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Rural, Low-Income Mothers: Persistent Problems, Possible Interventions

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Abstract

Persistent economic, food security and civic engagement problems impact the lives of rural, low-income families. A longitudinal study of 524 mothers from 30 counties in 17 states revealed specific problems and possible interventions that can benefit individuals, families and communities. This article shares key findings from the *Rural Families Speak* study and offers three interventions with rationales for each. It also suggests an organizing framework that enables both individuals and groups within a community to analyze problems and issues and derive any imperative for action.

Introduction

Rural, low-income mothers cope with persistent problems. They have ideas for how to prevent or alleviate those problems affecting family and community well-being. Yet, they do not have easy access to community leaders who will listen to them. These conclusions are based on the work of a team of researchers who have studied rural families for ten years. Our team listened to the mothers on at least three occasions. We heard their stories, studied their statistics and identified evidence of civic engagement. From that body of research, we found potential interventions that could affect family and community economic problems.

The basis of the study, longitudinal data from 524 mothers from 30 counties in 17 states, is described in this paper <<http://cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak/pub.asp>>. All were low-income based on an income-to-needs ratio which is calculated by dividing the total household annual income by the federal poverty level for a household of that size.

Possible interventions are revealed from the mothers' interviews or derived from additional quantitative data. Actions are suggested which could be taken to prevent, reduce or resolve situations impacting the well-being of families and the rural communities in which they reside. Ways to process the findings are offered with the thought that, if actions were taken based on this

paper, the mothers, their families and community leaders could be empowered to make more informed and appropriate decision-making. The appropriateness of those decisions should increase as members of the community not always included in public policy-making, are civically engaged.

Background

With the passage of federal welfare reform public policy, in August 1996, sixty-one years of history of public assistance changed. However, with an emphasis on urban poverty, the rural context and the potential impacts of the legislation on rural families, communities and county elected officials was at the fringe of the debate.

This gap in understanding of rural poverty or near poverty led to calls to mobilize the expertise of the land-grant system. A description of that work is found in a *Journal of Extension* article <<http://www.joe.org/joe/2001june/comm1.html>>. ¹ The mobilization occurred in all three mission areas: 1) Among higher education classroom instructors who modified curricula; 2) By Cooperative Extension faculty who conducted public issues education for state and county officials and who initiated or expanded educational programs; and 3) Through researchers who explored a line of inquiry into the status of rural families and their communities. The focus of the current article is the research component of the mobilization and its policy implications.

In 1998, a research team launched a multi-state, longitudinal, integrated research and extension study, *Rural Low-Income Families: Monitoring Their Well-Being and Functioning in the Context of Welfare Reform* through the mechanism of the Agricultural Experiment Stations and the USDA's Cooperative State Extension, Education and Research Service. Three USDA National Research Initiatives grants were awarded to fund much of the data processing and other cross-state work. Individual states funded state work. The study, with modifications, was reauthorized in 2003 and 2008. For communication purposes, the team named the project: *Rural Families Speak (RFS)* <<http://cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak/>>.

Though a variety of definitions of rural have emerged ², at the time this study was initiated, the team chose to select counties for the study based on the rural-urban continuum codes <<http://www.ers.usda.gov/briefing/rurality/ruralurbcon/priordescription.htm>> developed by Butler and Beale of the United States Department of Agriculture Economic Research Service. Utilizing the definition of metropolitan and non-metropolitan counties as determined by the U.S. Office of Management and Budget, Butler and Beale grouped all U.S. counties into rural-urban continuum codes ranging from "0" (dense population) to "10" (sparse population). Counties in this study were located coded as 6, 7 or 8. Codes 6 and 7 indicate counties that are nonmetropolitan with an urban population of 2,500 to 19,999. Code 8 counties are completely rural with no population center of more than 2,500 people. Since California, Massachusetts, and New York do not have any counties meeting the Beale Code criteria of 6 through 8, counties were chosen with low levels of population.

Mothers eligible for, or receiving, food stamps or WIC, were targeted as the data source for the study. By not limiting the sample to those receiving cash assistance, called TANF under the new legislation, the working poor, more representative of rural populations, were included. Mothers

had to be least 18 years of age and have at least one child living in their home age 12 or younger. These requirements permitted inclusion of families with earnings and needing child care.

During at least three interviews over a 2-3 year period, both quantitative and qualitative data were collected and processed. Open-ended questions and standardized instruments were incorporated into the three, two-hour interviews. Analysis continues on this unique data set which includes information on employment and financial status, use of public assistance, transportation, child care, social support, physical and mental health, and food security and other topics.

Output from the study is extensive. In August, 2007, when the latest report was published, over 100 referred papers and 90 presentations had been done with another 30 papers in progress. The latest inventory of research papers and briefs, public policy briefs, webinars and the base book, with extensive description statistics, provide details not covered in this article. They can be accessed at the team's website <<http://cehd.umn.edu/fsos/Centers/RuralFamiliesSpeak/>>. Understanding this extensive body of knowledge could be daunting without a guide. Such a framework is provided below.

Organizing framework

In the author's experience, individuals, communities and groups frequently do not know where to start in analyzing complex issues as a basis for decision-making. Often they do not know how to make sense of research findings, especially a complex body of work such as available from the *Rural Families Speak* study. Having an organizing framework aids community residents, leaders, agencies, organizations and public policy-makers.

The 6-I organizing framework was initially developed by the author and a research team colleague as a 5-I tool to conceptually frame issue analyses related to welfare reform. The framework was used immediately after the 1996 welfare reform legislation to educate county commissioners and human service agencies. The tool has been extensively used to address other issues, most recently rural health issues. The tool includes: *information, issues, impacts, implications and imperative for action*. A sixth I, *intervention*, was added by the author to suggest actions that could be taken by communities. The framework <http://www.sph.umd.edu/fmssc/docsContribute/6_I_Policy_Analysis_Tool_000.pdf> will be used in this article as the basis for presenting key findings and a few government statistics relative to the recommended interventions.

Information includes general and specific data or knowledge, including key findings from the *RFS* study. *Issues* are the health of families and economic viability of their communities. *Impacts* include those effects of the issues accruing to children, adults, families, employers, the business and agribusiness sectors, human service agencies and education entities. *Implications* focus on the effects of remaining status quo, acting to make changes, and different ways of working on a common issue. The *imperative* is the need to strengthen well-being including individual and family health, income and the local economy.

Interventions are those possible actions that arose out of the *RFS* study and experiences of the author in rural community development and education through the land-grant system's Cooperative Extension. Specifically, findings from *RFS* suggest points of intervention for addressing persistent problems of rural, low-income families. Three will be presented in this paper:

- Encouraging use of available assistance—Food Stamp Usage
- Increasing funds available to families—the EITC
- Including rural mothers in deliberations about solutions—Unheard Voices

To determine if the suggested interventions are relevant, some background on the problems, especially those that persist over time, is needed.

Persistent problems

Persistent problems endure over time and must be addressed during each individual's life course, and by each generation, in the context of family, social, economic, technological, political and environmental changes. Persistent problems also exist for agencies, organizations and governing bodies charged with providing for the general welfare of the people. They must contend with the same kinds of changes though at a different level—local, state, national and global. Three persistent problems facing both families and communities are addressed in this article.

Economic. Challenges of living with inadequate incomes to meet basic needs provide a continual stressor for many families, especially those with low-incomes.³ Impacts of rural poverty on children and adults, families and communities and as part of rural development are well documented by such authors as Flora and Duncan.⁴ A quick overview <<http://www.ers.usda.gov/Briefing/IncomePovertyWelfare/>> is found at the USDA Economic Research Service.

Findings from our multi-state study, relative to this article, centered on themes of labor force participation and food security and health. We confirmed that becoming or remaining economically self-sufficient was a daily challenge even with 50% of the mothers and 83% of their partners employed. Consistently, all families in the study had difficulties making-ends meet—and that was in a period of time prior to the 2007-08 economic downturn with accompanying increases in costs of gasoline, heating fuel, utilities, health care, food and other goods.

We also found that these families tended to apply a type of economic analysis to the costs and benefits of options available to them and made rationale decisions based on their assessment. The mothers had strategies for coping with daily living and they had hopes and dreams for the future. They had opinions and ideas about how to make community level improvements but were usually unable to influence those improvements.

These rural families faced obstacles on the path to employment and economic self-sufficiency.⁵ The families faced stressors from three kinds of identified employment—stable, intermittent and continuous unemployment.⁶ Those who were continuously unemployed, were likely to be so

due to lack of jobs, physical and mental health problems for themselves or a family member, lack of transportation or because of the high costs of employment. Intermittent employment came from both family factors (i.e. need for time to care for family members) and the nature of the local economy, often due to the seasonal nature of jobs associated with agriculture and tourism. And even when employment was stable, wages were often insufficient, transportation costs high and child care problematic. Those regularly employed usually had good personal and family health, health insurance⁷, and a strong social support network extensively documented in the *RFS* 2007 report <<http://cehd.umn.edu/fsos/assets/pdf/RuralFamSpeak/NRICGPFinalReport.pdf>>.

Food Security. Health problems of the mothers, their partners and their children are consistent with the literature on health disparities in rural populations.⁸ Their problems are often exacerbated by lack of funds to get needed medicines and lack of access to health care providers as well as availability, accessibility and affordability of food.

The relationship of food security to physical and mental health was strong—as food security diminished, depressive symptoms rose and physical health problems increased. Analysis of *RFS* food security data was done by multiple authors.⁹ Lack of transportation inhibits food acquisition; maternal employment accompanies food security; and food security fluctuated over the years ranging from a low of 34% to 45% leaving over half to two-thirds of the *RFS* families without sufficient food to meet their daily nutritional intake.¹⁰

These *RFS* rates are much higher than national rates. In 2006, the United States had 35.5 million, (13% of households) <<http://www.ers.usda.gov/Briefing/FoodSecurity/>> experiencing food insecurity. Among these households were 12.6 million children. Among rural households <<http://www.ers.usda.gov/Briefing/FoodSecurity/trends.htm>>, 12% of households were experiencing food insecurity. Of all those households, 7.7 million (4%), including 3.4M children, had very low food insecurity or hunger present <<http://www.ers.usda.gov/Publications/ERR29/ERR29i.pdf>>.

Lack of adequate food is associated with physical and mental health problems and the inability of children to develop and grow into healthy adults. And while of concern for adults, lack of sufficient food and nutrients has a long-term impact on children in their cognitive abilities and in their lives as adults. The author has been using the following statement to support the case for nutrition and nutrition education: *When children aren't adequately nurtured and nourished, they can't learn. When they can't learn, they can't earn. And when they can't earn, they can't be productive, economically-self-sufficient adults.*

Community Engagement. Three members of the research team also addressed the lack of involvement of marginalized families in community decision-making about policies and programs could best assist them. Greder, Brotherson and Garasky wrote about strategies for involving marginalized in public policy development.¹¹ The *Engaging Unheard Voices* study by the author identified factors that help and hinder marginalized mothers in addressing issues in the public area.¹² Those factors included: Lack of time or scheduled during an inconvenient time; feeling inferior or unable to make a difference; uninformed about issues; unreliable transportation and child care.

From these problems, some interventions are found. The next section will suggest three possible interventions which can address the persistent problems just described.

Possible interventions

Multiple interventions for these and other persistent problems are found in the *Rural Families Speak* study. For this article, three are featured, each with achievable outcomes: a) Increased income; b) Strengthened Food Security; and c) Enriched public policy making. These three were selected because all benefit both families and communities.

Intervention 1: Increased Income through the Earned Income Tax Credit. The *RFS* families need supplemental income. To help the working poor increase their income the federal government followed by states and a few localities, passed legislation in 1975 known as the Earned Income Tax Credit (EITC). The EITC is a significant public policy that returns to low-income families a portion of the income tax on their earnings. With an estimated average annual benefit of \$1900, the EITC supplements earnings as a source of cash.

The EITC is a well documented public policy success for supporting families.¹³ A study for The Brookings Institution demonstrated that states vary significantly in the percent of low-income working families and in the proportion of EITC received.¹⁴ Filing also varies among urban (18%) and rural (10%). In the Midwest, 12.3% received the EITC. In the *RFS* study, Mamen and Laurence found that only 62% filed for the credit leaving 38% who were eligible but did not file.¹⁵ Reasons for not filing included lack of awareness of the existence of the credit or how to file or not filing taxes. They and their communities are missing a significant source of money.

The *RFS* families spent their credit in seven categories, some in more than one. The categories and percentages are shown in Table 1. With most of the credits spent in local communities, the local economy also benefits from the tax credits and loses when credits are unclaimed. Credits are particularly important in recessionary times. During the period of this study, 2000-2002, the U.S. experienced an economic downturn with increased unemployment. The percent of families claiming the EITC rose. With the emerging 2008 recession, the time is ripe for community action to assure that all eligible for the EITC are receiving the credit so that the money flows into the family and the community economies.

Table 1. Categories and Percentage of Spending in Descending Order.

Category	Percentage Using Credit
Pay Bills and Loans	44.0%
Improved Access to Transportation	24.0%
Purchase Consumer Non-durables	20.4%
Establish Savings & Build Savings	18.4%
Purchase Consumer Durables	10.4%
Enjoy Benefits of Windfall Income	10.9%
Increase Human Capital	3.4%

If lack of knowing of eligibility is the main reason families do not file, then an aggressive local campaign and education effort could make a difference. States like Minnesota, with an aggressive campaign to educate eligible families, are showing growth, above the general growth figure,¹⁶ in those who claim the credit. Including free tax preparation sites should also increase the odds that families make their claims. States or localities can use the information on EITC to determine the percentage of eligible families who are not receiving and the economic impact of those funds on the family and the community and determine a course of action.

Solutions and accompanying interventions for economic problems partially lie within communities. Interventions that can be affected by local leaders and residents are a first line of action. And those that fit the community are the interventions most likely to make a lasting difference in the family and community well-being and, in this case, to increase available family income and strengthen the local economy.¹⁷ Increasing the flow of EITC federal and state funds to a county is a complementary strategy in rural development.

Intervention 2: Strengthened Food Security through Food Stamps. Food security means that individuals, families, communities, states and nations have an adequate daily food intake to meet their nutritional needs. Similar to employment status, food security can be stable, intermittent or continuously insecure. With recent increases in food prices, diversion of some crops for non-human energy production, and emphasis on preparedness for such emergencies as the 2008 flooding of the upper Midwest, food security is not just a family problem—it's a community and public health issue. When hurricanes, tornados and floods hit, local people are eligible for food stamps for a limited period of time to increase their food security status. Food security is also a financial issue affecting families and communities.

Federal policy focuses on promoting optimal human health and well-being through improved nutrition as written in its statement of policy, Healthy People 2010 <<http://www.healthypeople.gov/Document/tableofcontents.htm#volume1>>. The goal--*Cut hunger and food insecurity in half or nearly 18 million people*. Food security rates <http://www.healthypeople.gov/Document/HTML/Volume2/19Nutrition.htm#_Toc490383127> have hovered around 10+ percent for many years. With essentially no change in rates from the previous year, achieving that goal in the next two years is not likely unless communities take immediate action.

Multiple options exist to increase food security. This article only addresses one—increased use of food stamps. Generally, households using food stamps are among those with very low food security. The Food Stamp Program, now called Supplemental Nutrition Assistance Program (SNAP) as a result of the 2008 Farm Bill, has a history that goes back to when the U.S. established food assistance programs influenced by the poor health of many of the World War Two enlistees. The widespread economic depression of the previous decade had negatively impacted the country needing to field a strong military requiring physical and mental strength. Since then, food programs have expanded and are continually supported by federal policy and appropriations. Policy language reveals the intended outcomes—general welfare and health and well-being—which are to be achieved through raising food purchasing power with an intended benefit of increasing consumption of agricultural products.

The Food and Nutrition Act of 2008 <http://www.fns.usda.gov/fsp/rules/Legislation/pdfs/PL_110-246.pdf> authorizes the latest food stamp program with its continued three purposes. The first two, associated with agribusiness, are frequently surprising to people:

- 1) Strengthen the agricultural economy;
- 2) Help to achieve a fuller and more effective use of food abundances;
- 3) Provide for improved levels of nutrition among low income households through a cooperative federal-state program of food assistance.

Clearly, the food stamp program is both a way to support the economy and those who produce, process and sell food as well as a support to improving consumer nutritional intake. The USDA Economic Research Service <<http://www.ers.usda.gov/Briefing/GeneralEconomy/linkages.htm>> has studied the program and verified that food stamps have an effect on the U.S. economy. By infusing funds into a declining economy, food stamps serve as a countercyclical economic tool or strategy <<http://www.ers.usda.gov/Briefing/GeneralEconomy/linkages.htm>>. Following a reduced rate of nationwide participation after federal welfare reform, food stamp rates <<http://www.fns.usda.gov/oane/menu/Published/FSP/FILES/Participation/Trends2000-2006.pdf>> have been rising. The increase between 2007 and 2008 is noteworthy given the weak economy of that period.

For counties, a possible solution to both food insecurity and the local economy is to increase usage of food stamps by eligible households. To determine what such a strategy could mean economically, counties can estimate the economic impact of food stamps on the local, county or state economies using participation statistics available from their state departments of human or social service to identify the number of individuals enrolled in the food stamp program and the average monthly value of the food stamps. By calculating the dollar value, localities will derive a figure that shows the amount of federal dollars flowing into the local economy. It's estimated that every \$5 in federal funds generates \$10 in economic activity <<http://www.ers.usda.gov/publications/fanrr26/fanrr26-6/fanrr26-6.pdf>>. A second calculation will reveal the current flow of dollars to and within the local economy.

To illustrate: In 2006, *Example State* (could be done by county as well) had 317,825 individuals enrolled in the food stamp program receiving an average monthly value of \$95.63 per person. At this level, the monthly and yearly flow of federal funds to the state was valued at \$30M and \$360M. With an estimate of every 5 dollars in federal funds generating \$10 in economic activity, the result is a value of \$720M moving in the state and local economies.

A third calculation will reveal the monthly or yearly amount of dollars not coming into the local economy due to lack of enrollment. Given that the current U.S. estimate of non-participation is 25%, the same formula can be used to calculate the financial impact of these missing dollars.

Why aren't these individuals and families receiving food stamps? *RFS* mothers spoke to reasons why they are not--though their self-reported financial data revealed they were eligible. Reasons

varied from not being aware of eligibility, to inconvenient hours and access to the office to apply, to the desire not to use government assistance and especially to the perceived stigma of receipt and use.

How can localities help overcome these barriers? First, local elected and appointed officials; business leaders, including agricultural producers, processors, retailers; community education and service agencies; the local media; and some of the area's youth, like 4-H members, should come together to learn about the need for, and costs and benefits of, food stamps accrued to both families and the local economy. And based on *RFS* findings, community citizens receiving food stamps, or likely eligible to receive food stamps, should be included in the learning sessions. They have valuable insight about their situations or those of their neighbors and ideas for solutions.

Interventions to address this health and economic implications of the food security issue could be: a) Reducing stigma; b) Improving access to offices where applications are taken; c) Encouraging enrollment throughout the community and; d) Conducting a promotional campaign to promote benefits of the food stamp and other federally-funded food and nutrition programs <<http://www.fns.usda.gov/fns/>>.

Some components of a promotional campaign are suggested here: Nutrition educators, such as those in Cooperative Extension's Food Stamp Nutrition Education and Expanded Food and Nutrition programs, could expand their outreach. Businesses could put notices with paychecks. 4-H members could respond through their citizenship and leadership efforts. Posters could be designed, perhaps by youth, and posted throughout the locality. Schools could incorporate the value of food stamps in their nutrition, financial literacy and social studies courses. The media could help inform the public of the benefits and encourage support for receipt of food stamps. Food outlets could welcome recipients. A local food security assessment could be done to better assess the degree of vulnerability of the entire community as a prelude to preparedness activities that would sustain the community during periods of natural and other disasters or potentially reduced food supplies available to the community <http://www.fns.usda.gov/fdd/programs/tefap/>.

Again, community residents, bringing multiple perspectives to the issue, will likely produce actions that best fit the community's resources. The community could benefit by better understanding the food security of the entire community across economic income lines and by exploring desired actions. The community, as well as food stamp eligible households and agribusiness, directly benefits by a unified approach to strengthening food security.

Intervention 3: Enriched Public Policy Making through Community Involvement

Community resident engagement in public issues is key to strong communities and democracy. Yet, often the public business is left to the elected or appointed officials or agency personnel. Yankelovich suggested that to make democracy work, *the people* must be actively involved in making public judgments and in getting public work done.¹⁸ Mathews defined *the people* or *the public* as *a diverse body of citizens joined together in ever-changing alliances to make choices about how to advance their common well being* and wrote of ways to involve the public in the important work of the public.¹⁹

Part of the diversity is inclusion of people who are marginalized or on the edges of community engagement—left out by choice or by circumstances that don't encourage or welcome their involvement. Often they are youths, senior citizens, racial or ethnic minorities, newcomers, low-income residents and women. The Charles F. Kettering Foundation, where Dr. Mathews is president, has a twenty-six year history of exploring ways to increase involvement of a variety of citizens in local, public decision-making via the use of deliberative forums. Toward that end, the Foundation approached the author and commissioned a study to answer what became the general research question: *Under what conditions can, and will, limited resource women participate in deliberative public policy processes?*

The study, *Engaging Unheard Voices* <<http://www.sph.umd.edu/fmsc/docsContribute/UnheardVoices-March2006.pdf>>, complemented and supplemented the *RFS* study. *Unheard Voices*, as the study is referenced, was designed to determine how to engage low-income, rural mothers in speaking up about public policy matters affecting them and/or their families. The author and the state research team, recruited mothers who originally participated in the state's *RFS* study. *Unheard Voices* was an appropriate supplemental study since it advanced the mission of the *RFS* study to apply the findings to informing public policy.

Mothers participated in focus groups and shared their past involvement in public policy issues and the barriers to such involvement. They identified issues that mattered and participated in one deliberative forum customized by the author to address their number one issue: recreation for their children and themselves. The forum was designed to reduce most of the list of the identified barriers including—provision of childcare, neutral facility and attendance by elected officials. In follow-up interviews, mothers indicated the experience was positive and they wanted to learn how to be leaders in their communities.

The conclusion of that study was: With barriers reduced or eliminated, these rural, low-income mothers can and will participate and offer insight into solutions based on their lived experiences. They need, however to be recruited, invited and their voices welcomed.

One way to address such issues as increasing income and strengthening food security, is for communities to utilize the moderated, deliberative dialogue forum advocated by the Kettering Foundation. Some deliberative issues guides, along with convener, moderator, and recorder guides, are available on the *National Issues Forum* website <<http://www.nifi.org/>>. If none of those guides fit the needs of the community, guides can be created using available data to craft at least three approaches to addressing the issue. Many local communities and states or national groups have turned to skilled Cooperative Extension county and land-grant university-based faculty to create deliberative guides and moderate forums.²⁰ Others turn to skilled moderators from a list maintained by the National Issues Forum.

Deliberative dialogue differs from discussions and debates though all methods can involve local residents. Discussions are a useful tool for hearing ideas, concerns, etc. but may not lead to action. Debates focus on opposing points of view and persuading others to adopt the viewpoint. As a result, some members of the community feel as if their viewpoint “lost” the debate. Deliberative dialogue helps people realize their responsibility for making public decisions and choices or giving policy decision-makers their guidance. It requires people to address the issue

and especially the why of their perspectives which requires speaking out and listening to others with respect and self-reflection. It encourages community members to “own” the solutions to their issues and vexing problems. Deliberative dialogue is usually done in moderated forums and when done well with full engagement of the community, usually leads to actions and energy around taking those actions as well as to what Flora & Flora describe as increased community social capital.²¹

Richardson, writing in her book, *Partnerships in Communities: Reweaving the Fabric of Rural America*, addressed the need for systems thinking in addressing community and rural development.²² Her book grew out of a W.K. Kellogg Foundation funded initiative designed to test a systems model. She noted that systems thinking, rooted in ecology, focuses on interrelationships among issues. A community that approaches problems from a systems perspective will find its members and leaders are able to think more holistically with dynamic responses to change.

Members of the *RFS* team are currently developing an article that demonstrates the systems approach based on the study findings. Their concept was shared via a national webinar in 2006 and available on the team’s website via a recording of the webinar <<https://umconnect.umn.edu/maypresentation>> and a research brief <http://cehd.umn.edu/fsos/assets/pdf/RuralFamSpeak/May_ResearchBrief.pdf> and a policy brief <http://cehd.umn.edu/fsos/assets/pdf/RuralFamSpeak/May_PolicyBrief.pdf>. Readers may find the presentation of data from eleven *RFS* studies of use in better understanding systems thinking applied to rural and community development.

For both of the first two problems set forth in this article, conducting community deliberative forums could potentially lead to actions that benefit both the family economy and well-being and that of the greater community. By including citizens and residents on-the-fringe, like the rural, low-income mothers, communities will likely find solutions to problems and issues and interventions that work. And likely in the process, they will find the political will, the imperative, to act. And with the will to act should come positive results for many rural families like those in this study and for the communities where they reside.

Potential impacts

Achieving effective impact on community problems and issues requires identifying and framing the issue; gathering information; determining likely impacts or consequences of action or in-action, implications, and imperatives for intervention. It requires a combination of a knowledge base, social strategies for intervention and political will. When these converge, a policy window is open for action. The 2008 economic downturn, with rising costs for basics like food and fuel, is affecting families, government and business sectors. The time appears right for action as localities, just as the families in our study, struggle to make ends meet.

The *Rural Families Speak* and *Engaging Unheard Voices* studies, combined with government statistics provide a knowledge base for the strategies suggested as interventions. What remains is for rural communities to find the political will to act. Will they? Hopefully this article provided

a stimulus to act. If action doesn't occur now, when will it? And at what cost economically and to health and well-being?

The rural mothers have spoken. We researchers and Extension educators have shared the results of our analyses. It's up to community decision-making to act. What more is needed for action? Political will among leaders, citizens and residents.

The challenge remains to inform and engage policy-makers, citizens, residents and professionals in exploring the problems, solutions and potential results briefly addressed in this article. One way to do so is through the use of the medium of social theatre.

To extend the impact of the *RFS* research study findings, the author wrote a drama that debuted in late 2007 at a national conference. *Livin' on the Byways: Rural Mothers Speak* sets the stage in the first two acts for understanding the key concepts reported in this article. The mothers' own words are presented in dialogue that takes place at a local grocery store and a café. The third act models the uses of public deliberation based on the National Issues Forum guide, *Making Ends Meet* <http://www.nifi.org/stream_document.aspx?rID=12095&catID=9&itemID=12093&typeID=8>. Additional information about the 45 minute drama and how to obtain the script from the author, along with a video CD of the drama debut are available on the author's website <<http://www.sph.umd.edu/fmsc/people/fac/braun.html>>. The drama can be used in classrooms and communities to stimulate understanding and action. The drama complements and supplements this article by providing a means to engage the community in identifying problems and solutions to the persistent problems that affect all members of the community and especially those who are among the rural, low-income.

Framing conclusions

The body of this paper contains conclusions from the *RFS* research, relevant to the three identified problems—Financial, Food Security and Civic Involvement. The case was made that these problems exist among the rural, low-income mothers interviewed. The case was further strengthened by literature that added context to the situations of the mothers in the study. Ideas for intervention were presented which have been used by the author in community settings where decision-makers acted upon the evidence of need and benefits.

For ten years, the author has led groups in analyzing problems and issues using the 6-I organizing framework and in finding interventions that met the resources and needs available to the groups. Some of those analyses led to state legislation; others to local action.

In Table 2 below, the framework is used to briefly state conclusions from this paper. The table models how the tool can be used to frame problems and issues. The framework can be used by an individual or by a group seeking common understanding of research relative to community issues and problems. If an imperative for action is reached, then interventions can be identified and weighed for costs and benefits. Having analyzed research findings and identified strategies for action, all that remains is to activate the political will. By engaging local residents and decision-makers in deliberative dialogue, the political will be further strengthened. And, as the author's rural grandmother often said, *where there's a will, there's a way*.

Table 2. Conclusions Using Organizing Framework

Six “I”s	Economic Problems	Food Security Problems	Civic Involvement Problems
Information	Majority of rural, low-income mothers and their partners in the study were employed but with inadequate wages and benefits. Since the mid 1970s, the EITC has achieved bi-partisan support for what’s been shown to be a successful public policy. Average benefits to families, \$1900. Average , 5:1. In the study, 38% did not apply. Filing for EITC varies by state and region.	Food costs rose 5% in 2008 and expected to rise another 5% in 2009. Lay offs and natural disasters also increase number of people at-risk of adequate nutritional intake. Food stamps provide a subsidy for food purchasing. About ¼ of those eligible not receiving. Food stamps, supporting both agriculture and consumers, were reauthorized in 2008.	Rural, low-income mothers and other disenfranchised people are often omitted from civic decision-making and actions. Low-income mothers can, and will, participate if barriers are lessened or removed. Portions of the community who are omitted from civic work and public decision-making have ideas for solutions and interventions. Those lived experiences are going untapped as a source of public decision-making.
Issues	Economic viability of rural communities. Economic prosperity of families.	Availability, accessibility and affordability of food needed for health of children and adults, especially those from low-income families.	Decision-making by professional policy makers alone or with involvement of a range of residents.
Impacts	Increased costs of goods and services and reduced consumer purchasing power challenges local government, non-profit and private sectors. Fluctuating or reduced income reduces the ability of individuals and families to become and remain economically self-sufficient and to build an asset base.	Adults are less able to be employed and handle parenting responsibilities due to resulting health problems. Children are less able to learn due to bodies and minds negatively affected by inadequate nutritional intake.	Decisions made without benefit of insight of those most affected are less likely to produce intended outcomes.
Implications	Roles for government and private sectors and families may need to change to strengthen the local and family economies.	Insufficient nutritional intake over a sustained period of time will likely result in long term diminished human and social capital.	Mothers, families and local leaders can be empowered to work together to make more informed public decisions.
Imperative	Increased flow of funds to families will increase flow of funds to local economies, much needed in the current economic situation.	Prevention or reduction of lack of sufficient food intake will reduce physical and mental health problems both during childhood and as children become adults.	Rural communities are struggling with community problems and issues and need all residents to share in ideas for action and implementation of those chosen.

Interventions	Educate government and business sectors and families of the benefits of the EITC. Conduct campaign to increase number of eligible families who apply for the credit.	Educate private and public sectors of benefits of food stamps to agricultural producers, processors and retailers and families. Encourage families to apply. Reduce barriers to application and use.	Remove barriers to civic engagement. Encourage and support involvement. Conduct moderated deliberative forums to determine community tradeoffs and preferences for action.
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Continuing *rural families speak* research

In the fall of 2008, the multi-state research team reconvened to implement the next five year research study. This official USDA North Central region priority study, headquartered at the University of Nebraska—Lincoln and open to states outside of the region, addresses the USDA North Central region priority of “Social Change and Development.” The focus of the investigation is the *interactions of individual, family, community, and policy contexts on the mental and physical health of diverse rural low-income families.*²³ Previous team research demonstrated that health is vital to the ability to be employed, to parent and to contribute to civic matters. The team will further examine the tie between health and economic well-being as suggested by Emerson who said, *Health is the first wealth.*

By most measures, rural residents face health disparities both in physical and mental health as well as disparities in access to care. These disparities often render them less than fully able to fulfill their roles and with diminished human capital—the knowledge, skills and abilities needed to be productive, contributing people. When residents’ health inhibits or prohibits full engagement in productive daily living, rural communities experience diminished social capital.

Over the next five years, the team of research and Extension faculty and their cadre of Extension educators, community partners, students and volunteers will conduct additional interviews and data analysis and disseminate findings. Together, the team will continue to increase understanding of the persistent problems and issues associated with health and to offer potential interventions which could make a difference for the individuals, families and rural communities where they reside.

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Bonnie Braun, Ph.D. was raised in rural Missouri graduating high school in a class of 18. Her 35 year education career includes three degrees in education in family and consumer sciences from the University of Central Missouri and the University of Missouri-Columbia. For over 30 years, she's served in academic and administrative positions with Cooperative states in four states and as a USDA Extension administrator.



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