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Demographic Determinants of Perceived Barriers to Community Involvement:
Examining Rural/Urban Differences

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Abstract: Communities all rely to some degree upon residents to serve in and lead the local organizations that make those communities vital. Recognizing barriers experienced by specific groups helps community leaders identify why various groups do not participate. Using data from the 2000 Social Capital Benchmark Survey, this analysis examines perceived barriers to community involvement among individuals in rural and urban areas. Findings are generally consistent with earlier research into volunteer behavior, but, among several unexpected findings, we note that parents and employed people are more likely to lack the information they think they need, and minority group members, net of other characteristics, feel unwelcomed and ineffective. Patterns sometimes differ for rural and urban places, particularly when comparing men and women. The results highlight barriers that community leaders can seek to reduce and suggest areas where further place-based research could be beneficial.

Biographical sketches:

Melissa Torgerson received her Master of Public Policy degree from Oregon State University. She works for Oregon Housing and Community Services as a program manager, focusing on energy assistance and inter-governmental collaboration to increase housing security in Oregon.

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Two competing trends worry local leaders in both rural and urban America. One concern is the loss of social capital. American communities are said to be unraveling, with people less connected, less helpful, and less willing to be helped. Concurrently, government services have been down-sized, devolving more responsibilities to local non-profit groups who give their time and money to fill in where government no longer will. Although scholars may debate the reality of a decline in social capital, nonprofit groups have indeed grown dramatically in the US, filling many unmet needs (Hulme and Edwards, 1997; Opare, 2007). More than ever, formal nonprofit groups continue to rally volunteers to solve local problems, whether distributing food boxes, mentoring children, or cleaning up environmental messes.

Promoters of community-based social marketing emphasize the need to uncover barriers to people's engagement in desired behaviors (see McKenzie-Mohr, 2000). In the absence of knowing what people perceive as limits to their community involvement, non-profit leaders are left guessing about why people do not volunteer. However, while much is known about the characteristics of volunteers, little is known about what potential volunteers believe to be the barriers to their involvement and how characteristics of potential volunteers influence their perception of those barriers (McBride et.al., 2006). Even less is known about how barriers to community involvement differ by place, between rural and urban areas. Well-documented rural/urban differences in resources, services, social capital, economic opportunities, and local culture imply geographical variation in barriers to community involvement (e.g., Sherman, 2006; Albrecht, et.al. 2000; Edwards, Torgerson and Sattem, 2009). For example, rural shortages of quality daycare, higher unemployment, or limited transportation may pose greater structural barriers to involvement while a lack of anonymity might increase motivations to participate. Understanding obstacles to involvement in rural versus urban places may explain some of the

differences in patterns of volunteering in different settings. Pragmatically, such insights can inform non-profit leaders who may need different recruitment strategies, depending on the local context. This paper expands the literature on volunteering by examining influences on perceived barriers to community involvement and including not only volunteers but non-volunteers as well. The paper reports how personal characteristics shape community members' perceptions and identifies rural-urban differences in those effects.

Hypothesizing About Barriers to Community Involvement from Research about Volunteers

Much of the community involvement research has focused on clarifying the concept (Hodgkinson, 2004; Stukas and Dunlap, 2002) or on assessing the good that it does for those who are involved (Perry and Imperial, 2001; McBride et.al., 2004, 2006, ; Liu and Bessar, 2003). These two issues are related because to assess the effect of community involvement on the participant requires knowing when people are indeed involved. "Involvement" is undoubtedly more than merely volunteering to mow a neighbor's lawn, but often less than full time community service. Defining the line between informal volunteerism and formal service has, perhaps surprisingly, remained an "area of vigorous debate" among researchers (Perry and Thomson, 2004). Such distinctions and debates are undoubtedly lost on respondents asked about what keeps them from being as involved in their community as they would like. Because this study examines what people believe keeps them from being more involved, we adopt a more pedestrian understanding of involvement, permitting individuals to define it as they wish. The potential barriers we address range from practical considerations (daycare problems, transportation adequacy, lack of information) to social-psychological issues (feeling unwelcome, concerns over safety, perceived lack of efficacy.) Other barriers may exist which we cannot

measure, but this wide array permits us to examine how personal characteristics and perceived barriers of many types are related. We focus on which characteristics of potential volunteers and the social structural and spatial features of their locale shape their beliefs about potential involvement, particularly focusing on their perception of barriers.

Influences on Perceived Barriers to Community Involvement

Available research on volunteering and civic participation suggests a small set of personal characteristics that influence individuals' service in the community (see Wilson, 2000). From those findings, we hypothesize how personal characteristics will predict the kinds of barriers to involvement described by respondents. Because of the unique structural and spatial features of rural versus urban locations, we elaborate these hypotheses by predicting how the expected patterns will vary across places.

Age: In most community involvement studies, residents' age figures prominently. The literature regularly focuses on the benefits of community involvement for individuals, with older residents experiencing "productive aging" (Burr, et. al, 2002; Wilson, 2000; Musick et. al, 1999; Stephan, 1991) and younger residents gaining meaningful work experience, as well as a sense of efficacy in their communities (Frank, 2006). But while community involvement is especially good for young and old, Wilson (2000) points out that the relationship between age and involvement is curvilinear, with volunteer activity being lowest among the youngest and oldest residents, and highest in the middle years. While some elders have more free time and may volunteer in the absence of their full-time employment, the absence of employment may distance elders from the social networks necessary for involvement in community processes (Wilson, 2000). Thus, both structural and social/relational barriers are likely to influence older people's community involvement. For younger adults, barriers may be similar, feeling less invited than

more established residents to contribute to the community, while being burdened with school, work, and young-family responsibilities that compete for attention and time.

These processes may be exacerbated in rural versus urban areas. Schucksmith (2004) points out that in rural areas, older residents and retirees dominate the economy and youth have difficulty maintaining individuality under the scrutiny of tight social circles. Limitations in rural places such as geography and lack of public transportation provide structural impediments that might impact young and old similarly (Edwards, Torgerson, & Sattem, 2009).

Based on these observations in the literature, we anticipate that young adults and older respondents would be more likely than middle-aged respondents to highlight any kind of barrier to community involvement, and that younger respondents will be more likely to describe practical barriers such as time commitments, whereas elders are more likely to indicate motivational barriers such as “not feeling needed.” Moreover, because transportation infrastructure is less established in smaller communities, we expect that rural younger and older respondents will be more likely than rural middle-aged respondents to name transportation issues, but we do not anticipate that pattern in urban areas. Because of the dominance of older people in rural areas, we expect fewer motivational barriers to be identified by them in those places, compared to urban older people.

Income and Homeownership: Theories of community involvement usually focus on resources, suggesting that individuals’ volunteer choices are directly related to their access to available capital. Verba et al. (1995) distinguish between motivation and “wherewithal” generated by resources. Owning a small business may *motivate* individuals to participate in community decision making as a stakeholder, whereas someone without the same resource investment in the community may feel less inspired to get involved. But, financial resources also

provide individuals the *wherewithal* they need to participate in community processes--including paying for daycare, obtaining transportation or taking time off of work to actively participate in weekday meetings.

Surprisingly, the effect of income on potential volunteers remains unclear. Some studies demonstrate that as income rises, volunteering decreases due to opportunity costs (Wolff et.al., 1993; Freeman, 1997) whereas others find that as income rises, volunteering does too (Menchik and Weisbrod, 1987). The latter finding is consistent with the notion that individuals must not only have the desire to participate, but the resources as well (Verba, et al., 1995). Wilson (2000) concludes that existing quantitative analyses of income's role in impacting volunteerism contradict each other, and hence that any net effect of income is likely tempered by mediating variables (Wilson, 2000).

We suspect that one reason for the confusion is in the local buying power of incomes. Variation in the local cost of living is likely to influence the degree to which resources produce motivation and *wherewithal*. Hence, a simple measure of income, ignorant of local context, inadequately captures the way that income impacts residents' assessment of their stake in the community and their efficacy in influencing it. However, a measure of relative income, comparing family incomes to local income distributions is more likely to capture residents' experience of their resource position in the community, given the local cost of living and the incomes of their fellow community residents. Stephan (2005) found that even low income people in impoverished neighborhoods were more likely to engage in administrative decision making. Their low incomes, relatively speaking, were higher due to their local context. Relative income, comparing a resident's household's income to the income distribution of other households in the

community promises to more adequately capture how household income influences community involvement.

The specific kinds of barriers to community involvement are likely influenced by relative income, and could vary substantially between rural and urban places. McBride et.al. (2006) report that among low income residents, lack of affordable daycare and transportation problems reduce civic participation. These influences likely vary across rural and urban places. For example, low-income individuals in poorer, central city neighborhoods are less likely than rural residents to participate in voluntary organizations because they feel less safe and less trust within their communities (Wuthnow, 1998; Wilson, 2000).

A similar logic regarding income and context applies to the role of homeownership. People who own their homes show patterns of increased citizen participation (Verba et al. 1995). Residents' relationship to the housing market, their investment in that market, and their sense of shared interest in the future of the market are likely to shape their involvement in influencing the community. Consistent with this claim, Stephan (2005) argues that home ownership makes it more difficult for residents to exit the civic process, as they have both a financial and psychological investment in the outcomes.

We anticipate that income, measured relative to local incomes, and homeownership, will decrease perceived barriers to community involvement both because of the motivation and the wherewithal to effect change. However, we do not have strong reasons to anticipate substantial differences across rural and urban places. We also anticipate that those with lower relative incomes will likely identify more practical barriers, such as transportation, work, or day care commitments than those individuals with middle or higher relative incomes. With increased access to transportation, employment and daycare resources in densely populated areas, these

“resource based” barriers will be less prominent among low-income, urban individuals. We predict that concerns for safety will be most notable among urban, low-income individuals. Smaller networks (e.g. “knowing all of your neighbors”) within rural communities will make safety less of a barrier among rural individuals in general.

Employment: The effect of work on volunteering is almost as ambiguous as the effect of income. Some studies report that part-time workers volunteer more than full-time workers (Wilson, 2000) but that employed people volunteer more than the unemployed (Stubbings and Humble, 1984). Taniguchi (2006) points out that there is “no clear-cut inverse relationship between hours employed and hours volunteered,” citing conflicting findings between two studies (Freeman, 1997; Becker and Hofmeister, 2000). Unemployed individuals, in spite of the absence of work commitments, may find themselves struggling to maintain their livelihoods and having little free time (Putnam, 2000; Mattingly and Bianchi, 2003). Meanwhile, the employed are linked to greater social networks for getting involved in the community, and may be exposed to a wider range of possible volunteer activities in which to participate (Wilson, 2000; Stubbings and Humble, 1984). In short, the literature on volunteering suggests that while employment may impose time constraints on potential volunteers, working may also provide the social networks individuals need to get involved in their communities.

Although rural and urban places can differ dramatically in terms of the levels of peak and chronic unemployment, and in the local occupational structure, we do not have strong rationale to anticipate that being employed or not would have a different effect in rural versus urban places.

Gender and Family: Putnam (1995) identifies women’s entry into the labor force, the rise of non-traditional families and increased divorce rates as major drivers in the decline of

community involvement over the past twenty years. His findings reveal two competing patterns: women are more inclined than men to volunteer but the time-consuming family obligations disproportionately shouldered by women can constrain their community involvement. The 2006 Volunteering in the United States report found that women volunteered at a higher rate than men across all groups, regardless of education, income and other major characteristics (BLS, 2007). There may be several reasons for this gender difference. Women feel more responsibility to fulfill caring roles (Wilson and Musick, 1997) and see volunteering as a natural extension of their mothering and care-giving responsibilities (Negry, 1993, *as cited in* Wilson, 2000). Additionally, men are likely to see volunteering as complementary or secondary to their “real work” in paid employment. In spite of their nearly equivalent levels of labor force participation, employed women are more likely than men to be in sex-segregated occupations that offer less prestige than what can be obtained through voluntary roles.

While women may feel more inclined or obligated to volunteer, family care-giving roles can constrain them from being as active as they might like to be. This is particularly true for single parents and families who work long hours or multiple jobs, and wish to spend their limited free time with their children (McBride et.al., 2006). However parenting obligations among individuals also serve as both a motivator and resource. Households with children often have more incentive to participate in community decision making that directly affects the well-being of their families. Parents of school age children are also more likely to be involved in volunteer activities that revolve around their children, such as parent-teacher organizations and sports leagues. Besides motivation, parents of school age children also have “built in” resources through their child; namely, a social network made up of other parents, teachers and their children’s peers.

These observations of volunteering patterns suggest to us that women are more likely than men to identify practical barriers such as daycare or work commitments, and less likely to indicate motivational barriers. In rural communities, women are expected to volunteer, and therefore, community involvement is an essential source of social acceptance and power (Little, 1997). Thus, the overall effect of gender on barriers to community involvement will be less apparent in rural areas. Finally, individuals with children in the household, regardless of gender, are more likely to identify practical obstacles like daycare or transportation. Because of their increased social networking, they are also less likely to indicate informational or motivational barriers to community involvement. This effect may be more obvious in rural areas, where transportation and daycare resources are more limited.

Education: It is widely accepted that education has a robust, positive effect on community involvement. In 2006, college graduates volunteered at twice the rate of non-graduates, and at four times the rate of those who did not graduate high school (BLS, 2007). According to Wilson (2000), education “heightens awareness of issues,” increases the chances of individuals being asked to volunteer and positively influences capacity in terms of civic skills and leadership. The latter finding is particularly relevant for communities organizing participatory processes. Verba et al. (1995) indicate that capacity, particularly in the form of civic skills, is an essential factor in community involvement choices. Without this aptitude, individuals may be less motivated to contribute to local processes—particularly if they believe that others can meet the need. This poses additional challenges in activities that require advanced or technical knowledge such as environmental issues or political processes (Stephan, 2005). We anticipate that those with higher levels of education are less likely to indicate barriers to

community involvement compared to their less educated counterparts. There is no reason to believe that this relationship would be different among rural and urban individuals.

Race/Ethnicity: In 2006, white adults in the U.S. volunteered at a higher rate (28.3%) than black, Asian, and Hispanic adults (19.2%, 18.5%, and 13.9%, respectively). Some of this variation is likely explained by group differences in education, income, and occupation. However, some of the volunteering gap between groups is likely to be the result of minority group members' perception that civic organizations, usually run by majority group members, will not welcome them and/or will not address the racial and ethnic problems that minority group members bring to the table. This logic does not apply as obviously in residentially segregated areas, where it is observed that minority ethnic group members are likely to volunteer in activities that directly affect their neighborhoods and communities, particularly in the realm of social justice. Adeola (1997) and Stephan (2005) found that Black Americans are often mobilized because of their segregation into neighborhoods disproportionately influenced by environmental hazards. Ethnic minority groups are also likely to participate in activities that solve problems for extended family, and hence while technically 'volunteering' may not regard it as such. Consequently, some minority groups may appear in community involvement surveys to be less engaged.

We expect that (net of other human capital and resource variables) being a member of a minority group will increase perceived barriers to community involvement. We expect this effect to be especially evident in rural areas, as rural areas in the central and western U.S. continue to undergo dramatic change in terms of rapidly growing Hispanic populations and because of long-standing racial tensions in southern rural areas (Duncan, 1999).

Data and Methods

Data for this study come from the 2000 Social Capital Benchmark Survey (Roper Center, 2011). Surveys were conducted across 41 communities within the United States, yielding a sample of over 29,000. This study uses a representative sub-sample of 14,614 respondents who were randomly selected from the full sample of respondents to answer questions regarding challenges to community involvement. Respondents provide information on their demographic characteristics and community involvement, as well as their perceptions of their community (such as the level of neighborhood trust and local race relations).

The analysis first reports bivariate analyses for rural and urban respondents, and then includes a multivariate analysis using logistic regression. Although a careful analysis of variation along a rural-urban continuum would address issues such as population density, commute times, distance from metropolitan areas and economic diversity (Crandall and Weber, 2005), the Social Capital Benchmark Survey does not allow for this kind of sophistication. As a result, for the purpose of this study, rural and urban sub-groups were determined based on whether or not respondents lived in a Metropolitan Statistical Area or not. The urban sample includes those communities that include, or are within close proximity of, a Metropolitan Statistical Area (MSA) as identified by the US Census. To the extent we fail to capture urban influence in rural communities, we will under-estimate potential real differences between rural and urban places, a conservative error in our effort to identify such differences.

The dependent variables for this analysis are *Barriers to Community Involvement*. Respondents were told that “many barriers keep people from being as involved with their community as they’d like to be” and then were asked to identify particular obstacles as follows:

- An Inflexible or Demanding Work Schedule or Inadequate Childcare

- Inadequate Transportation
- Feeling Unwelcome
- Concerns for your Safety
- Lack of Information or Not Knowing how to Begin
- Feeling that you can't Make a Difference

Respondents indicated the salience of these perceived barriers with categories of “very important,” “somewhat important,” “not important” and “not applicable.” For this analysis, a dichotomous variable (0/1 ~ non-barrier/barrier) was constructed collapsing data into non-barrier (“not applicable” or “not important”) and barrier (“somewhat important” or “very important”) responses for each of the bulleted items.

The independent variables in this analysis include Age, Relative Income, Homeownership, Employment Status, Gender, Family Status (presence of children or not), Education, and Race/Ethnicity. Age, in years, is collapsed into indicator variables (0/1) labeled “young” (18-29 years), “middle-age” (30-64 years) and “elder” (65+). In this model, the “middle age” respondents are the reference group.

Relative Income is computed using household income levels as well as respondents' community median income. The Social Capital Benchmark Survey collected income data for each respondent household by asking them which category described their annual family income:

- 1 = \$20,000 or less
- 2 = \$20,000 but less than \$30,000
- 3 = \$30,000 but less than \$50,000
- 4 = \$50,000 but less than \$75,000

5 = \$75,000 but less than \$100,000

6 = \$100,000 or more

The median income category for each community was determined, and then the respondent's household income category (in relation to their community median income level) was computed and collapsed into 3 categories as follows:

- If (individual income category < community median - 1 income category) = low income
- If (individual income category = community median \pm 1 income category) = median
- If (individual income category > community median + 1 income category) = high income

This approach captures “relative” income with limited data, particularly for those respondents at the top and bottom of the income scale. The “middle income” respondents are used as the reference group within our equation.

Homeownership is measured with an indicator variable, separating those respondents who own their homes (1) from those who rent (0). Employment is collapsed into two categories: not employed (including temporarily laid-off, retired, homemaker, student and permanently disabled) and employed (0 and 1, respectively). Gender is also recoded into an indicator variable (male=0, female=1). A dichotomous variable identifies families with children under 17 (1) and those with no children under 17 living in the household (0).

Education is measured with three categories: High School Diploma or less (this includes those respondents with a GED), some college and college graduate. Those with “some college” represent a broad scope of educational experience, ranging from having just one term of community college to being just one term short of college graduation. These respondents are the reference group.

Ethnicity has been constructed into four indicator variables. Non-Hispanic White respondents are the reference group, to which are compared Asian, Non-Hispanic Black and Hispanic individuals.

Table I here

The univariate distribution for all variables appears in Table I. The rural and urban subsamples resemble one another in most ways, with two notable exceptions. The educational distributions for the two samples are dramatically different, and the home ownership rate is higher for the rural population. We are therefore cautious about interpreting the levels of significance of the rural/urban differences, but can nonetheless point out different patterns between the two sub-samples. For the multivariate analysis, the theoretical equation for this research model is as follows:

$$\hat{L} \text{ BARRIERS}_t = \beta_1 + \beta_2 \text{ELDER}_t + \beta_3 \text{YOUNG}_t + \beta_4 \text{GENDER}_t + \beta_5 \text{HSLESS}_t + \beta_6 \text{COLLEGE}_t +$$

$$\beta_7 \text{BLACK}_t + \beta_8 \text{ASIAN}_t + \beta_9 \text{HISPANIC}_t + \beta_{10} \text{EMPLOYMENT}_t +$$

$$\beta_{11} \text{LOWINCOME}_t + \beta_{12} \text{HIGHINCOME}_t + \beta_{13} \text{CHILDREN} < 17_t +$$

$$\beta_4 \text{HOMEOWNERSHIP}_t + e_t$$

Results of the logistic regression analysis show the coefficients converted to odds ratios (e^L). An analysis of correlation indicates no problems with multicollinearity among the variables used in our models.

Results

Age: The results in the bivariate analysis (Table II) partially support our initial expectations about age, with younger respondents more often identifying barriers to community involvement than middle aged respondents. In both rural and urban places young adults cite more often than middle-aged population any of the perceived barriers, apparently feeling especially precluded from community involvement by structural issues such as work & daycare limitations and inadequate transportation, but also feeling comparatively less welcomed, informed, and efficacious. Meanwhile, elders least often indicate barriers in all areas, including motivational obstacles such as not feeling welcome (~ 12%) or feeling as though they couldn't make a difference (~ 18.9%).

Tables II and III here

The multivariate analysis in Table III suggests that when controlling for other variables, elders are still generally less likely than middle-aged people to identify barriers to community involvement. As expected, this is particularly true regarding issues of work demands or daycare, with elders 64% less likely to identify these factors as constraints ($p < .01$). Although it was anticipated that elders would be more likely than others to identify “motivational” barriers to civic participation, the data contradict that expectation. Elders are less likely than middle age respondents to feel unwelcome or to feel that they cannot make a difference in their communities (Tables II and III).

Similar to bivariate outcomes, younger respondents remain more likely than middle-aged respondents to acknowledge barriers to community involvement, even when controlling for other characteristics. Other things being equal, younger individuals are 15% more likely than middle-aged respondents to identify transportation as an obstacle to becoming involved in their communities ($p < .05$). However, younger participants also indicate other barriers including a lack

of information and feeling like they cannot make a difference. These findings support the literature which asserts youth are often not invited or empowered to participate in community decision-making processes.

With a lack of rural infrastructure and resources, it was expected that factors such as transportation could disproportionately constrain younger, rural respondents' community involvement opportunities. However, the data in Table III suggest that there is relatively little difference in patterns among rural and urban individuals. In fact, both the bivariate and multivariate analyses suggest that younger, rural respondents may be slightly *less* likely to identify certain barriers like information and work or daycare constraints than younger adults in urban areas. As anticipated, the data in Table III demonstrate fewer motivational barriers among rural versus urban elders. Among rural residents, older people appear slightly less likely than their urban counterparts to cite a lack of efficacy, welcome, or information as a barrier to involvement.

Income and Homeownership: The bivariate analysis indicates that respondents with low relative incomes less often indicate several kinds of barriers (Table II). While low income respondents do not identify work and daycare issues as an obstacle, they more often cite inadequate transportation as a barrier. This pattern is also evident in the area of "safety" in which 34.8% of lower income individuals identify concerns for safety as an obstacle to community involvement, versus higher income respondents in the sample (18.7%).

When controlling for other factors, higher income levels clearly reduce the likelihood of identified barriers to community involvement. While findings for income and work or daycare constraints were statistically insignificant, the data indicate that lower income individuals are more likely to indicate barriers in all other areas. Table III reveals that this is particularly true in

the area of transportation, where in both urban and rural places, those with lower than median income are 50% to 85% (respectively) more likely than middle income individuals to identify transportation barriers. Similarly, holding other variables constant, as income increases, safety concerns diminish in both rural and urban settings (although we had expected urban safety issues to be of greater concern). In addition to “practical” barriers like transportation, Table III also indicates that lower income individuals in both rural and urban places are more likely to feel unwelcome, identify an information hurdle and more likely to feel like they can’t make a difference.

Homeownership was predicted to reduce barriers to community involvement. The bivariate analysis in Table II shows homeowners in rural and urban places less often citing time and transportation constraints, and more often saying they feel welcomed, safe, informed, and able to make a difference. In the multivariate analysis (Table III), these patterns generally remain. The rural analysis does not achieve statistical significance for many of the coefficients, although the magnitude of the possible effect resembles or even exceeds that for the urban sample, suggesting that the smaller rural subsample is responsible for the lack of statistical significance.

Employment: It was expected that being employed positively affects volunteering and therefore would reduce perceived barriers to involvement. However the findings in both Tables II and III do not consistently support this assertion. As expected, Tables II and III indicate that people who work are much more likely than unemployed people to see work hours or daycare as a constraint to community involvement. The bivariate table does not reveal other substantial differences between employed and unemployed people, but the multivariate analysis shows a surprising effect of employment on “lack of information”. This effect is especially the case for

employed urban respondents, who were 18% more likely than unemployed urban residents to say they perceived lack of information as a barrier to community involvement. It is possible that although being employed alerts people to the fact that volunteer activities are available, being “as involved as they might like” (the wording of the question) may in fact still be limited by lack of information.

Gender and Family: As expected, women are more inclined than men to identify practical barriers to community involvement. For example, Table II shows that in rural and urban places women note work or daycare issues, inadequate transportation and safety concerns more often than men. However, there is some modest evidence that women indicate motivational barriers as well, with women more than men identifying “feeling unwelcome” or “not being able to make a difference”.

The results from the multivariate analysis in Table III support these bivariate results. When controlling for other factors, the effect of being female appears even stronger, with women more likely than men to identify all of the perceived barriers, across urban and rural places. Not surprisingly, compared to the men where they live, rural women more than urban women are more likely to name transportation barriers to community involvement. For reasons as yet unclear, rural women are more likely than rural men to indicate they cannot make a difference, while this gender difference does not appear for urban respondents. While we cannot evaluate the statistical significance of the differences in the size of the effects in the parallel rural/urban equations, we note that the gender effect in rural places is consistently greater than in urban, suggesting a rural “effect” on the gap between men’s and women’s perceived barriers to community involvement. A subsequent examination of a rural-by-gender interaction term

(analysis not shown) provides added support to this finding, locating a robust and statistically significant additional effect of being both a rural resident and a woman.

The bivariate analysis indicates that those respondents with children more often than others identify barriers to community involvement in all areas. The most disparate finding, as expected, was in the area of work or daycare constraints. Table III suggests that after controlling for other variables, individuals with children under 17 are still more likely than respondents without children to indicate barriers in all areas. The most prominent of these constraints remains with work and daycare issues. However, parents with school aged children cite all of the perceived barriers more often than people without children. For parents, we had expected fewer perceived barriers, especially with regard to having information, greater access, opportunity and motivation for involvement through their children. However, controlling for other characteristics, parents report more often than others that they lack information. As observed above, the rural model has fewer statistically significant effects, perhaps due to smaller sample size; however, in this case, the urban population showed a larger effect of children in almost all of the perceived barriers.

Education: College educated residents generally show fewer perceived barriers to community involvement. In the bivariate analysis, they identified work/family issues more often than do less educated respondents, both in rural and urban places. But otherwise, they appear to feel more welcomed, safe, and able to make a difference. Urban college graduates show surprisingly greater concern than rural college graduates over not having enough information. Table III essentially confirms these findings that education reduces perceived barriers to community involvement. Particularly noteworthy is the education effect on transportation barriers in rural areas. High school graduates (compared to having some college) are 40% more

likely to identify transportation barriers, and this is independent of the income effect. We discuss this rural-education effect below.

Race/Ethnicity: The bivariate data in Table II demonstrates that non-white individuals more often indicate inadequate transportation, feeling unwelcomed, and concern for safety as barriers to community involvement. There is no obvious difference in these patterns among rural and urban residents. When controlling for other variables, Table III indicates that non-white individuals are generally more likely than white residents to indicate feeling unwelcomed (Asian and Black urban residents), be concerned for their safety (urban Hispanic, Black, and Asian respondents), and feel they cannot make a difference (urban Asian residents).

There were only two statistically significant exceptions in these patterns; first, Black and Hispanic individuals are less likely than whites to indicate a barrier in terms of work or daycare issues. Second, Hispanic respondents are less likely than their white counterparts to identify “lack of information” as a hurdle to community involvement.

Small sample sizes make it difficult to address racial differences among rural and urban communities. However the patterns in the data indicate that these relationships remain largely consistent across rural and urban areas, with the size of the effect apparently larger in rural areas.

Discussion: Recognizing the Benefits of Studying Perceived Barriers

In the absence of information about the reasons that some groups show less community involvement, and about the influence of the places they live, we would be left to guess why some groups are less involved than others. The results from this study demonstrate that groups who are sometimes difficult to recruit have specific identifiable reasons they do not participate, and where they live has an impact on their involvement.

Some of the findings confirm our logic and others defy it. As expected, being educated, better paid, or white tends to reduce the likelihood that respondents would identify obstacles to community involvement. Homeowners and employed people, other things being equal, tend to also identify fewer barriers. Poorer people in rural and urban areas cite transportation barriers, although rural residents in general more often identify transportation issues than urban residents. Families with children cite child care concerns. These are not surprising, although their implications are important for groups wishing to include groups that are usually under-represented.

But the unexpected findings are particularly worthy of discussion. We expected younger and older residents to both show more barriers to participation than middle-aged respondents, but instead found older residents relatively more confident in their ability to get involved, to believe they could make a difference, to get to an event, and to do so with less concern about safety and transportation. The consistently high level of perceived obstacles for younger people, even with other variables controlled, suggests that this under-represented demographic may not be absent due to malaise and indifference (a criticism commonly leveled at young adults when they do not meet expectations) but because of specific concerns--some which may be addressed with better outreach of the groups seeking to recruit them.

Especially curious is the finding that employed people and parents indicate that a lack of information prevents them from being as involved as they would like. Both groups have networks that increase volunteerism in general, either due to connections at work or through schools and other activities for their children. One explanation for these groups' concerns could be that expectations to volunteer, as well as the respondents interest in meeting those expectations, may be higher among these groups. In other words, they may not be seriously

overlooked as targets of information and invitation, but the degree to which they are informed and invited does not match with the degree to which they expect themselves to be involved. The implication for organizations may simply be assessing whether or not they have clearly communicated the specifics for how to take first steps toward volunteer involvement.

Two unusual findings in rural places are worthy of further reflection as well. Women were expected to identify more barriers to community involvement than men, but this effect was especially evident in rural places. Even more unusual was that rural women versus rural men indicated that a “lack of being able to make a difference” as a barrier for them. Rural volunteer organizations, better grounded in rural areas than we, would do well to explore this issue-- especially given the observation that rural women feel a community pressure to volunteer (Little, 1997). The second unusual “rural” finding is the persistent effect of education on transportation barriers, independent of income and other variables. There is no obvious reason for transportation issues to be worse in rural areas for high school dropouts than for people with more education, unless those with less education live further from the opportunities to participate (see Duncan, 1999). In other words, geographical distance from towns in rural areas may be negatively correlated with high school completion, and if so, may account for why less educated residents in rural areas identify transportation barriers to community involvement.

Finally, net of other influences, minority group members indicate that their community involvement is reduced by feeling unwelcome in both rural and urban areas. The implications for voluntary organizations are sadly familiar, needing to overcome formal and informal processes that discriminate, marginalize, or ignore minority group members and needing to overcome perceptions that their organizations operate these ways even when they do not.

Because the data we use provides no information regarding respondents’ experiences

with volunteering, we do not know the degree to which these apparent effects on perceived barriers result from anticipated problems or from problems experienced through earlier volunteerism. While organizations may focus attention on mobilizing people who have never been involved, they are likely to also benefit from efforts to retain individuals in community processes. This is particularly true for those with less education and lower income levels, who may not feel they can effectively contribute to processes that require extensive technical knowledge or civic skills (Stephan, 2005). Neglecting retention efforts among disadvantaged individuals can lead to “disappointed participation,” which not only leaves local participants disempowered, but may also affect their overall well-being (Dinham, 2006). Minority group members, who find that their sometimes critical perspective on the status quo is not appreciated, may very well express a lack of “welcome” even after having tried to participate.

The rural and urban differences in influences upon barriers to community involvement suggest the importance of further understanding the influence of “place” on individual motivation and opportunity to be involved. The impact of race and ethnicity, social class, and gender on community participation all appear to be influenced in one way or another by the rural or urban context. Better understanding these influences on community involvement using other methods, including lengthier interviews with participants and non-participants, may illuminate some of the unexplained patterns we identify here. This approach would also reveal a longer potential list of barriers that may vary predictably across rural and urban places.

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Table I Distribution of Variables							
	Entire Sample Set		Rural		Urban		
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	
Age							
Elder	2156	15.1	378	18.8	1778	14.5	
Middle	9224	64.7	1307	64.9	7917	64.6	
Young	2885	20.2	328	16.3	2557	20.9	
Relative Income							
< Median	2071	16.7	328	10.1	1743	16.4	
Median	7697	62.2	1165	36.0	6532	61.5	
> Median	2599	21.0	1741	53.8	2351	22.1	
Housing							
Non-Owner	4448	30.6	365	17.9	4083	32.7	
Owner	10081	69.4	1677	82.1	8404	67.3	
Work							
Unemployed	4986	34.1	777	37.9	4209	33.5	

Employed	9628	65.9		1274	62.1		8354	66.5
Gender								
Male=0	5969	40.8		791	38.6		5178	41.2
Female=1	8645	59.2		1260	61.4		7385	58.8
Family								
No Children	8777	60.3		1235	60.3		7547	60.4
Children <17	5767	39.7		814	39.7		4953	39.6
Education								
≤ HS	4869	33.7		936	46.0		393	4.4
Some College	4754	32.9		651	32.0		4103	46.3
College Grad	4812	33.3		448	22.0		4364	49.3
Race/Ethnicity								
Black	1763	12.7		102	5.2		1661	13.9
Asian	358	2.6		4	0.2		354	3.0
Hispanic	1259	9.1		81	4.1		1178	9.9
White	10498	75.6		1781	90.5		8717	73.2

Barriers							
Work Schedule	5188	35.7		622	30.5		4566 36.5
Transportation	2700	18.5		359	17.6		2341 18.7
Feeling Unwelcome	3002	20.7		384	18.9		2618 21.0
Safety	3663	25.2		442	21.6		3221 25.7
Information	4503	31.0		568	27.9		3935 31.5
Making a Difference	3535	24.3		476	23.4		3059 24.5

Table II Percentage of Rural and Urban Respondents Identifying Barrier

		Work or Daycare Issues			Inadequate Transportation			Feeling Unwelcome			Concerns for Safety			Lack of Information			Can't Make a Difference		
		Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
Age																			
	Elder	9.3%	10.7%	10.5%	17.3%	16.3%	16.4%	12.4%	12.2%	12.2%	20.5%	23.0%	22.7%	19.0%	18.1%	18.3%	18.3%	19.1%	18.9%
	Middle Age	35.4%	40.9%	40.4%	17.0%	17.5%	17.4%	19.5%	21.2%	21.0%	20.7%	25.0%	24.4%	29.7%	32.7%	32.2%	24.9%	24.9%	24.9%
	Young	35.7%	41.7%	41.0%	19.9%	24.3%	23.8%	22.9%	26.4%	26.0%	25.9%	29.9%	29.5%	31.1%	38.2%	37.4%	23.8%	27.1%	26.7%
Relative Income																			
	< median	27.0%	29.5%	29.1%	28.8%	31.1%	30.7%	23.7%	27.1%	26.5%	29.0%	35.9%	34.8%	33.3%	34.9%	34.6%	28.1%	30.6%	30.2%
	Median	32.8%	39.5%	38.4%	16.0%	18.9%	18.4%	19.2%	22.2%	21.7%	20.9%	26.7%	25.8%	28.5%	33.8%	33.0%	24.2%	25.5%	25.3%
	> median	35.5%	43.0%	42.3%	12.5%	12.6%	12.6%	13.8%	18.5%	18.1%	14.1%	19.2%	18.7%	22.2%	30.1%	29.3%	16.7%	21.7%	21.2%
Housing																			
	Non-Owner	33.2%	38.6%	38.2%	23.7%	25.6%	25.4%	21.6%	24.8%	24.5%	26.2%	30.9%	30.5%	33.6%	36.3%	36.1%	26.6%	28.5%	28.3%
	Owner	30.0%	35.6%	34.6%	16.3%	15.4%	15.5%	18.4%	19.2%	19.0%	20.7%	23.3%	22.8%	26.7%	29.2%	28.8%	22.7%	22.5%	22.6%
Work																			
	Unemployed	17.0%	20.5%	20.0%	19.4%	21.1%	20.8%	17.5%	18.8%	18.6%	23.3%	26.8%	26.3%	26.4%	26.3%	26.3%	23.8%	23.4%	23.4%
	Employed	38.7%	44.5%	43.8%	16.5%	17.5%	17.4%	19.8%	22.0%	21.7%	20.6%	25.2%	24.6%	28.8%	34.1%	33.4%	23.1%	25.0%	24.8%

Gender

Male=0	25.5%	34.1%	32.9%	13.9%	17.1%	16.6%	15.8%	19.8%	19.3%	17.1%	21.6%	21.0%	22.2%	28.7%	27.9%	20.5%	23.2%	22.8%
Female=1	33.6%	38.2%	37.6%	19.9%	19.8%	19.9%	20.8%	21.8%	21.6%	24.5%	28.6%	28.0%	31.4%	33.5%	33.2%	25.2%	25.4%	25.4%

Family

No Children	23.7%	30.7%	29.7%	16.8%	17.3%	17.2%	17.7%	18.8%	18.7%	20.7%	24.2%	23.7%	24.6%	28.2%	27.7%	21.8%	22.8%	22.6%
Children < 17	40.9%	45.5%	44.8%	18.7%	20.9%	20.6%	20.8%	24.3%	23.8%	23.1%	28.1%	27.4%	32.9%	36.8%	36.3%	25.7%	27.2%	27.0%

Education

≤ HS	26.3%	29.0%	28.5%	21.8%	23.4%	23.1%	20.1%	22.0%	21.6%	25.4%	29.2%	28.5%	30.3%	29.9%	30.0%	27.2%	26.4%	26.5%
Some College	33.2%	38.6%	37.8%	16.4%	21.1%	20.4%	20.7%	23.7%	23.3%	21.5%	29.5%	28.4%	27.6%	34.7%	33.7%	22.6%	26.5%	25.9%
College Grad	35.5%	41.9%	41.3%	10.5%	12.3%	12.2%	13.2%	17.6%	17.1%	13.4%	19.2%	18.7%	23.3%	30.4%	29.7%	16.5%	21.2%	20.7%

Race/Ethnicity

Black	26.7%	35.7%	35.2%	26.0%	26.9%	26.9%	22.8%	26.3%	26.1%	27.7%	33.6%	33.2%	25.7%	34.2%	33.7%	23.8%	27.7%	27.4%
Asian	0.0%	40.5%	40.0%	0.0%	27.4%	27.1%	0.0%	29.4%	29.1%	0.0%	34.6%	34.2%	0.0%	37.9%	37.5%	0.0%	31.4%	31.1%
Hispanic	30.9%	33.1%	33.0%	19.8%	24.9%	24.5%	22.2%	24.3%	24.1%	24.7%	31.0%	30.6%	29.6%	31.4%	31.3%	24.7%	26.9%	26.8%
White	30.8%	37.0%	36.0%	16.7%	15.6%	15.8%	18.2%	19.0%	18.8%	20.7%	23.1%	22.7%	27.9%	30.8%	30.3%	23.0%	23.1%	23.1%

Table III Regression of Barriers on Selected Variables

		Work or Daycare Issues		Inadequate Transportation		Feeling Unwelcome		Concerns for Safety		Lack of Information		Can't Make a Difference	
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Age													
	Elder	.347**	.335**	0.72	.785*	.496**	.536**	0.7	.828*	.539**	.573**	.544**	.718**
	Young	0.99	1.065	1.055	1.157*	1.121	1.188**	1.233	1.096	0.961	1.204**	0.896	0.995
Relative Income													
	< median	1.134	0.943	1.855**	1.494**	1.369	1.286**	1.424*	1.301**	1.282	1.133*	1.205	1.203**
	> median	0.955	0.99	0.875	.803**	0.719	.855*	0.712	.784**	0.739	.836**	.675*	.879*
Housing													
	Owner	0.95	.877**	0.819	.685**	1.007	.884*	0.907	.807**	0.81	.805**	0.97	.804**
Work													
	Employed	2.372**	2.023**	0.937	.838**	1.101	1.044	0.939	0.99	1.101	1.175**	0.934	1.027
Gender													
	Female=1	1.953**	1.356**	1.430*	1.093	1.464**	1.111*	1.453**	1.397**	1.682**	1.263**	1.319*	1.094
Family													
	Children < 17	1.383**	1.531**	1.022	1.157**	0.988	1.185**	1.061	1.133*	1.186	1.325**	1.051	1.179**
Education													

≤ HS	0.826	.733**	1.357*	1.033	0.956	0.904	1.189	0.942	1.149	.810**	1.274	0.993
College Grad	1.207	1.089	0.758	.604**	0.718	.739**	0.705	.631**	0.914	.873*	0.79	.787**
Race/Ethnicity												
Black	0.878	.845**	1.032	1.525**	1.384	1.260**	1.485	1.361**	0.845	0.97	1.158	1.041
Asian	n/a	0.92	n/a	1.879**	n/a	1.659**	n/a	1.769	n/a	1.147	n/a	1.422**
Hispanic	0.992	.765**	1.032	1.222*	1.164	1.067	1.046	1.182**	0.954	.837*	1.061	0.968
χ^2 :	180.351	954.514	59.315	472.758	42.310	239.027	52.264	379.602	61.304	299.219	41.778	142.158
<i>n</i> :	1,709	10,383	1,713	10,396	1,705	10,377	1,713	10,401	1,710	10,377	1,708	10,383

* $p < .05$, ** $p < .01$

All estimates have been converted to Odds Ratios.

"Middle Age", "Some College", Median Income Level and "White" are reference groups.

Table II Percentage of Rural and Urban Respondents Identifying Barrier

		Work or Daycare Issues			Inadequate Transportation			Feeling Unwelcomed			Concerns for Safety			Lack of Information			Can't Make a Difference		
		Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban	All
Age	Elder	9.3%	10.7%	10.5%	17.3%	16.3%	16.4%	12.4%	12.2%	12.2%	20.5%	23.0%	22.7%	19.0%	18.1%	18.3%	18.3%	19.1%	18.9%
	Middle Age	35.4%	40.9%	40.4%	17.0%	17.5%	17.4%	19.5%	21.2%	21.0%	20.7%	25.0%	24.4%	29.7%	32.7%	32.2%	24.9%	24.9%	24.9%
	Young	35.7%	41.7%	41.0%	19.9%	24.3%	23.8%	22.9%	26.4%	26.0%	25.9%	29.9%	29.5%	31.1%	38.2%	37.4%	23.8%	27.1%	26.7%
Relative Income	< median	27.0%	29.5%	29.1%	28.8%	31.1%	30.7%	23.7%	27.1%	26.5%	29.0%	35.9%	34.8%	33.3%	34.9%	34.6%	28.1%	30.6%	30.2%
	Median	32.8%	39.5%	38.4%	16.0%	18.9%	18.4%	19.2%	22.2%	21.7%	20.9%	26.7%	25.8%	28.5%	33.8%	33.0%	24.2%	25.5%	25.3%
	> median	35.5%	43.0%	42.3%	12.5%	12.6%	12.6%	13.8%	18.5%	18.1%	14.1%	19.2%	18.7%	22.2%	30.1%	29.3%	16.7%	21.7%	21.2%
Housing	Non-Owner	33.2%	38.6%	38.2%	23.7%	25.6%	25.4%	21.6%	24.8%	24.5%	26.2%	30.9%	30.5%	33.6%	36.3%	36.1%	26.6%	28.5%	28.3%
	Owner	30.0%	35.6%	34.6%	16.3%	15.4%	15.5%	18.4%	19.2%	19.0%	20.7%	23.3%	22.8%	26.7%	29.2%	28.8%	22.7%	22.5%	22.6%
Work	Unemployed	17.0%	20.5%	20.0%	19.4%	21.1%	20.8%	17.5%	18.8%	18.6%	23.3%	26.8%	26.3%	26.4%	26.3%	26.3%	23.8%	23.4%	23.4%
	Employed	38.7%	44.5%	43.8%	16.5%	17.5%	17.4%	19.8%	22.0%	21.7%	20.6%	25.2%	24.6%	28.8%	34.1%	33.4%	23.1%	25.0%	24.8%
Gender	Male=0	25.5%	34.1%	32.9%	13.9%	17.1%	16.6%	15.8%	19.8%	19.3%	17.1%	21.6%	21.0%	22.2%	28.7%	27.9%	20.5%	23.2%	22.8%
	Female=1	33.6%	38.2%	37.6%	19.9%	19.8%	19.9%	20.8%	21.8%	21.6%	24.5%	28.6%	28.0%	31.4%	33.5%	33.2%	25.2%	25.4%	25.4%
Family	No Children	23.7%	30.7%	29.7%	16.8%	17.3%	17.2%	17.7%	18.8%	18.7%	20.7%	24.2%	23.7%	24.6%	28.2%	27.7%	21.8%	22.8%	22.6%
	Children < 17	40.9%	45.5%	44.8%	18.7%	20.9%	20.6%	20.8%	24.3%	23.8%	23.1%	28.1%	27.4%	32.9%	36.8%	36.3%	25.7%	27.2%	27.0%
Education	≤ HS	26.3%	29.0%	28.5%	21.8%	23.4%	23.1%	20.1%	22.0%	21.6%	25.4%	29.2%	28.5%	30.3%	29.9%	30.0%	27.2%	26.4%	26.5%
	Some College	33.2%	38.6%	37.8%	16.4%	21.1%	20.4%	20.7%	23.7%	23.3%	21.5%	29.5%	28.4%	27.6%	34.7%	33.7%	22.6%	26.5%	25.9%
	College Grad	35.5%	41.9%	41.3%	10.5%	12.3%	12.2%	13.2%	17.6%	17.1%	13.4%	19.2%	18.7%	23.3%	30.4%	29.7%	16.5%	21.2%	20.7%
Race/Ethnicity	Black	26.7%	35.7%	35.2%	26.0%	26.9%	26.9%	22.8%	26.3%	26.1%	27.7%	33.6%	33.2%	25.7%	34.2%	33.7%	23.8%	27.7%	27.4%
	Asian	0.0%	40.5%	40.0%	0.0%	27.4%	27.1%	0.0%	29.4%	29.1%	0.0%	34.6%	34.2%	0.0%	37.9%	37.5%	0.0%	31.4%	31.1%
	Hispanic	30.9%	33.1%	33.0%	19.8%	24.9%	24.5%	22.2%	24.3%	24.1%	24.7%	31.0%	30.6%	29.6%	31.4%	31.3%	24.7%	26.9%	26.8%
	White	30.8%	37.0%	36.0%	16.7%	15.6%	15.8%	18.2%	19.0%	18.8%	20.7%	23.1%	22.7%	27.9%	30.8%	30.3%	23.0%	23.1%	23.1%

Table III Logistic Regression of Perceived Barriers on Selected Variables

		Work or Daycare Issues		Inadequate Transportation		Feeling Unwelcome		Concerns for Safety		Lack of Information		Can't Make a Difference	
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Age	Elder	.347**	.335**	0.72	.785*	.496**	.536**	0.7	.828*	.539**	.573**	.544**	.718**
	Young	0.99	1.065	1.055	1.157*	1.121	1.188**	1.233	1.096	0.961	1.204**	0.896	0.995
Relative Income	< median	1.134	0.943	1.855**	1.494**	1.369	1.286**	1.424*	1.301**	1.282	1.133*	1.205	1.203**
	> median	0.955	0.99	0.875	.803**	0.719	.855*	0.712	.784**	0.739	.836**	.675*	.879*
Housing	Owner	0.95	.877**	0.819	.685**	1.007	.884*	0.907	.807**	0.81	.805**	0.97	.804**
Work	Employed	2.372**	2.023**	0.937	.838**	1.101	1.044	0.939	0.99	1.101	1.175**	0.934	1.027
Gender	Female=1	1.953**	1.356**	1.430*	1.093	1.464**	1.111*	1.453**	1.397**	1.682**	1.263**	1.319*	1.094
Family	Children < 17	1.383**	1.531**	1.022	1.157**	0.988	1.185**	1.061	1.133*	1.186	1.325**	1.051	1.179**
Education	≤ HS	0.826	.733**	1.357*	1.033	0.956	0.904	1.189	0.942	1.149	.810**	1.274	0.993
	College Grad	1.207	1.089	0.758	.604**	0.718	.739**	0.705	.631**	0.914	.873*	0.79	.787**
Race/Ethnicity	Black	0.878	.845**	1.032	1.525**	1.384	1.260**	1.485	1.361**	0.845	0.97	1.158	1.041
	Asian	n/a	0.92	n/a	1.879**	n/a	1.659**	n/a	1.769	n/a	1.147	n/a	1.422**
	Hispanic	0.992	.765**	1.032	1.222*	1.164	1.067	1.046	1.182**	0.954	.837*	1.061	0.968
χ^2		180.351	954.514	59.315	472.758	42.310	239.027	52.264	379.602	61.304	299.219	41.778	142.158
n:		1,709	10,383	1,713	10,396	1,705	10,377	1,713	10,401	1,710	10,377	1,708	10,383

* $p < .05$, ** $p < .01$ 0 = Not a barrier; 1 = Barrier
 All estimates have been converted to Odds Ratios.
 "Middle Age", "Some College", Median Income Level and "White" are reference groups.