



Well-Being and Stability among Low-income Families: A 10-Year Review of Research

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Accepted: 16 September 2020 / Published online: 25 October 2020

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Abstract

Scholarship on families in poverty, in the last decade, documented various struggles and challenges faced by low-income families and expanded our understanding of their complicated life circumstances embedded within the contexts of community, culture, and policies. The research articles published in the Journal of Family and Economic Issues during this time, that highlighted poverty, focused primarily on three topic areas: economic security, family life issues, and food security. Overall, findings conclude that family well-being and stability cannot be promoted without the consideration of environmental factors. They depend on the interaction among individual (e.g., increased human capital), family (e.g., positive co-parental relationship), community (e.g., affordable childcare), and policy changes (e.g., realistic welfare-to-work programs). Collectively, the articles have provided a road map for future research directions.

Keywords Economic security · Family issues · Family well-being · Family stability · Food security · Poverty

Introduction

Family well-being, essential to the smooth functioning of communities and societies, is hindered when there is high incidence of poverty. Poverty rate in the US hovered around 14% prior to the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act (PROWRA) of

1996 (U.S. Census 2019a). Following welfare reform, the poverty rate started to decline (to a low of 11.3% in 2000) (U.S. Census 2019a), although scholars have questioned if PROWRA is the cause of this decline. Uncertainties in the economy, including the 2008 Great Recession, caused the poverty rate to climb again and remain at around 15% until 2014. With the fading effects of the recession, the US poverty rate was at 11.8% in early 2020, right before the current Coronavirus pandemic. One group that is most vulnerable to poverty, however, are female-headed households, who consistently comprise 50% of all households living in poverty. Other vulnerable groups include non-Whites [poverty rate in 2018, Blacks: 22%; Hispanics: 19%; Native Americans: 24%] (Kaiser Family Foundation 2020); rural communities [poverty rate in 2018, non-metro: 16%; metro: 13%] (Economic Research Service 2020); and children [poverty rate in 2018, 16%; i.e. 1 in every 6 children] (US Census 2019b).

Family well-being is a multidimensional concept that refers to a family's subjective sense of overall welfare, taking into account the physical and emotional health of family members as well as their interconnectedness, which in turn results in family stability (a sense of consistency, predictability, and continuity). There are many components that contribute to the well-being of families such as income sufficiency, food security, stable family environment, mental and physical health security, safe housing and communities,

This is one of several papers published together in Journal of Family and Economic Issues on the “Special Issue on Virtual Decade in Review”.

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employment opportunities, and adequate transportation. These components, taken as a whole, provide the necessary foundation for the well-being of families. For low-income families, in particular, the lack of some or all of these dimensions can be severely detrimental to their well-being since this could lead to poverty. Such a direct link between lack of well-being and poverty can ultimately lead to family instability.

In this paper, we will review select research findings of the past decade published in the *Journal of Family and Economic Issues* from 2010 to 2019 that have increased our understanding of low-income families living in poverty. Each study employed a unique approach to its particular topic. Some studies utilized large secondary datasets including both metropolitan and non-metropolitan residents while others collected their own data from a smaller sample generated by non-probability sampling. However, all studies focused on low-income families in the United States with the exception of one study that examined poverty-related social policy in Columbia. The 29 papers,¹ while highly diverse, all illustrated the strengths and challenges faced by individuals and families living with limited resources.

Our review was carried out in multiple stages. First, each author independently reviewed the 29 articles, and then the authors qualitatively compared and contrasted the main themes that emerged from these articles. In the last step, the authors identified three specific dimensions of well-being²: economic security, family life, and food security. Our objective was not to provide a comprehensive summary of all poverty-related issues addressed in these articles but, rather, to synthesize the research findings along these three dimensions to see how they have contributed to the current knowledge base regarding low-income families and to provide a path for future research in order to improve family well-being and stability.

Families in Poverty: Decade in Review

Economic Security among Low-income Families

In the last decade, research on the economic security of low-income families has centered around poverty dynamics, the effectiveness of welfare-to-work programs, employment issues, the Earned Income Tax Credit, and banking behavior.

¹ The 29 articles reviewed in this paper were assigned by the special editor of this issue of the *Journal of Family and Economic Issues*. More information is in the introduction to the special issue.

² Other dimensions of family well-being are being reviewed by other authors in this special issue. A topic of “health” was covered by Chaudhuri and “health and family” issues were covered by Tamborini.

Poverty Dynamics

Mammen et al. (2015) developed the Economic Well-Being Continuum (EWC) as a comprehensive measure to describe the circumstances of low-income families in eight specific dimensions (child care, employability, food security, health care security, housing security, transportation, reliance of assistance programs, and capabilities) and establish their level of economic functioning (persistently poor, struggling, and getting by). When certain life circumstances and trigger events experienced by low-income mothers, which contributed to their entry into and exit from poverty, were examined with the EWC, the authors found that family health issues and changes in mothers’ intimate relationships acted as significant trigger events that established or altered the economic functioning of the families. We believe that what mitigated families’ hardships was their support networks. Prawitz et al. (2013) reported on the centrality of locus of control among low-income individuals who expressed less financial distress and more hopefulness when locus of control was more internal to them. When low-income individuals were able to make financial adjustments, however, they had more financial distress, accompanied with more hopefulness, possibly implying that while the current situation may be bleak, their adaptive responses may have fostered hopefulness that things would improve.

Effectiveness of Welfare-to-Work Programs Among Low-Income Families

One of the goals of PRWORA was to enable recipients of Temporary Assistance for Needy Families (TANF) to exit the program and enter the job market. The transition from welfare to work, however, was not as effective when low-income individuals were trained only through labor force attachment (LFA) programs. Kim (2010, 2012) found that former TANF recipients were more likely to obtain employment when LFA programs were combined with human capital development (HCD) programs as participation in HCD programs were related to longer employment durations and lower probability of TANF re-entry.

Participants in Welfare-to-Work programs, who succeeded leaving assistance and obtaining employment, disclosed low wages; informal labor market activity; notable levels of unmet needs; and continued government, community, and social support use (Livermore et al. 2011). Those with higher earnings and regular nonmonetary help from family and friends were likely to have more needs met; those who had fewer needs met reported lower wages, had more young children, used government support programs (including childcare subsidies), and engaged in informal labor market activity (Davis et al. 2018; Grobe et al. 2017; Livermore et al. 2011).

Employment Issues

An important way to exit poverty and attain economic security is through employment. Unfortunately, many low-income mothers, especially rural low-income mothers, face daunting challenges to remain employed. Son and Bauer (2010) reported that mothers who were able to remain in the same job did so because they utilized their limited resources and developed strategies to combine work and family life. These strategies included utilizing social support network for childcare and other household activities as well as relying, where possible, on flexibility at work such as non-standard work hours and supportive supervisors.

One way that low-income mothers were more likely to be employed, and especially employed full-time, was if they were provided state childcare subsidy (Davis et al. 2018) and the receipt of childcare subsidy was tied to their employment (Grobe et al. 2017). High level of job instability (job loss, major reduction in work hours), however, created a greater likelihood of losing the childcare subsidy. While job changes per se was not related to loss of childcare subsidy, parents required the subsidy to remain employed.

The Earned Income Tax Credit (EITC)

The EITC program, initiated in 1975, is the largest federal assistance program targeted towards working poor families in order to supplement their household wages and to offset their Social Security taxes (Mammen et al. 2011). Despite the many benefits of the EITC, a substantial portion of working families, especially in rural communities, do not participate in the program. Mammen et al. (2011) found that, among rural low-income women, the EITC non-participants were more likely to be Hispanic, be less educated, have larger families, perceive their income as being inadequate, live in more rural counties, and possess little understanding of the EITC. Participating rural working mothers, on the other hand, were more likely to be single, food secure, and satisfied with life.

One important element of the EITC program is the frequency with which the tax credit payments are received by the working families: lumpsum, periodic, or monthly. Kramer et al. (2019) reported that periodic EITC payment recipients experienced significantly lower levels of perceived financial stress. This relationship was partly mediated by less need to borrow money, lower levels of food insecurity, and fewer unpaid bills. Therefore, periodic EITC payments may enhance the positive association between the EITC and financial well-being of families.

Banking Behavior of Low-Income Families

Having a bank account is more likely to enable low-income families to build assets and to offset unexpected financial expenditures. According to the Federal Deposit Insurance Commission (FDIC), among households with incomes less than \$30,000, 38% of them were unbanked in 2017 (Federal Deposit Insurance Corporation 2018). Grinstein-Weiss et al. (2010) found that low-income households who did not have a bank account (unbanked) were more likely to be younger, Black, unpartnered, have more children, and have less income. They were also less likely to have attended college and less likely to be employed full-time. Banked participants, however, were more likely to have better saving performance in Individual Development Accounts (IDA)³ programs and lower risks of dropping out the IDA programs. According to Rao and Malapit (2015), for female-headed households, having an additional child increased their likelihood to be underbanked or unbanked. Such financial behavior is more prevalent among female-headed households compared to couples or male-headed households, likely due to the opportunity cost of time for women and the intimidation they feel, perhaps, based on their lack of banking sophistication.

Family Life Issues

Family is where individuals seek rest and support, take nutrition, promote good health and, perhaps, most importantly, raise the next generation. In this section we will discuss findings from the last decade on work-family balance, parenting dynamics, and child well-being and poverty.

Work and Family Life

Many rural low-income families face daunting challenges to balance work and family life. Katras et al. (2015) found low-income families were able to juggle the demands of work and family life if they had access to resources such as informal social support, could manage both work and family time, and were in jobs that supported work and family life. Difficulties regarding availability of resources or inflexibility in employment created problems in work and family life balance (Katras et al. 2015). As mentioned previously, low-income mothers relied on informal support for childcare and household tasks. They also depended on sympathetic

³ An individual development account (IDA) is an asset building program designed to enable low-income families to connect to the financial mainstream by saving towards a targeted amount usually used for building assets.

supervisors who provided flexible work hours (Son and Bauer 2010).

Work-family life balance that working mothers try to achieve can be easily sabotaged by housing instability. Kull et al. (2016) reported that higher residential mobility was associated with changes in employment status and relationships, experiences of intimate partner violence, as well as private-market rentals, substandard housing, and bad neighborhoods.

Parenting Dynamics

In their study of unmarried couples who coparented children, Jamison et al. (2017) documented that the difficulties of living in poverty, combined with the demands of parenting young children, can create stress and chaos. Parents who were successful in coparenting were those who were able to manage their limited resources well. Jamison et al. concluded that the best way of assisting low-income couples manage day-to-day stress is by providing them with adequate resources as well as information on how to use these resources effectively.

Traditionally, poverty research has focused on low-income mothers. Myers (2013), however, studied how low-income fathers defined responsible fatherhood. Previous findings on middle-class fathers have emphasized the importance of breadwinning and childcare rearing roles (Schoppe-Sullivan and Fagon 2020). Low-income fathers, who did not provide finances or primary care, on the other hand, did not consider responsible fatherhood to include provision for either of these two functions. Instead they defined responsible fatherhood as spending time in non-caregiving activities, voluntarily distancing themselves from a child when it is in the child's interest to do so, acknowledging paternity in non-legal settings, spending money on presents, engaging in fun activities, attending to special needs, keeping abreast of what is going on in the child's home, and ensuring that they are not absent from the child's life (Myers 2013).

Child Well-Being and Poverty

The association between poverty and negative child outcomes has been well-established. Children growing up in poverty are more likely to experience negative health outcomes, poor academic performance, higher dropout rates, and behavioral issues compared to children in middle- and upper-income households (Brooks-Gunn and Duncan 1997). Focusing on three economic indicators (income, material hardship, and non-liquid assets), Kainz et al. (2012) found an association among them and variations in 36-month old children's social and cognitive development. Poverty status, measured by income-to-needs ratio, was related to lower cognitive skills while the presence of non-liquid assets was

associated with higher cognitive skills. Greater material hardship was correlated with more social problems for these children.

Investing in children's education produces positive child outcomes (Chaudry and Wimer 2016). Child subsidy programs expand childcare options for low-income parents. De Marco and Vernon-Feagans (2015) found that parents who received child subsidies tended to choose center-based care. They concluded that childcare, regardless of type, was of higher quality when these families received child subsidies. Okech (2011), whose focus was on parents' decision to enroll in preschool children's college education accounts, found that decisions were influenced by parental education level as well as parents' participation in information sessions about the account.

Another indicator of child well-being is good health. According to Valluri et al. (2015), low-income mothers chose healthcare visits for themselves and their child simultaneously. Pediatric visits increased with new medical conditions and greater number of chronic conditions among children, and maternal healthcare use increased with higher maternal depression scores, chronic conditions, new medical conditions, more children, more pediatric visits, prenatal/post-partum needs, and having health insurance coverage. Maternal health visits, on the other hand, decreased with maternal depression, pregnancy, being Latina or Black, having more children, and if mothers were covered through private health insurance.

Food Insecurity

Consumption of nutritious food is necessary for a healthy, productive life for both adults and children. Having enough food at home contributes to an enhanced sense of family well-being. In this section, we will discuss findings related to the measurement of food insecurity, factors influencing food insecurity, and food-related assistance programs.

Measurement of Food Insecurity

Balistreri (2016) argued that the commonly used measure of food security (18-item U.S. Household Food Security Survey) only captures the prevalence of food insecurity, not its depth or severity. He has, instead, proposed the Food Insecurity Index (FII) to assess the degree of food insecurity. Using the FII, Balistreri found that low-income households without children experienced the most rapid increases in the depth and severity of food insecurity since the 2008 Great Recession until 2018. Although White non-Hispanic households, with or without children, had lower food insecurity prevalence rates, they experienced steeper increases in both depth and severity throughout the last decade. Finally, Black

non-Hispanic households, with and without children, were most likely to suffer food insecurity.

Factors Leading to Food Insecurity

Guo (2011) documented that, regardless of socio-economic status, family food security is related to household assets. This is because the interaction between household assets and income loss buffered changes in food consumption patterns. Further, regardless of household income level, the risk of food insecurity increased, when faced with liquidity constraint and asset inadequacy (Chang et al. 2014). This relationship was strongest among low-income families. Financial constraint was found to be an exogenous factor in the determination of food insecurity. Food insecurity also resulted partly from the interaction between unstable income and nonstandard work schedules (multiple jobs, part-time, varied hours). While this association differed across household types, it was most pronounced in male- and female-headed households, and weakest among married couples (Coleman-Jensen 2011). The above findings, taken together, implies that food insecurity should be considered in the broader context of asset building and work environment.

The food security of Latino immigrant families in rural communities was influenced by multiple ecological layers. This included family characteristics (higher literacy and life skills), community conditions (state of the local economy, embrace of diversity, affordable housing, and access to health care), cultural values (familism), as well as federal immigration policy (Sano et al. 2011). The rapidly expanding growth among Latino families in rural areas of the US requires that attention be paid to the food security needs of this mostly vulnerable population (Hanson 2016). In rural Colombia, conditional cash transfers (CCT) increased the perception of food insecurity and subjective poverty among marginalized families (Morales-Martínez and Gori-Maia 2018). The conditionalities (families' commitment to education, good health, and proper nutrition) imposed on the beneficiary families reduced their dissatisfaction with health and education.

Food-Related Assistance Programs

In 2005 and 2010, metro and non-metro households had relatively similar levels of food insecurity. Yet, Nielsen et al. (2018) reported that a higher proportion of non-metro households received government food assistance (Supplemental Nutrition Assistance Program [SNAP], Special Supplemental Nutrition Program for Women, Infants and Children [WIC], free and/or reduced school meals, and related local and/or federal programs) compared to metro households. After the Great Recession, when government resources were expanded, this assistance gap widened even further.

Nonetheless, according to Chang et al. (2015), participation in SNAP and WIC programs increased fruit and vegetable consumption significantly among disadvantaged families. Other factors such as exercise habits, family support, and willingness to adopt a healthy lifestyle played a bigger role in increasing consumption of fruits and vegetables. For some families, however, nutrition knowledge seemed to decrease actual intake of the same.

In a study that identified nonfood needs of low-income households who patronized food pantries, Fiese et al. (2014) classified product needs into three categories: products for survival (water, food, medicine), products to keep the household together (soap, toilet paper, hygiene products), and products to “make do” (paper plates, dish soap, household cleaning supplies). When households went without these products, it resulted in stress, personal degradation, and in illegal activities.

Overall Summary of Findings

The research findings from JFEI articles presented above have identified multiple challenges and have suggested future research directions to improve the well-being and stability of vulnerable families. Taken together, the findings imply that family economic functioning depends on the interaction among individual, family, and contextual factors (e.g., social network, culture, policies). Additionally, emphasizing employment alone, without consideration of factors such as childcare (availability, accessibility, affordability) or jobs (availability, flexibility), is not adequate to successfully enable welfare recipients to exit the program. Governmental and institutional support also play an important role in the economic security of low-income families, such as participation in the EITC, for those who are eligible, and in the banking sector.

In order to balance work and family life, which would contribute to family well-being, working poor mothers require informal social support, especially for childcare and household tasks. In addition to effective resource management skills, it is important for low-income mothers to have a reliable co-parent who is more likely to decrease day-to-day stress and chaos in the household. Even those low-income fathers, unable to provide finances and primary care, may provide support in non-traditional ways, thereby, contributing to family stability. Utilizing available resources such as childcare subsidies, college savings programs, or local financial institutions enhance child well-being.

Food security is another important aspect of family well-being. New measures combined with traditional approaches should be used to capture the true extent of the depth and severity of food insecurity. Multidimensional in nature, food insecurity is impacted, not only by income, but also by

Table 1 Summary of findings and suggested areas of future research on economic security among low-income families

Topic	Findings	Suggested areas of future research
Poverty dynamics	<ul style="list-style-type: none"> • The Economic Well-Being Continuum establishes the level of economic functioning (persistently poor, struggling, and getting by) of low-income families using their circumstances in specific dimensions of life (Mammen et al. 2015) • Family health issues and changes in mothers' intimate relationships acted as significant trigger events that established or altered the economic functioning of the families with their hardships being mitigated by support networks (Mammen et al. 2015) • Low-income individuals expressed less financial distress and more hopefulness when locus of control was more internal to them. When able to make financial adjustments, they had more financial distress, accompanied with more hopefulness (Prawitz et al. 2013) 	<ul style="list-style-type: none"> • What are other life circumstances and trigger events that affect changes in economic functioning of low-income families, including size and duration of its impact? • How will these changes be mitigated in vulnerable families by individual's agency such as internal locus of control and hopefulness? • What are changes in short-term as well as long-term subjective financial well-being when financial education is introduced to low-income consumers? • Are low-income consumers motivated to continue to improve their financial behaviors if they are provided optimism and hope for a better financial future?
Effectiveness of welfare-to-work programs	<ul style="list-style-type: none"> • When transitioning from welfare to work, former TANF recipients were more likely to obtain employment and remain employed when they participated in labor force attachment (LFA) programs along with human capital development (HCD) programs (Kim 2010, 2012) • Successful welfare-to-work participants revealed low wages, informal labor market activity, unmet needs, and continued use of government, community, and social support (Kim 2010, 2012) • Those who had more needs met had higher earnings and regular nonmonetary help from their social network while those with fewer needs met had more young children and relied on government support programs (Davis et al. 2018; Grobe et al. 2017; Livermore et al. 2011) 	<ul style="list-style-type: none"> • Would an expansion of educational opportunities for TANF recipients, along with modified work requirements, contribute to more successful and sustainable welfare-to-work transitions? • Do state differences and variations in TANF rules (work exemptions, sanctions, time limits, earnings disregards, family caps, time to work requirements) make significant differences in positive employment outcomes and better economic outcomes for families? • What is a realistic measure of what it means to be successful in welfare-to-work programs for women to become self-sufficient and truly meet their needs?
Employment issues	<ul style="list-style-type: none"> • Rural low-income mothers remained in the same job because they utilized their limited resources effectively and developed strategies to combine work and family life including using social support network and supportive supervisors as well as flextime (Son and Bauer 2010) • Low-income mothers were more likely to be employed, especially full-time, if they were provided state childcare subsidy tied to their employment (Davis et al. 2018; Grobe et al. 2017) • High level of job instability created a greater likelihood of losing the childcare subsidy (Grobe et al. 2017) 	<ul style="list-style-type: none"> • What are the differences between low-income mothers who maintain continuous employment and those who are employed intermittently? • What are strategies to incentivize (a) employers to provide flexible work policies and (b) communities to establish community-based support system for limited-resource parents of young children? • What is the impact on employment stability when states decouple low-income parents receiving childcare subsidy and work requirements? • How is child subsidy loss related to families' choices for childcare arrangements and how do childcare subsidy rules vary from state to state?
The earned income tax credit (EITC)	<ul style="list-style-type: none"> • The EITC non-participants among rural low-income women were more likely to be Hispanic, be less educated, have larger families, perceive their income as being inadequate, live in more rural counties, and possess little understanding of the EITC (Mammen et al. 2011) • Participating rural working mothers, on the other hand, were more likely to be single, food secure, and satisfied with life EITC (Mammen et al. 2011) • Periodic EITC payment recipients experienced significantly lower levels of perceived financial stress (less need to borrow money, lower levels of food insecurity, and fewer unpaid bills) compared to those who received it in a lumpsum (Kramer et al. 2019; Mammen et al. 2011) 	<ul style="list-style-type: none"> • What are the multiplier effects of the EITC on communities, particularly rural communities? • What incentives would increase EITC program participation among eligible working poor families? • What is the optimal frequency of the EITC payments (one lumpsum, periodic payments, or monthly payments) which would reduce family financial stress and increase overall economic security?

Table 1 (continued)

Topic	Findings	Suggested areas of future research
Banking behaviors	<ul style="list-style-type: none"> • Unbanked low-income households were more likely to be younger, Black, unpartnered, have more children, and have less income, while they are less likely to have attended college and be employed full-time (Grinstein-Weiss et al. 2010) • Banked participants were more likely to have better saving performance in Individual Development Accounts (IDA) programs and lower risks of dropping out (Grinstein-Weiss et al. 2010) • Having an additional child increased the likelihood of female-headed households to be underbanked or unbanked compared to couples or male-headed households (Rao and Malapit 2015) 	<ul style="list-style-type: none"> • What specific steps could increase the likelihood of low-income households' engagement in banking activity including savings and participation in IDA programs and other mainstream financial services? • What are the demand side (opportunity cost of time to women and intimidation based on lack of banking knowledge) and supply side (institutional bias against women and the perceived need for greater monitoring of them) factors that contribute to gender disparity in banking behavior?

household assets, food management knowledge and skills, cultural values, community resources, as well as federal policies. This is particularly true for racial/ethnic minorities and rural immigrant families.

Future Research Directions

The 29 articles from the Journal of Family and Economic Issues, that are reviewed here, suggest strategies for improved family well-being and increased stability. These strategies incorporate the true needs of low-income families with a variety of support systems at the individual (e.g., increase human capital), family (e.g., positive co-parental relationship), community (e.g., affordable childcare), and policy (e.g., realistic welfare-to-work programs) levels. The findings of these studies have provided a road map for future research directions. In this section, we will present a general direction for future research; detailed research recommendations, tied to specific findings, can be found in Table 1 (Economic Security), Table 2 (Family Life Issues), and Table 3 (Food Security).

Future research should examine life circumstances and trigger events that may affect changes in families' economic functioning including the size and duration of its impact. Recent examples of trigger events that could cause a cascading effect on low-income families include natural disasters, the opioid crisis, technological displacement of jobs, and the novel Coronavirus pandemic. Research should also look at how such events may be mitigated in vulnerable families by individuals' agencies such as internal locus of control, hopefulness, and financial literacy. The evaluation of current welfare programs and policies strongly suggest that future research must explore the impact of variations of state welfare policies including work requirements, strategies to incentivize employers to provide flexible work policies, and community-based support systems for parents of young children. Scholars should also explore low-income families' attitudes, knowledge, and decision-making processes in the area of finances including their reluctance to participate in the banking sector and, for those who qualify, in the EITC program. At the same time, scholars should also not neglect to identify disincentives created by financial institutions that stand in the way of families participating in the banking system.

Previous research has established that work-family balance is vital for low-income mothers to obtain and maintain their employment in order to promote family well-being. Future research should focus on strategies to incentivize employers to provide flexible work policies and to establish community-based support systems. This current pandemic has created a loss of employment opportunities and loss of income especially for low-income working families; future

Table 2 Summary of findings and suggested areas of future research questions on family life issues among low-income families

Topic	Findings	Suggested areas of future research questions
Work and family balance	<ul style="list-style-type: none"> Rural low-income families were able to juggle the demands of work and family life if they had access to resources such as informal social support, could manage both work and family time, and were in jobs that supported work and family life (Katras et al. 2015) Low-income mothers relied on informal support for childcare and household tasks and depended on sympathetic supervisors who provided flexible work hours (Katras et al. 2015; Son and Bauer 2010) Higher residential mobility was associated with changes in employment status and relationships, experiences of intimate partner violence, as well as private-market rentals, substandard housing, and bad neighborhoods, all of which can lead to work-family life imbalance (Kull et al. 2016) 	<ul style="list-style-type: none"> What are factors that will enable low-income mothers to successfully maintain work family balance? What strategies would incentivize employers to provide flexible work policies and establish community-based support system for limited-resource parents? How does a residential move affect family well-being and what is the role of housing subsidies on family well-being in the context of residential mobility?
Parenting dynamics	<ul style="list-style-type: none"> Difficulties of living in poverty, combined with the demands of parenting young children, can create stress and chaos among unmarried couples who coparent children (Jamison et al. 2017) Since successful coparents managed their limited resources well, the best way to assist them cope day-to-day stress is by providing adequate resources and information on how to use them effectively (Jamison et al. 2017) Low-income fathers, who did not provide finances or primary care, defined responsible fatherhood as spending time in non-caregiving activities, voluntarily distancing themselves from a child when it's in the child's interest, acknowledging paternity in non-legal settings, spending money on presents, engaging in fun activities, and attending to special needs, keeping abreast of what's going on in the child's home, and ensuring that they are not absent from the child's life (Myers 2013) 	<ul style="list-style-type: none"> What is the special dynamic among unmarried, limited-resource coparents and the unique challenges that they face including their cohabiting status and the presence of other children and stepchildren? What are the social contexts (i.e. upbringing) and the exposure of fathers to a variety of paternal responsibility that are related to their fatherhood ideologies in comparison to mainstream fatherhood ideology?
Child well-being and poverty	<ul style="list-style-type: none"> Among young children (36 months), poverty status was related to lower cognitive skills; presence of non-liquid assets was associated with higher cognitive skills; greater material hardship was correlated with more social problems (Kainz et al. 2012) Low-income parents who received child subsidies tend to choose center-based care and childcare, regardless of type, are of higher quality with child subsidies (De Marco and Vernon-Feagans 2015) Decision to enroll in preschool children's college education accounts were influenced by parental education level and their participation in information sessions about the account (Okech 2011) Low-income mothers chose healthcare visits for themselves and their child simultaneously (Valluri et al. 2015) 	<ul style="list-style-type: none"> What is the interaction among income, material hardship, and non-liquid assets and how does this impact the physical, cognitive, and socio-emotional development of children? What is the result of using the same measures on older children from low-income families and children from other socio-economic status? What is the role of isolation in the availability of childcare programs? What is the association between childcare quality and stigma surrounding receipt of welfare benefits among families who do not apply for this benefit? What is the long-term outcome of childcare subsidies on children? What are the factors that influence parent's decision to participate in children's college education accounts? How do different types of health insurance coverage affect mother's joint decision-making for pediatric and maternal healthcare usage?

Table 3 Summary of findings and suggested areas of future research questions on food insecurity among low-income families

Topic	Findings	Suggested areas of future research questions
Measurement of food insecurity	<ul style="list-style-type: none"> • The Food Insecurity Index, proposed to assess the degree of food insecurity, found that low-income households without children experienced the most rapid increases in the depth and severity of food insecurity (Balistreri 2016) • Although White non-Hispanic households, with or without children, had lower food insecurity prevalence rates, they experienced steeper increases in both depth and severity throughout the last decade while Black non-Hispanic households, with and without children, were most likely to suffer food insecurity (Balistreri 2016) 	<ul style="list-style-type: none"> • What is the depth and severity of food insecurity among vulnerable populations, particularly among those without children? • What are factors related to the degree of severity of food insecurity, beyond the commonly used socio-economic indicators such as food purchasing patterns and childhood food experiences and cultural variations in these factors?
Factors leading to food insecurity	<ul style="list-style-type: none"> • Regardless of socio-economic status, family food security was related to household assets. When faced with liquidity constraint and asset inadequacy, risk of food insecurity increased among low-income families, regardless of household income level (Chang et al. 2014; Guo 2011) • Food insecurity, resulted partly from the interaction between unstable income and nonstandard work schedules, was most pronounced in male- and female-headed households and weakest among married couples (Coleman-Jensen 2011) • Food security of rural Latino immigrant families was influenced by family characteristics (higher literacy and life skills), community environment (state of the local economy, embrace of diversity, affordable housing, and access to health care), cultural values (familism), as well as federal immigration policy (Sano et al. 2011) • Conditional cash transfers in rural Colombia increased the perception of food insecurity and subjective poverty among marginalized families (Morales-Martínez and Gori-Maia 2018) 	<ul style="list-style-type: none"> • What is the role of economic volatility, market conditions, and policy changes in understanding the relationship between their family finances and food insecurity? • How can community-based resources (food banks) mitigate the severity of food insecurity? • How is the work form of household heads related to food insecurity, particularly among those who recently exited welfare to enter nonstandard work arrangements? • What is the effect of documentation status and immigration policy changes on food insecurity among low-income immigrant families? • Is the perception of food insecurity and subjective poverty long lasting with conditional cash transfers and what are the psychological effects of this on beneficiary parents and their children when compared to non-beneficiaries?
Food-related assistance programs	<ul style="list-style-type: none"> • Compared to metro households, a higher proportion of non-metro households received government food assistance (SNAP, WIC, free and/or reduced school meals, and related local and/or federal programs). This assistance gap widened even further, after the recession, when government resources were expanded (Nielsen et al. 2018) • Although participation in SNAP and WIC programs increased fruit and vegetable consumption significantly among disadvantaged families, exercise habits, family support, and willingness to adopt a healthy lifestyle played a bigger role in increasing consumption of fruits and vegetables. For some families, nutrition knowledge seemed to decrease actual intake of the same (Chang et al. 2015) • When households went without certain products considered survival (water, food), to keep the household together (soap, toilet paper), and products to “make do” (paper plates, dish soap), it resulted in stress, personal degradation, and in illegal activities (Fiese et al. 2014) • Resources in food-related assistance programs are not always allocated in a cost-benefit manner (Nielsen et al. 2018; Chang et al. 2015) 	<ul style="list-style-type: none"> • Why does urban-rural disparity occur among food insecure families when attempting to access food? What are possible strategies that would enable food-insecure metro families to access food? • What is the impact of food assistance programs on the medium-term and long-term patterns of fruit and vegetable consumption among low-income families? • What is the impact of family income and food budgeting on families’ dietary habits as well as parental modeling and family food environment on fruit and vegetable intake? • Using qualitative studies to develop a more nuanced understanding, what are the nonfood needs of low-income households?

research should, therefore, evaluate the meaning of work flexibility to include off-site work and job sharing.

Positive child development is embedded in family and social contexts. To prevent generational poverty, future lines of inquiry should go beyond mothers' perspectives alone to include multiple voices of other family members such as co-parents (especially fathers), older and step-children, and grandparents. Additionally, research should focus on the impact of parental decisions regarding childcare enrollment and healthcare visits on the long-term outcome of children. Finally, the association between receipt of governmental assistance and the stigma experienced by low-income families, particularly among rural families, would be another important area of study.

Future research must investigate the role of economic volatility, market conditions, and policy changes in understanding the relationship between family finances and employment of low-income families and food insecurity. For poor immigrant families, the effect of documentation status and immigration policy changes on food insecurity cannot be understated and, to capture the nuances of their food needs, qualitative and mixed-methods studies would be preferred. Future studies should also incorporate geographical information to identify reasons why urban–rural disparity occurs among food insecure families when attempting to access food and possible strategies that would enable food-insecure metro families to access food. It is equally important to assess family income and food budgeting on families' dietary habits as well as parental modeling and family food environment on healthy food behavior.

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Publisher's Note Springer Nature remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

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