

Southern Rural Family Economic Well-being in the Context of Public Assistance*

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ABSTRACT As Congress considers reauthorization of public assistance legislation in 2002, researchers are challenged to provide data about the economic well-being of rural, low-income families. This paper provides findings from three southern states (Kentucky, Louisiana and Maryland) currently participating in a 15-state, longitudinal study monitoring the economic well-being of rural families in the context of welfare reform of cash and food assistance. Initial findings reveal that even families using assistance to supplement their earned income fall short of self-sufficiency. These families are at-risk of living in economic crisis, or critical hardship, with inadequate earned and unearned income

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to meet their basic needs. Findings demonstrate that rurality and locality matter, that families vary widely in their use of assistance, and that economic self-sufficiency is unlikely in the foreseeable. The sample of 83 low-income families from five rural counties in three southern states demonstrates the variability both within and across rural counties and a range of needs and resources. These findings support the need for customizing the implementation of public assistance legislation designed to increase economic self-sufficiency and the well-being of southern rural families.

Poverty persists for many rural American low-income families, especially in the rural South. Public assistance plays a key role in transferring income to these families. However, in 1996, federal legislation changed cash and food assistance eligibility. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) focused on cash assistance; the Freedom to Farm Act of 1996, with its food stamp provisions, changed food assistance. Emphasis is now placed on reducing dependency on government funds and increasing economic self-sufficiency among low-income families through adult employment or work-related activities and marriage.

Behind the legislation were assumptions that:

- 1) Jobs were available and would provide adequate income and benefits;
- 2) Encouraging marriage, reducing out-of-wedlock pregnancies and establishing paternity would increase income and provide economic stability;
- 3) There are no differences between or within urban and rural areas, or among families, that would result in uneven implementation of the legislation and distort the reality of the situation facing families; and
- 4) Separating a continued entitlement like food stamps from cash assistance would not adversely affect families needing food assistance.

The legislation did not take a holistic approach to family well-being. It did not address the ability of the working poor to achieve or maintain self-sufficiency over time nor the situations of families living in rural areas. To analyze the above assumptions in relation to

rural, low-income families, researchers from 15 land-grant universities began a longitudinal study. The main purpose of the current study (a subset focused on the South) is to analyze the first of a planned three rounds of data collection for indicators of:

- 1) Availability and adequacy of earned income;
- 2) Differences with, and without, married or live-in partners;
- 3) Use of assistance to make ends meet among the employed and unemployed;
- 4) Feasibility of families achieving economic self-sufficiency; and
- 5) Needs salient to rural, low-income families.

With reauthorization of the Farm Bill and PRWORA, affecting cash and food stamp assistance in 2002, the research team strove to produce and findings in a timely manner. Researchers attending the 2000 conference, “Rural Dimensions of Welfare Reform,” were challenged by panelists and discussants to study rural areas through case study methodologies to reveal the diversity within and across regions not captured in large aggregated data sets. As Zimmerman and Garkovich (1998) found, there is limited research on how PRWORA affects rural families. Others identified the need to understand why rural food stamp participation rates declined (Nord 2001). Kuhn (2000) acknowledged that the role of food stamps in a family’s budget, accounting for as much as 25 percent of available income, is not adequately researched. This study is intended to contribute to the debate on welfare reform by examining the economic well-being of southern low-income rural families in the context of both cash and food assistance reform.

Literature Review

This section establishes the context and rationale for the research. It provides an overview of the literature related to economic stress and well-being; women and rural poverty; rural earnings and cost of living.

Rural Family Economic Stress and Well-Being

Low-income families experience stress, as a result of their economic situation, that reduces their well-being. Family stress is defined as “threats to the steady state of the family which may arise from a variety of conditions either internal to the family (e.g., alcoholism) or external (e.g., high unemployment)” (Bokemeier and Garkovich 1991:114). According to Boss (1988), stressors can be either acute or chronic and can be brought on by choice or chance. These stressors reduce the likelihood of a family maintaining a level of family economic well-being that keeps them safe from being at risk of, or in, economic crisis (Bauer, Braun and Olson 2000).

Poverty is usually a chronic stressor. “Financial instability is a chronic stressor because it is enduring and intractable, its source or cause is difficult to identify, its course is uncertain and its consequences are far-reaching” (Bokemeier and Garkovich 1991:115). Rural families often face a greater variety of stressors on a more continuous basis than do their metro counterparts (Bokemeier and Garkovich 1991; Flora and Christenson 1991). Poverty rates and unemployment are higher for rural families than for their metro counterparts (U.S. Census Bureau 2000). There is also a higher prevalence of underemployment, especially in the South (Jensen, Findeis and Wang 2000; Findeis, Jensen and Wang 2000).

Rural families have less personal capital from which to draw when faced with stressors. Overall educational levels are lower for people in rural areas than for those in urban areas, with the southern region having the highest proportion of those without a high-school diploma (U.S. Census Bureau 1999). Poverty rates increase as educational levels decrease, with the South having the highest percentage and highest proportion of people living in poverty. This low level of capital places rural families at a comparative disadvantage that further reinforces the need to examine families from a wide variety of rural areas in relation to the stress of limited resources.

With an emphasis on work first, welfare reform expects adult recipients to be employed or engaged in work-related activities. Yet, unemployment continues in rural areas, with the South having the lowest regional employment growth in the nation (Kusmin 1997). Not only are opportunities to work low in the South, but also earnings for that work are much lower. For women, the situa-

tion is even worse because there is a gender gap in the pay they receive. For minorities, the chances of earning an adequate income in rural areas is also problematic (Monroe and Tiller 2001).

Rural Poverty

Although the percentage of people living in poverty in non-metropolitan areas dropped from 15.9 percent in 1989 (U.S. Census 1999) to 14.3 percent in 1999 (Dalaker and Proctor 2000), a significant number of rural families continue to live below the poverty line. In 1999, 7.5 million people in non-metropolitan areas were living in poverty. This number represents a poverty rate 3.1 percentage points higher than the poverty rate of 11.2 percent in metropolitan areas (U.S. Census Bureau 2000).

According to 1998 data, rural areas not only had a larger percentage of people living below the poverty line, but also a larger percentage living slightly above. Only 8 percent of urban residents were between 100 and 150 percent of the poverty line, compared to 11 percent of rural residents (Economic Research Service 2000). These are the families who are living on the “fault line” (Rubin 1994), managing at the margin (Braun, Bauer and Olson 1999), and the hardest pressed to be economically self-sufficient.

Slightly more than two-thirds (67.3 percent) of rural poor families had at least one worker in the home, and 15.9 percent had more than one (Economic Research Service 2000). Most poor families living in rural areas of the United States are part of the growing class of the working poor (Deavers and Hoppe 1992; Jensen, Findeis and Wang 2000).

Rural working poor families earned significantly less than rural working non-poor families. Their median family earnings in 1998 were \$7,000 compared to the \$40,000 median earnings by rural non-poor working families (Economic Research Service 2000). Although the rural poor are slightly more likely to live in two-parent families than are the urban poor (Greenstein and Shapiro 1992), in 1998 many lived in female-headed, working poor households with median earnings of \$5,732 (Economic Research Service 2000). As a result of their low-income levels, these families are in economic crisis (Bauer, Braun and Olson 2000). They live with

economic inadequacy or material hardships that are either serious or critical (Boushey and Gundersen 2001).

Even though the rural working poor are more likely than the rural working non-poor to rely on benefits from governmental assistance (Economic Research Service 2000), this is not the case when the rural poor in general are compared with the urban poor. Based on reviews of related research, Hirschl and Brown (1995) reported that the rural poor are less likely than the urban poor to "possess accurate eligibility information about the Food Stamp Program," and are more likely than the urban poor "to disapprove of welfare programs." They are "generally less likely to use welfare." The long-term poor in rural areas are more likely to "live by the rules" (Hirschl and Brown 1995:244). Adams and Duncan (1992) examined the Panel Study of Income Dynamics, a longitudinal household study that annually conducts representative interviews with U.S. households. They found that the rural poor typically participate in the labor force and, when they do use welfare, they do so only for short periods of time.

There is a great deal of diversity among those living in poverty in rural areas including economic activities, the age and ethnicity of the population, the natural resources and history (Flora and Christenson 1991). Possessing individual and household characteristics usually associated with employability may not be sufficient to assure adequate incomes, especially for those with fewer economic opportunities (Dyk and Zimmerman 2000).

Over half of poor rural families live in the South (Economic Research Service 2000). Although most of the rural poor are non-Hispanic white, rural African-Americans and people of Hispanic origin have a greater chance than the non-Hispanic White of being poor. The poverty rate among non-Hispanic Whites in non-metropolitan areas was 11.6 percent in 1999. For African-Americans and people of Hispanic origin, the rates were 28.5 percent and 25.7 percent respectively. Asian-Americans living in rural areas had the lowest poverty rate, 11.3 percent (U.S. Census Bureau 2000).

Some social and behavioral trends are increasing vulnerability to poverty among rural residents. Inadequate education, single parenthood, teen parenting, self-destructive behaviors, ethnic discrimination, institutionalized racism and erosion of extended family support networks all contribute to poverty in rural areas. According

to Fitchen (1995), these trends not only make it harder for those who are living in poverty to get out, but they also foster the transmission of poverty from one generation to the next.

Women and Rural Poverty

In their research on economic opportunities, family structure and poverty in rural areas, Lichter and McLaughlin (1995) found that “poverty is increasingly characteristic of women and children, especially in non-metro areas.” Six years later, Lichter and Jenson (2001) reported that rural single mothers continue to experience rates of poverty above that of their urban peers. They found that proportionally, more rural women are working and remain poor than urban women. Women earn only 73.5 percent as much as men each year (Institute for Women’s Policy Research 2001). This earning differential becomes amplified in rural areas, where the median earned income of female-headed households is significantly less than all other households with at least one working person (Economic Research Service 2000).

Women in rural areas face limited employment opportunities (McLaughlin and Sachs 1988). Rural culture often dictates strict notions regarding gender roles and work expectations (Flora, Flora, Spears and Swanson 1992; Larson 1978) that also may contribute to the earnings gap. Part-time work or a temporary job that is usually low-paying is customarily considered *appropriate* work for women in rural areas (Gringeri 1995). Small, rural towns also are likely to have high occupational segregation by gender (Semyonov 1983). For all these reasons, rural women may be in need of public assistance when their earnings are inadequate to pay for living costs.

Rural Earnings and Cost of Living

In recent years, the shortcomings of the government poverty index led researchers to find other means of determining whether earnings are adequate to meet the cost of living. Pearce (2001) argued for a *self-sufficiency standard* as a means of measuring the impact, or potential impact, of public policies and programs and to work with individuals as they move off assistance and seek adequate wages to

meet their needs. In 2001, the Economic Policy Institute (EPI) released findings from its study of economic hardships and its budget guidelines for determining costs of living in rural and urban areas of each state (Bernstein, Brocht and Spage-Aguilar 2000). According to that study, the South as a region has 28.5 percent of its population below the EPI budget.

Prior to the availability of this cost of living index in rural areas, Zimmerman and Garkovich (1998) produced a model estimating that a minimum cost of living for rural Kentucky was \$1,768 per month, or \$21,217 per year. They concluded that even if a household had a minimum wage job ($\$5.15 \times 2000 \text{ hours} = \$10,610$), it would fall short of the cost of living. A second full-time job would be required.

Research Response to Rural Poverty and Public Assistance

The economic well-being of low-income families affects not only those families but also the communities in which they live, their state and nation. As Bäuer and Braun (1997) noted, the welfare of the few affects the well-being of the many. Much of the welfare reform debate focused on economic self-sufficiency. At issue is the ability of low-income families to achieve and/or maintain economic self-sufficiency. Is such a goal achievable for rural families where pervasive, persistent poverty exists? Are these families becoming and remaining self-sufficient? To what extent are they currently earning income? Is that income adequate to meet basic living needs? Are they supplementing their incomes with public assistance? Are they eligible for assistance but not receiving it?

Answers to these and other questions are central to an understanding of economic self-sufficiency and family economic well-being. Answers are vital to the policy debates around reauthorization of cash and food assistance in 2002. Especially important is knowledge about the extent to which rural families are a homogenous population. Variability in characteristics, circumstances and needs requires a more customized approach to policy.

Finding answers to these questions formed the rationale for the research reported in this article. The goal of this study is to provide relevant, current information focused on the economic well-being of southern rural low-income families application to public policy and human service delivery. Use of qualitative data is in-

tended to humanize the information and to both supplement and complement large data sets.

Method

This paper uses data from families in five counties¹ in three southern states (Kentucky, Louisiana and Maryland). Research and policy questions arising from the literature and current debate about public assistance were investigated:

1. How similar or different are the five counties on key indicators of rural poverty?
2. What is the availability of, and adequacy of, earned income among these families?
3. What differences exist between families with married or live-in partners and those without partners present?
4. To what extent are these families eligible for, or using, public assistance to alleviate economic stress?
5. Given their present income (earned and assistance), is it feasible that the rural low-income families are, or will be, economically self-sufficient?
6. What needs, relevant to rural, low-income families, exist that could be addressed by public policies and/or programs?

Participant Sample and County Characteristics

Participants consisted of 83 low-income rural mothers, 18 years of age or older, with at least one child 12 years old or younger (151 in this study), who are eligible for, or receiving, food stamps or enrolled in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Mothers meeting this criteria were recruited by persons working in programs that serve the eligible families: Food Stamps, WIC, Head Start, work centers, social service offices, technical schools, and adult education and literacy programs. Cooperative Extension Service educators assisted in recruitment in all three states.

¹ In Louisiana, counties are referred to as parishes.

Families using Food Stamp and WIC programs were targeted because many cycle on and off food and cash assistance. Many are working, but by virtue of receiving government food assistance, are not economically self-sufficient.

Researchers in each state identified counties meeting a rurality criteria based on the Butler and Beale (1994) coding scheme. Utilizing the June, 1993 definition of metropolitan and non-metropolitan counties as determined by the Office of Management and Budget, Butler and Beale grouped all U.S. counties into 10 rural-urban continuum codes ranging from "0" (dense population) to "10" (scarce population). Counties in the study were located in codes 6-8. Kentucky provided 21 families in one county coded as 8; Louisiana, 27 families in two parishes coded as 6 and Maryland, 35 families in two counties coded as 7 and 8.

Data Collection and Analysis

Data were collected using a qualitative-quantitative protocol for face-to-face interviews during Y2000. A two to three hour, audio-taped interview was used. Qualitative data were transcribed verbatim and coded for thematic content using the principles of grounded theory (Glaser and Strauss 1967) and qualitative analysis techniques (Berg 1997; Gilgun, Daly and Handel 1992; Kvale 1996; Strauss and Corbin 1998). Data were entered into a computer program for content analysis using WinMax™ by a team of coders at Oregon State University.

Quantitative data were obtained from the transcripts and questionnaires on food security, making ends meet and use of public assistance. Data were analyzed using SPSS XI™. Chi-square tests of homogeneity of proportions were used for comparative analyses. Because some categories had low frequencies of responses, exact p-values were computed (SAS Online Documentation Version Eight 1999). Cell chi-square contributions were examined and compared to a single degree of freedom chi-square ($\chi^2 = 3.84$, $\alpha = 0.05$) to identify cells that contribute most to the differences among proportions.

Together, qualitative and quantitative data strengthen the design and interpretation of data. Quantitative measures provide a numeric picture of low-income rural families. In this paper, qualita-

tive data were used to give voice to the numbers by personalizing data through the mothers' stories.

Findings

This study sought to understand situations rural families face with regard to their economic well-being, specifically to their geographic context, demographics and economic functioning. To this end, data were examined in light of the six questions previously identified.

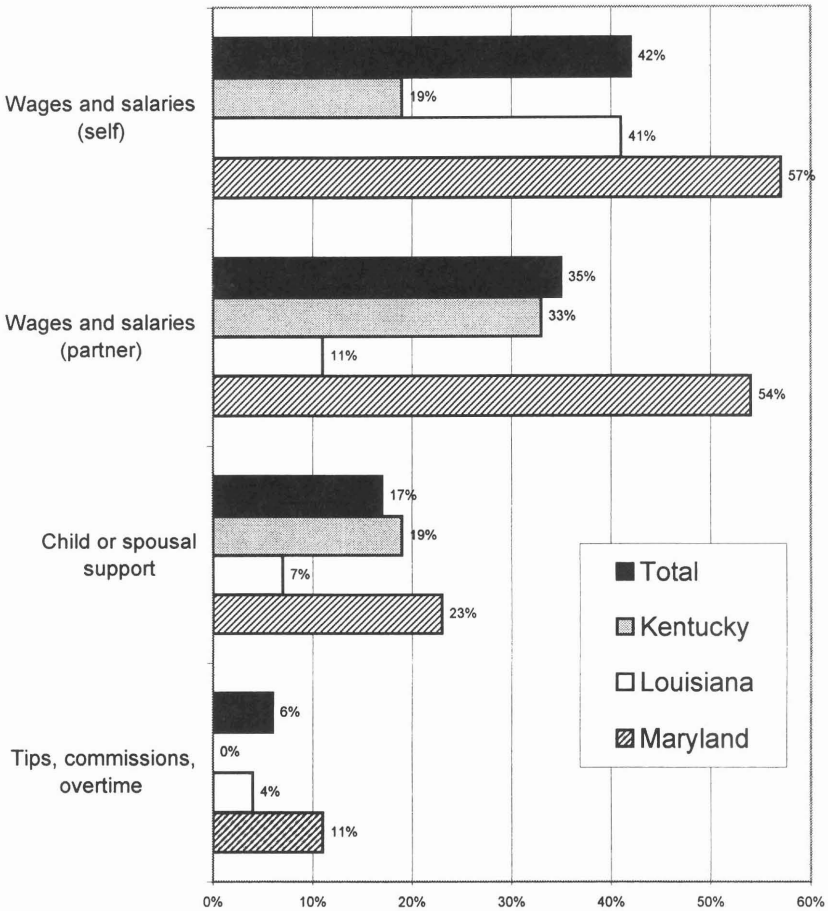
Economic Conditions Among Counties

Federal statistics place these counties and states into context and demonstrated their variability despite similar county codes (see Appendix A). Overall, the data reflect the diversity of rural poverty within and among these three states. Persons living in these counties differed from their respective states on key measures related to family economic well-being. Consistently, all counties were *lower than state averages* on the following educational and income indicators: median family income in dollars, per capita net earnings in dollars, net household earnings in dollars, and percentage of persons 25 years and older who were high school graduates. Consistently, all counties were *higher than state averages* on variables associated with economic risk: unemployment rates, number of persons per household (except for Dorchester, MD), percentage of families with income below the poverty level, and percentage of families with female-headed households in poverty.

Appendix A reflects not only that these are among the poorer counties in their respective states, but also that diversity exists in economic activity based on percentage of earnings in the farm, goods and service sectors. Earnings were highest in the service sector for all counties except Iberville Parish that was considerably stronger with regard to goods-related earnings. Bath County, Kentucky had more dependence on farm-related earnings than any of the Louisiana or Maryland counties.

These counties are generally lower on economic indicators than their respective states and show variability among states. Available jobs are primarily in the lower-paying sectors. Poor families, living in poor counties, face a different, and narrower, mix

Figure 1. Sources of Earned Income (Percent Answering Yes)



of employment opportunities in their efforts to achieve economic self-sufficiency. Their economic environment presents barriers to economic well-being and economic self-sufficiency.

Availability and Adequacy of Families' Income

To better understand the economic well-being of the families, sources of income and adequacy of income in making ends meet were examined for variability among states. Previous research indicated that economic self-sufficiency is affected by characteris-

tics such as marital status, race, educational level and employment. The reality of those predictions for this study and the extent of variability among these families on selected characteristics are presented in Appendix B.

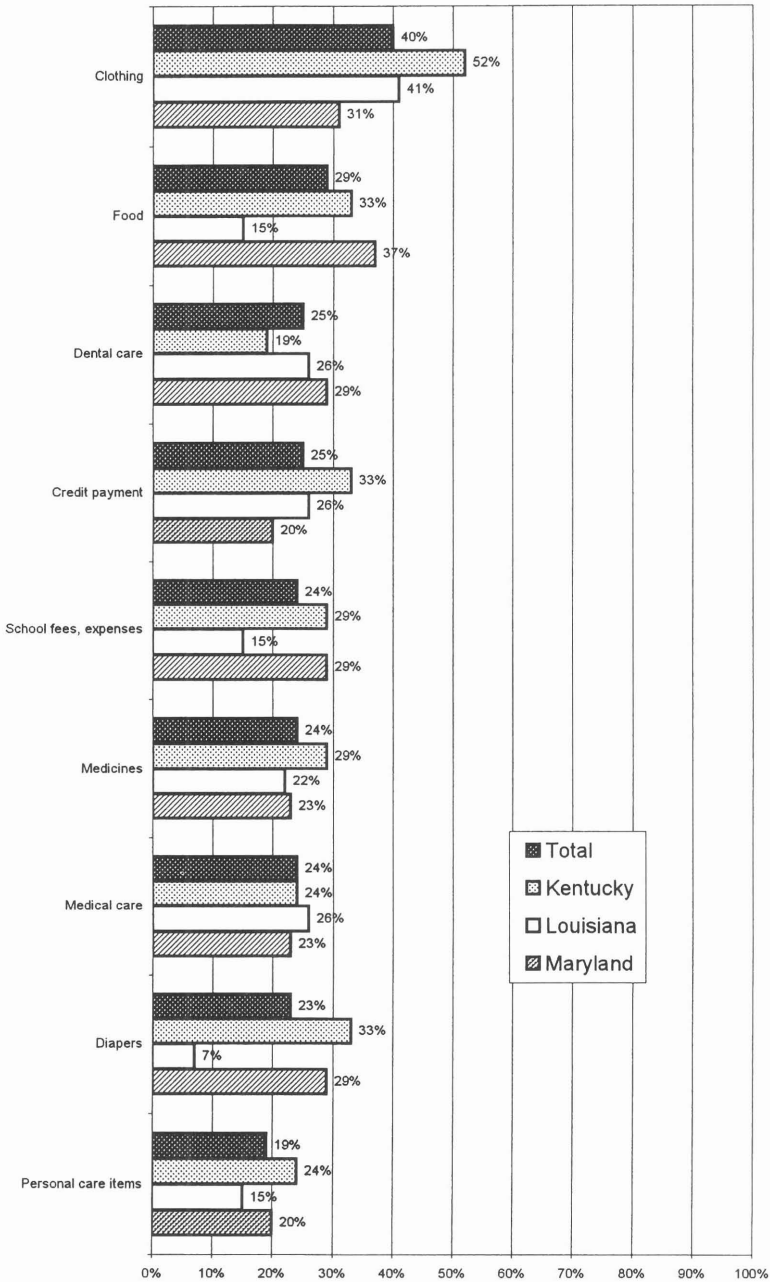
Louisiana women were more likely to be single, African-American; Maryland women more likely to be living with a partner; Kentucky women more likely to be unemployed, non-Hispanic white. These findings demonstrate variability among the rural poor in this study.

Income Availability. Across the three states, 42 percent of the mothers were employed and earned an average of \$703. Another 31 percent were seeking employment. Approximately one-third (35 percent) reported earned income from wages and salaries and 29 percent from a partner's wages and salaries. Child support provided income for about one-fifth (17 percent); tips, commission and overtime for 6 percent (see Figure 1). In addition to earned income, a few women (8 percent) reported regular gifts of money from family or friends.

Income Adequacy. To determine adequacy of the earned income of these families, an income-to-needs ratio was calculated. This ratio expresses a family's annual income as a proportion of the official federal poverty line for a family of that size. In the study, income included wages and salaries of mothers and partners plus tips, commission and overtime. Across the states, 81 percent of the families were living in economic crisis, or critical hardship, with earned-income below the poverty level (ratio below 1.0). The remainder, with incomes just above the poverty level (ratio of 1.0 – 1.85), were living at-risk of economic crisis or in serious hardship.

Difficulty Making Ends Meet. To better understand the gap between income and adequacy, mothers were asked to select from a standardized list the expenditure items for which they had difficulty making ends meet. Mothers in this study reported that clothing was number one followed by food. The remainder of the items is shown in Figure 2. Again, it is important to note the variability among states among the items for which the families had difficulty making ends meet. These findings demonstrate variability among families and among states on both availability and adequacy of income. Yet, across the sample, the majority of all families are living below the

Figure 2 Making Ends Meet (Percent Answering Yes)



poverty level. What may be difficult for some families is not as difficult for others.

Income and Adequacy—Words from the Mothers. Although quantitative analysis revealed variability among families and states, qualitative analysis revealed some similarities. Mothers were asked to tell about the challenge of, and strategies for, making ends meet. They said that getting and keeping a job and increasing earnings are challenges. The mothers are fully aware of the importance of jobs and wages. They understand the need for education in securing a job that pays well.

An unmarried Louisiana mother with two children spoke of her educational improvement, jobs and the link to moving beyond minimum wage:

Well, basically I think the only problem was me finding a job. If I would have had a better job then I wouldn't have had to worry about it. That's why I'm trying to hurry up and do what I have to do educational wise cause I now know that working a minimum wage job and trying to be on your own is not going to make it. I learned that from the experience.

In Maryland, one unmarried mother said that she was trying to make ends meet by improving her earnings capacity. She speaks realistically about not having enough:

Well right now I'm just looking for another job and making a little bit more money that I could just go ahead, just have a little bit extra, not have too much because I know you won't be able to meet your needs where there's everything to be paid, so you always have a bill. But I just want to be in the middle, lately I'm just under, I'm just making it and it's not even at the carpet level. So I just want to be at least make the middle. I just want to make, you know, the right amount of money. Not too much.

One young, married Kentucky mother of two small children, whose husband drives a truck, recently obtained a part-time job in the tobacco fields. She comments on her stresses and desires to provide for her family and to better herself:

It's stressful. When I stayed home with the kids all I done was worry. I was like, oh goodness, we're not going to be able to pay this bill, and it going to be hard to pay this one. And finally when I got a job I felt a little bit better about it. At least I knew I was putting forth the effort to try. ... I really want to change my life. I would love to have a good paying job with insurance benefits. And just be able to do better. I cannot stand the struggle, its just too hard.

The odds of finding better-paying jobs in rural areas that meet expenses is addressed not only in the statistics but in the words of women living the odds. As this Maryland married mother said when asked what was needed to make ends meet:

[husband] to actually have a better job. And in [this county] it can't, can't happen. He's a mechanic. That's what he wants to do. And that's just, it's not possible.

Differences in Earnings Between Partner-Present and Partner-Absent Families

Thirty six families (43 percent) in the total sample had partners present. Again, the percentage varied by state. The average incomes were \$1130 for partner-present families and \$605 for those without partners. Wages and salaries from a partner varied significantly among states ($\chi^2 = 7.8$, d.f. = 2, $p = .020$). Maryland mothers were more likely to have a partner with income than those in Kentucky or Louisiana. Yet, even with a partner present, most of these families were still living in poverty.

Public Assistance

With inadequate earnings, what do these mothers do to make ends meet? To what extent are they using public assistance?

Both the quantitative and qualitative data indicate that they make do, do without, or turn to others for assistance. Family is the first line of assistance. Throughout the interviews, mothers reported receiving help from extended family members. Much of that support is emotional and social. Slightly less than 10 percent reported also receiving financial support in the form of money, while others identified loans (that they report repaying) and in-kind support such as housing, food and children's clothing. After family assistance, mothers cite community services. They turn to government assistance last.

Availability of, and access to, appropriate services can provide a safety net for families as they supplement earned income with public assistance. Mothers were asked to state the kinds of public assistance currently used. The families used 15 kinds of public assistance, ranging from a high of 71 percent using WIC, 69 percent using food stamps and 63 percent using Medicare to school lunch programs, earned income credit, energy/fuel assistance, to the least using Social Security disability, veteran's benefits and unemployment (see Figure 3).

Not all families qualify for, or need to request, all categories of public assistance. For example, only families with school-age children are eligible for free/reduced school breakfast/lunch programs. WIC eligibility is determined by income, the pregnancy of the mother or young age of her child. Families facing severely cold winters or costly fuel supplies are more likely to seek energy assistance. Across the states, assistance varied just as the families' struggles varied. Kentucky and Maryland mothers were less likely to receive Temporary Assistance to Needy Families (TANF). The Maryland sample was less likely to receive Medicaid. Kentucky mothers were more likely to receive housing assistance and energy/fuel assistance.

Clearly, having a job makes the difference in economic well-being. Yet, even for those with earnings, many are still eligible for, and receiving, some government assistance. They are, therefore, not economically self-sufficient.

Figure 3. Sources of Public Assistance (Percent Answering Yes).

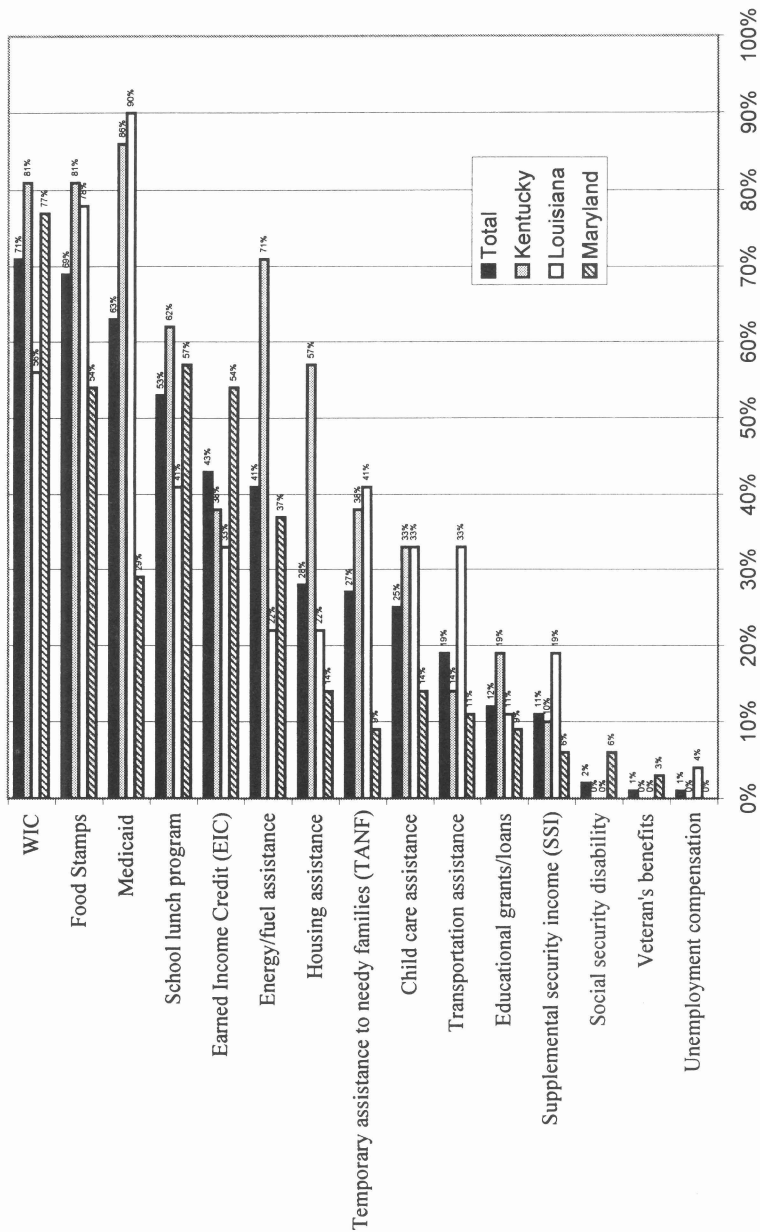


Table 1. Differences in Eligibility and Receipt of the Earned Income Credit (EIC).

Variables	Overall	Kentucky	Louisiana	Maryland
Eligible for EIC	35 (42%)	4 (19%)	11 (41%)	20 (57%)
Eligible and Receiving	22 (63%)	3 (63%)	6 (55%)	13 (65%)

Table 2. Differences in Eligibility and Receipt of Food Stamps.

Variables	Overall	Kentucky	Louisiana	Maryland
Eligible for Food Stamps	80 (96%)	21 (100%)	27 (100%)	32 (92%)
Eligible and Receiving	67 (71%)	17 (81%)	21 (78%)	19 (59%)

Beyond the goal of getting people to work is the concept of making work pay and the need to support families as they work. The extent and kind of assistance given working families varies. Because the Earned Income Credit (EIC) is a key support for the working poor, usage among these families was examined. Of the 35 (42 percent) with earned income, 22 (63 percent) reported receiving

the credit. That leaves 13 (37 percent) eligible but not receiving (see Table 1).

Food stamps are another critical government support for the working poor. This study explored the extent to which families who were eligible were receiving food stamps. Findings support the literature that indicates fewer rural families are using food stamps than are eligible. While 96 percent were eligible, only 71 percent were receiving (see Table 2). Again, receipt varied by state.

One explanation for lack of receipt is that families have enough food so do not need assistance. To understand the extent of food security/insecurity among these families, a standardized USDA food security measurement was administered. Lack of enough food to meet nutritional needs is considered the most basic critical hardship (Boushey and Gundersen 2001). Again, the three states showed variability with 30 percent overall food insecure: 9 in Kentucky, 1 in Louisiana, and 15 in Maryland. Given the findings that nearly a third of these families are food insecure, that food is second on the list for difficulty in making ends meet, and that incomes are inadequate, the need for food stamps becomes obvious.

When asked if they ever did without food so their children could eat, many responded affirmatively. One Maryland mother said:

Yes. Plenty of times. There's plenty of times. I tell them go ahead. I'm all right. I mean I'm quite sure there's a whole lot of people out there that if they're not scared to admit it have been without so their child can have or another person can have. Yeah, I'll tell anybody I've been without so my kids can have.

Another Kentucky mother of three (whose husband is a laborer but does not contribute his wages to buy groceries) shared:

Yes. All the time... Well, I just get the \$167 of food stamps for the month. When we get low, I fix my kids something to eat and I won't eat.

A Louisiana mother, responding to a question about the value of public assistance said:

That food stamps really does help a lot. Cause I mean I can buy his baby food with that. His cereal, his milk cause he's on whole milk now. It's really wonderful. It's wonderful. Cause like now we'll have a little extra money or something and I can go buy clothes for him or something like that. Or something for the house. Because we're trying to fix up the house. But it's wonderful. I like having it. I hope they don't take me off of it.

Another mother spoke to the value of the help but the desire to be free of government assistance:

I think it seems like I've been on food stamps forever. But I feel like when I don't have to be anymore, I feel like I've improved. It was good while it lasted. But I felt like at least somebody's looking at it as if I can help myself not instead of having to depend on the government to buy my food or whatever. And with me being able to buy a new car, I think things like that it makes me feel better. Up until recently I was working. I worked there for like two months. I kept money in my pocket every weekend and that made me feel so good. Because with four kids in school and each week it's momma I need, I need, momma I need. And I was able to give it to them without worrying or anything. If I can do that I feel like I've improved.

Economic Self Sufficiency

Across the states, 39 of the families (54 percent) were employed with monthly earned income averaging \$1,020 or \$12,240 yearly. If their cost of living were the same as calculated for those living in Kentucky (\$21,217 per year) by Zimmerman and Garkovich (1998), these families would fall short of enough earnings to meet their living costs by \$8,977. The Economic Policy Institute index of cost

of living average for the three states of \$21,825 indicates a similar gap. For those below the average, the gap is even wider.

The inadequacy of current earned incomes of these families keeps them living at or below the current poverty line in economic hardship. To meet the basic cost of living, the measure of economic self-sufficiency, they would need a 73 percent increase in income. Until this level is reached, the economic well-being of these southern families remains in jeopardy and they will not be economically self-sufficient.

Limitations of the Study

As previously noted in the methods section, data used for this analysis come from the first wave of a multi-year study. Hence, these snapshot data represent the well-being of the mothers at one point in time. A strength of the project will be continuing to follow these mothers over time to enhance understanding of the chronic, unanticipated and anticipated stressors these families face and of their changing circumstances.

Although the sample is not random but purposive, a fairly diverse group of mothers living in varying impoverished rural counties were interviewed. This diversity of demographic characteristics, reliance on public assistance and earned income provides useful insight into family economic well-being. The study's focus is on humanizing and demonstrating similar challenges across states and the context in which these challenges exist-- not on how widespread a phenomenon. The struggles of these families are generalizable though the statistics are not.

Data cited in this article just begin to tap into the wealth of information obtained in this study via the quantitative-qualitative methodology. More extensive qualitative analysis using grounded theory will follow. A dissertation by one co-author points to the need to examine further the impacts of stressors on the well-being of these families (Vandergriff-Avery 2001).

Future comparisons of participants from these three southern states to the 365 families in the other 12 states in the study will further enhance understanding of the economic well-being of rural, southern low-income families in relation to other areas of the nation.

Conclusions

Rurality matters. In all three states, the county residences of the families in the study differed from their state in an economically adverse direction. Among states, counties also differed with Maryland usually ranking better followed by Kentucky then Louisiana. Findings from this study point to the need to consider families in the context of where they live and the variability among families in the next round of cash and food assistance reauthorization. These are families living in poverty placed in poverty.

Income is inadequate. Given the present combination of earned income and assistance, across the states, all families had difficulty making ends meet and are living in-crisis or at-risk of economic inadequacy. This is true of those married or living with a partner as well as those without partners though incomes are lower for single mothers.

Economic self-sufficiency isn't feasible. Though these families faced an incredible array of economic challenges with which they struggled, they were not hopeless or helpless. Many were employed yet unable to meet the calculated cost of living. Clearly, they were experiencing the stress of poverty and were not yet able to attain economic self-sufficiency. Until more families have employed members, and more who are employed receive higher wages and benefits, it is not feasible that these families will become economically self-sufficient. They were using, and will likely continue to need to use, family and public assistance. They were not self-sufficient under economic conditions existing at the time of the interviews in 2000. If the weakening economy continues its downward trend begun in 2001, they face the likelihood of further diminished income.

Assistance varies. These families differed in their needs to make ends meet. They did not have the same struggles and therefore need different kinds of assistance. They received an array of assistance from extended families to the government. Yet, many who were eligible were not receiving some benefits—especially food stamps. They reported difficulty in having enough food. A third were food insecure. If they don't know they are eligible, or if getting eligible is problematic, or if using food stamps goes against

a code of behavior, as some discussed, they will likely continue to have difficulty getting basic needs met.

Policy matters. The economic well-being of families in rural areas is affected, not only by internal family situations, but also by external matters such as earning opportunities and availability of public assistance. Policies are more or less effective depending on the extent of match between the policies and the family situations such as place of residence and employment. With some appropriate points of intervention (via policy sensitive to context), they may be helped in their efforts to move out of hardship or prevented from sliding into crisis. If lack of food and/or financial assistance impairs the well-being of mothers and inhibits healthy growth and development of children, how will the current and next generation achieve economic self-sufficiency? “When children aren’t adequately nourished and nurtured, they can’t learn. When they can’t learn, they can’t earn. When they can’t earn as adults, they can’t be productive citizens.”(Braun, 1997:11).

Policy and Programs Questions and Recommendations

The intent of this study was to contribute to the debate about public assistance as Congress reauthorizes relevant legislation in 2002. This section offers both questions and answers based on the study.

These findings point to variability among southern families and among places even within rural areas. Do policy makers and program directors need to consider these differences when making and applying policy? *Yes, one size won’t fit all. Families need assistance customized to fit their needs.*

Clearly, most of these southern families were earning inadequate incomes even with a partner present. If those with jobs are unable to keep them, and if those without jobs continue to be unemployed, will the policy limiting TANF to 5 years or less need to be reconsidered? *Yes, some of these families may well need cash assistance beyond five years—and especially if the general U.S. economy weakens.*

If southern rural families are underutilizing food stamps what initiatives could communities undertake to increase enrollment among eligible families? *They could launch an intensive program to educate both eligible families and the community about the benefits of increased food stamp usage. The increased food stamps could*

lead to reduced food insecurity and increased food purchases in the local economy—good for agri-business as well as families.

Beyond food stamps, if families are eligible for but not receiving other support services, what could be done to increase their usage? *Again, the southern communities where these families live could coordinate and publicize services to make access and use easier for families—especially the working poor.*

If not all working poor are using the Earned Income Credit, what could be done to increase usage? *A state or local campaign could be launched yearly targeted both at employers and employees so that the eligibility and process for receiving are better known and sought. Merchants need to understand the amount of money returned to the local rural economy via the tax credit. The state department of revenue could provide this data to localities. If the EIC is a key source of income as indicated by the participants in this study, shouldn't Congress expand it and states or counties supplement it? They should. It puts money directly into the hands of employees to support their families and reinforces the concept of making work pay so families can more likely become or remain economically self-sufficient.*

Given that acute stressors negatively affect the ability to earn or make ends meet, what accommodations in assistance rules could be made for acute stressors such as natural disasters, plant closings or serious illness of a child? *Clearly, with the downturn in the general economy interacting with economies of the South and with family economic repercussions of the disasters of the Fall of 2001, some measures are needed to help families cope with financial losses and often greatly reduced incomes. Federal, state and county agencies should be charged with removing barriers, streamlining access and making available assistance in a timely manner to stop decline in rural family economic well-being.*

Closing Comments

Because families are directly affected by policy changes in public assistance and in their local economies, their voices on welfare reform and public assistance are vital. These mothers' comments vary, just as do opinions about public assistance and welfare reform.

The five year thing I'm a little bit familiar with. We're in like our third year out there. I think that it's unrealistic for them to think in five years the situation's going to go away.

The only thing bad about it [welfare reform] is there's some of these grandparents that are taking care of their kids and they're not getting paid child support or anything else and I think that they need it longer than the five years because it's not their responsibility to take care of the kids.

I know several people who say that because of welfare reform there they are out busting their butt for minimum wage. Both parents work. They have to pay daycare providers. And I'm sorry, the subsidization the government gives you for daycare does not help that much. Now yes, it is a help. Yes, it's a generous offer on their part, I guess, but it doesn't help to the point that it should as far as it goes.

I feel that it's set up pretty good because it helps those that are helping themselves and I feel that, you know if you're out there trying to do something for yourself, it's good that they're there to give you that helping hand.

When it comes to life in these rural southern counties, perhaps this woman from the mountains of Maryland says it best:

Well, [his] income isn't sufficient. I mean he makes ten dollars an hour. Now in a rural community like this, people think that's a well amount of money per hour. But when you have four children, one's a teenager, one's a pre-teenager that doesn't go anywhere and between the bills and like I said he only has one income right now. And a lot of employers won't hire me because I don't have the education, the experience. It's pretty sad when your husband makes ten dollars an hour in a small area

like [this] county and you're still eligible for two seventy-four a month in food stamps. I mean what does that say?

What does it say? Learning more about answers to that question is the subject of future analyses of this current research. Learning more over time, as these families are re-interviewed in the next two years, will provide additional answers and insight as southern families seek to improve their economic well-being.

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Appendix A. Economic & Human Capital Characteristics of States & Counties.

	KY	Bath County	LA	E.Feliciana Parish	Iberville Parish	MD	Dorchester County	Garrett County
Median Household Income in Dollars ^d	31,738	24,020	30,466	26,834	27,838	45,289	29,361	30,197
Per Capita Net Earning in Dollars ^b	14,943	10,064	14,842	12,825	13,109	23,139	12,459	11,767
Household Net Earning in Dollars ^a	25,711	18,053	26,446	22,244	25,153	42,010	23,249	23,682
% Persons 25 years and older - High School Graduates ^a	64.6	46.3	68.3	58.2	59.0	78.4	64.7	68.4
Unemployment Rate ^c	4.1	6.2	5.5	5.7	7.5	3.9	7.9	8.8
Persons per Household ^a	2.60	2.61	2.74	3.04	2.97	2.67	2.46	2.74
% Families with Income Below Poverty Level ^a	16.0	22.2	19.4	20.5	23.3	6.0	10.3	11.6

	KY	Bath County	LA	E. Feliciana Parish	Iberville Parish	MD	Dorchester County	Garrett County
% Families Female Householder Below Poverty Level ^a	39.6	44.2	49.6	53.5	53.0	20.9	30.5	34.4
Farm Related Earnings - % Total Area Earnings ^a	3.0	22.3	1.8	11.6	1.4	0.7	6.6	4.7
Goods Related Earnings - % Total Area Earnings ^a	32.0	18.0	26.4	16.8	64.8	19.1	40.2	32.6
Service Related Earnings - % Total Area Earnings ^a	65.1	59.7	71.8	71.6	33.8	80.1	53.1	62.7

Source: U.S. Bureau of the Census 1997; U.S. Bureau of Economic Analysis 1999; U.S. Bureau of Labor Statistics 2000.

Appendix B. Characteristics of the Sample⁴

Variables	Total N=83		Kentucky N=21		Louisiana N=27		Maryland N=35	
	<u>n</u>	Percent	<u>n</u>	Percent	<u>n</u>	Percent	<u>n</u>	Percent
<u>Age</u>								
17-20	16	19.3	4	19.0	6	22.2	6	17.1
21-25	25	30.1	6	29.0	11	40.7	8	22.8
26-30	22	26.5	7	33.3	3	11.1	12	34.2
31-35	14	16.9	3	14.0	6	22.2	5	14.2
36 and over	6	7.2	1	4.7	1	3.7	4	11.4
<u>Marital status</u>								
Single	38	45.8	6	28.6	21	77.8	11	31.4
Married	27	32.5	10	47.6	4	14.8	13	37.1
Living w/partner	9	10.8	1	4.8	0	0.0	8	22.8
Separated	7	8.4	4	19.0	1	3.7	2	5.7
Divorced	2	2.4	0	0.0	1	3.7	1	2.9
<u>Ethnicity</u>								
Non-Hispanic white	45	54.2	21	100.0	5	18.5	19	54.3
African American	34	41.0	0	0.0	22	81.5	12	34.3
Native American	3	3.6	0	0.0	0	0.0	3	8.6
Multi-racial	1	1.2	0	0.0	0	0.0	1	2.9

⁴ Chi-square analyses indicated respondents differed in relationship to marital status ($\chi^2 = 24.0$, d.f. = 8, $p = .0011$), ethnicity ($\chi^2 = 30.6$, d.f., $p = 0000$) and whether employed ($\chi^2 = 14.9$, d.f. = 2, $p = .0010$).

Appendix B. continued.

Variables	<u>Total N=83</u>		<u>Kentucky N=21</u>		<u>Louisiana N=27</u>		<u>Maryland N=35</u>	
	<u>n</u>	Percent	<u>n</u>	Percent	<u>n</u>	Percent	<u>n</u>	Percent
<u>Number of children</u>								
1	33	39.8	7	33.3	12	44.4	14	40.0
2	25	30.1	7	33.3	9	33.3	9	25.7
3	15	18.1	4	19.0	3	11.1	8	22.9
4	6	7.2	3	14.3	1	3.7	2	5.7
5	3	3.6	0	0.0	1	3.7	2	5.7
more than 5	1	1.2	0	0.0	1	3.7	0	0.0
<u>Currently working</u>								
Yes	35	42.2	4	19.0	16	59.3	20	57.0
No	48	57.8	17	81.0	11	40.7	15	43.0
<u>Education</u>								
8 th grade or less	4	4.8	0	0.8	4	14.8	0	0.0
Some high school	28	33.7	9	42.9	8	29.6	11	31.4
High school/GED	19	22.9	8	39.1	4	14.8	7	20.0
Technical, bus. or vocational	14	16.9	1	4.8	5	18.5	8	22.9
Some college	17	20.5	3	14.3	6	22.2	8	22.9
College graduate	1	1.2	0	0.0	0	0.0	1	2.9

Note: Sample size varies due to missing data.