



Maryland Rural Families Speak: About Public Assistance

Introduction

With the passage of welfare reform legislation in 1996, the emphasis in the federal and local welfare systems shifted from welfare to work and personal responsibility. Although welfare rolls have decreased dramatically since then, many families remain at or near the poverty level and are unable to make ends meet on their own. One way that they attempt to make ends meet is by accessing available forms of public assistance, which encompasses a range of programs available to individuals and families, from TANF cash assistance to school lunch programs and food stamps.

Although the 1996 legislation dealt with only a few of the numerous public assistance programs available to low-income families, the change in emphasis from welfare to work signaled a greater change that could potentially affect other forms of public assistance as well. For that reason, it is important to understand the realities of the individual stories behind the numbers of Americans who use public assistance programs.

What role does public assistance play in the lives of rural low-income families in Maryland? When eligible, are they using forms of public assistance? If so, which types? If not, why not? What needs do they have that could be better met by public assistance programs? What are their perceptions of public assistance programs available to them? And is public assistance truly helping them make ends meet?

In order to explore these questions, interviews were conducted in Y2000 with 35 mothers from low-income families residing in rural Maryland.¹ These families live in Dorchester County on the Eastern Shore, and in the mountains of Garrett County. Both of these counties rank at or near the lowest of the state's counties on economic indicators. The stories of these women paint a picture of rural Maryland as experienced by them and their families.

¹ Families were interviewed three times over three years: 2000, 2001, and 2002.

Maryland Mothers Interviewed

Average age: 28

Average # of children: 2

Married or living with partner: 60%

Education-

Some high school or less: 31%

High school or GED: 20%

Beyond high school: 49%

Race/Ethnicity-

White, Non-Hispanic: 54%

African American: 34%

Native American: 9%

Multiracial: 3%

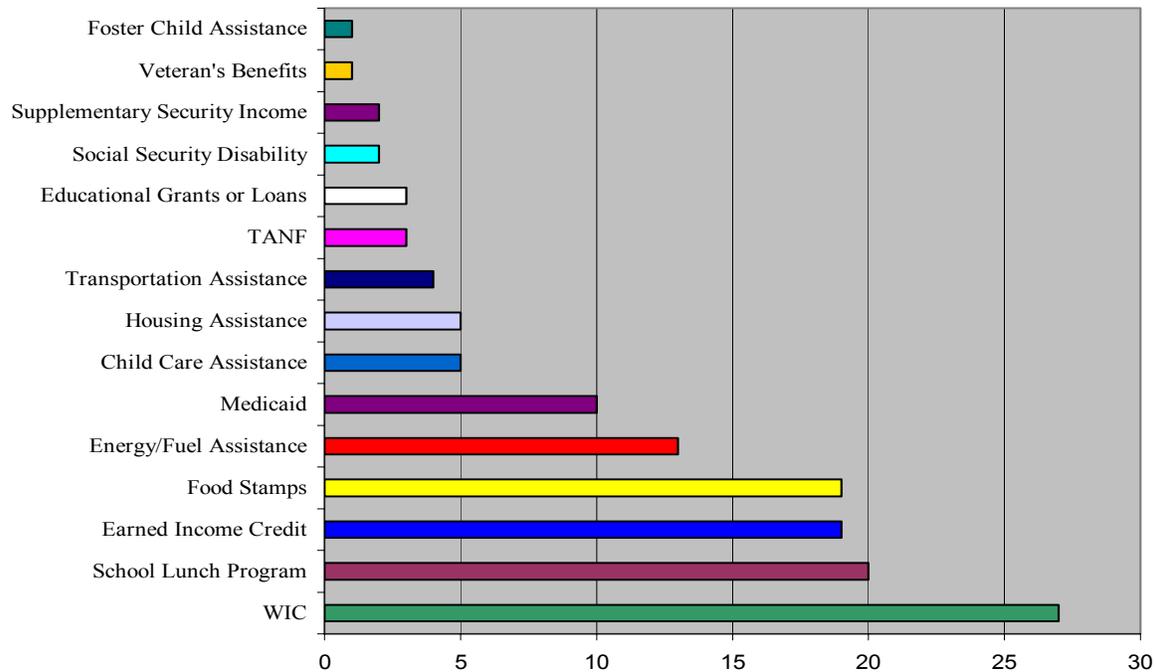
Rural Life in Maryland

In order to understand the role that public assistance plays in the lives of these Maryland families, it is important to understand the struggles they face in making ends meet. At the time of the interviews, all of the families were at or below 185% of the federal poverty level, with 60% living under the poverty level, placing them "in crisis," according to researchers. The median monthly income was \$1,084. Over half – 57% – of the mothers were employed, and 20% of the mothers were looking for work.

Out of all 35 families, 86% reported dissatisfaction with their level of income, with 17% reporting that their income was not at all adequate. The mothers reported having the most trouble paying for food, then clothing, dental care, diapers, and school fees. Not surprisingly, 43% of families were considered food insecure, meaning that they were unable to access at all times enough food to meet the nutritional requirements of a healthy life,² based on USDA guidelines of food security. Consistent with the literature on rural areas, these families faced numerous obstacles to well-being, including lack of resources, lack of jobs, and food insecurity.

² USDA Core Food Security Module (Bickel, Nord, Price, Hamilton, & Cook, 2000).

Mothers Receiving Assistance



Use of Public Assistance

Use of public assistance contributed to close to a fourth of the families' monthly household income, with partners' wages and mothers' wages accounting for the other three-fourths. As the chart displays, the nutritional program for Women, Infants and Children (WIC) was most widely-used, followed by the School Lunch Program and then the Earned Income Tax Credit and Food Stamps. Least used were Foster Child Assistance, Veteran's Benefits, Supplementary Security Income, and Social Security Disability. Direct cash assistance, administered as part of the Temporary Assistance for Needy Families (TANF) program, was also among the least used forms of public assistance, with only three out of the 35 families (8.6%) receiving TANF. *All of the mothers were receiving at least one form of ongoing public assistance.*

In addition to these ongoing forms of assistance, many of the mothers relied on temporary forms of public assistance to meet one-time needs, such as a furniture or clothing donation, emergency assistance for a refrigerator repair or housing, or transportation assistance from the local Community Action agency. The mothers referred to these temporary forms of assistance as last-resort options when they were going through an especially difficult time.

Eligibility and Obstacles

All of the women who were interviewed were eligible for food stamps and/or WIC, meaning that their incomes had to be below 185% of the federal poverty level. While the majority of families were receiving WIC (90%), fewer families – a little over half (54%) – were using food stamps. Although not all of the respondents and their families were eligible for all forms of assistance, all 35 of the women reported knowing how to apply for food stamps, WIC, and welfare (cash assistance). However, close to a fourth of the mothers reported not knowing how to apply for child care assistance.

Information was not available to determine eligibility levels for other forms of assistance. When asked why they weren't receiving forms of assistance for which they might be eligible, the women replied that they were either on waiting lists for other forms of assistance, chose not to seek other forms of assistance, or felt that they were above eligibility levels.

Some women expressed the feeling that they might be eligible for other forms of assistance, but they didn't know about them. These women often faulted their community social service agency with not keeping them informed. As one mother said:

“They [Social Services] don’t offer it to you. If you don’t know anything about it, you don’t walk in there and ask for it, they’re not going to tell it.”

Some of the women also felt that the system worked against them, making it hard for them to meet the requirements to receive assistance. A number of the women felt there were too many rules to follow, so they choose to go without rather than comply.

“The way they have it, it’s very hard to get into the programs here. And they have a lot of rules.”

Mothers’ Perceptions

A common perception of families on public assistance is that they are choosing to depend on government money rather than seeking employment to achieve independence. These mothers not only did not fulfill this stereotype, but their lives and words spoke strongly against it. Over three-fourths of the mothers were either working or looking for work. Some worked two and three jobs. Of those who were not working or looking for work, almost all of them had partners that were working and providing family income. One working mother said the following:

“I’ve been on [the system] now off and on for eight years, and I have a better self-esteem about myself when I have a job and am able to work myself. But then when I need the help, it’s there... But I don’t really want to depend on that either.”

Not one of the women expressed the sentiment that public assistance would deliver them from poverty. Rather, they viewed forms of public assistance as a means to meet a temporary need until they could get back on their feet or make it through a particularly rough economic period. In large part, the mothers felt that recipients of public assistance should work, but that work alone would not necessarily remove the need for additional assistance. In their own words:

“I never had that problem [of being on welfare for a long time], because I just can’t sit. Sit and wait for somebody to give me something. I like my own money.”

“For one person, they only give you a hundred and eighty-eight dollars. That’s nothing. You can’t even pay rent. So that should be more than enough to motivate you to get up and get a job.”

Summary

This issue brief gives only a cursory glance at the lives of families receiving public assistance and their perceptions of that assistance. However, it can serve as a starting point for understanding what it is like to be a low-income rural family struggling to make ends meet. Lessons learned include the following:

- All of these families are receiving some form of ongoing public assistance. *Yet they are still living below 185% of the federal poverty level and reporting dissatisfaction with their level of income.*
- At times, most of the women have relied on a temporary form of assistance to help them through a particularly difficult time.
- The families rely most heavily on forms of assistance that provide food, speaking to their high levels of food insecurity. *Still, only half receive food stamps, suggesting that there is a gap between the amount of need and the ability or willingness to access this form of assistance.*
- Some women felt that they were not being told about all forms of assistance available to them.
- They also expressed that rules, regulations, and specific social service providers made it difficult to obtain needed assistance.
- These mothers felt strongly that welfare and work should go hand-in-hand, but they acknowledged that work alone could not meet all of their needs.

Although public assistance plays a crucial role in helping these women make ends meet, this brief glimpse into their lives indicates that it is not enough to ensure their economic well-being. Furthermore, while the emphasis placed on work in the 1996 welfare reforms is in large part embraced by these women, they do not see it as the panacea for achieving independence. Issues that still need to be addressed include eligibility, accessibility, and external economic circumstances, such as job quality and availability.

Research Study Description:

This Maryland study is part of the USDA multi-state, longitudinal research study NC223: "Tracking the Well-being of Rural Low-Income Families in the Context of Welfare Reform." Funding from the USDA National Research Initiative; the University of Maryland Agricultural Experiment Station and Cooperative Extension, the Department of Family Studies, the Graduate Research Board; the USDA-MD Department of Human Resources Food Stamp Nutrition Education Program and the American Association of Family Consumer Sciences.

Cooperating study states include: California, Colorado, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New York, Ohio, Oregon and Wyoming. Data were also collected in Virginia.

This study began in 1998 and continues through 2003. *Its intent is to contribute to the debate about welfare reform and public assistance and to fill a void in information about rural families.*

In year one, 448 families in 28 counties in 15 states provided demographic, economic, mental and physical health, housing, childcare, transportation, food security, and family support information. The same families will be interviewed for three years to track their well-being over time.



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Thanks to Maryland Mothers

The authors want to thank the mothers who gave their time and allowed us to learn about their lives. Without their participation, this study would not be possible.

We pledge to share the information and their words with policymakers and program directors, with the intent of improving the well-being of low-income, rural families.

**This fact sheet is fifth
in a series released as findings
become available.**

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