

Welfare Reform and Food Assistance in Rural America

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This document was prepared for a June 21, 2000 Congressional Research Briefing on Welfare Reform and Rural Poverty. The Farm Foundation has provided funding for this briefing. The briefing is drawn from a May 2000 conference that examined poverty, welfare and food assistance in rural areas, which was sponsored by the Economic Research Service of the U.S. Department of Agriculture, RUPRI and the JCPR. The Joint Center for Poverty Research receives core funding from the Office of the Assistant Secretary for Planning and Evaluation of the U.S. Department of Health and Human Services. The Rural Policy Research Institute receives core funding from a Congressional Special Grant, administered through the Cooperative State Research, Education and Extension Service / USDA.

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Executive Summary

The Personal Responsibility and Work Opportunity Act (PRWORA) of 1996 introduced fundamental changes in our country's system for supporting low-income families. It ended cash assistance as a Federal entitlement, imposed time limits and work requirements, and gave states great flexibility in designing their welfare policies. How these reforms, plus changes in food assistance programs, are affecting the lives of low-income families living outside of our nation's metropolitan areas is the subject of this report.

Although America's anti-poverty efforts were rooted in concerns about conditions in rural areas, virtually all of the current policy debates center on the urban poor. Yet poverty rates are higher in rural areas than in metropolitan areas. In contrast to their urban counterparts, rural adults have less formal schooling. Many rural families live in small towns and a disproportionate share derive their livelihood from low-skill, low-wage jobs in manufacturing, extraction and service industries. America's recent economic boom has produced a poorer menu of job options for rural than urban families: unemployment and underemployment rates are higher in rural labor markets, and average earnings have grown more slowly in rural than urban labor markets.

Low population densities in rural areas cause three major problems for rural families' attempts to transition from welfare to work:

- Distances to jobs are often large, creating needs for reliable transportation
- Key social and educational services are often not available, or only available with a long commute
- Childcare options are fewer and harder to arrange

Nationwide, there are only half as many families receiving cash assistance from the new TANF program in 1999 as compared with the old AFDC program in 1993. On average, the caseload drops have been about as large in rural as in urban areas, although in this case averages are deceiving. Different states exhibit very different patterns of change in their rural and urban TANF caseloads.

On average, a little more than half of former TANF recipients find some kind of work in the formal economy. Poverty and food insufficiency among low-income families with children have fallen modestly over the late 1990s. Here again, the averages conceal considerable and hard-to-generalize diversity across states and across regions within states.

Of major concern is that food stamp caseloads have declined substantially, despite the fact that most families that exit cash assistance remain eligible for food stamps. Some states have been much more successful than others in ensuring that eligible families continue to receive food stamps. Food stamp participation rates have fallen much more in urban than rural areas.

At the same time, recent studies have found that welfare reform has smaller impacts on employment and earnings in rural areas than in urban areas. These smaller impacts appear to be

due to both demographic characteristics of recipients and to the poorer job opportunities and lack of critical work supports in rural areas.

We draw four sets of policy implications from these findings.

Since too many families leaving welfare remain poor, and not all are receiving the work-based supports they need to gain permanent economic independence, our results suggest that states and the Federal government should redouble their efforts to **make work pay** for low-wage workers in both rural and urban areas, by:

- Maintaining a full-employment economy
- Expanding the *Federal* Earned Income Tax Credit to further support work-based transitions out of poverty.
- Initiating or expanding *state* Earned Income Tax Credit supplements
- Expanding coverage and take-up of health insurance and childcare assistance programs for low-wage families
- Taking advantage of resources in the Workforce Investment Act to help match workers and jobs

Of special importance to rural areas for make-work-pay policies are states' welfare reforms that:

- Address the less favorable opportunities (low wage jobs) and high-unemployment of rural labor markets
- Recognize the transportation needs of rural residents
- Address service delivery problems caused by the geographic dispersion of people in need of program services
- Increase access to affordable and flexible child care that provides an adequate level of quality

Many low-income families who need supports from food stamps and medical insurance programs are not receiving them. In order to **strengthen their safety nets**, we recommend that:

- States should redouble their efforts to ensure that families eligible for food stamps, medical insurance and other in-kind programs are in fact enrolled in the program.

As TANF caseloads fall, multiple barriers to work will increasingly characterize families remaining on the rolls, including low skill levels, drug dependence, mental health problems, and family members (children and/or adult relatives) with disabilities. This suggests that states should **address the needs of multiple-barrier families** by:

- Experimenting with intensive demonstration programs aimed at multiple-barrier families
- Being creative in assisting families who face TANF work requirement and time limits by rewarding post-secondary schooling and community-service activities, and considering selective use of state-financed low-wage public sector jobs

Not all areas have benefited equally from the strong economy and welfare reforms. Some rural and urban areas have long suffered from persistently high levels of poverty and unemployment. In **helping persistent high-poverty areas:**

- State policy should recognize that recipients in these areas may be more likely to “hit the time limits” and be more flexible in rural areas with time limits, and/or put more effort into creating employment opportunities.
- States should realize that the family-based approach of welfare reform is insufficient to address the needs of families in high-poverty, high-unemployment areas and consider additional ways of promoting regional economic development.

Work-oriented, family-based changes in welfare under the 1996 legislation and a healthy economy have resulted in increased incomes and lower poverty rates for rural and urban single mothers with children. Urban labor markets continue to pay higher wages, and urban areas provide better and more varied work supports. Policy that encourages work and enhances job readiness but does not address lower rural wages and rural barriers to working will induce more rural low-income people to move to the cities. The choice of antipoverty strategy has implications for population distribution between rural and urban areas.

There is a long-standing policy debate about the proper balance between human investments and place-specific investments. Current antipoverty strategies emphasize the human investments and family supports. While there is a continuing need to provide financial incentives and make continued investments in training and work support systems, the research reviewed here establishes that in areas where job opportunities are lacking, employment, earnings, and poverty outcomes are not as favorable.

Welfare Reform and Food Assistance in Rural America

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 ended cash assistance as a federal entitlement and imposed time limits and work requirements as a condition for assistance. It also gave state governments more flexibility in designing welfare policy, while imposing new accountability requirements on the states. This increased flexibility was intended to allow states to “respond more effectively to the needs of families within their unique environments.”

Some states responded to this devolution of authority by giving counties more leeway in designing welfare policies to meet local conditions. Most states, however, implemented uniform programs statewide. The existence of uniform statewide programs and federally imposed universal time limits and work requirements have led some to wonder how disadvantaged areas and families headed by persons with multiple barriers will fare. There has been a particular interest in how welfare reform might affect the fifth (20.3 percent) of the U.S. population who live in nonmetropolitan areas.

This paper answers three questions:

1. Why might welfare reform have different impacts in rural areas?
2. What is the evidence from recent research about rural-urban differences in welfare reform impacts on TANF and Food Stamp caseloads and program participation, employment and earnings, poverty and food insecurity and hunger?
3. How can welfare policy address the differential needs of rural and urban families?

Why Might Welfare Reform Impacts Differ between Rural and Urban Areas?

Rural areas are exceedingly diverse. Some are growing rapidly and have high rates of in-migration, others are economically stagnant and are losing population. Some have high concentrations of agriculture and forestry; others have no significant presence of these industries. Some have high concentrations of African American, Hispanic, and/or Native American populations. Some are adjacent to metropolitan areas and others are isolated from large cities.

Yet all rural areas share: relatively low population densities, relative isolation from urban centers, and an industrial structure relatively specialized in natural resource-dependent sectors. These attributes shape the demographic characteristics and economic prospects of rural communities and regions, and the capacity of the local public and nonprofit sectors to provide community services. Rural residents have personal characteristics that may make it harder for them to become and to stay employed, relative to urban residents. In particular, rural residents have lower average levels of formal education than their urban counterparts. Local economic conditions and community services, in turn, affect the well-being of the residents of rural areas, and the ways rural people might respond to a given set of federal and state policies. To the extent

that rural and urban areas differ in their local labor markets and support services, one might expect the impact of a policy change to differ as well.

Local labor markets

When compared with urban areas, local labor markets in rural areas generally offer fewer job options. Average wage levels are lower in rural than urban areas, although lower costs of living in rural areas offset these disadvantages somewhat. The types of jobs available in rural areas are not as likely to provide steady employment at high wages because employment in rural areas is more concentrated in minimum wage and part-time jobs and more likely to involve routine work. In some rural and agricultural areas, employment is more seasonal.

Unemployment rates are on average higher in rural than urban areas and the unemployment gap between rural and urban areas is growing; unemployment rates for single female headed families with children (those most affected by welfare reform) are also higher in rural than in urban areas.

Underemployment rates (the underemployed include the unemployed, as well as discouraged workers, involuntary part-time workers, and low income workers) are also higher in nonmetropolitan areas than in metropolitan areas, and higher even than in central cities.

Availability of and access to work and family support services

The sheer fact of greater distances to jobs and support services introduces a greater barrier to access for rural than urban residents. Access to jobs, child care, training and other support services requires reliable personal transportation and often more time and money in rural than urban areas.

On one hand, lower population densities in rural areas make it more difficult to support some specialized support services. Services that support work such as public transportation and specialized education and job training are often not available in rural communities. Formal, paid childcare is less available in rural areas. Family supports such as health and mental health services, emergency services, and services for those with disabilities are likewise often only available in larger central places.

On the other hand, rural residents often have more extensive and stronger informal personal support networks which can compensate to some extent for the weaker formal support services in helping single mothers make the transitions into paid employment.

In sum, rural welfare recipients have lower levels of formal education poorer access to high quality employment opportunities, and poorer access to services and infrastructure to support work and family (job training and education, child care, transportation, health care, and emergency services). These barriers for rural residents suggest that welfare reform could well be less successful in putting low-income adults into the workforce and moving them out of poverty.

What Is The Evidence From Recent Research About Rural-Urban Differences In Outcomes Under Welfare Reform?

TANF and Food Stamps

TANF and Food Stamp caseloads have declined dramatically in both rural and urban areas over the past seven years, with the TANF decline amounting to 38% between 1993 and 1998 and the food stamp caseload decline being 26% over this same period. The TANF caseload declines have been fueled by an uncertain mixture of booming economic conditions and welfare reform changes, with most but by no means all former recipients securing at least a temporary foothold in the labor market.

Food stamp declines are more troubling, since most families leaving TANF retain eligibility for food stamps. It is clear that state policies have a big impact on food stamp participation. For example, in Ohio between 1993 and 1998, the fall in food stamp caseload (49%) was even greater than the fall in TANF (42%). In contrast, South Carolina made special efforts to promote food stamp usage, and its TANF caseload drop over this period (55%) was much greater than its 16% fall in food stamp caseloads.

Overall, food stamp participation rates appear to have declined more in urban than rural areas. More generally, though, patterns of TANF and food stamp caseload declines differ between rural and urban areas, but with the differences varying considerably from one state to the next. It is impossible to draw general conclusions that apply to all or even most states. Thus, state policies need to be developed with an eye toward the unique features of the given state.

Employment and earnings

Reducing caseloads is a major goal of welfare reform, but it is not the only goal. One issue that has not been resolved in the few years since PRWORA was enacted is how recipients who have left the rolls are faring in the labor market and does this experience differ in rural and urban areas. Can welfare recipients find work? Is the transition more difficult in rural areas? How interested are employers in hiring recipients? What kinds of jobs are they getting? How much are they earning? Can former welfare recipients escape poverty through work? The tight labor markets and low unemployment rates nationwide over the late 1990s have provided the best possible environment for welfare recipients who are entering the labor market. But reductions in caseloads do not mean that all rural and urban families who leave the rolls are making ends meet.

Can rural welfare recipients find work? National-level studies suggest that welfare reform is playing a major role in raising the employment rates of single mothers, with some research finding that between half and two-thirds of mothers leaving the welfare rolls are employed at some time after ending their welfare participation. A high work response to welfare reform has occurred in both metro and nonmetro areas. Using the broad geographic categories of metro and nonmetro shows similar strong employment gains in both areas. There are few differences in the effect of welfare reform in metro and nonmetro areas for all single mothers, although the more disadvantaged group of low-educated single mothers in rural areas have not shared in employment gains with their urban counterparts. A more detailed comparison of

nonmetro and central city residents shows lower employment gains between 1989 and 1998 for nonmetro single mothers with children than for central city mothers, but the data do not support the early dire predictions that rural mothers and their children would be left behind in job attainment under the new welfare policy and economic environment.

Assessments of welfare reform at the state level suggest more variable effects. Minnesota implemented an experimental welfare waiver program with complementary components of financial incentives to encourage work and mandatory participation in employment-focused services for long-term welfare recipients. An examination of the effects of this welfare program on employment and earnings of long-term recipients found that during the two years after selection for study in 1994-96, employment increased for single-parent recipients in both urban and rural counties. However, in contrast to the large and lasting employment increases in urban counties, average employment increases were much smaller for recipients in rural counties and effects on employment faded considerably by the last year of follow-up.

Is the welfare-to-work transition more difficult in rural areas? Most national-level research studies suggest that obstacles to employment for single mothers leaving welfare are no greater in rural areas than in urban areas. Rural areas are becoming more culturally, politically, and economically integrated, and many issues related to low-wage service economies are relevant for both rural and urban areas.

But state-level analyses suggest that barriers to the effective transition-to-work portion of welfare reform can vary widely among labor market areas. A recent Mississippi labor market analysis quantitatively demonstrates that labor market areas differ in their capacity to create net job growth that matches the educational credentials of TANF recipients. Moreover, the labor market areas that are likely to be the most challenged by this spatial mismatch are also the ones with the weakest carrying capacity for licensed childcare facilities as well as having the lowest density of high-access transportation arteries flowing throughout them. The Clarksdale nonmetropolitan labor market area in the Delta region appears to hold the bleakest outlook for TANF recipients to find jobs that will match the educational credentials that they hold. Areas of the state with the highest levels of urban influence hold the brightest prospects for job-matched employment. The availability of regulated childcare facilities also follows this pattern of urban influence.

Similarly, interviews with welfare families and community informants in seven Iowa communities ranked along a rural-urban continuum of population density, suggest that differential effects of welfare reform policies hinge on differences in the proximity of jobs and access to support services. Urban centers offer more job opportunities and support a scale of auxiliary social services that cannot be matched in rural communities. Welfare recipients who live in or adjacent to urban areas have potential access to more jobs, and jobs that pay higher wages compared to recipients who live in remote rural communities. However, capitalizing on local jobs requires access to reliable, affordable transportation. The feasibility of establishing cost-effective mass transit systems depends, in part, on population density and therefore is more likely to exist in urban areas. Families making the transition from welfare to work need an array of support services that may include job training, health care, childcare, or a range of emergency services.

Have welfare-to-work transitions improved the economic well-being of rural recipients? National-level analyses show that welfare-to-work transitions have resulted in significant gains in total per-capita earnings between 1993 and 1999 for nonmetro single female headed families with children, larger than the gains seen for their metro counterparts. The status of heads shifted from not in the workforce and on welfare to the more remunerative state of in the workforce and not on welfare, often used as an indicator of program success. This shift accounted for nearly all of the gains in total per capita income between 1993 and 1999. However, these welfare-to-work shifts and the resulting economic gains are largely due to increases in the education and ages of single mothers and improvements in area economies where they live rather than to structural shifts related to welfare reform.

Assessments at the state level also point to limited effects of welfare reform on earnings in rural areas, although the effects are more positive for urban areas. A Minnesota study of the employment and earnings effects of an experimental welfare waiver found that the program had no effect on the average earnings of rural welfare recipients, although it increased the average earnings of urban recipients. The program increased income (measured by welfare and earnings) for both urban and rural recipients since it allowed recipients to maintain their welfare income as their earnings increased. Differences in recipients' prior marital history and changes in family structure, particularly explain the programs' different effects on rural versus urban recipients.

Can former welfare recipients escape poverty through work? Although most former recipients can find some work, many cannot get and/or keep full-time year-round work. As a result, many welfare recipients return to the welfare system for economic support. A multivariate analysis of recidivism in Iowa shows, for example, that among welfare recipients, those in metro areas were less likely to leave compared with those in nonmetro areas, but once they left, those in metro areas were less likely to return right away. After the first two quarters, there is little difference in the likelihood of returning to welfare between metro and nonmetro locations. Iowa's experience suggests that human capital, child support, and the presence of children are major determinants of welfare dependence and recidivism.

Additional analysis points to the findings that the impacts of welfare-to-work transitions are likely to vary systematically by type of county according to their distinct welfare-use and employment patterns. A recent California study argues that welfare use patterns in rural and agricultural counties differ from those in urban counties, largely due to variation in employment patterns. The average welfare recipient in either a rural or agricultural county has both more and shorter welfare spells than the average welfare recipient in an urban county. A person in these counties is therefore more likely to go on welfare in a given year. However, once on welfare, she is more likely to exit welfare before an urban welfare recipient who began welfare at the same time. Significant seasonality exists in the nonurban caseload pertaining to a summer effect. The average welfare recipient in an agricultural or rural county is more likely than the average welfare recipient in an urban county to exit in the summer months than in the winter months.

The problem for most poor rural is less one of finding a job than of finding a job that pays a living wage. Over one-third of working rural female heads are in poverty, a rate higher than at any time since 1989. An analysis of the short term impacts of welfare reform in

persistently poor rural areas of central Appalachia, the Mississippi Delta, the Lower Rio Grande Valley and Indian reservations in South Dakota finds personal and policy adjustments that have buffered the severity of negative impacts that were predicted by many reform critics. At a personal level, these include extensive participation in informal labor markets, and use of strong networks of family support. An institutional response in these areas has been the suspension of time limits in some counties. It is likely that many of those who have left the welfare rolls have found work in either the formal or informal labor market. Welfare reform may have reduced the ability of poor adults to combine welfare assistance with informal work.

Poverty

Poverty rates are higher in nonmetropolitan areas than in metropolitan areas, and they have declined more over the last decade. Public assistance has had a modest effect on the poverty of single mothers with children, moving them out of poverty, moving them out of deep poverty and closing the “poverty gap” (the gap between their incomes and the poverty line for their family).

Welfare reform and a strong economy have combined to reduce poverty among single mothers with children since 1996. For the most part, welfare reform did not have greatly different impacts on poverty in rural and urban areas. Yet there is some indication that this “ameliorative effect” has been greater in metropolitan areas than in nonmetropolitan areas. This ameliorative effect of public assistance for single mothers with children has declined since 1996, and it has decreased more in nonmetro areas. The ameliorative effect of public assistance on the poverty gap has fallen by 36 percent (10 percentage points) in nonmetro areas, and 28 percent (8.7 percentage points) in metro areas.

Food insecurity and hunger

There was no substantial difference between metropolitan and nonmetropolitan areas in levels of hunger and food insecurity during the late 1990’s. Food insecurity has remained the same but hunger rates have declined significantly between 1995 and 1998 in both nonmetropolitan areas and nationally.

In order to assess whether the substantial declines in food stamp use during the late 1990’s was due to decreases in program access or decreased need, an Economic Research Service study examines changes in food insecurity and hunger among low income households not participating in the food stamp program. Because food insecurity increased substantially among these families in the late 1990’s, the study concludes: “the decline in food stamp use by low-income households resulted primarily from reduced access to food stamps. The lack of a corresponding increase in hunger, however, suggests that the most needy households, those facing hunger without food assistance, were generally still able to access food stamps.”

Policy Implications

Overall, the impacts of welfare reform on caseloads, employment, poverty and food insecurity do not seem to differ greatly between rural and urban areas. At the same time, recent studies of specific state welfare programs and specific policy provisions have found that welfare reform has smaller impacts on employment and earnings in rural areas than in urban areas. These smaller impacts are related to both demographic characteristics of recipients and to the poorer job opportunities and lack of critical work supports in rural areas.

These findings suggest the following policy implications:

Making work pay

By and large, and with considerable variation from one state to the next, welfare reform has been as successful in rural as in urban areas. TANF caseloads have fallen sharply, with most but not all families who leave welfare gaining at least a temporary foothold in the labor market. However, too many families leaving welfare remain poor, and not all are receiving the work-based supports they need to gain permanent economic independence. Our findings suggest that states and the Federal government should redouble their efforts to make work pay for low-wage workers, including:

- Maintaining a full-employment economy
- Expanding the *federal* Earned Income Tax Credit to further support the work efforts of low-income families
- Initiating or expanding *state* Earn Income Tax Credit supplements
- Expanding coverage and take-up of health insurance and childcare assistance programs for low-wage families
- Increasing the minimum wage to keep up with general wage levels
- Taking advantage of resources in the Workforce Investment Act to help match workers and jobs

In addressing these policy areas, it is important to preserve work incentives for families and job-creation incentives for firms.

Of special importance to rural areas for make-work-pay policies are states' welfare reforms that:

- Address the less favorable opportunities (low wage jobs) and high-unemployment

of rural labor markets

- Recognize the transportation needs of rural residents by enabling them to own reliable cars while at the same time maintaining eligibility for assistance programs
- Address service delivery problems caused by the geographic dispersion of people in need of program services
- Increase access to affordable and flexible child care that provides an adequate level of quality. The finding that transitional child care benefits do not increase employment in rural areas is consistent with the observed lack of choice in formal childcare arrangements in rural areas. It suggests that family-based incentives for child care are not effective if lack of base funding for child care facilities prevents development of formal child care facilities in rural areas. Improving child care choice in rural areas would require additional base funding.

Maintaining the safety net

Many low-income families who need supports from food stamps and medical insurance programs do not realize that they remain eligible for these programs even if they lose eligibility for cash assistance from TANF. Some states have been quite successful in getting the message out, others much less so. Thus:

- States should redouble their efforts to ensure that families eligible for food stamps, medical insurance and other in-kind programs are in fact enrolled in the program.

Helping multiple-barrier families

As TANF caseloads fall, families remaining on the rolls will increasingly be characterized by multiple barriers to work, including low skill levels, drug dependence, mental health problems, and family members (children and/or adult relatives) with disabilities. This suggests that states need to:

- Experiment with intensive demonstration programs aimed at multiple-barrier families
- Be creative in assisting families who face TANF work requirement and time limits by rewarding post-secondary schooling and community-service activities, and considering selective use of state-financed low-wage public sector jobs

Helping persistent high-poverty areas

Not all areas have benefited equally from the strong economy and welfare reforms. In particular, areas in Appalachia, the Mississippi Delta, the Rio Grande Valley, have long suffered from persistently high levels of poverty and unemployment.

- State policy should recognize that recipients in these areas may be more likely to “hit the time limits” and be more flexible in rural areas with time limits, and/or put more effort in/to creating employment opportunities.
- States with high-poverty, high-unemployment areas should realize that the family-based approach of welfare reform is insufficient to address the needs of families in these areas and consider additional ways of promoting regional economic development.

Work-oriented, family-based changes in welfare under the 1996 legislation and a healthy economy have resulted in increased incomes and lower poverty rates for rural and urban single mothers with children. Urban labor markets continue to pay higher wages, and urban areas provide better and more varied work supports. Policy that encourages work and enhances job readiness but does not address lower rural wages and rural barriers to working will induce more rural low-income people to move to the cities. The choice of antipoverty strategy has implications for population distribution between rural and urban areas.

There is a long-standing policy debate about the proper balance between human investments and place-specific investments. Current antipoverty strategies emphasize the human investments and family supports. While there is a continuing need to provide financial incentives and make continued investments in training and work support systems, the research reviewed here establishes that in areas where job opportunities are lacking, employment and earnings and poverty outcomes are not as favorable.

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