



Health and the Economic Well-Being of Rural Families

INTRODUCTION

From the mountains, to the valleys, to the prairies in between...25% of the U.S. population resides in rural areas. In those majestic and pastoral settings, families often struggle to obtain and maintain a desired quality of life. As research demonstrates, rural areas have challenges not well understood by residents of suburban and urban America or by members of Congress and other elected and appointed officials.

In rural areas, family life is at the core of the rural community. Thus, health and economic well-being are key to the family's ability to learn and earn. The functioning of the family is important not only to the immediate family members, but also to the well-being and viability of the rural community and economy. Fulfilling those functions can be challenging in rural settings.

CHALLENGES

While conditions vary with the specific nature of the local rural economy, its culture, geographic isolation and natural resources, some challenges among rural residents are common.

Earning a Living

Rural America contains 80% of the nation's land in 2,305 counties where 56 million people live and work. Farming is no longer the major source of family income. Even for farm families, more than half have members working off the farm providing 90% of the household income. More than 87% of rural counties are dominated by manufacturing, services and other employment not related to farming. **Rural workers differ from urban workers in employment opportunities. They face lower paying jobs, lower growth in earnings, fewer benefits and decreased work hours.**

Incomes are usually below the state median. Rural workers are often underemployed and more than twice as likely to earn minimum wage as urban workers. For rural families with workers over the age of 25, **27% do not earn enough income to keep a family out of poverty.**

Most rural families are headed by married adults who work in jobs with low earnings. Many have more than one member working. If the family is female-headed with children, half of those families are poor. Among a sample of rural, low-income families, child support was not a dependable source of income for those mothers. The same study found that even two earners were not enough to lift a family out of poverty.

While poverty rates dropped in rural areas during the 1990s, they were consistently higher than those for urban areas, and persistent, long-term poverty is much more common for rural families than urban families. Although rural areas experienced employment gains during the economic boom of the late 1990s, unemployment rates remained higher than in metropolitan areas.

Rural-Focused Public Policy

Changes in public policy as a result of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) assumed there were no differences between rural and urban areas. The recent review by the Department of Health and Human Services along with other cited research studies demonstrates existence of differences even among rural areas that include:

- 1) Availability of adequate wage-paying jobs and supports such as child-care and transportation;**
- 2) Access to education and health care; and**
- 3) Affordability of health care and health insurance.**

Barriers experienced by rural families are compounded due to the isolation of rural areas and the limited opportunities available for jobs. **Public policy affecting rural families should take into account the realities of rural life.**

Employment is also affected by the challenges of childcare, transportation, accessibility of family support services and the limited availability of educational programs and job training opportunities that could increase human capital. Out-migration from rural areas by those seeking higher education and better pay results in fewer people with post-secondary education and more with high school diplomas or less education than in urban areas. Thus, rural settings may be less attractive to potential employers.

Getting and Staying Healthy

Health is critical to education and employment. Poor health of adults interferes with employment and getting additional education to improve employability. Poor health of children hinders the employability of parents as well as interferes with the education of the children.

The recent U.S. Census demonstrated that rural more than urban families are likely to experience poor health. Health care services are more limited in rural areas thus increasing the odds that people will not get care to prevent problems or reduce their severity in a timely manner. Rural families have lower health insurance coverage. The lack of healthcare providers, especially for dental and mental health needs, coupled with lower incidence of health insurance coverage, results in poorer health outcomes for rural residents.

Nationally, death rates are higher in rural counties for children and young adults. Rural residents have a higher incidence of certain types of heart disease, more activity limitations due to chronic health problems and a higher suicide rate.

Rural 8th graders are more likely to abuse drugs than youth in large metro areas. **Teenagers in rural areas are at particularly high risk for negative effects of teenage child-bearing with higher teen birthrates than in metropolitan areas.** Teen mothers have, on average, lower levels of achievement and higher high school dropout rates than non-rural adolescents.

Having enough food to provide adequate nutrition is a challenge to the health of rural families. In one study, **49% of the families were food insecure** as measured by the standardized USDA Core Food Security Module. Of those, 17% had hunger present. That study also demonstrated that serious illness, injury and chronic health problems are present in rural families who are food insecure. Inadequate nutrition affects the ability of children to learn and adults to earn.

Making Do or Doing Without

Because of the scarcity of services and a culture of independence, rural families tend to be relatively self-sufficient, getting by with help from family and friends and as a last resort, with government assistance. **Yet, while many are eligible for government assistance, studies are documenting that even for working families, food stamps and Earned Income Tax Credits are underused.** These government benefits have value not only to the families but also to the local rural economy.

AUTHORS

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POLICY RECOMMENDATIONS

Public policies affecting rural families, economies and communities are fragmented and may not take into account the interdependent nature of life in rural America. Public policies affect the health and economic well-being of families. These families and their communities deserve and need rural-appropriate policies that:

- Provide jobs with wages adequate to support families
- Expand opportunities for developing job skills through education
- Develop services unique to rural transportation and child care needs
- Remove barriers to accessing government assistance, if eligible
- Provide training for rural health care providers
- Expedite access to health care and health insurance
- Provide equity for rural residents
- Enhance research on rural families and outreach to inform them of economic and health benefits of government assistance
- Encourage the DHHS to implement strategies identified in their 2002 study.

CONCLUSION

Though a minority of the U.S. population, rural families contribute to the nation's economy, its defense, and its strengths as a democracy. The health and economic well-being of rural families are vital to our nation's interests.

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REFERENCES

For references please visit our website www.ncfr.org.

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