • Retirement accounts, stocks, bonds, or other savings
Net worth (Parish et al. 2012)	Uses cash and noncash holdings to measure net worth and the ability to absorb financial shocks and protect against future poverty

Measure or measurement tool (citation)	Description of measure or tool
Poverty	
Supplemental poverty, Supplemental Poverty Measure (Brown et al. 2015)	Identifies the number of children (including foster children) in the household living below the supplemental poverty level regardless of relationship to the head of household
Economic position (Parish et al. 2012)	Uses five binary poverty indicators to assess income-to-needs ratios, to better understand a child’s economic position along a continuum, and to measure poverty based on whether a child lives in a family that receives economic support, such as food stamps or cash assistance, because of low-income status
Poverty, U.S. Census Bureau poverty threshold (Tamborini and Cupito 2012)	Uses federal poverty thresholds defined by the U.S. Census Bureau to estimate whether children receiving Social Security income are considered impoverished
National Survey of Families and Households (Thomson et al. 1994)	Uses the natural logarithm of household income and a dummy variable to indicate a family’s poverty status as a measure of economic resources
Debt	
Debt (Friedline et al. 2021)	Measures sources of debt by taking account of assets relative to debts in real dollar amounts

Notes: This table includes measures identified through targeted literature and document reviews, designed to address a broad definition of family economic well-being. However, our search strategy was not scoped to be comprehensive; research and programs might have other measures not included here.

EITC = Earned Income Tax Credit; SNAP = Supplemental Nutrition Assistance Program; SSDI = Social Security Disability Insurance; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

Measuring employment security and satisfaction

Employment security and satisfaction consists of two sub-constructs: (1) employment status, duration, and satisfaction and (2) child care. Child care is grouped under employment security because access to child care supports employment and job retention. The literature and practice documents we reviewed used level measures for these sub-constructs. Although the research we reviewed to develop our definition of economic well-being theorized that employment satisfaction also matters (Council on Social Work Education 2021), we identified measures or measurement tools for satisfaction through the document review only when agencies asked participants whether they felt satisfied with their employment and inquired about their “ideal” employment. No literature included satisfaction as part of its measures or measurement tools. Like most measures, the literature and documents reviewed use level measures to assess employment security and satisfaction. Our review did not identify measures of trends in employment security and satisfaction, but agencies can reassess families to understand change over time.

- **Employment status, duration, and satisfaction.** Most often, research and practice documents measured a caregiver’s employment status using indicators about length of employment; how many hours they were employed; and scales, such as full-time, part-time, or unemployed. Only practice documents measured employment satisfaction: one agency asked about ideal employment (Exhibit III.8). Practice documents also had more detailed questions about what constituted employment or employment-related activities by inquiring about internships, volunteering, and interest in or need for job-training interventions and support. One agency asked participants to discuss their ideal job, or goals related to achieving their ideal job (if they did not have an ideal job). We categorize this as inquiring about employment satisfaction.

- **Child care.** Child care generally referred to access to (affordable) child care and child care hardship (for example, whether families had an unmet need for child care because of cost). Practice documents also inquired about use of child care subsidies, family or community supports for child care, and experiences related to finding (affordable) child care.

Exhibit III.8. Measures of employment security and satisfaction identified in the targeted literature and document reviews, by sub-construct

Measure or Measurement tool (citation)	Description of measure or tool
Employment status, duration, and satisfaction	
Behavioral Risk Factors Surveillance Survey (Evans and Garthwaite 2014)	Asks about the mother’s current employment status
National Survey of Families and Households (Thomson et al. 1994)	Measures family economic resources using a question about a mother’s employment hours per week
Dichotomous unemployment variable (Hurwich-Reiss et al. 2019)	Measures a mother’s employment by considering them employed if they were either working full- or part-time, and considering them unemployed if they indicated they were staying home to care for the house or children, looking for work, or laid off
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Asks about interest in receiving help with job training
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Asks about whether participants work in jobs that earn wages, volunteer, and participate in an unpaid internship
Education and Employment Assessment (Employment and Education Specialist Program practice documents)	Questions about the following: <ul style="list-style-type: none"> • Employment status and length of employment • Previous work and job search experiences • Ideal job and supports needed to achieve ideal job • Participation in employment programs (for example, unemployment insurance or TANF)
Child care	
U.S. Census Bureau’s Survey of Income and Program Participation (Ahn 2015)	Calculates net disposable income by deducting taxes and child care costs from total family income
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Questions related to families’ need for child care and ages of the children needing care
Education and Employment Assessment (Employment and Education Specialist Program practice documents)	Questions about the following: <ul style="list-style-type: none"> • Access to child care and natural supports for child care (for example, family, friends, co-workers, and social organizations) • Experiences related to finding child care • Experiences using child care subsidies
Family Profile, Postpartum Form Packet (Medical-Legal Partnership Boston and Healthy Families Massachusetts practice documents)	Two questions asking whether parents have access to child care subsidies or are on a waiting list for subsidized child care

Notes: This table includes measures identified through targeted literature and document reviews, designed to address a broad definition of family economic well-being. However, our search strategy was not scoped to be comprehensive; research and programs might have other measures not included here.

TANF = Temporary Assistance for Needy Families.

Measuring material hardship and financial stress

Material hardship and financial stress measure the absence of economic well-being, and may result when some aspect of a family’s economic well-being is not met (see Chapter II). These concepts of hardship and stress are important and common ways to measure a family’s economic well-being (Exhibit III.9). Material hardship, also called perceived material hardship, economic hardship, or economic instability, was most often a level, composite measure of economic “ill-being.” It consisted of indicators such as inability to pay for basic needs, including food, clothing, housing, utilities, or medical care. The tools commonly measured time frames of six to 12 months.

In addition, the ECHV and related literature discuss jointly measuring material hardship and mental and emotional well-being to capture the overall financial stress or economic strain a family experiences. For example, a study might measure depression index scores or the Generalized Anxiety Disorder questionnaire (GAD-7) together with measures of material hardship (Hurwich-Reiss et al. 2019). Often the studies use composite scores, consisting of multiple questions, for both measures of material hardship and mental and emotional well-being.

Exhibit III.9. Measures of material hardship and financial stress identified in the targeted literature and document reviews

Measurement tool (citation)	Description of tool
Perceived material hardship tool (Chase-Landsdale et al. 2019)	Eight-item scale, based on items from the Survey on Income and Program Participation, that measures participants’ experiences any of eight events indicating material hardship in the last six months (for example, if they could not pay for car repairs)
Economic hardship measure (Hurwich-Reiss et al. 2019)	Four questions, adapted from the Iowa Youth and Family Project, related to experiencing hardships, such as the inability to pay rent or utility bills
The Assets for Independence program survey and the FFCWS questionnaire (Mills et al. 2019; Thomas 2022)	Measured material hardship with indicators such as inability to pay for basic needs such as food, housing, utilities, or medical care
FFCWS (Turney 2015)	Measure that summed responses to 10 questions about hardship in the past 12 months (for example, received free food or meals; did not pay the full amount of rent or mortgage payments)
Unite Us Social Determinants of Health assessment (Bridges to Opportunity practice documents)	Material hardship question: “How hard is it for you to pay for the very basics, such as food, housing, medical care and heating?”
Material hardship (Powell et al. 2017)	Measures how many material hardships caregivers experienced in the last 12 months related to issues such as food security, bill payment, medical care access, and housing stability
Unnamed baseline survey (Mills et al. 2019)	Five questions asking whether participants experienced hardships related to inadequate food, housing, utilities, or medical care and the number of times they experienced these hardships
Economic pressure composite scale (Hurwich-Reiss et al. 2019)	Four questions about the ability to pay bills on time and make ends meet using a scale from “no difficulty” to “with a great deal of difficulty”
Financial strain survey (Postmus et al. 2015)	Eighteen-item scale that examined financial strain, measured by frequency of certain events over the past 12 months

Notes: This table includes measures identified through targeted literature and document reviews, designed to address a broad definition of family economic well-being. However, our search strategy was not scoped to be comprehensive; research and programs might have other measures not included here.

Key findings about measures of family economic well-being

In addition to identifying measures, we noted findings from our review of literature and practice documents that discussed numerous ways to measure a family's economic well-being:

- The most common measures of family economic well-being in the literature and document reviews captured basic needs, such as food and shelter. Studies often used similar measures, such as food insecurity and measurement tools including the Fragile Families and Child Well-Being Study (FFCWS) Core Food Security Module. Research we examined and agencies whose documents we reviewed also commonly measured income and wealth as indicators of family economic well-being. However, there was no consensus on what these measures included. For instance, some studies and practice documents included only income from employment in their measure, whereas others defined income and wealth broadly to include income from taxes, public assistance, child support, and savings.
- Researchers and agencies delivering family economic well-being services often used level measures of constructs (that is, measures at one point in time rather than measures of a trend) related to family economic well-being. Understanding a family's current economic status is important. However, most researchers acknowledged that identifying how this status changes over time would strengthen the field's understanding of family economic well-being and what impacts it. One factor limiting this understanding is that many studies used large, cross-sectional data sets. With this type of data, researchers cannot track changes over time for specific families. Similarly, most practice documents we reviewed used indexes, scales, and assessments at single points in time. It was not clear whether the agencies reassessed participants later. However, doing so would help them understand families' changes over time.
- Screening tools or indexes used to measure family economic well-being are at risk of bias issues inherent in self-reported responses. For example, respondents might underreport information when providing a response could be socially undesirable, such as disclosing poor housing conditions, material hardship, or mental health status. To overcome these challenges, a number of studies used validated measures in their surveys and screening questionnaires that were tested to produce reliable, accurate results for specific populations. Using validated scales to collect information from specific populations can improve the accuracy of findings, but these results apply only to those populations rather than the general public. For instance, the findings from a study using a validated scale for Hispanic parents to assess the relationship between maternal education and economic resources might not produce similarly accurate results if applied to families from other ethnic backgrounds.
- Given the many ways to measure family economic well-being and the factors associated with it, researchers might consider broadening the measures they use. Scales that use few, sometimes narrow questions to capture complex measures such as food security might miss helpful relationships between related measures and family economic well-being. Researchers could look for ideas across the measures of a given construct compiled in the tables we present in this chapter.

Relatedly, practice documents assessed satisfaction across several measures, particularly related to employment. However, no studies in the literature review did so. Because employee satisfaction has been linked to job retention (Biaison 2020), and by extension, job security, researchers might consider including satisfaction as a measure if it matches their framing of family economic well-being.

- Measures of family economic well-being can illuminate issues related to inequity, especially the measures that point to root causes of families' financial challenges, such as the Levy Institute's Measure of Economic Well-Being (Exhibit III.10). Other measures of family economic well-being can overemphasize individual-level factors, such as low levels of financial literacy and efficacy. These types of measures can then imply individual solutions, such as financial literacy practices to address economic inequality despite its systemic roots (Exhibit I.1).

Exhibit III.10. Levy Institute Measure of Economic Well-Being

The Levy Institute Measure of Economic Well-Being (LIMEW) is a more comprehensive measure of household economic well-being than official measures produced by the U.S. Census Bureau. By having more nuanced measures of income, such as public consumption and household production, the LIMEW spotlights racial inequalities by estimating how factors such as money income, wealth (as measured by non-home assets compared to non-mortgage debt), government policies, and household productivity affect racial, and by extension, economic inequality. The LIMEW measures these changes over time (Masterson et al. 2019). ▲

IV. Practices That Support Family Economic Well-Being

Practices designed to support families' economic well-being could build on ECHV's record of improving family outcomes, relationships between home visitors and parents, and home visitors' connections to local and federal resources. Agency leaders can consider whether to incorporate the practices described here or modify their existing practices. For example, some ECHV models may already provide similar practices, such as case management, but may not have clear documentation of the goals and policies for them (Filene et al. 2013). In those cases, agency leaders may want to consider incorporating the goals, service delivery approach, and implementation requirements described in this chapter. While the practices described in this chapter may support family economic well-being, they are not likely to be as impactful or far-reaching as federal, state, and local policies and other structural factors that may prevent or support families' economic well-being. However, changing policy or other influences on structural factors is likely outside the scope or capacity of individual ECHV agencies or state-level ECHV administration.

This chapter summarizes information about practices that ECHV and related fields use to support families' economic well-being. The practices were identified in the literature and document reviews. We describe the practices, including their key activities, how they are delivered and implemented, and their applicability to ECHV agencies. The chapter concludes with a discussion of what is known about the practices' effectiveness for improving outcomes that reflect a family's economic well-being.

Identifying practices for supporting family economic well-being

Neither the literature review nor the document review was intended to be a comprehensive summary of all practices that could potentially support family economic well-being in ECHV and related fields. Instead, the focused reviews identified practices that would be feasible additions to ECHV services. For each practice we identified, we assessed whether it included any of 11 key family economic well-being activities, such as case management or financial education, as they were described in the documents or literature we reviewed. The 11 key activities were adapted from the Pathways to Work Evidence Clearinghouse and Integrating Financial Capability and Employment Services project, both sponsored by OPRE (Pathways to Work Evidence Clearinghouse [n.d.]; Treskon et al. [2021]). Using one set of key activities allowed us to use common terminology to describe the practices. A list of key activities and their definitions is in Appendix A.2. The identification of key activities across practices was limited by the level of information in the documents, and it is possible that information about activities and implementation was absent from some of these documents (Filene et al. 2013).

The reviews had separate but complementary goals:

Document review. The document review was designed to identify practices currently or recently in use by ECHV or other fields that are (1) designed to support family economic well-being, (2) could be added to existing ECHV models, and (3) could be tested in ECHV agencies in future phases of the HomeEc project. We collected a total of 47 practice nominations through a public call for information and input from our TWG, ACF, and HRSA. In consultation with ACF, HRSA, and the TWG, we selected eight priority practices to include in the document review and four alternates. We sought documents for the review from the first eight and moved to alternates when priority practices did not have enough documentation available or when contact persons were not responsive to outreach. We ultimately reviewed and summarized documents for eight practices. For one of those eight, the document review found evidence of effectiveness on family economic well-being. See Appendix A.2 for more details about the document review methods and approach.

Literature review. The literature review was designed to identify practices that have a positive and statistically significant effect on family economic well-being outcomes based on experimental and quasi-experimental studies in ECHV and related fields. We found two practices with evidence of effectiveness for supporting families' economic well-being; these could potentially be added to existing ECHV models and are described in this chapter. Although we identified additional research about relevant interventions, we do not describe their practices in detail in this chapter:

- We identified three synthesis articles that compiled findings from individual experimental and quasi-experimental studies about interventions in fields outside of ECHV, such as employment and training interventions. These articles did not disentangle the evidence for specific practices within these larger interventions. Although there is evidence that these interventions improve family economic well-being, there is no evidence about specific practices that could be added on to existing ECHV models.
- We identified one source that compiled information about ECHV models with positive effects on family economic well-being. Similarly, the reviewed research did not disentangle the evidence for specific practices within these larger models.

See appendix A.1 for more details about the literature review methods and approach.

Summary of practices for supporting family economic well-being

We found 10 practices that support family economic well-being in the document and literature reviews. Exhibit IV.1 describes the practices' focus populations, types of activities, methods of delivery, details of implementation, and whether the reviews found evidence of the practices' effectiveness for promoting family economic well-being. The level of detail in Exhibit IV.1 varies for practices identified by the document and literature reviews. Practices identified by the document review typically have more information about implementation, but limited or no research on their effectiveness in supporting family economic well-being outcomes. Practices identified by the literature review have been evaluated for effectiveness on family economic well-being outcomes (because that review specifically sought effectiveness research) but may lack detailed implementation information.

We found the following:

- The 10 practices comprised one or more of the 11 activities⁵ that aligned with HomeEc's definition of family economic well-being. The most common activities were case management, coaching, and financial education.
- All 10 practices have been implemented by ECHV agencies or could be applicable in ECHV contexts because they are designed for a similar focus population or can be implemented in the home.
- Three of the 10 practices (Assets for Independence Individual Development Accounts, Colorado Community Response, Moving Ahead Through Financial Management) had evidence of effectiveness at improving family economic well-being outcomes. These three practices had positive impacts on family economic well-being in experimental or quasi-experimental evaluations.

⁵ Key activities across all practices reviewed include case management, coaching, financial education, direct financial or material assistance, financial incentives, financial resources, legal assistance, and job assistance. See Appendix A.2 for definitions of these activities.

Exhibit IV.1. Practices for supporting family economic well-being

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
Practices for which the reviews found evidence of effectiveness on family economic well-being				
<p>Assets for Independence (AFI) Individual Development Accounts (IDA), Central New Mexico Community College (CNM) and RISE Financial Pathways (RISE) in Los Angeles^b</p>	<p>Adults with low incomes (including at least some earned income) who are age 18 or older</p>	<ul style="list-style-type: none"> Implemented by local agencies (CNM and RISE) as part of a grant program authorized by the Assets for Independence Act Delivered in a group and individually Delivered in person (CNM and RISE) or online (CNM only) 	<ul style="list-style-type: none"> Financial resources. Participants received IDAs,^d which are personal savings accounts they make deposits into and withdraw funds from for authorized asset purchases or allowed emergency expenses. Financial incentives. Agencies provided matching funds for allowable expenses (e.g., first-home purchase, postsecondary education), which were paid to participant when deposits were withdrawn for these allowable expenses. Financial education. Agency staff and partners provided financial education classes and asset-building training on home ownership and small business ownership. CNM required a one-semester financial education course at its college or online, and CNM partners provided supplemental training on asset building. RISE provided in-person financial education classes and training on home ownership, and RISE partners provided homeownership counseling. Coaching. Agency staff provided financial coaching to participants and support their participation in the other activities. 	<ul style="list-style-type: none"> Staff characteristics. Not specified Staff training. Not specified Dosage. Dosage was specified for financial education and varied by agency. Participants at CNM received 21 hours of financial education. Participants at RISE received 10 hours of financial education.

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
<p>Colorado Community Response (CCR), Colorado Department of Human Services, Office of Early Childhood^c</p>	<p>Expectant parents and families with children younger than 18 that are referred by the child welfare agency following a screened-out and/or closed assessment, or by other community programs</p>	<ul style="list-style-type: none"> • Often implemented by agencies located in family resource centers that have relationships with local child welfare agencies and employ family navigators • CCR agencies receive referrals from county human services departments. • Delivered individually • Delivered virtually or in person in the home or another location the family requests 	<ul style="list-style-type: none"> • Case management. Family navigators use assessments to refer families to resources to meet economic and other needs. • Financial education. Family navigators select and deliver to families relevant learning modules from the Financial Health Institute. The modules cover a range of fiscal areas such as how to resolve credit issues, absolve their debts, or increase their savings. • Coaching. Family navigators help families set and achieve economic and education goals, such as completing college entrance applications. • Direct financial or material assistance. CCR provides one-time funds to address a variety of economic needs such as home or car repairs, child care expenses, or health care expenses. 	<ul style="list-style-type: none"> • Staff characteristics. Family navigators have experience working with children and families within fields of human services. Bilingual staff are preferred. • Staff training. Family navigators receive training about the CCR program, its data systems and assessments, mandated reporting, motivational interviewing, and discussing substance abuse, protective parenting, and financial health. • Dosage. Family navigators initially meet with families for four hourlong sessions. After these sessions, navigators maintain biweekly contact with families for an average of 12–20 weeks, depending on family need and engagement.
<p>Moving Ahead Through Financial Management (MATFM), Allstate Foundation and the National Network to End Domestic Violence (NNEDV)^b</p>	<p>People who have experienced domestic violence</p>	<ul style="list-style-type: none"> • Implemented by domestic violence agency staff in shelters and nonresidential programs with training from NNEDV • Delivered in group classes and one individual session • Delivered in person^e 	<ul style="list-style-type: none"> • Financial education. Domestic violence agency staff led group classes using curriculum materials developed by NNEDV and Allstate Foundation. Classes covered the topics of understanding financial abuse, learning financial fundamentals, mastering credit basics, building financial foundations, and creating budget strategies. NNEDV encouraged local agency staff to provide individual sessions as well. Details about individual session content were not provided. 	<ul style="list-style-type: none"> • Staff characteristics: Not specified • Staff training. NNEDV staff trained local domestic violence agency staff to implement the curriculum. • Dosage. Five modules delivered across four to eight group classes and one individual session

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
Practices for which the reviews did not identify evidence of effectiveness in promoting family economic well-being				
Bridges to Opportunity (BTO) , Growing Up New Mexico ^c	Expectant parents and families with children younger than age 5	<ul style="list-style-type: none"> Implemented by ECHV agency with specialized staff. Agency uses the Great Start Family Support and Growing Up New Mexico ECHV models.^f Home visitors make referrals to BTO coaches. Delivered individually Delivered virtually or in person in the home or another location the family requests 	<ul style="list-style-type: none"> Case management. Coaches assess families' needs and connect them to resources, such as housing, food, child care, financial assistance, and mental health. Coaching. Coaches help families set, track, and achieve their economic goals. Financial education. Coaches provide financial education related to families' economic goals. Financial resources. BTO opens custodial savings accounts for children. These accounts can be used to pay for educational expenses in the future. Financial incentives. BTO deposits money into a child's custodial savings account if the parent meets certain goals. BTO also matches family deposits into this account up to \$200. 	<ul style="list-style-type: none"> Staff characteristics. Coaches are familiar with the community or have lived experience with community resources. Staff training. Coaches are trained on the Prosperity Agenda's Family-Centered Coaching model and take a financial literacy coaching course. Dosage. Number, frequency, and duration of sessions vary based on a families' needs, and can last until the child turns 5. Most families work with their BTO coach for six months to a year.
Child First Care Coordinator , Families First Palm Beach County ^c	Expectant parents and families with children younger than age 5	<ul style="list-style-type: none"> Implemented by ECHV agency with specialized staff called care coordinators. Agency uses the Child First ECHV model.^g Delivered individually Delivered virtually or in person in the home 	<ul style="list-style-type: none"> Case management. Coordinators measure family needs and connect families to resources such as financial assistance, help applying for citizenship or residency, and help accessing adult education programs and medical insurance. Coaching. Coordinators use a coaching model to help families lead problem solving and goal setting. Direct financial or material assistance. Coordinators provide families with items to meet immediate basic needs, such as diapers and clothing. 	<ul style="list-style-type: none"> Staff characteristics. Coordinators are often teachers or have a background in education. Staff training. Coordinators attend six months of training on socio-emotional learning to help parents with parenting skills. Dosage. Number, frequency, and duration of sessions vary based on a families' needs, and can last until the child turns 5. Most families meet at least weekly with their coordinator.

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
<p>Employment and Education Specialist (EES) Program, Early Childhood Initiative (ECI), Dane County, Wisconsin, Department of Human Services^c</p>	<p>Expectant parents and families with children younger than age 4; must be living within five specified low-income communities in Dane County</p>	<ul style="list-style-type: none"> Implemented by ECHV agency with specialized staff. Agency uses the Early Childhood Initiative ECHV model.^f Home visitors make referrals to the EES program. The EES collaborates with the home visitor and an economic support worker (ESW) to provide services. Delivered individually Delivered virtually or in person in the home or another location the family requests 	<ul style="list-style-type: none"> Case management. EESs assess family needs and connect families to resources such as education, financial assistance, and immigration services. ESWs connect families to public benefits. Job assistance. EESs help parents write their resume and prepare for job interviews. Financial incentives. EESs provide financial incentives in the form of gift cards or items requested by the family when the family attains its selected goals. Coaching. EESs help families set and achieve economic goals. 	<ul style="list-style-type: none"> Staff characteristics. EESs are required to have a bachelor's degree and two years' experience working with children and families. Bilingual staff are preferred. ESWs' characteristics were not specified. Staff training. EESs are trained on EMPATH's Mobility Mentoring, Motivational Interviewing, the Erikson Institute's FAN facilitation tool, and the foundations of home visitation. EESs also receive ongoing training on connections to community resources, the referral process, and how to support families participating in community programs. ESWs' training was not specified. Dosage. Number, frequency, and duration of sessions vary across families based on need, and continue until the child turns 4.

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
<p>Family Development and Self Sufficiency (FaDSS), Iowa's Department of Human Rights^c</p>	<p>Families with children of any age; must be recipients of Temporary Assistance for Needy Families (TANF) cash assistance</p>	<ul style="list-style-type: none"> Implemented by Iowa's Department of Human Rights, which administers the state's TANF program through subcontracts with local agencies across the state PROMISE JOBS^h case managers make referrals to FaDSS coaches Delivered individually Delivered virtually or in person in the home 	<ul style="list-style-type: none"> Case management. Coaches measure families' needs and connect them to relevant resources such as housing, transportation assistance, and mental health counseling. Coaching. Employment coaching is used to help parents with goals related to getting an education and to teach them the skills they need to find, keep, and advance in a job. Direct financial or material assistance. Coaches can supply families with items that meet basic needs, such as diapers. 	<ul style="list-style-type: none"> Staff characteristics. Almost all of the coaches have a bachelor's degree. Staff training. Coaches complete the National Resource Center for Family Centered Practices' Family Development Certification training and are required to attend 12 hours annually of professional development relevant to FaDSS participants, such as administering assessments and trauma-informed care. Dosage. Coaches meet with families at least twice per month for three months. After that, coaches meet with families at least monthly, with two additional contacts each month (calls, texts, emails).
<p>Financial education course, Advocate Illinois Masonic Medical Center^c</p>	<p>Expectant parents and families with children younger than 4</p>	<ul style="list-style-type: none"> Implemented by ECHV agency with an existing staff member. Agency uses the Healthy Families America ECHV model.ⁱ Home visitors, called family support workers, make referrals to the financial education course. Delivered in a group Delivered virtually or in person at Advocate Illinois Masonic 	<ul style="list-style-type: none"> Financial education. A family support worker administers the Parents as Teachers Goals & Assets: Family Conversations About Money curricula, a group financial education course that covers topics such as financial terms and services, budgeting, and understanding saving and spending. Each session also includes a parent-child activity to involve children in conversations about money. 	<ul style="list-style-type: none"> Staff characteristics. Not specified Staff training. Not required Dosage. Six hourlong sessions completed in six consecutive weeks

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
<p>Medical-Legal Partnership Boston and Healthy Families Massachusetts (MLPB-HFM), The Children’s Trust^c</p>	<p>First time parents younger than age 24 and their child; child must be younger than age 1.</p>	<ul style="list-style-type: none"> Implemented by ECHV agency using existing home visitors, called family support workers (FSWs), and MLPB attorneys. Agency uses the Healthy Families America ECHV model.ⁱ FSWs receive training to identify clients with legal needs and provide support during home visits. Delivered individually Delivered virtually or in person in the home 	<ul style="list-style-type: none"> Legal assistance. FSWs assess family needs and identify potential legal concerns. FSWs can use their legal knowledge from trainings by MLPB attorneys during home visits and if families face legal challenges. If home visitors identify a challenge that requires legal consultation, they contact an attorney who provides this consultation. MLPB attorneys do not provide representation but can help families locate representation. Common legal issues faced by families include immigration, health topics (lapses in insurance, insurance barriers in accessing prescription infant formula), and challenges with child welfare offices. 	<ul style="list-style-type: none"> Staff characteristics. FSWs are required to have a high school diploma or equivalent. Most also have some college credits. Bilingual staff are preferred. Staff training. MLPB provides legal training to FSWs on a variety of legal challenges families may face, such as federal disability benefits and family law, and offers strategies to help them overcome those challenges. Dosage. There are no dosage requirements or limits for this practice.

Practice name or description, implementing organization(s)	Population served	Service delivery	Key activities ^a	Implementation requirements
<p>White Earth Coordination, Assessment, Resource and Education (WECARE), White Earth Reservation Tribal Council^c</p>	<p>Individuals over the age of 18 who live within the reservation's boundaries</p>	<ul style="list-style-type: none"> Implemented by ECHV agency with specialized staff. Agency uses the Early Head Start–Home-based option ECHV model.^j WECARE operates a care coordination database system that includes all the health and social services on the White Earth reservation. Delivered individually Intake assessments are delivered virtually or in person in the home or another location in the community. 	<ul style="list-style-type: none"> Case management. Navigators conduct intake assessments with families and enter the information into the WECARE database, which generates referrals to needed services. Services focus on health-related resources that address physical, mental, spiritual, and emotional needs and basic needs such as housing and help with bills. 	<ul style="list-style-type: none"> Staff characteristics. Navigators have an associate degree related to early childhood education or human services, and experience with community services. Staff training. Navigators complete a month-long internal training on the WECARE database and approach to navigation. Dosage. WECARE involves a one-time assessment, the associated referrals, and plans for care. After WECARE sends referrals, navigators follow up with families within one week to confirm they have connected with services. Navigators encourage families to reach out again if new needs arise.

Source: Literature and documents selected for review.

Notes: This exhibit includes domains and constructs identified through targeted literature and document reviews, which were not designed to be comprehensive. Practices that are ongoing are described in present tense. Practices that are not ongoing or their current status is unclear are described in past tense.

^a Key activities are defined in Appendix A.

^b Practice was identified by the literature review. Practices identified through the literature review have been tested for effectiveness—although they were not always found to be effective—and may lack detail on implementation.

^c Practice was identified by the document review. Practices identified through the document review typically have detailed implementation information but limited or no research on their effectiveness.

^d Individual development accounts are bank accounts used to help save for education, purchase of a home, or starting a business. They are generally for people with low incomes and may have other eligibility requirements that vary according to the sponsoring program or institution.

^e MATFM now hosts a virtual, self-guided version of its financial education course on its website. This virtual option was not evaluated in the study we reviewed and should not be assumed to have the same impact as the evaluated in-person version.

^f HomVEE has not reviewed research about this model.

^g ECHV model does not have evidence of favorable effects on family economic well-being in a well-designed effectiveness study, according to HomVEE analysis of family economic self-sufficiency outcomes. See HomVEE: Economic Self-Sufficiency Outcomes for the definition of family economic self-sufficiency, which differs from HomeEc's definition of family economic well-being.

^h FaDSS participants are recipients of Iowa's TANF program, The Family Investment Program (FIP). FIP recipients are required to participate in the PROMoting Independence and Self-Sufficiency Through Employment, Job Opportunities and Basic Skills (PROMISE JOBS) employment program, where they are assigned a PROMISE JOBS case manager.

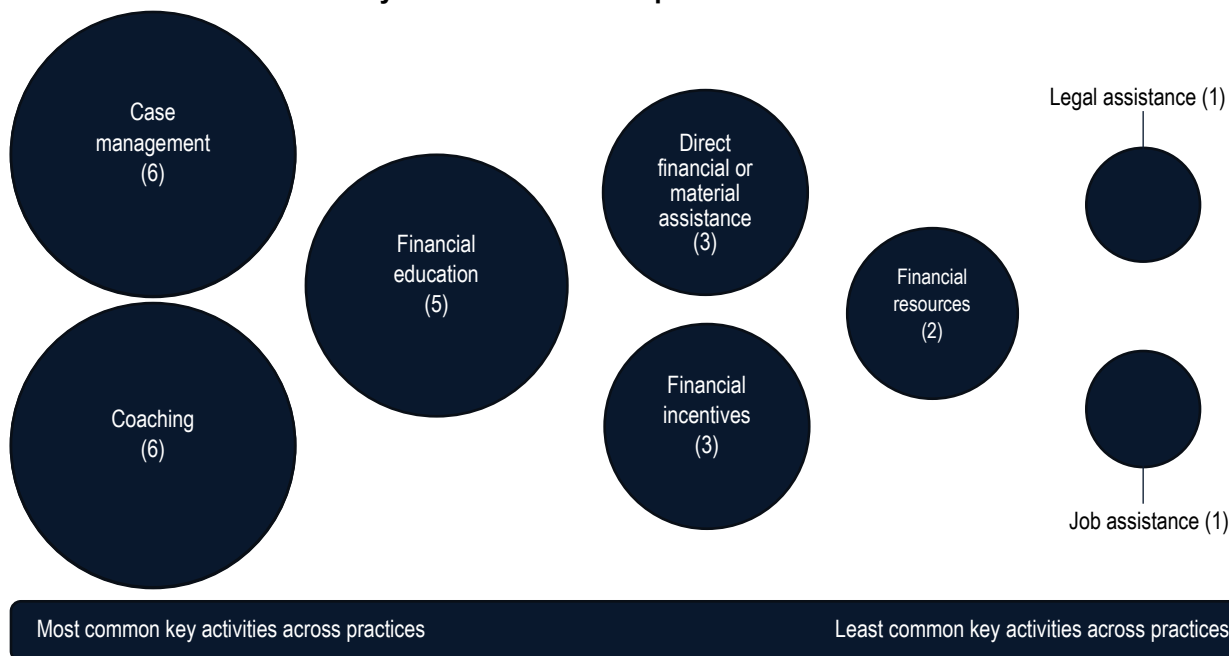
ⁱ According to HomVEE, Healthy Families America has favorable effects on family economic well-being, including improved health insurance coverage; SNAP receipt; and maternal academic enrollment, attendance, and years of education.

^j According to HomVEE, Early Head Start–Home-Based Option has favorable effects on family economic well-being, including increased maternal hours in education or training when their child is around the ages of 1 and 2, and increased parental income when the child is age 5. In another HomVEE domain—linkages and referrals—this model had favorable effects on linking mothers to education and employment-related services around the time their child was age 1.

Common key activities in practices that support family economic well-being

We assessed whether each practice included any of 11 key activities, as described in Exhibit IV.1 and defined in Appendix A.2. Most practices involve more than one activity. For example, several practices provide case management, coaching, or both, along with direct financial or material assistance to meet families’ needs. Help with finding and keeping a job and legal assistance were each offered in only one practice. See Exhibit IV.2 for the prevalence of key activities across all practices reviewed. Three key activities—education, health services, and direct assistance for general needs that families can use however they wish—were not offered by any of the reviewed practices.

Exhibit IV.2. Prevalence of key activities across all practices reviewed



The six key activities that were offered in at least two practices we reviewed are as follows, in order of the most to least common activities:

- **Case management** (6 of 10 practices) includes individualized support identifying families’ needs and connecting them to resources that meet their needs. Across practices, families were connected to a wide variety of resources including housing, food, child care, financial assistance, mental health services, immigration services, medical insurance, education, and transportation assistance. To identify needs that could be met by case management referrals, each practice uses some type of a screening assessment with families. Service providers use this information to determine which services to refer them to. Service providers usually select referral sources themselves, but the document review revealed one practice that uses a web platform to find relevant referrals in the geographic region.
- **Coaching** (6 of 10 practices) includes individualized assistance in identifying, setting, and meeting goals that address challenges in achieving family economic well-being. Coaches use tools specific to their practices—such as the Erikson Institute’s Facilitating Attuned Interactions tool or EMPATH’s Bridge to Family Stability—that help families lead discussions about their economic goals. Most

tools are used throughout the entirety of the practice so families can revisit their goals, assess their progress, and adjust their goals as needed.

- **Financial education** (5 of 10 practices) helps people make informed decisions about their financial resources by covering topics such as financial fundamentals, understanding saving and spending, creating budget strategies, and how to resolve credit issues or debts. Two practices deliver financial education curricula to families in a group setting, and two practices incorporate tailored financial education driven by families' specific needs and goals. One practice offers both group classes and supplemental training tailored to families' specific asset-building needs.
- **Direct financial or material assistance** (3 of 10 practices) includes direct provision of materials to meet basic needs, or cash transfers that can be used on a specific item or service. After assessing families' needs, two practices offer materials or services such as diapers, clothing, or child care; and one practice offers funds to be used on a specific need identified by the family.
- **Financial incentives** (3 of 10 practices) are direct cash transfers provided to clients for participating in some activity or achieving a goal. One practice promotes intergenerational wealth by depositing money into custodial savings accounts in children's names when their parents achieve a goal they set for themselves. Another practice matches participants' withdrawals from individual development accounts for allowable expenses. A third practice offers gift cards to parents when they reach goals related to their economic well-being.
- **Financial resources** (2 of 10 practices) expand access to financial services and opportunities to promote positive financial behavior (such as opening an account with a financial institution). Both practices that offered financial resources helped families set up personal savings accounts for authorized purchases, such as a first-home purchase, children's education, or allowed emergency expenses.

Activities align with the working definition of family economic well-being

The key activities of the 10 reviewed practices align with HomeEc's definition of family economic well-being and its four key constructs (Exhibit IV.3). Overall, the practices support families' self-defined needs and goals. Exhibit IV.4 describes how practices identified by the document review (practices for which more robust information on implementation was available) incorporated equity principles into their activities, including centering families' needs.

Exhibit IV.3. Key activities that address constructs of family economic well-being

Key activities	Factors of family economic well-being addressed			
	Basic needs	Financial control	Financial security and shock absorption	Employment security and satisfaction
Coaching		✓	✓	✓
Financial education		✓	✓	
Financial incentives	✓	✓	✓	
Direct financial or material assistance	✓		✓	
Job assistance			✓	✓
Financial resources		✓		
Case management	✓			
Legal assistance	✓			

The key activities across identified practices align with the four constructs of family economic well-being:

- Basic needs.** Financial incentives, direct financial or material assistance, legal services, and case management address families' acute needs and make it possible for them to pursue economic well-being.
- Financial control.** Coaching supports families in setting and making progress toward their financial goals while providing a comfortable and trusting space for them to discuss personal and potentially sensitive topics. Financial education, resources, and incentives reduce the barriers families face when they try to access financial services. Financial education can give them information about services to help them set their economic goals and make decisions. Financial resources give families direct access to financial services, such as setting up savings accounts. Financial incentives support family finances by directly providing funds to families once they achieve a goal.
- Financial security and shock absorption.** Direct financial or material assistance addresses current financial security with immediate financial support for an expense like an electricity bill. Coaching, financial education, and assistance with a job search support a family's ability to establish financial security in the long term by helping the family establish behavior that supports financial stability (such as having consistent income) and make healthy financial choices (such as saving or investing). Some practices specifically promote future financial security by using a multigenerational coaching approach to help families create new cycles of productive financial behavior through education and caregiver-child activities. Financial incentives simultaneously reinforce these behaviors and help build assets by depositing money into accounts for caregiver or their children in exchange for positive financial behavior that meets families' goals.
- Employment security and satisfaction.** Coaching often focuses on supporting caregivers' goals for pursuing a job that fits their needs and interests, including jobs that require additional education or training as a prerequisite. Job assistance helps parents identify potential jobs and prepare resumes and cover letters or prepare for job interviews.

Applicability of practices and their implementation to ECHV

All 10 reviewed practices are potentially applicable to ECHV agencies and feasible for them to readily implement with appropriate resources, such as funding and staffing. The practices are potentially applicable to ECHV because they can be delivered in the home (either individually or in a group). Eight practices (such as FaDSS) are delivered individually and could potentially be added to an ECHV service already taking place in the home. Two practices (Healthy Families Program and Moving Ahead Through Financial Management) are offered in a group setting but could potentially be delivered virtually in the home with some adaptation from the original in-person versions.

Six of the practices we reviewed were delivered through an ECHV agency and had two common approaches to staffing. Two of the six practices (MLPB-HFM and WECARE) offered additional community supports and training to home visitors so they could implement expanded activities, such as legal advice and consultation, to support family economic well-being. Four practices (Bridges to Opportunity, Child First Care Coordinator, ECI's EES Program, and Advocate Illinois Masonic Medical Center's financial education course) expanded the staff team so the activities could be provided by a trained individual whose role is to implement the activities focused on family economic well-being.

Even though the practices could be used in ECHV agencies, these agencies commonly find it difficult to recruit and retain home visitors because the job involves heavy workloads and low pay, among other challenges (Fitzgerald et al. 2020). Therefore, agencies should carefully consider whether to add expectations for home visitors and provide sufficient training and equitable compensation if home visitors take on the new responsibilities. In addition, for agencies that are implementing evidence-based ECHV models, some practices may not align with model guidelines. Therefore, agencies may need to work with model developers to reconcile these differences before implementing new practices alongside ECHV models.

Exhibit IV.4. How practices incorporate equity when supporting family economic well-being

All eight practices in the document review build equity considerations into their approach to supporting family economic well-being. The practices reviewed take one or more of three common approaches to equity. These approaches are commonly implemented by home visitors (Korfmacher et al. 2012).

- **Family-centered service provision.** Family-centered service provision is designed to support and empower families to state their own needs and set their own goals for economic well-being, and tailor activities accordingly. In these practices, success is determined by the family's self-assessment of its progress toward their chosen goals rather than by meeting a threshold on some prescribed outcome. Supporting families to determine their own benchmarks for success is an equitable approach to goal setting and monitoring because it recognizes that each family has different circumstances, and that these circumstances can impact a family's ability to meet universal benchmarks. For example, instead of using a uniform set of program topics or modules with families, Bridges to Opportunity staff shift between different approaches to meet families where they are. Staff are trained on when to engage in case management, when to use motivational interviewing to engage in readiness assessment, and when to set goals.
- **Strengths-based service provision.** Strengths-based practices focus on setting goals that enhance and capitalize on families' capacities and skills instead of trying to overcome their deficits to make progress. For example, the first session of the Advocate Illinois Masonic Medical Center's six-session financial education course identifies families' healthy financial behaviors. These strengths become the foundation for goal setting later in the program.
- **Supporting underserved populations that are at risk for disparities.** One practice, Colorado Community Response, provides activities to promote economic well-being for families that are ineligible for services through the child welfare system after being screened out post-referral. Because of this screening-out, this population is commonly underserved, despite being at risk for future referrals (Jedwab et al. 2017). Given the known associations between poverty and child neglect (Slack et al. 2004), providing activities that promote economic well-being to these families directly addresses their experiences of disparity in services and might prevent unwanted outcomes, including future child welfare referrals. ▲

Four of the 10 reviewed practices are designed to be delivered to a MIECHV Program priority population.⁶ Serving priority populations is a requirement for MIECHV awardees to increase availability of services to groups who have been identified as likely to benefit from MIECHV programming. Of the four practices that qualify for this requirement, three are designed for families with low incomes (Child First Care Coordinator, ECI's EES Program, and FaDSS), and one (CCR) is designed for families that had interactions with the child welfare system, but that were screened out or had their assessment closed because it could not be substantiated.

⁶ According to Social Security Act, Section 511 [42 U.S.C. 711], priority populations are as follows: families with low incomes; pregnant women who have not reached age 21; families that have a history of child abuse or neglect or have had interactions with child welfare services; families that have a history of substance abuse or need substance abuse treatment; families that have users of tobacco products in the home; families that have children with low student achievement; families with children with developmental delays or disabilities; families that include individuals who are serving or formerly served in the Armed Forces, including such families that have members of the Armed Forces who have had multiple deployments outside of the United States (National Home Visiting Resource Center 2019).

Effectiveness of practices and key activities

We conclude this chapter describing the evidence of effectiveness for the identified practices, ECHV models, and key activities.

Practices

The document review and targeted literature reviews identified three practices with evidence of improving outcomes that reflect family economic well-being. These three practices were evaluated using experimental or quasi-experimental designs (Exhibit IV.5). The positive impact of each practice on family economic well-being is described below:

- An experimental study of AFI IDA found that the percentage of participants with liquid assets was higher, that the amount of liquid assets was higher, and the treatment group experienced less material hardship than the control group.
- An experimental study of MATFM found that participants receiving financial education demonstrated improved financial knowledge, financial intentions, and financial behavior when compared to control group participants. Participants also had significantly lower levels of financial strain.
- A quasi-experimental evaluation of CCR found that participants had higher rates of accessing income or benefits from public assistance programs; increased protective factors; fewer founded assessments of abuse or neglect post-program; and fewer out-of-home placements.

ECHV models

To provide more information to the field, in addition to the practices described in this chapter, we also reviewed evidence of ECHV models' impact on family economic well-being. Six ECHV models have evidence of positive outcomes related to family economic self-sufficiency (Exhibit IV.6). Family economic self-sufficiency, as assessed by HomVEE, includes income, earnings, and other sources of support; educational enrollment or attainment; and access to resources. Although not as broadly defined, family economic self-sufficiency is related to HomeEc's definition of family economic well-being, in particular the ability to meet basic needs and have present and future financial security. The overall models were not specifically designed to address economic well-being, however, and activities related to economic well-being were not evaluated independently. Consequently, it is not possible to determine which practices or activities within these ECHV models positively influence family economic well-being.

Exhibit IV.5. Study designs

Experimental design

Participants are randomly assigned to a treatment or control group, which reduces the likelihood that the two groups differ in meaningful ways that could mask treatment effects. Experimental designs are considered the gold standard for evaluating intervention impact.

Quasi-experimental design

Participants are not randomly assigned to a treatment or control group, but statistical analyses such as propensity score matching or other matching approaches help reduce the possibility that study results are driven by group differences instead of intervention impact. Quasi-experimental designs might be used if randomization is not possible. ▲

Exhibit IV.6. ECHV models with favorable effects on family economic self-sufficiency

1. **Early Head Start–Home-Based Option.** Increased the hours the mother spent in education or training when their child was around age 1 and 2, and increased parental income as measured when the child was age 5. This model also had favorable effects on linking mothers to education and employment-related services when the child was around age 1.
2. **Early Intervention Program for Adolescent Mothers.** Increased mothers' academic attendance and graduation rates at six weeks postpartum.
3. **Health Access Nurturing Development Services (HANDS) Program.** Increased maternal receipt of benefits from the Special Supplemental Nutrition Program for Women, Infants, and Children in two samples, but reduced it in one sample.
4. **Healthy Families America (HFA).** Increased rates of health insurance coverage; receipt of Supplemental Nutrition Assistance Program benefits; and maternal academic enrollment in, attendance at, and years of education.
5. **Nurse-Family Partnership (NFP).** Increased (1) receipt of Aid to Families with Dependent Children (AFDC)^a and food stamps over several years; (2) number of nutritional supplementation vouchers; (3) use of other community services; and (4) number of months mother was employed in the second through fourth years of the child's life
6. **Parents as Teachers (PAT).** Increased participation in AFDC over the first four to five years of the child's life.

Source: [HomVEE Economic Self-Sufficiency Outcomes](#), accessed September 18, 2022.

^a Aid to Families with Dependent Children (AFDC) was replaced by the Temporary Assistance for Needy Families program after the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. ▲

Key activities

There is evidence that some of the key activities discussed in this chapter are effective at improving family economic well-being. Although the targeted literature review identified only two causal studies that evaluated practices designed to support family economic well-being, it did reveal three synthesis studies of interventions designed to help adults with low incomes and teen parents advance their education and find jobs. Results from these synthesis studies suggest that some activities are effective at improving outcomes related to family economic well-being but providing a combination of activities might be more effective than offering only one (Vollmer et al. 2017). Activities with evidence of improving education or employment outcomes include job assistance (such as help writing a resume), support and encouragement to pursue educational goals, delivering education and training, financial incentives, and health services (Harding et al. 2020; Sama-Miller et al. 2017; Vollmer et al. 2017). However, service quality, intensity, and dosage are important factors, and high-quality, high-intensity programs may be necessary to achieve desired outcomes (Sama-Miller et al. 2017).

V. Conclusion

The HomeEc project aims to expand the ECHV field's understanding of family economic well-being and related factors, including how ECHV agencies could further support family economic well-being in combination with their work on other family and child outcomes. This report presents findings from targeted literature and document reviews designed to identify key relevant research and practices with the goal of informing project tasks and research going forward. Findings include a broad definition of family economic well-being and list of related factors; a list of measures and measurement tools used to assess family economic well-being; and a list of existing practices used in ECHV and other fields to support family economic well-being.

Understanding and measuring family economic well-being

Family economic well-being refers to a family's dynamic experiences across four key constructs: basic needs, financial control, financial security and shock absorption, and employment security and satisfaction. The definition we developed reflects the importance of alignment between a family's experiences of the constructs and its self-defined needs and goals.

Many factors are associated with family economic well-being and families' experiences of the four constructs. These factors are nested (Exhibit II.4): structural factors are the context in which household factors operate, and individual family members live within those households.

- Structural factors associated with family economic well-being include economic context, systemic racism, community environment, and public benefits policies and access. Because structural factors usually are longstanding, we can infer that these factors affect family well-being (or, in the case of community environment, have a reciprocal relationship). Family and individual factors generally might lack the power to affect structural factors, although sustained collective action could lead to larger, structural changes.
- Household factors associated with family economic well-being include family structure, family relationships, and household transitions. Here, too, the research we identified was rarely designed to confirm whether family economic well-being affected these factors or whether the reverse was true. But, we infer that the relationship likely moves in both directions for family structure and household transitions (these likely affect *and* are affected by family economic well-being).
- Individual factors associated with family economic well-being include caregiver characteristics and life experiences, child development and behavior, and physical and mental health. We found that caregiver characteristics partially predict family economic well-being, and we infer that caregiver life experiences likely have a reciprocal relationship with family economic well-being. We also found that better family economic well-being is associated with better child development and behavior and better physical and mental health for caregivers and for children, although the research we reviewed was generally not designed to allow us to conclude that the relationship was causal.

To measure family economic well-being, researchers and agency staff generally use data from surveys or participant questionnaires to assess the four constructs and their related sub-constructs (Exhibit V.1).

Exhibit V.1. Summary of measures of family economic well-being by construct

Construct	Sub-constructs	Measures
Basic needs	Food; medical care and physical health; shelter; transportation; utilities; education; material hardship and financial stress	Barriers to meeting basic needs; current or recent access to resources to meet basic needs; and the quality or condition of resources that meet those needs (for example, housing conditions, neighborhood safety, reliability of transportation)
Financial control	Non-exploitative financial services and transactions; financial knowledge and experience	Types of financial services recently used (for example, banking, pawnshops, non-bank cash-checking services); financial behaviors and knowledge
Financial security and shock absorption	Household income; wealth; poverty; debt	Range of income sources; perceived adequacy of income to meet needs
Employment security and satisfaction	Employment status, duration, and satisfaction; child care	Employment status (for example, length of employment, hours worked); volunteer, education, or work experience; access to child care and related experiences or barriers to accessing child care

Although measures of levels and trends in economic well-being were of interest to researchers who assessed family economic well-being, there was no consistent, consensus-based measurement approach across the literature we reviewed. Most authors studied family economic well-being at a single point in time and noted this as a limitation because well-being is dynamic. The authors acknowledged that studies using only level, static measures of the various factors influencing economic well-being may not fully capture how factors impact these changes over time. For the studies that analyzed trends, the chosen time horizon varied by study, and they lacked a robust set of measures of both level and trend for every construct we identified. Measurement choices may depend on context (what a study is examining or what an agency is trying to achieve) and feasibility (limitations in available data sets and agency data collection efforts).

Practices to support family economic well-being

The literature and document reviews generated a list of 10 practices designed to support family economic well-being that could potentially be implemented by ECHV agencies and build on the strengths of existing service offerings. The 10 practices are made up of one or more activities that align with HomeEc’s definition of family economic well-being and its key constructs (basic needs, financial control, financial security and shock absorption, and employment security and satisfaction). The most common activities were:

- Case management, which includes individualized support identifying basic needs and connecting families to resources that meet those needs
- Coaching, which includes individualized assistance in identifying, setting, and meeting goals that address challenges in achieving family economic well-being
- Financial education, which helps individuals make informed decisions about their financial resources by covering topics such as budgeting and understanding saving and spending

These practices have been or could be implemented by ECHV agencies and are designed for a similar focal population, such as families with low incomes or families that have had interactions with the child welfare system (Exhibit V.2). Six of the practices were delivered through an ECHV agency, either by home visitors or other staff, suggesting feasibility and applicability within ECHV. Eight practices are delivered individually and could potentially be added to existing ECHV services taking place in the home. Two practices were delivered in person in a group setting, but could potentially be delivered virtually in the home. Four of the practices were designed to support priority populations of the MIECHV Program: three are intended for families with low incomes, and one is intended for families that had interactions with the welfare system but were screened out.

Exhibit V.2. Applicability of practices to ECHV settings

Practice name and description	Delivered by home visitors in ECHV agency	Delivered by other staff in ECHV agency	Delivered individually	Delivered in a group setting	Intended for MIECHV priority population	Can be delivered in the home
Assets for Independence Individual Development Accounts (AFI IDA) Participants receive IDAs, matching funds for allowable expenses, financial education classes and asset-building training, and financial coaching			✓			✓
Colorado Community Response (CCR) Participants work with a family navigator to receive referrals to resources, financial education, coaching, and one-time funds to meet basic needs			✓		✓	✓
Moving Ahead Through Financial Management (MATFM) Participants receive financial education through a series of classes				✓ ^a		✓
Bridges to Opportunity (BTO) Participants work with a coach to receive referrals to resources, coaching for economic goals, financial education, and custodial bank accounts with matching funds		✓	✓			✓
Child First Care Coordinator Participants work with coordinators to receive referrals to resources, family-led coaching, and direct material assistance for basic needs		✓	✓		✓	✓
Employment and Education Specialist (EES) Program Participants work with Employment and Education Specialists and Economic Support Worker to receive referrals to resources, job assistance, coaching to set and track financial goals, and financial incentives for meeting goals		✓	✓		✓	✓
Family Development and Self Sufficiency (FaDSS) Participants work with coaches to receive referrals to relevant resources, employment coaching, and direct material assistance for basic needs			✓		✓	✓

Practice name and description	Delivered by home visitors in ECHV agency	Delivered by other staff in ECHV agency	Delivered individually	Delivered in a group setting	Intended for MIECHV priority population	Can be delivered in the home
Financial education course, Advocate Illinois Masonic Medical Center Participants receive a financial education course		✓		✓ ^b		✓
Medical-Legal Partnership Boston and Healthy Families Massachusetts (MLPB-HFM) Participants receive legal support from home visitors and referrals to consultation with an attorney	✓		✓			✓
White Earth Coordination, Assessment, Resource and Education (WECARE) Participants receive database-generated referrals to local services	✓		✓			✓
Total	2	4	8	2	4	10

^a Delivered in person. Could be delivered virtually as MATFM now hosts a virtual, self-guided version of its financial education course on its website. This virtual option was not evaluated in the study we reviewed and should not be assumed to have the same impact as the evaluated in-person version. Includes an individual session in addition to group classes.

^b Delivered virtually or in person.

Implications for future research

The literature and document reviews described in this report were designed to efficiently capture the depth and breadth of family economic well-being while answering specific questions relevant to the HomeEc project. Additional research not reviewed for this report may address other constructs, measures, and practices related to family economic well-being. Within the reviewed resources, we found gaps that could be explored in future research.

Gaps in understanding and measuring family economic well-being

The direction of relationships among factors related to family economic well-being is difficult to determine. It is difficult to conduct causal research about the effect of economic well-being on related factors, and the reverse, and the existing causal and descriptive research leaves many unanswered questions about cause, effect, and reciprocal relationships. What we do know is that economic well-being occurs within, and interacts with, the social and community context of families' lives – we have less information about how policy levers might help support family economic well-being through those interactive relationships. Thorough, systematic reviews of individual factors that are related to family economic well-being might be able further disentangle the relationships among these factors.

There is a lack of consistent definitions of measures and how and when to assess how outcomes change over time. Although some variation is to be expected because some measures and interventions have different aims, future research could more consistently define common measures and consider reasonable time horizons for measuring changes to economic well-being and progress. For example, although there

was consensus across the literature that income and assets are indicators of a family's economic well-being, there was less consensus about what is considered income or what assets should be counted. Researchers also use a range of time horizons for measurement of income, such as at 12 months, 24 months, and 36 months post-intervention enrollment. Attention to time horizons may be particularly relevant for ECHV agencies as they collect data and set estimates for when to reasonably expect and then measure a model's success or participant's progress. For example, it might be more urgent for a family to address immediate housing needs than it is to address educational advancement goals. Therefore, the reasonable time horizon for measuring educational advancement relative to progress toward housing security may vary by family.

There is also a lack of information about best practices for gathering information that may be socially undesirable or embarrassing to disclose such as poor housing conditions, material hardship, or mental health status. Self-report screening tools or indexes related to family economic well-being may be subject to response bias, including when data are collected by programs that may be asking participants sensitive questions in the presence of program employees or in groups. Future research could explore whether measures are sensitive to cultural differences between participants and their comfort responding to questionnaires and related data collection practices. Future research could also explore the most appropriate strategies for collecting data on sensitive topics, such as whether interviews or surveys completed in private are preferable to questionnaires completed in the presence of or administered by a home visitor.

Gaps in research on practices to support family economic well-being

We do not know whether (1) the six ECHV practices identified in this report can be replicated in other ECHV agencies or (2) the four practices identified from related fields outside of ECHV are feasible and appropriate to implement in an ECHV context. We determined these latter practices could potentially be implemented by ECHV agencies because they either can be delivered in the home or they are intended to be delivered to a MIECHV Program priority population. ECHV agencies often face challenges recruiting and retaining home visitors and may require additional funding or staffing to implement the practices identified in this report. Future research could explore whether the goals, activities, and service delivery models in these 10 practices align with existing ECHV models and whether their implementation requirements align with ECHV agency resources.

The literature on the effectiveness of the examined practices was limited. First, only three practices were evaluated using experimental or quasi-experimental designs and had positive impacts on family economic well-being (see Chapter IV for more information). The other seven practices have not been evaluated using experimental or quasi-experimental designs and we do not know whether they are effective at improving family economic well-being outcomes. Second, most of the reviewed literature assessed the effectiveness of interventions as a whole, which typically include multiple practices. When services are bundled together, it is challenging to isolate the effects of a single practice on family economic well-being outcomes. Future research could use qualitative and quantitative data to explore the effects of specific practices, as well as other important components such as focus population, dosage, and service quality, to determine what positively impacts family economic well-being and which practices are most effective for whom and in what circumstances.

The practices described in this report that may be incorporated in ECHV in support of family economic well-being are not likely to be as impactful or far-reaching as the policies and other structural factors that may prevent or support families' economic well-being. Future work could identify and test potential ways

to influence contextual factors, such as specific policy changes, to enhance the potential impacts of individual practices that support family economic well-being. Changing policies or influencing other structural factors is likely outside the scope or capacity of individual ECHV agencies or state-level administration.

Implications for upcoming project work

The findings in this report will inform future HomeEc project activities, including:

- Producing a conceptual model of how ECHV can improve family economic well-being
- Consulting with ECHV agencies and parent participants to deepen understanding of how ECHV does and could support and measure family economic well-being
- Conducting a literature review and interviews about how the COVID-19 pandemic affected family economic well-being, how ECHV agencies responded to the pandemic and any challenges to family economic well-being, and lessons learned

These planned activities will be opportunities to unpack the definition of family economic well-being in more detail and to check whether it is meaningful for families and the agencies that serve them. The literature and document reviews summarized in this report are a useful foundation for ongoing project work focused on COVID-19, designed to explore in depth how this important external and unplanned health, economic, and social shock affected ECHV agencies and families and their economic well-being.

The HomeEc project may also include the following activities:

- Using rapid-cycle formative evaluation to assess the fit and feasibility of practices designed to improve family economic well-being in existing ECHV agencies
- Identifying, adapting, or developing multifaceted measures of family economic well-being that can be used in ECHV research and/or practice
- Testing the reliability and validity of the measures with diverse respondents

These potential activities represent opportunities to begin to address some of the research gaps identified in this report.

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Appendix A

A.1. Literature review

To prioritize the research questions that would most directly and efficiently help advance project goals, we categorized the questions into three tiers:

- **Framing questions**, which orient readers to the relevance of the project topic and provide context about the broader issues that may influence well-being.
- **Summary questions**, which address key literature review objectives of identifying measures and practices related to family economic well-being.
- **Detailed questions**, which address key literature review objectives—especially identifying practices that relate to the document review task—but likely cannot be answered adequately by synthesis research.

Exhibit A.1 lists the research questions addressed in the literature review by question tier, followed by a description of this tiered approach to identifying research to address these questions.

Exhibit A.1. Research questions by tier

Research question

Tier 1: Framing questions (address based on foundational literature list)

RQ 1.1. How is family economic well-being defined? Topics addressed by findings will include:

- How is it defined in the ECHV literature and in the field (including by the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) Program and HomVEE)? What are its domains?
- How is family economic well-being defined in related fields such as social work, child welfare, public policy, and economics? What additional domains, beyond those in the ECHV literature, do these fields include?

RQ 1.2. What are the key factors that relate to family economic well-being? Topics addressed by findings may include:

- What structural and historical factors led to racial and ethnic inequity in family economic well-being?
- How might family structure and other family features relate to the definition of or families' conceptualization of their economic well-being, including but not limited to intergenerational family structures, non-biological caregivers, and demographic factors?
- What is the relationship between family economic well-being and other domains addressed by ECHV, such as parenting, maternal health, and child health?

Tier 2: Summary questions (explore synthesis research)

RQ 2.1. What do we know about measures of family economic well-being? Topics addressed by findings may include:

- How is the level and trend of family economic well-being—including meeting basic human needs, controlling finances and absorbing shocks, and aspects of employment—measured in ECHV and related fields, including broad measures of these concepts and specific measures of aspects of these concepts?
- How do typical measures of economic well-being in ECHV and related fields compare to the expanded working definition? Are there constructs within that definition that are rarely measured?

RQ 2.2. What evidence is there about effective program strategies to support economic well-being? Topics addressed by findings may include:

- What ECHV strategies and features have evidence of effectiveness in supporting economic well-being?
- What service components or strategies of programs outside ECHV that could be used in ECHV (such as being delivered individually and outside of a clinical setting) are effective to support economic well-being?

Research question

Tier 3: Detailed question (targeted exploration because there were limited results from Tier 2 searching to explore RQ 2.2)

RQ 3.1. What strategies and features of ECHV interventions or interventions in related fields have demonstrated they are effective in supporting economic well-being?

Searching

HomeEc implemented an efficient, expert-informed approach to searching that relied on a foundational list, supplemented by targeted searching. In Tier 1, the HomeEc team gathered input from internal team experts and federal staff when building an initial list of foundational research. We also asked TWG members to develop an initial list of the most relevant works. To leverage the breadth of TWG expertise across fields and support efficiency, we specifically requested references for the framing questions, especially references that may fall outside of the ECHV literature. Where possible, we used the foundational list to answer research questions. If summary and detailed questions were still unaddressed after we examined the most relevant literature from the expanded foundational list, we conducted targeted searching for synthesis research (literature reviews, meta-analyses, evidence clearinghouses, and other systematic reviews). Finally, when we found that a detailed essential question was still unanswered based on synthesis research, we conducted targeted searching for individual causal studies to address it.

Our targeted literature search included both a traditional search of publication databases and a targeted search for federal- and foundation-funded grey literature that identified measures of and practices for family economic well-being. Specifically, we explored the results of a custom Google search tailored to look on websites that end in .gov or .org, and we limited results to works published in the past 10 years. Using a list of search terms aligned with the research questions, we also conducted a keyword search of journal publications in EBSCO, a platform that aggregates databases of research (Exhibit A.2). We supplemented the literature search by consulting the websites of HomVEE and the Pathways to Work Evidence Clearinghouses. These OPRE-funded evidence clearinghouses systematically review and assess effectiveness research on ECHV and on employment and training interventions, respectively.

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Exhibit A.2. HomeEc database search terms in EBSCO

(TI (Economic* OR financ*) N2 (satisfaction OR functioning OR well-being OR wellbeing OR "quality of life" OR QoL OR "standard of living" OR welfare OR sufficien* or secure OR stable OR stability)))

AND

(AB (credit OR loan OR loans OR invest* OR debt OR debts OR indebtedness OR default* OR prepayment OR repayment OR income OR bankrupt* OR retire OR retirement OR portfolio OR invest* OR funds OR saving* OR human capital OR home-ownership OR mortgag* OR financial emergen* OR emergency fund* OR expenditur* OR spending OR finance* OR payday OR wealth OR economic* OR financ* OR budget* OR affordab* OR cash OR noncash OR assets OR funds OR money OR monetary OR consum* OR worth OR "net worth" OR prosper* OR value OR "basic need" OR "basic need*" OR ((income OR wage* OR earning* OR employ*) N3 (dispersion inequal* OR unequal OR inequit* OR disparit* OR insufficien*)))

AND

(Famil* OR household OR house-hold OR mother* OR father* OR parent* OR cohabitat* OR co-habitat* OR married OR intergeneration* OR domestic partner* OR "extended famil*")

AND

(Home visiting terms: ("home visit") OR ("home-based") OR ("home based") OR ((coordination OR referral*) AND ("home visit")) OR "child welfare" OR "child well-being" OR "child well being")

Note: TI = search in title, AB = search in abstract, N2 = search for these terms within 2 words of one another. ▲
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Screening

We screened the citations and abstracts of the manuscripts we found in the multitiered search to identify the most relevant research papers and reports, including synthesis and experimental research, for our research questions. While screening, we excluded research that did not relate to our research questions, and also excluded meeting abstracts, dissertations, pre-prints, books, letters to the editor, and any research published in a language other than English or conducted outside of the United States. After screening the citations and abstracts of the identified literature, we further prioritized the manuscripts for inclusion using a full-text screening process. Specifically, we prioritized manuscripts that met at least one of our set criteria (Exhibit A.3). We prioritized manuscripts for inclusion based on their relevance to the research questions. For the highest priority manuscripts, we read the article, then documented the research methods, any major concerns with the methodology, and the findings. We summarized how the manuscript answered each relevant research question and added the manuscript to the bibliography. During the literature review, we noted any manuscripts identified in our search that included practices without evidence of effectiveness. Staff working on the document review examined those more closely to determine whether those met criteria to be explored in more depth in the document review (Section B).

Exhibit A.3. Criteria for including a manuscript

1. Title or abstract seemed to clearly address the research question (for example, the article discussed family economic well-being as distinct from individual economic well-being, or discussed empirical research about how practices change economic well-being for an adult or for its family).
 2. The manuscript described concepts related to economic well-being more broadly than just in terms of income, earnings, or education.
 3. It presented the findings of research synthesis or use of measures from a major survey related to family economic well-being (such as the Survey of Income and Program Participation).
 4. It presented the results of a validation study that focused on developing a measurement tool or measure to assess family economic well-being.
 5. The source was recommended by a TWG member in response to our request for highly relevant sources.
 6. The publication date was within the past 10 years. ▲
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Findings

Primarily, we discuss our findings in the main body of the report. In developing the report text, we also created a table cross-walking research we reviewed to categories of factors that affect, and may be affected by, economic well-being. We include that analysis table here (Exhibit A.4) because it may be a useful reference point for some readers.

Exhibit A.4. Factors related to family economic well-being

Level of factors	Factors that may affect family economic well-being	Factors that may be affected by family economic well-being
Structural factors	<ul style="list-style-type: none"> • Economic context (Ahn 2015; Friedline et al. 2021; Masterson et al. 2019) • Systemic racism (Friedline et al. 2021; Masterson et al. 2019; Thomas 2022) • Community environment (Conrad-Hiebner and Scanlon 2015 ; Friedline et al. 2021) • Public benefits (Ahn 2015; Friedline et al. 2021; Gassman-Pines and Hill 2013; Tamborini and Cupito 2012) 	<ul style="list-style-type: none"> • None cited
Household factors	<ul style="list-style-type: none"> • Family structure (Ahn 2015; Brown et al. 2015; Brown et al. 2016; Lindner and Peters 2014; Parish et al. 2012; Thomas 2022; Thomson et al. 1994; Tamborini and Cupito 2012; Turney 2015) • Household transitions (Friedline et al. 2021; Lindner and Peters 2014; Turney 2015) 	<ul style="list-style-type: none"> • Family relationships (Akee et al. 2021; Conrad-Hiebner and Scanlon 2015; Friedline et al. 2021; Lindner and Peters 2014)
Individual factors	<ul style="list-style-type: none"> • Caregiver demographic characteristics (Harding et al. 2020; Friedline et al. 2021; Hurwich-Reiss et al. 2019; Thomas 2022) • Caregiver life experiences (Harter and Harter 2021; Powell et al. 2017) 	<ul style="list-style-type: none"> • Caregiver physical and mental health (Conrad-Hiebner and Scanlon 2015; Evans and Garthwaite 2014; Friedline et al. 2021; Gassman-Pines and Hill 2013; Gennetian and Shafir 2015; Hurwich-Reiss et al. 2019; Weida et al 2020) • Child physical and mental health (Conrad-Hiebner and Scanlon 2015; Hurwich-Reiss et al. 2019; Gassman-Pines and Hill 2013) • Child and caregiver behavior (Akee et al. 2010; Gassman-Pines and Hill 2013; Lugo-Gil et al. 2008; Sama-Miller et al. 2019; Turney 2015)

A.2. Document review

For the document review, we aimed to efficiently identify existing and relevant practices, provide useful information to the field, and inform other components of the HomeEc project.

Asking for recommendations

To identify practices related to family economic well-being that are currently or were recently implemented in ECHV and related fields, we: (1) asked for recommendations through a public call for information that was disseminated through federal offices, membership organizations, and technical assistance providers in ECHV and related fields and open from March 29, 2022, to April 29, 2022, (2) requested nominations of practices from the TWG and federal partners, and (3) looked at practices within MIECHV-eligible models that had, according to the HomVEE review, favorable effects in the family economic self-sufficiency domain. We received a total of 47 nominations.

Screening

In consultation with the TWG and COR, we developed inclusion and prioritization criteria, outlined in Exhibit A.5, to screen the 47 practice nominations. For every practice that met all inclusion criteria, we assigned one point for each prioritization criterion that was clearly met, for a total possible score of nine points. After applying the prioritization criteria, we assessed the practices for diversity in the key activities they use and made adjustments. For example, we deprioritized a subset of practices that used highly similar key activities, such as case management, and prioritized more unique activities, such as legal assistance. Using this process, and in consultation with the TWG and OPRE, we selected eight priority and four alternate practices that included a mix of practices from ECHV and related fields and a mix of activities.

Exhibit A.5. Criteria used to screen and prioritize practices to support family economic well-being

Inclusion criteria	Prioritization criteria
Practice is designed to support family economic well-being	
<ol style="list-style-type: none"> Practice supports a family’s ability to (1) meet a basic human need (such as, food, housing and utilities, health care, transportation, clothing); (2) have control over finances and absorb financial shocks over time (through, for example, financial education); or (3) achieve security, satisfaction, and personal fulfillment in employment (through, for example, parent educational attainment, employment coaching). 	<ol style="list-style-type: none"> Practice supports multiple aspects of family economic well-being.^a Practice is designed to incorporate an equity lens, such as by addressing existing disparities experienced by families, being strengths based, or informed by diverse partners or participants. Practice supports the economic well-being of multiple generations in one family.^b

Inclusion criteria	Prioritization criteria
Practice could be implemented by an ECHV agency	
<ul style="list-style-type: none"> 2. Practice is implemented in the United States. 3. Practice is implemented currently or within the last five years (2017–2022). 4. Practice is implemented with a similar focus population as MIECHV (families with pregnant people and children whose ages range from birth to kindergarten entry) 5. Dosage, staff training, and location requirements align with ECHV agency resources (for example, dosage is similar to or less than dosage of existing ECHV services^d could be staffed by providing additional training to home visitors, adding staff, or partnering with another organization; not delivered in a clinical or specialized setting). 	<ul style="list-style-type: none"> 4. Practice is implemented with a priority population within the MIECHV focus population.^c 5. Practice is currently implemented by an ECHV agency. 6. Practice could be delivered in the home. 7. Practice is primarily delivered individually and could be stand-alone (does not need to be implemented with other services).
Practice could be tested in an ECHV agency	
<p>n.a.</p>	<ul style="list-style-type: none"> 8. There is enough documentation on implementation (for example, a manual, staff training materials, or tools and templates for use with clients). 9. Feasible to test using rapid-cycle formative evaluation (relatively short length of practice and length of time to expected proximal outcomes, existing measures of assessments of proximal family economic well-being outcomes).

^a Practices received an additional priority point if they supported more than one aspect of family economic well-being, but those that only support one aspect were not excluded through this process and could be selected for the review. After applying the prioritization criteria, we assessed the practices for diversity in the key activities they use and selected a final set that included a mix of practices from ECHV and related fields and a mix of activities.

^b Criterion added after input from the TWG.

^c According to Social Security Act, Section 511 [42 U.S.C. 711], priority populations are as follows: families with low incomes; families made up of pregnant women who have not reached age 21; families that have a history of child abuse or neglect or have had interactions with child welfare services; families that have a history of substance abuse or need substance abuse treatment; families that have users of tobacco products in the home; families that have children with low student achievement; families with children with developmental delays or disabilities; families that include individuals who are serving or formerly served in the Armed Forces, including such families that have members of the Armed Forces who have had multiple deployments outside of the United States (National Home Visiting Resource Center 2019).

^d For example, the Early Head Start Home-Based Option consists of 90-minute weekly home visits and two group socialization activities per month. Any practice that requires more than 90 minutes per week may be difficult for ECHV agencies to incorporate into existing services.

n.a. = not applicable.

Gathering and reviewing documents

After selecting the priority and alternative practices, we reached out to practice representatives to gather documents. We began with the 8 priority practices. When representatives from priority practices were unable to share enough documentation about their practice and its implementation or were not responsive to the team's outreach, we reached out to alternate practices. We held 9 phone calls with representatives from 10 practices⁷ to describe the HomeEc project, learn about the documentation of their practice, and ask clarifying questions. Each call was tailored to the responding organization, and no more than nine respondents were asked the same set of questions. We sought a range of documents, such as training or technical assistance materials; theory of change or logic models; implementation plans or a program manual; protocols or materials for activities or lessons focused on supporting family economic well-being; measures or assessments of family economic well-being; and/or qualitative or quantitative research or documented feedback about implementation or effectiveness.

Eight practices that had enough documentation were included in the review. We received an average of eight documents per practice and reviewed an average of three of those documents per practice. We prioritized documents for the review that included information on the key services, practice implementation, and measures or assessments of family economic well-being. We used a standard rubric to extract information from each included document and the notes from calls about each practice. Information extracted about each practice included the focus population; key activities and their mode, dosage, and service length; the COVID-19 pandemic's influence on practice delivery; logistics of implementation; theoretical or statistical demonstration of a relationship between the practice and family economic well-being; measures or assessments of family economic well-being used by the practice; and the practice's use of an equity lens.

This report summarizes key information obtained by reviewing the documents and holding calls about the practices. Additional information obtained through those activities not summarized in this report will inform other project components. Definitions of key activities described in Chapter IV are in Exhibit A.6. We adapted definitions from the Pathways to Work Evidence Clearinghouse and Integrating Financial Capability and Employment Services project, both sponsored by OPRE (Pathways to Work Evidence Clearinghouse [n.d.]; Treskon et al. [2021]).

⁷ One of the calls included a representative from two practices delivered by the same organization.

Exhibit A.6. Definitions of key activities

Activity	Definition
Coaching	Individualized, collaborative, ongoing assistance with identifying, setting, and meeting goals to address barriers to family economic well-being. Includes employment coaching and financial coaching.
Case management	Individualized one-on-one support identifying and connecting clients (including but not limited to making referrals) to resources that meet their needs including housing, child care, government assistance, physical and mental health services, continuing and higher education, financial education, financial incentives, and assistance with immigration needs.
Direct assistance – General	Direct cash transfers that families can use as they wish to support their economic well-being.
Direct financial or material assistance	Direct provision of—not referrals to—basic needs, such as food assistance, clothing assistance, diapers and formula, transportation (such as bus passes), and child care. Support through direct cash transfers that families can use on a specific item or service to support their economic well-being.
Financial resources	Expands access to financial resources (such as opening an account with a financial institution) and opportunities to promote positive financial behavior (such as saving money in an emergency fund).
Financial education	Education that helps individuals make informed decisions about their financial resources, such as budgeting or loans.
Financial incentives	Direct cash transfers that clients receive for engaging in a specific activity or achieving a certain goal.
Education	Direct provision of services to support educational attainment, such as preparing for a GED or participating in adult basic education programs or postsecondary education.
Health services	Services to support the mental or physical health of clients.
Legal assistance	Free or inexpensive services to help participants address legal challenges—for example, criminal record expungement.
Job assistance	Assistance identifying potential jobs and preparing resumes and cover letters.

Source: Adapted from Pathways to Work Evidence Clearinghouse (n.d.) and Treskon et al. (2021).

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