

SYSTEMATIC REVIEWS

Community-Based Asset Security: A Scoping Review

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ABSTRACT

Objectives: To explore how and what programs or projects address asset security at the community level as a social determinant of health.

Data Sources: To conduct a scoping review following Preferred Reporting Items for Systemic Reviews and Meta-analyses (PRISMA) guidelines, the databases searched included CINAHL, EconLit, Embase, Pubmed/Medline, and the Sociological Collection of EBSCOhost.

Review Methods: Keywords used for article identification were (“asset” AND “community”) OR (“asset security” AND “community”). Studies were included if published between 1990 and 2019, written in English, and published in a peer-review journal. Reference lists of selected articles were also reviewed for additional articles. Two authors reviewed titles and abstracts separately, then reviewed full-texts for sample selection.

Results: After identifying 2,585 articles, researchers refined the final sample to 28 articles.

Programs or projects within the sample focused on direct financial interventions or indirect interventions. Direct interventions included financial programs, such as Individual Development Accounts, or ownership opportunities, such as cooperatives or microenterprises. Indirect interventions included those focused on the built environment, such as asset mapping to identify a community’s resources, or focused on education, such as those for social workers.

Conclusions: Financial programs, ownership opportunities, assessments of the built environment, and targeted education complement one another to influence a community’s assets from many angles. Income inequality has evolved from repeated institutionalized practices that inadvertently reinforce that inequality. Published literature emphasizes the local nature of needs and

challenges, culturally responsive efforts, and that observing an impact often requires longitudinal efforts.

KEYWORDS: Community-based, Asset security, PRISMA, Social determinants, Scoping review

INTRODUCTION

Current public discourse, especially amid the COVID-19 pandemic, has emphasized that financial insecurity can ultimately impact one's health and well-being. Living in poverty remains a critical problem for U.S. families in the 21st century. A family experiences poverty, according to the U.S. Census Bureau, when their income (pre-tax cash) is less than their cost of living (based on the Consumer Price Index).¹ In 2018, the poverty threshold for a family of four was just below \$28,000.² However, even families above the poverty threshold still experience financial challenges due to lacking a living wage. Employed individuals who cannot make a living wage, also known as the minimum income point "between financial independence ... and the need to seek out public assistance or suffer consistent and severe housing and food insecurity,"^{3(p2)} experience substantial financial challenges. Since the 1980's, income inequality has steadily been increasing.⁴ Regardless of the semantic demarcation of a family's financial situation, whether it is "being in poverty," "lacking a living wage," or "experiencing low-income," meeting every day financial demands and protecting for future financial needs is a reality for a large proportion of U.S. families and children. Further, lack of financial security impacts individuals' health status and has therefore been deemed one of several social determinants of health.

Gaps between those with financial means and those with limited means, however, does not simply arise from savings behavior and financial literacy. Lacking insurance coverage, limited transportation or childcare, fluctuating employment, or living in low-income geographical areas all impact how an individual becomes financially secure.⁵ Policy-makers, researchers, and non-profit program administrators have traditionally addressed these gaps

through individual-level interventions. Most prominently, interventions that aim to change individuals' 'saving behaviors' have dominated the literature. Arguments focused on teaching or improving 'savings behaviors' follow economic perspectives that building assets increases consumption and market participation, thus financial incentives benefit the larger market.⁶ However, recent work by the Ford Foundation identified that programmatic attempts to date have failed to consider the historical and systemic dynamics impacting how racial minorities build wealth.⁷ Therefore, it is vital to consider the community-level impacts of programs targeting financial security.

Community-Level Implications

Research in the late 1980s recognized that factors beyond an individual's background impact financial security and wealth accumulation.⁸ These challenges are not simply a matter of personal preference and cause more than financial barriers.⁹ That is, the aforementioned factors (e.g., lacking insurance coverage, limited transportation or childcare, fluctuating employment, or living in low-income geographical areas), are the product of larger, systemic hurdles present within communities such as credit card redlining¹⁰, use of credit checks by employers¹¹, and differential treatment of racial/ethnic minorities when seeking vehicle loans.¹² When interventions only focus on increasing assets via individual savings accounts, financial education and literacy, and asset accumulation incentives, these interventions lack addressing systemic barriers.¹³ The focus on "increasing individual savings rather than guaranteeing a family income, finding ways to reduce consumption needs, and changing discriminatory policies" operates under the assumptions that a "lack of savings was mostly because people don't know how to or don't want to save."^{14(p105)}

Moving beyond the individual level means to ultimately improve equitable wealth accumulation and eliminate poverty.¹⁴ The federal government has attempted to improve asset accumulation through tax subsidies, incentives for actively increasing the amount placed into savings accounts, or incentives to homeownership.¹⁵ After the recession and housing market collapse in the early 2000's, researchers conjectured that asset accumulation would occur best through community development strategies.¹⁴ These approaches value democratic governance in a manner that empowers wealth creation with minimal risk and risk-sharing.¹⁶ However, little is known if these approaches address existing financial inequities.

Rationale & Purpose

Disparities in financial security are rooted in embedded systemic and inequitable practices. With little guidance on how to address financial inequities beyond the individual-level, organizational leaders would benefit from additional knowledge on existing community-level efforts to address these inequities. The following scoping review explores the themes and trends surrounding how communities are moving beyond individual interventions to address asset-based inequities. Specifically, the research team asked, “*what types of programs or projects address asset security at the community level?*” This paper details the search protocol, the synthesis of identified articles, and then reports the results. The discussion connects the identified literature to broader organizational efforts to improve social inequities.

METHODS

The research team conducted a scoping review with a study protocol determined a priori. As such a review did not involve human subjects, Institutional Review Board approval was not required by the authors' institution. Although this study is not a formal systematic review, the

research team followed the Preferred Reporting Items for Systematic Reviews and Meta-analyses extension for Scoping Reviews (PRISMA-ScR; see Appendix 1). Databases searched included CINAHL, EconLit, Embase, Pubmed/Medline, and the Sociological Collection of EBSCOhost.

Inclusion & Exclusion Criteria

We included articles that were published between 1990 and 2019, in the U.S., in English, and published in a peer-reviewed journal. Keywords used for article identification were (“*asset*” AND “*community*”) OR (“*asset security*” AND “*community*”). These terms were selected to ensure the inclusion of manuscripts that discussed asset-building, community-based initiatives that extended beyond programs that concentrated solely on individual-level finances. The team’s selection of the above criteria arose from priorities established in consultation with gray literature and the funding organization. Table 2 enumerates the inclusion and exclusion criteria.

Article Selection Process

To systemically select articles, two authors screened titles, abstracts, and full texts independently within Microsoft Excel; after each round of screening, authors confirmed agreement in the sample refinement. After we identified a sample of articles from the database search, the reference lists of those articles were reviewed for additional articles. We examined articles based on the target population, intervention (program or project), comparison (study design), and reported outcome. Two authors then analyzed and noted the different populations and communities within the articles, as well as the interventions and programs identified.

The research team selected studies that reported on a *program*, “a group of related projects managed in a coordinated way to obtain benefits and control not available from managing them individually” or *project*, “a temporary endeavor undertaken to create a unique

project service or results.”¹⁷ Assets are regarded as either *tangible assets* (those that have a material or physical form, such as cash, land, vehicles, factories, supplies, and equipment) or *intangible assets* (those that are without a physical form such as domain name, agreements, and copyrights).¹⁸

Article Synthesis

To identify the various programs and projects reported in the published literature, the research team identified themes and grouped articles based on the manner in which each program or project aimed to impact a community’s asset security. Since we aimed to gather a broad selection of programs and no set standard for inclusion or exclusion for article type exists¹⁹, both qualitative and case report articles were included. After theme identification and thorough review of research findings, the research team constructed Figure 2 to visually represent the relationship among concepts.

RESULTS

The initial database search identified 2,533 articles. The PRISMA flow diagram (Figure 1) details the number of articles excluded at each round. Sixteen articles were identified from the database search and 12 from the reference lists of the 16. Of the final 28 articles (Table 1), one article was from the 1990s, 13 articles from the early 2000s, and 12 articles published in the 2010s decade. Twenty of the final articles utilized qualitative methodology, such as focus groups, interviews, or case studies, and four used quantitative methods. Three studies reported on mixed methods approaches and one used asset mapping. Within the 28 articles, 11 articles focused on specific populations, including three studies about children/youth, three on parents/families, two on specific adult populations (adults with low-income and psychiatric

disabilities), and three on social workers or social work educational curriculum. Of the remaining 17 articles, five focused on communities within U.S. cities, and 12 reported on organizational specific activities.

Thematically, it was observed that 1) sixteen articles offered financial and ownership programs aimed to *directly* impact a community's assets, while 2) eight articles offered built environment projects and educational programs that *indirectly* improved a community's assets. Another four articles discussed a combination of direct and indirect programs. Most frequently, articles that combined indirect and direct efforts reported on financial literacy/education with financial incentive programs. Table 3 further describes the program types by article.

Direct programs

In the following sections, we discuss the articles categorized as discussing direct programs: financial programs and ownership opportunities. Two of these articles reported combined financial efforts and ownership efforts^{20,21} and were focused on urban areas and families with children.

Financial programs. Within the identified studies, 18 of the 28 articles reported on financial programs. Most common ($N=12$) were those reporting on programs involving Individual Development Accounts (IDAs)²⁰⁻²⁶ or Saving for Education, Entrepreneurship and Down-payment (SEED) accounts.^{22,23,27-30} Three other articles discussed generic matched savings account programs^{22,31,32} and three others discussed community banking efforts.³³⁻³⁵ Among the financial articles, two studies focused on adults (low income or with psychiatric disabilities),^{24,32} one on African-American communities,³³ two on Asian-American

communities,^{21,35} seven on children/youth and parents,^{8,23,26–30} one on women,³¹ one on urban communities,²⁰ and one on a rural area.³⁴

Programs that offered specialized savings accounts for specific populations, such as one specifically for women³¹, focused on short-term goals and increasing monetary assets. SEED and IDA programs, which arose from national efforts, aimed to improve assets over longer periods of time. Researchers suggested that mainstream financial industries report successful SEED or IDA programs when they provide culturally aware services.^{20,21,26} Studies identified that participants benefitted from feeling a strong connection to the community and overall improved community held assets. In addition, unexpected financial challenges, such as unforeseen illness, and the physical distance between residence and offered programs created barriers for participants^{25,26,30,31} while limited staff challenged the organizations.^{21,29} Locally well-integrated programs were better equipped to provide resources or connections. These studies also identified the importance of community organizations' ability to shift their current programmatic services to more specifically meet the needs of their local area.

Two articles reported on how community credit unions, as financial institutions, impact local assets.^{33,34} Community development credit unions (CDCUs) primarily operate as banking organizations and thus directly impact assets within a community through financial practices, such as the rates offered for loans. Additionally, these organizations indirectly impact a community's assets through the provision of educational services and employee community involvement. Studies identified the importance of how CDCUs offer the same services as banking institutions, but are community owned and focus on serving communities with low-income.^{33,34} CDCUs prioritize high levels of community involvement, employees volunteering at

community events, or making donations to community activities.^{34,33} For example, credit unions may utilize local businesses to buy supplies and sponsor local sports teams or school programs which keeps financial assets circulating within the community. CDCUs also offer educational programs for local families.

Ownership Opportunities. Six studies reported on ownership opportunities through cooperative models, microenterprises, or homeownership efforts. One study reported on both the cooperative and home ownership²⁰; two studies reported on homeownership for Asian American communities^{21,36}; and two studies focused on cooperatives.^{37,38} Only one study focused on microenterprises.³⁹ Ownership programs did not broadly target a single population; these efforts focused on African-American communities, rural and urban areas, and Asian-American communities.

Cooperatives appear to improve community capital, but the operationalization and management of such initiatives may have different effects on community capitals.^{20,37,38} For instance, one study reported how two variations of community cooperatives improve built, human, social, and financial capital (community capitals).³⁸ Gordon Nembhard (2004b) highlighted a number of cooperative examples with African-American ownership. Much of the research about cooperatives was qualitative in nature and suggested that these programs increased economic opportunities in areas with limited resources, as well as motivated communities' business ventures.^{37,38} The types of cooperatives represented by the selected articles consisted of agricultural efforts³⁸, housing initiatives²⁰, an employment agency³⁷, and grocery stores³¹, among others.

One study also suggested microenterprises, another type of a small local business, motivate business ownership and strengthen social networks.³⁹ Even further, another study noted that when minority-owned banks operate in minority communities, specifically Chinese-American ownership, financial service utilization may increase and cultural awareness is stronger.³⁵ Programs that targeted homeownership, as examined through a case study from New York, identified the importance of working with immigrant communities and pairing efforts with culturally aware education.³⁶ A few case studies attempted to bridge several of these efforts, such as the Dudley Street Neighborhood Initiative which combined a housing cooperative, homeownership programs, and Earned Income Tax Credit efforts.²⁰ Thus, ownership opportunities appear to blend direct with indirect programs to increase assets.

Indirect programs

In the following sections, we discuss the 11 articles categorized as discussing indirect programs: built environment projects and educational programs.

Built Environment. Four articles reported on programs that focused on the built environment.⁴⁰⁻⁴³ These efforts, in different U.S. Census regions, concentrated on urban areas and populations with low-income. Articles that focused on the built environment, or place-based strategies, used asset mapping, an inventory of a community's resources that are depicted on a map, to further understand a community's context. The Active Living by Design project, for example, focused on how the built environment could attract economic development.⁴² Three articles used asset mapping and discussed how their efforts increased communities' information and, data to influence policy.^{40,41,43} For example, one study reported that geospatial mapping of resources within a Texas county resulted in increased regulations of pay-day loan businesses and

thus predatory loan operations in areas with low-income.⁴³ Asset mapping also helped determine where and how communities may require further financial assistance.⁴⁰

Educational Programs. Eight articles reported on educational programs; three reported on social worker curriculum,⁴⁴⁻⁴⁶ three reported on programs that combined financial literacy and savings,^{22,27,31} and two reported on state educational policies.^{27,47} Social worker curriculum and financial literacy efforts targeted adult populations while the other two articles reported on youth education. Some programs aimed to teach users about financial habits^{21,31,32}, targeted social workers who work directly with communities⁴⁴⁻⁴⁶, or focused on youth.^{22,27,47} Education provided to social workers, referred to as the financial capability and asset building curriculum, equipped them to better advise those they serve in the community about financial practices.^{44,46} Youth directed education arose either due to state regulations for high school students or as a component of SEED programs. In general, educational efforts improved self-efficacy^{22,27} and researchers emphasized the gradual or longer-term effect of educational efforts.^{21,45} Ultimately, indirect programs focused on place-specific initiatives as well as the larger goal of community well-being.

In summary, Figure 2 offers a conceptual illustration and captures the relationships among programs identified by researchers. Some programs offer community interventions (e.g., IDAs and home ownership programs) that directly aimed to influence finances. Alternatively, indirect efforts, such as educational programs or changes to regulations, aim to improve a community's assets without directly introducing money. When programs impact a community in both direct and indirect ways, they appear closer to the dotted line. For example, financial

literacy courses at credit unions offer educational counseling that aims to influence behavior but also focuses on monetary assets.

DISCUSSION

After review of over 2,500 articles, 28 met the inclusion criteria and examined programs or projects that targeted asset security at the community-level. Whether a program *directly* uses financial interventions or *indirectly* aims to improve asset security, our synthesis reveals that often both approaches complement each other to strengthen community efforts. These efforts include evaluating the quality of services provided to a community to improve them,³⁴ mapping a community to analyze the community's strengths and areas of need,^{38,43} or financially incentivizing adults and children to improve a community's assets. Conceptually, this study identified the importance of community-level efforts to address financial insecurity. Programs and interventions conducted at the community level can impact financial well-being in a more widespread way, however, the long-term impacts of such efforts remain unknown. Overall, the evidence appeared limited and inconsistent.

While more evidence of direct community-based efforts to address asset security were anticipated, many of the direct efforts such as matched savings programs or home ownership incentives, mirror many individual-level financial efforts. Although the studies identified in the present review focus on a specific community or population, they focus on giving monetary help. Organizations across the U.S. are helping in other direct ways and appear within gray literature. For example, some programs connect families with earned income tax credits such as Philadelphia's Campaign for Working Families⁴⁸ or the National Tax Assistance for Working Families Campaign funded by the Annie E. Casey Foundation.⁴⁹ In addition, the Neighborhoods

Job Initiative, offered from 1998 to 2001 in five U.S. cities, utilized multiple layers of community organizing and financial incentives to strengthen the assets of families with low-income.⁵⁰ The limited information about direct financial efforts within peer-reviewed literature may come from strained programs with limited resources to publish about their work or direct programmatic efforts focus on outcomes at the individual-behavior level. Funding agencies and researchers may need to consider supporting non-profits in publishing more about direct efforts to influence asset security.

The indirect programmatic efforts highlighted here resemble the types of neighborhood economic development strategies discussed elsewhere.⁵¹ Researchers repeatedly mentioned the importance of cultural competence and awareness of local need. Asset-focused initiatives will vary by location and require increased attentiveness to a program's sociopolitical environment.⁵¹ In particular, indirect efforts focused on the built environment and utilizing the resources currently available to the community. Beneficial programmatic effects may occur over longer periods of time, such as the education of social workers who ultimately develop close relationships with their clients, thus emphasizing the need to monitor progress over time. One's ability to participate in asset-focused initiatives requires a level of autonomy determined at the community and systemic level.⁵² The greater the interpersonal relationships developed and adaptation of the initiative to a specific community, then the greater the engagement, participation, and utilization of health services.⁵³ Cooperatives, another indirect approach, create economic stimulus for their communities and offer opportunities for social capital development.⁵⁴ Internationally, cooperatives appear more abundant and researchers suggest that

they enhance local economic growth for small communities with limited resources which minimizes transaction costs.^{54,55}

Limitations & Future Research

Although this study provides unique insights into efforts to address asset security at the community level, it does have limitations. First, although the combination of selected databases did provide access to more specific and detailed searches, the limitations of the searched databases could introduce selection bias and limit generalizability. Second, scoping reviews aim to identify important concepts for a specific research topic rather than refine practices. Thus, this review has not identified the best practices for securing community assets. Finally, the selection of keywords limited the protocol and identification of articles. Those identified here may not encompass all efforts to improve communities' assets.

Much of the research examined within this review employed qualitative methodology. However, future research should consider quasi-experimental or mixed methods with longitudinal data to strengthen what researchers know about long-term impacts. The need for long-term study was identified within multiple publications. Moreover, since many studies identified the importance of cultural competence, future research efforts would benefit from community-based participatory approaches.

CONCLUSION

Practical implications for this study's findings range from the foundation level to employee training. Much of the community-level asset-building activity occurs at the non-profit level or on the periphery of mainstream research. Funding organizations to non-profit programs, could expand published research by partnering with researchers to report on community efforts.

Philanthropic requests to fund recipients that encourage program leaders to write and document their strategies, rather than meeting obscure metrics, may strengthen efforts to address population level income disparities. Further, these articles repeatedly note the importance of relationship building and attending to a community's cultural context when designing programs. Training employees may require intentional incorporation of curriculum that attends to culturally responsive practices.

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Figure 1. PRISMA Flow

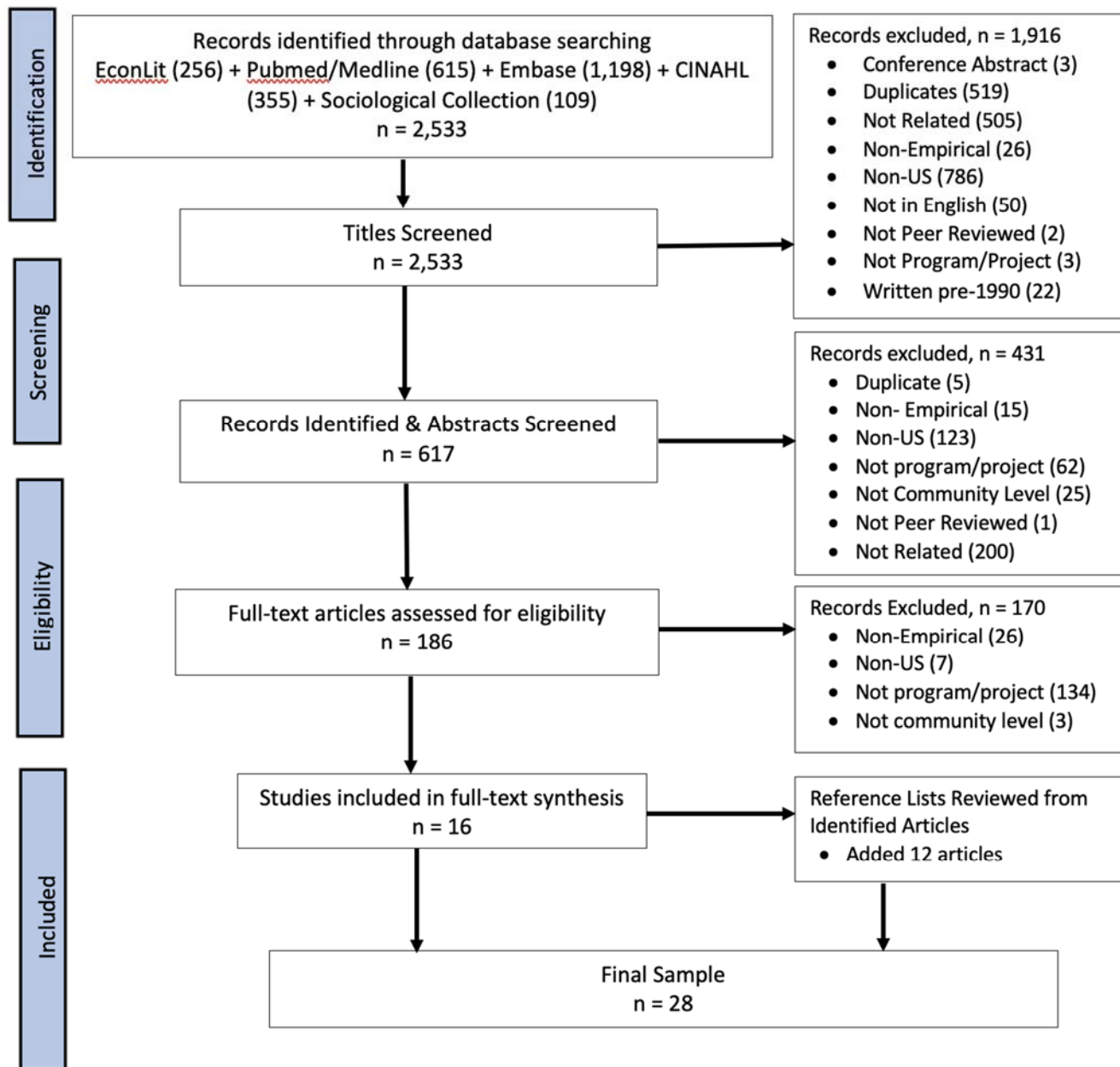


TABLE 1. Final Sample of Articles, $n = 28$

Study	Population/Community	Intervention/Program	Study Design	Outcome
1. Adams & West (2015)	Adults with low-income Southern Bay Area, CA	Emergency Savings Accounts (ESA) Education program	Qualitative interviews $n = 9$	Themes included: <ul style="list-style-type: none"> • Previous savings success uncommon • Urgent needs that required financial attention common • ESA were used as taught • ESAs represented security
2. Bernheim et al. (2001)	High school graduates between 1964 – 1983 Across the US	State-mandated financial education curriculum	Cross-sectional Quantitative Analysis $n = 2,000$	<ul style="list-style-type: none"> • State regulations requiring financial education in high school curriculum increased wealth accumulation • Effects of education appear gradual
3. Burke-Miller et al. (2010)	Adults with psychiatric disabilities Sites in Illinois & New Jersey	Individual Development Account (IDAs) Programs	Case Studies $n = 2$	<p>Illinois site offered</p> <ul style="list-style-type: none"> • Educational sessions • Ongoing budget reviews • Mental health & vocational support • Partnered with local housing program, Univ. Illinois at Chicago, and other banks <p>New Jersey site offered</p> <ul style="list-style-type: none"> • Educational sessions • Monthly financial counseling • Credit and debt management help
4. Doran & Bagdasaryan (2018)	Social Work Students St. Louis, MO	Educational curriculum around Financial Capability and Asset Building (FCAB)	Pre/post-test $n = 21$	<ul style="list-style-type: none"> • Students felt more confident guiding clients around financial issues • Were more likely to offer financial help • Impacted personal financial practices
5. Frey et al. (2007)	Social Workers in continuing education Baltimore, MD	FCAB Curriculum	Pre/post-test $n = 37$	<ul style="list-style-type: none"> • Improved personal financial knowledge • Organizational challenges decreased social workers' abilities to provide service users with financial education/support

<p>6. Gordon Nembhard (2004b)</p>	<p><i>The Chesapeake Marine Railway & Dry Dock Company</i> Baltimore, MD</p> <p><i>Citizens' Cooperative Stores</i> Memphis, TN</p> <p><i>The Cooperative Society of Bluefield Colored Institute</i> Bluefield, WV</p> <p><i>Consumers' Cooperative Trading Company</i> Gary, IN</p> <p><i>Modern Co-op Grocery Store</i> Harlem, NY</p> <p><i>Freedom Quilting Bee</i> Alberta, AL</p> <p><i>Apex Cab Cooperative</i> Milwaukee WI</p> <p><i>Cooperative Home Care Associates</i> South Bronx, NY</p> <p><i>SSC Employment Agency</i> Baltimore, MD</p> <p><i>APR Masonry Arts Corporation</i> Los Angeles, CA</p>	<p>African American Owned Cooperatives</p>	<p>Case Studies <i>n</i> = 12</p>	<ul style="list-style-type: none"> • Cooperatives offer approaches for community cost-savings, the provision of quality goods, & self-ownership • Cooperatives create alternative economies when communities have limited access to resources • Undertaking business initiatives within a group setting may increase motivation & decrease perceptions of risk
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	<i>The Young Negroes' Co-operative League</i> <i>The Federation of Southern Cooperatives/Land Assistance Fund</i> Multiple US Locations				
7. Gordon Nembhard (2013)	Managers of Community Development Credit Unions (CDCUs) in Black Communities Across the US	CDCUs	Qualitative Interviews <i>n</i> = 5	<ul style="list-style-type: none"> • CDCUs intentionally charge lower rates • CDCUs provide higher interest • Provide financial guidance to members & encourage to avoid “pay-day loans” • Intentionally participate via volunteering or connect with organizations within local community 	
8. Jasek-Rysdahl (2001)	South-western Modesto, CA	Informal Project, Asset Mapping	Case study	<ul style="list-style-type: none"> • Identifying assets (beyond financial) within a neighborhood appear to increase capabilities within neighborhoods with low-income 	
9. Johnson, Adams, & Kim (2010)	Parents & their Children Chicago, Illinois	Saving for Education, Entrepreneurship & Down-payment (SEED) Program	Qualitative Interviews <i>n</i> = 11	<ul style="list-style-type: none"> • Matched CSA programs help youth develop parental respect & financial accountability • Both individual characteristics & institutional factors impact asset security 	
10. Kolodinsky, Stewart & Bullard (2006)	Community Development Financial Institution Vermont	Evaluation of the impact of all services provided	Focus Group, <i>n</i> = 10 Survey, <i>n</i> = 244	<ul style="list-style-type: none"> • Families with children, lower income, & lower education levels were more empowered with services • Households used more services when asset building was a priority 	
11. Li et al. (2002)	Financial institutions serving Chinese Americans Los Angeles County, California	Ethnobanks GIS Mapping of Census Tracts	Mixed Methods Interviews, <i>n</i> = 27 Quantitative Analysis of Public Banking Data	<ul style="list-style-type: none"> • The increased prevalence of Chinese-American banks is linked to place-based strategies • Banks owned by Chinese-Americans were attentive to social & cultural dynamics of the community that furthered business growth 	

12. Lindau et al. (2016)	Communities on the south side of Chicago, Illinois	Meaningful, Active, Productive Science in Service to Community (MAPSCorps) Identification of World Health Organization (WHO) physical community assets	Asset Mapping 62 Square Miles with 54 Youth, 23 Sectors	<ul style="list-style-type: none"> • Most frequent asset sectors included: food, trade services, religious worship, retail, personal services & transportation • Increased cross-sector collaborations
13. Listokin & Listokin (2001)	Asian Americans For Equality (AAFE) Housing Organization New York, New York	Homeownership counseling & financial counseling	Case Study	<ul style="list-style-type: none"> • Discusses how programs need to identify “lender” partners • Program focuses on immigrant communities • Notes importance of culturally attentive services • CBOs must provide education to other businesses as well
14. Miller & Scofield (2009)	Slavic Village Neighborhood Cleveland, Ohio	Active Living by Design & Connecting Cleveland Communities Project	Case Study	<ul style="list-style-type: none"> • Improved built environment • Increased cross-sector collaborations • Improved chances for economic development
15. Patrapom, Pfeiffer & Ong (2010)	Key Staff of Asian American Community-based Organizations Los Angeles, California Chicago, Illinois New York, New York	IDAs, small-business/homeownership assistance or counseling, financial education	Qualitative Interviews <i>n</i> = 31	<p>Participants identified that successful programs are</p> <ul style="list-style-type: none"> • Easily adaptable to care for underserved • Help facilitate access to mainstream services • Support the preservation of existing assets • Provide programming that is culturally congruent <p>Areas of struggle included</p> <ul style="list-style-type: none"> • Building collaborations • Working with limited workforce and financial capacity

16. Rist & Humphrey (2010)	Organizations offering financial services Caguas, Puerto Rico New Orleans, Louisiana San Francisco, California	SEED Initiative - Children's Development Accounts (CDAs)	Case Studies <i>n</i> = 3	<ul style="list-style-type: none"> Continued skills training Increase in quarterly savings Increase in average total accumulation Recruitment slow & difficult Limited capacity of CBOs to provide services CBOs & financial institutions must collaborate for community trust and success
17. Rochelle et al. (2017)	Social Work Faculty & Administrators from 4 Historically Black Colleges & Universities North Carolina, Tennessee, Alabama	FCAB	Qualitative Interviews <i>n</i> = 19	<p>Curriculum reported effective</p> <ul style="list-style-type: none"> In contexts with high levels of trust Relevant to local community needs Aligns with program & institution goals Aligns with professional needs
18. Rohe, Gorham, & Quercia (2005)	Program Directors & Staff Observation of Site Visits Program Participants North Carolina	IDAs	Cross sectional Quantitative Analysis <i>n</i> = 21	<ul style="list-style-type: none"> Successful programs utilized effective case managers Programs need to offer economic literacy training to ensure program success Job loss & financial emergencies repeatedly created barriers for service users
19. Sanders & Schnabel (2007)	<i>Redevelopment Opportunities for Women Economic Action Program</i> Domestic Violence & Homeless Service Agencies St. Louis, Missouri	1. Women's Savings Accounts (WSA) – matched funds 2. Economic Education 3. Ongoing Counseling & Advocacy	Case Study	<ul style="list-style-type: none"> 950 women have utilized economic education classes 79 women have used the WSA program 25% of women using educational opportunities utilized counseling & all WSA participants
20. Scanlon & Adams (2009)	Youth between 14 – 19 years old San Francisco Area, California	SEED Accounts & Financial Education for youth & parents	Qualitative Interviews <i>n</i> = 30	<ul style="list-style-type: none"> Youth reported increased spending caution & intentionality with saving. SEED accounts helped youth consider future options both professionally & personally

<p>21. Scarbrough, Hill & Rodriguez (2017)</p>	<p>Partnership between United Way & Sam Houston State University Montgomery County, Texas</p>	<p>Asset Mapping, Poverty Mapping, Geographic Information Systems Mapping (GIS)</p>	<p>Case Study</p>	<ul style="list-style-type: none"> • SEED accounts may only impact youth psychologically rather than tangibly increase assets • High prevalence of pay-day loan facilities within high poverty areas • City ordinance passed to monitor the practices of credit access businesses • Required detailed record keeping with facilities
<p>22. Servon (1998)</p>	<p>1. <i>Women's Initiative</i> San Francisco/Oakland, California 2. <i>Working Capital</i> Boston, Massachusetts</p>	<p>Microenterprises that provide small levels of credit to microentrepreneurs</p>	<p>Mixed Methods <i>n</i> = 20</p>	<ul style="list-style-type: none"> • Microenterprises allow individuals to also build social capital • Social capital & intra-program relationships motivate the development of further ideas • Increased inter-program relationships & resources • Microenterprises build communities in multiple ways, but take time
<p>23. Sherraden et al. (2013)</p>	<p>1. <i>I Can Save</i> – elementary school students Large Midwestern City 2. <i>Opportunity Passport</i> – youth transitioning out of foster care Sites across the US 3. <i>SEED for Oklahoma Kids</i> – randomly selected babies born in Oklahoma in 2007</p>	<p>1. Matched Savings Program & optional educational sessions to earn extra 2. IDAs 3. SEED college education savings plans</p>	<p>Case Studies <i>n</i> = 3</p>	<ul style="list-style-type: none"> • Children's Development Accounts (CDAs) help accumulate savings for both parents and their children • CDAs reflect positive psychological meaning • CDAs highlight continued barriers from income flow, debt, and financial emergencies.
<p>24. Stoffferahn (2009)</p>	<p>Counties using cooperatives in North Dakota</p>	<p>New Generation Cooperative & Traditional Cooperatives</p>	<p>Qualitative comparison among counties <i>n</i> = 2 groups</p>	<ul style="list-style-type: none"> • Community capital appeared to improve with the new generation cooperative model versus the traditional in 10 counties

<p>25. Weber & Smith (2003)</p>	<p>1. <i>Community Action Project</i> Tulsa, Oklahoma</p> <p>2. <i>Dudley Street Neighborhood Initiative</i> Boston, Massachusetts</p> <p>3. <i>Project for Pride in Living</i> Minneapolis, Minnesota</p> <p>4. <i>The Resurrection Project</i> Chicago, Illinois</p>	<p>Community-based Organizations involved in asset-building strategies</p> <ol style="list-style-type: none"> 1. IDAs 2. Housing Co-ops, Homeownership & earned income tax credit assistance 3. Homeownership & job training 4. Homeownership, IDAs, & construction co-op 	<p>Case Studies <i>n</i> = 4</p>	<ul style="list-style-type: none"> • Six counties showed a decline in community capital • One county showed mixed results with regard to community capital • More research is needed to explore the variety of efforts aimed to improve assets • Program scale, type of CBO, and programmatic aspects influence an organization’s ability to influence asset levels • Asset building takes long periods of time (i.e. several years) before effects appear • Benchmarks need to be tailored to each local program
<p>26. Wheeler-Brooks (2011)</p>	<p>Parents of Children involved in 7 SEED Programs Wilmington, Delaware San Juan, Puerto Rico New York, New York</p>	<p>IDAs, the American Dream Demonstration (ADD) savings program, & SEED program</p>	<p>Qualitative Focus Group <i>n</i> = 76</p>	<ul style="list-style-type: none"> • Increased participation and savings in children’s assets • Ensuring trustworthiness and credibility of a SEED account • Increase in quarterly savings • Education regarding direct deposit
<p>27. Wittman & Scanlon (2015)</p>	<p>Households with SEED recipients Helena-West, Arkansas New York, New York</p>	<p>SEED program</p>	<p>Qualitative Interviews <i>n</i> = 27</p>	<ul style="list-style-type: none"> • Education on barriers categorized as financial, spatial, cognitive, and behavioral • Limited income & unexpected expenses impacted participation rate • Distance from banking institutions limited participation

28. Williams Shanks, Boddie, & Rice (2010)	Family-centered, Community-based Programs St. Louis, Missouri Lawrence, Massachusetts Nashville, Tennessee	IDAs		Case Studies $n = 3$	<ul style="list-style-type: none"> • Incorporating savings practices into regular habits challenged participants • IDA programs work best when they can link participants to local networks of support and additional resources • Participants benefited when feeling more strongly connected to the community • Community organizations may need to shift what they offer to more specifically meet their local needs
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Table 2. Inclusion and exclusion criteria

Exclusion	Inclusion
<ul style="list-style-type: none"> • Published before 1990 • Not written in English • Reporting on program outside of U.S. • Gray literature / non-peer reviewed • Reported individual-level outcome 	<ul style="list-style-type: none"> • Published between 1990 and 2019 • English • Reported on U.S. program / project as defined by the Project Management Institute²¹ • Included all study designs

Table 3. Programs Identified by Type

Direct Programs			
Type	Program	Study	Program Description
Financial	Emergency/Matched Savings Accounts	1, 19, 23	Programs that provide a financial incentive (often paired with required education) for monetary asset retainment
	Individual Development Accounts (IDA)	3, 15, 18, 23, 25, 26, 28	An asset building tool for low-income families to save towards a targeted amount, usually for building assets in the form of home ownership, post-secondary education, and small business ownership
	Savings for Education, Entrepreneurship & Down-payment Initiative (SEED)	9, 16, 20, 23, 26, 27	A long term savings and investment account policy and practice that develops, tests, and prompts matched savings accounts and financial education for children and youth
	Community Development Credit Unions (CDCU)	7, 10, 11	Credit unions that serve low-to-moderate income people and communities by offering financial help and banking to those with limited access to safe financial services
Ownership	Cooperatives	6, 24, 25	People-centered enterprises owned, controlled and run by and for their members to realize their common economic, social, and cultural needs and aspirations
	Microenterprises	22	Programs that provide credit to individuals with low-income who cannot obtain credit through traditional financial institutions
	Homeownership	13, 15, 25	Programmatic efforts with the end goals to increase homeownership within a community or provide resources for those who own a home
Indirect Programs			
	Program	Study	Program Description
Built Environment	Active Living by Design	14	Case study of a neighborhood that developed partnerships to improve safety, built environment and community economics through new businesses
	Asset Mapping	8, 12, 21	An inventory of the strengths and resources of a community that can help to uncover solutions
Education	Financial Capability & Asset Building Curriculum for Social Workers (FCAB)	4, 5, 17	Education for social workers who work with low-income and financially vulnerable populations
	Financial Habits or Economic Literacy	19, 20, 23	Educational sessions or resources for those aiming to improve asset security through savings or other means

	State Regulated or Youth Focused	2, 20	Policies that require financial education or education that targets youth
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Appendix 1. PRISMA Checklist

Preferred Reporting Items for Systematic reviews and Meta-Analyses extension for Scoping Reviews (PRISMA-ScR) Checklist

SECTION	ITEM	PRISMA-ScR CHECKLIST ITEM	REPORTED ON PAGE #
TITLE			
Title	1	Identify the report as a scoping review.	1
ABSTRACT			
Structured summary	2	Provide a structured summary that includes (as applicable): background, objectives, eligibility criteria, sources of evidence, charting methods, results, and conclusions that relate to the review questions and objectives.	2
INTRODUCTION			
Rationale	3	Describe the rationale for the review in the context of what is already known. Explain why the review questions/objectives lend themselves to a scoping review approach.	7
Objectives	4	Provide an explicit statement of the questions and objectives being addressed with reference to their key elements (e.g., population or participants, concepts, and context) or other relevant key elements used to conceptualize the review questions and/or objectives.	7 definitions on p.8-9
METHODS			
Protocol and registration	5	Indicate whether a review protocol exists; state if and where it can be accessed (e.g., a Web address); and if available, provide registration information, including the registration number.	7
Eligibility criteria	6	Specify characteristics of the sources of evidence used as eligibility criteria (e.g., years considered, language, and publication status), and provide a rationale.	8
Information sources*	7	Describe all information sources in the search (e.g., databases with dates of coverage and contact with authors to identify additional sources), as well as the date the most recent search was executed.	7
Search	8	Present the full electronic search strategy for at least 1 database, including any limits used, such that it could be repeated.	Figure 1
Selection of sources of evidence†	9	State the process for selecting sources of evidence (i.e., screening and eligibility) included in the scoping review.	8
Data charting process‡	10	Describe the methods of charting data from the included sources of evidence (e.g., calibrated forms or forms that have been tested by the team before their use, and whether data charting was done independently or in duplicate) and any processes for obtaining and confirming data from investigators.	8
Data items	11	List and define all variables for which data were sought and any assumptions and simplifications made.	8-9
Critical appraisal of individual sources of evidence§	12	If done, provide a rationale for conducting a critical appraisal of included sources of evidence; describe the methods used and how this information was used in any data synthesis (if appropriate).	9; Table 1
Synthesis of results	13	Describe the methods of handling and summarizing the data that were charted.	8-9



SECTION	ITEM	PRISMA-ScR CHECKLIST ITEM	REPORTED ON PAGE #
RESULTS			
Selection of sources of evidence	14	Give numbers of sources of evidence screened, assessed for eligibility, and included in the review, with reasons for exclusions at each stage, ideally using a flow diagram.	Figure 1
Characteristics of sources of evidence	15	For each source of evidence, present characteristics for which data were charted and provide the citations.	Table 1
Critical appraisal within sources of evidence	16	If done, present data on critical appraisal of included sources of evidence (see item 12).	Table 1
Results of individual sources of evidence	17	For each included source of evidence, present the relevant data that were charted that relate to the review questions and objectives.	Table 3
Synthesis of results	18	Summarize and/or present the charting results as they relate to the review questions and objectives.	Table 3 Figure 2
DISCUSSION			
Summary of evidence	19	Summarize the main results (including an overview of concepts, themes, and types of evidence available), link to the review questions and objectives, and consider the relevance to key groups.	p. 9 & Table 3
Limitations	20	Discuss the limitations of the scoping review process.	p. 15 - 16
Conclusions	21	Provide a general interpretation of the results with respect to the review questions and objectives, as well as potential implications and/or next steps.	p. 16
FUNDING			
Funding	22	Describe sources of funding for the included sources of evidence, as well as sources of funding for the scoping review. Describe the role of the funders of the scoping review.	p. 1

JBI = Joanna Briggs Institute; PRISMA-ScR = Preferred Reporting Items for Systematic reviews and Meta-Analyses extension for Scoping Reviews.

* Where *sources of evidence* (see second footnote) are compiled from, such as bibliographic databases, social media platforms, and Web sites.

† A more inclusive/heterogeneous term used to account for the different types of evidence or data sources (e.g., quantitative and/or qualitative research, expert opinion, and policy documents) that may be eligible in a scoping review as opposed to only studies. This is not to be confused with *information sources* (see first footnote).

‡ The frameworks by Arksey and O'Malley (8) and Levac and colleagues (7) and the JBI guidance (4, 5) refer to the process of data extraction in a scoping review as data charting.

§ The process of systematically examining research evidence to assess its validity, results, and relevance before using it to inform a decision. This term is used for items 12 and 19 instead of "risk of bias" (which is more applicable to systematic reviews of interventions) to include and acknowledge the various sources of evidence that may be used in a scoping review (e.g., quantitative and/or qualitative research, expert opinion, and policy document).

From: Tricco AC, Lillie E, Zarin W, O'Brien KK, Colquhoun H, Levac D, et al. PRISMA Extension for Scoping Reviews (PRISMA-ScR): Checklist and Explanation. *Ann Intern Med.* 2018;169:467-473. doi: 10.7326/M18-0850.



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