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Any opinions voiced in the Journal are those solely of the authors and not necessarily of the Center.

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Strengthening Social Capital to Tackle Poverty

Donna Rae Scheffert

The death of Linda Wright's husband has left her and her two pre-school children in poverty, in isolation, and in transition. After being a full-time parent for several years, Linda is unsure what type of employment she can find. She is considering going back to school to finish her bachelor's degree or complete a technical program. And she plans to move from her Twin Cities home back to the rural hometown where she grew up so that she can be near her immediate and extended family.

Can moving to a rural community help Linda through her transition? Will the realities of living in a rural area live up to her expectations for being near friends and family? Can she get by and gain the opportunities she needs in rural Minnesota?

Linda is a hypothetical representation of a woman new to poverty. She is a recent widow with two pre-school children. For the past five years she has been a full-time parent living a middle class lifestyle in the suburbs of the Twin Cities. She must now remake her life after the death of her husband. She knows she will need to get a job. Prior to the birth of her children she was a waitress and worked at a retail store. Her one year of college several years ago started her on the path of her dream of being a nurse. She would like to renew her dream and seek additional education. Linda has a large, loving extended family in rural Minnesota. She is hopeful they will be able to help her find a job, housing, and child care. Now she has to make a decision: stay where she is or move to a rural community?

Some research would predict that Linda should stay in the city. Estimates from the National Longitudinal Survey of Youth suggest that moving from a rural area to an urban area reduces the amount of time women spend in poverty over their lifetime (National

Longitudinal Survey of Youth, 1979–2004). The *Rural Families Speak* study acknowledges that staying near parents or family members in low-wage markets reduces income earning potential. However, rural women may balance that dismal economic outlook with the benefits of social networks. These networks may include social supports from family members or supports from community members — an asset called social capital.

In this article, we hope to get beyond speaking in “theoretical terms” or “averages” to more closely examine the reality of a woman who makes the lifestyle choice to live in a rural area. We hope to overcome the tendency to idealize or stigmatize rural living, examining instead how informal and community supports in rural communities can be leveraged to support people in poverty. Because

Linda’s reasons to move to a rural area include: to raise her children in a safer environment, find a flexible job, be nearer grandparents, reconnect with old friends, enjoy natural amenities like the lake and woods, pay less for housing, and reduce the costs of transportation.

individual characteristics and choices matter, we will follow Linda’s storyline. To explore rural diversity, we will consider three areas of Minnesota: southern, western and northeastern counties. For each area, data about the cost of living, job availability and social networks is provided. Then, social capital and its ability to make a difference for people in poverty will be considered. Finally, we will describe concrete examples of how social capital has been leveraged to create supports for families in poverty.

Painting a picture of rural poverty and rural prosperity

The bucolic view of rural America as a place where “everybody knows your name” conflicts with the language of decline and disadvantage that dominates discussions of rural America in the popular press and the scholarly literature. A more accurate and descriptive picture of the quality of life for rural families in poverty is needed — for policy makers, local leaders, and for individuals in poverty who migrate from urban to rural areas.

Media frequently convey an image of poverty as homeless people in an urban setting. In reality, in the United States higher poverty rates are found in isolated rural areas, those that are not adjacent to metro areas (Jensen, Geotz, and Swaminathan, 2005).

There is something about living in a rural area that increases one’s odds of being poor. Two people with identical racial, age, gender, and educational characteristics in households with

the same number of adults and children and workers have different odds of being poor if one lives in a rural area and the other lives in an urban area. The one living in a rural area is more likely to be poor.... (Weber, Jensen, Miller, Mosley, and Fisher, 2005)

Rural communities are diverse. Some rural areas thrive both economically and socially; some areas are declining and socially divided; others fall somewhere along this continuum. A comprehensive picture of poverty and prosperity must include both economic and social indicators. Poverty can refer to low economic earnings; it can also refer to isolation and bleak social conditions. Prosperity can mean wealth; it can also mean a high quality of life.

A recent study of all counties in the United States analyzed an expanded set of determinants of poverty, namely factors related to economic, social, and political influence.

***Social capital, race and class relations, and political influence** directly affect a community's well-being. Numerous studies have found a positive association between economic development and **social capital**. Counties rich in social capital have lower family poverty rates, with the exception of metro areas where the effect of social capital was not statistically significant. **Ethnic and economic polarization** is positively associated with poverty. Counties that are **politically less competitive** (vote outcomes skewed towards a single party) also have higher family poverty rates. (Ruspassing & Goetz, 2007)*

A recent report to USDA Rural Development about "rural prosperity" paints a similar picture. These authors note that more than 300 very rural counties and 200 mixed rural counties are more prosperous than the nation as a whole when prosperity is defined as ***low unemployment rates, low poverty rates, low school dropout rates, and better housing conditions*** than the nation. Their analysis thus far suggests that prosperous rural non-core counties have:

- a robust mix of private sector industries
 - educated populations
 - **strong social capital**
 - stable population sizes, and
 - relatively homogenous populations in terms of ethnic ancestry.
- (Isserman, Feser, and Warren, 2007)

The authors note that those counties with population and economic growth can still *“have high unemployment rates, high poverty rates, crowded and expensive housing, and difficulty getting and keeping children enrolled in schools. Growth does not guarantee the prosperity of a community’s residents or their community.”*

Given the mixed views of rural poverty and rural prosperity, the decision to “move rural” should be made carefully — considering the mix of formal and informal conditions and supports available in a particular community.

Working hard to earn enough

Minnesota has a high percentage of women in the labor force (65.5%). Yet women are less economically secure than men in Minnesota. Women’s earnings in the labor force trail behind men’s. The household poverty rate for females over age 18 is 9.7%, while the poverty rate for males over 18 is just 7.1%. The median annual earnings for a male full-time worker is \$46,349, while women’s median income is 23% less (\$35,611). The percentage of families and people whose incomes in the past 12 months are below the poverty line illustrates inequities:

Linda, a white, single parent with two pre-school children, is considered to live below the poverty level if she earns \$17,600 or less annually. If Linda were a woman of color her likelihood of being in poverty would be even higher.
(2008 Poverty Guidelines)

- Married couple families2.7%
- All families with children under age 18.....10.3%
- Families with no husband present with related children under 18.....30.3%
- Families with no husband present with related children under 5.....44.4%

(U.S. Department of Commerce, Bureau of the Census, 2006)

Work does not guarantee that families will stay above poverty and be able to become economically sustainable. The likelihood of being among the working poor was higher for women who headed families and among those who worked in service occupations (Dolan, Seiling, Glesner, 2006).

Table 1 illustrates the gender differences in statewide median earnings by educational and industry characteristics. Wages for industries (service, health care, etc.) may also vary by geographic area, as Table 2 shows. Female-dominated industries such as

Table 1: Educational and industry characteristics for women.

Educational Attainment	Median Earnings (Dollars) of Women in Minnesota, 2006	Women's Earnings as a Percentage of Men's Earnings
Less than high school graduate	\$13,255	59.8%
High school graduate (includes equivalency)	\$20,650	65.1%
Some college or associate's degree	\$26,300	65.4%
Bachelor's degree	\$36,875	66.5%
Graduate or professional degree	\$49,164	66.4%
Industry Type	Median Earnings (Dollars) of Women in Minnesota, 2006	Women's Earnings as a Percentage of Men's Earnings
Full-time, year-round civilian workers 16 years and older	\$32,769	77.4%
Accommodation and food services	\$19,908	79.1%
Other services	\$25,035	71.8%
Retail trade	\$25,082	71.9%
Arts, entertainment and recreation	\$28,908	82.5%
Administrative support	\$28,230	90.9%
Health care and social assistance	\$32,122	66.8%

Source: Median earnings in past 12 months of workers by sex, and women's earnings as a percentage of men's earnings: 2006 (Income, Earnings, and Poverty Data from the 2006 American Community Survey, U.S. Census Bureau, p. 16).

Linda went to college for one year. She has work experience in retail trade and food service. Table 1 shows that according to statewide average earnings, her expected earnings would likely to be in the low to mid \$20,000 range with her education median of \$26,300 and her work experience area median \$19,980-\$25,082, but salaries can vary greatly by location. Additional education would increase her earning potential.

Table 2: Average annual salary for a full-time job in retail and health care, by location.

	Southern Minnesota county	Western Minnesota county	Northeastern Minnesota county
Retail	\$20,020	\$15,652	\$17,524
Health care	\$21,476	n/a	\$35,828

Source: 2007 Minnesota Department of Employment and Economic Development

food service and retail trade have lower wages overall than other industries. However, these jobs may be readily available in most areas of the state. Health care positions may offer higher wages; often they require certification or a degree, as higher-wage jobs generally do. The more education a woman has, the higher her earnings may be; however, a woman’s degree and work experience may not count for as much in rural areas. “ Individual level attributes and credentials” had less effect on poverty for rural women than urban women (Haynie and Gorman, 1999). In other words, experienced women with academic credentials living in rural areas may face “underemployment.”

Paying the bills

Linda has work experience in retail trade and one year of college with a major in health care. Table 2 shows the average annual salary in each of these fields in the target locations.

Linda would be under the poverty line working full-time in retail in the western and northeastern towns, thus qualifying for assistance. She would be over the poverty line in both fields in the southern community. Her continued education would pay off the most for her in the northeastern town. Retail and health care wages are similar in the southern town and there is no near employment in health care in the western community.

Linda will likely have a difficult time getting a job that makes enough to pay all the bills in a rural area. She will have to rely on formal or informal supports from others to make ends meet.

The Minnesota Jobs Now Coalition provides data about core cost of living expenses for each county in Minnesota. In the *Cost of Living in Minnesota* research, they identify a family’s basic needs and what it costs in that county to meet those needs. Costs are based

Table 3: Estimates of costs of living for an adult woman with two pre-school children.

Monthly and Annual Projected Costs	Southern Minnesota County	Western Minnesota County	Northeastern Minnesota County	Seven-County Metro Area of Minnesota
Housing (monthly)	\$557	\$503	\$503	\$855
Child care (two children, monthly)	\$657	\$584	\$794	\$990
Food (monthly)	\$407	\$407	\$407	\$407
Health Care (monthly)	\$334	\$334	\$334	\$334
Transportation (monthly)	\$411	\$399	\$443	\$421
Clothing/Other (monthly)	\$263	\$263	\$263	\$263
Net Taxes (annual)	-\$48*	-\$275*	\$211	\$449
Total monthly costs	\$2,581	\$2,215	\$2,955	\$3,719
Total annual costs	\$30,972	\$26,580	\$35,460	\$44,628
Hourly wage required to meet annual costs (40 hr. work week)	\$14.89	\$12.78	\$17.05	\$21.46
Linda's anticipated annual income for work in retail trade	\$20,020	\$15,652	\$17,524	\$26,052
Difference between annual costs and anticipated income	\$10,952	\$10,928	\$17,936	\$18,576

Source: 2006 Data from *The Cost of Living in Minnesota Family Wage & Budget Calculator*, retrieved September 2008, <http://www.jobsnowcoalition.org/>

*Includes estimated withholdings of federal income tax, payroll tax (FICA) and Minnesota income tax on an earner making the total estimated annual cost of living and credits for federal child care credit, federal child credit, earned income credit, Minnesota working family credit, and Minnesota child care credit based for a family including two children.

upon monthly budget requirements necessary to achieve a “no-frills” standard of living. These costs do not include money for payment of debt, for entertainment, restaurant meals, vacations or savings for emergencies, retirement or children’s college education. The basic needs standard falls short of what is usually called a middle-class standard of living.

Table 3 indicates that the gap between the living wage and the anticipated income is smallest in rural areas. Higher population

Table 4: Livable Wage Potential for a Newcomer to an Area.

	Southern Minnesota County (within 30 miles of a population center over 19,999)	Western Minnesota County (completely rural, not adjacent to a population center)	Northeastern Minnesota County (completely rural, not adjacent to a population center)	Seven-County Metro Area of Minnesota (urban and suburban)
Target wage to provide all basic costs for Linda and her family	\$14.89	\$12.78	\$17.05	\$21.95
Percent of jobs earning less than \$9.99/hr.	25%	24%	28%	12%
Percent of jobs earning between \$10-\$14.99	33%	34%	38%	21%
Percent of jobs earning between \$15-\$19.99	17%	16%	16%	17%
Percent of jobs earning between \$20-\$24.99	10%	9%	6%	12%

Source: Hourly Wages Earned by Workers in Counties and Minnesota (total, all industries, 2nd Quarter, 2007), <http://www.jobstocoalition.org/>

Table 5: Formal supports that could reduce needed wage.

Hourly wage needed to provide all basics	\$14.89	\$12.78	\$17.05	\$21.46
Hourly wage needed without child care costs	\$11.10	\$9.41	\$12.47	\$15.77
Hourly wage needed without housing costs	\$11.68	\$9.98	\$14.15	\$16.52
Hourly wage needed without food costs	\$12.54	\$10.43	\$14.70	\$19.11

Source: *Hourly Wages Earned by Workers in Counties and Minnesota (total, all industries, 2nd Quarter, 2007)*, <http://www.jobsnowcoalition.org/>

centers provide more and better jobs; they also have higher costs of living (Duncan, Whitener, Weber, 2002).

Distance from metro areas is a factor as we consider opportunities across Minnesota’s rural areas. The Census Bureau labels rural areas based on their adjacency to denser populations. Higher poverty rates are found in isolated rural areas (those that are non-adjacent to metro areas) (Jensen, Geotz, and Swaminathan, 2005).

The western and southern counties, with the smallest gaps between wages and costs of living, may be the best choices for Linda and her family. However, rural areas may not have a large number of available jobs for a newcomer. And if a position is open, what does the job pay?

The data in Table 4 assumes a person would be job seeking in their own county. In reality, commuting to jobs has become a daily routine for many Minnesotans. Those counties closer to higher population centers may have a larger pool for their job search.

The southern county is considered a rural area adjacent to a larger population center. This means that Linda would be within a reasonable commuting distance to a job. Both the western and the northeastern counties are completely rural. The seven-county metro area is a combination of urban and suburban; rural areas within these counties are very near larger population centers.

Table 4 includes data from the Jobs Now Coalition to answer the question, “What do jobs pay in the various rural areas, and how does that compare to the Twin Cities area?”

A large number of the jobs in the rural counties pay about the target wage or less than needed by Linda to support her family of

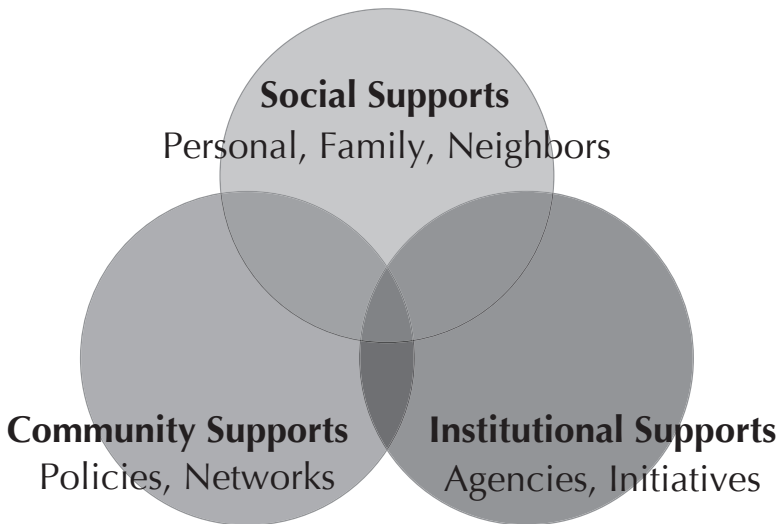


Figure 1: Poverty reduction supports diagram.

three. For example, in the western county 58% of the jobs pay less than \$14.99; Linda needs \$12.78 just to meet basic living needs.

If one or more formal or informal supports were accessed to reduce costs, the likelihood of Linda making ends meet is greater. Table 5 refigures what hourly wage would be needed if child care, housing or food costs were reduced to zero. Child care for two pre-school children would make the biggest difference, followed by housing and food supports. In reality, most supports are unlikely to take the expense of the item to zero. A mix of supports (food assistance, child care assistance or part-time care) is more likely.

Poverty reduction supports include social supports (family, friends, and neighbors), institutional supports (agencies and initiatives) and community supports (policies and networks) — see Figure 1. An example of social support is a friend dropping off dinner and/or picking up children from a school activity; institutional supports include federal, state or local agencies that assist people with food, shelter, clothing, energy, and housing as well as initiatives like free immunizations to children; and community supports include policies such as a city policy for livable wages or a school policy allowing free access to extracurricular activities for students eligible for free or reduced lunches. A combination of these types of supports is typically needed.

The following sections provide more details about each of these types of support.

Accessing formal supports

Making ends meet requires cunning management of gainful employment, affordable child care, affordable housing and monthly budgeting. Public or private assistance is often a piece of the management puzzle for low-income families.

Some rural areas find it challenging to bring formal support systems to their communities. Formal support systems may be inadequate or unavailable, and some families may avoid using them due to lack of information or perceptions about receiving assistance (Dolan, Seiling & Glesner, 2006). Recent analyses have shown deficiencies in Minnesota's rural communities for child care assistance, insurance and mental health services.

Lack of affordable child care is most pronounced in sparsely populated areas (Davis and Weber, 2001). Child care assistance, a state-funded program, improves the affordability of child care for poor families in Minnesota. Eligibility is based on income and status of employment, education or workforce training programs. In 2001, Minnesota led the nation in child care assistance, with the fourth highest entrance eligibility limits (250% of the poverty rate) for child care assistance. Now, Minnesota ranks in the bottom ten of the 50 states, attributable to 2003 legislation reducing income limits and cutting \$200 million in state child care assistance. These funds were partially restored in 2006, the same year the National Women's Law Center reported that Minnesota had among the longest waiting lists in the country for child care assistance (www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport2006.pdf).

Because rural employment is disproportionately characterized by low-wage, part-time and seasonal jobs, many workers are uninsured. Rural Minnesotans who are insured are less likely to have employer-sponsored policies, and their individually purchased policies often carry high premiums, deductibles and co-pays (Rural

Linda may benefit from public policies that support:

- Child care assistance, public early education or Head Start
- Housing assistance
- Health coverage or individual premium offsets (medical and dental)
- Higher minimum wage and/or ordinance for local livable wages
- Educational scholarships & local access to higher education

Health Advisory Committee, Health Care Reform Work Group, 2007, www.health.state.mn.us/divs/orhpc/pubs/hcreform.pdf).

Other formal supports may be missing when rural women face depression or other stress-related problems. According to the Rural Institute at the University of Montana, rural residents are more likely than urban to downplay their symptoms and try to cope on their own, rather than risk being labeled mentally ill (Shirek, 2008). In 2002, rural Minnesota had 7.3 psychiatrists per 100,000 people, compared with 10 psychiatrists per 100,000 people in the Twin Cities. And most outstate psychiatric offices are located in regional centers, which may be inaccessible from some rural communities. The National Association for Rural Mental Health has also voiced concern about high turnover rates among mental health professionals in rural areas, perhaps precipitated by a scarcity of fellow practitioners, as well as a clash of urban and rural cultures.

Greater need for transportation and lack of public transportation options may impose barriers to labor force participation and employment for low-income adults. These are more constraining in rural areas than urban areas (Duncan, Whitener, Weber, 2002).

Tapping personal supports

Single mothers often need help to juggle tasks and manage life. Private assistance can help people manage practical tasks. This informal type of help is often referred to as “social support.” Studies have shown that the most frequent helpers for low-income mothers are their own mothers (Seiling, 2008).

A recent longitudinal study of rural low-income families (recipients of public assistance, especially food assistance) looked at the relationships among their lives, the vitality of the rural communities where they live, and the impact of public policies directly affecting them and found *social support serves as an essential resource for rural low-income families and helps them access resources they need when other services were not available. They also found that family and friends were the safety net for these families* (Bauer & Katras, 2007).

In a complementary study called “Making It Work,” low-income women were asked how often in the last month they received practical

Types of help Linda may anticipate receiving (in order of most likely to least likely):

- Emergency child care
- Regular child care
- Emergency transportation
- Regular transportation
- Housework
- Food
- Cash
- Rent

(Seiling, 2007)

help and how many people they felt they could call on for help. Results varied greatly.

Number of people to call on for practical help:

2% had no one to call on for help

51% had 1-5 people to help

18% had 6-9 people to help

30% had more than 10 people to help

(Dolan, Seiling & Glesner, 2006)

The longer the list of people to call on for help, the more secure is a person's "safety net."

The role of social capital

Social capital is the collective value of networks and the inclination to help one another that arises from those networks (Putnam, 2000). The helping role of neighbors, groups and communitywide initiatives can be essential to the quality of family life. Numerous research studies have found benefits for communities when high levels of social capital exist. The Saguaro report of Harvard University summarizes the benefits as stronger communities, better educational achievement of students, individual well-being, improved public health and economic prosperity for people and place (www.BetterTogether.org).

Linda and her family will benefit from going to establishments where they can meet people, play, and join with others civically. This will expand her networks and supports.

Studies of rural prosperity indicate that social networks affect rural prosperity. As described earlier, strong social capital was one of the eight factors common to prosperous rural counties. According to the study, prosperous rural counties have 4.4 social capital establishments (such as bowling centers, food service and drinking places, clubs, religious, grant-making and civic organizations) per 1,000 residents, compared to 3.2 in other counties (Isserman, Feser & Warren, 2008).

Strengthening social capital

Can strengthening social capital in communities be an effective approach to support families like Linda's? When people struggle to make ends meet, friends, family and community become a day-to-

day support system and sometimes the final safety net. The basic idea of social capital is that a person's relationships are an important asset, one that can be called on in a crisis, enjoyed for its own sake and leveraged for material gain. Conversely, the *absence* of social ties can have an equally important impact. A defining feature of being poor is that one is not a member of — or may even be actively excluded from — certain social networks and institutions that could be used to secure good jobs and decent housing (Woolcock & Narayan, 2005).

How strong is social capital in rural communities? The University of Minnesota Extension's Center for Community Vitality has reviewed the literature of social capital, considered the practical implications for communities, and has developed educational materials and assessment processes that give communities a new language to talk about the social capital they have available in their community. Based on their model, the role of social capital in Linda's life can be described in this way:

- **Networks:**

Bonding networks are the close ties that Linda craves — the ones that lured her back to a rural area. Bonding networks are usually with family, friends and neighbors. Bonding networks are the ones that give people a sense of belonging and help them get by. (For example, if Linda's car died and she needed to get to work, these are the people Linda would call for a ride.) These relationships often serve as the social support for low-income families.

Bridging networks are weaker ties (like "friends-of-a-friend") where Linda may hear about jobs or find an in-road to cheaper housing. Resources like these are often exchanged through "who you know" rather than being publicized. These bridges are usually created with people who are from different social backgrounds or networks of occupations, organizations or neighborhoods. These ties can provide new opportunities.

Linking networks would facilitate Linda's access to formal support systems or may ease her entry into an unfamiliar educational institution that can improve her job opportunities. Linking networks are with private and public leaders of systems that have resources — like banks, foundations and institutions. They exist both within and outside the community.

- **Trust** is a key variable within these networks. Trust is the expectation that friends, family, networks and institutions can be relied upon. If Linda’s family does not trust the people within the educational systems, or the employers who Linda might go to, her hope may be depleted.
- **Engagement** is the interaction with others for enjoyment or to get things done. Only by actually being engaged with family & friends, other community members and institutions will Linda be able to tap their resources for her family’s future.

The dynamic presence of trust, engagement and networks make a difference for people in poverty. Extension’s Center for Community Vitality has encapsulated the elements of social capital in Figure 2. The inner ring focuses on examples of trust in each type of network; the next ring describes engagement. If both trust and engagement in each type of network are strong, they result in the connections shown in the outer ring.

Figure 2: The Community Social Capital model.

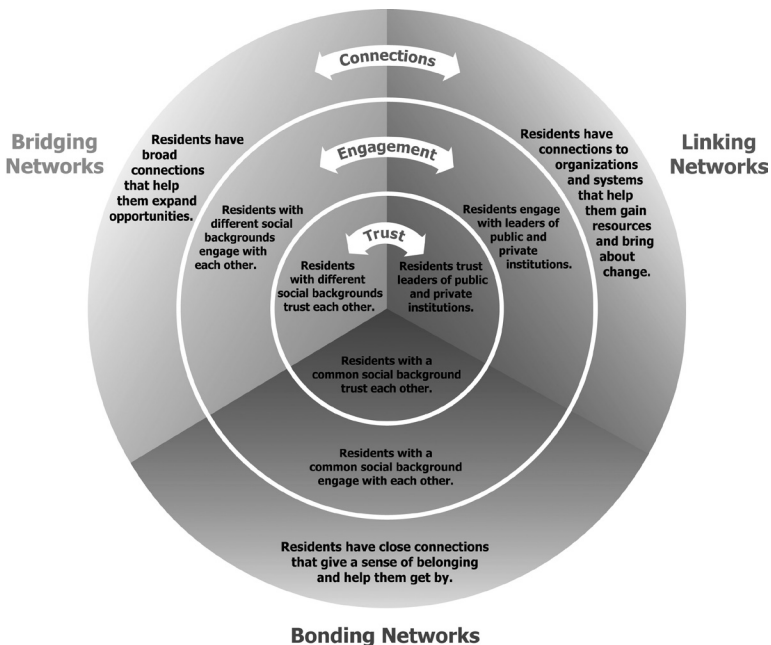
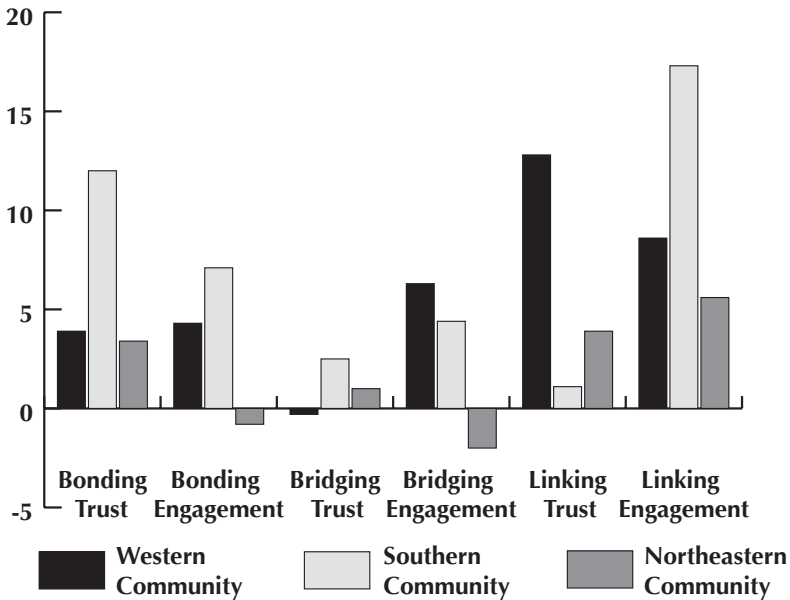


Figure 3: Differences in average social capital scores between low-income and higher-income women.

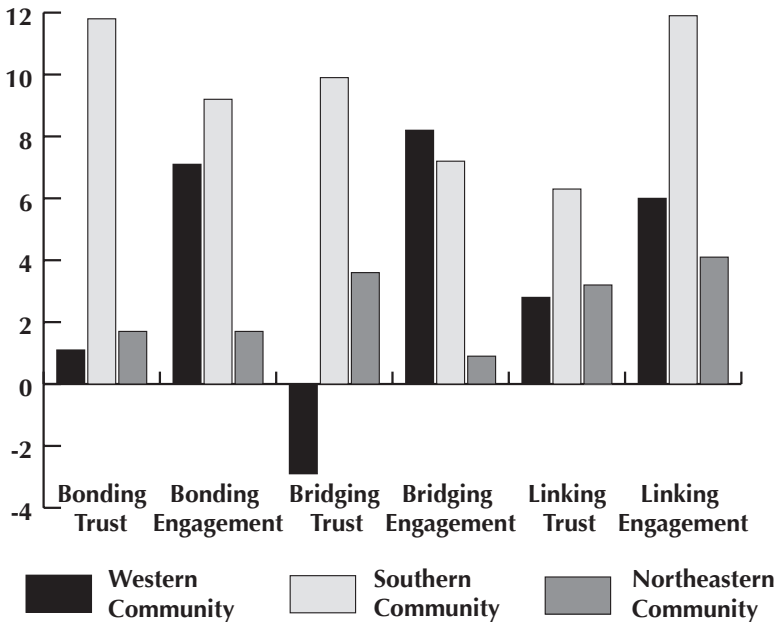


“Low income” in this chart means women living in households earning less than \$25,000 per year. The negative differences in Bonding Engagement and Bridging Engagement in Northeastern Community mean that low-income women in that community actually had higher levels of Bonding Engagement and Bridging Engagement. The following differences were large enough to be statistically significant: Bonding Trust in Southern Community; Bonding Engagement in Southern Community; Linking Trust in Western Community; and Linking Engagement in all three communities.

Strengthening social capital

For the past five years, Extension has been working to design and test a community survey tool to measure social capital in rural communities. This tool has now been tested in ten communities. Each round of testing has improved the quality of the survey. Beyond measurement, the community discussion stimulated through the community-based survey process provides a valuable language for community leaders and residents to discuss the ties that do and don’t exist in their social fabric. With the data and the discussion, communities identify assets to be tapped and grown, as well as gaps that should be addressed (Scheffert, Horntvedt, Chazdon, 2008).

Figure 4: Differences in average social capital scores between less-educated and more-educated women.



“Less educated” in this chart represents women with less than a high school diploma, a high school diploma or equivalent, or some college. “More educated” refers to women with an Associate’s degree or higher. The negative difference for Bridging Trust in Western Community means that less-educated women in that community actually had higher levels of Bridging Trust. The following differences were large enough to be statistically significant: Bonding Trust in Southern Community; Bonding Engagement in Western Community and Southern Community; Bridging Trust in Southern Community; Bridging Engagement in Western Community and Southern Community; Linking Trust in Southern Community; and Linking Engagement in Western Community and Southern Community.

Within the three communities we are comparing, the social capital averages are remarkably similar. However, how do networks, trust and engagement compare between people with fewer resources and people with more? Does educational level matter in communities? Figures 3 and 4 compare total responses of the lower-income and/or lower educated women respondents with those of other women in the community for each of six types of networks. The height of the column represents the size of the gap between low-income and/or less-educated women and higher-income and/or

more-educated women. If the low-income or less-educated group reported more social capital, the result is a negative number. The higher the column, the more socially separated these two groups of women are by either income or education and the tougher it likely is to break in, fit in and access the same resources higher-income and more-educated women have access to. Smaller gaps are preferable.

More inclusive communities include women in networks regardless of their economic or educational status. Since social capital is a resource that helps people get by, gain opportunity and access resources to bring about change, it is problematic if lower-income and less-educated women have less social capital. Opportunities to be supported by the community while in transition, stepping up economically or educationally are greatest in the communities with the smallest gaps.

For Linda, the northeastern community may be the one easiest to interact in because low-income women have higher levels of bonding engagement (with friends & families) and bridging engagement (with acquaintances). This is an excellent indicator that a newcomer will be able to create the networks they need to get by and gain opportunities.

The southern community has more differences in bonding trust, bonding engagement and linking engagement between low-income women and higher-income women. This could be a red flag signaling more difficulty for Linda in joining social groups (e.g., dinner with neighbors), interacting in a number of community-based activities and joining with others to create change or garner resources from institutions.

The western community falls in the middle on several scales. It is highest on bridging engagement and linking trust. This could signal to Linda that she would need to take more steps to become engaged with others and need to work harder to create a sense of trustworthiness with public and private leaders of institutions.

Education is also a factor that affects social capital. Figure 4 shows differences in social capital by educational level.

For Linda, who has completed one year of college, living in the northeastern community is where she would find that her level of education matters less in how trustworthy she is perceived and interacts with others. The western community is where more bridging trust is present (trust across different social backgrounds). The southern community shows the most differences on five of the six networks between less educated and more educated people. This could be a deterrent to Linda as she would need to work harder to build strong networks.

Improving quality of life with social capital

Communities that work together can create better conditions where people feel they belong, are able to get by, gain opportunities and access needed resources. Working together in a community requires commitment. Expectations and demands for network participation and reciprocity cost time and money (Seiling, 2007). Low-income single mothers are short on both time and money. That is why coalitions need to invest time in organizing themselves and identifying doable actions to access resources that improve conditions, especially for those struggling to make ends meet.

In 2007 and 2008, the University of Minnesota Extension engaged ten Minnesota communities with poverty rates of greater than 10% in a community leadership program to reduce poverty. (This program, *Horizons*, was funded by the Northwest Area Foundation and was implemented by the Extension Center for Community Vitality.) About 5,000 people were engaged in processes of dialogue, leadership training, goal setting and community action. The types of resources that this community action created would help Linda greatly during her transition. For example:

87% of people would like to do more to help people struggling to make ends meet. Most people believe their local elected officials could take specific action on poverty.

(Poll, Northwest Area Foundation, 2008, www.nwaf.org)

- **At a “Get to Know Your Neighbor Picnic”** Linda learns of a position available at a nearby doctor’s office.
- After Linda moves to her inexpensive apartment, a **community welcome basket** arrives. It provides her with coupons to local stores, a directory of formal supports in the community and a full list of available child care in the area.
- **A number of opportunities for her children makes Linda feel great about her decision to take them out of the city.** A **youth volunteer program** provides babysitting service to Linda while she applies for jobs and gets registered for classes. The local school offers **free lunches** during the summer for qualified families. **The activity fee is waived for low-income families**, so her children get access to sports and other activities. **A bus service to the regional center** will allow her children to swim in a community pool during the

summer. **A tutoring program** at the local school connects her children with senior volunteers.

- With the high price of fuel, Linda takes advantage of **vouchers to travel** to and from towns within the county for job seeking.
- Linda grows vegetables and meets people at the **free community garden plot**. The plot helps her save money, improves her children's nutrition, and strengthens her network of people in this informal setting.
- **A Hand-to-Hand network** connects Linda to used furniture she needs to furnish her home.
- Her job at the health care clinic leads her to participate in a **Certified Nursing Training** program offered by a regional community college that is being held for the first time in town. Graduates typically get jobs with benefits at the local nursing home.
- Over time, Linda is employed and able to commit to her new life in rural Minnesota. **A community action program** offers a program to sell refurbished homes to low-income families on a no-down-payment contract for deed at zero percent interest for 30 years.

Conclusion

Rural communities face some issues in having living-wage jobs and access to formal supports; however, the ability to strengthen the ties among community members for strong networks is a resource available to every community. Rural communities really are better when "everyone knows your name" and reciprocity exists to help one another out.

In the short-term, Linda will need to put together a combination of a living-wage job, affordable housing and child care, and social supports. If her community of choice has strong social capital, is not economically and ethnically polarized, and has a dynamic political system, she is more likely to thrive. If her community of choice does not have these characteristics, she will likely want to join or start a community coalition to improve social networks, reduce economic disparities and revitalize the stagnant local political processes. Being a newcomer to town and a single mother with pre-school children,

she may have to rely on others for community building.

A note of caution: Social supports and social capital should be considered as supplemental approaches, not substitutes for individual initiative and formal supports. One should not conclude from this paper that policy makers can leave the poverty reduction efforts to local communities themselves. Communities are unlikely to provide every support a low-income family needs.

In the longer term, Linda will likely wish to access higher education to move into a better paying job and purchase her own home. Once she is settled and more secure and her children are older, she will more easily be able to give back to others either through personal actions or civic engagement and leadership.

So, did Linda's move to a rural area prove to be a good choice? The results will depend upon the many factors examined in this paper. Strong support networks and social capital may make it more likely to answer the question, "Yes." In the Rural Families Speak study, one conclusion was:

"When mothers examine the trade-offs, their choice to stay in the network may be the best one for their family overall" (Seiling, 2007).

Linda will fare better in her new rural community if the community has strong social capital. Bonding networks will provide a sense of belonging and help her get by. Bridging networks will expand her opportunities. And a linking network like a community coalition that works to identify assets and gaps in quality of life for people struggling to make ends meet will access resources and create necessary changes.

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