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# **LINKING COMMUNITY RESOURCES TO FAMILY SURVIVAL STRATEGIES<sup>1</sup>**

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Families make numerous choices regarding their life style, where they live, where they work, how they acquire resources to support themselves etc. While much of this represents numerous small incremental decisions, in aggregate it represents a strategy for that particular household. Bryson [1988, 5] defines strategy as "... fundamental decisions and actions that shape and guide what an organization (or other entity) is, what it does, and why it does it." While most households probably are not particularly conscious about building their strategy, their collective and cumulative choices creates one.

Whatever strategy a family pursues the conditions in which it is implemented constantly changes. Minimally three sources of change are from within the family, from within the community, and external (national, societal) conditions. Family changes include family composition, family life cycle, and assets. Community changes include local economic conditions, and support services like child care, housing, health services, or food banks. External changes include transformation of rural areas, types of employment opportunities being generated (wages, stability, skills) and changes in the welfare system.

Significant changes are being proposed in the Wisconsin social safety net. The emerging principles are working is the solution and adequate support systems are in place, but not used effectively or appropriately. As with any suggested change, everyone involved has expectations of the effect on them. Yet, policy makers need more aggregated information on the types of relationships that exist and how they affect the desired outcomes. Right now, there appears to be a void in systematic information on those relationships in nonfarm rural areas.

The data reported in this paper comes from a project that sought 1) to provide a better understanding of the impact of community characteristics (including formal and informal support mechanisms) on family economic behaviors; 2) to identify specific adaptive strategies; 3) to identify the reasons behind the choices made; and 4) to estimate the association between coping behaviors and family economic well-being.

In the balance of this paper, we'll describe our model, the sample and methodology, and share results that start to identify several dimensions of the household strategy issue. In particular, elements of a household strategy examined include formal and informal economic activities by households, community involvement, and community services used. This paper represents the first drawn from a telephone survey completed in late April 1996. The paper represents our initial attempt to understand what we've uncovered, and we hope an opportunity for you to offer suggestions of further insights.

## RATIONALE AND SIGNIFICANCE

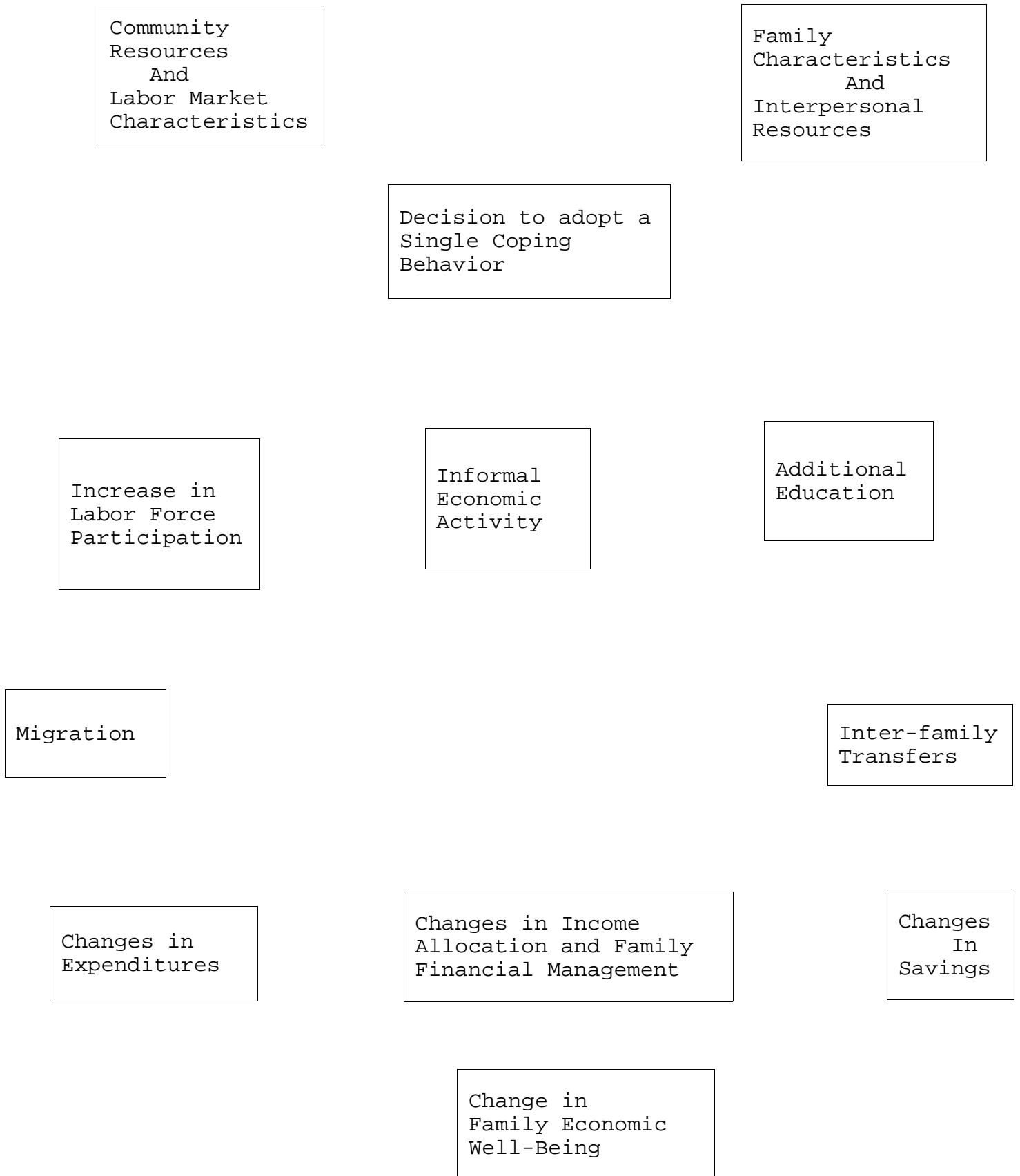
This study brings together the dimensions of work, family, and community in order to understand how the resources that come from community institutions influence the activities undertaken within families, and how these factors together influence the economic well-being and life satisfaction of rural families. We expect that the availability of community and interpersonal resources for things like housing, child care, and emergency assistance will facilitate the involvement of household members in the formal economy, while reducing the necessity of informal economic activities. Economic well-being of families results from a complex process of utilizing community and interpersonal resources, allocating family labor to formal and informal economic activities, and making key decisions about a variety of conditions like education, living arrangements, and financial management. Families, and the individuals comprising them, are not atomistic units but involved in a complex web of social relationships. Figure 1 gives a schematic representation of the conceptual model of the interplay among family survival strategies and the surrounding system.

What we propose in Figure 1 is that choices families make that affect their economic well-being are complex (direct and indirect) and reflect reactions to intra-family conditions (e.g., number of potential workers, skills possessed, ages of children, presence of other adults, resources (financial, cars, tools) controlled and external resources (e.g., housing support, transport, health, food assistance). The hypothesized choices for a family to support itself include: altering formal economic activity, altering informal economic activity, gaining more human capital, migrating, altering level of expenditures, drawing from previous assets, turning to family for support, or using some form of social safety support program. Seldom will any of these be used in isolation, but the use of any affects the use of other potential options. The affect comes from changes in eligibility, time, need, and access.

Figure 1 is a stylized version of the complex and dynamic interplay between accessibility to external resources (jobs, social programs) and family composition and resources. It is this representation that we eventually will model. In this study, we appreciate that it is a dynamic process where changing choices and conditions feedback into the family and cause both changes in well-being and perception of needed decisions. Methodologically, to accomplish that requires some form of panel or diary approach to family choices, but we chose a snapshot to at least start the effort.

The concepts embodied in Figure 1 have been explored, individually, in prior research. In the late 1980's, social scientists began to study anew the relationships between economic distress from economic restructuring and family outcomes. Voydanoff [1990] discussed the relevance of studying families as economic units and the ways in which families experience economic distress. The research on nonmetropolitan families to date is largely restricted to farm household adjustments in response to the farm crisis of the early 1980's with the exception of the work done by Allen [1991], Fitchen [1982], and Tickamyer [1991 and 1992]. In the past decade, non-farm families have experienced a decline in their real earnings, a rise in unemployment and an increase in low paying jobs. This makes the formal economic activity option increasing problematic in solving family well-being concerns.

Figure 1



To often studies of family life have treated family as a sphere separate from the formal economy. The common dualistic interpretation of family life and economic life is exemplified by Lasch's [1977] reference to family as "haven in a heartless world."

O'Brien et al. [1989] demonstrate how social support systems affect individuals' perceptions of their life satisfaction derived from their urban neighborhood. Warren [1981, p. 61] notes that differences in social support services among neighborhoods are particularly crucial when differences among individuals' abilities to establish other supporting links among geographically dispersed sources are considered. Sorter [1987] finds access to selected social services affected not only by physical distance but such behavioral dimensions as supportive relationships, peer group relationships, and social relationships. Abrahams [1992] also notes the importance of such community factors as social structure, economic structure, political structure and service capacity in judging the impact of a social development model of community development.

Prior research has shown that interpersonal relations (including familial support) may be vital to the labor force participation of poor people and single mothers, allowing those with few market resources to obtain the transportation or child care they need [Presser, 1989; Stack 1974; Tienda & Glass 1988; Veum & Gleason, 1991].

Finally, community resources are intimately connected to family and economic life. A good example of the interplay of informal activities, family networks, gender roles, and community resources can be found in Levitan and Feldman's [1991] study of the inter-household informal economic exchanges in a rural New York community. They document the types and prevalence of nonmonetary exchange and the relationship of these behaviors to household structure and the rurality of the community context. They conclude that:

inter-household nonmonetary transactions can sufficiently enrich and alter the texture of households and communities so as to highlight limitations of certain standard economic and social indicators. Nonmarket activities of the informal sector may be sufficient to de-couple the ranking of the quality of life in a community from a positioning based upon formal sector income and employment data. Support generated within social networks may be the catalyst which provides the time, economic relief or social nourishment that enables the household to function. [Levitan & Feldman, 1991, p. 168]

Levitan and Feldman [1991] show that families engage in nonmonetary exchange for a variety of reasons, including social ones such as neighborliness. They note that rural areas are more conducive than urban areas to certain types of nonmonetary exchange activities, especially those that utilize natural resources. Spatial considerations also play a role; sparsely distributed population can make the provision of community or market services difficult or unprofitable. In these cases, inter-household exchanges from social networks may serve as a lifeline to ensure well-being. This has implications for rural development policy in

that the cumulative and thus community-wide value of informal arrangements needs to be taken into account; those without access to these networks and their services are especially vulnerable.

In summary, the multiplicity of interactions among family, economy, and community make their collective examination crucial as social policy changes are considered. The prior research focus on urban and farm families as representative of rural nonfarm may be appropriate, but could lead to policy proposals yielding outcomes substantially different from anticipated.

#### **THE SAMPLE**

Between November 1995 and April 1996, the University of Wisconsin Letters & Sciences Survey Center (LSSC) conducted a 30 minute telephone survey for us.<sup>2</sup> The survey was a random sample of households<sup>3</sup> in telephone exchange areas characterized as nonmetropolitan. Our target was to contact rural (nonfarm and farm) families and collect information from them regarding what they were doing to support themselves, i.e., survival strategies.

There were 1611 completed and useable surveys representing a completion rate of 55.9% from the households contacted in 52 nonmetro counties. The LSSC contacted the same household repeatedly (up to 20 times) until a completed interview or refusal occurred. We solicited information from households that were in rural areas, were not adult sibling or room mate households, and were not male single head of household.<sup>4</sup>

The survey instrument elicited information from the respondent on household composition, formal wage work, self-employment, informal economic activities, networks, and community social services used. The survey instrument was built from our review of the literature (conceptual and empirical) and from focus group interviews conducted in January to March of 1995. The survey instrument was field tested and several questions modified to communicate clearer the information desired.

On the following pages a series of views of the sample will be presented to give insight to the strategies rural Wisconsin households are pursuing. In a general sense, the elements of the household survival strategy are:

- ▶ alter level of involvement in formal economic activities by one or more household members;
- ▶ alter level of informal economic activity to increase income or reduce expenditures; and
- ▶ alter the use of community services.

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<sup>2</sup> The Letters and Science Survey Center, University of Wisconsin-Madison was established in 1987, with funding from the College and the Graduate School. The Survey Center conducts research projects for University of Wisconsin administration, faculty, staff, and service departments on a cost reimbursement basis. The Center has conducted a wide variety of survey research projects. The vast majority of the Center's projects utilize state-of-the-art Computer Assisted Telephone Interviewing (CATI) applications.

<sup>3</sup> Households rather than families are the units sampled. While the initial contact to a residential phone number was random, households were screened to determine if they fit our sample criteria.

<sup>4</sup> It was anticipated that this category would be so small that serious analysis would not be meaningful. So attention was directed to household types more prevalent.

The survey data can be analyzed from several perspectives. One is to explore household characteristics associated with different strategies. Another is to explore how community resources influence household choices. Still another is to examine what different household types are doing. It is this latter perspective chosen for this paper. The current debate regarding welfare reform makes this classification meaningful.

In this initial analysis the households are divided into four groups:

- ▶ couples living alone or no other people present in the household;
- ▶ couples living with own children under 18 present;
- ▶ single parents with children under 18 present; and
- ▶ couples with others are couples with children over 18 or other people in the household--i.e. not couples living alone, nor couples with children under 18 in the household.

In following Tables, the data reported is percent of respondents to that question giving the classifying answer (e.g., yes/no) by the indicated type of household. The number in parenthesis is the total number of that household type responding to that question. It is not the number giving the classifying answer. The average across all household types is reported in the TOTAL column.

In this preliminary analysis, all we are doing is identifying if statistically significant differences exist among household types. The standard is 5% or less. This will be indicated by a "Y" in the "Signif" or "Sig" column of the Table. At this stage, the more realistic and complex relationships will only be suggested rather than tested.

The analysis used is a simple test of differences. Chi square is used for categorical responses and analysis of variance is used for continuous variables. Thus, no definitive statement can be made about which household types are statistically different, just that differences exist among them.

After a brief description of the sample, the various elements of household strategies are examined. Formal economic activity by the respondent and their spouse/partner is followed by types of informal economic activities. Then the use of emergency community services is reported. The data section closes with information on level of involvement in the community and perceptions of household well-being. At this stage, the analysis does not capture the mix of choices and their interplay, but rather treats them as independent.

## RESULTS

TABLE 1 displays descriptive statistics of the sample. Households with children under 18 present accounted for almost 2 out of 3 respondents. Over half of the sample had a youngest child of 13 years or less present. Average household size was 3.5. While our estimated median household income (constructed from several different responses about types of income) was not significantly different among household groups, single parents, with children under 18, had a median household income ranging from 44 to 45 percent of the couples household income. These median values exceed other estimates reported for nonmetropolitan Wisconsin households.

**TABLE 1  
HOUSEHOLD TYPES**

<b>Household Types</b>	<b>Count</b>	<b>Percent</b>
Couples living alone	435	27
Couples living w/children <18	918	57
Single parents w/children <18	121	7.5
Couples w/ others	130	8.1
<b>Age of Youngest Child</b>		
less than 1 yr	84	5.2
1-2 yr	159	9.8
2-5 yr	192	11.9
6-13 yr	399	24.8
13-18 yr	222	13.8
18 and over	543	33.7
<b>Marital Status</b>		
Married	1370	85
Widowed	17	1.1
Divorced/annulled	131	8.1
Separated	18	1.1
Never Married	75	4.7
<b>Household Size</b>		
2	479	29.7
3	360	22.3
4	441	27.4
5 or more	331	20.7
<b>Median Household Income Last Year (all sources)</b>		
Couples living alone	379	\$42,000
Couples living w/ children < 18	836	\$43,000
Single parents w/ children < 18	116	\$18,850

Couples w/ others	113	\$43,000
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#### HOUSEHOLD FORMAL EMPLOYMENT SITUATION:

Households formal economic activity reflect choices by the respondent and/or partner/spouse to work for a wage or be self-employed. The choices made by each partner could influence the options perceived by the other partner. Furthermore, local economic activity may limit the options of one or the other, e.g., one is laid off, jobs too far away, hours difficult for child care. The national change towards more part-time jobs, lower wages with minimal fringe benefits may make holding more than one job simultaneously a necessity.

The survey asked about the respondent and respondent's spouse/partner formal employment. The responses for respondent are reported in TABLE 2 and for the partner in TABLE 3.

Examination of the formal employment situation for the respondent indicates significant differences existed among household types. There are significant differences among household types regarding current employment status, seriously looking for work, self-employment, involvement in a family business, and working at home. Even though there are no difference about holding multiple jobs or holding multiple jobs simultaneously, there is a difference in whether the 2nd. job is self-employment or at home.. The average commute time to work didn't vary among household types, but years of work experience and frequency of returning to school for self-improvement did. While the frequency of arranging work schedules for child care did not vary among household types, the incidence of children working did. The frequency of one of the household adults working primarily for health insurance did not vary among couple households.

Single parents with children, on average, held more primary jobs than other respondents over the last 12 months, but were more likely to be unemployed at the time of the interview. They were also less likely to be self-employed in a family business or working at home than other household types. While relatively fewer of them also had a second job, they were more likely to hold it simultaneously, i.e., not a sequence of jobs over the year. Single parents averaged less formal work experience, a shorter commute and were more likely to have returned to school after first leaving.

Among couples, with and without children under 18, those with children under 18 present were much more likely to have held more jobs over the last 12 months, be currently employed and unemployed and looking for work. There was minimal differences in self employment, family business and working at home. The second job was more likely to be self-employment, but less likely to be at home. Their years of work experience was substantially less than couples without children present, but they were more likely to have returned to school.

The respondent's partner/spouse formal employment status is reported in TABLE 3. The striking contrast between respondent and spouse/partner pattern of formal employment is the average number of jobs held over the past 12 months and current employment status of the partner are the only aspects exhibiting statistical difference among household types.

**TABLE 2**  
**RESPONDENT EMPLOYMENT SITUATION: MAIN JOB**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Ave. No. of jobs held last 12 months	1.31 (1604)	1.18 (435)	1.34 (918)	1.65 (121)	1.17 (130)	Y
Currently employed	85.3% (1365)	79.8% (435)	87.9% (918)	86.8% (121)	83.8% (130)	Y
Currently unemployed	15.4% (234)	12.5% (88)	14.5% (110)	31.3% (16)	20.0% (20)	Y
Currently looking for work	18.2% (236)	12.5% (88)	17.1% (111)	50.0% (16)	23.8% (21)	Y
Main job self- employment	18.1% (1465)	19.1% (382)	18.4% (852)	5.3% (114)	24.8% (117)	Y
Other family also working at this business	58.1% (265)	58.9% (73)	56.1% (157)	16.7% (6)	75.9% (29)	Y
Work at home in main job	10.7% (1461)	11.3% (379)	11.2% (852)	2.6% (114)	13.8% (116)	Y

Source: 1-2, 16-20, 23; 6/6

**TABLE 2 cont'd**  
**RESPONDENT EMPLOYMENT SITUATION: OTHER EMPLOYMENT ASPECTS**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Hold 2nd job simult- aneously	66.3% (457)	61.2% (98)	67.1% (283)	68.0% (50)	73.1% (26)	N
Hold 3+ jobs simult- aneously	75.4% (134)	78.3% (23)	77.2% (79)	66.7% (24)	75.0% (8)	N
2nd job self- employment	25.7% (456)	29.6% (98)	24.8% (282)	10.0% (50)	50.0% (26)	Y
Other family also working at this business	47.0% (117)	44.8% (29)	50.0% (70)	20.0% (5)	46.2% (13)	N
2nd job at home	19.5% (457)	20.4% (98)	18.7% (283)	12.0% (50)	38.5% (26)	Y
Years of work experience since 16	21 (1592)	25.88 (433)	18.15 (913)	16.81 (117)	28.59 (129)	Y
Returned to school after first leaving	34.4% (1601)	31.3% (434)	34.7% (918)	53.3% (120)	24.8% (129)	Y
Commute time to main job (minutes)	19.07 (1270)	17.5 (328)	20.01 (732)	14.75 (110)	17.59 (100)	N
arrange work schedule for child care	47.8% (680)	NA --	48.1% (667)	NA --	30.8% (4)	N
Children work	42.2% (749)	NA --	36.6% (566)	34.7% (72)	75.7% (111)	Y
Works for health insurance	30.0% (630)	23.7% (181)	30.9% (394)	NA --	43.6% (55)	N

source:1-2, 16, 23-27, 37, 96; 6/6; 3, 6/18

**TABLE 3**  
**SPOUSE/PARTNER'S EMPLOYMENT SITUATION**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Ave. No. of jobs held in last 12 months	1.17 (1480)	1.08 (434)	1.21 (911)	NA --	1.11 (128)	Y
Currently employed	85.0% (1478)	78.1% (433)	88.9% (916)	NA --	81.4% (129)	Y
Hold 2nd job simult- aneously	60.4% (283)	55.6% (72)	62.9% (194)	NA --	52.9% (17)	N
Currently laid off	5.9% (221)	4.2% (95)	7.8% (102)	NA --	4.2% (24)	N
Currently unemployed	8.1% (221)	4.2% (95)	11.8% (102)	NA --	8.3% (24)	Y
Currently looking for work	14.9% (221)	9.5% (95)	20.6% (102)	NA --	12.5% (24)	N
Main job self- employment	19.2% (1335)	18.8% (367)	18.8% (855)	NA --	23.0% (113)	N
Other family also working at this business	49.2% (256)	44.9% (69)	48.4% (161)	NA --	65.4% (26)	N
Main job at home	9.3% (1329)	8.8% (365)	9.4% (852)	NA --	9.8% (112)	N
2nd job self- employment	20.4% (284)	20.5% (73)	21.8% (193)	NA --	5.6% (18)	N
Other family also working at this business	46.6% (58)	26.7% (15)	52.4% (42)	NA --	100.0% (1)	N
2nd job at home	16.6% (283)	19.2% (73)	16.5% (194)	NA --	6.3% (16)	N
Returned to school	32.6% (1458)	30.9% (427)	33.8% (904)	NA --	29.9% (127)	N

Source: 27-36; 6/6; 5, 20, 46, 30, 52; 6/25

## **INFORMAL ECONOMIC ACTIVITY**

Informal economic activity appeared as a frequent survival strategy choice in the focus group interviews. Earlier studies suggested that it was often a choice of households marginally attached to the market economy and/or engaged in formal economic activities that failed to yield sufficient income. Informal activity includes barter/swapping, substituting labor for purchased items (gardening, raising animals), and consciously budget shopping.

The results in TABLE 4 indicate the five most frequent informal activities are home repairs for self or others (59%), hunting/fishing for food (49%), car/equipment/appliance repairs (45%), performing personal services (45%), and gardening (40%). Less than 40% of the respondents selected any of the other informal activities. The frequency of hunting/fishing, raising animals, home repairs, car repairs, home remodeling, shopping for used items and taking in boarders are informal economic activities that varied across household types.

Single moms were much less likely to hunt/fish, raise animals, do repairs or building/remodeling. But they were more likely to do garage sales or purchase used clothing or take in boarders.

Couples with children under 18 present were much more likely, than couples living alone, to engage in hunting/fishing, raising animals, do repairs, and do building/remodelling. Furthermore, they were more likely to engage in garage sales, purchase used items and take in boarders. Thus, couples living with children under 18 appear to have a more diverse informal economic strategy than couples living alone.

What is not displayed in the table is whether people were engaging in these informal economic activities for income generation, or hobbies, or to lower cost of living. Those motivations await further analysis.

**TABLE 4**  
**INFORMAL ECONOMIC ACTIVITIES**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Hunted/ fished for food	49.2% (1600)	44.0% (434)	55.5% (917)	25.6% (121)	43.8% (128)	Y
Raised animals for food or sale	9.3% (1599)	7.6% (433)	11.6% (916)	2.5% (121)	4.7% (129)	Y
Grew vegies or fruit for food or sale	40.0% (1600)	39.7% (433)	41.7% (917)	28.9% (121)	39.5% (129)	N
Made crafts, clothes, or other household items	28.0% (1598)	25.9% (433)	29.3% (916)	28.1% (121)	26.6% (128)	N
Landscaping , yardwork, farm work, plow snow, cut fire- wood	15.8% (1599)	13.6% (433)	16.5% (916)	17.4% (121)	16.3% (129)	N
Home repair for self or others	58.6% (1597)	56.1% (433)	63% (914)	33.9% (121)	58.9% (129)	Y
Repair cars, equipment, appliances for self or others	45% (1591)	37.3% (432)	51.0% (910)	24.2% (120)	48.1% (129)	Y

Source: 39-43; 6/6

**TABLE 4 Cont'd**  
**INFORMAL ECONOMIC ACTIVITIES**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Built/ remodeled home for self or others	22.4% (1591)	18.8% (432)	25.7% (909)	15.7% (121)	17.8% (129)	Y
Built/ remodeled buildings for self or others	8.6% (1593)	9.0% (432)	8.9% (911)	3.3% (121)	10.1% (129)	N
Garage sales, traded goods	22.8% (1593)	18.3% (432)	25.5% (911)	31.4% (121)	11.6% (129)	Y
Bought used clothing, household items	35.4% (1587)	26.9% (432)	39.0% (906)	49.2% (120)	26.4% (129)	Y
Performed personal services (child care, house cleaning, transportat ion, adult care) for self or others	44.7% (1591)	42.0% (431)	44.7% (910)	52.9% (121)	45.7% (129)	N
Took in boarders, relatives, friends	7.8% (1591)	6.0% (432)	7.5% (909)	13.2% (121)	10.9% (129)	Y

Source: 44-47; 6/6

## COMMUNITY SUPPORT SYSTEMS

A major reason for undertaking this study is the hypothesis that access and use of community services affects other household choices. There were five forms of community support systems explored in the survey. Unfortunately, the frequency of use of four of them was so low to report results is largely meaningless because of reliability factors.

There were statistical differences in the frequency of **public transport** use over the last 12 months by household types, but only 253 respondents (16% of total) indicated their household used public transport. A partial explanation is 1581 of the respondents owned at least one vehicle. Thus, in rural Wisconsin the issue of transport appears to be something that affects subgroups of the population. That aspect will be explored in the next round of analysis.

Use of **community health services** also displays difference among household types, but when the 280 respondents (17.7% of total) are further subdivided into household types the reliability of the estimates must be questioned. Free immunization was used by 11.2% of all the respondent households. The policy question becomes one of determining which specific sub-groups are most dependent on this community service.

Fewer than 70 respondents indicated they used any of the **community housing services**. Thus no further data will be reported now.

Less than one in five (17.4%) of the respondents indicated that they had someone taking care of their children more than 10 hours per week. Less than 20 respondents indicated they used **community sponsored child care**, e.g., church, school or social service agency sponsored. Again, this community service may be very crucial to a small subset that needs to be targeted.

**COMMUNITY EMERGENCY SYSTEMS(USED LAST 12 MONTHS):** TABLE 5 shares information on the frequency that respondent households used selected community emergency support systems. The four most frequent services {unemployment compensation (15.3%), Supplemental Security Income (8.9%), food stamps/women infants & children (6.6%) and other retirement programs (6.1%)} are all state/federally funded programs with little community initiative required. The programs that represent community specific initiatives had much lower participation: food pantries (3.8%), emergency cash (3.3%), and clothing assistance (3.1%). There was generally a statistical difference among the household types regarding their use of community emergency services. Single moms were relatively more reliant on community emergency services than couples, the only exception being other retirement which would be age dependent.

TABLE 6 displays the frequency with which households were multiple users of the community emergency services listed in TABLE 5. The popular version is the excessive use of community emergency services by many low income households. The average among household types is significantly different. As hypothesized, singles with children less than 18 living at home had an average number of services used more than double the next most frequent household type (couples with children under 18). Yet, the most striking numbers in TABLE 6 are the high incidence of none use. The relative high income levels reported in TABLE 1 may explain most of this, but further analysis needs to determine how the users/non users differ.

**TABLE 5  
COMMUNITY EMERGENCY SERVICES (USED LAST 12 MONTHS)**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Food pantries	3.9% (1580)	2.1% (428)	3.1% (903)	19.8% (121)	.8% (128)	Y
Clothing assistance	3.2% (1580)	.5% (428)	3.2% (903)	14.9% (121)	.8% (128)	Y
Emergency cash to pay bills	3.4%	1.9%	3.2%	9.1%	3.9%	Y
SSI	9.1%	11.2%	5.5%	22.3%	14.8%	Y
Other retirement	6.2%	11.7%	2.7%	5.8%	13.3%	Y
Unemployment comp.	15.6%	13.6%	15.9%	15.7%	20.3%	N
Workers comp.	4.9%	5.4%	4.7%	5.0%	4.7%	N
AFDC	2.1%	.0%	1.3%	14.9%	2.3%	Y
Food stamps/ WIC	6.8%	.7%	8.0%	22.3%	3.9%	Y
General Assistance	.2%	.2%	.2%	.0%	.0%	N

Source: 97-117, 6/6

**TABLE 6  
MULTIPLE USE OF COMMUNITY SERVICES**

No. of Services Used	Total	Couples Living Alone	Couples Living w/ Children <18	Singles living w/ children <18	Couples w/others
None	46.5%	57.7%	44.1%	19.8%	50.0%
1	29.9%	28.6%	31.5%	25.6%	28.5%
2	13.0%	11.7%	13.3%	17.4%	11.5%
3	5.6%	0.9%	7.0%	13.2%	5.4%
4	2.6%	1.1%	2.8%	9.1%	3.1%
5 or more	2.2%	0.4%	1.8%	14.9%	1.5%
n	1611	435	918	121	130
Ave.	.97	.61	.98	2.31	.88

Source: 10-13, 6/18

**COMMUNITY INVOLVEMENT & TIES:** The ability of the community to provide the types of services that influence citizens level of satisfaction is related to people's involvement in their community. TABLE 7 displays survey data that suggests across several of the hypothesized dimensions of community engagement significant differences exist in community involvement and ties and household types. Length of residence, home ownership, involvement in local church and local civic organization and frequency of volunteer work differed among household types. These all represent ways in which the household can either garner information about community services or make input about their needs.

A not surprising finding is the level of involvement of single moms is lower across the indicators selected than couples. Generally, couples with children under 18 present were more involved than couples living alone. The influence of level of involvement on the use of community services will be explored in the next step.

**TABLE 7**  
**COMMUNITY INVOLVEMENT & TIES**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Length of residence (years)	17.4 (1611)	19.7 (435)	15.8 (918)	12.4 (121)	24.8 (127)	Y
Involved in local church	69.3% (1585)	62.9% (431)	73.3% (904)	59.5% (121)	77.5% (129)	Y
Involved in local civic org.	20.7% (1586)	16.7% (431)	22.5% (906)	13.2% (121)	28.9% (128)	Y
Involved in local govt	4.6% (1586)	5.3% (431)	4.4% (905)	1.7% (121)	6.2% (129)	N
Do unpaid volunteer work	37.8% (1586)	31.6% (431)	41.2% (906)	33.9% (121)	38.3% (128)	Y
Ave. Hrs./wk. volunteer work	3.32 (541)	3.39 (435)	3.44 (344)	4.06 (121)	3.57 (130)	N
Own your own home	83.2% (1586)	85.8% (431)	85.3% (906)	50.8% (120)	89.1% (129)	Y

Source: 48-52; 6/6; 12, 27, 50, 30, 52; 6/25; 8, 24, 47, 30, 52; 6/25

**HOUSEHOLD WELL BEING**

TABLE 8 REPORTS three different indicators of household income. The three indicators are 1) yes, we have money left over after taking care of necessities; 2) we expect to be financially better off next year; and 3) this years income is better than last. There is a significant difference among the household types across the three indicators. Note that singles with children less than 18 are much less optimistic than other household types. These indicators alongwith household income estimates will probably become the dependent variable in future analysis of the influence of choices on well being.

**TABLE 8  
HOUSEHOLD WELL BEING**

	Total	Couples alone	Couples w/children <18	Singles w/children <18	Couples w/others	Signif
Have money left over	81.3% (1576)	86.2% (426)	83.3% (903)	56.7% (120)	74.0% (127)	Y
Expect better financial situation next year	44.1% (1571)	41.5% (424)	48.9% (902)	26.7% (120)	35.2% (125)	Y
This years income higher than last year	38.5% (1555)	33.6% (417)	42.9% (891)	26.1% (119)	35.9% (128)	Y

Source: 5 -7, 6/18

**SUMMARY AND CONCLUSIONS**

The information reported in this paper suggests that households are using multiple activities to support their life styles. This initial analysis only hints at some of the activities and their linkage.

The data reported suggests that the tendency to treat public policy for community development, social development and economic development as separate spheres of influence increases the risk of adverse or unintended consequences. As Wisconsin moves forward on its welfare reform experiment, this data confirm the need to reflect on the implications for some family types, in particular single moms.

We anticipate using logit and principle component analysis to help understand the complex relationships that appear to be occurring. Analyzing the multiple influences of household characteristics and level of engagement in the formal economy on the type of community services used is the next step.

While one of the original motivating factors for th project was to feed into the policy debate regarding changes in the social service system, events now put us nearer the implementation phase. The results will still prove useful.

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