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David L. Klemmock
University of Alabama

Lucinda Lee Roff
University of Alabama

Debra Moehle McCallum
University of Alabama

John T. Stern
University of Alabama

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THE IMPACT OF WELFARE REFORM ON RURAL ALABAMIANS

David L. Klemmack
New College
University of Alabama

Lucinda Lee Roff
School of Social Work
University of Alabama

Debra Moehle McCallum
John T. Stem
Institute for Social Science Research
University of Alabama

ABSTRACT This exploratory study compared Alabama welfare leavers from two types of rural counties with those from two types of metropolitan counties. It was based on telephone interviews conducted during the summer of 1999 with a random sample of 416 people who had left TANF between July and November 1998. There were no statistically significant differences among leavers by county type in the likelihood they were employed and, if employed, in the rate of pay, number of hours worked weekly, or the types of benefits available at the job. Although many respondents no longer received benefits they had received while on TANF (Medicaid, Food Stamps, help receiving child support), county type was unrelated to losing such benefits. There was some suggestion that those residing in persistent poverty counties might have a harder time reaching self sufficiency than those residing in other rural counties. These results must be interpreted with caution due to the exploratory nature of the study and the relatively positive economic climate existing when the data were gathered.

In recent years a growing body of literature has emerged assessing the impact of the changes mandated by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 on persons who have left the welfare rolls. Only a small number of these have focused on

impacts in rural America (e.g. Brady, Gey, Sprague and Wiseman 2000; Findeis et al. 2001; Fletcher, Flora, Gaddis, Winter and Litt 2000; Lerman, McKernan and Pindus 2001; Lichter and Jensen 2000; Weber and Duncan 2000). Even fewer of the "leaver studies" deal with the rural south (Henry et al. 2001), an area characterized by high poverty rates, poor educational systems, non-existent public transportation, few social and supportive services, poor employment opportunities, and a preponderance of low wage, low skill jobs in the industries that do exist.

Literature focusing on the rural south suggests several reasons why complying with TANF regulations and moving to a satisfactory level of self sufficiency may be more challenging for rural than for metro or small city residents. One reason frequently cited is the low educational levels, compounded by the limited opportunities for educational development typical of rural places (Clark, Long, Olson and Ratcliffe 1997; Flynt 1996; Gibbs 2001; Tootle 1999). Jobs in rural locations are said to be in short supply, low paying, low skill and subject to seasonal layoffs (Tootle 1999; Henry et al. 2000; Barfield and Beaulieu 1999; Henry and Lewis 2001; Pindus 2001). Finally, because of low population density, rural residents have less access to social and other supportive services (e.g., formal child care, public transportation, substance abuse treatment, family supports) that can help them maintain employment in difficult life circumstances (Tootle 1999; Howell 2000).

Alabama is a state of approximately 4.4 million people with an overall poverty rate of approximately 14.8 percent (Economic Research Service 2001). Approximately 33 percent of its residents live in nonmetro areas (Economic Research Service 2001). In nonmetropolitan areas, 18.6 percent of Alabama residents lived below the poverty line in 1998 (U.S. Bureau of the Census 2001). Further, 23 of the state's 67 counties, all rural, are designated as being in persistent poverty, with over 20 percent of residents living in poverty in 1960, 1970, 1980 and 1990 (Tootle 1999). In spite of these high poverty levels, the number of Alabama families receiving TANF since the implementation of welfare reform has dropped 54 percent from 40,380 families in October 1996 (Alabama Department of Human Resources 2000) to 18,601 families in October 2001 (Alabama Department of Human Resources 2001).

This exploratory study sought to determine whether welfare leavers who resided in two types of rural counties (those classified as experiencing persistent poverty and those not so classified) differed from welfare leavers who lived in two types of metropolitan counties (those part of Metropolitan Statistical Areas (MSA) with over 250,000 in population and those part of MSA's with less than 250,000 in population) on a number of variables. These included socio-demographic characteristics, experiences with supportive services while receiving TANF, and experiences subsequent to leaving TANF.

Methods

This study is based on secondary analysis of data collected by the University of Alabama under contract to the Alabama Department of Human Resources as part of its welfare reform evaluation process (Roff, McCallum and Stem 2000). The research team conducted telephone interviews in the summer of 1999 with a random sample of 416 individuals whose TANF cases had been closed between July and November 1998. Thus respondents had been off TANF from 7 to 12 months. Interviewers identified themselves as representatives of the Capstone Poll at the University of Alabama. A total of 2,771 records from 64 of the state's 67 counties composed the sampling frame (recipients in three counties were excluded due to differences in the software the state used to maintain case records).

Although the cooperation rate among those cases for which an appropriate respondent was contacted was high (85.2 percent), a large number of recipients could not be reached. Some 56 percent of the telephone numbers in the population were no longer in service or the respondent was not available at the number even after five attempts. Other state studies of welfare leavers summarized by Brauner and Loprest (1999) and Parrott (1999) that had response rates between 50 percent and 76 percent may have reflected more resources for data collection than were available for this study. At the same time, Parrott (1999) cites reports from some states that have conducted leaver studies with considerably lower response rates than the current study.

Almost all the respondents were females (97 percent), and a majority (70 percent) identified themselves as black or African-American. Respondents ranged in age from 16 to 97 and tended to have lived in the same county for many years (see Table 1). Only a small

number reported being married (8 percent), with the remainder indicating they were single (63 percent), divorced or separated (28 percent), or widowed (.5 percent).

Approximately one half (49 percent) had completed high school or received a General Equivalency Diploma (GED), and an additional 24 percent had obtained education beyond high school. A majority of respondents (60 percent) had worked for pay before they applied for family assistance for the first time. The most common reason respondents gave for the closing of their case was that they had gotten a job (45 percent).

Respondents were divided into four groups based on county of residence. Major metro (MM) respondents (N = 181) were those who lived in counties in metro areas of 250,000 to one million persons (Beale Level 2). (For information on the Beale labeling system, see Butler and Beale 1994). Other metro respondents (OM) (N= 62) lived in counties defined as smaller metropolitan areas (Beale Level 3). Rural residents (Beale Levels 4-9) were divided into those living in counties classified as in persistent poverty (N = 121) and other rural counties (N = 52). The persistent poverty rural counties (PPR) are primarily in Alabama's "black belt," an agricultural area so named because of its rich soil. There is very little manufacturing in this area, and the major sources of employment are agriculture and timbering. The other rural counties (OR) tend to be in northern Alabama, an area characterized by deposits of iron ore and limestone as well as small farms.

A comparison of demographic variables available from the case record information showed that persons in the initial sampling frame who could not be reached did not differ significantly from those who were interviewed in their level of educational attainment, marital status, race, geographic area, or gender. Those interviewed were, on average, one year older than those not interviewed (31 vs. 30). Using the DHR coded reasons for closure, respondents who were interviewed were somewhat more likely than those who were not interviewed to have had their case closed for income/resource reasons (32 percent vs. 25 percent), rather than failure-to-comply reasons. This suggests that the sample over-represents those who became employed or found they were eligible for benefits other than TANF.

Table 1. Sociodemographic Characteristics, by Type of County.

	MM (N=181)	OM (N= 62)	PPR (N=121)	OR (N=52)	Total (N=416)
Age	30.1	32.0	30.5	31.4	30.6
Length of time in county	22.6	22.2	22.3	18.4	21.9
Years of school completed	11.7	11.3	11.4	11.1	11.5
Percent Married	5.5%	14.5%	8.3%	11.5%	8.5%
Percent Female*	99.4% _a	95.2% _{ab}	96.7% _{ab}	94.2% _b	97.4%
Percent African-American*	74.6% _a	56.5% _b	85.1% _c	30.8% _d	69.5%
Number of those 18 or older in household*	1.52 _a	1.60 _a	1.57 _a	1.88 _b	1.59

*Indicates variation among county types statistically significant using a one-way ANOVA, $p < .05$.

Values in the same row that do not share subscripts differ at $p < .05$ using a two-tailed t -test.

MM=Major Metro; OM=Other Metro; PPR=Persistent Poverty Region; OR=Other Rural.

Source: Roff, McCallum and Stem 2000.

Results

Findings Of No Differences By County Type

Sociodemographic characteristics. There were no statistically significant differences among respondents in the PPR, OR, MM, and OM counties on a number of sociodemographic variables (see Table 1). These included educational level ($M = 11.5$ years), age ($M = 30.7$ years), number of years of residence in the county ($M = 21.9$ years), and marital status (91.6 percent not married).

Service-related. There were no statistically significant differences by type of county in the number of respondents who reported receiving the following services to help them leave welfare: development of a family responsibility plan (27.2 percent), participation in the JOBS program (55.8 percent), job search (19.2 percent), job readiness (12.5 percent), job placement (11.3 percent), community service employment (7.5 percent), vocational training (8.2 percent), adult education (6.7 percent), help with transportation (16.3 percent), help with paying for child care (15.6 percent), help with paying for work clothes (7.7 percent), and referral to other resources (12.5 percent) (see Table 2). There also were no differences by county type in the rating of the services/help received (20.3 percent rated services as excellent, 50.6 percent rated services as good, 21.5 percent rated services as fair, and 7.5 percent rated services as poor).

Employment-related. There was no statistically significant difference by type of county in the percentage of respondents who reported being employed at a job for pay at the time of the interview (54 percent), in hours worked ($M = 34$ /week, $Mdn = 35$ /week), or rate of pay ($M = \$6.08$ /hour, $Mdn = \$5.80$ /hour) (see Table 3). Among those employed, there were also no statistically significant differences by county type in the likelihood of having employer health insurance (47 percent), paid sick or vacation leave (41 percent), perceived opportunities for advancement (34 percent), or in their satisfaction with the job (30 percent were very satisfied and 38 percent were somewhat satisfied). Of the total sample, 27.4 percent said they needed to arrange for childcare. Of these, 24.6 percent reported getting help from the Department of Human Resources or other agencies, and this percentage did not vary across county types.

Table 2. Service-related Characteristics, by Type of County.

	MM (N=181)	OM (N= 62)	PPR (N=121)	OR (N=52)	Total (N=416)
Developed family responsibility plan	24.3%	33.9%	29.8%	23.1%	27.2%
Participated in JOBS program	55.8%	56.5%	56.7%	53.8%	55.8%
Participated in job search	17.1%	24.2%	21.5%	15.4%	19.2%
Participated in job readiness	9.9%	19.4%	14.0%	9.6%	12.5%
Participated in job placement	9.4%	16.1%	13.2%	7.7%	11.3%
Participated in community service employment	6.6%	9.7%	8.3%	5.8%	7.5%
Participated in vocational training	8.3%	8.1%	9.1%	5.8%	8.2%
Participated in adult education	5.5%	8.1%	9.1%	3.8%	6.7%
Received help paying for transportation	18.2%	12.9%	18.2%	9.6%	16.3%
Receiving help with paying for child care	15.5%	14.5%	16.5%	15.4%	15.6%
Received help with paying for work clothes	9.9%	4.8%	8.3%	1.9%	7.7%
Received referral to other resources	13.3%	12.9%	12.4%	9.8%	12.5%
Evaluation of services received ¹	2.8	2.8	2.9	2.8	2.8

Currently covered by Medicaid*	30.9% _{ab}	40.3% _{ab}	38.8% _a	23.1% _b	33.7%
Currently receiving Food Stamps*	56.9% _{ab}	64.5% _{ab}	66.1% _b	50.0% _a	59.4%
Currently receiving WIC*	31.5% _a	24.2% _a	46.3% _b	32.7% _{ab}	34.9%
Currently receiving help obtaining child support payments*	15.5% _a	27.4% _{ab}	30.6% _b	30.8% _b	23.6%
Currently receiving child support through courts*	14.9% _a	25.8% _{ab}	33.1% _b	19.2% _a	22.4%
Currently receiving unemployment benefits*	1.1% _a	6.5% _b	1.7% _a	1.9% _{ab}	2.2%
Currently receiving help with food, clothes, shelter and the like from local community agencies or churches*	7.2% _{ab}	14.5% _a	2.5% _b	11.5% _a	7.5%

* Indicates variation among county types statistically significant using a one-way ANOVA, $p < .05$. Values in the same row that do not share subscripts differ at $p < .05$ using a two-tailed t -test.

¹ Rated on scale where 4 = excellent, 3 = good, 2 = fair, and 1 = poor.

MM=Major Metro; OM=Other Metro; PPR=Persistent Poverty Region; OR=Other Rural.

Source: Roff, McCallum and Stem 2000.

Table 3. Employment-related Characteristics, by Type of County.

	MM	OM	PPR	OR	Total
	(N = 181)	(N = 62)	(N = 121)	(N = 52)	(N = 416)
Employed at time of interview	57.5%	43.5%	53.7%	53.8%	53.8%
Number of hours worked each week ¹	35.1	30.9	33.0	34.5	33.9
Hourly rate of pay ¹	\$6.06	\$6.59	\$5.92	\$6.00	\$6.08
Having employer provided health insurance ¹	46.2%	40.7%	47.7%	57.1%	47.3%
Having paid sick or vacation leave ¹	35.6%	40.7%	46.2%	50.0%	41.1%
Perceiving opportunities for advancement ¹	39.4%	33.3%	29.2%	28.6%	34.4%
Satisfaction with job ^{1,2}	3.9	3.6	3.6	3.9	3.8
Needing to arrange for child care	26.0%	25.8%	28.9%	30.8%	27.4%

Receiving assistance from DHR or other agencies in

paying for child care	27.7%	18.8%	22.9%	25.0%	24.6%
Weekly cost of child care*	\$134.90 _a	\$87.50 _{ab}	\$81.32 _b	\$64.06 _b	\$101.86
Worked prior to receiving Family Assistance*	57.5% _a	74.2% _b	52.1% _a	67.3% _{ab}	59.6%
Unemployed, looking for work ³ *	59.7% _a	60.0% _a	42.9% _{ab}	29.2% _b	51.0%

* Indicates variation among county types statistically significant using a one-way ANOVA, $p < .05$. Values in the same row that do not share subscripts differ at $p < .05$ using a two-tailed t -test.

¹ N's for this variable are MM = 104, OM = 27, PPR = 65, and OR = 28.

² Rated on a scale ranging from 1 (very dissatisfied) to 5 (very satisfied).

³ N's for this variable are MM = 77, OM = 35, PPR = 56, and OR = 24.

MM=Major Metro; OM=Other Metro; PPR=Persistent Poverty Region; OR=Other Rural.

Source: Roff, McCallum and Stem 2000.

Findings of Statistically Significant Differences by County Type

Sociodemographic characteristics. There was considerable racial variation among respondents in the four types of counties studied, with statistically significant differences among all four types (see Table 1). The highest proportion of African-American respondents resided in the PPR counties (85.1 percent), followed by the MM counties (74.6 percent), OM counties (56.5 percent), and OR counties (30.8 percent). There was one gender difference. Respondents were less likely to be female in OR counties (94.2 percent) than in MM counties (99.4 percent). Also, the number of those 18 and older residing in the household at the time of the interview was higher in OR areas ($M = 1.88$) than in PPR ($M = 1.57$), OM ($M = 1.60$), or MM ($M = 1.52$) areas.

Service-related. We discovered several instances where people in PPR counties were statistically significantly more likely to receive services than people in OR counties (see Table 2): Food Stamps (66.1 percent vs. 50.2 percent), the respondent having Medicaid (38.8 percent vs. 23.1 percent), and the respondent receiving child support through the court (33.1 percent vs. 19.2 percent). With respect to help with food, clothes, shelter and the like from local community agencies or churches, however, people in OR counties reported getting more help than did those in PPR counties (11.5 percent vs. 2.5 percent).

We also noted some differences between rural counties, particularly PPR counties, and metropolitan counties. Respondents in PPR counties were more likely to report receiving WIC than those in either MM or OM counties (46.3 percent vs. 31.5 percent and 24.2 percent, respectively). They were also more likely than those in MM counties to report having received help obtaining child support payments (30.6 percent vs. 15.5 percent) and to report receiving child support through the Department of Human Resources and the courts (33.1 percent vs. 14.9 percent). On the other hand, people in PPR counties were less likely than those in OM counties to have received unemployment benefits (1.7 percent vs. 6.5 percent) and to have received assistance from community agencies and churches (2.5 percent vs. 14.5 percent).

Employment-related. As noted earlier, very few statistically significant differences emerged on employment-related variables (see Table 3). Respondents paid less for child care in PPR counties

Table 4. Family Perceived As Being Better Off Since Leaving Temporary Assistance to Needy Families (TANF), by Type of County.

	MM	OM	PPR	OR	Total
	(N=181)	(N= 2)	(N=121)	(N= 52)	(N=416)
Family better off since leaving TANF	40.6% _{ab}	32.8% _a	50.8% _b	46.0% _{ab}	43.0%

Note. * Indicates variation among county types statistically significant using a one-way ANOVA, $p < .05$. Values in the same row that do not share subscripts differ at $p < .05$ using a two-tailed t -test.

MM=Major Metro; OM=Other Metro; PPR=Persistent Poverty Region; OR=Other Rural.

Source: Roff, McCallum and Stem 2000.

(\$81.32/week) and in OR counties (\$64.06) than in MM areas (\$134.90). Among respondents not employed there were urban-rural differences in the percent looking for work at the time of the interview. Respondents in the OR counties were less likely (29.2 percent) than those in either the MM (59.7 percent) or OM (60.0 percent) areas to be looking for work, but were more likely (74.2 percent) to have worked prior to receiving Family Assistance than those in either the MM (57.5 percent) or PPR (52.1 percent) areas.

Better or Worse Since Leaving TANF

We examined responses from welfare leavers in the four geographic areas to ascertain whether they thought they were "better off," "worse off," or "about the same" since leaving TANF (see Table 4). Approximately 43 percent of all respondents (176 of 409) reported they were better off, 46 percent (187 of 409) reported they were "about the same" and 11 percent (49 of 409) reported they were worse off since leaving TANF. The only county type difference that was statistically significant was that respondents from PPR counties were more likely to say they were better off after TANF than respondents from the OM counties (50.8 percent vs. 32.8 percent).

Changes in Benefit Receipt since Leaving TANF

We also considered possible urban-rural differences in the overall benefit packages (e.g., Medicaid, Food Stamps) that respondents received after leaving the TANF program, compared with what they had been receiving while participating in TANF. While considerably fewer respondents in all regions were receiving these benefits after they left TANF than they had while they were receiving TANF (see Table 5), there were no statistically significant differences in the magnitude of the pre/post TANF change by county type.

Discussion

This project studied 416 individuals who left the welfare rolls between July and November 1998, approximately two years after TANF provisions were implemented in Alabama. We compared residents of PPR counties, OR counties, MM counties, and OM counties on several characteristics. Contrary to expectations, we found that welfare leavers from both PPR counties and OR counties differed little from those living in MM or OM areas of the state in their experiences with leaving TANF.

Respondents from all four types of counties gave very similar answers to questions about the various types of help they received from the Department of Human Resources in leaving the welfare rolls. There was also a very similar (and fairly high) degree of satisfaction with services received. These results suggest a uniformity of program administration across counties throughout the state. These similarities across types of counties may be a function of the way Alabama's TANF program is administered. All counties use the same state rules and regulations in administering the program, with no local variation, except differences that might exist because of local cooperating agencies.

Particularly surprising, given the varying unemployment rates, transportation systems, and formal child care resources in the four types of counties was the lack of variability in the percentage of respondents employed at the time of the interview and in the conditions of their employment. Across all four types of counties 54 percent were employed, working a median of 35 hours weekly at a median wage of

Table 5. Changes In Support From Temporary Assistance To Needy Families (TANF) to After TANF, by Type of County.

	MM (N=181)	OM (N=62)	PPR (N=121)	OR (N=52)	Total (N=416)
Medicaid					
Received on TANF	96.1%	98.4%	95.0%	98.1%	96.2%
Received after TANF	30.9%	40.3%	38.8%	23.1%	33.7%
Children receive Medicaid					
Received on TANF	96.1%	98.4%	95.0%	98.1%	96.2%
Received after TANF	70.2%	75.8%	76.9%	69.2%	72.8%
Food Stamps					
Received on TANF	91.2%	95.2%	90.1%	80.8%	90.1%
Received after TANF	56.9%	64.5%	66.1%	50.0%	59.9%
Receive assistance in obtaining child support					
Received on TANF	35.9%	45.2%	42.1%	44.2%	40.1%
Received after TANF	15.5%	27.4%	30.6%	30.8%	23.6%

Note: Although the overall change in the percentage receiving a service while on TANF to the percentage receiving a service upon leaving TANF was statistically significant using a two-tailed, paired comparison *t*-test, $p < .05$, the variation in the magnitude of change prior to and after TANF by county type was not statistically significant.

MM=Major Metro; OM=Other Metro; PPR=Persistent Poverty Region; OR=Other Rural.

Source: Roff, McCallum and Stem 2000.

\$5.80 hourly. About 47 percent had health insurance, 41 percent had paid sick or vacation leave and 34 percent perceived opportunities for advancement. These findings are similar to those of other welfare leaver studies (Parrott 1999; Brauner and Loprest 1999).

Also consistent with other studies of welfare leavers (Brauner and Loprest 1999), we found that a substantial number of our respondents were no longer receiving Medicaid, Food Stamps or help receiving child support that they had been receiving while on TANF. Again, residence in a rural or metropolitan county did not affect losing such benefits.

We expected welfare reform to be less likely to result in self-sufficiency among family assistance leavers in rural, particularly PPR, counties than among leavers in metropolitan counties. However, we found early family assistance leavers in PPR counties to be as different from those in OR counties as they were from those in metropolitan counties. PPR welfare leavers, when compared to OR welfare leavers, were more likely to be receiving aid from the Women, Infants and Children (WIC) program, to be covered by Medicaid, to be receiving food stamps, and to be receiving child support through the courts. This pattern of findings suggests those in PPR counties may have a harder time reaching self-sufficiency than those in OR counties, particularly since there are fewer adults in PPR than OR households and since the families in PPR households are less likely to receive assistance from local community agencies and churches than those in OR households.

Welfare leavers in PPR counties, when compared with those in MM counties, appear to benefit from strong ties with local agencies. Leavers in PPR counties are more likely than those in MM counties to receive WIC, to receive help with obtaining child support payments, and to receive child support through the courts. Furthermore, welfare leavers in PPR counties, when compared with those in OM counties, report they believe they are better off since leaving TANF. Since those in PPR counties were far less likely to have worked prior to receiving family assistance than were those in OM counties, their total income may well be higher than it has ever been and thus, in some sense, they may be better off than they have ever been. That does not mean, however, that their objective conditions are better than those of leavers in OM counties.

Policy Implications

These results suggest that Alabama's early welfare leavers did not differ substantially from those in other parts of the country in that about half were employed. These employed persons worked less than full time at low wages and typically did not get health insurance or vacation/sick leave benefits at their jobs. A substantial proportion lost Medicaid and Food Stamp benefits as well as assistance with getting child support as they left TANF. While these individuals were no longer TANF dependent, they were certainly among the working poor. While the situation wasn't any worse for residents for PPR or OR counties than it was for MM or OM counties, it is cause for concern. More critically, it was in the PPR and OR counties that welfare leavers who were not employed were least likely to be looking for jobs. This suggests either the possibility that persons in these counties could find substitutions for the very low levels of TANF support in Alabama (\$164 maximum for a family of 3) or that they perceived looking for jobs in their areas was futile.

This study was conducted in the early period following the implementation of TANF before any clients had reached the five-year lifetime benefit limit. Moreover it was conducted during a time of strong economic growth. Differences on the variables studied between rural and metropolitan areas might well emerge in current, less prosperous times.

Over the long term, rural counties will be best served by policies that not only reduce welfare dependency, but also provide decent jobs that raise rural families out of poverty. Education, training, and economic and infrastructure development are likely to be the keys to this long-term goal.

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