

Rural Low-income Families Speak:

Living in Rural Louisiana

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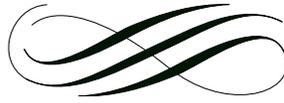
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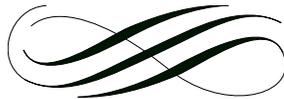
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Research Project Background

After 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 project began in 1998 and runs through 2008. Initially, 15 states joined in the project, the intent of which was 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 were to:

1. 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. 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. Identify and analyze the interactions among 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 Louisiana, East Feliciana and Iberville parishes were chosen for their rural locations. Families were recruited through programs that serve low-income families including the East Feliciana and Iberville offices of Family Support, Head Start and Louisiana technical colleges serving welfare-to-work clients. In both parishes, Cooperative Extension Service educators assisted with the recruiting. To be eligible for participation, families had to have annual household incomes at or below 200 percent of the federal poverty line and have at least one child 12 years old or younger.

Interviews for the first wave of data collection took place from May 1999 - September 2000. Data were collected from the mothers by audio-taped interviews and written questionnaires. All responses were self-reported. Interviews lasted from 1½ - 2 hours, and mothers were given \$25 gift certificates for their time. Qualitative and quantitative questions were asked about:

- income and public assistance received by these families;
- family difficulties in making ends meet;
- 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 transcribed and coded for thematic content using the principles of grounded theory and qualitative inductive analysis techniques. WinMax™, a computer-assisted qualitative data analysis program, and SPSS, a quantitative analysis program, were used to analyze interview and questionnaire data.

For this initial report using the first wave of data, a portion of the data was reported. As additional data are analyzed, supplements to this report will be issued. An overview of the multi-state project is found at: www.ruralfamilies.umn.edu.

Presentation of Parish Findings

To understand life for these families, it is important to understand East Feliciana and Iberville parishes (counties) in Louisiana. To do so, a few key statistics were gathered to compare East Feliciana and Iberville parishes to the state as a whole.

East Feliciana and Iberville parishes are ranked 30th and 24th, respectively, out of 64 parishes in per capita personal income, with their median household income lower than Louisiana's median household income.¹ East Feliciana and Iberville parishes also have a lower

percentage of people 25 years and older who are high school graduates, and a higher number of persons per household than the state average.² East Feliciana and Iberville parishes are higher than Louisiana state averages in unemployment rates,³ percentage of people below poverty and percentage of children below poverty.⁴ This is particularly disturbing because Louisiana ranks 49th of 50 states in childhood poverty. East Feliciana and Iberville parishes are ranked among the highest in parishes for single-parent households.⁵

Presentation of Family Findings

In this publication, we present an overview of the East Feliciana and Iberville participants including their ages, 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 regarding the family issues they face and their perspectives on life in East Feliciana and Iberville parishes are shared.

Overview of Participants⁶

The 27 women participating ranged in age from 17 to 46, with an average age of 26. Collectively, the mothers had 58 children, with an average of two per family. Most were single (78%) or divorced or separated (8%). Four had partners (all of whom reported they were married) for whom they gave income, job and health information. Eighty-two percent of the mothers were African-American; and the remaining 18 percent were non-Hispanic white. The education level of the mothers was as follows: 15 percent had no education beyond the eighth grade, 30 percent had some high school education, 15 percent had a high school diploma or GED, 41 percent had some education beyond high school and none reported having 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 focused on the extent to which these families were using cash and other assistance and also the degree to which

they were employed and using their income to meet needs.

Employment and Adequacy of Income

A first step toward economic self-sufficiency is to earn income. Just under half (41%) of the East Feliciana and Iberville parish women in this study were working—one mother held two jobs. These jobs were primarily in the service and administrative support sectors. Three of the four women who had partners reported that their partners were working. Their partners' jobs were in the labor, construction and service industries. Working mothers' average hourly wage was \$5.58, or \$596 monthly. Few received benefits, although half of the working mothers were paid for overtime. About a third of the mothers received health insurance as a benefit for themselves, although none received health insurance for her children. Their partners, on average, made more than twice as much as these women, for an average of \$704 per month. The average earnings per household were \$662 monthly or \$7,934 yearly — about \$15,000 less than the estimated cost of living for one parent and two children in rural Louisiana.⁷ In other words, these families would need their current incomes to more than double to close the gap between current earnings and enough income to meet basic needs.

1 Regional Economic Information System, from U.S. BEA, June 2001.

2 U.S. Census Bureau, State and County Quick Facts, 2000.

3 Louisiana Department of Labor, 2000.

4 Children's Defense Fund, 2000.

5 U.S. Census Bureau, American Fact Finder, 2000.

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

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

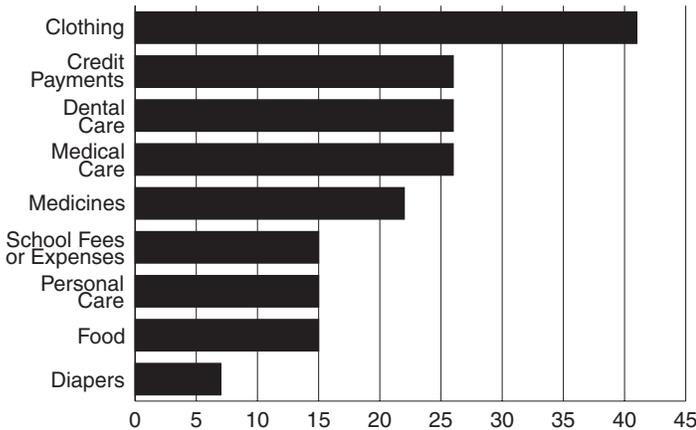
Eighty-five percent of the women indicated they are dissatisfied with their income. About one fourth (26%) report they cannot even meet their needs.

Making Ends Meet

Housing and utilities are usually a large portion of a household’s budget. These families reported an average monthly expense of \$62 for housing, or 10 percent of their total family income, although approximately a quarter of the women (22%) reported that they received housing assistance. Most families are renting. Their utilities average \$148 per month, and one mother reported spending \$388 each month on utilities.

When asked about the adequacy of their income for making ends meet, they reported difficulty in paying for clothing, then, credit payments, dental and medical care and medicines.

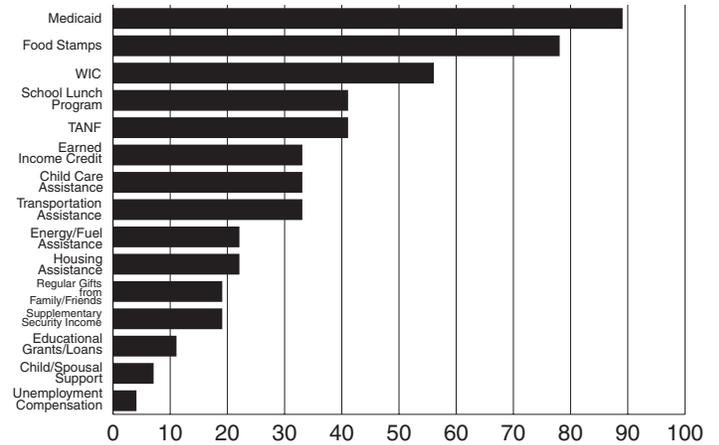
Items for Which Mothers had Difficulty Paying
(reported as percentage of mothers reporting difficulty with items listed)



Public Assistance

Public assistance is intended to supplement these families’ incomes. The families were receiving 15 kinds of financial assistance, with 89 percent receiving Medicaid and 78 percent receiving food stamps.

Types of Assistance
Mothers Receiving Financial Assistance
(reported as percentage of mothers reporting receiving forms of assistance listed)



Economic Situation

To determine if these families in the first wave of interviews thought their economic situation was improving, staying the same or getting worse, we asked them to think back over the past two years and compare their situation to the day of the interview. In response, 44 percent of mothers felt that their economic situation had improved, 26 percent felt that it had stayed the same and 30 percent felt that it had gotten worse. (Actual income levels will be compared in Waves Two and Three. A comparison of perspectives on family economic situation will be obtained each year to monitor change.)

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 27 mothers, the most frequently mentioned problems were:

- frequent colds/flu/sinus (38%)
- migraines/headaches (31%)
- back problems (27%)
- tobacco use (19%)
- high blood pressure (19%).

For the four partners, the most common problems included:

- tobacco use (75%)
- digestive problems (50%)
- learning disabilities (33%).

For the 58 children, the most common problems were:

- allergies (31%)
- ear infections (31%)
- frequent colds/flu/sinus (28%)
- asthma (22%).

Mental Well-being

A standardized measure for the assessment of depressive symptoms was administered to the women. Forty-one percent of the East Feliciana and Iberville parish mothers' scores placed them at risk for clinical depression. Three 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.

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 percent knowing how to prepare a well-balanced meal and stretch groceries, fill out forms to apply for services, apply for and dress for a job, write a resume and talk to a child's teacher to 29 percent knowing how to fill out their income tax forms. Of note are these statistics: 12 percent had a checking account, 55 percent had a good credit record.

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/Parish Perspectives

Because the community in which a family lives has an effect on well-being, the women were asked about life in East Feliciana and Iberville parishes. Participants completed a standardized questionnaire designed to measure knowledge of community resources. They also shared something about the aspects of life in East Feliciana and Iberville parishes 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 mothers reported knowing how to apply for WIC, food stamps and welfare and how to get immunizations for themselves and their children. Least known were how to find help for alcohol/drug abuse and domestic violence (44% each), how to find temporary housing (32%) and how to find Cooperative Extension activities (9%).

Views about Life in East Feliciana and Iberville Parishes

Participants were asked about the best and worst aspects of living in East Feliciana and Iberville parishes or the neighborhoods where their homes were located. The most common responses are grouped as follows:

Best	Worst
<p>Quiet: “The best thing? The peace and quiet.” “It’s quiet. And it’s good having your own house, ‘cause you’re to yourself.” “The quiet I think. It’s not a bunch of hustle and bustle.” “And everybody be in bed. Don’t nobody be hanging out at all times of the night.”</p> <p>Family/Neighbors Close by: “You know most of everybody here. And they all friendly people here.” “I have my people around me, my family. My family’s around me. And I can visit them.” “I love being with my family. The whole neighborhood.” “In the same sense that I’m back home with my mom and dad. The protection. The feeling of being protected and comfortable.” “Mainly the best thing is the family, being around my family.”</p> <p>Safety: “There’s not too much violence in the area. Don’t have too much trouble with can’t sleep at night.” “The youngest are my two kids. I can watch them out there. I don’t have too much worry about anything happening to them.” “A bunch of times you see teenage boys hanging around on street corners, and we don’t have that.” “Well, it’s safe, very safe, I would say, and we have like...if somebody’s trying to break into your house, somebody will see it.”</p>	<p>Crime: “Well, if I could, I would move out of the area because there’s a lot of drugs. We know of it, the police know of it, but it’s hard to come down on it.” “The drugs. The drugs. The stealing. And all that... I keep the door locked and stuff like that.” “I see them little drunk kids hanging on the corner, and I don’t like that ‘cause they always fighting or something like that.” “Well, the only thing I don’t like is the drug dealers. They come from the different areas and they come in our area and we’re a quiet area.”</p> <p>Lack of Privacy: “People in your business.... Everybody knows everybody else’s business, so that’s kinda your worst part about it.” “In the neighborhood, everybody’s in everybody’s business. That’s the worst thing. They will help you if they got, but they stay in your business.”</p> <p>Lack of Conveniences: “Well, it takes time because they don’t have an actual maintenance person on the grounds.... So that can be kind of hectic.” “Nothing to do.... The only thing they got is a basketball court. I don’t play basketball.” “The inconvenience of getting back and forth to a store. Not getting back and forth, but having to go so far, I guess.” “As I said everything’s kind of far. It’s further than most things.”</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
- Closer grocery stores
- More shopping plazas, clothing stores

Comments on Findings

The East Feliciana and Iberville families in this study are trying hard to meet their basic needs. Almost 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 the 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 use, 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 working mothers are making less than half the income of their working partners—a finding consistent with the literature that women in rural areas earn less than men. Furthermore, about half the mothers are not working, in part because of a lack of available jobs or, more specifically, jobs that match their experience and education. 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.

Financial education could help mothers meet 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. While most of these women have public medical insurance for their children that provides childhood immunizations, many still lack access to sufficient care because of financial and other constraints, explaining the relatively high incidence of the most common health problems of these families, including allergies, ear infections and asthma among their children. 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 affect 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 coping with stressors and crises that affect their well-being and ability to earn. 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. Although participants in this study did not report domestic or family violence, this is a well-known under-reported problem.

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. Many expressed concern over their children becoming involved in drugs or crime. 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 East Feliciana and Iberville parishes.

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 East Feliciana and Iberville parishes. The data contained in this report, and more to come, can enhance the knowledge of these people. Together, wiser personal and public decisions can be made regarding the situation facing low-income families in the parishes. Consider—

- Ways to attract and maintain jobs that pay living wages and benefits so families can be self-sufficient.
- How to address identified community needs such as space for children to participate in positive, developmental activities.

- Addressing concerns about 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 improve financial skills and look at life options that will have long-term returns, such as home ownership and asset building.

- Potential effects of a downturn in the economy on families already living at or below poverty.

- Identifying community services that are lacking.

Project Leader's Notes

While this study does not lend itself to generalizing the findings to all low-income families in East Feliciana and Iberville parishes, it does provide insight into the lives of some. 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.

Appendix

Demographic Characteristics of East Feliciana and Iberville Participants

Age Mean 26 (range 17-46)

Number of Children Combined (entire sample) 58

Mean Number Per Family 2 (range 1-10)

Marital Status

Married/Living with Partner 15 percent

Single/Divorced/Separated 85 percent

Current Level of Education

8th Grade Education or Less 15 percent

Some High School 30 percent

High School/GED 15 percent

Specialized Training 19 percent

Some College 22 percent

Race/Ethnicity

African-American 81 percent

Non-Hispanic White 19 percent

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Acknowledgments

This project would not have been possible without the cooperation of the 27 mothers from East Feliciana and Iberville parishes mothers who willingly shared their life experiences and views during 1½ - 2 hour interviews conducted from May 1999 to 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.

This research was supported in part by USDA/CSREES/NRICGP Grant – 2001-35401-10215, 2002-35401-1159. Data were collected in conjunction with the cooperative multi-state Project NC-223 “Rural Low-income Families: Monitoring Their Well-being and Functioning in the Context of Welfare Reform.” Cooperating states were: California, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New York, Ohio and Oregon.