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# Understanding Connections Between Rural Communities and Family Well-Being

## A Study of Hampton, Iowa

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## Summary

This study explores the role of “place” in shaping rural residents’—and in particular low-income residents’—futures. The analysis draws from interviews with residents and community key informants in Hampton, Iowa, who were participants in an original study in 1997. Recent interviews with community key informants focused on three broad trends: (1) the increasing number of Hispanic families who live in Hampton year-round and the opportunities and challenges this creates for the community; (2) the loss of many skilled jobs in manufacturing and the growth of low-wage jobs in the agricultural sector; and (3) changes that have occurred in the public and community-based institutions that serve the needs of low-income families. The case study draws on city and county demographic and economic data, interviews with community key informants, and interviews with four families who have been part of the study since 1997.

From 2000 to 2010, Hampton’s population grew by 5.8 percent, a rate that exceeded the overall growth rate in Iowa. Much of the growth was driven by Hispanic population gains. Hampton’s Hispanic population doubled in this period, increasing from 463 in 2000 to 958 in 2010. About one in five residents of Hampton and nearly one in three schoolchildren are of Hispanic descent. Both per capita and median household income trail statewide averages. The poverty rate (12.3 percent) is slightly above the state average; more than half (54.4 percent) of the children in the Hampton–Dumont schools receive free or reduced-price meals.

Conversations with four families who have remained in the area offer insights into the role of “place” in alleviating poverty and enabling upward mobility. Life stories provide a glimpse of how a set of opportunities and barriers intersect with the experience of low-income families in rural settings, including: (1) limited access to and support for postsecondary education, (2) a weakened labor market, and (3) a lack of specialized community-based programs for those with disabilities. The case study concludes with questions for the community and scholars working collaboratively to understand rural poverty and future directions for community and family development.

## Understanding Connections Between Rural Communities and Family Well-Being

Understanding the connections between place, policy, and poverty is a prerequisite to designing effective antipoverty policies and programs. The characteristics of a community are entwined with the needs of its residents. Blank (2005) calls for more attention to the role of “place” in poverty and antipoverty policies, particularly U.S. rural poverty. Research identifies the natural environment or amenities, economic structure, public and community institutions, social norms, and demographic characteristics as place-specific characteristics that may affect rural poverty (see Blank, 2005; Weber, Duncan, and Whitener, 2002; Weber et al., 2005). In the short term, these characteristics are fixed. But Blank (2005) argues that in the long term, many are changeable and the changes are endogenous. By taking a dynamic perspective and using mixed methods, this project examines the interplay of place characteristics, family economic well-being, and policy on individual well-being.

This study is an opportunity to gain insights into the dynamics of rural community characteristics and family economic mobility. The paper describes a case study of a rural community and four of its residents conducted approximately fifteen years after an initial study. The community and the selected residents were part of a larger study conducted in the late 1990s and motivated by passage of federal welfare reform legislation. The goal of the current project is to build knowledge and understanding of the connections between a rural community and rural poverty. This investigation explores how (1) place-specific characteristics change and affect poverty within the community and (2) family predispositions and actions interact with place to facilitate or deter upward mobility. The study is carried out using the same mixed methods used in the initial project—descriptive analysis of secondary demographic and economic profiles and semistructured interviews with community key informants and families. The project focuses on Hampton, Iowa—an agriculture-based community of 4,461 people that serves as the seat of Franklin County (population 10,680). After briefly describing the study methods, we present findings from the community and family interviews, followed by implications for future research and action.

## Baseline Research and Methods

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 significantly changed welfare assistance in the United States by establishing life-time limits and work requirements for those receiving Temporary Assistance for Needy Families (TANF), the cash assistance program that replaced Aid to Families with Dependent Children. Work incentives had been in place in Iowa's welfare program for several years, but a five-year limit on cash benefits was new. To monitor the effects of welfare reform on Iowa's communities and families, a mixed-method study was launched in 1997. An interdisciplinary team of Iowa State University faculty and extension staff conducted the study. The researchers purposively selected seven communities, representing a continuum ranging from an extremely rural community with a population of 1,800 to a metropolitan community of 109,000. Demographic and economic profiles of the communities were compiled, and the team interviewed key informants across sectors to understand policies, programs, and the challenges the community foresaw in responding to the needs of the rural poor. Finally, the team randomly selected five families in each community from the Family Investment Program (FIP) rolls in mid-1997. (FIP is Iowa's TANF program.) Each family was interviewed using structured and semistructured questionnaires, which provided a rich description of everyday life and interactions with their community (Fletcher et al., 1999). Five additional in-depth, semistructured interviews were conducted with each family approximately every six months between 1997 and 2001. Because of attrition, eighteen families remained in the study at the last interview in 2001. Using traditional qualitative methods, the research team analyzed field notes from community key informants for overarching themes at the community level. Family interviews were recorded, transcribed, and analyzed to identify recurring themes.

Hampton was selected for the current study primarily because all five of the families initially interviewed in 1997 remained in the study in 2001. It was the only study site to retain all families through six interviews. The same basic research protocols were used in the current study to generate a demographic and economic profile and to gather and analyze both the community informant and family interviews. However, some community informant interviews were recorded to facilitate completion of detailed notes.

## Community Profile: Hampton, Iowa

Hampton is located in North Central Iowa (see Figure 1), only a few miles east of Interstate 35, which runs through the center of the state from north to south.

**FIGURE 1. FRANKLIN COUNTY, IOWA**



Franklin County and Hampton have experienced countervailing population trends. From 2000 to 2010, the county had a slight (–0.2 percent) drop in population—a trend for many decades in this and many rural Iowa counties, particularly those—such as Franklin—that are not adjacent to a metropolitan area. Table 1 provides details of demographic and economic changes. In contrast, Hampton grew 5.8 percent, a rate that exceeded the overall growth rate in Iowa. Hampton's Hispanic population doubled (106.9 percent), increasing from 463 in 2000 to 958 in 2010. Many of these families have young children. This demographic shift is reflected in a higher proportion of the Hampton population that is under age 18 compared with the state (26.0 versus 23.9 percent); nearly one in three schoolchildren (31.1 percent) is of Hispanic descent.

Franklin County is a prosperous grain- and live-stock-producing county that has benefited from a strong agricultural economy. Manufacturing jobs generate nearly one-third (32.2 percent) of nonfarm earnings and remain a key sector despite the recent closure of several plants in Hampton. Although approximately one-third (34.8 percent) of all private nonfarm jobs are in the service sector, these jobs generate 28.3 percent of private nonfarm earnings. Both per capita (\$23,759) and median household income

**TABLE 1: SOCIOECONOMIC PROFILE OF IOWA, FRANKLIN COUNTY, AND HAMPTON**

INDICATOR	IOWA	FRANKLIN COUNTY	HAMPTON
<b>POPULATION STATISTICS</b>			
POPULATION <sup>a</sup>	3,046,355	10,680	4,461
POPULATION % CHANGE 2000–2010 <sup>a</sup>	4.1%	-0.2%	5.8%
PERCENT AGES 0–17 <sup>a</sup>	23.9%	23.8%	26.0%
PERCENT AGES 18–44 <sup>a</sup>	34.6%	28.8%	31.0%
PERCENT AGES 45–64 <sup>a</sup>	26.7%	28.2%	24.0%
PERCENT AGES 65+ <sup>a</sup>	14.9%	19.1%	19.0%
HISPANIC (ANY RACE) <sup>a</sup>	5.0%	11.3%	21.5%
HISPANIC POPULATION % CHANGE 2000–2010 <sup>a</sup>	83.7%	88.3%	106.9%
BLACK ONLY <sup>a</sup>	2.9%	0.4%	0.6%
NON-HISPANIC WHITE ONLY <sup>a</sup>	88.7%	87.4%	76.9%
FOREIGN-BORN <sup>b</sup>	4.2%	5.6%	6.4%
HIGH SCHOOL DEGREE OR HIGHER <sup>b</sup>	90.3%	83.1%	77.3%
BACHELOR'S DEGREE OR HIGHER <sup>b</sup>	24.9%	15.1%	11.1%
<b>INCOME AND EMPLOYMENT</b>			
PER CAPITA INCOME (\$) <sup>b</sup>	26,110	23,759	
MEDIAN HOUSEHOLD INCOME (\$) <sup>b</sup>	50,451	46,461	
UNEMPLOYMENT RATE <sup>c</sup>	5.2%	4.7%	
FARM JOBS (% OF TOTAL JOBS) <sup>d</sup>	4.6%	13.4%	
SERVICE-PROVIDING JOBS (% OF PRIVATE NONFARM JOBS) <sup>c</sup>	51.7%	34.8%	
MANUFACTURING JOBS (% OF PRIVATE NONFARM JOBS) <sup>c</sup>	10.7%	10.0%	
% EARNINGS FROM MANUFACTURING <sup>c</sup>	22.2%	32.2%	
% EARNINGS FROM SERVICES <sup>c</sup>	48.6%	28.3%	
<b>POVERTY AND PROGRAM PARTICIPATION</b>			
PERCENT OF POPULATION IN POVERTY <sup>b</sup>	11.9%	12.3%	
FIP RECIPIENTS PER 1,000 POPULATION <sup>e</sup>	12.9	11.1	
DIFFERENCE IN FIP RECIPIENTS PER 1,000 POPULATION <sup>f</sup>	-0.9	2.5	
FOOD STAMP RECIPIENTS PER 1,000 POPULATION <sup>e</sup>	134.2	111.6	
DIFFERENCE IN FOOD STAMP RECIPIENTS PER 1,000 POPULATION <sup>f</sup>	53.7	49.5	
ELIGIBILITY FOR FREE/REDUCED-PRICE SCHOOL LUNCH <sup>g</sup>	40.3%	49.8%	54.4%
DIFFERENCE IN ELIGIBLE % FOR FREE/REDUCED PRICE (2008–2013) <sup>h</sup>	6.9%	14.5%	10.9%
CHILDREN WITHOUT HEALTH INSURANCE <sup>i</sup>	4.4%	6.4%	
<b>SCHOOL ENROLLMENT</b>			
% NON-WHITE STUDENT ENROLLMENT (EXCLUDES HISPANICS) <sup>j</sup>	10.9%	3.3%	3.1%
# NON-WHITE STUDENT ENROLLMENT (EXCLUDES HISPANICS) <sup>j</sup>	54,316	50	39
% HISPANIC STUDENT ENROLLMENT <sup>j</sup>	9.3%	30.7%	31.1%
# HISPANIC STUDENT ENROLLMENT <sup>j</sup>	46,806	471	396

**Notes:**<sup>a</sup>2010 decennial census<sup>b</sup>2007–2011 American Community Survey, five-year estimates<sup>c</sup>2012 Bureau of Labor Statistics, local area unemployment statistics<sup>d</sup>2011 Bureau of Economic Analysis<sup>e</sup>2012 Iowa Department of Human Services<sup>f</sup>2007 and 2012 Iowa Department of Human Services<sup>g</sup>2012–2013 Iowa Department of Education (Hampton–Dumont school district)<sup>h</sup>2007/08–2012/13 Iowa Department of Education<sup>i</sup>2011 Small Area Health Insurance Estimates<sup>j</sup>Iowa Department of Education categories for race and ethnicity are mutually exclusive

(\$46,461) trail statewide averages. County unemployment in 2012 was low (4.7 percent), below the statewide rate of 5.2 percent.

About one in eight (12.3 percent) people in Franklin County lives under the federal poverty line, a slightly higher poverty rate than the state average. However, a lower proportion of the county's population received FIP benefits and food assistance compared with the state as a whole, but participation in the county has increased in recent years—particularly participation in food assistance. In the 2012–2013 school year, more than one-half (54.4 percent) of the Hampton–Dumont school children received free or reduced-price school meals, an 11 percent increase since 2007–2008. Lower use of FIP and food assistance, and above average qualification for free/reduced school lunches, was also observed in the late 1990s. These patterns may be due to low wages in the county (working families living near poverty) and the presence of low-income immigrant families who may not be eligible for or choose not to participate in FIP and food assistance.

### **Understanding Community: Views Among Key Informants in the Community**

To understand how characteristics of this community either enhance or deter the quality of life of its residents, particularly low-income families, researchers conducted key informant interviews from 2012 to 2013 with community leaders, agency and organization professionals, and volunteers who work with this segment of the population. After reviewing the study objectives, a community leader who had participated in the baseline study provided a list of names of potential participants. Each successive key informant was asked for other interview suggestions. The list of interviewees coalesces around those individuals who were frequently mentioned and represents the breadth of public and community institutions. To preserve confidentiality, names and organizations are not reported. Fourteen key informant interviews were conducted. They represent a large proportion of the agencies, organizations, and service providers in the community, but clearly the list is not exhaustive. Collectively, the interviews offer insights about how characteristics of place affect the well-being of low-income families in the Hampton community.

### **Demographic Change: “We have had a lot of new families move to the area.”**

The increase in the Hispanic population in Hampton—the most striking change in recent years—affects the entire community. In 1997, 4 percent of the population and 7 percent of the school enrollment in Franklin County were Hispanic, but according to a community leader, these numbers “likely exclude most seasonal cannery and agricultural workers” (Fletcher et al., 1999). Today, about one in 10 (11.3 percent) in Franklin County and 21.5 percent of Hampton residents are Hispanic. Several informants stated that the Hispanic population in Hampton has grown more rapidly than Census figures indicate. Most are employed year-round and live in Hampton or small towns nearby. Several informants pointed to the high proportion of Hispanic children in the kindergarten class as evidence of this trend. In 2012, 44 percent of the kindergarteners and 31.1 percent of all students enrolled in the Hampton–Dumont schools were Hispanic.

One informant believes that “most of the new immigrants are undocumented.” Another described new immigrants living “in the shadows,” which creates “huge difficulties and psychologically a lot of fear.” However, many of the children in these families—particularly the younger ones—were born in the United States and are, therefore, citizens. Although Hispanics are coming to the area because of employment opportunities, an informant described how they struggle to make ends meet: “They make less than \$20,000. . . . most have to sign up for assistance at the hospital, the eye doctor. It is always asking if we can pay in . . . little payments, because they don't have the money up front. Everything is done by money order—sending money back and then paying the bills.”

Informants described a long list of issues associated with this demographic change directly affecting the quality of life of Hispanic residents. These issues raise several concerns: low-wage employment; substandard housing; a lack of basic furnishings and transportation; domestic and alcohol abuse; a lack of access to medical care, dental care, and affordable legal services; language barriers; and—perhaps the most critical—a lack of acceptance in the community. Improving housing conditions for low-income families was an issue in Hampton in the late 1990s. It remains a serious issue today. Several informants described substandard and unscrupulous “rent-to-own” arrangements that take advantage of

low-income renters, particularly Hispanic families who fear the consequences of complaining about poor conditions. One informant stated, “Housing issues are huge. Family is the utmost importance. It doesn’t matter how squeezed in they are. But the housing is definitely not adequate. A lot of apartments . . . need a lot of improvement. . . it’s terrible. But a lot say they won’t fix them up for fear of being turned in.” Although immigration policy looms large in the lives of many immigrants, one informant stated that among the greatest needs in Hampton today is “just the acceptance of one another on the street. The Hispanics don’t feel accepted basically.”

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Many of these issues were reported in the baseline study, but the difference today is rapid growth of a relatively small—in absolute numbers—minority population (conservatively estimated at about 1,000 and overwhelmingly Hispanic) has had an intense effect in this rural community of less than 5,000 residents. School enrollment growth; the expansion of Hispanic grocery stores, clothing stores, restaurants, and bars; and changes in community-based institutions serving this population are results of this demographic shift. The face of the community has changed. Hampton has avoided further population decline and its consequences. Yet growth of minority populations remains a point of contention. One of the low-income families who participated in the study had moved from Hampton to a smaller community in the county to find more affordable housing but also because “I hated living in Hampton because of all the Mexicans coming in.” As one community informant observed, “Hampton is never going to be as diverse as a large city and diversity is harder to come by . . . the whole sense that it is alright to be diverse.”

A comparison of the age demographics of Hampton between the baseline study and today shows growth in the proportion of its “vulnerable” population—those younger than age 18 and older than age 65. Nearly one-half (45 percent) of Hampton’s residents are either young or old by these age definitions. This

demographic shift has implications for the allocation of both public and private economic resources and demand for social support, particularly for those who fall at the bottom of the income ladder.

### ***Weakened Economic Structure: A Skilled Labor Pool That “we are losing every day”***

The labor market in Hampton and Franklin County has changed significantly. An informant who works with needy families said that the recession has had “drastic effects. We’ve lost hundreds of jobs. This creates stress, family issues, and pressures on the schools.” Informants noted that with the loss of several companies in recent years—including Winnebago, AIG glass, and WinField Solutions—few skilled-labor jobs remain in Hampton. Describing job options, one interviewee lamented, “Seabee’s (a manufacturer) and nursing. . . everything else is unskilled.” Another community informant concluded, “You have to travel to get a worthwhile job.”

Agriculture-based jobs in “chickens, hogs, egg packing, construction, and seasonal horticulture” have attracted immigrant workers to the area; however, one informant described the situation of the immigrants as “one of the pockets of rural poverty that we have in the U.S. They have no power to organize themselves, so they are pretty much dependent on those who hire them for the wages they receive and the hours that they work.” Another informant said, “A lot of people don’t want to do [these agriculture-based jobs].” Another observed that local farmers value these employees and “are afraid of losing the labor pool . . . but those in town ask ‘why are they here? What do they do for us?’” Another community leader echoed this sentiment: “We have a business community that still hasn’t embraced our Hispanic community. They may talk about them as being illegal and not paying taxes and that they should all go back to Mexico. Yet they aren’t turning them away when they buy from their businesses. So I think they are being a bit hypocritical, because if our Hispanic community went away. . . [there would be a downward] spiraling effect. . . on the school, on businesses.”

Expanding the number of well-paying jobs in Hampton was described by one community leader as “a chicken and egg—if you don’t have the skilled labor, how do you bring people [new employers] in?” Coping with low-wage jobs is not new, said one informant: “Our incomes are stagnant; our expenses aren’t. It’s hard to get ahead.” Several long-time residents mentioned growing income inequality and an erosion of a middle class in Hampton: “We

used to have high, middle, and low [income households]. Now we just have the highs and the lows.” Another commented, “With the recession, [we have] probably a bigger gap between those that have and those that don’t. How to bridge that gap is the big question.”

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The loss of middle-income manufacturing jobs and the influx of low-wage jobs in the agricultural sector are reflected in several socioeconomic indicators. Median household income was on par with the statewide average at baseline. Today, per capita and median household incomes are lower than state averages, but the county’s unemployment rate is low. Three in four (77.3 percent compared with the state average of 90.3 percent) of Hampton’s adults have at least a high school diploma; only about one in 10 (11.1 percent compared with the state average of 24.9 percent) have a bachelor’s degree. Community leaders are aware of this education disparity and the challenges it creates. Informants consistently described Hampton as having a large unskilled labor force, though one community leader said, “It isn’t well documented because they [undocumented workers] aren’t getting federal aid.” This informant viewed the low unemployment rate as a hindrance to recruiting new businesses and described a small skilled labor pool that “we are losing every day.”

### **Public and Community Institutions Adapting to Change: “We need to start doing things differently.”**

The public and community institutions that serve the needs of low-income families have changed incrementally. The most visible changes include increased collaboration among community-based social service agencies and the addition of new community organizations that serve Hispanics. Education and health care institutions have faced ongoing challenges in serving the needs of low-income families. Many organizations that receive public funding have undergone budget reductions that

resulted in staff furloughs and layoffs. Many programs and services for families have changed. In 2002, the city reduced funding for recreation programs, but parents stepped up and now many sports programs are sponsored privately. Repeatedly, community informants cited the pressures facing Hampton’s low-wage workers as reasons for the needs that these institutions are addressing today. One informant commented, “Though some struggle with unemployment, a lot of people work at minimum wage and it’s not enough.”

Several informants pointed to the active role that Family Focus, a monthly meeting of staff from local family-serving agencies, now plays in building collaboration, identifying needs, and facilitating projects ranging from a supplemental food backpack program to stocking hygiene kits for needy schoolchildren. Caring Coalition, a new collaborative that has grown because of these monthly meetings, targets the needs of the elderly. Despite significant resource constraints, a clear sense of professionalism and dedication among those who work and volunteer in this sector remains. One community leader commented, “The agencies are very strong here and willing to help.”

However, one informant reflected, “The challenge is finding the balance between effectiveness, efficiency, and maintaining *human services* . . .” Agencies have moved increasingly to satellite offices in Hampton, staffed part-time one or more days per week, and some have begun to use technologies to eliminate local staffing in the community. This transition creates concerns that some low-income individuals lack the skills to use technologies and follow through to access needed resources. One informant stated, “The world of technology does not always match the world of welfare.” Informants voiced concern that the working poor and those facing multiple barriers are unable to access services that are offered on limited first-shift schedules or require technology skills that exceed some clients’ abilities. One informant commented that in agencies’ efforts to deal with fiscal constraints, “we don’t always look at the needs of this population.” Another commented, “The agencies that don’t have the bilingual person—that’s kind of a crack in the system. They want to, but the funds may not be there.” These more nuanced views of poverty contrast with the opinion of a community leader who said, “Not to say there isn’t poverty, but there are plenty of jobs here, just a lot of people don’t want to do them. So the people who are unemployed—my perception is that they prefer to be unemployed.”

In 1997, the local Catholic church served as a key resource for Hispanic and many Anglo families in need. Their food pantry and emergency fund are important components of the community's safety net. Today, several additional faith groups attract Hispanic families, and a storefront outreach center in downtown Hampton opened its doors in March 2013. Supported by the Sisters of the Presentation located in Dubuque, La Luz Hispana has a vision of reaching families of all faiths, educating Hispanic families, serving as a link to other community organizations, and ultimately empowering Hispanic families. The potential of La Luz being a catalyst for positive change is clear, but much work is needed to make their presence known among the families they hope to serve and the wider community. Among the current priorities are education—English, nutrition and health, basic life skills, and citizenship education—with an underlying goal to build relationships between the Hispanic and Anglo families in Hampton.

The institutions that offer education, health care, and provide for emergency needs face ongoing challenges of serving low-income families, but some very positive steps were reported. In general, the community steps forward when emergency needs, such as empty shelves in food pantries, arise. Several informants commented on the proactive role the local school has played in meeting the needs of poor students and their families: “[The schools] are doing a fabulous job.” However, an informant who works for the school system was a bit more reflective, saying, “I think we are still good at educating middle-class white people. I don’t know that we have caught up to the diversity that has happened in the state of Iowa.” Another informant commented specifically on the importance of education among Hispanics: “They are great family people and they do want education for their children—that is most important. They go through all these conundrums for the sake of a better life for their children.” After a 10-year decline, the Hampton–Dumont schools increased enrollment in 2012—an uncommon occurrence in rural Iowa schools. The school district has increased the number of English language learner (ELL) instructors, created an alternative school, expanded after-school programs, started a summer feeding program and a supplemental food program during the school year, eliminated fees at school registration, and added a bilingual associate who is charged with increasing

communication between the school and families using both traditional and digital means. Reflecting on the challenges facing the schools, one informant cautioned, “People need to not blame everything on the Hispanic community. It is more an issue of socioeconomic status. I think some of the frustrations that educators face . . . the commonality . . . is poverty. And with our poverty rate [measured by eligibility for free or reduced-price meals] over 50 percent, we have to be aware of that.”

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Health care providers face growing financial pressures as grant funding declines and the needs of low-income families they serve increase. For the first time in many years, Public Health used county funding for 8 percent of its budget to make ends meet. The hospital is seeing increased demand for emergency room services and writes off many unpaid bills. Informants described the continuing challenges of attracting and retaining medical, dental, and mental health staff; offering services that generate relatively “low volume” in a rural area; and transporting clients to specialized services outside the county. Informants expressed uncertainty about how health care reform will play out, but all voiced a certain level of optimism about the increased emphasis on preventive care and expanded access to care for many patients. Still, the needs of Hispanic families and low-income children are difficult to meet in this kind of rural area. The proportion of uninsured children in the county exceeds the state average, suggesting a need for continued outreach. Although a growing number of public and community institutions have bilingual staff, many do not. Translation is often done by volunteers or arranged ad hoc. One informant observed, “Seems to me that in a city with a growing Hispanic population, we need to start doing things differently.”



## Family and Community Connections

The five families that participated in the Hampton study from 1997 to 2001 were still living in the area in 2011. Four of the five families agreed to participate in a seventh interview. Each of the families was poor and had dependent children when first interviewed in 1997; none were racial or ethnic minorities. A longitudinal study provides a rich opportunity to observe the same families over time; a disadvantage is that it fails to reflect demographic change.

Cash welfare benefits under Iowa's FIP were temporary support for some, but over time those with chronic mental and/or physical health problems shifted to income support for those with disabilities. Health issues were often present in the families that had marriages or partner relationships dissolve in the course of the study.

Change is constant in families with children. Many transitions followed predictable patterns over the life course, as children were born, grew, and typically left home. Divorce or desertion explained why several women initially sought public assistance. Some women later married or gained partners who shared resources, which—at least for the duration of the relationship—resulted in reduced financial pressures. Some women in the study gave birth to children in the intervening years. Children with significant disabilities—overrepresented among poor families—often remained in the parental home as young adults. Events often interrupted the traditional life course for the families. The dissolution of relationships, job loss, deaths, uninsured losses, onset of illness and disability, and housing changes often had negative effects on economic well-being. Most of these families lacked financial assets to cushion these events. In some families, ongoing support and resource transfers from friends or other family members served as buffers. In others, that assistance never existed or had diminished over time, leaving families heavily dependent on public aid. A rural or urban context does not always influence how families cope with such changes over the life course.

However, a close look at longitudinal, qualitative data offers insights into the importance of place: how a set of opportunities and barriers intersect with the experiences of low-income families and the potential for economic mobility. Three themes emerge from the case studies that illustrate connections between poverty and characteristics of rural communities. Connections between three sectors—education, the labor market, and community

institutions—and the families' life stories suggest that the rural setting does have a significant influence. Rural–urban disparities appear to make poverty alleviation and upward mobility more difficult for rural families compared with their urban counterparts.

### *Limited Access to Postsecondary Education: Underinvesting in Hampton's Human Capital*

One of the first rural disparities is education. Limited access to postsecondary training is connected to the education and skill levels of the workforce in Hampton. This has affected several generations. With great perseverance, some single mothers in the study pursued postsecondary training at community colleges located in adjoining counties; some subsequently sought to go beyond two-year training and, in each case, proprietary schools were chosen. Federally funded job training assistance helped with some of the expenses at the community college in the late 1990s. Pell grants and loans were used to enroll in proprietary schools in later years. Some postsecondary training prepared low-income mothers for entry-level jobs and later advancement, but no one in this small study has completed a bachelor's degree. Those mothers who did find better jobs in time had completed some postsecondary schooling. The financial burden of education, distance to the colleges, a need to work while going to school, and demands at home were all significant constraints. One young mother described her decision: "I wanted a degree . . . so I went there [a four-year proprietary college] but halfway through school, a job came up here in town full-time with benefits and so I weighed my options and to become self-sufficient, I took the job and dropped out of college. . . . I actually only had one class left to take, but you do what you have to." The lack of postsecondary training opportunities and support for adult students in this rural community—at a time when these families were attempting to raise children and balance one or more jobs—posed a significant barrier to accessing postsecondary degrees and a potential path to upward mobility.

Limited access to classes and a local culture that may not have emphasized the importance of postsecondary education, or fostered such aspirations among low-income students, appear to be barriers for the children in the families we followed. The four families in the current study had a total of ten children. Five of the children were still in elementary or high school at the time of the last interview. All five

of the older children graduated from high school and have attended some type of postsecondary training—vocational tracks at community colleges or a trade school. None have pursued a four-year degree. One mother commented, “At the time that my kids were [in high school] . . . the counselors really didn’t encourage kids [to go on to college] but now from what I’ve heard from kids that are graduating now . . . there is [encouragement]. But the counselor that my kids had, I’d have to say no, they didn’t encourage. In fact, one of the counselors I felt discouraged a lot of the kids . . .” Few Hampton residents hold college degrees. One community leader commented that “the best and the brightest” youth do go on to college, but they do not return to the community. It appears that the school system is emphasizing academic excellence but faces challenges in working with low-income parents who may lack the skills and resources to support their children in school.

### ***Weak Labor Market Hinders Job Mobility and Security***

The second theme connects the employment challenges of rural low-income families with a weak labor market. Asked about job options in Hampton, one mother observed, “There’s not jobs. They’ve lost so much industry in Hampton, there are no jobs around . . . that are able to support people.” In the years of the study, the families have used a number of employment strategies—commuting elsewhere, taking on two or three low-wage jobs, or starting a small business to make ends meet. Several described perceptions of discrimination when applying for or attempting to retain a job. Unskilled workers in this rural area work long hours at low wages and face the pressures of meeting their families’ basic needs. One mother describes her labor: “. . . if I didn’t have the money to go get the lunch ticket, I’m going out to look for another house to clean to make that extra money to get that lunch ticket—because I was the only provider.”

Job insecurity has been common among the families we followed; some have been laid off while others have dealt with that uncertainty. At the last interview, only one of the mothers was employed in Hampton. Expecting a layoff, she was searching for a different job—most likely out of town. Another mother described the uncertainty she was facing: “A week from Friday we’ll know. . . . whether . . .

I have a job or a transfer. We don’t know. I’m low in [seniority] so it’s hard to know where I stand.” This woman commutes for a job that pays \$40,000 in another county and pondered, “if I lost my job, what would I do? In town here, I don’t know where I would apply for a position. You could find part-time jobs here, but I don’t think there is much for full-time positions and if there are [full-time jobs], very little benefits. . . . I would need to probably travel out of town if I have to start all over again.” The ability to move into the labor market, to achieve earnings that allow families with children to become self-sufficient, and to be upwardly mobile depends, in part, on a strong labor market. This case study illustrates the added challenges that low-income families face when living in rural communities with a job structure that does not support their needs.

### ***Lack of Specialized Support for Workers With Disabilities***

The third theme illustrates how living in a rural area exacerbates the constraints that poor families face in accessing health care, specialized work support, and employment for adults with disabilities and caregivers. The interviews explain why families with adults or children who have a chronic or disabling physical or mental health condition are more likely to be poor. Limited access in a rural community to specialized medical and mental health care requires an inordinate amount of time and financial resources to travel to larger communities and negotiate a complex health care system. A single parent with a child with autism described the struggle to access therapies: “We were getting help . . . but my problem was we had to travel so far for assistance that it was costing a lot financially.” Caregiving precluded this mother from seeking another job outside the home.

As children with disabilities have grown to adulthood, the specialized work support and employment that can often be found in urban areas are nonexistent or are very limited in small towns. One mother described her son with a disability who she believes could be employed if given the right support. Diagnosed with a severe mental health condition, this child has benefited greatly from counseling and effective medication. Now a high school graduate who has taken coursework at a nearby community college, he is looking for a job that reflects his interests. His mother describes her vision for her son: “I wish

there was an avenue [for employment] for him, because he lives and breathes it [his interest area]. But there's just no openings. There's nobody [an employer] that wants to take on the challenge. The challenge isn't very much, but just to kind of watch over him." Innovative programs in urban areas that offer training, mentoring, transportation, other work support, and entry-level jobs have moved discouraged workers with disabilities into the workforce. The lack of such programs in rural communities illustrates another dimension of how place constrains the economic mobility of poor families dealing with disabilities.

## Implications for Research and Action

Most rural Iowa communities located far from an urban center steadily lost population in the last decade. In contrast, Hampton grew—doubling the number of Hispanic residents. Plant closures led to the loss of middle-income manufacturing jobs and the subsequent loss of a skilled labor pool. Offsetting these job losses was the expansion of low-wage, year-round work in the agricultural sector. These demographic, economic, and social changes raise questions that require further study. What are the effects of the erosion of a middle class, the shift in the nature of jobs, pressures on the education system, and the stresses of immigration policies on rural communities? What are the implications of these dynamics for the rural poor? What roles can local institutions play in mitigating the consequences of poverty? What are the most effective public and private investments in a community's citizens and its institutions? What are the most effective strategies for rural community and family development? Our findings suggest an expanded research agenda; they also have direct implications for community-based action. Leaders from all sectors of the community can create or expand opportunities for open, inclusive discussions about the future of Hampton and Franklin County. Increasing communication and building understanding of the significant changes that have taken place are important first steps to charting a strategic path for enhanced community and family development.

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