

Rural Low-Income Families Speak: Living in Dorchester County

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in the Context of Welfare Reform.”



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This project would not have been possible without the cooperation of the 15 Dorchester County mothers who willingly shared their life experiences and views during 2-3 hour interviews conducted in August and September, 2000. The research team is grateful to each mother and is committed to getting messages from those interviews to public policymakers and program directors.

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Research Project Background

Following the passage of federal welfare reform legislation in 1996, faculty from land-grant universities organized to conduct a study of the legislation's impact on rural families. The five-year project began in 1998 and runs through 2003. Fifteen states joined together to execute the research project. The intent is to provide policymakers and program directors with up-to-date information about the ability of rural, low-income families to be economically self-sufficient. The objectives of the project are to collect data at three points over three years:

1. To track over time the individual and family circumstances, functioning, and well-being of rural low-income families with children in the context of welfare reform.
2. To track over time the changing welfare policy environment as well as the community factors that facilitate family support for rural low-income families with children.
3. To identify and analyze the interactions between welfare policy, community infrastructure, and individual and family circumstances, functioning, and well-being that affect the ability of rural low-income families with children to function in a changed environment of policies and programs.

In 1999, Dr. Bonnie Braun joined the Department of Family Studies faculty as a Cooperative Extension Family Life Specialist and became the Maryland leader for the study with initial funding from Cooperative Extension. She serves on the national committee and is the Communications Officer.

Additional funding for the Maryland portion of the study was secured from many sources so that the first of three waves of interviews could be conducted in the summer and fall of 2000. In Maryland, Dorchester and Garrett counties were chosen for their rural locations and income that placed them near the bottom of Maryland's counties. Mothers, eligible for or receiving Food Stamps and/or WIC, were recruited—15 in Dorchester and 20 in Garrett.

A 2-3 hour interview including standardized instruments was administered to learn about the economic well-being and functioning of these families. The data collected revealed information about:

- the income and public assistance received by these families;
- family difficulties in making ends meet;
- the health of adults and children in the household;
- background on the mother's family of origin;
- the family's level of food security, knowledge of community resources, life skills, parenting skills, and support from family and the community;
- mothers' views of life in their community, welfare reform, life satisfaction and the future.

Data were sent to Oregon State University for standardized coding. Findings include both quantitative and qualitative data. For this initial report, only a small amount of the data is available. As additional data is analyzed, supplements to this report will be issued.

Data Collection

In partnership with the Dorchester County Cooperative Extension, the Dorchester Family Support Center provided space for interviews. The researcher and mother were given a private area for the interviews, which were audio-taped. Any child care needed was provided by the Family Support Center. Interviews took place in August-September 2000, when a team of three faculty and students from the University of Maryland traveled to Dorchester County.

Mothers were given \$25 gift certificates and books for their children as a thank you for their time. To remain in contact, newsletters, birthday cards and mother's day cards were sent to the mothers after the first interviews.

Presentation of County Findings

To understand life for these families, it's important to understand Dorchester County. To do so, a few key statistics were gathered to compare Dorchester County to Maryland as a whole.

Dorchester County is ranked twentieth out of 24 Maryland counties in per capita personal income, with its median household income much lower than Maryland's median household income.¹ Dorchester County also has a lower percentage of persons 25 years and older who are high school graduates, and a lower number of persons per household.² Dorchester County is higher than Maryland state averages on unemployment rates³, percentage of persons below poverty, and percentage of children below poverty. Dorchester County is ranked among the lowest counties in Maryland for number of nuclear family households, and among the highest for single-parent households.

Presentation of Family Findings

On the following pages, an overview of the Dorchester County participants will be presented, including their age, education, ethnicity, income and benefits, employment, public assistance, cost of housing and utilities, difficulties with making ends meet, health, and satisfaction with life and income. Findings will also be shared regarding the family issues they face and their perspectives on life in Dorchester County.

¹ Maryland Department of Planning, Planning Data Services, from U.S. BEA, June 2001.

² U.S. Census Bureau, State and County QuickFacts, 2000.

³ Maryland Department of Labor, Licensing, and Regulation, 2000.

Overview of Participants⁴

The 15 women participating in this project range in age from 18 to 33, with an average age of 24. Collectively, the mothers have 23 children, with an average of 2 children per family. Nine of the women have partners, for whom they gave income, job, and health information. Twenty percent of mothers are married; 40% are living with a partner; and 40% are single. Eighty percent of the mothers are African-American; 13% are Non-Hispanic White; and 7% are Multi-Racial. The education levels of the mothers are as follows: 47% have some high school education; 13% have a high school diploma or GED; 33% have some education beyond high school; and 7% have a college degree.

Welfare Reform and Family Well-Being

Welfare reform was intended to move families off cash assistance and into work with wages. *At issue is the extent to which these wages provide enough income to meet basic needs.* Welfare reform was further intended to make families economically self-sufficient, which implies not needing public assistance. This study focuses on the extent to which these families are using cash and other assistance, and the degree to which they are employed and using their income to meet needs.

Employment and Adequacy of Income

A first step toward economic self-sufficiency is to earn income. A little over half of the Dorchester County women in this study are working—one mother holds two jobs. These jobs are primarily in the service sector. All of the women who have partners report that their partners are currently working. Over half of their partners' jobs are in transportation or production. Working mothers' average hourly wage is \$7.96; \$846 monthly. Few receive benefits, although half of the working mothers are paid for overtime. About a third of the mothers receive health insurance as a benefit for themselves, although only one also receives health insurance for her children. Their partners make roughly 30% more than these women, for an average of \$1182 per month. The average earnings per household are \$1084 monthly, or \$13,008 yearly – about \$14,000 less than the estimated cost of living for one parent and one child in rural Maryland.⁵ *In other words, these families would need their current incomes to more than double in order to close the gap between current earnings and enough income to meet basic needs.*

When wages are converted into an income-to-needs ratio (based on number of household members living on that income), all of these families live below the current U.S. poverty level. For 80% of the women, they rate their level of satisfaction with that income as below their ability to meet their needs.

⁴ Demographic information is compiled in a table in the appendix.

⁵ Economic Policy Institute, Basic Family Budget Calculator, Retrieved at: <http://www.epinet.org/datazone/fambud/budget.html>, 1999.

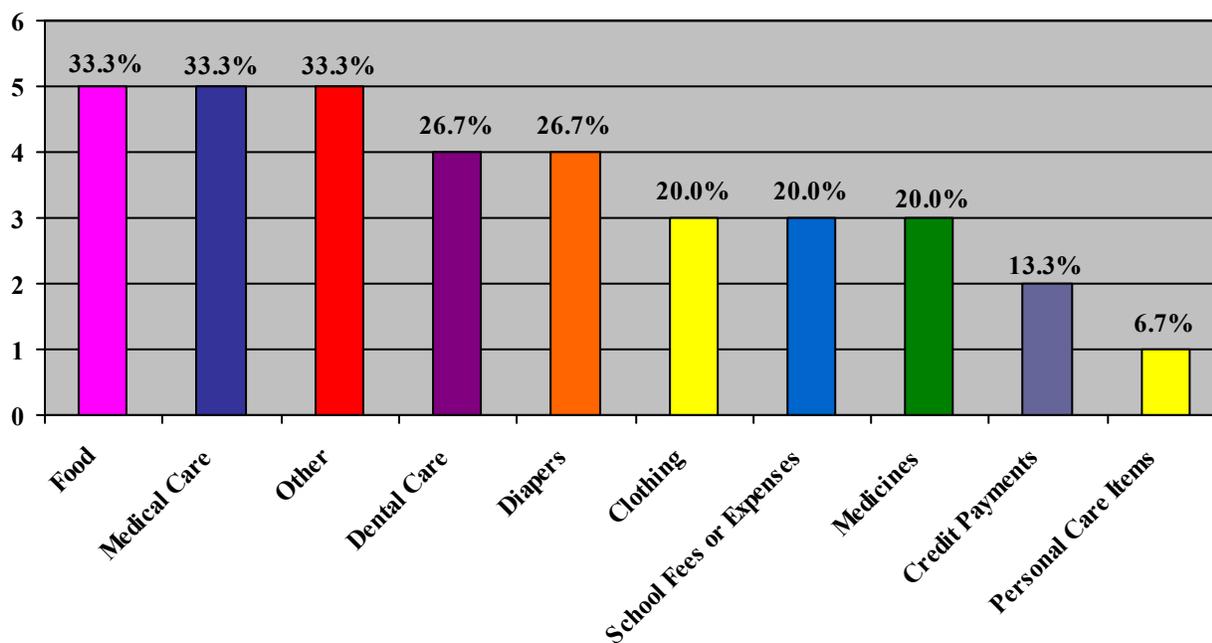
"Well, we were having difficulties because he's not making that much money. And we can't buy everything that we want and all. So, he can't buy like groceries right now. My grandmother has to buy 'em for us. He does buy like milk and stuff. When the WIC runs out (like for a month), he buys the milk. And he'll buy a little bit of food, if he can, on weekends. And we'll go out to supper or something. Cuz we have to pay like four hundred dollars rent every month and that takes the whole check."

Making Ends Meet

Housing and utilities are a large portion of a household's budget. These families report an average monthly expense of \$325 for housing, or 27% of their total family income. The majority of families are renting. Their utilities average \$170 per month.

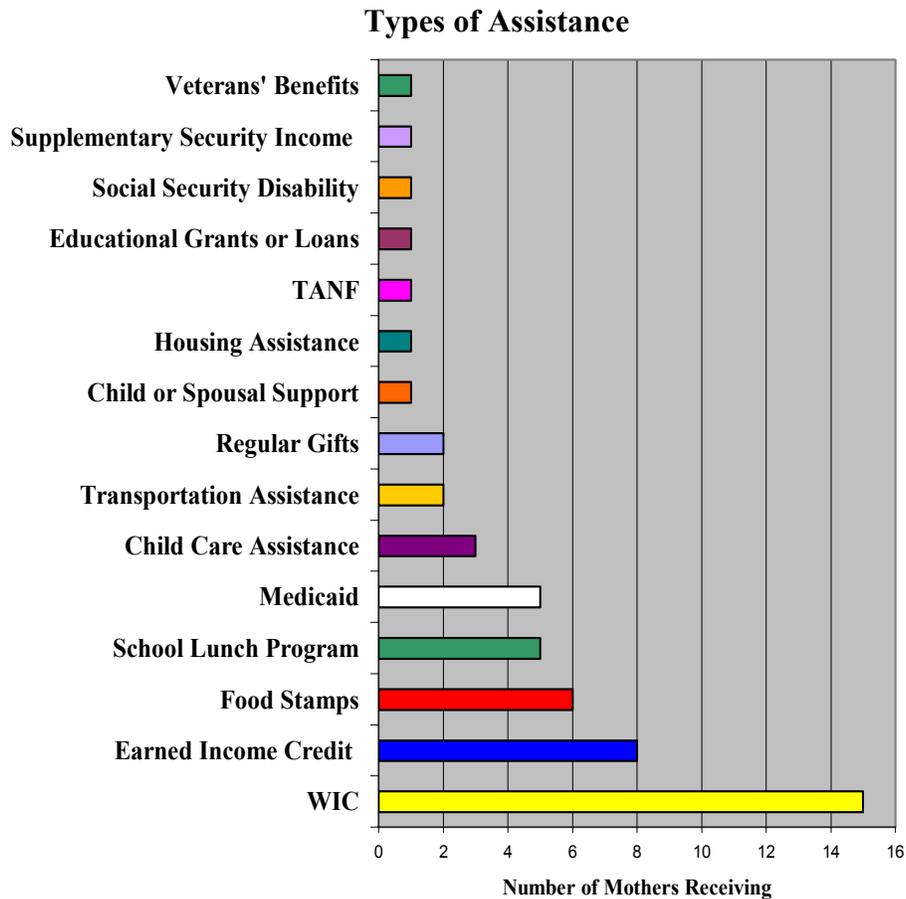
When asked about the adequacy of their income for making ends meet, they reported difficulty in nine categories topped by food and medical care, followed by dental care, diapers, clothing, school fees or expenses, medicines, credit payments, and personal care items.

Items For Which Mothers Had Difficulty Paying



Public Assistance

Public assistance is intended to supplement these families' incomes—just to get them up to the poverty level! These families are receiving 15 kinds of public assistance, ranging from the entire group receiving WIC, followed by 53% receiving the Earned Income Credit to a low of 7% receiving Social Security Disability, Supplemental Security Income, housing assistance, educational grants or loans, TANF cash assistance, and veteran's benefits. A total of 40% of these families receive food stamps, with an average monthly allotment of \$270 per family.



Economic Situation: 1998-2000

To determine if these families in the first wave of interviews thought their economic situation was improving, staying the same, or getting worse, they were asked to think back over the past two years and compare their situation to the day of the interview. In response, 80% of mothers felt that their economic situation had improved; 7% felt that it had stayed the same; and 7% felt that it had gotten worse. (Actual income levels can be compared in Waves Two and Three. A comparison of perspectives on family economic situation will also be obtained each year to monitor change.)

I: When you look into the future, what do you most worry about?

R: It's always money for me. How to make it. How to pay this off. What to do. What not to do. Just to get by. I'll never see perfect anything, but a balanced finance. Where at least one check might be mine and not to a bill collector or something like that.

Health Status

Physical Well-Being

The mothers were administered a standardized survey on their own health as well as the health of their partners and children. Mothers reported an average of five health problems in the past year; partners had three and children had two.

For the 15 *mothers*, the most frequently mentioned problems were:

- migraines/headaches (47%);
- anemia (47%);
- allergies (40%); and
- frequent colds/flu/sinus problems (40%).

For the 9 *partners*, the most common problems included:

- tobacco use (56%);
- allergies (44%); and
- frequent colds/flu/sinus problems (33%).

For the 23 *children*, the most common problems were:

- allergies (30%);
- frequent colds/flu/sinus (26%);
- ear infections (17%);
- anemia (13%); and
- asthma (13%).

Mental Well-Being

A standardized measure for the assessment of depressive symptoms was administered to the women. *One-third of the Dorchester County mothers' scores placed them at risk for clinical depression.* Two of the mothers reported actually experiencing depression or anxiety in the past year. These numbers are higher than national averages for depressive symptoms, indicating the importance of considering the effects of mental health on overall well-being in these women's lives.

Food Security

Food security is the ability to access at all times enough food to meet the nutritional requirements to live a healthy life. Standardized measures of hunger and food insecurity were administered. According to these measures, 73% of the Dorchester County families were food-secure, while 27% were food-insecure. Breaking these categories down further, the families can be grouped into the following categories:

Category	Number	Percent
Food-secure	9	60%
Marginally food-secure	2	13%
Food-insecure without hunger	4	27%
Food-insecure with hunger	0	--

Dorchester mothers reported that along with medical expenses, food was the item they had the most difficulty paying for monthly—another indicator of food insecurity. As a result, mothers often sacrifice their food for their children. As one mother said:

"My thing is, they gotta eat so something won't get paid. And I don't mind not paying a bill because I fed my kids instead of not paying a bill because I want to be cute and get my hair and nails done. So that's just how I am now. Pay the bills or eat."

Relation of Food Security to Mental and Physical Health

When comparing Dorchester County mothers by food security categories, differences also emerged in both mental and physical health indicators, suggesting the profound influence of food insecurity on overall well-being.

For mental health, mothers who were food-secure received a mean score of 12 on the standardized depression scale, while mothers who were food-insecure received a mean score of 24 – *twice that of the food-secure mothers*. The cutoff for risk for depression is 16.

For physical health, food-secure mothers reported an average of four health problems in the past year, while food-insecure mothers reported an average of seven health problems in the past year.

Family Issues—Stressors and Crises

For her dissertation, Maria Vandergriff-Avery, Project Graduate Research Assistant, studied the qualitative answers given by the women to matters coded as “family issues”.⁶ These included comments on the topics of: Relationships with family of origin and partner or co-parent of child; challenges and positive aspects of family; important events; parenting; what they enjoy; their perceived strengths; partner’s parenting, if appropriate; and family violence.

The analysis revealed that these mothers typically faced 10 major types of life stressors and 5 crises at the time of the interview. *These are in addition to the well-documented chronic stressor of poverty*. Those identified in the analysis were:

Stressors	Crises
Parenting hardship/worries Relationship problems Single parenthood Health related problems Non-supportive interactions Housing/transportation Job/work related Childcare Religious concern	Family violence Homelessness Drug abuse Unexpected death Incarceration

The mothers *also exhibited a number of assets with which to deal with these stressors and crises*. They are called protective factors, which help the mothers combat stress and prevent crises, and recovery factors, which help the mothers overcome crises. Those identified in the analysis were:

Protective Factors	Recovery Factors
Accord Communication Hardiness Support network Time and routines Financial management Parental love Family pride Co-parenting Parental strength Avoidance	Social support Family openness and communication Personal mastery Event reinterpretation Avoidance Protection of family members Use of legal system

⁶Vandergriff-Avery, M. (2001). Rural families speak: A qualitative investigation of stress protective and crisis recovery strategies utilized by rural low-income women and their families. Doctoral dissertation. University of Maryland, Department of Family Studies.

While the general population also experiences stressors and crises, low-income families are often without resources to prevent and overcome them. Often poverty adds to the stress and crisis load. Dr. Vandergriff-Avery suggests that learning about the ones affecting these families and about the factors they have going for them in dealing with the challenges of life "...can help those who work directly with this population develop programming that reduces stress, increases family resiliency and perhaps even enhances self-sufficiency..."

Life Skills

Mothers were asked to describe the presence or absence of a list of 25 life skills ranging from having a driver's license, a good credit record and local library card to managing bills, stretching groceries to the end of the month and registering to vote.

Skill competence ranged from 100% knowing how to prepare a well-balanced meal; getting telephone service; filling out forms to apply for services; applying for and dressing for a job; and talking to a child's teacher, to 40% knowing how to fill out their income tax forms. Of note are these statistics: *Only 47% had a checking account; only 40% had a good credit record; and only 73% reported having the ability to manage their bills.*

While more needs to be learned about these skills, clearly attention is warranted to developing basic financial management skills that can stretch limited incomes.

Community/County Perspectives

Because the community in which a family lives has an effect on their well-being, the women were asked about life in Dorchester County. Participants completed a standardized questionnaire designed to measure their knowledge of community resources. They also shared about the aspects of life in Dorchester County that they liked and disliked, as well as where they thought improvements should be made.

Knowledge of Community Resources

Participants were asked if they would know where to go for specific types of assistance. All Dorchester County mothers reported knowing how to apply for WIC, food stamps, and welfare; find a family doctor; find family planning services; and locate job training. *Least known were how to find help for a drug or alcohol problem (67%); how to find temporary housing (53%); and how to find Cooperative Extension Activities (65%).*

Views about Life in Dorchester County

Participants were asked about the *best and worst aspects* of living in Dorchester County or the neighborhood where their home was. The most common responses are grouped as follows:

Best	Worst
<p><i>Convenience:</i> “They have a lot of stores.” “Jobs around here...they’re convenient.” “I live right next door to the laundry mat...and the daycare that my youngest daughter goes to.” “It’s easy to get places.” “Basically everything is around in the same area...you really don’t have to go that far.” “Stores are close. Schools are close.”</p> <p><i>Community/Neighbors:</i> “The community efforts in raising a child.” “The people...you can say, have you seen my son? It’s easy to find somebody.” “The landlords are really nice.” “It’s a good neighborhood...no trouble makers...no nosey people.” “We have a friendly neighborhood.”</p> <p><i>Safety:</i> “...there’s not a lot of crime rate down here.” “Minimal violence...it’s far from city life, city streets...like a safe haven...I feel safe here.”</p>	<p><i>Crime:</i> “The violence and drugs.” “Drugs, violence, murders.” “Drug addicts...prostitutes...fear that my kids can’t go outside and have a normal child life.” “The drugs...” “The clubs. ‘Cause they be shooting out there and stuff. Had me scared for my daughter and stuff.”</p> <p><i>Noise:</i> “On weekends, they have the loud music up.” “People come in from the club too loud and I got to hear it.”</p> <p><i>Jobs:</i> “The pay rate is low...most people have to pull like maybe two, three jobs just to have a place to stay.” “It’s hard to get jobs and they start you out at a low rate...”</p> <p><i>Racism/Prejudice:</i> “They’re still racist. I mean, you can color-code all you want, but you see it everyday. In the police, in everything.” “Some people are...very prejudiced.”</p>

Participants in the interviews were asked if this area had everything they needed, and if not, what was missing. Some identified the needs as follows:

- Activities for children, especially after-school activities
- More and better-paying jobs
- Parenting help programs and extended daycare hours
- Extended grocery store hours
- More shopping plazas, clothing stores
- More dental services
- Better public transportation

Comments on Findings

The Dorchester families in this study are trying hard to meet their basic needs. Over half of these mothers and their partners are working while trying to raise children. But the wages are not adequate to get them out of poverty. Clearly these findings support the conclusion that *these mothers and their families are among the working poor. Their incomes alone are not adequate to make them economically self-sufficient.* They are using, and will need to continue to use, public assistance to bridge the gap between income and basic living needs. If the community wants to reduce dependency on public assistance, private resources, mainly from work, must fill more of this gap.

The mothers that are working are making thirty percent less than their working partners—a finding consistent with the literature that women in rural areas earn less than men. Some of this can be explained by their level of education that makes better paying jobs possible. Furthermore, about half the mothers are not working, in part due to a lack of available jobs or jobs that provide benefits that make it possible for mothers to leave their families and go to work. *Finding ways to increase the capacity of these mothers and their partners to raise their income and to access living wage jobs with benefits is a challenge to these families and the community.*

The issue of food security needs to be further addressed. One-third of the mothers reported having difficulty paying for food, and close to one-third can actually be considered food-insecure, based on a standardized measure. Although all of the mothers reported knowing how to apply for food stamps and appear to be eligible, only forty percent are actually receiving. This is one tangible way in which families' food security could be increased. In the national study, the ability to manage resources and especially family budgets was found to be significantly related to food security, and therefore another area in which food security could be addressed is through financial management. *The need for education in financial management is reinforced by the mothers' lower self-assessment of their skills in this area.*

Financial education could also help mothers in meeting other needs, including making a budget for housing costs, utilities, and medical expenses. It could also help them improve their credit records. However, other more tangible solutions, such as providing the opportunity for families to own rather than rent their housing and having job benefits that would cover medical and dental expenses, are likely to be needed to supplement sound financial management.

The physical and mental health of these families is certainly a factor in their present and future well-being. The lack of health insurance may decrease the use of preventive care for these mothers and their children, a practice that would reduce the incidence of the most common health problems of these families, including allergies and anemia. The increased number of depressive symptoms among the mothers needs to be examined. With proper care, depression can be reduced. The short- and long-term costs of poor mental and physical health will impact not only these families but also the community. *Increasing the physical and mental well-being of these families is clearly a challenge to the community.*

Most mothers were found to be coping with stressors and crises that affect their well-being and ability to earn. While they brought both protective and recovery factors to those stressors and crises faced in the previous year, most could benefit from learning more about building their resiliency quotient. *Findings suggest potential programming for these mothers and their families such as: parenting for custodial and non-custodial parents; personal, family and marital relationship building; time, financial and life management; job skill development and family life. Program directors are also urged to screen for family violence.*

These mothers care about their communities. They are especially concerned about the lack of supervised activities for their children, particularly in relation to the rates of drug use and crime in their community. Many expressed concern over their children becoming involved in drugs or crime, in addition to general concerns over the safety of their community. Additionally, although many scored high on knowledge of community services, *more needs to be learned about the extent to which they use the services. Community service providers seeking to better support these families should examine the lower scoring knowledge levels and explore ways to raise them. **The concerns of these mothers need to be heard by the community.***

From a family systems perspective, families are affected by the community and vice versa. A family's ability to be economically self-sufficient is partially influenced by the community's ability to provide living wage jobs, education that builds capacity—across the life span, services that support families and an environment that encourages use of those services. These initial findings suggest that *more could be done to strengthen the community and the quality of life for all families in Dorchester County.*

Implications of Findings for Policy and Programming

Citizens, including mothers like those in our study, program directors, and policymakers, are urged to consider these findings in light of their knowledge of Dorchester County. The data contained in this report, and more to come, can enhance the knowledge of people in Dorchester County. Together, wiser personal and public decisions can be made regarding the situation facing low-income families in the County. Consider—

- ❖ Encouraging low-income mothers to engage in searches for ways to improve the quality of life for their families and for others in the county.
- ❖ Acknowledging the assets of these families as citizens of Dorchester County.
- ❖ Ways to attract and maintain jobs that pay living wages and benefits so that families can be self-sufficient.
- ❖ The immediate negative effects on children living in poverty and how to neutralize the barriers to becoming productive, contributing citizens.
- ❖ How to address identified community needs such as space for children to participate in positive, developmental activities.
- ❖ Addressing concerns over safety, drug-use, and noise-levels, especially in light of mothers' concerns about helping their children avoid involvement in crime and drug-use.
- ❖ Ways to encourage families to apply for and receive food stamps to stretch their food budget and enhance their nutritional intake.
- ❖ Ways to improve financial skills and look at life options that will have long-term returns, such as home-ownership.
- ❖ Potential effects of a downturn in the economy on families already living at or below poverty
- ❖ Providing a forum for low-income families to give voice to how racial prejudice affects their lives.

Project Leader's Notes

~While this study does not lend itself to generalizing the findings to all low-income families in Dorchester County, it does provide insight into the lives of some of the county's citizens. With that caveat in mind, community citizens, policymakers and program directors are urged to examine these and future findings from "Rural Low-Income Families Speak" for application to the people of Dorchester County.

~Because of the public funding of this study, permission is granted to reproduce any or part of the report. Those citing portions of the report are requested to use the following citation:

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~As a final note, the project leader is willing to come to Dorchester County to explore these and other findings with interested parties. As a Cooperative Extension faculty member, I am charged with extending the expertise of our land-grant system to members of Maryland's communities seeking to address issues affecting quality of life.

Sincerely,

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Appendix

Demographic Characteristics of Dorchester Participants

Age Mean = 24 (range 18-33)

Number of Children Combined (entire sample) = 23
Mean # per family = 2 (range 1-5)

Marital Status

Married	20%
Living With Partner	40%
Single	40%

Current Level of Education

Some High School	47%
High School/GED	13%
Specialized Training	13%
Some College	20%
Bachelor's Degree	7%

Race/Ethnicity

African-American	80%
Non-Hispanic White	13%
Multiracial	7%

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