

**Nebraska Family Demographics
of the Multi-State Project
“Rural Low-income Families:
Monitoring Their Well-being
and Functioning in the
Context of Welfare Reform”**

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The goal of this paper is to describe the multi-state project “Rural Low-income Families: Monitoring their Well-being and Functioning in the Context of Welfare Reform” and the unique position of Nebraska within this project. A detailed methodology and description of the sample is given. The Nebraska sample is compared to the other states within the multi-state project in order to highlight Nebraska’s sample and compare the unique characteristics of Nebraska to the other states within the project.

Conceptualization of the Multi-State Project

A decade ago (August 1996), the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA, P.L. 104-193) was signed into law. Commonly referred to as welfare reform, the goal of this law was to move families who receive public assistance to economic self-sufficiency. Aid to Families with Dependent Children (AFDC) was replaced with Temporary Assistance to Needy Families (TANF), which shifted public assistance to poor families from a federal entitlement program to a program of fixed block grants requiring work participation and enforcing a 60-month time limit on the receipt of cash assistance (Huddleston-Casas, 2002). In 1995, prior to the passage of the federal legislation, Nebraska passed its own Welfare Reform Act, LB 445, (System, 2006) which consolidated several public cash assistance programs including its AFDC equivalent. Even though it pre-dated the passage of PRWORA, Nebraska’s Welfare Reform Law complied with the federally mandated work requirements and time limits placed on benefit receipt. Nebraska’s law placed a more stringent time limit of 24 months of cash assistance receipt as opposed to the federal limit of 60 months. Nebraska applied for and was granted several waivers leaving the Nebraska Welfare Reform Act intact after passage of the federal law.

At the time, little was known about the impact of welfare reform and devolution on rural residents’ quality of life (Nord, Hirschl, & Porterfield, 1998) Critics of PRWORA worried that many rural families would have a lower level of living after termination of welfare benefits because of inadequate employment opportunities, lack of transportation systems and child care facilities, and limited private sector support systems in rural communities. Requiring parents of very young children to be in the labor market, geographic distances, and low population density raised additional concerns about the successful transition from welfare to employment for rural families. These concerns and an ecological perspective led the multi-state team to examine family well-being within a very broad conceptualization.

As scholars attempted to address the question of how welfare reform would impact families, Wolfe (Richards) noted that the existing large national data sets available at that time had many limitations including sample sizes being too small for evaluation at state and local levels, too little information provided on outcomes, and difficulty in merging national data sets with data from other sources. Additionally, at that time, data sets from states varied and made it difficult, if not impossible, to make interstate comparisons.

Researchers in the Family and Consumer Sciences Department at the University of Nebraska–Lincoln joined colleagues from 13 other states (California, Indiana, Louisiana, Massachusetts, Maryland, Michigan, Minnesota, New Hampshire, New York, Ohio, Oregon, West Virginia and Wyoming) to propose a multi-state, longitudinal study assessing various aspects of a family’s well-being in rural areas in the context of welfare reform. The study was approved by the United States Department of Agricultural Experiment Station Systems as NC223 (now NC1011). Entitled “Rural Low Income Families: Tracking Their Well-being and Functioning in the Context of Welfare Reform,” the study holistically

addressed interrelated factors including relationships both within the family and external to the family unit, finances and other supporting resources, work history, health, nutrition, child care and transportation using an ecological approach (Brofenbrenner, 1979; Bubloz & Sontag, 1993).

Theoretical Perspectives

The ecological approach which links individuals, families and communities provides the main theoretical base for the study (Brofenbrenner, 1979; Bubloz & Sontag, 1993). This perspective organizes the contexts within which families function into a discrete series of nested systems collectively referred to as the ecosystem. These systems are interdependent — interaction within one system influences, and is influenced by, all others. The macrosystem is made up of the broad ideological values, norms and beliefs of a particular culture. The exosystem refers to the institutional structures that are external to family members but that directly or indirectly affect them. The mesosystem, represents interactions among systems and can be conceptualized as the bridge between the exosystem and the microsystem. The microsystem is the principal family context of individuals. The project was designed to measure parts of **all** of these systems.

A second theoretical perspective for the study comes from family economics, family development and rural development literature. A family's ability to relate effectively to its social and economic environment and changes within them are affected by the contextual quality of the family's internal and external relationships (Putnam, 1993, 1995). It is not sufficient to study family composition alone, but the quality and meaning of the relationships that create family must also be analyzed (Kelly, 1994). As in Flora and Flora (1993) the basic social structures in the community and elements of community-level social capital, diverse symbolic structures, widespread resource mobilization, and diversity of networks also must be addressed.

In addition, a qualitative research perspective is critical for the research design because of the complexity and dynamics of the issues related to welfare reform and family well-being (Barnow & Moffitt, 1997). In scholarly debate about welfare

reform, the voices and experiences of the individuals are often drowned out by statistics generated from large data sets. Such aggregated numbers tend to create distance from the daily struggles of low-income families. Policy makers, community leaders and others wanting to make changes in dynamic systems need to hear the experiences of families in their communities (Edin & Lein, 1997). The research design of this study gives a voice to the experiences of rural low-income families with the use of an integrated qualitative and quantitative, mixed methods design.

Literature Review

Poverty in rural areas

A 1999 study (Zimmerman, Dewees, Reinschmiedt, & Hirschl, 1999) found important differences in rural and urban outcomes under welfare reform. They found that overall caseloads dropped, however, the economic status of rural adults did not improve, and transportation and child care created unique barriers for rural residents. Poverty rates are higher in nonmetro counties than in metropolitan counties (Parker & Whitener, 1997; Zimmerman et al., 1999); including child poverty rates. Sherman (1992) found that children in rural areas likely were to remain in poverty for three years longer than children in urban areas.

Rural poverty is more severe, more persistent and often less visible than urban poverty (Marks, Dewees, Quелlette, & Koralek, 1999). Rural families who receive assistance tend to be married (Nord et al., 1998), have lower program participation (Rank & Hirschl, 1993), and have lower earnings after leaving welfare than those in urban areas (Meyer & Cancian, 1998). Not only is there a greater stigma attached to welfare in rural areas, the rural poor are less likely to know about available services and how to use them. There is less access to social services in rural areas because of transportation and consolidation of social service offices in rural areas. Benefit programs are not designed to mesh with the irregular flow of self-employed persons, including farmers, nor with the assets rural families are more likely to have, such as reliable vehicles, homes, tools and equipment and land.

What are the effects of living in poverty?

Families in poverty have a number of risk factors which can lead to deleterious outcomes. Poverty can lead to chronic health problems, more premature births, and higher infant mortality and morbidity (Schorr, 1988). Children living on public assistance have been found to have lower cognitive abilities, more developmental delays, more behavior problems, and be less well-prepared for school than their more fortunate peers (Duncan & Yeung, 1995). Adolescents living in poverty suffer higher rates of school dropout, teen pregnancy, substance abuse, delinquency and death from accidents or homicide (Huston, McLoyd, & Garcia-Coll, 1994). Economic hardship is linked to poor marital quality, lessened marital satisfaction and greater marital instability (Conger et al., 1990). Rates of marital conflict, family violence, child abuse and negative parent-child interactions are higher in poor families (Conger et al., 1990). Past studies have shown that instability of low-wage jobs can have adverse consequences for family earnings and for child and family well-being. Periods between jobs not only drain the financial resources of families, but undermine individual self-esteem and confidence, disrupt child care arrangements and family routines that structure daily life for children and families, and are a major predictor of bankruptcy filing (Edin & Lein, 1997; Popkin, 1990; Rank, 1995; Richards, 1989).

Multi-State Project

Within the context of the above information, the multi-state project was conceptualized. The multi-state research team included family scientists, family economists, nutritional scientists, psychologists, and sociologists. The holistic nature of the study acknowledged the numerous interrelated factors that influence families such as relationships, finances and resources, health, nutrition, child care, transportation and formal and informal support.

As the Nebraska researchers worked with the other states to conceptualize and implement the project, it was realized that Nebraska played a unique role within the project. The rural focus of the project was the central focus of the researchers, yet the states involved varied dramatically in *how* rural their populations were. Nebraska represented one of the most rural of the involved states making it a key player to help understand the unique aspects of rural states and rural populations. In addition, as documented above, Nebraska's families in poverty also differed from national samples.

The diverse population of states required negotiation amongst them as to the definition of rural. Consensus was reached that in order to be a target county, the county needed to have a rural-urban continuum code of 6, 7 or 8 (Butler & Beale, 1994). Codes 6 and 7 indicate non-metropolitan counties with an urban population of 2,500 to 19,000 while a code of 8 indicates counties that have no towns of more than 2,500 people. Three states (CA, NY and MS) selected the most rural sites within counties since counties with codes of 6, 7 or 8 were not available.

Using the 1993 Rural-Urban Continuum codes (Butler & Beale, 1994), Nebraska had 31 counties with codes of 6, 7 or 8 at the time of initial data collection (2000). The Nebraska researchers choose the target counties based on the length of time an extension educator had lived in the county (to facilitate recruitment efforts) and in the Eastern part of the state due to proximity to the university (due to limited resources available to travel for data collection). In addition, it was decided not to include counties which had significant levels of Hispanics or Native Americans. The unique contexts of communities with high levels of minorities were not the focus of this study and they were therefore excluded from the potential population. As documented below, the final counties are representative of Nebraska as a whole. *Table 1* compares the target counties to the overall population of Nebraska documenting that both counties are representative of the Nebraska population.

Table 1. Comparison of target counties to Nebraska population

<i>Variable</i>	<i>County 01</i>	<i>County 02</i>	<i>Nebraska</i>
Rural-urban continuum code	7	7	n/a
Person per household, 2000	2.34	2.42	2.49
Median household income, 1999	29884	37093	39250
Percent of persons with income below poverty level, 1999	10.1	8.5	9.7
Percent of children (ages 0-17) living in poverty, 1999	13.2	10.0	11.9
High school graduates, percent of persons age 25+, 2000	81.8	87.2	86.6
Bachelor’s degree or higher, percent of persons age 25+, 2000	13.6	17.0	23.7
WIC — number of total participants	0	0	40273
Food stamp participation, number of persons, 1999	651	476	84665

Participant eligibility and recruitment

Wave 1, Panel 1¹ of the data consisted of volunteer interviews with mothers (and grandmothers) in 414 families from 14 states. Twenty of these families come from Nebraska. Criteria for study participation included: women age 18 and older with at least one child 13 years old or younger and: a) currently eligible for Food Stamps or the Supplemental Nutritional Program for Women Infants and Children (WIC) or b) within 200 percent of the poverty level at the time of entry into the study (for a family of 4 in 2000 this amount was \$34,100). Priority was given to families who had a preschool-aged child.

Nebraska participants were recruited (1999-2000) by contacting local extension educators who had program contacts with eligible families in the target counties. When an interviewee did not meet the criteria for inclusion in this study, interviewers asked for a referral to someone the interviewee knew who they thought might meet the criteria. This process was repeated until 20 interviews meeting the criteria were completed for the multi-state study. This snowball technique, while non-random, allowed the researchers

to contact motivated participants who would continue in the project over the three years of the study. In other states, interviewees for the study were recruited within programs serving eligible families including food stamps, WIC program, Head Start, work centers, social services offices, vocational technical schools, child care centers for farm laborers, welfare-to-work classes, housing authority offices, food pantries, Latino migrant and settled workers program, homeless shelters, and community action programs (Bauer & Braun, 2002). Nebraska’s approach to recruiting families led to a unique sample of families compared to the other involved states, however the sample is representative of Nebraska. *Table 2* compares participants in this study with 2000 U.S. Census data for the targeted counties and for the state of Nebraska on key characteristics. The sample used for this study is representative of the counties in which they live as well as representative of the state of Nebraska.

Data Collection and Analysis

Data were collected in audio-taped, face-to-face interviews by two of the principal investigators using a qualitative and quantitative protocol. Questions covered topics related to current household composition, living in the community, knowledge and use of community resources, life skills assessment,

¹Wave 1, Panel 1 refers to data collected by the original 14 states in 1999-2000; other states were added at later dates resulting in Panels 2 and 3.

Table 2. Comparison of Nebraska participants to target counties and state demographics

	Nebraska Participants (n = 20)	2000 Census		
		Target County 1	Target County 2	Nebraska statewide
Percentage with minimum of a high school education	90.0	87.2	81.8	86.6
Percentage employed	80.0	66.7	78.6	69.7 ^a
Percentage living with spouse/partner	60.0	64.9	48.9	54.2 ^b
Average number of children per family	2.8	n/a	n/a	2.49 ^c 3.06 ^d

^aIn labor force.

^bHouseholds with married couples.

^cAverage household size.

^dAverage family size.

current employment and work history, transportation, family of origin, family well-being, education and income, income adequacy, experience with public assistance, parenting and child care, social support, life skills, food security, physical and emotional health and life satisfaction. The interview process received approval from the University of Nebraska–Lincoln Institutional Review Board. Each interview lasted from one to four hours.

For qualitative analysis, interviews were transcribed verbatim and then coded for thematic content into 16 preliminary categories using qualitative software. The initial coding was conducted at a central site for all interviews in the multi-state project. Preliminary coding categories included: child care, family issues, family of origin, housing well-being, making ends meet, food security, job history, transportation, welfare, health, mental health, social support — agencies, social support — friends and family, education and training, community and the future.

Several quantitative instruments were administered during the interviews: *Center for Epidemiological Studies Depression Scale — CES-D* (Radloff, 1977), *Life Skills Assessment and Knowledge of Community Resources* (Richards, 1998), *Adult Health Survey and Child Health Survey* (Richards, 1998),

and *Food Security Module* (Andrews, Nord, Bickel, & Carlson, 2000; Hamilton, Cook, & Thompson, 1997). Information from these scales as well as quantitative information from the interview including family composition, work history, housing, income adequacy, life satisfaction, income, access to transportation, number of child care providers was coded and entered into statistical software by a central site.

To ensure quality data, each state reviewed and corrected its own data, both qualitative and quantitative, before the multi-state project data set was finalized. Once finalized, the entire dataset was made available to the national research team.

Sample Demographics

This paper compares the Nebraska sample of 20 women to the 413 women interviewed in the other 13 states in this multi-state study². The uneven cell sizes prohibit analytic techniques to establish the statistical significance of differences among groups.

²The percentages reported in the text have been rounded to the first whole number while the percentages reported in the tables show these figures to the first decimal place.

Consequently, this report provides a descriptive comparison of the groups.

Marital Status

The Nebraska women were more likely to be married than participants in the other 13 states. More than half of the Nebraska women, 60 percent, were married compared to less than half of women (of 44 percent) in the other states. The Nebraska women appeared to have a higher divorce rate (20 percent) than that of women in the other states (9 percent). Additionally, 10 percent of the Nebraska women were separated while 6 percent of women in the other states were separated. This difference could be attributable to the higher rate of marriage in Nebraska. If fewer women are getting married in the other states, there would be less opportunity for separation and divorce. In keeping with the higher rates of marriage among the Nebraska women, none were living with an unmarried partner compared to 16 percent in the other states. Finally, 10 percent of the Nebraska women were single compared to 25 percent in the other states.

Education

The Nebraska women were more educated than participants in the other 13 states. Ninety percent of the Nebraska women had at least a high school education or GED compared to 67 percent for women in the other states. When looking at opportunities for post-high-school education such as business or technical training, undergraduate college or university study or graduate study, the data show that 75 percent of the Nebraska women had post-high-school education while the prevalence of post high-school education in the other 13 states was much lower at 39 percent. Within the groups with post-high-school education, the largest proportion for both Nebraska and non-Nebraska participants were women with some college, including an associates' degree.

Ethnicity

Nebraska women were more likely to be non-Hispanic white than the participants in the other 13 states. All Nebraska women were non-Hispanic white while only 62 percent of women in the other states were non-Hispanic white. And while there were no Latina's, African Americans, Native Americans, Asians or others identifying

themselves as multi-racial in the Nebraska sample, these groups are represented in the 13 other states. Although there was no variability among the identified ethnicity categories among the women in Nebraska, the sample reflected the largely homogeneous population of rural Nebraska at the time of data collection.

Number of Children

The Nebraska women appeared to have slightly more children than participants in the other 13 states. On average, Nebraska women in this study had 2.8 children, higher than the average 2.3 children for the other women. However, the number of children ranged from one to six among the Nebraska women compared to one to 10 among women in the other 13 states. The Nebraska women had fewer children aged 0 to 5 years (60 percent) than the other 13 states (82 percent). Conversely, the Nebraska women had more children aged 6-12 years (85 percent) than the non-Nebraska women (51 percent). The same pattern holds for children aged 13 to 18 years (Nebraska — 40 percent; non-Nebraska — 16 percent). The differences in the ages of children may be attributable to the differences in maternal age. On average, the Nebraska women were older (34.8 years) than the non-Nebraska women (28.8 years).

Partner Characteristics

Among the Nebraska women, 60 percent were married and none were living with an unmarried partner. In the other 13 states, 44 percent were married and 16 percent were living with an unmarried partner, for a total of 60 percent. When comparing the spouses/partners among the two subgroups of women, the spouses of Nebraska women were older, more educated, and more likely to be non-Hispanic white than were spouses/partners of non-Nebraska women in this study. The average age of Nebraska spouses was 40.2 years versus 34.4 years for spouses/partners of women outside Nebraska. The Nebraska spouses were also more educated; 83 percent of Nebraska spouses had at least a high school education while for spouses/partners in other states, 57 percent had at least a high school diploma or GED. Regarding ethnicity, all Nebraska spouses were non-Hispanic white compared to 58 percent of spouses/partners in the other states. The differences in the characteristics of spouses/partners follow the same patterns in the differences in the characteristics of the two groups of women.

Table 3. Participant family demographics

<i>Variable</i>	<i>National Sample (other 13 states) (n=394)</i>	<i>NE (n=20)</i>
	<i>N(Frequency)</i>	<i>N(Frequency)</i>
Marital status		
Single	100 (25.4)	2(10.0)
Married	173 (43.9)	12(60.0)
Living with partner	62 (15.7)	0(0.0)
Divorced	34 (8.6)	4(20.0)
Separated	25 (6.3)	2(10.0)
Education		
8th grade or less	41 (10.4)	1(5.0)
Some high school	86 (21.8)	1(5.0)
High school or GED	113 (28.7)	3(15.0)
Business or technical training	52 (13.2)	4(20.0)
Some college, including AA	91 (23.1)	6(30.0)
College or university graduate	8 (2.0)	4(20.0)
Studies beyond college or graduate degree	1 (.3)	1(5.0)
Ethnicity		
Non-Hispanic White	245 (62.2)	20(100.0)
Hispanic/Latina	88 (22.3)	0(0.0)
African American	36 (9.1)	0(0.0)
Native American	5 (1.3)	0(0.0)
Asian	1 (.3)	0(0.0)
Multi-racial	14 (3.6)	0(0.0)
Other	1 (.3)	0(0.0)
Number of families with:		
1 child	129 (32.7)	4(20.0)
2 children	119 (30.2)	6(30.0)
3 children	78 (19.8)	3(15.0)
4 children	47 (11.9)	5(25.0)
5 children	13 (3.3)	1(5.0)
6 children	5 (1.3)	1(5.0)
7 children	2 (.5)	0(0.0)
10 children	1 (.3)	0(0.0)
Number of families with children:		
0-5 years	322 (81.7)	12(60.0)
6-12 years	201 (51.0)	17(85.0)
13-18 years	61 (15.5)	8(40.0)
Partner education^a		
8th grade or less	40 (17.9)	0(0.0)
Some high school	55 (24.7)	1(8.3)
High school or GED	75 (33.6)	1(8.3)
Business or technical training	19 (8.5)	2(16.7)
Some college, including AA	28 (12.6)	5(41.7)
College or university graduate	4 (1.8)	0(0.0)
Studies beyond college or graduate degree	2 (.9)	3(25.0)

Table 3. Participant family demographics (continued)

<i>Variable</i>	<i>National Sample (other 13 states) (n=394)</i>	<i>NE (n=20)</i>
	<i>N(Frequency)</i>	<i>N(Frequency)</i>
Partner ethnicity^a		
Non-Hispanic White	134 (34.4)	12(100.0)
Hispanic/Latino	76 (19.5)	0(0.0)
African American	12 (3.1)	0(0.0)
Native American	1 (.3)	0(0.0)
Multi-racial	6 (1.5)	0(0.0)
Other	1 (.3)	0(0.0)

^aThis is a subset of total participants (i.e., those with partners).

<i>Variable</i>	<i>National Sample (other 13 states) (n=394)</i>	<i>NE (n=20)</i>
	<i>Mean (SD)</i>	<i>Mean (SD)</i>
Average age	28.8 (7.35)	34.8 (7.85)
Average number of children in families	2.3 (1.3)	2.8 (1.4)
Partner average age	34.4 (8.7)	40.2 (6.0)

Employment

Nebraska women and their spouses were more likely to be currently employed than women and their spouses/partners in the other 13 states (see Table 4). Of the Nebraska women interviewed for this study, 80 percent were currently employed and 92 percent of their spouses were employed. In the other states, 46 percent of participants were employed and 82 percent of their partners were employed. One reason for the large difference between Nebraska and non-Nebraska women’s rate of employment could be the differences

in ages of children. Recall that women in the non-Nebraska sample were more likely to have children aged 0 to 5 whereas Nebraska women were more likely to have school-aged children. A further area of research would be to examine why the rates of employment are lower among the the non-Nebraska women. For example, women could not be working because of cost of child care, a choice to stay home with young children or an inability to access affordable child care. Among Nebraskans, hourly wages for current jobs ranged from \$5.25 to \$16.67. Hourly wages for non-Nebraskans ranged from \$0 to \$18.40.

Table 4. Employment of participants

<i>Variable</i>	<i>National Sample (other 13 states) (n=394)</i>	<i>NE (n=20)</i>
	<i>N(Frequency)</i>	<i>N(Frequency)</i>
Participants currently working	181 (45.9)	16(80.0)
Partners currently working	192 (82.1)	11(91.7)

Discussion and Implications

Overall, the Nebraska sample **does** differ demographically from the other 13 states highlighting the uniqueness of Nebraska within this project. Even with a common definition of rural, as in this multi-state study, the differences across the communities may be just as important as or even more important than the differences within the communities. Recent policy perspectives/writings have highlighted the importance of place (Blank, 2004) in making policy, especially for rural areas. Where a person lives and the unique contributions of that place will impact how effective a national policy is. A widespread national policy such as welfare reform can only be evaluated within the context of local communities and their resources.

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