

**Rural Low-Income Families' Quest for Economic Security:
It Takes More Than a Paycheck**

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ABSTRACT. Rural, low-income families face a multitude of challenges in their quest for economic security. This paper presents the major findings from two studies, *Rural Families Speak* and *Rural Families Speak about Health*, that highlight factors that contribute to the economic well-being of these families. These factors included employment challenges as well as the role of various types of support, such as public assistance programs, social and family networks, resource management skills, and the Earned Income Tax Credit (EITC). Policymakers should pay special attention to income needs of vulnerable families in the context of unique challenges of living in rural areas. Economically secure rural families are better prepared to play important roles in the viability and vitality of their communities. Policy implications and recommendations to improve families' economic well-being are provided with this perspective in mind.

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Rural, Low-Income Families' Quest for Economic Security: It Takes More Than a Paycheck

The population of rural (non-metro) counties represents 14% (46.2 million) of US residents (Economic Research Service [ERS], 2016). Since poverty rates were first recorded in the 1960s, rural poverty has been higher than urban poverty; there also seems to be a positive association between the degree of poverty and the degree of rurality (ERS, 2015). Along with unemployment, the poverty rate, which rose throughout the recent Great Recession (2007-2009) has now fallen modestly; the poverty rate stands at 17.2% in non-metro and 14.7% in metro areas (ERS, 2016). The rural poverty rate is highest in the South (21.7%) and among female-headed households (45%), children (26.7%), African-Americans (33.8%), and the fastest-growing rural group, Hispanics (25.9%) (ERS, 2014; ERS, 2016).

The Rural Families Speak (RFS), 1998-2008, and Rural Families Speak about Health (RFSH), 2008-2019,¹ studies have provided a significant body of knowledge regarding economic security of rural low-income families before and after the Great Recession. Table 1 shows the vulnerability and dependence of rural families as measured by employment status and receipt of public assistance during the two periods covered by RFS and RFSH. RFSH mothers and spouses/partners were less likely to be employed (mothers: 34%, spouses/partners: 66%) than were RFS mothers and spouses/partners (mothers: 51%, spouses/partners: 83%). There was a concomitant rise in participation among RFSH households in three of the major assistance programs (Temporary Assistance to Needy Families² [TANF]: 25%, RFSH; 20%, RFS; Supplemental Nutrition Assistance Program³ [SNAP]: 70%, RFSH; 54%, RFS; Medicaid: 88%, RFSH; 72%, RFS).

Rural families generally face multiple challenges that affect their economic well-being. They engage in multiple strategies to become financially secure. Most families rely on a mix of income from employment, public assistance programs, social and family supports, and resource management skills, all of which are crucial to their economic security. Findings from RFS/RFSH that describe rural families' use of these strategies are presented in this paper, which is organized around two major themes: (a) the economic well-being of rural low-income families with special emphasis on the role of family and social supports, receipt of public assistance, and resource management skills; and (b) the landscape of rural employment, including barriers to mothers' employment and use of the Earned Income Tax Credit (EITC). Implications for policy and future research are then discussed.

¹ The objective of the Rural Families Speak (RFS) project (1998-2008) was to study the well-being of rural, low-income families in the context of the 1996 federal welfare reform legislation. The overall goal of the Rural Families Speak about Health (RFSH) study (2008-2019) was to identify the factors that influence physical and mental health among vulnerable, rural families. While there were different samples in RFS and RFSH, the participants in both studies were rural female caregivers, 18 years of age or older, with at least one child under the age of 13. For a complete description of RFS/RFSH studies, please see "Rural, Low-Income Families and their Well-Being: Findings from 20 Years of Research" (Family Science Review, issue 1, 2018).

² Temporary Assistance for Needy Families (TANF) was formerly Aid to Families with Dependent Children Program (AFDC).

³ Supplemental Nutrition Assistance Program (SNAP) was formerly Food Stamps Program.

The Economic Well-being of Rural Families

The US government measures economic well-being primarily through personal or household income, an objective indicator. Studies (Cummins, 2000; Kahneman & Deaton, 2010; Veenhoven, 2002) have shown, however, that individuals' subjective assessment of their income, referred to as income adequacy,⁴ was more likely to affect their life satisfaction than was actual income. Investigations by Mammen, Bauer, and Lass (2009) have corroborated this finding. As shown in Table 1, half (49%) of the rural families in the RFS study described their incomes as inadequate (i.e., either not at all adequate or can only meet necessities). A decade later, perhaps as a result of the Great Recession coupled with wage stagnation of the last few decades, two-thirds (66%) of RFSH families described their incomes as inadequate. Additional measures to determine economic well-being include possession of consumer durables, housing and neighborhood conditions, and support systems that households have when problems occur (Siebens, 2013).

Even when mothers and spouses/partners were employed, the household incomes of rural families did not enable them to achieve economic self-sufficiency (Bauer & Braun, 2002). With an average monthly income of \$791 (Bauer & Braun, 2002), many of the families did not earn enough income to keep them out of poverty (Bauer, Braun, & Dyk, 2003). The Family Economic Well-Being Scale, developed by Bauer, Braun, and Olsen (2000), places families into four categories based on economic well-being: (a) in crisis; (b) at risk; (c) safe; and, (d) thriving. *In-crisis* families are unable to meet even the most basic needs. *At-risk* families cannot fully meet their needs with current incomes and require a variety of public assistance to do so. Families who are *safe* are able to meet most needs with their incomes. Finally, *thriving* families have incomes sufficient to meet their needs as well as afford some wants. Over one-half (55%) of rural families were found to be "in crisis" mode (Bauer, Braun, & Olson, 2000).

Mammen, Dolan, and Seiling (2015) further explained rural families' economic situation through the Economic Well-Being Continuum (EWC), a comprehensive measure describing circumstances of low-income families in eight specific dimensions to establish their levels of economic functioning. These dimensions include families' child care options, employability, food security, health care security, housing security, transportation availability, reliance on assistance programs, and their capabilities. Health issues and relationship changes were significant trigger events that established or altered economic functioning of rural families.

The Role of Family and Social Supports

Rural families juggled resources to make ends meet and relied upon various types of supports for their financial needs. Most (91%) were at risk of economic crisis and were unlikely to become financially self-sufficient even though they had earned income (Braun, 2003). Families who lived in communities with higher rates of poverty were more likely to be at an economic disadvantage and used informal and formal supports to make ends meet (Wasberg,

⁴ Income adequacy is measured using a Likert-type scale: "can afford about everything we want and still save money"; "can afford about everything we want"; "can afford some of the things we want"; "can meet necessities only"; "not at all adequate."

2007). Reliance on family and social support as well as government assistance was a recurring and consistent theme in the findings.

Social support mitigated rural families' hardships (Mammen, Dolan, & Seiling, 2015) and buffered them against economic challenges (Kohler, Anderson, Oravec, & Braun, 2004). Although needs were high and resources were few, mothers used various support networks to meet their needs (Seiling, Manoogian, & Son, 2011). Many mothers shared information on how family, friends, and churches supported them in times of need. Such support included giving objective opinions, being there when needed, and sending help when asked (Kohler, Anderson, Oravec, & Braun, 2004). Simmons, Braun, Wright, and Miller (2007) reported that a model of economic well-being that included both social support and human capital provided a better fit for the data, as social support was a key contributor to long-term success of rural families. The most well-adjusted mothers were those who found a mix of supports that worked effectively and efficiently for them and their families (Sero-Lynn, 2010). For some mothers, however, borrowing money from family or friends increased economic strain (Bird, 2006).

Receipt of Public Assistance

Public assistance programs played an important role in rural families' income security. Help is extended to qualified families through a variety of programs including Medicaid, TANF, SNAP, Supplemental Nutrition Program for Women, Infants and Children (WIC), free or reduced price School Breakfast and School Lunch, Section 8 (subsidized housing), Low-Income Home Energy Assistance Program (LIHEAP), and transportation assistance (Table 1).

All of the families were receiving some form of ongoing public assistance, with families relying most heavily on food assistance and Medicaid. Still, these families were living below 185% of the federal poverty level (Braun & Rudd, 2002). Only 79% of qualified families were receiving TANF (Bauer & Braun, 2002). Even those families using assistance to supplement their earned income fell short of self-sufficiency (Braun, Lawrence, Dyk, & Vandergriff-Avery, 2002). Following a sample of mothers over a three-year period, Dolan, Braun, Katras, and Seiling (2008) found that those receiving TANF struggled to reach economic security because of employment barriers such as lack of transportation, child care, and poor health. By the third year, only 18% had household incomes above 159% of poverty. These mothers succeeded by obtaining education in fields offering livable wages. Bird and Bauer (2009) examined the roles of rural mothers' resources and initial human capital in their ability to acquire additional education or training to move to the next level of economic self-sufficiency.

Although they may have continued to struggle, many families benefitted from public assistance. Some mothers had negative attitudes about receiving welfare, speaking disparagingly about those relying on welfare. They explained their own situations, however, to be about the need for family survival (Dolan, Braun, Katras, & Seiling, 2008). Mothers felt strongly that welfare and work should go together, although they admitted that work alone would not meet all their needs. They also shared information about rules and regulations that made it difficult to get the assistance they needed (Braun & Rudd, 2002).

Resource Management Skills

Management of scarce resources was a constant struggle and required creativity. Some families were better able to get through challenges than others were, a skill referred to as *family resiliency*. Individuals who possessed crisis recovery resources could better handle significant stressors such as (a) parenting hardship/worries; (b) financial concerns; (c) limited availability of community resources; (d) health problems; (e) negative interactions with family, friends and others; and (f) employment issues (Vandergriff-Avery, 2001).

Health and financial literacy were essential to wise personal and public decision making (Braun, Kim, & Anderson, 2009). The mothers used various resources and strategies to provide for their families, including sharing resources with individuals beyond their immediate families. The impact of income losses or increases in the costs of necessities extended beyond one household or family. As a result, families with limited resources often had to share with extended family members (Seiling, 2007). Waldman (2008) found, however, that resources did not always serve a protection function against stressor events and depressive symptoms.

In summary, RFS/RFSH findings show that rural low-income families, even those who were employed, relied on a mixture of family and social supports, public assistance, and resource management skills to get by. Although this strategy was necessary, it was not always sufficient for families to achieve economic security.

The Landscape of Rural Employment

Earning income through employment, especially enough income to achieve economic security, can be challenging in rural areas. Although employment is fundamental to income security, and employment income is the most common means by which households meet their consumption needs, the nature of employment can be and often is nuanced in ways that complicate as well as support family life. The complexities of securing and maintaining employment can be magnified for rural, low-income mothers who are disadvantaged by the built environment and the lack of human capital and instrumental resources available to them (Bird, 2004; Bird, Dolan, & Seiling, 2011).

Employment options are scarce in rural areas where growth in population and employment opportunities is near zero (ERS, 2015). Confounding the problem is the lower rate of rural adults who have completed at least some college or who have associate's degrees (ERS, 2015). Rural areas rely more heavily than do urban areas on employment in production industries such as farming, forestry, fishing, and mining, with 11% of rural dwellers' earnings derived from these sources versus only 2% of urban dwellers' earnings (ERS, 2016a). Similarly, manufacturing represents 15% of rural earnings compared to 9% for urban dwellers. Job categories are also stratified within these production industries. For instance, urban residents garnered 52% of managerial and professional positions as opposed to 39% of rural residents (ERS, 2016b).

Rural low-income mothers' employment experience included long work histories beginning at age 16 and working one to three jobs for an average of over 32 hours per week

(Bauer & Braun, 2002). Mothers reported waitressing at family-owned restaurants, being nurse's aides, produce managers at co-ops, and real estate agents (Berry, Katras, Sano, Lee, & Bauer, 2008). These positions offered schedule flexibility and allowed mothers to prioritize parenting activities, such as being part of their child's first pumpkin patch visits. Mothers, however, had mixed feelings about their employment situations. They often found the work pleasant and valued schedule flexibility but also recognized that they "...don't make enough money..." and that the work "keeps me poor" (Berry, Katras, Sano, Lee, & Bauer, 2008, p.12).

Barriers to Rural Mothers' Employment

Bronfenbrenner's (1979) ecological systems framework was adapted by Bird, Dolan, and Seiling (2011) to organize employment resources rural mothers encounter when accessing and/or maintaining employment. Similarly, by capturing the various microsystems (i.e., community, work, and family) in which individual mothers are embedded, employment barriers can be categorized as (a) community characteristics, (b) work characteristics, (c) family characteristics, and, (d) mothers' individual characteristics.

Characteristics of the rural communities in which the mothers live can be barriers to mothers accessing and maintaining employment. Along with limited availability of jobs in these communities (Bauer & Katras, 2007; Braun & Huddleston-Casas, 2006; Braun, Lawrence, Dyk, & Vandergriff-Avery, 2002; Dolan, Bauer, & Katras, 2011; Dolan, Braun, Prochaska-Cue, & Varcoe, 2002; Dolan, Seiling, & Harris, 2009; Dolan, Richards, Sano, Bauer, & Braun, 2005; Kim, Seiling, Stafford, & Richards, 2005; Mammen, Seiling, & Lass, 2008; Manoogian, Jurich, Sano, & Ko, 2015; Reschke, 2006; Simmons, Dolan, & Braun, 2007), limited access to health care services prevented mothers from receiving the care they needed to be healthy enough to work, or prevented family members from receiving the care necessary to allow their mothers to work outside their homes and not have to stay to provide care (Bauer & Katras, 2007; Dolan, Mammen, Bauer, & Seiling, 2005). Mothers also mentioned limited access to formal community family and employment support services (Bauer, Braun, & Dyk, 2003; Dolan et al., 2011; Mammen et al., 2009a; Manoogian et al., 2015; Seo, Stafford, & Seiling, 2005). Two of the most commonly cited community barriers to accessing and maintaining employment were limited public transportation and affordable child care (Bauer et al., 2003; Bird, Dolan, & Seiling, 2011; Dolan et al., 2011, 2009; Kim et al., 2005; Mammen et al., 2009b).

The second category of barriers is characteristics of jobs and work environments. Most jobs in rural communities tend to be service industry jobs, which are by nature labor-intensive, low paying, unpredictable, lack job security, and require work at nonstandard times (Bauer et al., 2009; Bauer et al., 2003; Berry, Katras, Sano, Lee, & Bauer, 2008; Braun et al., 2002; Reschke, 2006). Furthermore, these jobs have few formal benefits, including access to health insurance, overtime, and paid sick leave (Dolan et al., 2011; Dolan et al., 2005b; Mammen et al., 2009b). Other workplace barriers that mothers noted included low flexibility and lack of supportive supervisors who would accommodate transportation or childcare scheduling conflicts (Bauer et al., 2009; Bauer & Katras, 2007; Berry et al., 2008; Dolan et al., 2011, 2009).

Third, family characteristics can be barriers to employment. Having children younger than preschool-age or with poor health (Bauer et al., 2003) required child care services during

work hours (Bauer et al., 2009; Bauer & Katras, 2007; Berry et al., 2008; Bird & Bauer, 2009). The more children one had, the greater the caregiving responsibilities that conflicted with work (Bird & Bauer, 2009; Dolan et al., 2011; Mammen et al., 2009b). Being single was a barrier, especially if children were present (Dolan et al., 2011). Having a partner, however, was also another demand on women's time and attention (Bird & Bauer, 2009) or could represent a lack of resources if the partner was unemployed (Mammen et al., 2008). Aside from family responsibilities, stressful situations such as domestic violence, incarceration, unexpected deaths, and periods of homelessness interfered with sustained employment (Dolan et al., 2005a; Mammen et al., 2009b), especially in the face of little or no family support (Dolan et al., 2008). All of the aforementioned family factors made it difficult for mothers to achieve work-family balance (Berry et al., 2008), which is important for work, family, and individual well-being.

Finally, mothers' individual characteristics may also be employment barriers. Being younger (Urban & Olson, 2005), a woman, and a minority (Manoogian et al., 2015; Simmons et al., 2007a) made mothers more susceptible to workplace discrimination, illegally preventing them from obtaining a job or promotion (Dolan et al., 2006; Dolan et al., 2008). Mexican-origin mothers often faced language, cultural, residence, and legal barriers to employment (Parra-Cardona et al., 2006). Limited human capital, such as education (Bauer et al., 2009; Bird & Bauer, 2009; Dolan et al., 2011; Simmons et al., 2007a), job skills training (Urban & Olson, 2005), and job experience (Mammen & Seiling, 2009) were also barriers. Other employment barriers included (a) poor physical health (Bauer & Katras, 2007; Dolan et al., 2005a), especially chronic health problems and those resulting in a medical disability status (Braun & Rudd, 2003); (b) mental health symptoms, such as depression (Bauer et al., 2009; Dolan et al., 2005b; Kim et al., 2005; Mammen et al., 2009b); (c) substance use and abuse (Urban & Olson, 2005); and (d) stress (Son & Bauer, 2010). Mothers without driver's licenses (Mammen et al., 2008) or reliable vehicles (Bird et al., 2011) had difficulties getting to work when public transportation was unavailable in rural communities.

In summary, rural low-income mothers faced numerous employment challenges including lack of well-paying jobs, jobs with few benefits and limited advancement opportunities, lack of reliable transportation, limited child-care options, and health and other personal issues.

The Earned Income Tax Credit (EITC)

The Federal Earned Income Tax Credit (EITC), a refundable federal tax credit, contributes to the income security of rural, low-income families. Enacted by Congress in 1975, it provides an incentive to work and an offset against the burdens of federal payroll and income taxes. At \$67 billion in 2015, the EITC is one of the largest anti-poverty reduction programs with over 27 million having received an average amount of \$2,455 (IRS.Gov, 2017). To supplement the federal tax credit, 26 states plus the District of Columbia have established their own EITC (CBPP, 2016).

The EITC can have significant benefits for rural, working families. These include increased purchasing power, encouragement for single mothers to remain employed, decreased child poverty, reduced income inequality, increased savings, and more support for rural

communities (Mammen et al., 2009a; Mammen & Lawrence, 2006). RFS/RFSH researchers have tried to fill the knowledge gap concerning the EITC behavior of rural families including their use of the tax credit, differences between EITC recipients and non-recipients, and reasons why some qualified mothers did not claim the EITC.

About 38% and 42% of RFS and RFSH families, respectively, received the EITC (Table 1). The median refund was \$2,294 (although mothers did not distinguish between the EITC and tax refunds). More than one-third (38%) of them, however, did not claim the tax credit even though either they or their spouses were in the labor force in the preceding year and were qualified for it. Generally, mothers who claimed the EITC were near the middle of the income spectrum, slightly older, and less likely to be married. They were also more likely to participate in other public assistance programs and more likely to be White high school graduates with one or two children. Non-filing rural mothers, on the other hand, were more likely to be minorities, have more children, have very low income, and more likely to live in more rural counties (Gudmunson, Son, Lee, & Bauer, 2010; Mammen & Lawrence, 2006; Mammen, Lawrence, & Lee, 2011).

Mothers used their EITC refund to (a) pay off loans and other bills, including utilities, cable, and credit cards (44%); (b) access transportation through purchase, repair, insurance, or by paying off loans (21%); (c) purchase consumer non-durables, especially child-specific items, and extra food (19%); (d) establish savings and build assets, including buying, maintaining, or fixing a home, paying property taxes, and owning a business (16%); (e) purchase consumer durables such as furniture, household appliances, and televisions (10%); (f) provide children with fun experiences such as vacations (10%); and, (g) increase human capital by purchasing computers or paying off student loans (3%) (Mammen & Lawrence, 2006).

Numerous obstacles prevented mothers' EITC participation. Many mothers were unaware of the program, perhaps due to language barriers, particularly in the case of Hispanic families (Varcoe, Lees, & Lopez, 2004). Mothers were confused about the credit and unsure if they qualified or whether they received it. Some mothers had difficulty with tax filing; several relied on assistance from commercial tax preparers or family members. Finally, although they were eligible for it, some mothers simply did not apply for the EITC (Mammen et al., 2011; Mammen, Lawrence, & Lee, 2011).

In summary, RFS/RFSH findings show that although families who received the EITC benefitted from it, some families who were eligible for the EITC did not participate in the program.

Summary and Public Policy Recommendations

The economic well-being of rural, low-income families was achieved through various factors, only one of which was a paycheck. Income security was affected by employment opportunities available in rural communities, whether or not eligible families applied for the EITC, the type and degree of family and social support received, and public assistance programs that families could access. Despite their use of income and a mix of supports, many rural families were economically vulnerable. To improve rural low-income families' economic well-being,

their unique life situations and limitations of the rural economy must be considered. Local economic conditions in rural communities need to be an important part of the discussion by policymakers, who must acknowledge that until the potential to earn sufficient wages is available to more families, the one-policy-for-all approach will continue to fail at providing economic security for marginalized families (Dolan et al., 2008).

Rural mothers' employment was concentrated in low-wage service positions, partly as a result of their lower human capital achievements. Yet, if these women were to acquire more education, rural communities often lack employment opportunities that encourage, retain, or attract educated individuals. Rural areas experience a brain drain as college educated individuals leave nonmetropolitan counties for higher salaries and more rewarding jobs in urban areas (Carr & Kefalas, 2009; Estes et al., 2016; Fiore et al., 2015). Therefore, rural economic development strategies must emphasize strong local economies along with access to health facilities, proximity to higher education, and access to basic goods in order to support employment opportunities that promote income security for all residents (Fiore et al., 2015). Employers in rural communities should adopt policies and practices, such as flexible work arrangements, that support working mothers and promote work-family balance (Berry et al., 2008). Rural mothers experienced multiple barriers to employment including lack of education and their own and/or a family member's poor physical health and chronic health conditions. Strategies to support human capital development among rural residents include offering college scholarships, tax incentives for science and technology graduates, and paid internships (Fiore et al., 2015).

The EITC had a positive effect on working rural families. Those who received the tax credit were more likely to be food secure, experience less financial distress, and express greater life satisfaction, while non-participating families were more likely to be food insecure and consider their incomes as being inadequate (Gudmunson et al., 2010; Mammen et al., 2009a). Given these benefits, more should be done to publicize the tax credit among eligible families. Free tax advice should be provided by local community volunteers or, if already available, messaging should be developed to emphasize, demystify, and publicize the tax credit more widely. The findings from RFS/RFSH show it is critical to continue funding for the forms of public assistance that subsidize families in times of transition. This includes programs such as TANF, SNAP, Medicaid, and child care assistance that would help to supplement incomes when families' incomes are inadequate (Dolan et al., 2008).

Programs that promote and facilitate improved social supports in rural communities should be designed, implemented, and evaluated for effectiveness. Comparisons should be made with similar samples of urban residents because these results may provide additional support for considering rurality as a unique context of human development (Simmons et al., 2007b). Kohler et al. (2004) suggest that social workers be schooled in integrating informal family support into service delivery plans. Social workers and family service professionals can play key roles in addressing policy implications of this research. A comprehensive array of services, which also includes psychological assistance and emotional support, is likely to be necessary to foster economic self-sufficiency among rural, low-income families.

In conclusion, rural low-income families are part of an important segment of US society and their economic well-being should be of paramount interest and concern. By achieving

economic security, these families can take care of their own members and make significant contributions to their rural communities as well as society at large.

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Table 1. RFS & RFSH: Employment, Receipt of Public Assistance, and Income Adequacy¹

Research Study	Employed:		Families Receiving:								Income Adequacy:		
	Mother	Spouse/ Partner	Child Care Assist.	EITC	Fuel Assist.	Housing Assist.	Medicaid ²	SNAP	TANF	Transportation Assist.	Not at all adequate/ Only necessities	Afford some things not all	Afford everything/ Can save
1. RFS³ N=414	210 (50.7)	203 (82.5)	126 (30.4)	157 (38.3)	134 (32.4)	88 (21.3)	296 (71.5)	192 (54.4)	84 (20.4)	53 (12.8)	198 (48.6)	181 (44.5)	28 (6.9)
2. RFSH⁴ N=444	150 (34.2)	212 (65.6)	67 (15.1)	176 (41.5)	139 (31.3)	79 (17.8)	381 (87.8)	311 (70.0)	111 (25.0)	76 (17.3)	291 (66.4)	138 (31.5)	9 (2.1)

¹ Frequencies are based on valid numbers. Number in parentheses is percentage.

² Medicaid numbers include coverage for mother or any member of the family.

³ Source: Bauer (2004)

⁴ Source: Mammen and Sano (2013)