CASEY

WINTER 2005
A REPORT FROM THE
ANNIE E. CASEY FOUNDATION

IN THIS ISSUE: Applying Casey Lessons to Rural Poverty; Resource Corner; Using Deposits to Invest in Community Well-Being; INSITES

APPLYING CASEY LESSONS TO RURAL POVERTY

Think Casey. Think urban.

While the Casey Foundation may be best known for its efforts to boost the odds of success for vulnerable urban children and families, for years its direct services agency, Casey Family Services, has been helping families in rural New England whose lives have been touched by the child welfare system.

Gleaning lessons learned from that work and drawing on the knowledge and ideas that have fueled its urban agenda, the Foundation has been making a conscious effort to increase the time, attention, and support it devotes to rural America.

Why?

Almost one in five rural children is poor. Child poverty rates are higher in rural areas than in urban areas for Caucasian, African American, Hispanic, and Native American children. Of the 50 counties in the United States with the highest child poverty rates, 48 are rural.

"If we are being true to our mission, it makes sense to try to improve outcomes for vulnerable kids living in rural America just as we do in urban America," says Miriam Shark, a senior associate at the Casey Foundation who oversees its rural agenda.



Gilbert Villalpando and his wife Ramona, with their children, Jerry and Reba, outside the home they built with neighbors and the help of Proyecto Azteca, a rural nonprofit that provides housing assistance to families in Rio Grande communities or "colonias."

Many different definitions of "rural" have been used by researchers and policymakers, but no one definition has satisfied every constituency. The Foundation's recently published *Rural KIDS COUNT Pocket Guide* (see page 3) focuses on people living in remote areas and small towns outside federal government-designated metropolitan areas.

Paying attention to rural families is an obvious bridge builder in attracting support from elected officials and policymakers across the political spectrum and helping them find common ground in battling child poverty.

Low-income families from rural and urban areas share a common challenge: making it financially. The Foundation's

CONTINUED ON PAGE 2

Right, Samantha Scott works in the garden in Westminster, Vermont, with her mother, Racheal, who adopted her from foster care. When Samantha had questions about her adoption, Racheal turned to Casey Family Services Vermont Division for support. Below, home visitors with the Maternal Infant Health Outreach Worker program offer support and guidance to women with young children in rural communities.

CASEY CONNECTS

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The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. The primary mission of the Foundation is to foster public policies, humanservice reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

RURAL POVERTY

CONTINUED FROM PAGE 1

rural work has centered on adapting and disseminating a framework it originally developed to spur the economic success of urban families.

"Rural legislators have stayed away from the whole poverty arena because of their distaste of government 'hand out' programs," notes Bobby Gierisch, of Austin, Texas, a member of the Rural Policy Research Institute's leadership team. The Foundation's approach "is something rural conservative legislators can relate to. It has program elements that are either low cost or no cost. It focuses on people working and accumulating assets, on helping people who want to earn a living."

The Foundation's family economic success strategy focuses not just on helping families meet their immediate financial needs, but on providing support and removing obstacles so they can build strong financial futures for themselves and their children. Meeting current expenses, being able to weather unexpected events, saving for advanced education or retirement, and acquiring assets that build equity and grow in value over time are all signs of family economic success.

Like its urban counterpart, the economic agenda for rural areas has three basic components: "Earn It, Keep It, Grow It." "Earn It" focuses on job readiness, good jobs with benefits, and helping families fill the gaps by taking advantage of supports like tax credits. "Keep It" focuses on expanding affordable options for transportation, child care, housing, health care, and goods and services; building financial literacy; and combating predatory financial practices. "Grow It" emphasizes helping people save and accumulate assets, attracting businesses and entrepreneurs, improving community amenities, and promoting economic development strategies linked to the regional economy.



To spread the word, the Foundation cosponsors rural Family Economic Success Learning Institutes that help teams from rural counties use data to determine their specific needs, offer presentations on innovative rural efforts, and result in action plans tailored to specific communities.

"In some places, you have to improve jobs or career ladders. Other places have serious education problems. There is no one size fits all," says Janet Topolsky, associate director of the Community Strategies Group at the Aspen Institute in Washington, D.C., which facilitates the institutes.

Other components of the Foundation's rural agenda include:

 Collaborating with the Foundation's signature KIDS COUNT initiative, which tracks the well-being of children and offers state-by-state rankings, by working with KIDS COUNT grantees in 13 states to issue special reports on rural families.

- Honoring rural programs doing an exemplary job of serving families and communities through the Foundation's FAMILIES COUNT: National Honors Program and FAMILIES COUNT: Family Strengthening Awards Program.
- Working with groups including the National Rural Funders Collaborative; the Rural Policy Research Institute in Columbia, Missouri; CFED (the Corporation for Enterprise Development); and the Community Development Partnerships' Network.
- Building a rural-urban alliance to advance family economic success strategies. Last summer, a new Casey draft report, *RUBAN: Bridging Economically Isolated Rural and Urban Communities*, was the springboard for a discussion between urban and rural leaders at the Aspen Institute's Roundtable on Community Change, a forum to discuss distressed communities' common problems and share solutions.
- Including rural sites in the Foundation's national campaign to help low-income

families claim tax credits and receive free or low-cost tax preparation services, financial education, and opportunities to build savings and assets.

Getting involved in the tax credit campaign "was a natural because we have always worked with rural families," notes Mark Millar, director of Casey Family Services' Maine division. "One major factor for kids coming into out-of-home placement is poverty," and the tax credit and asset-building work is part of an effort "to help families take control of their lives and move themselves out of poverty."

Three years into its rural agenda, the Casey Foundation has learned that urban and rural families can benefit from similar strategies. But rural areas face some specific issues—such as few transportation options and increasing distances to good jobs—that hinder families' ability to afford necessities. Some strategies also need to be modified for rural communities where families are spread across sparsely populated areas. A rural area, for example, may need more tax assistance sites than a city.

Rural communities also have a lot to teach urban communities on issues such as using technology to deliver services and improving low-income families' access to reliable transportation. For example, Fannie CLAC, a nonprofit organization in Lebanon, New Hampshire, designed a practical, affordable way for low-income people to buy new cars, offering them counseling on how to budget and improve their credit in order to obtain car loans at a reasonable rate and make monthly payments. The organization also offers loan guarantees to keep the cost down.

The net result of focusing on urban *and* rural low-income families is a broader, more energized effort to improve the lives of disadvantaged children, wherever they live.

"If you're going to make policy change, you have to have a base of support in urban and rural places," says Topolsky. "When you come right down to what it takes to get ahead, families in struggling urban and struggling rural places have much more in common than they don't."

RESOURCE CORNER

In Print:

All publications listed below can be ordered from the Foundation's website (www.aecf.org) or by calling our publications voice line at 410.223.2890, unless otherwise noted.

 CITY & RURAL KIDS COUNT DATA BOOK AND POCKET GUIDES The Casey Foundation has recently been taking some of the lessons learned from our urbanfocused initiatives and applying them to rural settings, based on the belief that low-income families in all settings share many of the same concerns and dreams for their children. They also face many of the same kinds of problems, barriers, and disconnects. To provide tools to enable policymakers and leaders to better understand how conditions within their communities compare to the nation, and to monitor the well-being of kids in different types of American locations, the Foundation released this special edition of the *KIDS COUNT Data Book*. It focuses on data measuring child well-being in 71 large cities and

for rural areas in every state. The companion booklets, *Rural KIDS COUNT Pocket Guide* and *City KIDS COUNT Pocket Guide*, are derived from this *Data Book* to provide the kind of detailed, objective data needed to track and monitor the conditions of children in rural areas as well as in large cities.

 BUILDING CULTURALLY & LINGUISTICALLY COMPETENT SERVICES TO SUPPORT YOUNG CHILDREN, THEIR FAMILIES, AND SCHOOL READINESS This toolkit was designed as a resource for anyone interested in welcoming and building on the strengths of culturally or linguistically diverse children, families, and communities. Developed by the Georgetown University Center for Child and Human Development, the guide supports a holistic method by encouraging cultural and linguistic competence across all systems serving children and families. Each section includes critical questions, key strategies, checklists, promising practices, and resources useful to communities starting or developing a system of services.

- GOOD JOBS AND CAREERS: WHAT COMMUNITIES NEED TO DO TO TRAIN AND MOVE LOW-INCOME, LOW-SKILLED PEOPLE INTO GOOD JOBS AND CAREERS This brochure, based on lessons learned from the Foundation's Jobs Initiative, offers examples of what communities can do to train and move low-income, lowskilled workers into good jobs and careers. The document outlines 11 components necessary for a large-scale, successful workforce initiative: datadriven strategy; career advancement; workforce intermediaries; industry and job opportunities; neighborhood connections; career management services; cultural competence; attention to specific populations; civic will and capacity; and social interventions. Good Jobs and Careers contains case studies showing how specific communities have used each component successfully.
- WORKING HARD, FALLING SHORT: AMERICA'S WORKING FAMILIES AND THE PURSUIT OF ECONOMIC SECURITY More than one in four working families earns wages so low that they have trouble surviving financially. America's economy depends on the service jobs these workers fill, but does not ensure that they are able to

- make ends meet. Since 2001, the Working Poor Families Project—a national initiative supported by the Annie E. Casey, Ford, and Rockefeller Foundations—has worked in 15 states to study the conditions of low-income working families and the public policies that may help improve their lives. This latest report is a revealing look at lowincome working families on both the national and state levels. Working Hard, Falling Short employs data from the U.S. Census Bureau and other sources to examine the economic realities these families face, describe the cost of lowwage work to the government, identify policies that help families succeed, recognize state efforts to improve conditions for low-income working families, and make recommendations for strengthening policies.
- THE CONTEXT AND MEANING OF FAMILY STRENGTHENING IN INDIAN AMERICA The Harvard Project on American Indian Economic Development uses applied research to understand and foster the conditions under which American Indian nations can achieve sustained, self-determined social and economic development. In this study, the Harvard Project defines and reviews the forces that affect Native American children and families. Context and Meaning examines the concept of family strengthening for Indian America, explores whether and how progress has been made, identifies key activities for supporting these families, and describes the advantages of certain initiatives over others.

On the Web:

The following organization websites are good resources for learning about efforts to help strengthen rural families and communities.

- www.nrfc.org is the website of the National Rural Funders Collaborative, a partnership working to expand resources for rural communities and families facing persistent poverty.
- www.rupri.org is the website of the Rural Policy Research Institute, which seeks to provide unbiased analysis and information on the challenges, needs, and opportunities facing rural America. The organization provides information to spur public dialogue and help policymakers understand the rural impacts of public policies and programs.
- www.ers.usda.gov is the website of the Economic Research Service of the U.S.
 Department of Agriculture, the main source of information and research on economic and policy issues related to agriculture, food, natural resources, and rural development.
- www.nwaf.org is the website of the Northwest Area Foundation (NWAF), which works with communities in Idaho, Iowa, Minnesota, Montana, North Dakota, Oregon, South Dakota, and Washington to provide knowledge, financial resources, products, and services to help communities reduce poverty. Through its Ventures program, NWAF has formed partnerships with rural regional communities including clusters of similar small communities or market centers and surrounding rural areas.
- www.ruralhome.org is the website
 of the Housing Assistance Council,
 which works to improve housing
 conditions for the poorest families
 and communities in "the most rural
 places."

USING DEPOSITS TO INVEST IN COMMUNITY WELL-BEING

The lifeblood of credit unions and community development banks is deposits.

These financial institutions use deposits to make loans that ultimately increase a low-income community's economic well-being.

That explains why mission-related deposits (MRDs) are emerging as a core strategy in the Foundation's recently launched social investment initiative and in *Making Connections*.

Making Connections is a decade-long commitment to improve outcomes for children living in tough or isolated neighborhoods by helping to strengthen their families and neighborhoods. Selected neighborhoods in ten cities around the country are working with coalitions of residents, public and private groups, faith-based institutions, and policymakers to help connect families to the economic opportunities, social networks, services, and sources of support needed to achieve a set of specific results for child, family, and community well-being.

"Making Connections was never just a grantmaking strategy," says Ralph Smith, senior vice president of the Casey Foundation. "We knew from the outset that seed grants and flexible dollars were important, but not in and of themselves enough to create sustainable change. We needed powerful ideas, good data, technical assistance, resident engagement, and dollars. Mission-related deposits are an important addition to the mix."

The Foundation has begun making MRDs in credit unions and community development banks in *Making Connections* sites as a lever for change. These federally insured certificates of deposit (CDs), ranging from \$100,000 to \$1 million, are being used by the financial institutions to help struggling families and entrepreneurs acquire

economic assets such as jobs, small businesses, and houses.

The Foundation made its first MRD of \$500,000 to Legacy Community
Development Bank in Milwaukee in 2000. Since then, nine more deposits totaling \$2.8 million have been made in *Making Connections* sites as well as "civic sites," cities where we have a unique long-term investment, presence, and set of connections. We expect to have at least one deposit in each of the ten *Making Connections* sites and four civic sites by the end of 2005.

Aside from the obvious financial benefits, MRDs have a relationship-building aspect. "Deposits are a good way for site teams to develop relationships with non-traditional partners like financial institutions," says Christa Velasquez, a senior fellow who joined the Foundation two years ago to develop its social investment initiative.

Credit unions and community development banks concur. "These deposits in

community banks are a win-win situation. The bread and butter of all banks are deposits. That is how we lend" to communities in need, notes Margaret Henningsen, founder and vice president of Legacy Community Development Bank. "Deposits will have a much bigger impact than grants."

Legacy Bank, a women- and minorityowned enterprise established in 1999 to serve underserved low-income communities, has in turn made small-business and mortgage loans in *Making Connections* neighborhoods in Milwaukee.

The relationship between the Casey Foundation and the Community Choice Federal Credit Union (CCFCU) in Indianapolis is also "very productive," according to Barbara Black, the credit union's chief executive officer. The Foundation deposited \$100,000 at CCFCU in early 2004, and the credit union is developing a plan to turn the Casey deposit into loans in the city's *Making Connections* neighborhoods.

CONTINUED ON PAGE 6

Robert V. Bryan gets help from consultant Brooke Stachowiak at a local branch of the Boeing Employees Credit Union based in a supermarket in White Center/Seattle.



200



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DEPOSITS

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"The relationship has a lot of potential," Black says. "We can potentially help the communities achieve their goals. Casey can be helpful in bringing resources to us."

For the Boeing Employees Credit Union (BECU) in Seattle, a relationship with the local *Making Connections* initiative was already under way when it was approached about a Casey MRD. Lori McIntosh, BECU's affordable housing and emerging markets product manager, says, "Casey didn't have to do this MRD with us, but it's pretty cool that they did." The Foundation's deposit with BECU is \$100,000, made in April 2004.

From BECU's perspective, it wasn't necessary for the Casey Foundation to make an MRD as an incentive for the credit union to help needy families in White Center, an unincorporated area adjacent to Seattle. But Casey's MRD means the Foundation is investing resources with *Making Connections* financial partners like BECU to help them do their jobs. "It is important for Casey to know who we are and by making a deposit with us, Casey will get to know us. The deposit validates that Casey is a large foundation and is committed to making things happen," says McIntosh.



HONORING MARYLAND ORGANIZATIONS

The Kent Family Center in Chestertown, Maryland, is one of seven recipients of the Casey Foundation's FAMILIES COUNT—Maryland award. In recognition of its 10th anniversary in Baltimore, the Foundation honored organizations across the state that do an exemplary job of strengthening families and communities. Other recipients include Casa of Maryland, in Takoma Park; Center for Fathers, Families and Workforce Development, in Baltimore; The Family Center of the Cumberland YMCA; Garrett County Community Action Committee, in Oakland; New Song Urban Ministries, in Baltimore; and Southern Maryland Tri-County Community Action Committee, in Hughesville.

INSITES

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BUILDING MORE SECURE FUTURES FOR RURAL FAMILIES

Since the days of barn raising, rural residents across the United States have long worked together, harnessing their local talent and strengths for the collective good of their communities. This can-do cooperative spirit and affinity for hard work was born of necessity, a result of living in small, often isolated, agrarian towns with limited resources.

Many of these towns have changed, especially with the decline of small farms and agribusiness. Yet this tradition of self-help and mutual assistance endures—and is all the more important given the modern-day challenges facing rural America.

Here are three examples of efforts to make good use of rural resources to strengthen neighborhoods, families, and children.

Gilbert Villalpando never thought he'd own a house.

"We couldn't afford it since we're low income," says Villalpando, 33, a former migrant worker who is now a school custodian living in Monte Alto, a small town on the Texas-Mexico border.

But last summer, Villalpando moved with his wife Ramona, 40, and two children, Jerry, 15, and Reba, 8, from a rented two-bedroom trailer on a dirt road into a new brick three-bedroom house on a paved street.

The Villalpandos not only bought their home, they helped build it—and the homes of some neighbors—with help from Proyecto Azteca. A rural nonprofit group in San Juan, Texas, Proyecto Azteca was created in 1991 to provide housing assistance to families living in poor, isolated rural Rio Grande Valley communities known as colonias. Proyecto Azteca is also

a 2003 honoree in the Casey Foundation's FAMILIES COUNT: National Honors Program, which bestows recognition and financial support upon community organizations doing an exemplary job of strengthening families and neighborhoods.

Proyecto Azteca's Self-Help New Construction program works with families to build and finance the purchase of about 100 homes a year. Six to ten families, with incomes between \$4,500 and \$14,000, work together to build several homes, each averaging 500 hours in sweat equity.



Gilbert Villalpando, whose own family was able to build a home with the help of neighbors and the rural nonprofit group Proyecto Azteca, assists in the construction of another home along with construction supervisor Jaime Morales.

"What we discovered is that the primary concern—at that level of poverty—is housing," says David Arizmendi, executive director of Proyecto Azteca, which began as an extension of the United Farm Workers' community service after a devastating citrus freeze left many migrant workers jobless.

"If you don't have a decent place to live, it's hard to focus on education or health or the future because you're in survival mode. Housing is your launching pad to the future. When people have a home, we connect them to other things like education and microbusiness loans. You can't stop there; you've got to keep moving."

Named after Mexico's pyramid-building ancient Aztecs, Proyecto Azteca taps into its community's traditions and know-how. Families work together in a unit resembling a "tanda," a traditional Mexican collective where people pool their resources for the common good. "There's a saying in Mexico—'Working together, we are strong,'" says Arizmendi. "We each have our own strengths and weaknesses, but if we pull together, we are much stronger."

Families were already helping each other build homes, but they were built piecemeal with cheap materials. Proyecto Azteca filled in the gaps, providing technical assistance and capital and securing mortgage loans with monthly payments of \$50 to \$100 a month. The average cost to a family is \$18,000.

Last spring, Gilbert Villalpando and his relatives built houses for several months. "We didn't miss a day," he says. "We dug holes, painted, whatever. Now I know a little bit of plumbing and all this stuff, things I've never done before."

Now his son no longer has to sleep on the living room couch, the family dog can run around in a yard, and there's heat when a cold front blows in. So Villalpando and his wife, a former migrant worker who is currently not employed, are considering returning to school to train for well-paying jobs. Their oldest child, 23, attends college.

And they've continued to spruce up their home. They've painted the walls the colors they want, installed ceiling fans, planted trees, put in a tetherball for the kids. "Before when we were renting, we couldn't do nothing like that," says Villalpando. "Now we can do whatever we want. It's our own property. We're working ourselves up."



New kinds of training and skills have helped Holly Mohn and Brian Jeffries of Donnelly Custom Manufacturing in Alexandria, Minnesota, increase their wages and improve the company's productivity.

Unlike some coworkers, Holly Mohn wasn't worried when her department at Donnelly Custom Manufacturing was merged with another department to improve efficiency. The company uses an injection molding process to make plastic parts for a variety of industrial and business uses. "I saw it as an opportunity," says Mohn, 23, who started working at the company in her hometown of Alexandria, Minnesota, after high school.

So it was. Because Mohn opted to receive additional training, she acquired additional skills and her hourly wage rose. And because Donnelly became more productive and profitable—thanks partly to "lean manufacturing" measures such as the department merger and ensuing cross-training of workers—it is paying company-wide bonuses for the first time in years. "We want people to get more than job security. We want them to share in the prosperity that's created from these efforts," says Donnelly President Ron Kirscht.

But changes at Donnelly don't just benefit the company's workers. Because they strengthen the local economy, the changes benefit all residents. "For our community, we're helping to maintain a low unemployment level and drive the enhanced prosperity of people working in this area," says Kirscht.

Working with local companies like Donnelly to streamline their production is part of an economic development drive led by West Central Initiative (WCI) of Fergus Falls, Minnesota. Part community foundation and part community economic development organization, WCI uses grants and loans to enhance the viability of its region: nine rural west central Minnesota counties that were hit hard by the 1980s' farm crisis and were losing young people.

We want PEOPLE to get more than JOB SECURITY. We want them to SHARE in the PROSPERITY that's created from our NEW approach to manufacturing.

"Agriculture was on the skids. If we wanted to build an economic base here, it left building manufacturing," says John Molinaro, a WCI vice president who has been a presenter at the Foundation's rural Family Economic Success Learning Institutes. Molinaro oversees WCI's workforce initiative, which is designed to train workers for better paying jobs and boost the regional economy by increasing the availability of skilled labor.

In 1986, WCI began by making loans to local companies to help them grow and provide more jobs. By 1992, the focus became higherpaying jobs. To date, 8,000 workers have been retrained thanks to

WCI grants, which are matched by local companies.

These workers' average first year wage increase was four times the amount invested in training, according to a University of Minnesota study. This translates into a strengthened local economy for all residents, not just those working at places like Donnelly. During the latest economic downturn, west central Minnesota lost about 1 percent of its manufacturing jobs, compared with about 30 percent in Minnesota and the nation. The overall number of employed workers has risen by about 6 percent since 2000, leading all other Minnesota regions.

"We attribute it largely to the work we've done in lean manufacturing," says Molinaro. "We've seen a transformation in our overall regional economy."



Ron Kirscht, president of Donnelly Custom Manufacturing in Alexandria, Minnesota, with Shari Whittrock, a team leader, and Roger Kunkel, a senior project engineer.

Lean manufacturing increases productivity by squeezing wasted effort, material, and time out of the manufacturing process.

Employees—who participate in creating a more efficient operation—become so skilled and productive that companies want to hold onto them.

At Donnelly, lean manufacturing training began in 2001 as a key component of a business initiative to improve the company's global competitiveness. "It was a tough economy. Our growth was negative and we had to put wage and salary freezes in place," says Kirscht. "Within nine or ten months [after the initiative], we were able to remove our wage freezes."

As part of the training, people with different positions, responsibilities, and jobs come together in teams to learn more about what each person does and how they can work together. "If you don't know what the person before or after you are doing, you don't know how you can combine things to save time and money," says Mohn. "It was amazing how much we could make things easier and better."

Mohn has ended up with a better paying, more challenging job with more advancement opportunities. "It's more thinking instead of just working with my hands. I have to use my brain and my muscles," she says. "It's worked out good."

When 15-year-old Jessica Moore first met Rhonda Newell, she was suspicious.

"She asked too many questions," says Moore, who lives in the rural Mississippi town of Newton.



Jessica Moore, a pregnant young woman in Newton, Mississippi, gets support and guidance on prenatal care and child development from Rhonda Newell of the Maternal Infant Health Outreach Worker program.

But the second time they met—inside the trailer where Moore lives with her mother, grandmother, younger sister, and cousin—the teenager realized that Newell, a home visitor who lives nearby and works for a local agency called Friends of Children of Mississippi, was offering valuable advice.

"She's teaching me a lot about pregnancy, how the baby grows each month, what I need to eat, stuff like that," says Moore, whose first child is due in March.

Relationships like these are budding across five southern states, from West Virginia to Louisiana, thanks to the Maternal Infant Health Outreach Worker program (MIHOW), whose trained workers have made home visits to over 10,000 pregnant women and families with young children in 21 primarily rural communities.

The 22-year-old project recruits local mothers to work with pregnant women in their own community who don't tend to seek prenatal care and child development information because they're isolated and don't trust strangers. "We look for local women in that area who are mothers, the natural helpers that people naturally come to for advice," says Sonyia Kidd, MIHOW's Deep South Delta regional consultant. "You want the same home visitor to follow the mother through prenatal to three years of life."

A 2002 FAMILIES COUNT honoree, MIHOW is a joint effort between Vanderbilt University in Nashville, Tennessee, and local agencies in small communities stretching from the Mississippi Delta flats to the Appalachian foothills. The goal is healthier children. Historically, these rural communities have higher rates of infant mortality and childhood illness. Children are 20 times more likely to miss school because of chronic conditions and lose 40 percent more school days because of acute illnesses.

MIHOW results are encouraging. Pregnant women are receiving prenatal care earlier, eating more nutritiously, and are less likely to smoke. They're more likely to breast-feed, to delay a second pregnancy, and to have their children promptly immunized. MIHOW also encourages good parenting, generating other potential benefits, from less child abuse to improved school readiness.

"We are as much focused on the mother as we are on the child," says Minda Lazarov, MIHOW's director. "Her ability to see her own strengths and have hope for her own future is what's going to motivate her to help her child."

Jessica Moore easily connected with Newell, who is not only a nurse but the 32-year-old single mother of five children—including a child Moore's age that Newell gave birth to at age 17. Moore said she found it easy to work with Newell because "she wasn't trying to give me a lecture."

During home visits, Newell emphasizes the importance of prenatal care and, when need be, has driven Moore to checkups. She encourages Moore to breast-feed and take childbirth classes and to make sure her baby gets immunizations and that health records are kept. She has familiarized Moore with a local free child care program and parent empowerment class. She is encouraging Moore, a strong student, to remain in school.

Both women expect their relationship to continue after the baby is born. "Sometimes she worries and I try to assure her that it will be okay," says Newell. "We have established a friendship and a partnership."