The COVID-19 crisis has both highlighted and exacerbated the economic challenges of the average American. Many Americans were living paycheck-to-paycheck prior to the extensive economic disruption that began in March 2020. In a 2018 survey, the Federal Reserve found that 40% of Americans did not have the financial ability to cover an unexpected expense of $400.1 Even in a strong economy, many American households were one economic shock away from entering a financial crisis.

Over the last few years, Feeding America, food banks, and pantries have recognized the need for innovative programs to address the root causes of hunger. Food banks will always provide food to families facing hunger, and measure food distribution and reach. At the same time, we know it will take more than food to end hunger and are committed to “shortening the line” over the long term. As critical access points for people facing hunger, food banks and pantries can play a pivotal role in promoting access to additional supports beyond food to support individuals on the pathway to long-term food security. Here are two key examples of Ending Hunger programs:

**The More Than Food framework** builds the capacity of food banks and pantries to more effectively address the root causes of hunger to help clients improve health, food security, and life stability. The framework was developed in Connecticut beginning in 2010 with the evaluation of the Freshplace food pantry.2 More Than Food helps pantries offer healthy client choice, connect clients with community services, and instill a culture that is welcoming so clients can set and reach goals. Centered on motivational interviewing and the Stages of Change theory, More Than Food has been rigorously evaluated over a decade and participants show promising improvements in food security, self-sufficiency, diet quality and self-efficacy.3-4 The More Than Food model has been scaled in pantries in three states and demonstrated consistent significant outcomes.5-6
The Household Empowerment Pilot (HEP) was funded by Feeding America in 2019 to offer additional food, connections to benefits such as the Supplemental Nutrition Assistance Program (SNAP), and financial coaching services through TrustPlus, a service of Neighborhood Trust Financial Partners. Similar to More Than Food, HEP included coaches who used motivational interviewing to help clients set and reach goals. HEP demonstrated strong indicators of potential for effectiveness and scalability.

Economic Shock Pilot

The economic shock resulting from the COVID-19 pandemic has further exacerbated long-standing disparities in food and financial security, reinvigorating efforts to implement and scale interventions to address the root causes of hunger across the charitable food system. The Economic Shock Pilot combined elements of HEP and More Than Food to explore if a less intensive program could help households that experienced an economic shock get back on their feet and reduce the need for charitable food in the long-term. The goal of the Economic Shock Pilot was to provide virtual coaching to support the food security and financial wellbeing of people coming to receive charitable food during the COVID-19 pandemic. We evaluated whether people who met virtually with a coach and received referrals with one-on-one follow-up had improved outcomes compared to people who received the standard charitable food and passive referrals to services, without coaching or follow-up.

The Economic Shock Pilot was a collaboration between Feeding America and the Connecticut Foodshare Institute for Hunger Research & Solutions ("the Institute"), with both organizations acting as co-primary investigators on the project. Feeding America awarded grants to three food banks to implement the program: Connecticut Foodshare in Greater Hartford, Connecticut, Greater Cleveland Food Bank in Ohio, and Houston Food Bank in Texas.

**ELIGIBILITY AND RECRUITMENT**

Households eligible for the Economic Shock Pilot had at least one child under age 18 and a household member who experienced a negative economic impact – loss of job, hours, or income – as a direct result of the COVID-19 pandemic. Participants also needed to be between the ages of 18 and 60, make decisions about how their household spends and saves money, and have English-language competency to engage with the tools and resources, as some survey instruments were not translated into other languages at that time. The pilot intentionally oversampled Black and rural households to ensure the populations most likely to experience food insecurity and be economically impacted by the COVID-19 pandemic were represented. Food bank staff recruited eligible participants in a variety of ways including in-person screenings at food distribution sites and screening through food bank call centers.

<table>
<thead>
<tr>
<th>Food Bank</th>
<th>Recruitment Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut Foodshare</td>
<td>60 Households</td>
</tr>
<tr>
<td>Greater Cleveland Food Bank</td>
<td>30 Households</td>
</tr>
<tr>
<td>Houston Food Bank</td>
<td>30 Households</td>
</tr>
</tbody>
</table>
INTERVENTION AND COMPARISON GROUPS

Once participants were recruited into the pilot, they were randomly assigned to either the Coaching Group to receive coaching or a Comparison Group. Those assigned to the Coaching Group were contacted by a trained coach to help participants set goals and connect to available resources and services in the community. Referrals and navigation support were based on the needs and goals of each individual participant and included but were not limited to: SNAP, Medicaid, Earned Income Tax Credit (EITC) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), financial wellness coaching through TrustPlus, housing, and employment resources. Due to the pandemic, the coaching intervention took place virtually over the phone or computer, and spanned four months with a target of six coaching sessions.

Half of all recruited participants were randomly enrolled in a Comparison Group that received a standardized referral list, while the Coaching Group received the same referral list and access to the complete coaching intervention. This approach was particularly important in light of the COVID-19 pandemic in order to hold external factors relatively constant between the Coaching and Comparison Groups. The pilot launched in September 2020 and extended through June 2021.

Research Goals

- Test the feasibility of offering virtual coaching to help participants set and reach goals and link them to critical supports beyond food
- Compare differences between Coaching and Comparison Groups in food security, financial well-being, self-sufficiency, and sense of control after four months
- Compare differences between groups in uptake of referrals and engagement with external services after four months

The Institute, with partner Urban Alliance in East Hartford, Connecticut, provided trainings to pilot sites on coaching and motivational interviewing, support to all the pilot sites, conducted all the pre- and post-test interviews over the phone with clients, and supported data analysis, interpretation, and report development. In addition to the Institute, Hilary Seligman, MD MAS, Professor of Medicine, UCSF, acted as an advisor.

DATA COLLECTION

Eligible participants were referred to staff at the Institute to complete a baseline survey over the phone. The survey included questions on food security (USDA 18-item Food Security Survey Module), financial well-being (Consumer Financial Protection Bureau Scale), sense of control (Lachman-Weaver survey), and self-sufficiency (Missouri Scale). Upon completion of the survey, participants were randomly assigned to the Comparison or Coaching Group. All participants received a $20 gift card as a stipend for their time completing the survey and a standardized referral list of community resources including SNAP, financial coaching through TrustPlus, and free tax prep assistance. Households assigned to the Coaching Group were connected to a coach with whom they’d meet over the course of the intervention to set economic mobility goals.
Staff at the Institute also conducted a post-program survey with all participants, contacting those in the Comparison Group four months after enrollment and those in the Coaching Group following their last coaching session. The post-program survey mirrored the pre-program survey with the addition of questions about program satisfaction and their experience with TrustPlus.

TRAININGS AND SUPPORT FOR COACHES

Building off the More Than Food research and HEP program, the Economic Shock Pilot was grounded in the Stages of Change theory which recognizes that behavior change happens in stages, not all at once. By recognizing a person’s readiness for change, a coach can tailor information and motivation to facilitate movement through each of the Stages of Change. Each food bank designated coaches to provide the intervention, and all coaches received trainings in the Stages of Change theory as well as Motivational Interviewing by the Institute and Urban Alliance in East Hartford, Connecticut to help clients focus on their areas of need.

Motivational Interviewing (MI) is a collaborative and strength-based approach designed to strengthen personal motivation for and commitment to a specific goal, by drawing out and exploring a person’s own reasons for change. Coaching with MI provides follow-up beyond simple referrals. The coaches discussed goals that were important to participants to help them with food security and financial well-being and helped connect participants to resources outside of the standardized referral list to help reach the identified goals. They also encouraged participants to engage with a financial coach via TrustPlus to support economic stability. Coaches across the three pilot sites convened virtually once a month to share their progress, explain challenges, and discuss best practices in a reflective supervision meeting facilitated by Urban Alliance.

NEIGHBOR ENGAGEMENT – COMMUNITY ADVISORY GROUP

As part of the Economic Shock Pilot, Feeding America and the Institute engaged a group of community members during program design and recruitment to share their thoughts and provide feedback to help improve program implementation. Two focus groups were conducted via conference calls with a total of nine people from Greater Hartford, Connecticut, and Cleveland, Ohio (two of the three pilot site locations). Participants included community members who met the eligibility criteria for the pilot but did not enroll in the program and were recruited during the recruitment phase of the Economic Shock Pilot.

After the pilot was completed, Feeding America and the Institute reconvened participants from the earlier focus groups in two sessions, and conducted two additional focus groups with participants from the pilot’s Coaching Group, speaking with a total of 15 individuals from Greater Hartford, Connecticut and Cleveland, Ohio. All focus group participants were compensated for their time with VISA gift cards. Insights from these and the above sessions include feedback on program implementation and design, benefits of participation, and opportunities for improvements.
Key Findings

PROGRAM PARTICIPANTS

The three food banks recruited a total of 213 eligible people, and 140 were successfully enrolled. One-third (73 people) of those initially recruited did not enroll, which may be a factor of receiving follow-up phone calls from the research team rather than recruitment in person, an approach we would not recommend in a post-COVID-19 environment. Of those who enrolled, 69 were assigned to the Coaching Group, and 71 were assigned to the Comparison Group. A total of 89 participants (64%) completed the post-program survey, including 41 from the Coaching Group and 48 from the Comparison Group.
Table 1: Demographic* characteristics of study population at baseline

*Other than slight differences in education, there were no statistically significant differences in demographics between the Coaching and Comparison Groups.

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Sample N=140</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender (N=139)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>125</td>
<td>89</td>
</tr>
<tr>
<td>Male</td>
<td>14</td>
<td>11</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean age in years</td>
<td>40.2</td>
<td></td>
</tr>
<tr>
<td>Race or ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>33</td>
<td>24</td>
</tr>
<tr>
<td>Hispanic, Latino(a), or Spanish</td>
<td>39</td>
<td>28</td>
</tr>
<tr>
<td>Black or African American</td>
<td>70</td>
<td>50</td>
</tr>
<tr>
<td>American Indian or Native Alaskan</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Monthly household income (N=135)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zero</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>$500 or less</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>$501 - $1,000</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>$1,001 - $2,000</td>
<td>51</td>
<td>38</td>
</tr>
<tr>
<td>$2,001 - $3,000</td>
<td>24</td>
<td>18</td>
</tr>
<tr>
<td>$3,001 - $4,000</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>More than $4,000</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Economic shock experienced at time of recruitment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of job</td>
<td>81</td>
<td>58</td>
</tr>
<tr>
<td>Hours cut</td>
<td>50</td>
<td>36</td>
</tr>
<tr>
<td>Loss of significant income</td>
<td>57</td>
<td>41</td>
</tr>
<tr>
<td>Furloughed or temporarily laid off with expectation of being rehired</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>Wages cut</td>
<td>14</td>
<td>10</td>
</tr>
<tr>
<td>Food security level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very low</td>
<td>68</td>
<td>49</td>
</tr>
<tr>
<td>Low</td>
<td>44</td>
<td>31</td>
</tr>
<tr>
<td>Marginal</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>High</td>
<td>14</td>
<td>10</td>
</tr>
</tbody>
</table>
PROGRAM IMPACT ON KEY OUTCOME MEASURES

Both the Coaching and Comparison Groups experienced significant improvements in food security, financial well-being, and self-sufficiency. However, there were no significant differences between the groups at the end of four months.

Food Security

The percentage of participants who were food secure after program completion compared to program enrollment doubled for those in the Coaching Group and nearly doubled for those in the Comparison Group.

![Percentage of Participants Who Were Food Secure](chart)

Food Security

Coaching Group

Comparison Group

At Enrollment After Program Completion

24% 20% 24% 40% 45%

% of Participants Who Were Food Secure*

*as measured by the USDA Food Security Module, p ≤ .01 for both groups

Financial Well-Being

The average financial well-being score increased between enrollment and program completion for both the Coaching and Comparison Groups. Though there was improvement, the average remained within the range of “medium low” financial well-being. People in this range tend to have minimal savings, find it somewhat or very difficult to make ends meet, and some have had a credit application rejected or are concerned about credit rejection.

Average Financial Well-Being Score*

Coaching Group

Comparison Group

At Enrollment After Program Completion

39.5 40.9 39.5 44.5 45.6

Financial Well-Being

*as measured by the CFPB Financial Well-being Scale; scores range between 0 and 100, p ≤ .01 for both groups.
Self-Sufficiency

The Missouri Family Self-Sufficiency Scale measures levels of education, literacy, employment, income, physical health, mental health, housing, health insurance, childcare, transportation, and psychosocial stress. Each of the scale’s components is scored from 1-5 for a total maximum score of 55. Lower scores indicate higher crisis whereas higher scores indicate more stability. Average self-sufficiency scores increased at similar levels for both groups.

<table>
<thead>
<tr>
<th></th>
<th>Coaching Group</th>
<th>Comparison Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Enrollment</td>
<td>36.2</td>
<td>37.1</td>
</tr>
<tr>
<td>After Program Completion</td>
<td>38.9</td>
<td>39.7</td>
</tr>
</tbody>
</table>

*p ≤.01 for both groups.

Sense of Control

The Lachman-Weaver Sense of Control scale measures a person’s sense of control over her or his life, and includes sub-scales to measure what they feel they cannot control (“perceived constraints”) and what they feel they can control (“personal mastery”). The Coaching Group had a significant reduction in perceived constraints at program completion, whereas those in the Comparison Group experienced no change. The support from coaches is designed to increase participants’ confidence, motivation, and sense of control to set and reach goals. The second half of the Sense of Control scale, measuring “mastery”, did not change between enrollment and program completion for either group.

<table>
<thead>
<tr>
<th></th>
<th>Coaching Group</th>
<th>Comparison Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Enrollment</td>
<td>3.2</td>
<td>3.1</td>
</tr>
<tr>
<td>After Program Completion</td>
<td>3.7</td>
<td>3.1</td>
</tr>
</tbody>
</table>

*as measured by the Lachman-Weaver Sense of Control Scale, p<.1. Scale scores range between 1 and 7, where a lower score is equated to fewer perceived constraints.
The program has given me hope and taught me it’s okay to ask for help.”
– Participant in Coaching Group

FINANCIAL GOALS AND ENGAGEMENT WITH TRUSTPLUS

The Coaching Group reported greater progress toward financial goals than those in the Comparison Group. Sixty-five percent of the Coaching Group agreed that they had made progress toward their financial goals since beginning the Economic Shock Pilot intervention compared to 45% of the Comparison Group.

[My coach] recommended TrustPlus. She checked in on my goals, was very caring about her mentees, and was invested in her work.”
– Participant in Coaching Group

The Coaching Group was more likely to engage in TrustPlus and meet regularly with a financial coach to address short-term financial challenges. Only participants in the Coaching Group enrolled in TrustPlus, though all participants received information about the resource and how to enroll. Coaches for the Economic Shock Pilot encouraged their clients to participate and often assisted with the TrustPlus enrollment process.

Participants who engaged with TrustPlus saw the following improvements after an average of three coaching sessions:

- Clients with goals related to credit building (4) increased their credit score by an average of 47 points.
- Clients with goals to reduce debt (4) decreased their consumer debt by a median of $4,272 and their collections debt by a median of $2,741.
Preliminary results are encouraging, and follow-up findings will be available in fall 2021. Participants who engaged with TrustPlus during the Economic Shock Pilot are able to continue financial coaching through the service indefinitely.

**ENGAGEMENT WITH OTHER COMMUNITY RESOURCES**

There was no significant difference between the Coaching and Comparison Groups in use of the standardized referral list provided to them at enrollment; 74% of the Coaching Group and 67% of the Comparison Group reported that they had used the referral list.

*He applied for unemployment months ago but never received his benefits ... I reached out to the head of job and family services, and they had that fixed within one week. He’s a single father of three, so he was so excited for that.*

– Coach discussing a client’s experiences

Many participants in the Coaching Group identified housing and utility assistance as their main needs, and the coaches discussed those referrals more often than other available resources. Other common referrals included food pantries, employment assistance, and assistance with car payments. Participants in the Coaching Group commonly mentioned the role their coach played in helping them access additional resources and services. There were no statistically significant differences between groups in SNAP enrollment, Medicaid enrollment, or EITC receipt after the four-month intervention.
PROGRAM SATISFACTION

Participants across both groups were mostly satisfied with the Economic Shock Pilot program overall and the standardized referral list provided. Participants rated their overall experience in the program a 4.7 on a scale from 1 (low) to 5 (high); 97% rated their experience a 4 or 5. Participants across both groups rated the list of resources they received from the program in the mail a 4.7 on a scale from 1 (low) to 5 (high); 90% rated the list of resources a 4 or 5. Participants in the Coaching Group were overwhelmingly satisfied with their experiences with their Economic Shock Pilot coach. 100% of coaching participants rated their experience with their coach a 4 or 5 on a scale from 1 (low) to 5 (high); 93% rated their experience a 5. The average rating for experience with a coach was 4.9.

“Love the program. Thank God for y’all. If it was not for the food bank, I would not know how we would survive.”

– Participant in Coaching Group
The pandemic presented unforeseen economic challenges for millions of Americans. In response, government agencies at the federal and state levels, community-based organizations, and philanthropic agencies provided additional financial supports, reduced barriers to program eligibility, and broadened outreach to raise awareness for how to receive assistance. These factors may have reduced the stigma of asking for help and enrolling in social service programs for households struggling with food insecurity.

While participants in the Economic Shock Pilot saw significant improvements in the key outcomes of food security, financial well-being, and self-sufficiency, there were very few differences between the Coaching and Comparison Groups. This was contrary to the original hypotheses but may be explained by the effects of external government and community-based interventions and supports. Additional financial supports like enhanced unemployment benefits, periodic economic impact payments (stimulus checks), and enhanced SNAP benefits during COVID-19 would likely have applied to all participants in the Economic Shock Pilot. This might explain overall improvements in key outcomes for both groups.

Results from the Economic Shock Pilot show that it is feasible to implement a coaching program for food pantry clients. The strong relationship between participants and their coaches, despite the virtual nature of the intervention, led to engagement in TrustPlus services and subsequent positive directional outcomes in credit improvements and debt reductions. Similar financial well-being outcomes from engagement with TrustPlus would be expected when a neighbor works with a coach in a food pantry setting, similarly to the virtual intervention of the Economic Shock Pilot. Lessons learned from the Economic Shock Pilot can build on the previous promising findings from the More Than Food program and HEP and can help inform future ending hunger strategies for food banks.
RECOMMENDATIONS FOR FUTURE COACHING PROGRAMS

Screening for program readiness can help ensure coaching is a good fit for potential participants and identify some households that may be unlikely to complete the program if enrolled.

Rolling recruitment provides the flexibility to be iterative in the recruitment process and to adjust as needed. Coaches will be better able to manage their caseload if participants are enrolled on a rolling basis, allowing them to focus on a few participants at a time, and likely lead to increased retention and program satisfaction.

Personalized handoffs, also known as warm referrals, from enrollment to intervention or between coaches and community resources result in increased engagement. When Economic Shock Pilot coaches assisted participants in enrolling in TrustPlus, participants were more likely to meet with a financial coach.

Identify and implement effective strategies to increase engagement in coaching such as:

- Build trust through Motivational Interviewing skills and supporting clients to feel heard
- Offer flexibility and choice in appointment times and location (i.e. in-person or virtual)
- Provide periodic incentives to participants to support retention and engagement
- Extend opportunities for participants to engage with and provide support to each other.

Time for coaches and other staff to share effective strategies and seek advice for challenges they encounter is crucial to provide an effective coaching program. These check-ins should occur at a regular frequency, such as monthly.

Recruiting and serving rural households presents unique challenges such as participants having more limited options for a coach to contact them or fewer supportive resources available in rural areas compared to cities. Implementing a similar intervention in a rural area will require additional planning, foresight, and community engagement.
About The Authors

CONNECTICUT FOODSHARE INSTITUTE FOR HUNGER RESEARCH & SOLUTIONS

Connecticut Foodshare is the food bank serving all of Connecticut, providing nearly 47 million meals through a network of more than 700 community-based hunger relief programs. The Connecticut Foodshare Institute for Hunger Research & Solutions was founded in August 2019 with the goal to serve as a resource for food banks and community partners by providing strategies for holistic solutions to hunger. The Institute develops innovative and evidence-based programs that promote health and address the root causes of hunger. We research different approaches to identify what works and provide trainings and services so that others can implement best practices within the charitable food network.

FEEDING AMERICA

Feeding America® is the largest domestic hunger-relief organization in the United States. Through a network of 200 food banks and 60,000 food pantries and meal programs, we provide meals to more than 40 million people each year. Feeding America also supports programs that prevent food waste and improve food security among the people we serve; educates the public about the problem of hunger; and advocates for legislation that protects people from going hungry. Individuals, charities, businesses, and government all have a role in ending hunger.

Acknowledgements

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References


