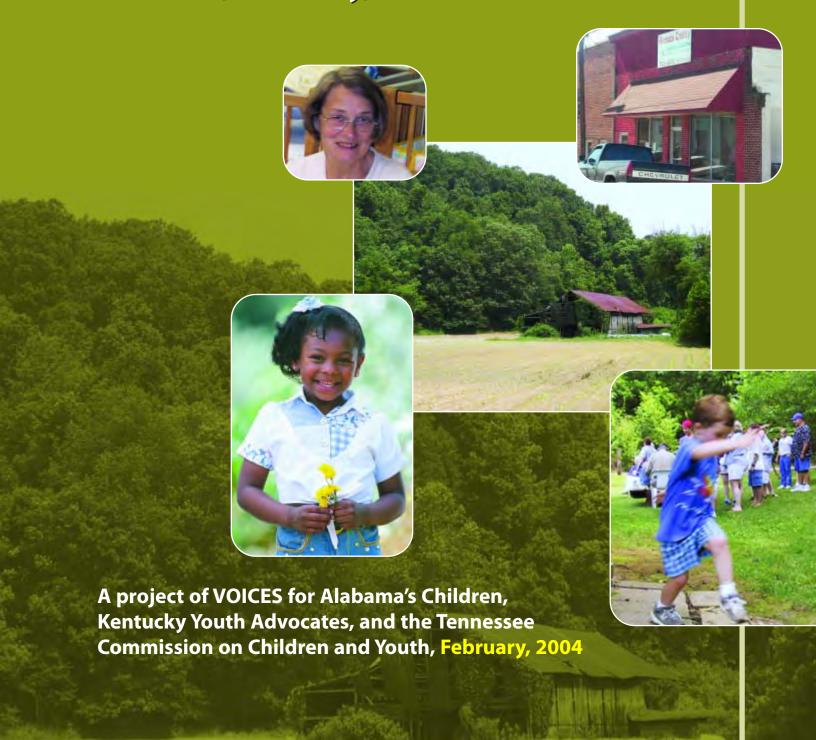
The Rural South:

Listening to Families in Alabama, Kentucky, and Tennessee



Acknowledgements

The Southern Rural Collaborative is a partnership among VOICES for Alabama's Children, Kentucky Youth Advocates, and the Tennessee Commission on Children and Youth. The Collaborative is grateful to the many individuals and agencies that contributed data, technical assistance, advice, and support for this report. Special thanks to the staff of the Great Plains Rural Collaborative, who guided us through a year of gathering information to help us document the needs of rural families and their children. Members of the Great Plains Collaborative who assisted us are Kathy Bigsby Moore, Executive Director of Voices for Children in Nebraska, Carole Cochran, Project Director, South Dakota KIDS COUNT, and Dr. Richard Rathge, North Dakota State University.

Contributors to: The Rural South: Listening to Families in Alabama, Kentucky, and Tennessee:

Alabama — Linda Tilly, Apreill Curtis Hartsfield, Lisa Parrish

Kentucky — Debra Miller, Valerie Salley

Tennessee — Linda O'Neal, Pam Brown, Edwina Chappell, PhD

Data and Research Partners

Dr. Don Bogie, Center for Demographic Research, Auburn University

Martye T. Scobee, Urban Studies Institute, University of Louisville

Michael Price, Urban Studies Institute, University of Louisville

Dr. Charles Cleland, Professor of Rural Sociology Emeritus, University of Tennessee

Delia Clenney, University of Alabama

Ann Graham, Alabama Department of Education

Mary Weidler, Policy Analyst, Arise Citizens' Policy Project

Dr. Julie Zimmerman, University of Kentucky

Dr. Connie Smith, Tennessee Department of Education

Dr. Nancy Stetten, Tennessee Department of Education

Anna Kniazewycz, Tennessee Department of Education

Bonnie Harrah, Tennessee Department of Health, Bureau of Health Informatics, Health Statistics and Research

Jerry Moss, Tennessee Department of Health, Bureau of Health Informatics, Health Statistics and Research

Bessie Markham, Tennessee Department of Health, Bureau of Health Informatics, Health Statistics and Research

Dr. Diana Pearce, University of Washington, Center for Women's Welfare

Nina Dunning, University of Washington, Center for Women's Welfare

Lisa Emerson, University of Washington, Center for Women's Welfare

Focus Group Coordinators

Paul Butler, Crenshaw County Department of Human Resources

Acquanetta Poole, Kids and Kin Child Care Partner

Barbara Williams, STEP of Lowndes County

Deborah Mathews, Cleburne County Extension Office

Judge Tami Jackson, Juvenile Court Judge and Chair of the Sumter Children's Policy Council Janice Thompson, Children of the Village

surface mornpoon, emarch of the things

Michael Liacono, Christian Appalachian Project Child Development Center, McCreary County

Jennifer Weeber, Hazard-Perry County Community Ministries, Perry County

Vickie Batts, Family Resource Center, Hickman County

Janelle May, Salyersville Elementary Family Resource Center, Magoffin County

Brenda Andy, University of Tennessee Agricultural Extension Office, Grundy County

Margaret Beaumont, University of Tennessee Adult Education Supervisor, Grundy County

Camille Lashlee, Centerstone Mental Health

Mary Ann Sanders, Even Start Program

Connie Seals, Grundy County Department of Human Services

Jack Mullins, Clynch-Powell Educational Cooperative

James Berry, Department of Human Services

Diane Homra, Lake County Schools

Technical Assistance

Kelvin Pollard, Population Reference Bureau

Laura Beavers, Annie E. Casey Foundation, KIDS COUNT

Mark Mather, Population Research Bureau

John Cromartie, Economic Research Service, U.S. Department of Agriculture

Qualitative Data Analysis

Larry Hall, Ph.D., Professor of Sociology, Springhill College, Mobile, Alabama

Southern Rural Collaborative Staff Contributors

Jane Andris, Kentucky Youth Advocates

Fay Delk, Tennessee Commission on Children and Youth

Lacey McNary, Kentucky Youth Advocates

Donna Mellick, Kentucky Youth Advocates

Dana Cobb, Regional Coordinator for the Northwest Council on Children and Youth

Marilyn Davis, Regional Coordinator for the Southeast Council on Children and Youth

Jo Stanley, Mid-Cumberland Council on Children and Youth

Ben Jones, M.S.S.W field placement student, Tennessee Commission on Children and Youth

Diane Wise, Regional Coordinator of the Northwest Council on Children and Youth







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dear child advocate,

KIDS COUNT project leaders in Alabama, Kentucky, and Tennessee were concerned urban dominated child advocacy models may not accurately reflect and address everyday experiences of rural families in our states. With assistance from the Annie E. Casey Foundation, we began the research for this report. We listened to the voices of rural families through intensive focus group discussions and interviews with over 150 rural residents. We also compiled the best data available to reflect conditions in the three states.

Families expressed feeling very connected to their communities, but they were keenly aware limited opportunities and community resources were taking a toll on them. The definitive theme that emerged from focus groups is lack of jobs providing wages that would support a family. Families recognize they are living in rapidly changing economic times, and outside forces are devastating their small town economies and undermining the health of their communities.

Rural families said schools and churches are tremendous resources in their communities, but the limited means of those institutions diminishes the support they provide to residents. Out-of-school programs and child care are the two key supports identified as needed for rural children, but schools, churches and other community organizations simply cannot adequately meet these needs.

Above all, what we learned from rural families in all three states is that all families – rural and non-rural – share similar hopes, dreams, concerns and needs. The problems and solutions for rural and non-rural families are systemic and interconnected.

In Alabama, Kentucky, and Tennessee, we must pay attention to all parts of our states. Healthy rural areas are central to a state's economic well-being. We rely on rural areas for energy, agriculture, timber, mining, and raw materials. Rural areas have historically been the sites of small factories providing much needed employment. Free trade agreements are affecting the long-term stability of rural communities. Elimination of quotas and tariffs that protected manufacturing from foreign competition has resulted in substantial rural and non-rural job losses, most keenly felt in the rural areas. With those jobs gone, small towns teetering in the recession may never recover.

Challenges for rural families require community solutions. They also require state and federal policies and resources that support the long-term economic health of the rural south. From within rural communities, visionary citizens and leaders can support economic opportunities by nurturing small businesses and reviving main streets. They also need to tap into the potential of rural youth by supporting education from birth through higher education. Public policies and investments that support workforce and job development, home ownership, and lifelong learning can assist in leveling the playing field for rural families.

After listening to families in rural areas in Alabama, Kentucky and Tennessee, we were impressed by their strength, commitment and concern. Child advocates cannot afford to neglect rural communities, lest we neglect the potential of rural families and children. We must focus on policies and strategies that unite common goals of improving the quality of life for rural and non-rural communities, families and children.

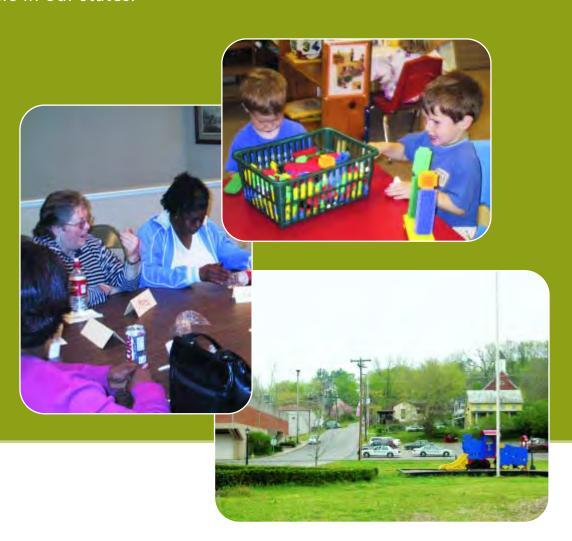
The Southern Rural Collaborative

VOICES for Alabama's Children Kentucky Youth Advocates Tennessee Commission on Children and Youth A special thanks to the residents of our focus group counties:

We especially want to thank the parents and grandparents raising their children in rural Alabama, Kentucky, and Tennessee who gave this report its direction, substance, and purpose. Without their openness and willingness to share their life experiences and welcome us into their communities, this report would not have been possible.

We also want to thank the local coordinators who found places for us to talk with families, encouraged parents to attend, and gave us tours of their hometowns. We were impressed by their commitment to community, their independent spirits, and their work to improve children's lives.

Thank you for sharing your views on rural life and helping us to paint what we hope is an accurate picture of that life for policymakers in our states.



better outcomes, better futures for all children

introduction

KIDS COUNT, a project of the Annie E. Casey Foundation, is a national and state-by-state effort to track the status of children in the United States. By providing policymakers and citizens with ongoing measures on the status of children, KIDS COUNT seeks to enhance local, state, and national discussions concerning ways to secure better outcomes, and better futures for all children.

At the national level, KIDS COUNT publishes an annual KIDS COUNT Data Book and several reports that address child well-being nationally. The

Foundation also funds a nationwide network of state-level KIDS COUNT projects that provides county-by-county pictures of the condition of children in individual states. In many states, including those in the Southern **Rural Family Strengthening** Collaborative—Alabama, Kentucky, and Tennessee—the county may define the local community. Each of these efforts provides tools, particularly for rural communities, to assess the issues affecting the lives of their families.

"children do well when their families do well, and families do better when they live in supportive communities."

In 2000, the Annie E. Casey Foundation embarked on a decade-long effort to help designated urban neighborhoods become better places for children and families. This effort is called the Neighborhood Transformation/ Family Development Initiative. At the center of this initiative is the *Making Connections* model. It is focused on strengthening families by connecting them to the "opportunities, resources and support they need to rear happy, healthy, confident and successful children."

The Southern Rural Family Strengthening Collaborative adopted the Making Connections model to guide its research. In addition, the Collaborative identified education, an area that Southern states have traditionally identified as the foremost challenge to economic progress, as an additional connection to be explored.

The four connections that we examined were:

Economic Opportunity

Connecting young people and adults to information and networks that increase their pathways to local and regional labor markets, their access to affordable goods and services, and the likelihood that they will secure adequate and predictable incomes and meaningful opportunities to accumulate savings and assets.

Social Networks

Connecting families to networks of friends, neighbors, kin, community organizations, role models, mentors, faith-based institutions, and other positive social relationships that encourage and provide neighbor-to-neighbor support and mutual aid and make people feel less isolated and alone.

Services and Supports

Connecting people in need to accessible, affordable, family-centered, and culturally appropriate forms of help that provide preventive and ongoing support.

Educational Opportunity

Connecting children and adults to appropriate, quality learning experiences to support life-long learning.

strong families, rural communities

"You give up

things and

you get things

by living here."

background

The Kids Count projects in our three states – Alabama, Kentucky, and Tennessee — have repeatedly documented some of the poorest outcomes for children in the more rural places in our states. In addition to child well-being data, the Appalachian Regional Commission reports that, within this state grouping, lie 12 of the poorest counties in the nation.

The Southern Rural Family Strengthening Project sought to balance those measurements with what we know are the tremendous strengths and assets in the rural areas of our states, not the least of which is

the commitment to remain connected to place and family in the face of a changing economy.

Undoubtedly, many of the same challenges to family economic stability and success face both rural and non-rural families. Yet, this report addresses the following questions:

- What are the strengths that support and challenges that face families with limited resources in rural Alabama, Kentucky, and Tennessee?
- What are the strategies that might support these families' efforts to raise healthy children who reach their fullest potential?

Using the dual frameworks of the Casey Foundation's Family Economic Success (FES) model and the Making Connections Initiative as guides, the KIDS COUNT projects in Alabama, Kentucky, and Tennessee embarked on research to support the economic and social stability of rural families.

The Family Economic Success model focuses on these strategic areas:

- Workforce development, such as job skills and education;
- Family economic supports, such as asset building; and
- Community investments, such as housing.

The Making Connections Initiative has as its guiding set of principles that "children do well when their families do well, and families do better when they live in supportive communities." The "connections" piece of the Initiative refers to connecting families to the opportunities, resources, and supports families need to raise children who thrive.

The overarching goal of the Southern Rural Family Strengthening Project is to listen to rural families' life experiences and apply these family-strengthening frameworks to their stories. By doing so, we hope to gain insight into the opportunities and barriers that

are at the core of rural families' lives in our three states. Findings from this research should promote rural families' identified strengths and better equip communities to meet their challenges.

This report examines children and families' conditions from Alabama's Black Belt to the heart of Appalachian Kentucky and

Tennessee and across each state. We recognize that some of the issues raised are unique to the rural South, while others are universal to families living on very limited incomes.

In sum, we found Southern rural families, like urban and suburban families, were facing a series of dilemmas as they raise their children. As one focus group participant succinctly stated, "You give up things and you get things by living here."



Rural Families Face Dilemmas

Everyone in the community watches out for each other's children but there are few after-school activities available;

There is a sense of safety for residents in Southern rural communities, yet they recognize the increasing allure of drugs for teens;

They enjoy the quiet seclusion of their homes, but must travel great distances to buy necessities at discount prices or to find medical or dental care;

Everybody knows everybody, but if you're not from the "right family," you may not have access to jobs, services, or supports;

Many believe that the cost of living is more affordable in rural areas, but lower wages negate the more affordable aspects of rural life;

Even if parents or youth could pursue higher education or skill building, jobs are not available that would allow them to remain in their home areas; and

Parents want their children to better themselves through education, but do not want to see them leave family connections behind in order to get jobs.

Rural Life

"When you've seen one rural area, you've seen one rural area."

We all have images of rural life, be they from growing up in a rural area, visiting for summers or weekends, or from books, movies, or television. We want to think of the rural life as

the simple life—a place where isolation is good and desirable. Of course, elements of this image are accurate, but they do not fully represent life in rural places.

On the other hand, some images of rural, and in particular Appalachia and the rural South, bring to mind images of places of persistent and generational poverty, and of low educational attainment. This time isolation is not so desirable.

"When you've seen one rural area, you've seen one one rural area."

What we learned from the Southern Rural Family Strengthening Project is that most families are rooted in their communities. We found the "Southern sense of place" to be very real. Family ties to the region run deep, and young families want to stay where they feel connected.

We also learned that, while there is frustration with the lack of social activities and recreation in rural communities, families appreciate the natural beauty of their environment, the big yards for their children, their neighbors, and their schools.

We also learned about today's challenges to raising families in the rural South and what community change these residents think

is needed to strengthen families.

What we know is that neither image holds true for every rural place, just as no one image captures life in urban places. Because life is more complicated, so too is rural life.

What is Rural?

"Rural" America most often refers to conditions in nonmetropolitan areas. Metropolitan (metro) and nonmetropolitan (nonmetro) counties were most recently defined by the Office for Budget and Management (OMB) in June 2003. The OMB released the Census 2000 version of metropolitan (metro) and nonmetropolitan (nonmetro) areas, a classification system often used to define urban and rural America.*

For purposes of this report, **rural** includes all nonmetro counties (including micropolitan counties), while **non-rural** includes all metro counties. See **Map 1** for rural/non-rural distinctions for Alabama, Kentucky, and Tennessee.

Rurality Index**

An alternative definition of "rural" measures several indices related to isolation from social and economic connections. This is **not** the definition we use when discussing rural in terms of data in the report. However, the index is a tool that can be used to better understand the components of defining rural life. See **Map 2** for the rurality index for Alabama, Kentucky, and Tennessee.

The index consists of eleven items deemed to be associated with the relative isolation of residents from centers of power and influence in the United States.

The eleven measures that comprise the index are as follows:

- **Education Ratio** The ratio of those over 25 years old who have completed a bachelor's degree or beyond to those who have not been formally schooled beyond the eighth grade.
- **Median Household Income** This income measure is inclusive of all households rather than family households only, or median family income.
- **Percent of Population 65 years or older** Given the patterns of internal migration in the U. S., it seems likely that younger residents are likely to leave rural areas seeking better opportunities for employment in more populated centers leaving a top-heavy age structure.
- **Percent Employed in Agriculture** Agriculture is defined broadly in this measure. It includes not only those engaged in farming but also those in forestry, fisheries, hunting, and mining.
- **Percent of Families in Poverty** It is the assumption that wealth is concentrated in urban centers and the rural-to-urban migrants leave behind them those with lower incomes.
- **Percent Government Workers** The assumption here is that paying jobs in rural areas are scarcer than in more urbanized areas with the result that those employed by government at all levels will make up a somewhat larger percentage in rural areas.
- **Percent Professional Employees** Rural areas can be expected to have fewer highly skilled professional workers. Included in this classification are licensed professionals, scientists, management personnel, administrators, and waste management personnel.
- Percent Retail Employees This includes all those in the retail trades. The assumption here is that specialized retail services require a certain minimum population base to be economically successful and the relatively sparse populations in rural areas cannot support a high proportion of jobs in this area.
- **Percent Population Change** The long-term flow of population from rural to urban areas is well documented with the result that total population numbers in rural areas tends to remain stable or decline in spite of historically higher birth rates in rural areas.
- **Population Density** Rural areas are less densely populated than urban areas.
- **Metropolitan Access via Interstate** This is a constructed measure categorizing counties according to the proximity of access to urban centers.
- *Measuring Rurality: Rural-Urban Continuum Code. Economic Research Service (ERS), U.S. Department of Agriculture. Website: www.ers.usda.gov/Briefing/Rurality/ruralurbcon/
- **Source: Rurality index created by Dr. Charles L. Cleland, Professor of Rural Sociology, Emeritus, University of Tennessee, 2003.

what we heard from rural families

project description

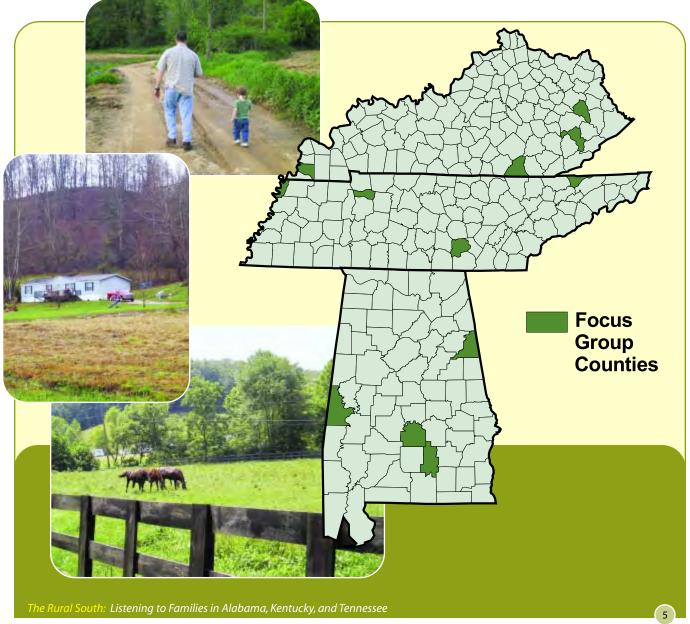
Listening to Rural Families

Qualitative Data: Focus Groups

Twelve focus groups were conducted between February and April 2003, four in each of the partner states. With the help of local contacts in each states, we invited families who were raising their families on limited resources or those whose incomes where roughly 185 percent of poverty [\$34,040 for a family of four] or below.²

Families invited to participate lived in the community in which the focus groups were held. Facilitators requested that the group not be an established group that met regularly in order to ensure that group dynamics would not already be established. Local contacts included school administrators, family resource center directors, mental health professionals, social service providers, nonprofit service providers, child care center directors, and Head Start staff.

Throughout this report, **quotes** from focus group participant are in *italics*.



There were a total of 116 focus group participants. The racial make-up of the groups was: 57 percent White, 41 percent African American, 1 percent more than one race, and 1 percent did not specify race, but self-identified as Hispanic. While these figures represent the racial make-up of the 12 groups combined, racial make-up among states varied and reflected regional differences. For instance, Alabama's focus group participants were 84 percent African American, Tennessee's were 21 percent African American and Kentucky's were 18 percent African American. Also, focus groups were predominately female.

Key Informant Interviews

The collaborative partners conducted 52 interviews in the focus group communities with a cross section of key informants who were knowledgeable stakeholders in these communities. Most interviews were conducted in person on the date of the focus group, but the others were conducted via telephone. Throughout the report, 'key informant' statements

about their communities' strengths and deficits are included.

The purpose of conducting key informant interviews was to supplement the findings of the qualitative research gathered in the focus groups. By talking to key stakeholders, we were able to compare their responses with those of focus group participants, and to explore similarities or differences in perceptions of life for families and children in these areas.

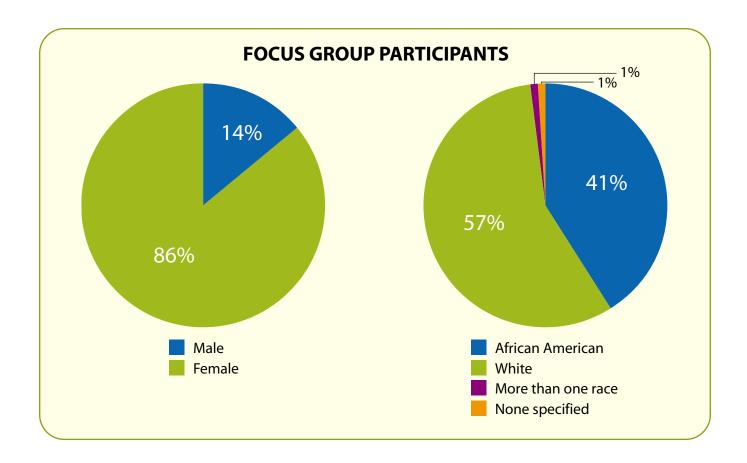
Key informants ranged from county executives and mayors to directors of community ministries, from school personnel and child care providers to juvenile court judges and state social service staff. Though there was no resource test for selecting key informants, they were by and large residents who had stable employment that provided above average incomes in their communities. As such, key informants would not typically be among those seeking public assistance or social services.

Percent

Focus Group Sites: Data in Brief

							children	
	Percent of below p		Children in single parent households		Teens who are high school dropouts		below 200% of poverty	Unemployment rate
	1990	2000	1990	2000	1990	2000	2000	2003
Alabama	24.2	21.5	21.6	26.0	12.6	12.0	45.2	5.8
Cleburne	17.5	16.2	12.7	18.3	20.3	17.6	50.9	4.7
Crenshaw	29.7	28.7	23.5	27.6	10.2	10.0	54.7	8.0
Lowndes	52.8	41.8	37.7	38.9	12.4	13.7	70.0	12.1
Sumter	49.8	47.7	34.9	39.3	10.0	11.4	73.8	10.4
Kentucky	24.8	20.8	18.8	23.2	13.3	11.6	43.9	5.5
Hickman	25.9	27.7	17.3	26.1	12.0	7.7	44.7	8.9
Magoffin	48.0	46.0	15.5	19.4	33.2	15.7	70.2	12.3
McCreary	56.7	41.4	21.0	24.9	31.4	23.4	77.8	8.8
Perry	39.1	36.9	15.2	21.5	16.6	14.8	60.4	7.6
Tennessee	21.0	18.0	21.0	24.9	13.4	9.8	41.3	5.7
Grundy	28.6	31.9	15.1	20.3	18.3	14.0	64.6	4.9
Hancock	50.0	37.7	16.6	21.5	7.3	6.1	67.1	5.1
Houston	21.3	23.4	16.0	21.5	7.3	1.1	46.6	11.4
Lake	38.7	35.7	25.7	30.0	16.1	21.2	64.6	4.7

Source: Population Reference Bureau, analysis of data from the U.S. Census Bureau, for The Annie E. Casey Foundation. Unemployment data from the Bureau of Labor Statistics, 2003.



Quantitative Data

"Everything that can be counted is not valuable, and everything that is valuable cannot be counted."

The quantitative data included in this report were selected based on the responses from focus group participants. Ideally, data should show us something,

or *indicate* what is happening in a substantive area. For instance, child poverty rates show us how many children live in families with incomes below the federal poverty level. This measure, or *indicator*, shows us how pervasive child poverty is in a specific geographic area. The family strengthening indicators selected for this report are listed on the opposite page.

There are of course very real community strengths and weak-

nesses that are not easily measured. For instance, those connections that Robert Putman and others refer to as "social capital," are difficult to measure or

count.⁴ One such connection might be the involvement of churches in providing emergency relief or episodic aid to families in need. Other examples include family or neighbor-to-neighbor support in terms of providing financial support, child care or transportation to work, to the grocery, or to pick up children from school.

"Everything that can be counted is not valuable, and everything that is valuable cannot be counted." Even the assistance provided by state social service agencies and nonprofit organizations is difficult to quantify simply because there is no uniform interagency data collection system in place. Finally, there is no reliable data set that measures available after-school or out-ofschool time options. Focus group participants repeatedly stressed that their children were at risk for increased drug use because they had few out-of-

school activities. To examine these issues, the collaborative chose to measure the number of school age children with working parents and the change in juvenile drug abuse violations in their communities.

The following indicators, or measures, are presented for the three-state area:

Economic Opportunity

- Percent Change in Manufacturing Jobs
- Percent Change in Farming Jobs
- Percent Change in Service Jobs
- Percent of Children Under Age 18 Living Below Poverty Level
- Percent of Children Under Age 18 Living Between 100-199 Percent of Poverty Level
- Average Wage Per Job
- Median Family Income
- Self-Sufficiency Wage Per Adult for Family of Two Adults and Two Children
- Percent of Workers Traveling an Hour or More to Work

Social Networks

- Percent of Population Born in the State in Which They Live
- Percent of Population Residing in the Same County for the Years 1995-2000
- Churches per 10,000 Population
- Percent of Co-Resident Grandparents Who are Responsible for Grandchildren
- Percent of Children Ages 6-17 with All Parents in Work Force
- Percent of Children Under Age 18 Living in Two-Parent Families and Subfamilies
- Percent Change in Juvenile Drug Abuse Violations

Services and Supports

- Percent of Children Under Age 6 with All Parents in Work Force
- Percent of Population Living in Mobile Homes

Educational Opportunity

- Student/Teacher Ratios
- Percent of Population 25 Years and Over with High School Diploma
- Percent of Population 25 Years and Over with Associate Degree
- Percent of Population 25 Years and Over with Bachelor Degree

Themes

Within the four areas examined in this report, themes emerged for participating families. Where available, quantitative data and relevant research are provided as a backdrop to connect families' stories to what we know about current socioeconomic conditions in the region. Finally, we also identified several muted themes, or sub-themes, that revealed underlying perceptions and attitudes, such as the prevalence of class distinctions and political decision-making in small communities. We have included brief descriptions of these sub-themes to best reflect the qualitative data findings.

jobs, wages, income, affordable goods

economic opportunity

Connecting young people and adults to information and networks that increase their pathways to local and regional labor markets, their access to affordable goods and services, and the likelihood that they will secure adequate and predictable incomes and meaningful opportunities to accumulate savings and assets.

Employment: Moving Off From This Place

"But everybody who grows up, mostly everybody moves off from this place, because there is nothing here for them. That's the disadvantage of this place."

The dominant theme that emerged from focus groups was job-related, including a lack of jobs, lack of good jobs, and lack of jobs with adequate wages and benefits to support families. When participants were asked what one thing they would change in their communities if they had a magic wand, there was little hesitation in their responses. They would create more jobs—better jobs—jobs that would pay higher wages than the jobs currently available to them. Participants felt strongly if more income were flowing into their homes and communities they would see improvements in the lives of their children and their neighbors' children.

Focus group families explained that when there are only two major employers in a county, the impact of one business closing its doors is tremendous. When this happens, residents experience an immediate impact on their local economy. As a consequence, what are already thin services and supports are spread ever thinner to meet the communi-

ty's needs. Many participants also seemed resolved to the fact that it would be necessary for the younger generation to leave their communities in order to support themselves.

"Eventually, you know they're [children] going to move away. There are no jobs here to support a family. They're not going to live here. That's it in a nut shell."

"There's not enough jobs here. It's who you know or who owns it or who does whatever, in order to get a job here."

"There's a factory, and there's a couple Dollar Stores, a lot of restaurants and a telecommunications. That's nothing, that's it."

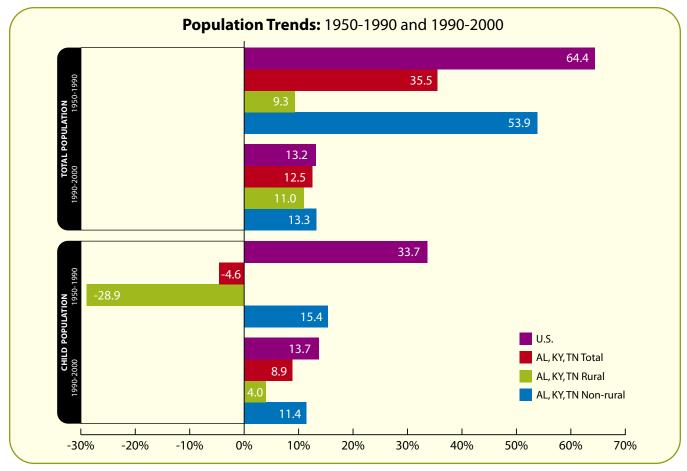
"You wonder what your child will do for a living. Even with a degree you can end up in the mines."

"I think I would bring better paying jobs to this area. That's my number one thing because if you do that then you'll have the money to build those community centers...you'll have to the money...yes, to go into the middle class...that middle area there and provide housing. You would have the money that you needed to do what you need to do to make sure that your children have what they need."

Key informants echoed focus group participants' sentiments related to jobs.

"People struggle to find decent jobs as we have moved from being a largely agricultural area to doing very little farming."

"We have two prisons that employ 400-500 people, and most come from outside of the county because it requires a high school diploma, and most of our people don't have one."



Source: U.S. Census Bureau, 2000 Decennial Census.

"The school board and the county are the biggest employers. We have retail stores to work in and a few food stores and fast food franchises."

Population and Job Loss

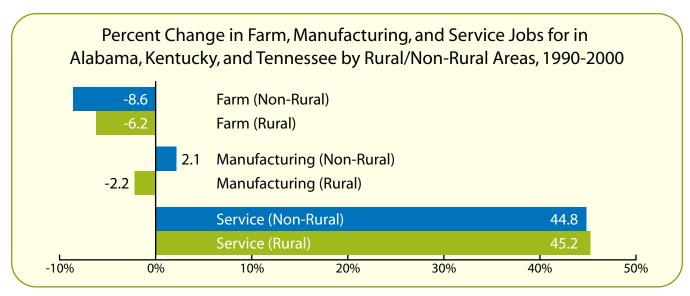
Over the last decade, most areas in the three states saw overall population growth except for county clusters in southeastern Kentucky and southwestern Alabama. However, between 1950 and 2000, rural Alabama, Kentucky, and Tennessee experienced a nine percent increase in total population compared to a 54 percent increase in their non-rural populations. According to the USDA, although poor economic conditions are not the sole reason for population losses in these regions, "losses in agriculture and other resource-based industries contributed significantly to the problem."

While the overall population grew between 1950 and 2000, *child population* in rural areas of these states declined by almost 29 percent, compared to a 15 percent *increase* in non-rural areas. However, over the last decade, these states have begun to see increases in child population in both rural and non-

rural areas. Still, the increase in the child population in rural areas has occurred at less than half the rate of that in non-rural areas.

Population loss data can reflect that people are moving away or that people from outside an area are not moving into rural areas. These out-migration and in-migration factors are balanced by birth and death trends and unique community changes, such as the construction of a prison (inmates being a population considered residents), in calculating population gains or losses.

Both manufacturing and farm related jobs have been moving from rural areas in recent years. From 1990 to 2000, the three-state region has experienced significant declines in both farm and manufacturing jobs while experiencing increases in service sector employment, (Maps 3-5). Reasons for these changes are multi-faceted. However, some contributing factors are clear. The numbers of young people entering farming or taking over the family farm are declining. And, although the rural south has historically been a desirable region for manufacturing, cost-cutting measures by large retailers and



Source: Bureau of Economic Analysis, Regional Economic Information System, Table CA25, 1990-2000.

increasing competition with companies that operate factories in countries outside the United States have led apparel and other non-durable goods manufacturers to close their doors.

"All the big factory jobs are going overseas. Our plants have closed down."

A key informant lamented that the leading area businesses were now vacant: "When _____(clothing

factory) closed down, the women lost their jobs. That makes three empty plants now."

Another key informant noted that it was difficult to support a family on farming alone: "Farmers have other jobs plus farm. Widows own land and lease it out. Most farmers have always farmed. Fewer young people will be farmers."

These changes appear to be bolstering the low wage job market. In other words, skilled labor positions that may have offered

higher wages, health insurance and retirement benefits, are being replaced with jobs that do not support family economic success. Jobs that pay low wages and tend to offer less full-time work, such as those in the retail and food service industries, are becoming more plentiful, while skilled labor in manufacturing and production are declining. At the same time, jobs that require college degrees, and demand higher compensation and benefits, are not being created in

rural areas in great numbers.

The limited types of jobs available in many rural areas and low levels of educational attainment are key factors that contribute to income stagnation for rural families. As a result, families' efforts to accumulate assets and break the cycle of intergenerational poverty are hindered. Some participants recognized that the kinds of jobs necessary in the 21st century

workplace require a different set of credentials than have been required in the past. Some participants' comments acknowledged the arrival of the "knowledge economy"⁶:

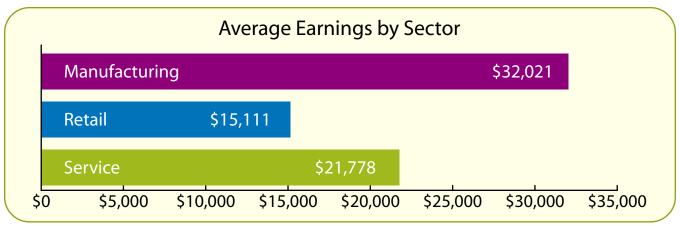
"Times are different. When they got those jobs [good factory jobs] you didn't need a high school diploma, and now you need a college education to get into General Motors or Chrysler...high school will do you no good."

"We just need better paying jobs and bigger jobs. In addition to that,

we need some training like technology, you know, build a center, you know, training center for all varieties of jobs. You might want to go for, say example, nursing, accounting, computer management; we need a training center that offers all of that, you know."

Sixty-nine percent of employment growth in the rural U.S. between 1990 and 1999 was linked to the retail trade and services sectors.⁷

of employment growth in the rural U.S. between 1990 and 1999 was linked to the retail trade and services sectors.



Source: Bureau of Economic Analysis, Regional Economic Information System (REIS).

Wages: A Chain Reaction

"More jobs. Better pay. You get people, and you get industry into this community, people in the jobs. They're gonna feel better about themselves. They're gonna feel better about their families. The kids will pick up on it, and it will be a chain reaction, and it ain't gonna happen overnight, but it would be a chain reaction right on down the line."

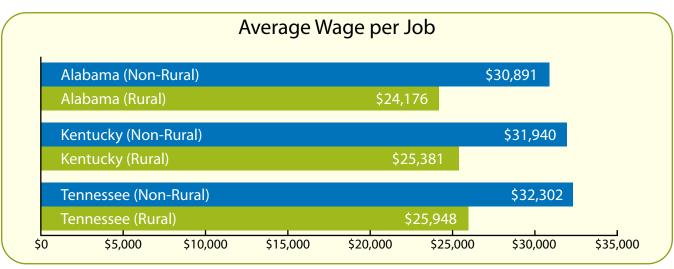
Across all focus groups, comments were consistent regarding the dearth of jobs that paid wages that would ensure a family's economic stability. The most basic element of family economic success is an adequate family income. Average wage per job data show a range of \$16,342 to \$40,067 throughout the three states, with the majority of higher average wages in or around non-rural or metropolitan areas (Map 6).

In Alabama, only five of its 39 rural counties included average wages in the highest quartile (\$27,500 - \$40,067).

- In Kentucky, 10 of its 85 rural counties fell in the highest average wage quartile; and
- In Tennessee, just eight of its 57 rural counties fell in the highest average wage quartile.

Another indicator that reflects adequate income is the median family income, which measures the point at which half of families are above a specified income level and half of the families are below. For this measure, families include "a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption." Median family income data across the three states showed the largest cluster of lower incomes in the Appalachian region of Kentucky and in a smaller grouping in Alabama's Black Belt region. Median family income across rural areas of the three states rarely exceeded \$39,999 (Map 7).

In an attempt to quantify the challenges that participants articulated regarding low wages and family



Source: Bureau of Economic Analysis, Regional Economic Information System (REIS).

tar in	10 m		
Rural Children in Poverty			
	Percent of Rural Children in Poverty	Rank	
Alabama	26.2%	44	
Kentucky	25.6%	43	
Tennessee	19.7%	30	

Source: Population Reference Bureau analysis of data from the 2000 Census (Demographic Profiles: 100-Percent and Sample Data) and the U.S. Census Bureau metropolitan area definitions as of June 1999. Rank of 1 being best; 50 being worst.

One in five

the U.S. lives

in poverty.

one in four

children lives

in poverty.

budgets, we also included data on self-sufficiency wages for the three states (Map 8). Self-sufficiency studies were conducted in each of the three Southern collaborative states prior to this research, and updated based on inflation for 2003. The selfsufficiency standard reflects what is necessary for a family to be financially independent, which is a prerequisite to family economic success. The standard is based on a bare bones budget and should not be

confused with a measure that would ensure asset accumulation, ongoing financial stability, or home ownership for families.

"The self-sufficiency standard measures how much income is needed, for a family of a given composition in a given place, to adequately meet their basic needs—without public or private assistance."8

The family type that the selfsufficiency data represent is a twoparent, two-child (one preschooler and one school age) family. The

hourly wage listed would be required by each parent in this family type in order for the family to be selfsufficient in a given geographic area.

"For the most part most jobs around here start you out at minimum wage. That's not hardly enough for somebody to live on."

"My child wants to be like everyone else-he doesn't understand that we're on a fixed income, \$7.50 per hour and it's just me."

"Usually they look at your pay stub and say, 'well

you are making too much.' Well, lord have mercy how do you get that? How can you make too much? This is not a week this is every two weeks and when you add everything up this is not much."

"If you balance out how much you make and spend, you are losing money."

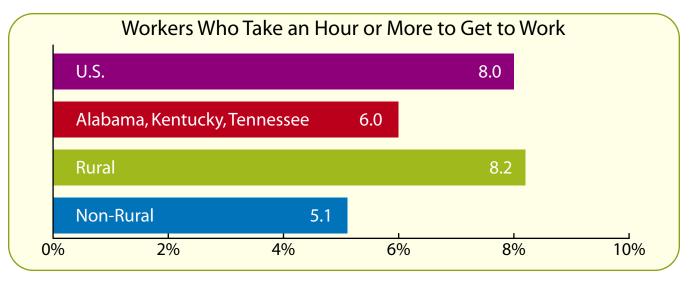
"You cannot save making \$5.50 an hour."

Measuring how many children are living below poverty (under 100 percent of poverty) and in low-income families (between 100 and 199 percent of poverty) are other ways to assess the financial stability of families in rural communities9 (Maps 9, 10). Lowincome families (earning up to \$33,400 for a family of four) face many of the same challenges to sustained financial health as do families living in poverty – lack of health care, lack of affordable housing, limited access to financial services, and the inability to accumulate meaningful assets.

rural children in In the rural South.

In the three-state area, the highest child poverty rates cluster primarily in the Appalachian counties of Kentucky and Tennessee and in the southwestern or Black Belt region of Alabama. However, alarmingly high rates of child poverty and of children living in low-income families are found throughout all regions of the three states.

One in five rural children in the U.S. lives in poverty. In the rural South, one in four children lives in poverty.10



Source: U.S. Census Bureau, 2000 Decennial Census.

Transportation: Time For Family

"My son drives from here to Georgia to his job. He has no time for his family spending that much time traveling."

Without a car, transportation in rural areas is a tremendous barrier to work, school, out-of-school activities and shopping. There is very limited public transportation available in rural Southern counties. Several residents referenced limited transportation for medical appointments available, but these options were reserved primarily for the elderly or required up to two days advanced notice to use the service.

"My husband drives 90 miles a day to work, and he has done that for four years, and we've never left and we've had opportunities several times."

"My husband drives 42 miles one way to work. Before the factory shut down we were two miles from his job."

"There are no taxis, no buses - only friends."

The main issues identified under the transportation theme were the cost of excessive travel to work, the stress it places on families, and time it causes parents to be

away from their children. Because better jobs might be available in adjoining counties, residents often need transportation in order to garner higher wages. Many participants traveled over an hour round-trip daily to work, and others reported traveling up to 90 miles (Map11). Participants noted that this type of travel increased the wear on older cars and required higher automobile insurance premiums.

Lack of transportation was also identified as a barrier for children and youth to participate in out-of-school activities or recreation. When asked what could make life better for children and families in one community, a key informant said, "Rural transportation. [Problems with] transportation for a Boys and Girls Club would likely hinder it from being successful."

The 2000 Census sought data on workers traveling an hour or more to work. In the three-state area, these data reflect that in most rural areas, from 6 to



15 percent of workers travel an hour of more to work. There is a cluster of eastern Kentucky counties and two Tennessee counties where the proportion of workers traveling more than an hour to work exceeded 20 percent.

Affordable Goods and Services: "The Wal-Mart Phenomenon"

"Build a Wal-Mart right where _____(local grocery store) sits."

"Make a Super Wal-Mart and jobs."

There was an overwhelming consensus across focus groups regarding the desire to bring major discount retail options to their communities. Several participants noted that the addition of a major discount retailer, or superstore, would bring both jobs and lower prices to their communities.

Low-income rural families are struggling to make the most of their limited resources. Having easy access to affordable goods such as school supplies, clothing, and food, meets a very real need for rural families.

The Economic Research Service estimates that the cost of living in rural areas is 16 percent less than in non-rural areas, yet

for rural low-income, working parents or those seeking work, this statistic is little comfort.¹¹ Participants explained that while housing costs are less, they believe that the overall cost of living in rural areas closely rivals that of non-rural communities in their states.

Parents noted that there are many hidden costs when you must travel to purchase necessities and that comparable work paid higher wages in larger neighboring communities. Parents felt that the combined impact of fewer retail options and lower wages moved the cost of living in rural areas closer to that of non-rural areas. Food, clothing, child care, utilities, and car insurance were listed among the most expensive items for these families.

I can go spend \$100 and stock up my house for three months (in a neighboring town) but you go to _____(local independent grocery store) and for \$100 you are going to get something for as many as 10 days."

"Well, with groceries they've only got one little convenience store like grocery store close to where I live, or I can drive a long way and get it cheaper than I can there, but with my kids being little I have to...there's no place I can go without taking my kids with me' cause they're not old enough or big

enough to be left alone..."

"I don't buy clothes in my county. I go to a neighboring county because it's cheaper. I do occasionally buy groceries here in my county. I go to ______County to pick up shoes for my children, which is 30 miles one way."

"Your grocery bill can run as high as your car payment... I mean, if you got two boys to feed, you know..."

"The cost of food is so high. It's cheaper in the city."

"We're paying \$332 for our gas bill last month. February."

The families with whom we spoke felt a general sense of powerlessness or lack of control in their communities regarding retail services. There was a strong sense that local business

leaders had established monopolies and were enjoying large profits at the expense of working families.

Rural residents must decide whether the impact of mass merchandise retailers – more low-wage jobs with few benefits, but better access to affordable goods—contributes to or detracts from their communities' economic well-being.



In fact, an underlying theme that emerged in the context of several substantive areas in focus groups was that that leading families, or those perceived as key community decision-makers, were not acting in the best interest of lower-income families.

"I asked one of the leaders in this county, Why don't you bring jobs in here? You know what he told me: 'Why don't you leave town?' They (business owners and politicians) don't care if this county grows; they want it to stay just like it is. That's a fact. There's been big stores that's wanted to move in here. But they were stopped because it's interfering with existing stores."

"The big people of the community don't want stuff like that (large stores and chain stores) to come in; that's why we don't have nothing like that. They (big people) have fits. They tried

to get it in, and they don't want it here. They don't want to be put under. They want their name to stand out, they want to be sitting on top, and they want to be in control."

Notably absent from focus group discussions were comments about the potential negative effects of bringing large discount retailers into their communities. Research on the impact of large retailers in rural areas fueled heated debate. A 1997 study of Wal-Mart's impact on rural communities in lowa found that some small towns experience up to a 47 percent decline in local retail trade within ten

years of a Wal-Mart locating nearby.¹² This research found that, while the general rule is that new businesses increase community resources and the local tax base, highly motivated civic leaders in small, rural communities often offer

incentives to large retailers to locate in their towns that detract from such investments.

While some businesses, such as restaurants located near a Wal-Mart in a small town, experience

"I asked one of the leaders in this county, 'Why don't you bring jobs in here?'"

"You know what he told me: 'Why don't you leave town?" growth due to the "spill-over" effects of the increase in consumer traffic, others experience a significant loss in business. Loss of jobs and a diminished tax base may result when local businesses fail. Perhaps those with the most to lose from the addition of a mass merchandise retailer in a small town are residents of counties or communities that lie just outside these towns.13 Residents from these areas most often travel to the town with the discount retailer, taking their resources from their own communities.

Finally, the jobs that major retailers create often suppress

wages in rural areas. In order to compete with mass merchandise retailers, established businesses, including clothing stores, groceries, and hardware stores, may freeze their employees' wages or reduce their benefits. Focus group families were frustrated with both the low wages in their communities and their limited access to affordable goods. As rural communities plan for their economic viability, residents must decide whether the impact of mass merchandise retailers — access to more affordable goods, along with the creation of more low-wage jobs with few benefits — contributes to or detracts from their community's economic well-being.



family, neighbors, churches, community

social networks

Connecting families to networks of friends, neighbors, kin, community organizations, role models, mentors, faith-based institutions and other positive social relationships that encourage and provide neighbor-to-neighbor support and mutual aid and make people feel less isolated and alone.

Family and Neighbors: Everybody Waves

"I mean when we moved here our neighbor brought us over a homemade loaf of bread. I've never had that up 'til then. That just tickled us to death. Everybody waves and is friendly."

While it might be an overstatement that "everybody waves" in the rural South, it is so prevalent that it is immediately noticeable on a visit in or around small towns in Alabama, Kentucky, and Tennessee. No doubt this holds true for rural areas throughout the country as

well as in many close-knit non-rural neighborhoods. As a cultural norm, it speaks to the familiarity that residents have with one another and the community's cohesiveness.

"Everybody knows everybody."

"People are family-oriented."

The rural South is rich in informal social networks.

A central piece of the Annie E. Casey Foundation's Making Connections Initiative is connecting families to informal social networks. ¹⁴ Some indicators of strong informal connections are that:

- Adults watch out for each other's children;
- Adults in the neighborhood know the children;
- Neighbors ask for personal advice;
- Neighbors do favors for one another; and
- Parents and youth participate in faith-based activities.

Results from our focus groups tell us that the rural South is rich in informal social networks.

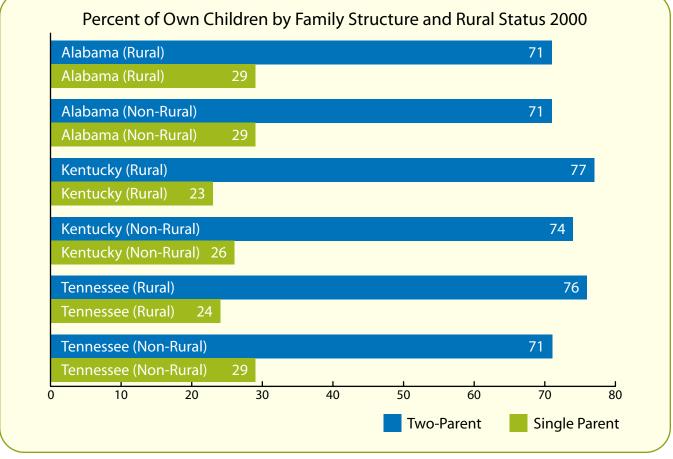
"There are kin folk that if you need a babysitter you got kin folk around to watch for a little bit for you. And they get to see (the children) their family. Their Grandma and their Papa and their aunts and uncles."

"I stay here because my son is really attached to my mother, and I wouldn't want him away."

"I was born and raised here in Kentucky, and there is no way I'd leave. I love it. Plus my parents live here and all my family. Ain't leaving my Mom and Dad."

"I was gonna say that I been here all my life and that I'm still here because all my sisters and brothers are within 45 minutes and we're all close, communicate every day. We talk to each other every day."





Source: U.S. Census Bureau. 2000 Decennial Census.

Key informants stressed that most residents did not feel isolated even if they lived in very remote areas due to the nearby family connections and neighbor-to-neighbor support:

- "A very strong sense of taking care of your neighbors."
- "Extended family live closer and can provide resources in rural areas."

Two indicators were selected to reflect the stability of families in the three state region: "percent of population born in the state in which they live" and "percent of population residing in the same county for the years 1995-2000 (Maps 12, 13). As the maps indicate, most rural areas reflect very stable populations. These data support the strong ties to community that participants discussed.

To measure family connections, and the need for extended family support, we examined family structure (Map 14) and the percent of co-resident grandparents who are responsible for their grandchildren (Map 15).

Grandparent data do not distinguish whether



there are parents present in the home, but simply document whether the grandparent in the household is responsible for his or her grandchild.

Data reveal that rates of children living in single-parent homes are similar across rural and non-rural areas. Thus, even though areas were described as very family-oriented, with extensive family supports in place, children in the rural South are no more immune from growing up in families headed by a single parent than are children in non-rural areas. While many children thrive in single-parent homes, those who grow up in single-parent homes are more likely to live in poverty and to be at risk for academic problems than those who live in two-parent homes. But, children have the best outcomes when both parents, regardless of marital status, are involved in their children's lives and have a low-conflict relationship.¹⁵

With regard to grandparent maintained families, the predominant reasons for this growing trend are that families must live together because of economic pressures or that a parent cannot care for a child because the parent is a teen, has a substance abuse problem, or is incarcerated. According to the Census Bureau, children living in a home maintained by their grandparent(s) are more likely to live in the South or central cities, be poor, and live with a caregiver who has not graduated from high school than are children in parent maintained homes.¹⁶

Churches: Assisting Families

"There are several churches that assist families."

Most comments regarding churches were in either the context of providing social activities or social services to the community. However, we also heard from participants and key informants that assistance from churches was very limited and decisions to aid people in need were not made without discrimination.

"The churches are pretty good in the community, and we have several that have youth groups..."

"Local churches will help one time and only if you are a member of that church."

"There is strong support for like persons who attend the same church."

To measure the prevalence of churches in Southern rural communities, we included survey data to determine the rate of churches per 10,000 residents by county (Map 16). Unfortunately, this is the only data set available to measure the extent to which church life permeates the region, and it is severely limited because several church denominations that are predominately African American do not participate in the survey. This may distort data significantly, especially in Alabama, where more congregations are predominately African American.

These data reveal that, in non-rural areas, there are fewer churches in comparison to their populations than in rural areas. Nonetheless, due to the economic base in rural areas, churches are operating on fewer resources to contribute to the services and supports connections needed by families.

Out-of-School Activities: Hanging Out

"Our children should be able to access that as well, and instead of going to the park and hanging out on their cars and in their cars and doing God knows what, they could go inside the community center, have [a] chaperone, ... while watching these kids and directing these kids and making some positives, you know."

Another central theme, second only to job and wage-related issues, was the lack of after-school and out-of-school time programs in focus group communities.

Participants saw a clear connection between the lack of youth activities and an increase in risky behaviors, including drug use. Families in our focus groups also stressed the importance of mentors and expressed their disappointment that their children did not have the opportunities available in larger towns.



"There are so many drugs in the area it is hard for parents to keep their children safe. The drugs wouldn't be a big a problem if there were more activities for the children."

According to a study by The Finance Project, resource limitations for rural out-of-school time programs include:

- Few Private Partners;
- Limited Tax Base;
- High Transportation Costs;
- Limited Access to Technology;
- Staffing Challenges; and
- Fewer Resources Available to Support Systems Change.

Source: Wright, Elizabeth. Finding Resources to Support Rural Out-of-School Time Initiatives. Washington, D.C.: The Finance Project (2003).

"There's not enough activities as far as things for the children to do. If you want to take them to do things, bowling or skating or whatever

bowling or skating or whatever, you have to go out of the community. You have to go to Clarksville or Nashville or somewhere like that 'cause there's not anything here for the children. There's just nothing."

"Nowhere to go, nothing. It lets them get into trouble that they wouldn't get in if they had something to do."

"One of the big things that I would change would be to bring the Big Sisters, Big Brothers program to _____County because there's a lot of young children who have nobody to look up to, who have single parents who have to work and can't be there"

"Drugs are getting into our schools for one thing."

"That's the main thing that is hard here, drugs."

"Kids and adults are selling and using drugs because it is quick, easy money."

According to FBI data, from 1994 to 2000, trends in juvenile drug abuse arrests indicate a overall decline in non-rural counties and an overall increase in rural counties in the three- state area (Map 18). At the same time, parents or guardians are often unable to monitor teens' activities during out-of-school time because all resident parents are in the labor force. For the vast majority of counties in the three-state area, more than half of all school age children (ages 6-17) live in homes in which all resident parents are in the work force (Map 17).

For youths ages 12 to 17, the highest level of drug abuse is in rural counties.¹⁷

When one key informant, a college student, was asked about the challenges of raising children in her community, she said, "A lot of people say this area is bad for drugs, and it's true. Lots of kids do drugs in this area. More opportunities would help."

Other key informants described how their communities had changed: "Ten years ago, our kids

were sheltered from drugs. Now, we have drugs."

Several key informants cited the need for treatment centers of parents as well as teens: "We need a drug rehab center for adults and teens."

Percent Change in Juvenile Drug Arrests by Rural/Non-Rural Status in Alabama, Kentucky, and Tennesee, 1994-2000

For youths ages

12 to 17, the

highest level of

drug abuse is

in rural counties.

Non-rural 1.1

Rural 49.1

0% 10% 20% 30% 40% 50%

child care, housing, medical services

services and supports

Connecting people in need to accessible, affordable, family-centered, and culturally appropriate forms of help that provide preventive and ongoing support.

Child Care: It Doesn't Pay To Work

"It doesn't pay for me to go to work with my children in day care - \$200 a week."

Participants stated that their families helped them a great deal by providing child care for them while they worked. In fact, most participants' children were with relatives while they attended the focus groups. However, those who talked about child care talked about it in terms of affordability and accessibility. There was little, if any, discussion regarding the quality of early care and education outside comments that Head Start was a wonderful program if there was an available slot for your child.

"There are a lot of home day cares and one center in town. I know it's overcrowded, and \$72 per child is pretty expensive."

Child care was often cited by key informants as a community need:

- "...Many can't afford transportation to jobs and child care."
- "There needs to be some part-time jobs for moms with small children and good quality child care so that they can keep their jobs."
- "I really believe that with our working poor families the government assistance that supports them to work should not be depleted-child care support and food and health care coverage."

"All of the people need to have a good education and free good daycare or early Head Start. So many of the people get a good job and can't find anyone reliable to care for their children that they can afford."

Data support the need for quality child care (Map 19). In most parts of the region, the majority of resident parents are in the labor force, ranging from roughly one half to two-thirds of children with childcare needs. The lowest rates on this measure clustered in eastern Kentucky. Still, even in these counties, up to 30 percent of children needed quality early care and education while their parents work.

Medical Services: Not Anything To Keep Them Here

"Basically, uh, I think...this is the way it seems to me is that when you get a good doctor in this area he doesn't stay long or she doesn't stay long because of the other aspects...because of the fact that there's not a lot of, uh, the paying jobs, and there's not anything here to keep them here, so therefore, they go where they can make the money."

Participants talked about the need to get and keep medical services in their communities.
Responses on these topics clustered around the lack of good doctors and dentists. There were also several discussions about access to emergency care. Parents



were concerned that distance from a hospital or emergency facility could be life threatening should a child have a serious accident.

"I think you see a lot of residents too, and the doctors that live here and raise their family here have so many patients, uh, that you're really being seen by a physician's assistant most the time."

"There is no dentist here that I'm aware of. There's one that comes at the health department, but you know, she just does cleanings and very

few things. She's there only on Wednesday's..."

"We have no pediatrician, we have no OB."

"The local ones (doctors) do for just your basic doctor, but in order for.... anyone who has

state form of Medicaid or anything like that to see a gynecologist the majority of them have to drive 20 to 50 miles to see a doctor."

"We don't even get an ambulance. My son had a seizure last Friday, and it took 30-35 minutes to get help."

Banks: Good Credit

"You have to have good credit just to get a savings account."

Several participants described that they were not treated with respect at local banks. Also, check-cashing fees for those who do not hold accounts were too high. Further, some banks required minimum

amounts to be kept in accounts in order to avoid fees. In order for families to become more financially stable, they must be connected to savings and lending institutions that do not employ predatory practices. Beyond the need to gain financial literacy skills, families need to feel welcomed and respected when transacting financial business.

"Local banks just make a difference. They do that pretty much everywhere around here. We don't deal

with them. You can get a home in a nearby town. You catch hell trying to get a home up here."

"They're not all cracked up what they pretend to be. They give you a hard time."

"With my checking, if I take under \$500 out of my checking, they start taking money out. So I have to keep \$500 in there at all times.

If I go under \$500 they take ...start taking money out."

Participant 1: I hate the ______. You got a check for \$35 or \$45 if you luck out welfare will pay. We go over here to this bank and to cash this check they're going to charge us \$6 to cash this check.

Participant 2: If you don't have an account with them.

Participant 1: Exactly.

"You have to

have good credit

just to get a

savings account."

Participant 2: That's right, and if you don't have an account with them, they're not going to fool with you.

Facilitator: *Is it hard to get an account?*

Participant 3: No.

Participant 1: Oh no. You sign over everything that you get, and they'll give you a debit account. But without the checking account or this and that, you have to pay this amount.



Housing: A Basic Right

"It's a basic right that everybody should have. I don't care who they are, where they come from...everybody deserves a decent home."

Housing issues caused a great deal of discussion and some conflict among participants when discussing income guidelines for housing assistance. There was agreement that more "middle-income" families should be able to access low-interest loans to build houses. [Note: Focus group participants

often referred to families living above poverty as "middleincome" while the widely accepted definition of "lowincome" is income up to twice the federal poverty level].

Asset accumulation is critical to family economic success. The most significant asset that most families own is their home. Homeownership rates among families with incomes of less than the median family income (lower-income) are significantly lower than those with incomes equal to or greater than the median family income. In 2003, the homeownership rate among lower-income families was 52.1

percent, while it was 83.7 percent for families with incomes equal to or above the median family income. While homeownership is growing for higher income families, the rate has not accelerated for lower-income families in recent years.¹⁸

While homeownership rates in the South are comparable to, and even surpass rates in many areas of the country, the inclusion of mobile homes in homeownership data may distort how prevalent housing is as an asset accumulation tool for Southern families. Data

on persons who live in mobile homes in Alabama, Kentucky and Tennessee paint a bleak picture of Southern homeownership (Map 20).

When asked what one thing he would change to improve his community, a key informant said, "I'd get rid of all the mobile homes." He went on to articulate specific problems with mobile home occupancy:

"Mobile homes do not appreciate in value, provide no tax base to improve the community or schools, and they are substandard housing."

Other ways that mobile home occupancy drains resources from families are through higher utility bills due to poor construction or insulation and higher insurance premiums based on high-risk property status.

Further, lending terms are much less desirable for mobile homes purchases than for mortgages on more traditional housing. Banks and other mainstream lending institutions typically do not finance mobile home purchases. This leads low-income families seeking permanent housing to settle for financing that requires that they pay more

for less, thereby depleting family assets. Despite these drawbacks, many low-income families who have no hope of buying or building a house choose to own a mobile home as an alternative to renting.

"...the inclusion of mobile homes in homeownership data may distort how prevalent housing is as an asset accumulation tool for Southern families."



Focus group families reported paying rent or mobile home payments that equaled or exceeded what a mortgage payment might be, but could not access low-interest loans to purchase or build homes due to income-related issues (too low for traditional loans or too high for housing assistance), a poor credit history, or a combination of both.

"One thing that we don't have a lot of...I mean, in my opinion, is enough housing ...adequate housing...just housing to live in that's decent...that's fire safe...electric, water, lot of people don't even have running water...I mean...that is...we need more housing."

to bring their friends over sometimes."

"They're ashamed

"I know this from experience your house payment is cheaper than your rent is. Ninety percent of the time the house payment is gonna be cheaper than what you were paying rent."

"You supposed to go and get a job and be happy and work every day, and you don't even have good water to take a bath in, wash your clothes in, or nothing."

"I lived in a shell of a trailer. No electric, no running water, no toilet facility, no nothing, and that was my living conditions, and to me, I was lucky to have that to live in and by getting services from these non-profit community agencies at least, I mean, I hauled water in milk jugs that some people that had water would give to me, you know, you do what you have to do to survive, and if you're fortunate enough to get some help, I mean, you're lucky. I wound up eventually getting ...electric ... I got running water.

I got plumbing, but I was lucky person. There's just not, you know, there's not enough to go around for everybody".

"They're [children] ashamed to bring their friends over sometimes."

"If you don't have a decent house to live in and

you're not warm and you're not comfortable and you can't get the rest you need, you can't function...you can't do what you need to do. The education might be out there, but how good are you going to do in making yourself learn what they're trying to teach you when you did not have a decent nights sleep because you've laid there freezing, I mean,

you know. It's a basic right that everybody should have. I don't care who they are, where they come from...everybody deserves a decent home"

"We don't have no building inspectors here."

Some participants had qualified for low-income housing assistance and were reaping the benefits of asset accumulation.

"This place [organization] built me a three-bedroom, brand new home nobody else had ever walked in, you know, other than the carpenters that built it before me ... and it's total electric...I'm paying less house payment and electric than I was in public housing for rent."



Social Services: It is a Struggle

"It is a struggle to live here, on or off public assistance."

Participants talked a great deal about not qualifying for social services. This may be a direct outgrowth of welfare reform efforts or the general make-up of our focus groups.

Most participants were working parents who earned so little that they found it difficult to provide the basic necessities for their children.

"Some of these programs are gonna be done away with next month, April 1st, and my concern is it's gonna start leaving people in hard places, you know, if their car breaks down they have nothing to access. People making \$5.15 an hour

cannot save money to repair their car, you know. They can't say I'm gonna set this aside in case four months from now my, you know, I'm driving a used car...it's gonna break down, you know. That \$1500 that was there, you know, in the welfare system that they could access was like money in the bank. That's how I looked at it."

"My husband is waiting on a liver transplant and he has Medicare insurance. I work for an early child-hood education program. I am 40 percent over the poverty level guidelines. I can get no Medicaid assistance whatsoever for him. Right now he is on 16 medications that I have to pay every month, and I have been there numerous times, and they tell me because I am over the poverty line I am not eligible for any kind of assistance, which poses a hardship on me because my husband has to have these medicines to do as well as he is, and you know it is a fear of mine that

something is going to happen to him because I was not able to provide the medicine for the care that he needs so I too think that they need to change their guidelines"

While a few key informants referenced a population that was dependent on services and supports, they believed that the economic climate in their

"A large number

of the residents

live in extreme

poverty.

There is no

industry here."

areas placed most families in legitimate need of assistance at some point:

- "I really believe that with our working poor families, the government assistance that supports them to work should not be depleted-child care support and food and health care coverage."
- "People would come to _____ Ministries for food and clothing and repairs for

their homes, there is a problem finding assistance with utility bills and medical services."

"A large number of the residents live in extreme poverty. There is no industry here. _______ is a plant that employs 40-50 people.....There is a high percentage of our population that is receiving government assistance from DHS."



family literacy, community involvement

educational opportunity

Connecting children and adults to appropriate, quality learning experiences to support life-long learning.

School: Knows My Child

"The principal at our school knows my child not because she's bad, but because he is involved."

When we asked parents what their children did that made them smile, a great number of responses were education-related. Parents were pleased that their children put forth a great deal of effort in school, read a lot, made straight A's, or asked for help with homework. And, while the quality of schools received mixed reviews in our focus groups, the majority of parents voiced satisfaction with their local schools. Parents took pride in and were reluctant to criticize their children's schools.

"We've been here almost four years and I'll never leave. Of course, I mean she has done a complete turn around and she loves her teachers, she loves the school, and that means the world to us."

Parent comments on educational opportunities clustered around these issues:

- Familiarity with school staff (teachers, counselors, principals);
- Student/Teacher Ratios:
- Curriculum;
- Specialized Services;
- Family Literacy; and
- Adult Education.

School-Community Connection

The satisfaction parents expressed about their schools centered on the connectedness of school and community rather than on academic standards, student achievement, or a school's ability to prepare their children for higher education. Connectedness is a key contributor to student achievement. When students feel that their teachers have high expectations for their achievement, they are more likely to succeed. It is unclear from parent comments whether they thought that teachers in their communities had high expectations for students, but many parents expressed that their teachers cared about their children and spent one-on-one time with them.

Parents had positive comments about their schools related to their schools' provision of social activities and sports opportunities for children in these communities. However, many families noted that children often could not afford to participate in activities due to fees or costs associated with uniforms or supplies. Also, because connectedness is such a highly revered cultural value in these rural communities (recall the repeated refrain that "everybody knows everybody" when asked about the benefits of living in rural areas), the school-family-community connection is very immediate for these families.



Student/Teacher Ratios

Participants and key informants thought that student/teacher ratios were much better in rural areas than in more urban areas, and cited this as a strength in rural schools. Student/teacher ratios data (Map 21) show that ratios do not vary significantly across states, yet some of the higher ratios are present in the more concentrated metropolitan areas. In the three-state area, Tennessee appears to have consistently lower student/teacher ratios than do Alabama and Kentucky. However, an indicator more indicative of quality schools than student/teacher ratio is school size. Though rural schools vary in size from community to community, they are generally smaller than urban or suburban schools.²⁰

Curriculum

Even parents who praised all other aspects of their school often commented that the selection of classes offered to their children was inferior to what might be offered in a non-rural school.

"A school ... here within the sixth grade does not have the same advanced school as they do in Ohio or Frankfort, Lexington, probably even Paintsville. Academics level, I don't know if it's because of money or not."

"Reading or writing or arithmetic is all right. Right now we're doing good at reading, writing and arithmetic but when it comes to art, music, development, and things like that we're on a very poor scale because we don't have that. Our kids aren't subject to that."

Family Literacy and Adult Education

Some parents commented that low parental education levels could hinder some children's educational success.

"We need more partnering between parents and schools because if a child is from a home without education, he suffers."

Consider this exchange among focus group participants about the role of parental involvement in education.

Participant 1: If you got a child [in] first and third and he doesn't know his ABCs in the third grade and you as a parent don't do anything about it, I mean, that's your job to go to that school and say, "hey there's something wrong here [with] my child." You need to find out what the problem is. You can't put it all on the schools.

Participant 2: But then again there's sometimes there's parents who don't know about ABCs.

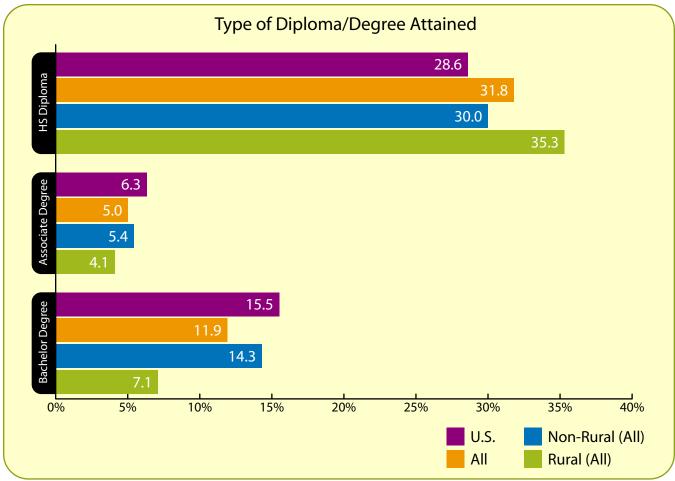
Participant 1: But just because I don't know my ABCs I wanna make sure my child does. I mean I done lost my education. I'm grown up 50 years old.

Participant 2: But some parents are embarrassed that they don't know their [ABC's].

Participant 1: That's true.

This exchange is supported by numerous key informant comments regarding the need for family literacy and adult education.

- "Forty-four percent of the population are without a high school education with no educational improvements in sight."
- "We need better educational opportunities for adults. Our children are growing up in families that don't read or write well, so kids aren't getting the education."



Source: U.S. Census Bureau. 2000 Decennial Census. "All" includes Alabama, Kentucky, and Tennessee.

Specialized Services

Some who were disappointed with their school systems, particularly parents of children who had not been identified with learning disabilities or were not receiving help, noted that when you live in a rural area, it is not easy to just decide to change schools.

"You don't have a lot of choices."

"Well, I think we got pretty good teachers but if you got kids with a problem they see the counselor or, I have a nephew he needed to see a speech therapist and they had one for the whole county and she never come around and he really needed to see her because he couldn't hardly ... but she was always at another school."

Educational Attainment: Get Your Cap and Gown

"Live long enough to graduate get your cap and gown and get your picture and that's all you need."

There's nothing else to look forward to in _____County."

Data on high school completion and pursuit of post-secondary education in the three-state area mirror the national trend. In rural areas in the nation and the rural South, high school completion is often on par with or exceeds that in non-rural areas, but this does not translate into college degrees for these graduates. More non-rural high school graduates go on to seek higher education, and, consequently, higher paying jobs, than do their rural counterparts.²¹

Though more young people in the three state region are completing high school and pursuing higher education than ever before, the rural South still lags behind the rest of the country in educational attainment. Further, data confirm that the adult population (ages 25 and older) has not pursued higher education at rates that would significantly improve the standard of living in rural areas (Maps 22-24).

tough challenges, long-term solutions

conclusion

Rural Challenges and Asset-Based Solutions

Meaningful economic opportunities, those that sustain families and help them to build assets, are fast becoming available only to the highly educated. Historically, families headed by adults with little formal education in the rural South have struggled to find long-term jobs that pay self-sufficiency wages. However, in the last decade, this struggle has been intensified by declines in mining, agricultural, and in many cases, low-skill manufacturing jobs.

By talking with rural families and researching factors that contribute to their well-being, we have documented that, in many rural areas, there are:

- Few jobs that provide wages and benefits that support families;
- Limited child care options that are affordable;
- Few youth activities that would support academic and social success;
- Inadequate housing; and
- Insufficient motivation for young people to pursue higher education.

By listening to families, we also documented many strengths, or assets, in these rural communities. Rural resi-

dents should continue to tap these assets in order to bolster services and supports, and to encourage creative economic development strategies to meet the challenges of the changing economy.

One asset that close-knit, rural communities have is that "everybody knows everybody". Rather than facing layers of bureaucracy when planning community improvements, communication on the issues is more direct, with little distance between residents seeking change and community leaders. While many

focus group participants were frustrated with community leaders' decision-making, a critical mass of active residents could have a direct impact on decision-making in these communities.

Another asset highlighted by focus group participants was residents' willingness to help one another. By molding what are already effective informal social networks into more formal systems, rural residents can benefit from increased levels of services and supports. For instance, the "time dollar" model has

begun to gain momentum as an answer many communities' lack of tangible resources.22 In communities that use "time dollar," residents bank hours of service, be it child care, automobile repair, or tutoring, in exchange for a service that they might need in the future. These hours are recorded and tracked in a formal system that can be accessed by residents who want to participate. "Time dollar" is built on the principle that everyone in the community has some skill or service that they can contribute and that each person's service is valued equally.

Finally, the connectedness to local schools and community colleges that residents identified is a tremendous asset. By providing more community activities at schools, such as opening

doors after hours for tutoring, providing teen "date nights," adult literacy programs, or computer classes, what are already centers of rural communities begin to become community centers. Also, when community colleges have strong links with local middle and high schools, education on trends in future employment, E-commerce, and entrepreneurship, can be facilitated. Education on future opportunities can motivate students to look beyond the "cap and gown" at their high school graduation toward more stable financial futures.

Rural residents
should continue
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and to encourage
creative economic
development
strategies to
meet the
challenges of the
changing economy.

opportunity, networks, support

recommendations

Family Economic Success in the Rural South

Economic Opportunity

Policy Advocacy

- Adopt a State Earned Income Tax Credit (EITC);
- Maintain or increase child care subsidies to offset the cost of child care for working families;
- Create Individual Development Accounts to help families save to purchase reliable transportation or a home:
- Support increases in the state minimum wage; and
- Oppose predatory lending practices.

Local Level Action

- Create a VITA (Voluntary Income Tax Assistance) site at which low-income families can access tax preparation assistance at no cost;
- Support access to resident-centered financial services such as credit unions;
- Support entrepreneurial or small business efforts through community business incubators that provide technical assistance;
- Staff financial literacy programs that target both adults and young people; and
- Create a "Time Dollar" program.

Social Networks

Policy Advocacy

 Support funding for out-of-school time programs (e.g. 21st Century Grants, child care funding, and juvenile justice prevention-related funding)

Local Level Action

- Utilize Child Care and Development Fund resources for out-of-school time programming;
- Promote a community school model by opening school to families for a broad range of services;

- Seek donations from local businesses to fund supplies and uniforms for children whose families cannot afford their participation in out-of-school activities; and
- Use the "time dollar" model to employ teens to tutor younger children after school, in exchange for an item of value such as a computer.

Services and Supports

Policy Advocacy

- Maintain and support increases to child care subsidies;
- Maintain and support increases to housing subsidies and low interest housing loans;

Local Level Action

- Locate services near community colleges or in a convenient area so that families can do one stop shopping for employment services, training, financial literacy, and housing; and
- Work with local banks to reach out to non-bank users;

Educational Opportunity

Policy Advocacy

- Support adequate salaries to retain quality teachers;
- Support quality early education initiatives that encourage developmentally appropriate learning; and
- Oppose the creation of schools that are too large.

Local Level Action

- Increase parent involvement by offering child care, meals, and transportation at school meetings and activities;
- Open school doors for adult services, including financial literacy and skill building; and
- Create service-learning opportunities for youth.

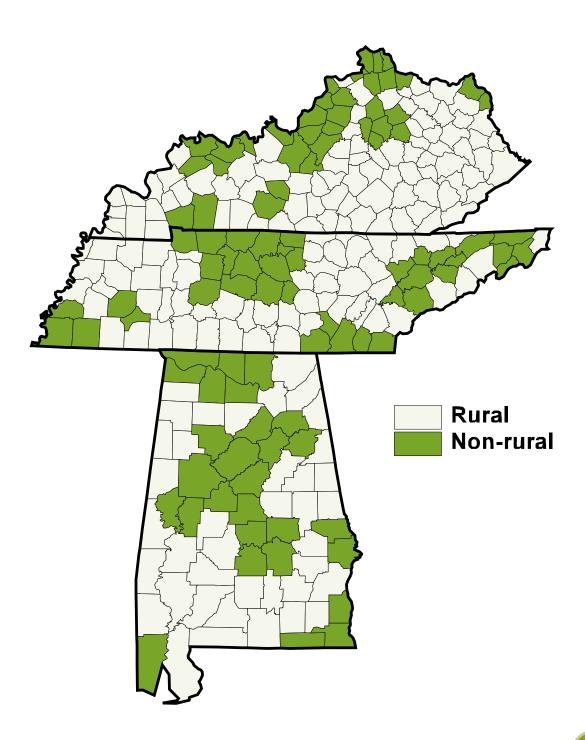
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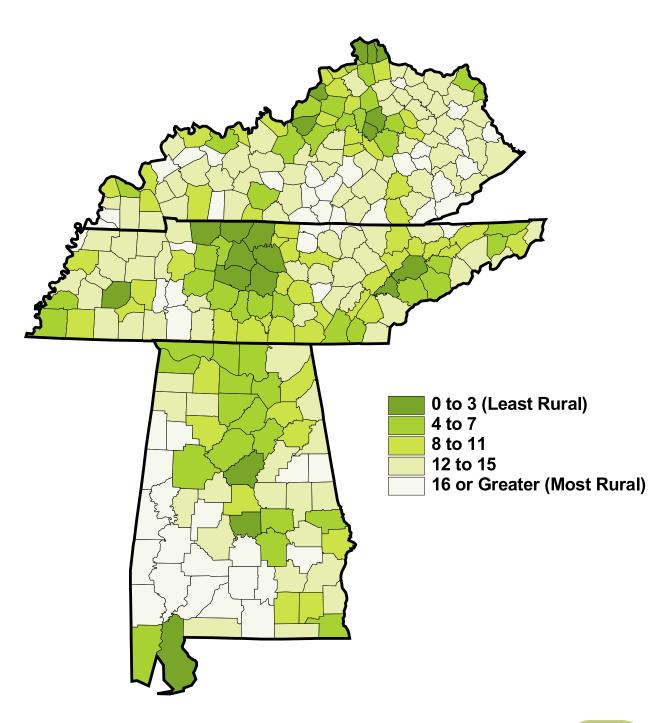
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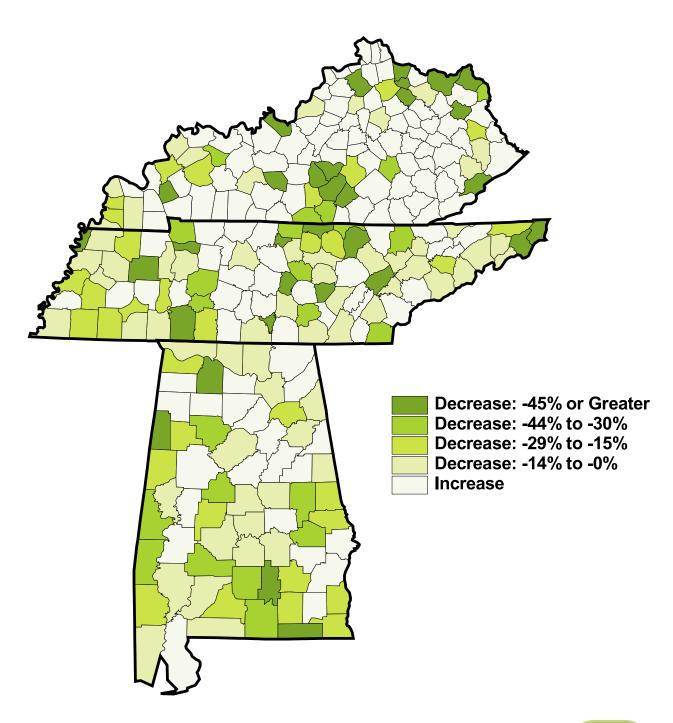
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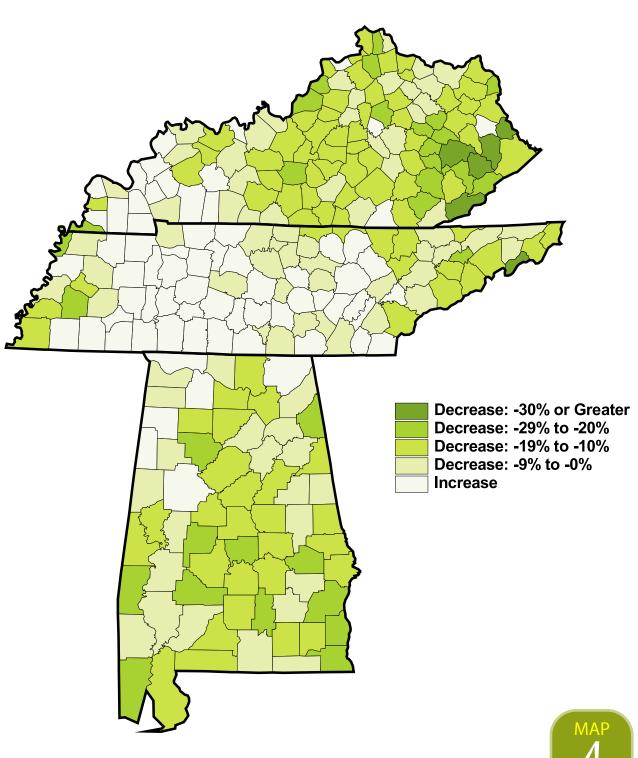
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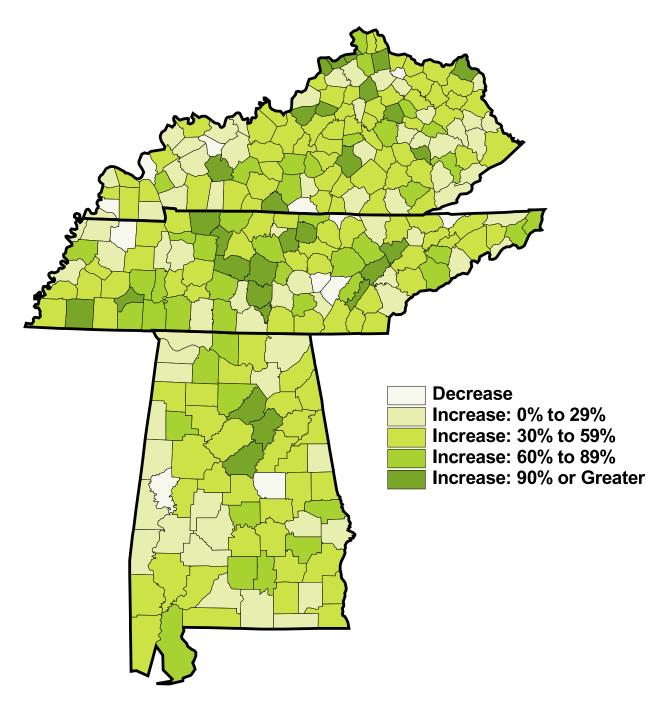
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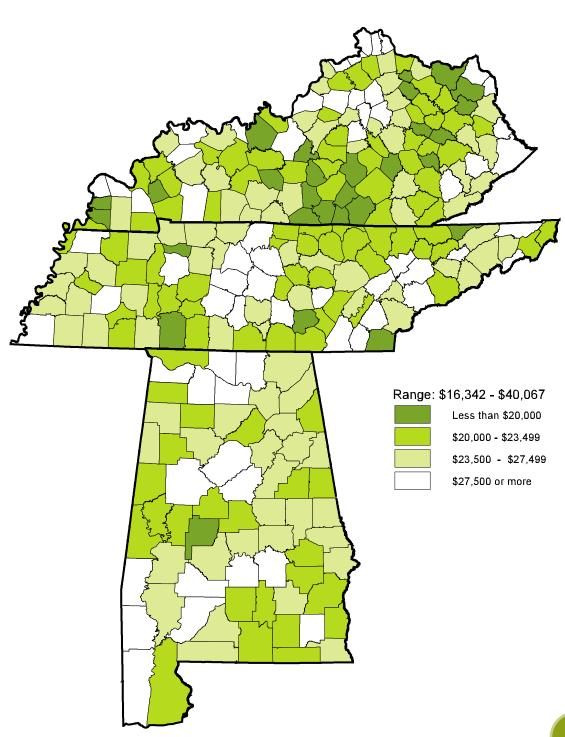


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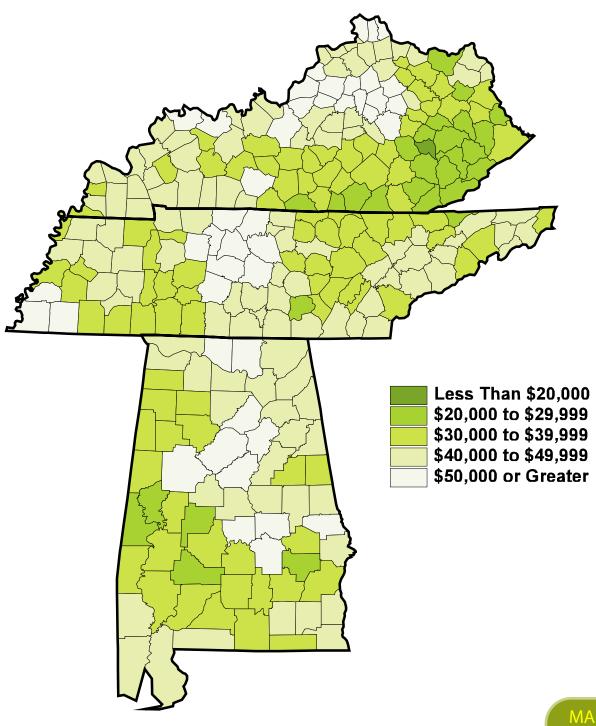




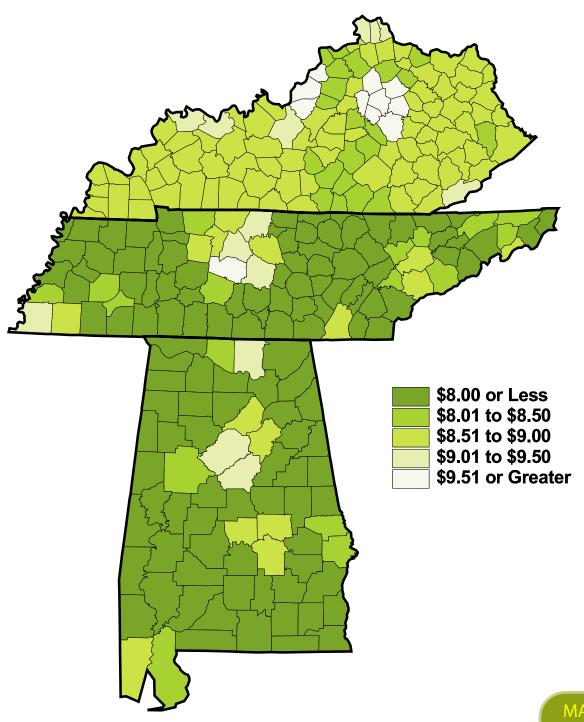
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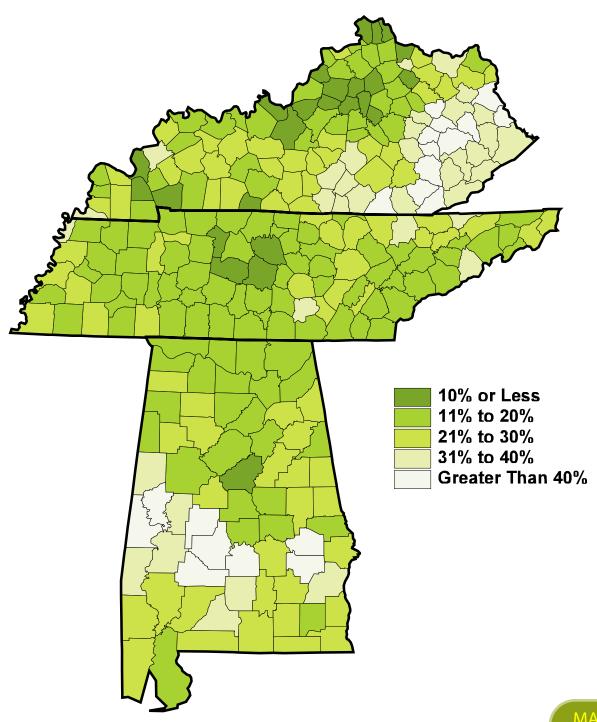
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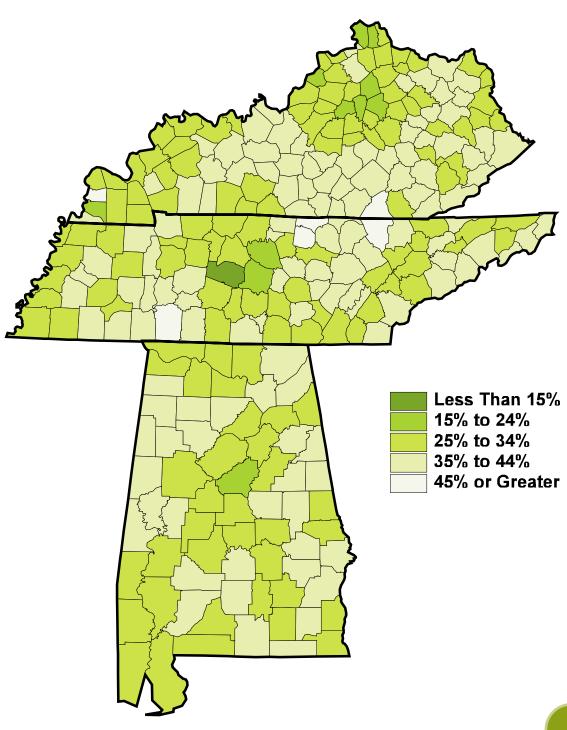
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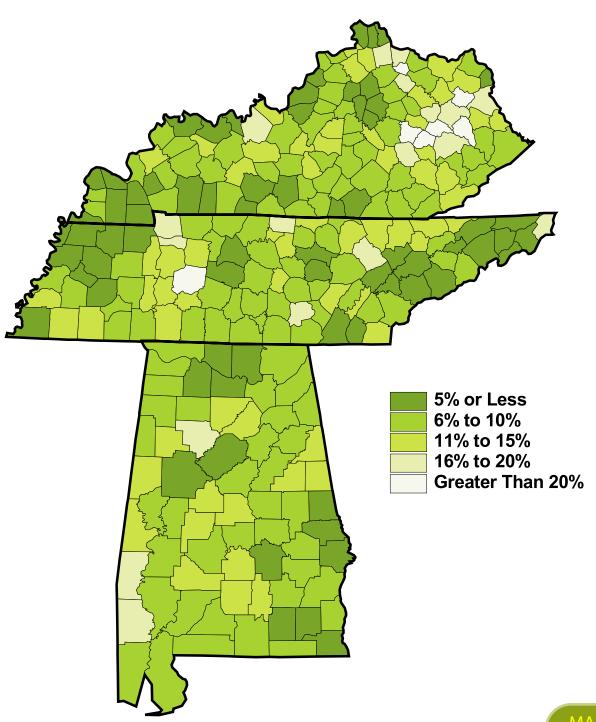
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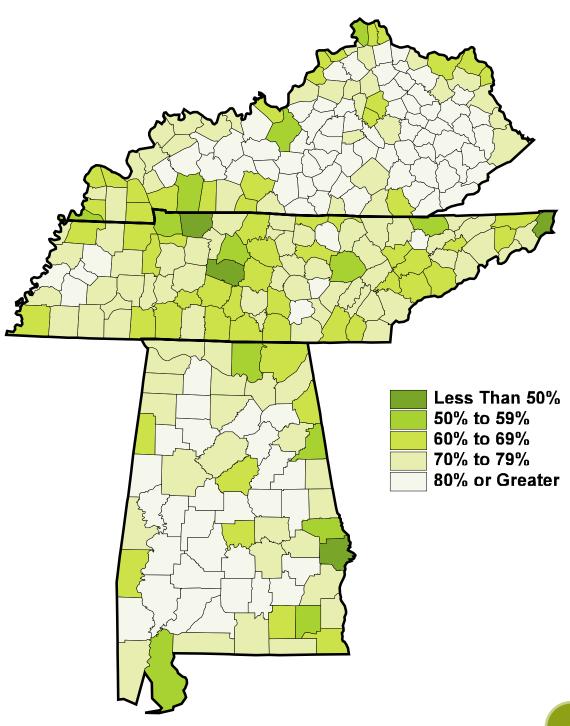
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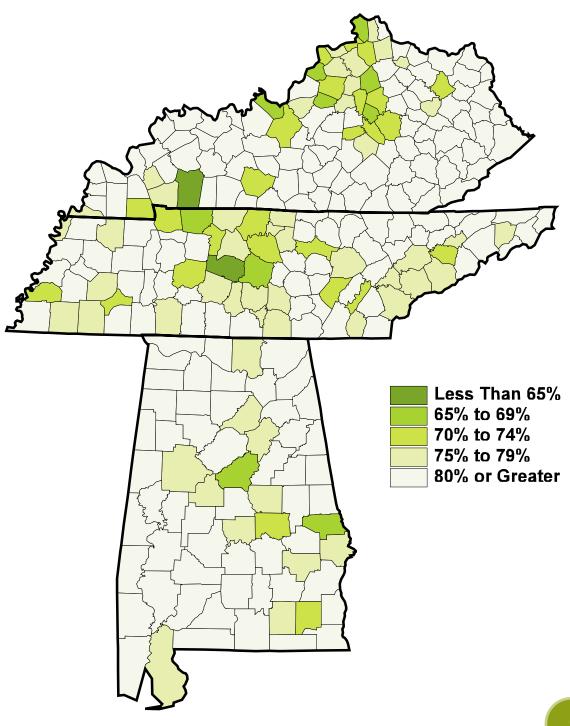
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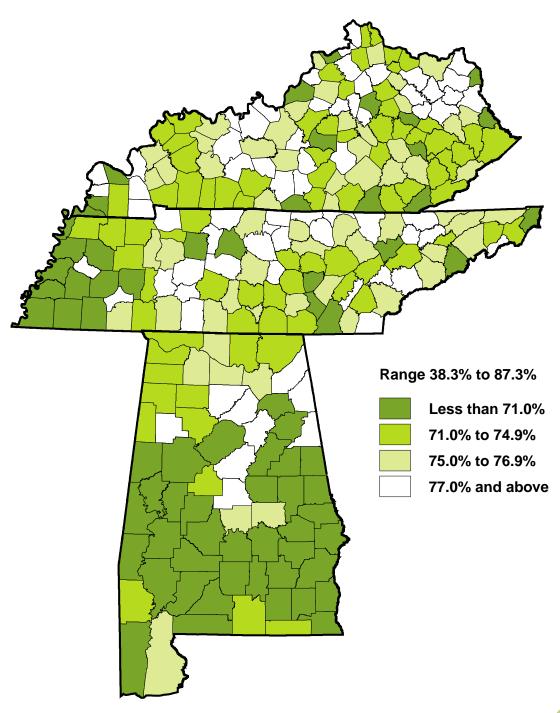
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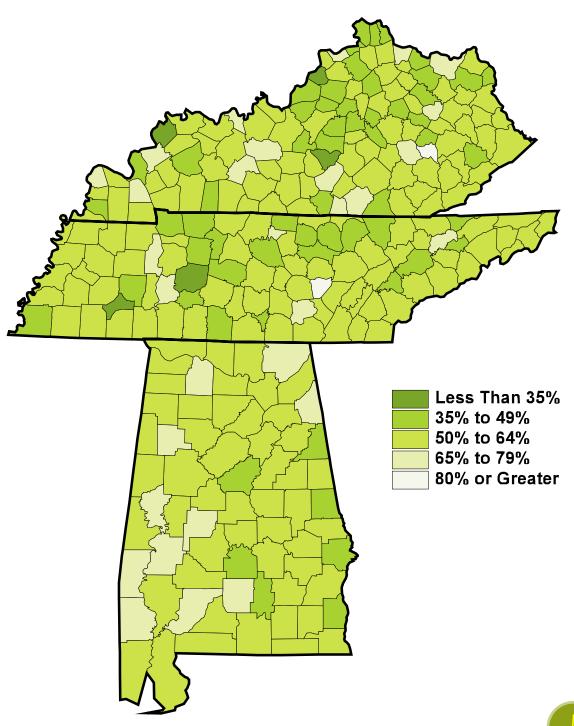
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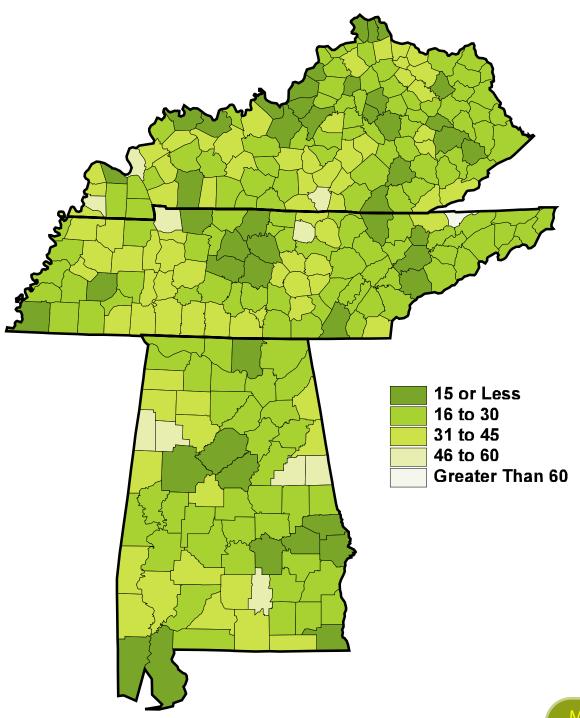
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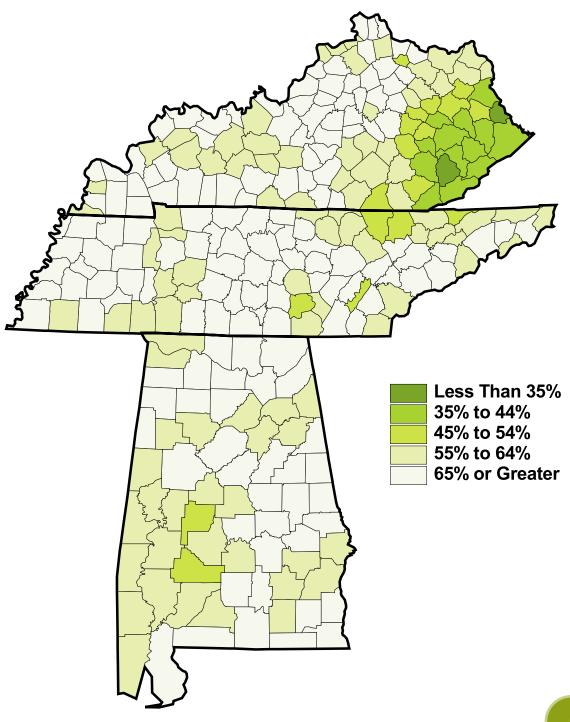
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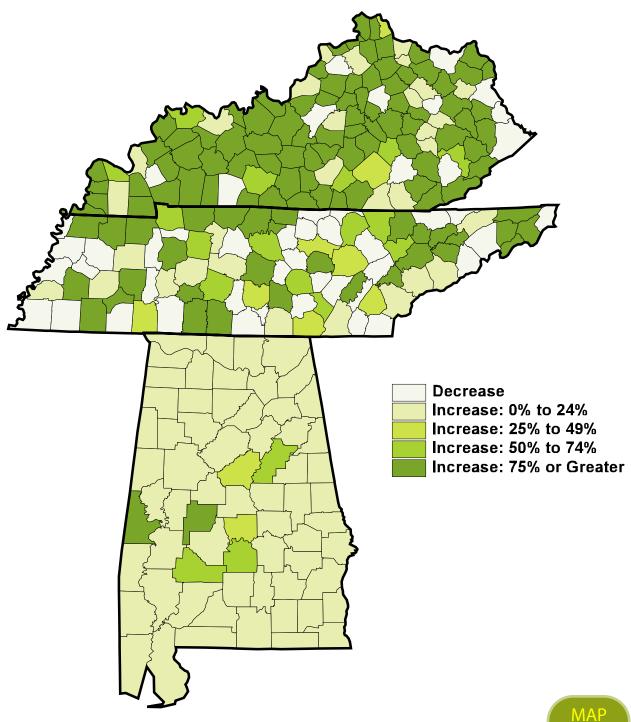
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Percent of Children Ages 6-17 with All Parents in Work Force

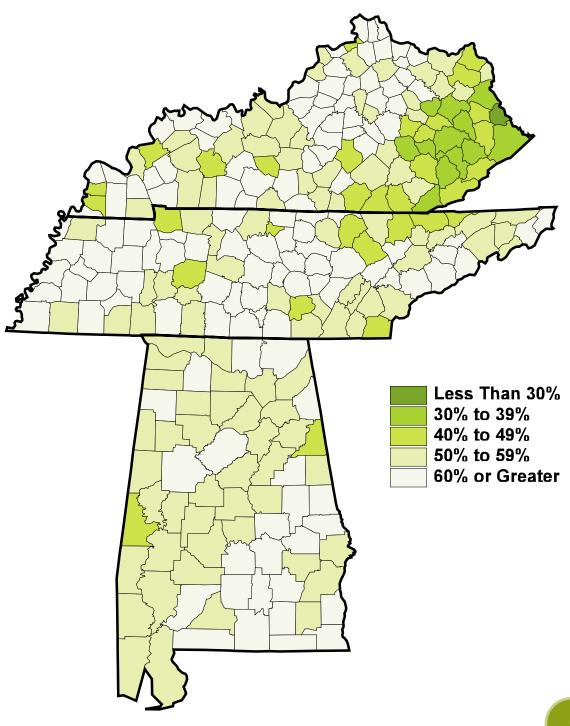


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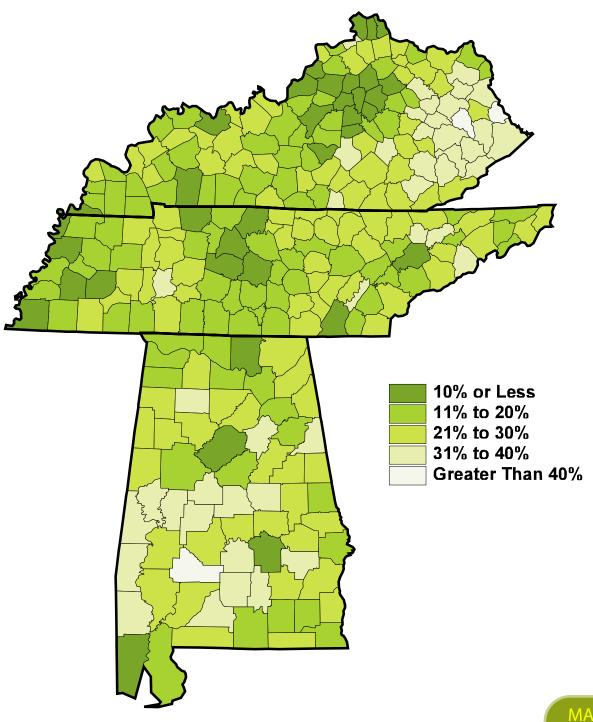
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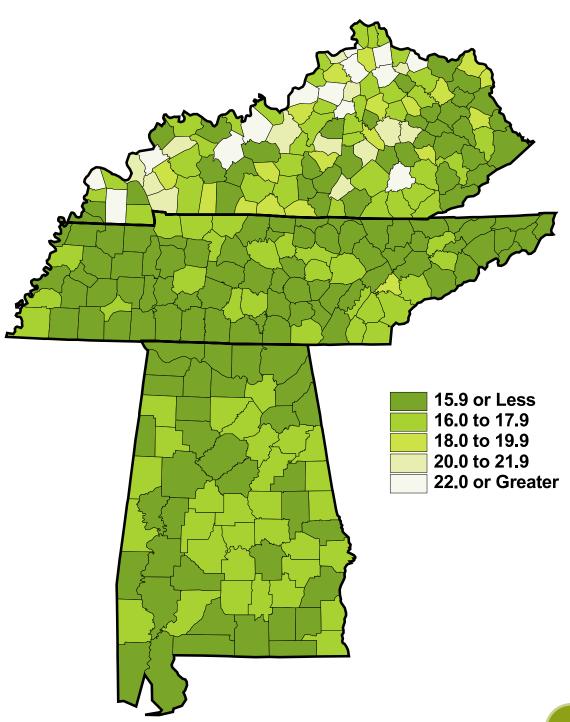


Services and Supports

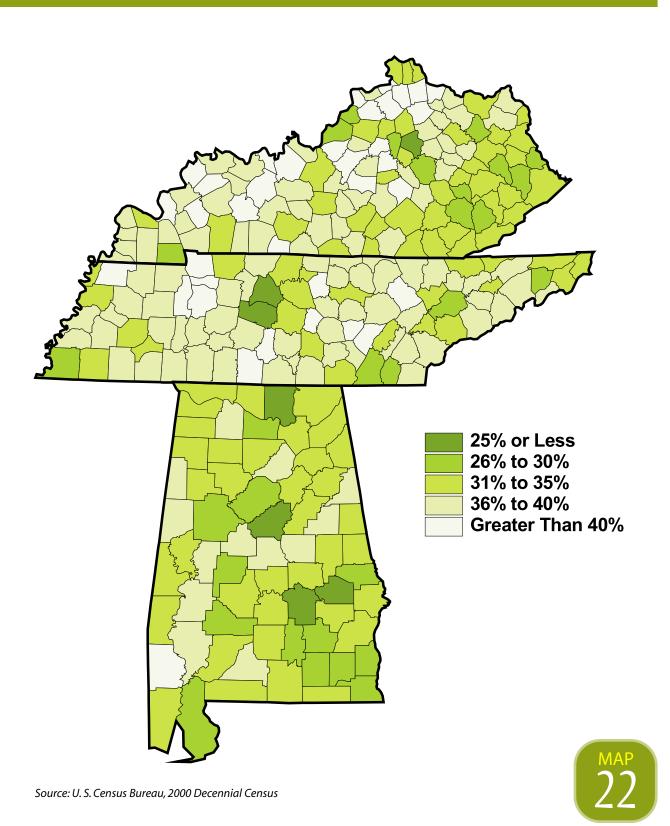
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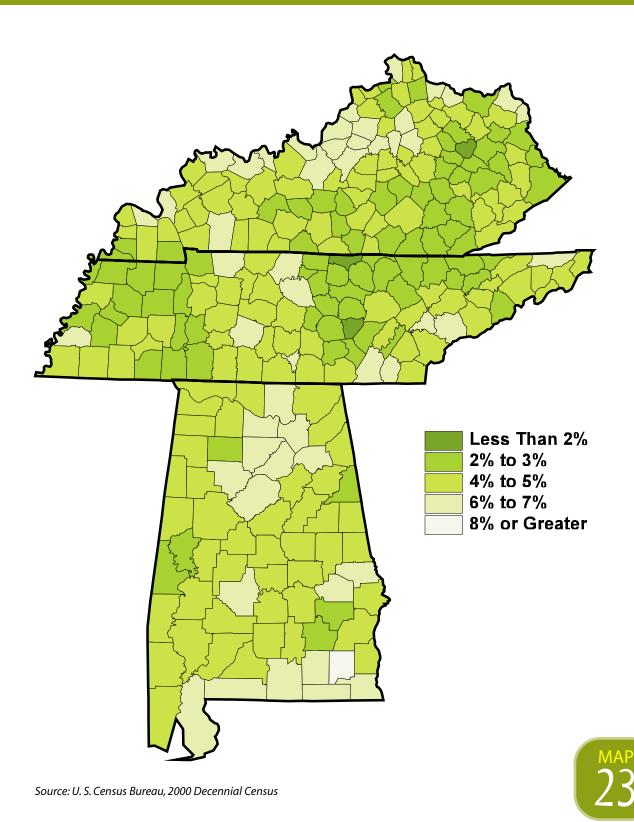
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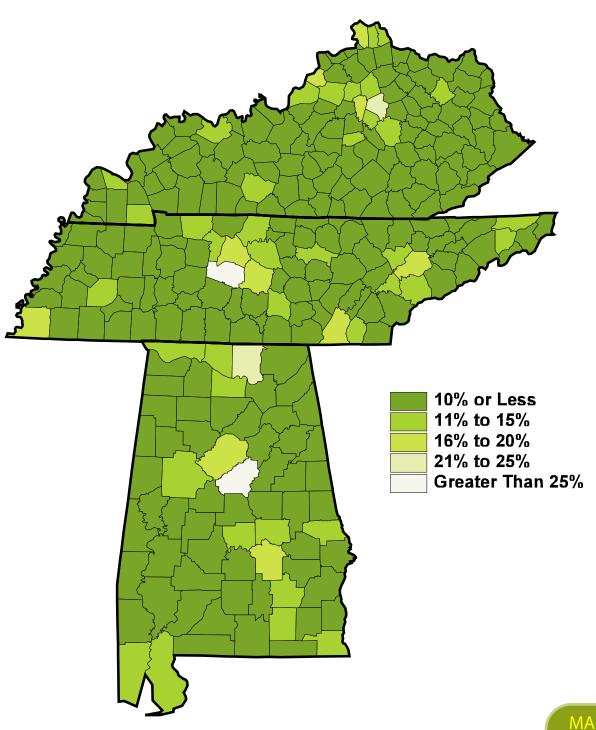
Percent of Population 25 Years and Over with High School Diploma



Percent of Population 25 Years and Over with Associate Degree



Percent of Population 25 Years and Over with Bachelor Degree



For more information, or to order a copy of this report, contact one of the following organizations:



VOICES for Alabama's Children

P.O. Box 4576 Montgomery, AL 36103 www.alavoices.org 334-213-2410

Contact:

Apreill Curtis Hartsfield Coordinator of Policy and Programs achartsfield@alavoices.org



KENTUCKY YOUTH ADVOCATES

Kentucky Youth Advocates

2034 Frankfort Avenue Louisville, KY 40206 www.kyyouth.org 502-895-8167

Contact:

Tara Grieshop-Goodwin KIDS COUNT Coordinator tgrieshop@kyyouth.org



Tennessee Commission on Children and Youth

Andrew Johnson Tower, 9th Floor 710 James Robertson Parkway Nashville, TN 37243-0800 www.tennessee.gov/tccy 615-532-1571

Contact:

Pam Brown

KIDS COUNT Project Director

pam.k.brown@state.tn.us