

STRENGTHENING RURAL FAMILIES

Rural Family Economic Success

A COMMUNITY ACTION IDEABOOK

Sponsored by the Annie E. Casey Foundation;
Compiled by the Aspen Institute Community Strategies Group



SECTION 1

What is RuFES?



Rural Family Economic Success (RuFES) is a powerful model for helping you think and act in ways that help low-income working families in your community do better. It looks at the whole mix of conditions that must be met for families to meet their basic needs and do better in the future.

RuFES looks at the whole mix of conditions that must be satisfied for families to meet their basic needs and do better in the future. It is family-focused, place-based, and connection-building.

RuFES is built on three basic beliefs:

Families matter. The RuFES approach is family-focused. Its target is to improve the lives and economic prospects of children and their parents, and in the process, your community—not the other way around. So it *starts* by thinking and learning about families that are working hard but still struggling—and what it would take to help them get ahead. It examines the barriers that may stymie their progress—and looks at how to remove those barriers. *(See The Tupelo Story on the next page for an example of the power of putting families first.)*

Place matters. RuFES is a place-based approach. Healthy businesses and strong, nimble community institutions surely are essential for families to get ahead. But communities vary widely in their economic, organization and government make-up, as well as their culture and civic participation and pride. That means that the RuFES strategy looks at what must change in your *specific* community (or communities) where hard-working families are trying to overcome the barriers that keep them from entering the economic mainstream. RuFES focuses on your community's starting point, and builds from there.

Connections count. RuFES builds connections. It brings together people in your community who have a stake in family economic success—from fields as diverse as economic development, childcare, business, social services, banking, religion and education. It helps them realize that they each are working toward the same goal—making sure that your working families and your community thrive. It encourages them to start piecing their efforts together into a RuFES quilt that achieves your shared goals.

How is RuFES different?

Most efforts to help families and children start with programs and services. They jump right from a perceived problem to a particular solution. The families that are trying to get ahead are rarely consulted in this process.

Why start with your working families?

The Tupelo Story

There is a true story that began more than 50 years ago in the economically distressed area centered around the town of Tupelo in northeastern Mississippi. At the time, the state's northeast region was just about the poorest part of the poorest state in the nation. Families struggled. Businesses were hampered by a lackluster attitude. The region had neither the striking natural beauty nor any desirable natural resources on which to build its future. Hope did not abound.

Enter George McLean, an outsider who came to town to run the newspaper. McLean could see a better future for the Tupelo and Lee County—a future based on the region's people. After several years of trying to convince people of his vision and failing, he finally launched a campaign aimed at the business owners on Main Street.

"How," McLean asked them, "would you like to make a lot more money next year?" "Sure thing we would," they all answered. "Well then," McLean countered, "We have to find a way to get more income to the people who have the least to spend in your stores." In Lee County, Mississippi, those people were the hardworking but very poor rural farm families.

A group of Tupelo leaders and business owners joined forces with these farm families to figure out why they remained poor despite their hard work. They discovered that local farmers were growing crops—cotton, for example. Crop farming had a long seasonal cycle: It required family farmers to take large loans at planting time and live very frugally on those loans until their crops came in. These farm families had learned to be risk averse. They spent little, never knowing when bad weather, low crop prices or high interest rates would ruin their year.

How could these farmers ever manage to earn more to spend more on Main Street? After researching agriculture trends, the group determined that dairy and poultry farmers had a different cycle: They made money every week and had income year-round. So they launched an effort to help convert struggling crop farms into dairy and poultry farms. They pooled community resources to help modernize the business throughout the county, bringing artificial insemination technology (and a prize bull) to the region long before that was common. In just a few years, this

effort produced \$2 million (1940 dollars) in new income for the region. The farming families were doing better, and so was everyone else in town.

This success was the first of an impressive set of successful community partnerships—bringing people together to build the northeast Mississippi region for all its people. Leaders continued the practice of analyzing the barriers that kept struggling families from getting ahead, and then determining what the community and its institutions could do to lower those barriers and increase opportunity.

These actions ranged from creating one of the state’s first racially desegregated school systems to setting up a region-wide independent grievance system to guarantee worker rights that functioned well even in a strictly non-union environment. Over time, as businesses and industries grew, people got better educations and better jobs. Today, this region is among the most prosperous in the southeastern United States.

The Tupelo story has a moral: If you want your place to do better, whether it’s a neighborhood, a town or a region, start by figuring out what keeps your struggling families struggling—that is, what keeps them from achieving economic success.

For more about the Tupelo story, see Vaughn Grisham and Rob Gurwitt. *Hand in Hand: Community and Economic Development in Tupelo*. Washington DC: Aspen Institute, 1999.

RuFES starts at a different place—with the family. It tries to understand what is going on in the life of the family that gets in the way of their success. The very best RuFES efforts involve families from the beginning and at every step along the way. When this isn’t possible, it encourages community leaders who care about families to do the next best thing—constantly ask yourself: *How will this make a difference in the day-to-day lives of our families?*

Keeping families in the forefront at all times is a real difference because it becomes a “reality check.” Using the RuFES approach, you measure your efforts not by whether a program was mounted, but by whether families are doing better. It makes sure that the actions that grow out of the process meet real needs in helpful ways. If they do not, then it is back to the RuFES drawing board!

Why is RuFES important?

Everyone has heard the old adage: *If your only tool is a hammer, every problem looks like a nail.* This adage comes to life in many communities, both rural and urban. Workers on the front lines who assist families typically are given just a few tools. Communities tend to deal with the issues facing their low-income families one at a time, with whatever tool happens to be available. Services are organized into discrete “silos” with very little interaction between them. Families working hard to make ends meet and get ahead are very familiar with these silos—they hear about them all the time:

- We do fuel assistance; if you want help with a computer class, go across town.
- We can help you with housing, but you’ll have to go somewhere else to deal with your credit issues.
- We can offer you a night-shift job. The fact that your child care provider doesn’t work those hours? That’s your problem.
- Engine trouble again? Your work’s been good, but we need you here. Guess you can’t hold this job. We’ll find someone else who can.

The truth is these gaps and misses are everyone’s problem, because they keep low-income people, who have the least resources to address difficulties, from doing better. And as the Tupelo Story taught Lee County, when working people do better, we all do better. Its other lesson? If you really want to deal with helping people get ahead, you have to work across the silos—and innovate.

RuFES focuses attention on what is missing that might make the most difference in helping families move up the self-sufficiency ladder—and on how to fill that gap by connecting key services or inventing new ones.

In short, in most communities, relatively little thought goes into what is missing for families that might make the most difference in helping them move up the self-sufficiency ladder—and then filling that gap by connecting key services or inventing new ones. RuFES changes all that.

RuFES recognizes that families exist in communities. The obstacles families face in building a better future have many parts and the solutions cross the lines between agencies and services. RuFES gets people talking and working together across disciplines *by focusing on the family*. It helps identify the gaps, and makes it easier to target scarce resources at exactly the place where they can make the most difference. It multiplies the value of everyone’s efforts by connecting critical pieces of the puzzle into one unified whole.

RuFES is important because, by helping you pull a range of community players together to focus on family outcomes, it encourages you, step by larger step, to fill the gaps and stitch the connections. It helps you act differently—and thus, make a real difference.

What difference will RuFES make?

Communities that adopt a RuFES approach typically see a range of benefits, the exact nature of which depends on the specific strategies adopted. Some of the benefits that may result from your RuFES strategies include:

- Families become more stable, better able to meet their basic needs, and more likely to weather unexpected turns of events like a health crisis or loss of a job.
- Children grow up in better environments, with a better chance to grow into productive, self-sufficient adults.
- Workers increase their incomes, and their confidence and aspirations.
- Businesses experience a better prepared, more reliable and more stable workforce.
- Businesses gain more revenue, as workers become more productive, and higher family incomes circulate in the local economy.
- Units of government see increased tax collections, and lower demands for social services as families gain income and become more self-sufficient.
- Communities prosper as more of their citizens contribute to the local economy and participate in building a better quality of life.

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What is the basic RuFES framework?

It is easy to picture Family Economic Success when it happens. Families that succeed economically can meet their basic family needs, provide for emergencies, improve their living conditions, expand their knowledge and skills, do better in their careers step by step, and save enough to obtain and maintain key assets—like a home or a business or retirement accounts—that grow and provide family stability over time.

That is the RuFES Framework in a nutshell. To break it down into even more simple terms, RuFES is organized around producing three basic outcomes for a community's families: *Earn It*, *Keep It*, and *Grow It*.

Here is what each of these outcomes means for a family—Remember: *RuFES is family-focused!*



Earn It: Working families are earning a living that allows them to survive and thrive in their community. This means that a family's working members can qualify for a job in your region, they can find and land that job, they can keep it, and that they can earn a family sustaining wage and advance in their careers over time.



Keep It: Working families have access to a full range of financial services and resources that help them protect their income and lower their cost of living in their community. This means that a family has a mainstream banking relationship, a good and improving credit record, and is taking advantage of all the tax benefits and public and private resources that will help safeguard their income from unnecessary costs, and obtain their essential goods and services at fair prices.



Grow It: Working families—and their communities—are accumulating and maintaining assets that gain value over time. This means that family members are saving money, advancing their education, purchasing homes and other assets they need to improve their prospects; they are caring for and maintaining those assets; and that the value of those assets in the community is increasing over time.

That's the basic RuFES Framework.

To explore the *Earn It*, *Keep It*, *Grow It* outcomes in more detail—what they really mean in ways that families measure them, and why they make sense—move on to Section 2.

SECTION 2

Learning about RuFES Goals



In Section 1, you learned a little about the three basic outcomes around which RuFES is organized. This section will take you much deeper—into the specific goals that must be met in any community for families to succeed economically and build the assets needed to sustain their self-sufficiency.

We will organize this section in three parts; one each focused on *Earn It, Keep It and Grow It*. Within each part, we will focus on the goals or preconditions required for family economic success. For each goal we will talk a bit about common sense reasons why the goal is important. Sometimes, where there is hard data available, we will provide concrete facts that back up the importance of the goal.

Family-focused goals for Earn It

Earn It is all about the following lasting outcome for families:

Working families are earning a living that allows them to survive and thrive in their community. This means that a family’s working members can qualify for a job in your region, they can find and land that job, they can keep it, and that they can earn a family sustaining wage and advance in their careers over time.

Earn It goals fall into three broad categories:

- **Qualifying for a job:** skills, attitudes and behaviors needed for working family members to qualify for jobs that exist in their communities.
- **Landing and keeping a job:** knowledge of how to find the jobs available in the community, and hang onto them when hired.
- **Advancing in a career:** everything necessary for working family members to move up the ladder so they can earn a family sustaining wage and advance in a career.

We will look at each of these categories in turn.



Qualifying for a job

Goal E-1 Job seekers have a high school diploma or GED.

Common sense description:

- People with high school diplomas are more likely to get and keep jobs.
- People with high school diplomas earn substantially more over their lifetimes than those who do not.

Fast facts:

- High school dropouts are 75% more likely to be unemployed and earn an average of one-third less than graduates. [2005]

Goal E-2 Job seekers and workers have the basic soft skills—attitudes, behaviors and life skills—they need to succeed in jobs in the region.

Common sense description:

- Employers value and promote workers who show up when expected, work hard, and get along with their co-workers.

Fast facts:

- More than two out of three employers say their hourly workers have serious problems with attendance, timeliness and work ethic. [2001]

Related action ideas:

- Basic skills classes (page x)

Goal E-3 Job seekers and workers possess the basic communication and workplace skills they need to succeed in jobs in the region.

Common sense description:

- Employers value and promote workers who can read, write and speak well, and who can communicate effectively in diverse workplaces.
- Employers value and promote workers who are able learners and can listen, follow directions, analyze, solve problems, cooperate and work in teams.

Fast facts:

- Two in five U.S. workers can not read, write, speak in English, and solve simple math problems well enough to function in most jobs. [1992]

Related action ideas:

- Basic skills classes (page x)
- Workplace ESL/Occupational English programs

Establishing financial health

Goal K-1 Families are using reasonably priced savings and checking accounts and other financial services.

Common sense description:

- In some rural areas, bank consolidation has reduced access to banking services.
- Unbanked people pay exorbitant fees to cash checks, purchase money orders and complete other standard financial transactions.
- Once banked, families save money on financial transactions and are more likely to save.
- Being banked helps change people from a paycheck-to-paycheck mindset to a longer-term outlook.

Fast facts:

- One quarter of rural counties are served by two or fewer banks. [2000]
- 29% of low-income families have no bank account at all. [2001]
- The typical “payday loan” charges about 400 percent annual interest. [2004]

Related action ideas:

- Getting people “banked” (page x)

Goal K-2 Families get loans they need without using predatory lenders.

Common sense description:

- High-cost lenders target low-income families with high-interest loan products.
- Although considered an urban phenomenon, overpriced check-cashing stations and payday lenders are growing most rapidly in rural areas.
- Quite often, a predatory loan is the only kind of loan that low-income families can get in their communities.

Fast facts:

- Borrowers lose about \$25 billion annually to predatory mortgages, payday loans, and other lending abuses like overdraft loans, excessive credit card debt, and tax refund loans. [2004]

Related action ideas:

- Alternative check cashing (page x)

Goal K-3 Families reduce their debt burdens and improve their credit ratings over time.

Common sense description:

- Paying interest and late fees on debt reduces income available for basic needs and can launch a cycle that leads to bankruptcy.
- A bad credit rating makes it difficult or impossible to rent or buy a home, buy a car, get a loan, get insurance or get a job.

Fast facts:

- Low income families pay out more than 17% of their income to service debt. [2001]

Accumulating family assets

Goal G-1 Family members regularly save money—and more of it—over time.

Common sense description:

- Savings insulates families from bad times and offer them opportunities in good times.
- Once they get started, low-income people with a goal tend to save a higher percentage of their income than do people with higher incomes.
- When parents save, children tend to develop the habit.
- Younger generations have saved less in recent decades.

Fast facts:

- Less than one in three low-income families save any money. [2001]
- Low-income families in IDA programs save 5.6% of their income. [2002]
- 19 in 20 kids turn to their parents for financial information. [2001]
- Savings rates among young families dropped by 10% in the 1990's.

Related action ideas:

- Individual Development Accounts (page x)

Goal G-2 Working families find, finance at competitive rates, and purchase quality homes in their communities.

Common sense description:

- Buying a home is typically a family's most important asset—it offers shelter, equity, and a solid financial base.
- Rural families are more likely to pay too much for a mortgage.
- Rural families are more likely to purchase manufactured housing—which is usually financed at higher interest rates than other types of housing.
- Rural areas have more substandard housing; purchasing a substandard home may not help a family build assets.

Fast facts:

- Rural borrowers are 20% more likely to have significant prepayment penalties on sub-prime mortgages. [2004]
- In rural areas one in six homes is manufactured housing—twice the national rate. [2002]
- 2.6 million rural families live in housing lacking basics such as hot and cold running water or heating. [2001]

Accumulating family assets *(continued)*

Goal G-3 Working families are building retirement-restricted financial assets.

Common sense description:

- Retirement-restricted savings grow faster because of tax advantages.
- Personal contributions to retirement are becoming a larger portion of retirement security.
- People often do not know about—or do not take advantage of—retirement contribution options available to them.

Related action ideas:

- Payroll savings plans (page x)

Goal G-4 Entrepreneurial families are able to start successful businesses in their own communities.

Common sense description:

- In rural places, most new jobs are created by new or small businesses.

Fast facts:

- Microenterprise provides one out of five jobs in rural counties—far more than in urban counties. [2001]

SECTION 3

Helping families Earn-It



The road to family economic success starts with income. You have to have a source of money before you can save some of it or begin to grow assets. For most rural families, this source of income comes from some form of employment.

Unfortunately, finding a way to **Earn It**, or to earn *more* of it, can be very difficult in rural America. Skill training, jobs, and services can be spread out or nonexistent. Jobs may be few or far between, or they may be distant. Even if jobs are plentiful close to home, they may be low wage, making it hard to support a family.

Rural communities all across America are digging in, and finding new and innovative ways to help their families qualify for, connect to and succeed in jobs—and advance in careers. Many of their ideas may be adaptable to the communities you care about.

The three parts of this section will focus on how rural communities are helping families qualify for a job, land and keep a job, and advance in a career. It includes real-life examples of some of the innovative things communities are doing to help their families *Earn It*—and plant their feet firmly on the road to Family Economic Success.

Finding a way to Earn It, or to earn more of it, can be very difficult in rural America. But rural communities are finding new and innovative ways to help their families qualify for, connect to and succeed in jobs—and advance in careers.

Qualifying for a job

So how can we help rural workers qualify for a job? To have a fighting chance to compete for a job—especially one that pays a reasonable wage—a worker must have:

- A high school diploma or GED
- The basic skills needed to succeed in any job, including:
 - Basic attitudes, behaviors and life skills
 - Basic communication skills
 - Basic workplace skills

Let's look at how each of these plays out in rural America.

High school diplomas or GEDs

A high school diploma has become almost mandatory for a worker to gain a good job. In the past, many rural areas had opportunities in agriculture and low-tech manufacturing that did not require a diploma. Today most jobs in rural areas, whether they are in agriculture, manufacturing, or service, have gone high-tech and most low-tech manufacturing jobs have gone overseas. As a result, the number of jobs available for workers without a diploma has plummeted, and very few desirable jobs exist that don't require at least a GED.

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Almost every part of the country has some form of adult education program available to help adult workers without a diploma gain their GED, so we won't spend much time talking about strategies here. Rural communities interested in increasing the number of adult workers with these basic credentials can partner with existing programs in their communities, or use one of the many online services that provide GED training and assessment.

Basic skills

Like their urban counterparts, employers throughout rural America agree on one thing: it is becoming increasingly difficult to attract workers who have the basic skills needed to function on the job. They complain of poor literacy and communications skills, absenteeism, lack of initiative, inability to find workers who can pass a drug test, and a host of other problems large and small that inhibit the ability of prospective employees to function on the job.

Lack of basic skills is one of the hardest areas to address for a community interested in promoting the economic success of low-income families. Essentially, basic skills are the skills that a worker needs to land just about *any* job. These basic skills include:

- **Basic soft skills** like attitudes, behaviors and life skills
- **Basic communication skills** like literacy and verbal communications skills
- **Basic workplace skills** like self motivation, a positive attitude and responsibility

Because these skills are often intertwined and they are often treated together in basic skills classes and programs many programs, we will address them together in this section.

While basic skills are needed for virtually all jobs, they are different from the job-specific skills needed to function in a specific type of job. Earn-It strategies related to job-specific skills are taken up later in this section when we talk about **Workforce Development Strategies.**⁷

Basic soft skills range from things as fundamental as personal hygiene, to more complex issues like personal ethics and drug use. People begin acquiring basic soft skills very early in life from their early childhood environment. These skills are often beginning to solidify in either positive or negative patterns well before most children reach the formal education system. Cultural norms can impact the development of soft skills, and what might be perfectly acceptable or even valued behavior in an immigrant's home country, may be a barrier to employment in the rural U.S.

Basic communications skills include the way people speak, read, and write, as well as the way they relate to each other in the workplace. As with soft skills, a child's home, early learning environment, and culture, all have a heavy influence on his or her communication style and skills. The accepted language of our work world is the middle-class language of America. Children growing up in poverty often learn a very different set of communications skills than those growing up in middle-class households. Even if they master English, children from other cultures, may learn behaviors and communications styles that will work against them in the workforce. For instance making direct eye contact while speaking may be considered rude in one culture, while being viewed as showing a lack of respect or deceitfulness in the dominant middle-class culture of business.

As children grow into adulthood and enter the workforce, their communications skills become more and more important. Everything from basic English literacy, to using correct grammar to sentence structure, to avoiding the use of slang and profanity, to the appropriateness of communications to the time and setting can have an impact on one's ability to land and keep a job. The ability to speak in a fashion understood by the mainstream culture and to read and understand simple instructions are essential skills in the American workplace.

Like their urban counterparts, employers throughout rural America agree on one thing: it is becoming increasingly difficult to attract workers who have the basic skills needed to function on the job.

⁷We recognize that there can be difference of opinion about where to draw the line between basic workplace skills and job-specific skills. For instance, computer skills might seem to some to be basic workplace skills because of the prevalence of computers in today's workplace. However, since there are still many jobs in our society that do not require use of a computer, we will treat them as a job-specific skill. Conversely, we will treat skills like literacy as a basic skill, because almost all jobs require it.

Basic workplace skills like interviewing, time management, interpersonal relations, accepting supervision and recognizing the importance of a positive attitude also have their beginnings in a child’s home environment.

Whether or not a child’s parents and neighbors go to work, their attitudes about employment, the stories they tell about their experiences on the job, and how they model work related behaviors like showing up on time or use of sick leave, have a tremendous impact on a the

development of basic workplace skills in children. For good or ill, they form a set of “unwritten rules” that can program how a young adult approaches the workplace and interacts with their employer.

Even though development of all of these skills starts at home, America’s school systems can and do have important roles to play in development of all three types of basic skills. Some schools can and do focus on basic soft skills, virtually all schools play a

tremendous role in the development of a child’s communications skills, and many schools are adding or reinforcing basic workforce preparation curriculum.

So, even if a child starts with tremendous obstacles to developing the basic workplace skills he or she will need to prosper, hope is not lost. Beginning with positive early childhood education programs like Head Start, and following through into the primary grades, high quality educational experiences can to much to instill and reinforce knowledge, attitudes and behaviors that will help lay the groundwork for a child to ultimately qualify for a job. And, while the job becomes harder with age, if this groundwork isn’t successfully laid in the early grades, remedial programs can catch up on much of the lost ground in later grades.

Many successful programs also exist for introducing and reinforcing these skills in adulthood. The wave of immigration sweeping rural America has led communities all around the country to creat programs to ensure that these new arrivals have the basic skills needed to succeed in the workforce.

So, even though many of these basic skills form early, building positive basic soft, communications, and workplace skills is not a lost cause. Many rural (and urban) places have created successful strategies for helping youth and adults gain basic skills that will boost their ability to land—and hold—a good job.

Terrific RuFES ideas: Basic skills

Idea/strategy	Found on
Basic skills classes	Page xxx
Job coaching	Page xxx
Workplace ESL/occupational English programs	Page xxx

ACTION IDEA

RuFES Earn-It Idea: Basic skills classes

The idea: Encourage (or require) low-income families to participate in classes that teach soft skills, communication skills, and basic workplace skills

How it works: The essentials

- Workers are offered (or required to participate in) classroom-style training with a curriculum focused on soft skills, communications skills, and or workplace skills they may need to land and keep a job
- In many places all working age members of families receiving TANF (federal welfare) benefits are required to go through these classes in order to qualify for benefits, while in other areas classes are offered as a voluntary service

Who does it?

- Most federally funded workforce development programs around the country offer some form of basic-skills training. In most places these programs are affiliated with local “One-Stop Centers” mandated under the federal Workforce Investment Act (WIA)
- Although more prevalent in urban than in rural areas, many nonprofit organizations that focus on helping low-income families offer some form of basic-skills training for their customers

Difficulty index

- Low-hanging fruit when offered by WIA programs—but sometimes with quality issues. Can be difficult to do well.

Pros

- Wide availability of WIA funded programs provides access in many rural areas
- When families are required to participate in these to maintain their benefits, it may result in participation by those who don’t recognize that they have a problem
- Basic skills programs that are sharply focused on areas like computer literacy or business math skills have been shown to substantially boost employability

Cons

- Some studies question effectiveness of WIA funded basic skills programs, especially when participating families are forced to participate and lack positive motivation
- Many of those needing this training dropped out of school because their learning style did not work well in a traditional classroom—so using a traditional classroom based setting may not be an effective way to train them in these skills

(continued on next page)



Examples and resources

- Woman to Woman program—no info on web—find/publish info or find other rural example(s)
- Tupelo program—see story on page x.



In Tupelo, Mississippi, this is a picture of someone doing something related to the story.

...or why you should start with working families!

There is a true story that began more than 50 years ago in the economically distressed area around the town of Tupelo, Mississippi. At the time, the state's northeast region was the poorest part of the poorest state in the nation. Families struggled and businesses were hampered by a lackluster attitude. The region did not have striking natural beauty or natural resources on which to build its future. Hope did not abound.

Enter George McLean, who came to the town to run the newspaper. McLean saw a different future for the Tupelo area—a future based on the region's people. After several years of unsuccessfully trying to spread his vision, he finally launched a campaign aimed at the business owners on Main Street.

How, McLean asked them, would you like to sell significantly more of your products and services and make a lot more money next year? Sure they would. Well then, he said, we have to find a way to get more income to the people who have the least to spend in your stores. In Lee County, Mississippi, those people were very poor rural farm families.

A group of Tupelo leaders and business owners joined forces with these farm families to figure out why they remained poor despite their hard work. It discovered that local farmers were growing cotton: a crop that required them to take large loans at planting time and to live frugally on those loans until their crops came in. The farmers had learned to be risk averse. They spent frugally, never knowing when bad weather, low crop prices, or high interest rates would ruin them.

How could these farmers earn more to spend more on Main Street? After researching agriculture trends the group determined that dairy and poultry farmers made more money and had income year-round. So, they launched an effort to help convert struggling crop-farms into dairy and poultry farms. They pooled community resources to modernize the business, bringing artificial insemination technology

This is a quote, that says a bit more about the story and the action idea than the caption, or it could be a callout pulled from the story, probably not more than five or six lines.

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(and a prize bull) to the region. In a few years, this effort produced \$2 million (1940 dollars) in new income for the region. The farming families were doing better, and so was everyone else in town.

This success was the first of an impressive set of successful community partnerships; bringing people together to build the northeast Mississippi region for all its people. Leaders continued the practice of analyzing the barriers that kept struggling families from getting ahead, and then determining what the community and its institutions could do to lower those barriers and increase opportunity.

These efforts included actions ranging from creating one of the state's first racially desegregated school systems to setting up a region wide independent grievance system for worker rights that functioned well even in a strictly non-union environment. Over time, as businesses and industries grew, people got better educations and better jobs. Today, this region is among the most prosperous in the southeastern United States.

The Tupelo story has a moral: If you want your place to do better, whether it's a neighborhood, a town or a region, start by figuring out what keeps struggling families struggling—that is, what keeps them from achieving economic success.

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- Although more prevalent in urban than in rural areas, many nonprofit organizations that focus on helping low-income families offer some form of basic-skills training for their customers

Difficulty index

- Low-hanging fruit when offered by WIA programs—but sometimes with quality issues. Can be difficult to do well.

Pros

- Wide availability of WIA funded programs provides access in many rural areas
- When families are required to participate in these to maintain their benefits, it may result in participation by those who don’t recognize that they have a problem
- Basic skills programs that are sharply focused on areas like computer literacy or business math skills have been shown to substantially boost employability

Cons

- Some studies question effectiveness of WIA funded basic skills programs, especially when participating families are forced to participate and lack positive motivation
- Many of those needing this training dropped out of school because their learning style did not work well in a traditional classroom—so using a traditional classroom based setting may not be an effective way to train them in these skills

Examples and resources

- Woman to Woman program—no info on web—find/publish info or find other rural example(s)

A story: The Tupelo Story ...or why you should start with working families!

There is a true story that began more than 50 years ago in the economically distressed area around the town of Tupelo, Mississippi. At the time, the state’s northeast region was the poorest

RuFES looks at the whole mix of conditions that must be met for families to meet their basic needs and do better in the future. It is family-focused, place-based, and connection-building.

These efforts included actions ranging from creating one of the state's first racially desegregated school systems to setting up a region wide independent grievance system for worker rights that functioned well even in a strictly non-union environment. Over time, as businesses and industries grew, people got better educations and better jobs. Today, this region is among the most prosperous in the southeastern United States.

The Tupelo story has a moral: If you want your place to do better, whether it's a neighborhood, a town or a region, start by figuring out what keeps struggling families struggling—that is, what keeps them from achieving economic success.