Catholic Campaign for Human Development

Research of Issues Contributing to Rural Poverty and

Poverty Reduction Strategies:

Alabama, Georgia, Louisiana and Mississippi

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Executive Summary

This report, commissioned by the Catholic Campaign for Human Development (CCHD), consists of research and analysis of rural poverty in four southern states (Louisiana, Mississippi, Alabama, and Georgia). Included are demographic and economic estimates of populations in poverty, poverty trends, issues contributing to poverty, and poverty reduction resources such as church and civil society organizations and economic development and asset-building agencies.

The prevalence of rural poverty is of critical importance because the South is home to 42.6 percent of the country’s rural population and 51.1 percent of the country’s rural poor. Child poverty rates are extreme, especially for children younger than 6. Poverty contributes to low levels of economic opportunity and upward mobility, poor housing and health conditions, higher crime and school dropout rates, as well as employment dislocation. Regional multi-generational poverty that harms children and constrains opportunity and upward mobility is rampant.

Low levels of employment, low levels of education, population declines over two decades, lack of quality jobs, low-level wages, housing cost burdens, single-adult families, poor health, lack of affordable health care—all contribute to the persistence of poverty in the region. However, there are some distinct characteristics of the four states and trends within them.

Poverty reduction resources and strategies within the region vary from well-paid employment, government family supports, to attracting business investment—which is not appropriate in many areas. “Poverty alleviation” resources are numerous, including multiple family, social, nutrition, health, advocacy, and legal services—from civic and faith-inspired organizations.

“Outside entrepreneurs” have been successful in parts of the region, bringing expertise, commitment, financing, volunteers, and other resources to resource-starved populations. Labor unions have not been highly successful in rural areas, with some exceptions. Credit unions and Community Development Financing Institutions (CDFI) have been successful in parts, and community colleges can be pivotal in moving local people into skilled occupations and on to higher education.

Philanthropy has shown itself to be more interested in urban problems and populations, although there are a small number of foundations with rural commitments.

Cooperatives have a long U.S. history, including in agriculture. In rural areas, however, the efforts to involve poorer populations in sewing, quilting, or other skilled work cooperatives or agricultural cooperatives have been persistent, but not on a scale to create significant poverty reduction among minority, female, or low-income people. A venture initiative in bamboo production provides an interesting initiative that could be transformative for rural agriculture.

Lastly, the realities of persistent multi-generational poverty in rural parts and the innovative work of various projects may suggest that CCHD consider some modifications in approaches to poverty reduction and empowerment.

Special thanks to Melinda Davis, research assistant for this project.
I. Poverty Research

Why focus on rural poverty?

In the United States, poverty is a state of economic insecurity measured by established federal poverty thresholds. Since the 1960s, the U.S. Census Bureau annually updates poverty thresholds to determine the number of families and households with incomes insufficient to meet basic needs, adjusted for inflation. Essentially, a family with incomes below the poverty level lack incomes sufficient to purchase food, shelter, clothing, and other essential goods and services.\(^1\) However, poverty threshold’s sole focus on income does not account for differences in household access to health care, schooling, or the prevalence of crime and pollution.

Building on the Census Bureau’s poverty thresholds, the U.S. Department of Health and Human Services (HHS) develops federal poverty guidelines used in determining financial eligibility for certain federal welfare programs, e.g. Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and Medicaid. The poverty guidelines for 2018 stipulate that a single individual requires at least $12,140 to meet all basic necessities and that families/households require $4,320 for each additional person to stay above poverty (see Table 1). It is important to note that even a single dollar difference in income can determine whether an individual or family is eligible for aid under most available federal welfare programs. Furthermore, the poverty guidelines are applied uniformly irrespective of community differences in the prevalence of poverty and in the cost of living that households face.

Table 1: U.S. Poverty Guidelines: 2018 (For the 48 Contiguous States and Washington, D.C.)

<table>
<thead>
<tr>
<th>Persons in Family/Household</th>
<th>Poverty Guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,140</td>
</tr>
<tr>
<td>2</td>
<td>$16,460</td>
</tr>
<tr>
<td>3</td>
<td>$20,780</td>
</tr>
<tr>
<td>4</td>
<td>$25,100</td>
</tr>
<tr>
<td>5</td>
<td>$29,420</td>
</tr>
<tr>
<td>6</td>
<td>$33,740</td>
</tr>
<tr>
<td>7</td>
<td>$38,060</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Health and Human Services (HHS)

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\(^1\) Income includes cash income (pretax income and cash welfare assistance), but excludes in-kind welfare assistance, such as Supplemental Nutrition Assistance Program (SNAP) benefits and Medicaid.
Data show that people living in poverty tend to be clustered in certain regions, counties, and neighborhoods rather than being spread evenly across the country. In 2016, the rural poverty rate was 16.9 percent, while the urban rate was 13.6 percent. The difference between rural and urban poverty rates has generally narrowed, falling from an average difference of 4.5 percentage points in the 1980s to a gap of about 3 percentage points.

However, the rural/urban poverty rate gap for the South has historically been the largest and continues to be pronounced. In 2016, the South had a rural poverty rate of 21.3 percent—nearly 6 percentage points higher than in the region's urban areas (15.5 percent). Importantly, the South is the region with both the highest rural and urban poverty rates in the U.S. Conversely, the Northeast and Midwest have the lowest rural and urban poverty rates in the U.S. and the smallest rural/urban poverty rate gaps.

The prevalence of rural poverty in the South is of critical importance because the South is home to 42.6 percent of the country’s rural population and 51.1 percent of the country’s rural poor. Therefore, rural counties with a high incidence of poverty are mainly concentrated in the South, in areas such as the Mississippi Delta.

In 2016, rural poverty was greatest for children under age 18 (23.5 percent) and especially for children under the age of 5 (26.8 percent). Working age adults (age 18-64) had poverty rates of 16.5 percent and the poverty rate for senior adults (age 65 and older) was 10.0 percent.

Child poverty rates were higher in rural areas (23.5 percent) compared to urban areas (20.5 percent). In the South, 31 counties had child poverty rates of 50 percent or higher between 2012 and 2016. In 2016 alone, child poverty rates of 50 percent or higher were observed in Perry County, AL (51.6 percent), Clay County, GA (56 percent), Taliaferro County, GA (50 percent), East Carroll Parish, LA (58.8 percent), Madison Parish, LA (56.4 percent), Tensas Parish, LA (50.4 percent), Coahoma County, MS (66.3 percent), Issaquena County, MS (54 percent), Sharkey County, MS (52.9 percent), and Claiborne County, MS (52.4 percent).

The need to urgently address poverty, especially rural poverty, is evident in the research that concentrated poverty contributes to low levels of economic opportunity and upward mobility, poor housing and health conditions, higher crime and school dropout rates, as well as employment dislocations. Therefore, stakeholders need to be well informed about the structures and factors that shape and drive rural poverty.

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2 “Ruralness” is based on population size and proximity to metro areas. For this report, rural counties are those that are either 1) counties not adjacent to a metro area with 2,500 to 20,000 people or 2) counties with less than 2,500 people irrespective of proximity to a metro area based on the U.S. United States Department of Agriculture Economic Research Service Rural-Urban Continuum Codes 2013. It should be noted that the federal government has at least fifteen different definitions of “rural” (Fahrenthold, 2013), each designed for a different policy priority. Deanne W. Swan, Justin Grimes, and Timothy Owens. The State of Small and Rural Libraries in the United States. Institute of Museum and Library Services. Research Brief No. %. (September 2013). p. 1.

3 U.S. Census American Community Survey 2012-2016 5-year Averages.

4 Ibid.

5 Ibid.

6 Ibid.

Structural Considerations of Rural Poverty

According to recent research, the disproportionately higher poverty rates of working people in rural areas vis-a-vis urban areas are not explained by the characteristics of the rural population.8 This means that rural workers’ levels of education, the types of industries of employment present, and other similar factors that might affect earnings do not lead to higher working poverty relative to urban areas. If not the people, what is it about the structure of rural areas that drives poverty?

Of the 353 persistently poor counties in the U.S., 301 of them, 85.3 percent, are rural.9 These are counties where 20 percent or more of residents were poor in the past three decades. Furthermore, nearly 84 percent of persistent-poverty counties are in the South, comprising more than 20 percent of all counties in the region. Across the states of Alabama, Georgia, Louisiana, and Mississippi, 62.1 percent of rural counties suffer from persistent poverty. In Louisiana, 88.9 percent of rural counties are considered low employment counties compared to 67.5 percent of counties in Mississippi, 56.3 percent of counties in Alabama, and 52.6 percent of counties in Georgia. The high share of rural counties in persistent poverty is evidence that rural poverty is not a recent trend, but a longstanding feature of rural communities in the region.

More alarmingly, 81.6 percent of rural counties in Alabama, Georgia, Louisiana, and Mississippi, suffer from persistent child poverty.10 These are counties where 20 percent or more of children under 18 years old were poor in the past three decades. In Louisiana, all rural counties have persistent child poverty compared to 85 percent of rural counties in Mississippi, 78.9 percent of rural counties in Georgia, and 68.8 percent of rural counties in Alabama. Therefore, multi-generational poverty, the variety that harms children, while constraining economic opportunity and upward mobility, is rampant in the region.

The persistence of poverty is supported by the persistence of low levels of employment. Across Alabama, Georgia, Louisiana, and Mississippi, 83.5 percent of rural counties are counties where fewer than 65 percent of residents age 25-64 were employed in 2008 and 2012.11 In Louisiana, all rural counties are considered low employment counties compared to 93.8 percent of rural counties in Alabama, 80 percent in Mississippi, and 78.9 percent in Georgia. With less than two in three working-age adults employed, in nearly every rural county in the region, incomes are drastically constrained. Persistent low levels of employment are likely the result of job scarcity from low levels of economic development and poor infrastructure.

Relatedly, 55.3 percent of rural counties in the region suffer from low levels of education. These are counties where at least 20 percent or more of residents age 25 to 64 did not have a high school diploma or equivalent between 2008 and 2012.12 In Louisiana, all rural counties are

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10 Ibid.
11 Ibid.
12 Ibid.
considered low education counties compared to 52.6 percent of counties in Georgia, 52.5 percent in Mississippi, and 43.8 percent in Alabama. Low levels of education contribute to a vicious cycle where, in the absence of legislated substantial minimum wages, workers with low educational attainment work in lower-skilled jobs that tend to be insecure and pay low wages, while employers only offer jobs that require lower-skill levels without opportunities for upward mobility.

In many counties in the area, the persistence of poverty and low employment has been compounded by population declines over the past two decades. In Louisiana, 44.4 percent of rural counties experienced sustained population declines, compared to 37.5 percent of counties in Alabama, 15 percent in Mississippi, and 5.3 percent in Georgia. Population declines exacerbate the aforementioned structural issues in rural counties because they are likely evidence of brain drain (the exit of relatively higher educated persons) and of low relocation demand from prospective residents, businesses, and entrepreneurs. In fact, none of the rural counties in Alabama and Louisiana are retirement destinations, and only 2.5 percent of counties in Mississippi are. Conversely, 26.3 percent of rural counties in Georgia are retirement destinations. Demand by retirees often serves as a lifeline for rural counties that need external sources of income to stimulate local economies.

Structural conditions are particularly problematic in Louisiana and Mississippi and less so in Georgia and Alabama. However, rural poverty is not inescapable, and states can benefit from addressing the factors that drive rural poverty in their areas.

Factors Contributing to Rural Poverty

In the U.S., poverty is overwhelmingly driven by declines in income and earnings (63 percent) compared to changes in the head of household (25 percent), being born into poverty (seven percent), and a rise in needs (five percent). Similarly, exits from poverty are predominantly the result of increases in income and earnings (73 percent) and less so for changes in the head of household (22 percent) or a decline in needs (five percent). Therefore, the factors that shape family and household levels of income and earnings, as well as the head of household composition, are critical in determining the level of poverty.

First, rural communities are experiencing low levels of income and earnings because local labor markets lack quality jobs. In fact, data show that the rural job market is 4.3 percent smaller than it was in 2008, before the Great Recession. The inability of rural labor markets to recover from the Great Recession has exacerbated the structural employment deficits which rural communities already face. The most recent data show that 50.5 percent of rural counties lack industries with high levels of employment. In Louisiana, 66.7 percent of rural counties are considered low industrial-presence counties compared to 60 percent of counties in Mississippi, 44.7 percent in Georgia, and 31.3 percent in Alabama.

\[^{13}\text{Ibid.}\]
\[^{14}\text{Ibid.}\]
\[^{15}\text{Ibid.}\]
As a result, the majority of rural counties in Alabama, Georgia, Louisiana, and Mississippi have unemployment rates considerably higher than the national rate of 3.9 percent.\textsuperscript{16} In fact, 77.8 percent of counties in Louisiana have unemployment rates that are 150 percent or more of the national unemployment rate, compared to 20 percent in Mississippi, 18.8 percent in Alabama, and 7.9 percent in Georgia.

Furthermore, the jobs that do exist in rural communities tend not to enable working families to escape poverty. In 2015, nearly one in ten (9.8 percent) of rural, prime-age (25-54) working households were poor, compared with 6.8 percent of their urban counterparts. Therefore, employment, in and of itself, is not as impactful in reducing poverty in rural counties as it is in urban areas. In fact, about 45 percent of poor, prime-age householders in rural areas worked at least part of the year.

Average weekly wages in rural counties range from $602 to $1,119 in Alabama, $508 to $846 in Georgia, $558 to $744 in Louisiana, and $450 to $972 in Mississippi.\textsuperscript{17} Low wages across the South lead to difficulties in meeting basic necessities. For example, housing—the greatest living expense for most families—is often a burden for most in rural communities. The share of housing cost burdened households in rural counties, households that spend 30 percent or more of their income on housing, ranges from 27.3 percent in Louisiana to 30.5 percent in Georgia.

While rural counties in the South are often assumed to have a substantial farming or mining industry presence, the industrial makeup of rural counties varies greatly. In Louisiana, 33.3 percent of rural counties have a substantial farming industry presence, while mining and manufacturing are not substantially represented.\textsuperscript{18} In Mississippi, 27.5 percent of rural counties have a substantial manufacturing industry presence as well as a 12.5 percent of farming industry presence, while mining is not substantially represented. In Georgia, 18.4 percent of rural counties have substantial manufacturing or government industry presences as well as a 10.5 percent of farming industry presence. Only 2.6 percent of counties have a mining industry presence. Lastly, in Alabama, 62.5 percent of rural counties have a substantial manufacturing industry presence, while farming and mining industries are not substantially represented.

Second, household composition also shapes poverty. Families headed by two adults are likely to have greater income levels than single-adult families with children because they can access more numerous income sources. As a result, the higher incomes of families headed by two adults makes them less likely to be poor. In 2016, 46 percent of rural families headed by a female without a spouse and with related children were poor.\textsuperscript{19}

In 2016, single-parent households with children represented 50 percent or more of households with children in 44.4 percent of rural counties in Louisiana, compared to 30 percent in Mississippi, a quarter in Alabama, and 15.8 percent in Georgia.\textsuperscript{20} The share of single-parent

\textsuperscript{17} U.S. Census American Community Survey 2012-2016 5-year Averages.
\textsuperscript{18} U.S. United States Department of Agriculture Economic Research Service County Typology Codes 2017.
\textsuperscript{19} Ibid.
\textsuperscript{20} U.S. Census American Community Survey 2012-2016 5-year Averages
households with children was highest in Jefferson County, MS (81.9 percent), Perry County, AL (74.2 percent), and Stewart County, GA (73 percent).

Additionally, the prevalence of health issues in rural communities impacts the ability of householders to work. For example, the rate of diagnosed diabetes in rural counties ranges from 11.5 percent in Georgia to 14.6 percent in Alabama.\textsuperscript{21} Similarly, the obesity rate ranges from 30.8 percent in Georgia to 39.5 percent in Alabama.\textsuperscript{22}

The impact of health issues in rural communities can be mediated or exacerbated by access to health insurance coverage. The uninsured share of people in rural counties ranged from 13.9 percent in Alabama to 23.7 percent in Louisiana.\textsuperscript{23} Additionally, the lack of local hospitals may worsen health outcomes in rural communities. In Georgia, 55.3 percent of rural counties lack a hospital, compared to 25 percent in Alabama, 22.2 percent in Louisiana, and 10 percent in Mississippi.\textsuperscript{24} Lack of transportation to hospitals, healthcare clinics, and doctors worsens the situation, no matter where healthcare resources are located.

Econometric analysis of potential determinants of poverty in rural counties finds that increases in the share of single parent households, the unemployment rate, and inequality contribute to poverty rate increases when analyzing all rural counties in Alabama, Georgia, Louisiana, and Mississippi together, a total of 515 counties (see Table 2, page 7). When analyzing each state separately some trends differ. First, increases in inequality contribute to poverty in all states but Louisiana. Second, and unexpectedly, an increase in employers led to a modest increase in the poverty rate of Louisiana rural counties but not in other states. This increase is likely due to a rise in businesses that offer contingent and unstable work. Third, increases in the share of people with subprime credit lead to lower poverty rates in Alabama and Louisiana, but not other states. The latter is likely due to the increased reliance on income sources to meet basic necessities, instead of credit, which may incentivize work and other sustainable forms of income. Fourth, counties with higher levels of ruralness experienced lower poverty rates, especially in Louisiana where an increase in ruralness leads to a six-percentage point decline in poverty.

This finding points to evidence of that ruralness, in and of itself, does not lead to poverty. Instead, poverty levels are determined by the ability of rural communities to deal with the structural challenges of rural life, e.g. low incomes, low employment, and low levels of education. More rural communities tend to exhibit greater resiliency in fighting poverty relative to their less rural counterparts.\textsuperscript{25} Lastly, population increases in rural counties in Alabama and Louisiana also contributed to substantial reductions in poverty, but not in other states. This is evidence that some rural communities benefit from incorporating new community members despite the prevalence of job and resource scarcity. (This may be reflected in the increase in new immigrants in some rural counties discussed in Part II, pages 38-39, below.)

\textsuperscript{21} U.S. Centers for Disease Control and Prevention Interactive Atlas of Heart Disease and Stroke 2018.
\textsuperscript{22} Ibid.
\textsuperscript{23} U.S. United States Department of Agriculture Economic Research Service County Typology Codes 2017.
\textsuperscript{24} U.S. Centers for Disease Control and Prevention Interactive Atlas of Heart Disease and Stroke 2018.
\textsuperscript{25} Rural level is a numeric value from 1 to 3 (less to more rural) based on population size and proximity to metro areas. For this report, ruralness is coded as follows: 1) counties not adjacent to a metro area with 2,500 to 20,000 people; 2) counties adjacent to a metro area with less than 2,500 people; and 3) counties not adjacent to a metro area with less than 2,500 people.
Table 2: Random-Effects Estimation Results—Determinants of the Poverty Rate, 2012–2016 (515 Rural County Cases)

<table>
<thead>
<tr>
<th>Variable</th>
<th>All Counties</th>
<th>Alabama</th>
<th>Georgia</th>
<th>Louisiana</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>-0.108</td>
<td>-1.330**</td>
<td>0.039</td>
<td>-2.697***</td>
<td>-0.048</td>
</tr>
<tr>
<td></td>
<td>(0.074)</td>
<td>(0.529)</td>
<td>(0.250)</td>
<td>(0.853)</td>
<td>(0.076)</td>
</tr>
<tr>
<td>Rural Level</td>
<td>-1.395**</td>
<td>-2.986</td>
<td>0.343</td>
<td>-5.976***</td>
<td>-0.953</td>
</tr>
<tr>
<td></td>
<td>(0.587)</td>
<td>(2.250)</td>
<td>(1.003)</td>
<td>(1.385)</td>
<td>(0.873)</td>
</tr>
<tr>
<td>Single-Parent Households</td>
<td>0.244***</td>
<td>0.307***</td>
<td>0.154***</td>
<td>0.289***</td>
<td>0.227***</td>
</tr>
<tr>
<td></td>
<td>(0.024)</td>
<td>(0.058)</td>
<td>(0.034)</td>
<td>(0.084)</td>
<td>(0.036)</td>
</tr>
<tr>
<td>Inequality</td>
<td>0.116***</td>
<td>0.073***</td>
<td>0.358***</td>
<td>0.113</td>
<td>0.414***</td>
</tr>
<tr>
<td></td>
<td>(0.024)</td>
<td>(0.025)</td>
<td>(0.080)</td>
<td>(0.247)</td>
<td>(0.094)</td>
</tr>
<tr>
<td>Subprime Credit Share</td>
<td>0.030</td>
<td>-0.664***</td>
<td>0.034</td>
<td>-0.423***</td>
<td>0.075</td>
</tr>
<tr>
<td></td>
<td>(0.057)</td>
<td>(0.194)</td>
<td>(0.089)</td>
<td>(0.149)</td>
<td>(0.096)</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>0.219***</td>
<td>0.497*</td>
<td>0.237**</td>
<td>0.694***</td>
<td>0.233**</td>
</tr>
<tr>
<td></td>
<td>(0.076)</td>
<td>(0.280)</td>
<td>(0.116)</td>
<td>(0.217)</td>
<td>(0.117)</td>
</tr>
<tr>
<td>Employers</td>
<td>0.003</td>
<td>0.031</td>
<td>0.006</td>
<td>0.120**</td>
<td>-0.004</td>
</tr>
<tr>
<td></td>
<td>(0.003)</td>
<td>(0.019)</td>
<td>(0.010)</td>
<td>(0.047)</td>
<td>(0.004)</td>
</tr>
</tbody>
</table>

Observations 515  80  190  45  200

Adjusted $R^2$ 0.273  0.438  0.238  0.745  0.333


Note: Table presents regression coefficients with standard errors in parentheses.
Note: *p<0.1; **p<0.05; ***p<0.01. P-values represent statistical significance levels; lower p-values signal greater statistical significance.
Methodology

The econometric model is a panel data model with random effects testing the relationship between the poverty rate of individual county years and seven demographic and economic factors. Random effects are considered because unrelated effects need to be accounted for due to differences across counties that likely have some influence over poverty rates.

**Econometric Model**

\[
\text{Poverty Rate}_{it} = \alpha + \beta_1 \text{Population}_{it} + \beta_2 \text{Rural Level}_{it} \\
+ \beta_3 \text{Single - Parent Share of Households with Children}_{it} \\
+ \beta_4 \text{Inequality}_{it} + \beta_5 \text{Subprime Credit Share}_{it} + \beta_6 \text{Unemployment Rate}_{it} \\
+ \beta_7 \text{Number of Employers}_{it} + u_i + \epsilon_{it}
\]

Panel data consist of observations of numerous cross-sectional units (such as the aggregated data of counties) over multiple periods of time. Panel data analysis accounts and controls for possibly correlated, time-invariant heterogeneity by identifying and measuring effects that are not observable. In doing so, panel data analysis assumes: the model is linear (linearity); independence of observations across individuals (independence); and the idiosyncratic error term is uncorrelated with the individual specific effect of explanatory variables (strict exogeneity).

This approach enables the study of dynamic relationships and the modeling of heterogeneity among subjects. As a result, panel data estimators consistently estimate the effect of the observed explanatory variables on the dependent variable even when unobserved variables are omitted.

The random effects approach to panel analysis further assumes: the individual-specific effect is a random variable that is uncorrelated with the explanatory variables across time periods for the same individual (unrelated effects); variance of the individual specific effect is constant (effect variance); and regressors are not perfectly collinear (identifiability). Unlike the fixed effects approach, the variation across cross-sectional units is assumed to be random and uncorrelated with the explanatory variables included in the model. The random effects approach allows for the inclusion of invariant variables (e.g. rural level) and for the presence of both within-and between-group variations in estimators.
GEORGIA RURAL COUNTIES BY MEDIAN INCOME AND POVERTY RATE: 2016
LOUISIANA RURAL PARISHES BY MEDIAN INCOME AND POVERTY RATE: 2016
MISSISSIPPI RURAL COUNTIES BY MEDIAN INCOME AND POVERTY RATE: 2016

least rural          most rural

Alcorn
$38,675           19.9%
Tishomingo
$37,609           18.6%
Prentiss
$36,558           22.7%
Itawamba
$40,644           20.2%
Monroe
$38,208           20.6%

Bolivar
$29,633           37.8%
Sunflower
$29,529           34.6%

Coahoma
$26,815           35.2%
Tallahatchie
$29,233           28.2%

Yalobusha
$35,312           21.6%
Grenada
$37,419           24.1%

Calhoun
$34,417           26.3%
Chickasaw
$34,611           27.2%

Webster
$39,192           21.5%
Clay
$34,408           26.0%

Choctaw
$36,194           24.5%
Noxubee
$29,930           32.4%

Issaquena
$26,357           49.4%

Clayborne
$29,266           41.2%

Jefferson
$26,731           39.7%

Franklin
$37,533           48.7%

Lawrence
$42,291           21.7%
Jasper
$34,806           22.1%

Jeff Davis
$33,349           25.8%

Covington
$33,349           25.8%

Wayne
$35,545           25.5%

Greene
$39,559           18.0%

Wilkinson
$26,930           35.6%
Amite
$34,986           28.6%

Walthall
$32,016           25.9%

Mississippi
II. Poverty Reduction Resources

In this part, we highlight poverty reduction resources for the rural portions of Louisiana, Mississippi, Alabama, and Georgia, including church and civil society organizations, economic development strategies, and asset building organizations available in the four states by region.

Employment and Government Programs

First, it is important to note the emphasis of the U.S. bishops writing in Economic Justice for All: “The first line of attack against poverty must be to build and sustain a healthy economy that provides employment opportunities at just wages for all adults who are able to work.” It is clear from Catholic social teaching that a job paying a decent family wage, with adequate benefits, is the most consistent way to meet family needs while upholding human dignity. Attracting private business and industry that pays ample wages and benefits to reduce poverty to the rural Southeast, however, has difficulties discussed below.

Second, it is equally important to realize that great advances in income well-being in this country have been buttressed by government programs—state and, especially, federal—such as Social Security, Supplemental Security Income (SSI), Workers’ Compensation, Unemployment Compensation, Supplemental Nutrition Assistance Program (SNAP), Medicare, Medicaid, and family assistance such as Temporary Assistance for Needy Families (TANF), Child Care Assistance, Kinship Care, housing programs, Weatherization, Low-income Energy Assistance (LEAP), Legal Services (LSP), and other programs. The prime example of the poverty-reduction impact of government programs is the dramatic reduction of poverty among the elderly, as noted by the Center for American Progress in 2008:

Between 1959 and 1974, the elderly poverty rate fell from 35 percent to 15 percent. This was largely attributable to a set of increases in Social Security benefits. The elderly poverty rate has continued to decline in subsequent decades, reaching 9.4 percent in 2006. Social Security and Supplemental Security Income benefits continue to play a key role in reducing elderly poverty, especially among women and people of color. If Social Security benefits did not exist, an estimated 44 percent of the elderly would be poor today, assuming no changes in behavior.

In 2016, the number of persons 65 and older who have incomes below the official federal poverty rate is 4.6 million, 9.3% of elders. However, under the new “Supplemental Poverty Measure” being tested by Social Security, the number is 7.1 million adults, or 14.5%.

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No private organization, non-profit, or other entity has the economic capacity to provide needy families with income, health care, housing, or benefits on an ongoing basis. Churches, private charities, and individual charity can supplement inadequate employment income and public welfare on an *ad hoc* basis, but only to “fill the gap” in crisis situations. The CCHD strategy of funding community organizations can contribute to continuing widespread advocacy for improving the “safety net” for all Americans, including low-income rural folk. This would be a credible poverty-reduction strategy benefiting rural Americans and others.

Third, there are available government-financed resources under the U.S. Department of Agriculture (USDA) Rural Development programs in designated rural areas (most of the U.S. outside major metropolitan areas). One program assists homebuyers with a zero-down-payment mortgage loan that can be used to buy or refinance a home. This program provides low mortgage insurance costs compared to other mortgages, below market average mortgage rates, and inclusion of loan closing costs in the amount financed. In addition, there are a variety of federal loan and grant programs available for community development and business growth and expansion in rural areas. As reported by the Center for Economic Development at the University of Alabama:

USDA Rural Development in Alabama invests approximately $120 million yearly for housing and community and economic development projects throughout rural Alabama. … The purpose of the USDA Rural Development Business and Industry Guaranteed Loan program is to increase employment and improve the economic and environmental climate of rural communities by guaranteeing quality loans made by private lenders in areas outside the boundary of a city of 50,000 or more in population. The maximum aggregate B&I Guaranteed Loan amount is $25 million. Other USDA Rural Development loan and grant programs related to business development include Rural Business Enterprise Grants, Rural Business Opportunity Grants, the Rural Economic Development Loan and Grant Program, and the Intermediary Relending Program. USDA Rural Development’s Community Facilities program provides loans, loan guarantees and grants to public bodies and nonprofits to build or improve essential public use facilities in areas or towns of not more than 20,000 population. USDA Rural Development’s water and wastewater loan and grant program is available to rural areas and towns with less than 10,000 population for the construction of a new system or for improvements and extensions to existing systems.29

USDA also supports essential public facilities and services such as water and sewer systems, health clinics, emergency service facilities, and electric and telephone service. In addition, they make available technical assistance and information for agricultural producers and cooperatives and for community empowerment programs.

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Many states in the South and elsewhere are competing with one another by providing lucrative tax and other financial incentives to attract business and industry to move to their communities. A new report from the Institute for Policy Studies challenges the benefits of such immense expenditures for state taxpayers and especially for poorer rural communities in these words:

Today, many states—especially Southern states—rely on a narrow vision of economic development that prioritizes certain sectors dominated by large employers at great expense to taxpayers. Much of what is termed economic development is essentially corporate welfare: government-funded giveaways to well-heeled companies, including tax credits or abatements, tax increment financing, enterprise zones, land price write-downs, industrial revenue bonds, or cash grants. These subsidies cost taxpayers an estimated $60 billion per year. Southern states compete against one another, undercutting neighbors and lowering standards in the hopes of attracting large investments in industry that will spill over into broader economic activity. Often this approach has the opposite effect: Subsidies can artificially inflate the profitability of the targeted businesses and put locally owned businesses at a competitive disadvantage. In addition, state elected officials often take on the role of disciplining local communities on behalf of rich, out-of-state or foreign companies, such as actively campaigning against Mississippi auto workers seeking to unionize.

Several researchers, particularly the government accountability advocacy group Good Jobs First, have documented wasteful and costly giveaways that many states use in the name of economic development.30

The report provides detailed examples from the states of Alabama, Mississippi, and Georgia, including the fact that the Nissan auto plant in Canton had received $1.3 billion in subsidies alone, or $290,000 per job created, according to the Mississippi Alliance for Fairness at Nissan.

There are multiple reasons why this approach fails the rural poor—African Americans, women, and small farmers—in the South. First, the economic development “industry” is now an effective coalition of government officials, private businesses, nonprofits, professional and industry associations, law firms, public relations firms, and universities. The poor are not at the table.31 Second, many poorer communities lack the physical infrastructure, schools, health care facilities, financial institutions, small businesses, recreation facilities, and other amenities to attract employers and to support large industrial endeavors. Third, the low levels of education and skills training of local residents in many rural communities are a disincentive for businesses to locate there.

31 Ibid., 8.
“Poverty Alleviation” Resources

In the earlier section of this report on factors contributing to rural poverty [pp. 4-7], the following were included: child poverty; multi-generational poverty; low levels of employment; lack of quality jobs; low levels of education; low wages; population declines; housing burdens; single adult families; and health issues. Over the last fifty years or so, a wide array of programs, services, and resources have developed from public and private sources which address various contributing factors in local rural and urban communities. In addressing these contributing factors to poverty, they are contributing to the “alleviation” of poverty. For example, provision of counseling services might strengthen marriages and thus reduce single-parenting, a contributing factor to poverty. We have grouped these resources under seven headings: advocacy; Catholic Charities; economic and social resources; food programs; health care; legal services; and libraries. Non-exhaustive lists of agencies in Alabama, Georgia, Louisiana, and Mississippi are provided in Tables in the Appendices. It should be noted that many of these resources may not be located in the poorest rural counties; but, as with legal and health services and Catholic Charities, staff may “circuit ride” to these counties or residents may travel to offices usually located in a town or city central to a cluster of rural counties. A brief description of each follows:

ADVOCACY—Advocacy organizations vary by state, but include the NAACP, health policy, disability rights, Southern Poverty Law Center, women’s rights, interchurch organizations, Equal Justice Initiative, community organizations, Native Americans, immigrant rights, and others. Most are located in regional centers or capital cities but may reach out to serve wider populations. A few are located in rural areas, such as the Choctaw Assistance in Choctaw, Neshoba County, Mississippi.

CATHOLIC CHARITIES—These agencies are found in all the dioceses of the region, thus potentially serving all parts of the four states. Services may include marital and family counseling, adoption and maternity services, addiction services, job placement, post-incarceration services, food pantries, foster care, homeless services, immigration and refugee services, school-based counseling, medical and health services, mentoring, etc. Inclusion here also suggests that individual Catholic parishes may provide some of these services or be local outlets for diocesan Catholic staff. While we focus on the Catholic Church here, many churches and other houses of worship also contribute a variety of services to, and programs for, individuals and families in need. Important to the rural South, especially, are the African American congregations (and their leaders) which are so central to many communities and could be an asset for new anti-poverty strategies.

ECONOMIC AND SOCIAL RESOURCES—In this category are a variety of social, educational, health, housing, and community organizations which offer a variety of programs and services to strengthen individuals and families. To the extent that they provide services free or at a reduced cost, they are reducing the economic burden on low-income individuals and families. These organizations take many forms and are often multi-service providers, many of which are called “community action agencies” or “community action programs.”
Created originally by the *1964 Economic Opportunity Act* to fight poverty, *community action agencies* were intended to empower the poor as part of the “War on Poverty.” They have continued today as local private and non-profit organizations relying on volunteers and operating a variety of grants from federal, state, and local sources. Included often are Head Start, energy assistance, weatherization, senior services, and other programs to assist the needy. Local boards are required to have one-third low-income representatives from the area.

Some states have developed particular organizations or networks that carry out various programs and services focused on the well-being of families in need:

- In **Alabama**, the *family resource center* model is a resource friendly, effective manner in which families can access and utilize social services to address their complex issues. After initial struggles, in 1999, four centers rallied together to support the important work of family resource centers across the state through 1) the establishment of twenty-five measurable standards of operation, and 2) through the networking of sites that practice the ideals of highest quality, comprehensive family services. This grassroots effort gave rise to the Alabama Network of Family Resource Centers, Inc., which now includes fifteen centers, many in mid-Alabama and small towns. In 2000, the Alabama Legislature passed into law the Alabama Network's 25 standards for family resource centers to insure quality services for families. Centers pride themselves in using resources to help families find and keep jobs through their own career development centers or through the use of other local job helping resources. Many times centers provide a training ground for individuals who need experience in a job by providing an on-the-job training site for participants.\(^{32}\)

The earliest of the centers, the *Sylacauga Alliance for Family Enhancement* (SAFE), was founded in Talladega County in 1998. SAFE not only provides an array of health, education, nutrition, counseling, parenting, fitness, arts, and social services focused on family well-being; but it partners with multiple local agencies in the area. The agency now has 140 F/T and P/T employees who are “moving people out of poverty person-by-person,” according to Executive Director Margaret Morton.\(^{33}\) SAFE looks to improvements in the divorce rate in the county (from #1 in divorce rate in Alabama in 2010 to #33 in 2016) as a sign of the effectiveness of its marital and parenting programs. SAFE assumed responsibility for transportation from the city, which had been losing money, to develop a fleet of “on-call” vans, funded under various programs, to deliver residents to work, health care, and other appointments. Contributions from riders increased from $2,141 in 2003 to $92,838 in 2017. SAFE now is planning plumbing and electrical apprenticeship programs and has inaugurated a business incubator center located in town to try to develop new enterprises and create jobs.\(^{34}\)

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\(^{33}\) Conversation with Margaret Morton, Executive Director of SAFE, on September 18, 2018.

\(^{34}\) See SAFE twentieth anniversary report at: [http://www.safefamilyservicescenter.com/20th_Anniversary_Magazine.pdf](http://www.safefamilyservicescenter.com/20th_Anniversary_Magazine.pdf)
There are now family resource center networks in eighteen states. The fastest growing network is in Mississippi which is planning to have a family resource center located in every county.\textsuperscript{35}

- In Georgia, the 1998 County Collaboration Act called for the creation in every county of a “family connection collaboration” to bring together public and private agencies in a locally-controlled non-profit network focused on improving results for children and families by collaboration in education, health, homelessness, nutrition, and other programs and services.\textsuperscript{36} At the state level, the Georgia Family Connection Partnership brings together more than 3,000 local-and-state-level partners in all 159 counties in Georgia, working toward measurably better outcomes for children, families, and communities. The Partnership maintains that it is the only statewide network of its kind in the country. While these programs are focused primarily on social, educational, counseling, and health services, many contain elements such as job skills preparation and job readiness training to equip participants to avail themselves of available positions. Others often hire participants for part-time and full-time positions or engage them in productive work for which they are paid, such as housing repairs or transportation.

FOOD PROGRAMS—Across urban and rural America there are a variety of food banks, food pantries, and hot meal programs that help families meet their needs for adequate sustenance, especially at the end of the month when paychecks and government assistance income fails to cover family needs. \textit{Hunger in America 2014} is the sixth and most comprehensive study undertaken by Feeding America, the largest network of food banks in the nation. The 2014 study reveals that each year, the network of food banks provides service to 46.5 million people in need across the United States, including 12 million children and 7 million seniors. Through a network of 58,000 pantries, meal service programs, and other charitable food programs, the Feeding America network reaches people in need in very many communities across the U.S.\textsuperscript{37}

For a regional example, the services of \textit{Second Harvest Food Bank of Greater New Orleans and Acadiana} include warehouses in New Orleans and Lafayette from which Second Harvest distributes more than 39 million pounds of food and groceries a year through 700 community partner agencies. The food bank, a member of the Feeding America network, has mobile pantries which are traveling food trucks that brings fresh produce and other perishable foods directly to people living in places where such resources are scarce, and an after-school Kids Cafe and Summer Feeding programs which offer hot meals and healthy snacks when school meals are not available.\textsuperscript{38} The Summer Feeding Program delivers breakfast, lunch, and nutritious snacks to

\textsuperscript{35} Conversation with Robin Mackey, Executive Director of the Alabama Network of Family Resource Centers, September 18, 2018.
\textsuperscript{36} See Georgia Family Connection Partnership at http://gafcp.org/statewide-initiatives/
\textsuperscript{37} Feeding America. \textit{Hunger in America 2014}. At: http://www.feedingamerica.org/research/hunger-in-america/
\textsuperscript{38} See Second Harvest Food Bank at: http://no-hunger.org/what-we-do/
dozens of community sites where children gather across the 23-parish service area. The food bank serves twenty-three civil parishes in South Louisiana. Its Value Added Producer Program (VAP) allows the food bank to purchase local fruits and vegetables from local farmers, paying farmers a small amount to cover the expense of harvesting and processing the produce, thus assisting local economies. Second Harvest describes itself as the largest food bank in the world’s history. They further state that, “Through our food distribution programs, community kitchen meal service, nutrition education, and public benefits assistance, we are helping to create pathways out of poverty.”39

The provision of food by food banks, food pantries, soup kitchens, and other models provide hungry families with the food unaffordable on their meagre incomes. Available food resources allow these families to stretch their incomes for other necessities such as housing, utilities, and clothing, thus ameliorating the impact of poverty on them.

HEALTH CARE—Health care in the rural South is a patchwork of private providers, non-profit clinics, specialty organizations (HIV/AIDS), outreach from regional hospitals, and some Catholic facilities in rural areas such as the Christus Coushatta Health Care Center in Red River Parish and the Christus Family Care Center Marksville in Avoyelles, both in Louisiana. All four states, along with 40 other states, have some sort of rural health association. The oldest of all of these, founded in 1981, is the Georgia Rural Health Association, a non-profit network of providers, advocates, public officials, and individuals who advocate annually for expanded rural health care services and funding.40 The very fact that the oldest association is only 37 years old reflects the slow response to rural health needs nationally.

Ease of access to a physician is greater in urban areas. The ratio of patients to primary care physicians in rural areas is only 39.8 physicians per 100,000 people, compared to 53.3 physicians per 100,000 in urban areas. This uneven distribution of physicians has an impact on the health of the population. The reasons are multiple, according to the National Rural Health Association (NRHA):

> Economic factors, cultural and social differences, educational shortcomings, lack of recognition by legislators and the sheer isolation of living in remote areas all conspire to create health care disparities and impede rural Americans in their struggle to lead normal, healthy lives.41

To these reasons we might add that rural residents often lack the transportation resources to reach doctors, clinics, and regional hospitals.

The rural health care situation is also aggravated by the closures and threatened closures of rural hospitals. A recent report noted that:

> Still, rural communities are facing the closure of hospitals and clinics. In 2016, The National Rural Health Association (NRHA) announced that 673 rural hospitals were at

39 See http://no-hunger.org/about-us/
40 See Georgia Rural Health Association at http://grhainfo.org/
41 See National Rural Health Association at https://www.ruralhealthweb.org/about-nrha/about-rural-health-care
risk to close. Of those, 210 were at “extreme risk” of closure. The NRHA warns that “Medical deserts are forming across the nation, significantly adding to the health care workforce shortage in rural communities. Seventy-seven percent of rural U.S. counties are already considered Primary Care Health Professional Shortage Areas.”

This combination of shortage of doctors, closures of hospitals, and transportation difficulties make this another area of increasing poverty and need in rural America.

LEGAL SERVICES—It is important to note, first, that there is a widespread shortage of attorneys in rural America and in the rural South. Bar Associations, Judges’ organizations, and others have recognized the reality of this shortage. It is part of the flight of professional and well-educated people from rural areas to the cities and the attraction of cities and better paying positions for newly graduating attorneys.

Civil legal services are technically available to low-income persons in every county or parish in the region and nation through non-profit corporations funded under the federal Legal Services Corporation (LSC). Attorneys and paralegals provide free legal services for a limited range of legal problems—to people with incomes within certain guidelines—from regional offices from which they also may circuit ride around more rural counties. Primary areas of practice include family law/domestic relations, housing/landlord-tenant, consumer/finance problems, public benefits/income maintenance, employment, and wills/estates. For example, in Georgia, there are two organizations: the Atlanta Legal Aid Society, covering the five counties of Metropolitan Atlanta, and Georgia Legal Services, serving the remaining counties of the state, most of its rural areas, through ten regional offices and a special farmworker unit. The regions are reflected in the map on this page. In Alabama, all of the eight regional legal services offices are under a single corporate entity, Alabama Legal Services. Low income communities in Mississippi and Louisiana are each served by two distinct organizations with nine offices in each state. In addition to LSC funded organizations (which also receive other private and public funds), private attorneys often provide pro bono or reduced-fee civil law services to low-income persons.

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For criminal defense representation, low-income persons in cities usually rely on some kind of public defender office. However, in the rural South, most indigent accused must rely on a small number of private attorneys and court-appointed counsel, often not appointed until after the critical initial arraignment in which the accused may make an initial plea for which they actually already need counsel.

Bar Associations and Bar Foundations established from various funding sources attempt to fund various specialized projects (for children, veterans, persons with disabilities, the mentally ill, and victims of domestic abuse); most of these, however, are in the larger urban areas. Pro Bono Projects of the private bar may also be able to provide some assistance, but again most of these organizations are in urban areas. These organizations also sponsor special studies of the legal needs of the public in which the needs of rural areas are well documented. Some also sponsor on-line legal resources and websites, self-help resources, and other aids for persons unable to retain an attorney. In July, 2017, LSC published the findings of a large-scale assessment of the quality and usability of state and territory legal information websites across the country, made possible by a grant from the Ford Foundation. Most of these sites began as the result of funding through LSC’s Technology Initiative Grants (TIG) program, and they function as important components to the broader legal aid service delivery systems in many areas.

A few specialized legal resources, such as the Southern Poverty Law Center (Montgomery, Jackson, and New Orleans), the Mississippi Center for Justice (Jackson, Biloxi, and Indianola), the Equal Justice Initiative (Montgomery), the ACLU, and other less well known organizations may provide specialized and select representation for a limited number of people in civil rights, criminal justice, immigration, hate crimes, housing, and other cases, often reaching across the region to urban or rural areas.

Below-or-no-cost legal services are relevant to the overall reduction of poverty in that a lawyer may help a client to protect their property from foreclosure or seizure, protect a job, keep a person from prison (and a family from poverty), prevent paying damages to another, allow a parent to protect their family from domestic violence and worse, or help a person gain financial remuneration for damage to person or property.

LIBRARIES

In a recent letter to the New York Times, the author noted that studies consistently have shown that children of poverty typically have low levels of literacy development and that children of poverty have little access to books at home, in their neighborhoods and at school. By increasing access to books and other reading material, more reading occurs and this increases vocabulary, the ability to read and write, and better grammar and spelling. Libraries are a major source of reading material for many children of poverty. He continued, “Our research …confirms that more investment in libraries and librarians means better language and literacy development, and that supporting libraries can help overcome the negative effect of poverty on literacy

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development and school success.

Small and rural libraries also provide substantial electronic and digital resources for patrons through access to e-books and publicly accessible computer terminals.

In a recent study, the authors divided the libraries in the country into three categories of “rural” as defined in the urban-centric locale code system of the Public Libraries Survey (PLS):

1. **Rural, Fringe**: a census-defined rural territory that is less than or equal to five miles from an urbanized area, as well as rural territory that is less than or equal to 2.5 miles from an urban cluster;

2. **Rural, Distant**: a census-defined rural territory that is more than five miles but less than or equal to 25 miles from an urbanized area, as well as rural territory that is more than 2.5 miles but less than or equal to 10 miles from an urban cluster; and

3. **Rural, Remote**: a census-defined rural territory that is more than 25 miles from an urbanized area and is also more than 10 miles from an urban cluster.

The authors of the study then defined *small library* based on the population size of a library’s legal service area. Libraries with a legal service area population of 25,000 or less were categorized as *small* libraries. After identifying all libraries below this basic threshold, these small libraries were further subdivided into the following categories:

| Small (10 to 25K) | A library with a legal service area population between 10,000 and 24,999 |
| Small (2.5 to 10K) | A library with a legal service area population between 2,500 and 9,999 |
| Small (Less than 2.5K) | A library with a legal service area population under 2,500 |

Although most rural libraries (92.8%) are also small, only half of small libraries (56.3%) were located in rural areas. The table on the following page indicates the numbers and percentages of rural and small libraries in the four states of the region and in the United States, as of FY11.

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46 Ibid., p. 2.

47 Ibid.

48 Ibid., p. 4, selecting four-state data from all states.
Rural and Small Libraries by State

<table>
<thead>
<tr>
<th>State</th>
<th># public libraries</th>
<th>Fringe</th>
<th>Distant</th>
<th>Remote</th>
<th>% Rural</th>
<th>10k-25K</th>
<th>2.5K-10K</th>
<th>Up to 2.5K</th>
<th>% Small Libraries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>212</td>
<td>17</td>
<td>66</td>
<td>30</td>
<td>53.3%</td>
<td>55</td>
<td>73</td>
<td>44</td>
<td>81.1%</td>
</tr>
<tr>
<td>Georgia</td>
<td>61</td>
<td>5</td>
<td>11</td>
<td>2</td>
<td>29.5%</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>9.8%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>68</td>
<td>5</td>
<td>15</td>
<td>8</td>
<td>41.2%</td>
<td>23</td>
<td>5</td>
<td>2</td>
<td>44.1%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>50</td>
<td>2</td>
<td>8</td>
<td>11</td>
<td>42.0%</td>
<td>7</td>
<td>6</td>
<td>-</td>
<td>26.0%</td>
</tr>
<tr>
<td>USA</td>
<td>8,956</td>
<td>580</td>
<td>1,997</td>
<td>1,613</td>
<td>46.8%</td>
<td>1,740</td>
<td>2,753</td>
<td>2,416</td>
<td>77.1%</td>
</tr>
</tbody>
</table>

Overall there were 4,190 public libraries in rural areas of the U.S. in FY2011. The vast majority of these libraries fall into the subcategories of rural-distant (47.7%) or rural-remote (38.5%), and over half of rural public libraries serve populations of fewer than 2,500 people. In the four Southeastern states, Alabama has the largest number and percentage of rural libraries, which enables it to serve more areas with smaller populations. The other three states have 29.5% to 42% rural libraries, but a much small percentage with service areas of fewer than 10,000 people which appears to mean that more rural areas are less well served. The use of book vans by libraries can enlarge their reach into more remote rural areas.

Although per capita revenue has decreased over the past three years, visitation and circulation have increased for both small and rural libraries.

“Outside Entrepreneurs”

With the scarcity of human and economic resources in many poor rural counties, often it is “entrepreneurs” from outside the local communities who bring needed energy and expertise to bear on the local situation, becoming catalysts for an array of programs and services which evolve over the following years and often long after the initial entrepreneurs have died or left the scene. That may be a person or persons and/or an outside institution such as a university or a religious congregation. Several examples in the rural Southeast provide creative approaches to poverty reduction and/or amelioration.

WOMEN AND MEN RELIGIOUS—Many Catholic Sisters congregations had long histories of teaching in small communities in the Southeast. In the wake of Vatican II, however, Sisters’ congregations took on new ministries in the poorest parts of the Southeast, providing educational, health, counseling, housing repair, and social service resources to communities starving for new energy and creativity. Even after the sisters may have aged out of a ministry, they often left behind organizations which struggle to continue their services to the community. Examples in Mississippi founded by, and some still staffed with, Sisters, include:

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49 Ibid., p. 5.
• the Mercy Sisters and St. Gabriel Center\(^{50}\) in Mound Bayou in Bolivar County;

• the Sisters of the Holy Names of Jesus and Mary at the Tutwiler Clinic, Tutwiler Quilters,\(^{51}\) and the Tutwiler Community Education Center\(^{52}\) in Tallahachie County;

• Trinitarian Sister Grace Mary McGuire\(^{53}\) and Madison Countians Allied Against Poverty (MadCAAP)\(^{54}\) and Project H.O.P.E. in Canton, MS;

• a new community from the Daughters of Charity and Sisters of Charity doing prison, employment, and health ministry\(^{55}\) in Homes Country, where two sisters from other congregations had been murdered in 2016; and

• the Sisters of the Holy Names of Jesus and Mary at the Jonestown Family Center\(^{56}\) in Coahama County. The Family Center was acquired in 2018 by the But God Ministries of Jackson, which has constructed a New Hope Center in Jonestown with facilities for visiting volunteer groups and has plans for multiple services including new housing options and common areas in “The Park” neighborhood, medical and dental clinics, downtown redevelopment, and a youth community center.\(^{57}\)

Two significant long-term commitments of men’s congregations in Mississippi and Alabama are those of the Sacred Heart Southern Missions, based in Walls, in Northwest Mississippi, and the Edmundite Missions, based in Selma, Alabama.

The Sacred Heart Missions staffs and funds the programs and work of two Catholic elementary schools providing a proven path out of poverty for more than 550 children, eight Catholic social service offices serving over 3000 families each month, including the only ministry in the area to HIV/AIDS patients and their families, a housing program including Dehon Village with 38 single family homes for low-income families whose rent is subsidized by Sacred Heart Southern Missions, and active volunteer programs. The Missions also include a volunteer house to help accommodate over 1400 volunteers yearly coming to assist in its various ministries and special summer programs.

The Sacred Heart social services offices provide: direct aid for food, gas, rent and utilities assistance; advocacy and assistance to eligible individuals and families applying for state and federal benefits; a community garden planted and maintained by staff and volunteers in Holly Springs which provides fresh produce for a soup kitchen and for distribution in the food pantry; a

\(^{50}\) See St. Gabriel Mercy Center at: [https://saintgabrielmc.org/](https://saintgabrielmc.org/)


\(^{52}\) See Tutwiler Community Education Center at: [http://www.tutwilercenter.org/](http://www.tutwilercenter.org/)

\(^{53}\) Sister Grace Mary was featured in TIME magazine for her work organizing the relocation of houses for low-income families in Canton. More than 70 houses were donated by individuals, churches, and civic organizations. See: [https://www.msbt.org/sr-grace-mary-mcguire-msbt/](https://www.msbt.org/sr-grace-mary-mcguire-msbt/)

\(^{54}\) See MadCAAP at: [http://www.madcaap.org/](http://www.madcaap.org/)


\(^{56}\) See Jonestown Family Center at: [https://jonestownfamilycenter.com/](https://jonestownfamilycenter.com/)

\(^{57}\) See But God Ministries at: [https://www.butgodministries.com/](https://www.butgodministries.com/)
café which provides hot, nutritious meals at no charge to needy individuals and families every Tuesday and Thursday in Holly Springs; GED High School Diploma Classes in Holly Springs; emergency food and aid to persons and families affected by HIV/AIDS throughout the Mid-South, including northwest Mississippi, southwest Tennessee and southeast Arkansas; and a fifteen-week program, offered twice a year, which educates teen mothers about childcare and parenting; adult continuing education courses designed to assist individuals and families with a variety of economic, career and family topics; and a thrift store providing “gently used” clothing, furniture and household items to individuals and families for pennies on the dollar (in emergencies, items are given at no cost via vouchers through the social service offices).  

Active in the South for eighty years with education, health care, and social services, the rural outreach area of the Edmundite Missions now includes the Alabama counties of Butler, Dallas, Lowndes, Monroe, Perry, and Wilcox. Nutrition programs include: The Bosco Nutritional Center in Selma serving hot, nutritious lunch and dinner meals 365-days per year; the Meals of Hope program delivering as many as 300 hot, nutritious meals to the homebound; the Ana Maria Food Kitchen and Pantry in Pine Apple in Wilcox County serving hot and bagged meals; and the Father Roger Food Pantry in Mosses in Lowndes County providing food boxes. Shelter and clothing services include emergency shelter for those displaced by a fire, about to be evicted, completely homeless, or needing shelter during inclement weather. Additional services include small housing repairs, partial utility bill payment assistance, and provision of new appliances, school uniforms and clothing, furniture, blankets, household items, and personal necessities. The housing program, established in the 1990s, engages their volunteer program, Edmundite Missions Corps, and their apprenticeship program to provide repairs for homes with everything from front steps and wheelchair ramps to new water lines and washing machines.

In education, the Edmundite ministries include preschool classes, after-school programs, GED assistance, parenting courses, and summer enrichment programs.
Services to the elderly include daily devotion, daily meals at the centers, wellness programs and exercise classes, blood pressure checks, flu shots, hearing assessments, diabetes management, functional fitness assessments, support and discussion groups, information and referral to appropriate community support services, computer and foreign language classes, financial literacy and programs, tax preparation, and social events.

Edmundite healthcare ministries include assistance with purchasing vital prescriptions that otherwise are unaffordable, coordination of transportation assistance to medical appointments, sponsoring the HealthLinks program which provides medicine for those in need, and the Doc In A Bus program which delivers free healthcare to the uninsured. Before the Edmundite hospital closed in the 1980s, the Missions established and spun off the now federally funded Rural Health Medical Program (RHMP), which provides quality medical care to poor families in Selma, Uniontown, Marion, Thomaston, Camden, Pine Apple, and Demopolis in the rural counties surrounding Selma. These clinics provide health and dental care for poor families who live in chronically medically underserved communities.

To help fund their array of ministries, in addition to a base of 40,000 donors, the Edmundites sponsor Edmundite Mission Enterprises, a mail-order program for gourmet jams, jellies, baked goods, nuts, candies, and gift sets produced by them. The Missions themselves employ 40 persons, paying $10.10 per hour minimum, thus being an economic driver for the community in addition to providing needed services. It estimates its total economic outlay for compensation, benefits, local purchases and contracted services, capital expenditures, charitable cash transfers, and direct subsidies to City services “averting City expenditures” as totaling in excess of $2.6 million per year. The ministries recently sponsored a community needs assessment among both community leaders and those served in their programs. From the needs assessment, they have developed a ten-year plan in three stages: (1) double the reach of existing programs to demonstrate the capacity to control growth; (2) build new programs focused on new problems, e.g. youth programs for 4-7 year olds; and (3) then, create new programs, including a new community center on their office site, such as micro-finance, men’s programs, veterans programs, a security deposit fund to enable families to move to better housing, a farmers market, a downtown café, and expansion of apprenticeship program. The missions also engage student volunteers locally and nationally in their programs.

INDIVIDUALS CREATING INSTITUTIONS. In Hale County, Alabama, two individuals represent the effectiveness of singular individuals in creating institutions which engage students and recent graduates in poverty-related projects to create better communities. They are the Auburn University Rural Studio and Project Horseshoe Farm.

Architect Samuel Mockbee of Canton, Mississippi, initially was prevailed upon by Sister Grace Mary McGuire, MSBT, above, to become interested in housing for low-income families. When he was named to the architecture faculty of Auburn University, he began an experimental
program in 1992—the Auburn University Rural Studio—whereby twelve senior students beginning their final “project” moved to the small town of Newbern in Hale County with Mockbee to do a hands-on project involving public buildings and private housing in the small town of Newbern and its environs. Over the years, working and living in a rundown 1980s farmhouse and a series of simple cottages, “Sambo” educated generations of second-year and graduating architects through the Auburn Rural Studio in designing and building public projects and private homes. Two hundred total projects in five counties have been built over 25 years, involving more than a thousand students. In the 2018-19 Rural Studio “class,” there are 15 third-year students (a change from the earlier years), 12 fifth-year, and 16 recent graduates [pictured below].

Public projects have included a firehouse, town hall, library, humane society, baseball fields, a park, chapel, Boys’ and Girls’ Club, and other buildings decided upon in negotiation with community leaders about community needs. One challenge of these public spaces is whether the local community can continue to maintain and, where necessary, staff a facility such as the library and firehouse in Newbern. For a full academic year, about fifteen fifth-year students design and build a community project. Some “leftovers” remain at the project to complete projects which they started as fifth-year students. Next year, the Rural Studio will add a master’s degree program to its offerings.

The more junior students work on the design and construction of private homes which are “given” to poor families, designed in dialogue with families and to reflect their housing use, and with the expectation that the family will maintain the home. Students study space utilization with the purpose of improvement in home design over the years. Fifteen second-year students (changed to third-year in 2010) spend the fall semester and then fifteen other students the spring semester helping to “design and build a house, while learning social and ethical responsibilities associated with architecture.”64 Students also spend some time each week tutoring local students.

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Choosing homeowners has evolved from getting lists of needy people from the Department of Human Resources, followed by student interviews and selections:

As the studio developed firm roots in Hale County, it turned to the community to assist in its choices. Today we rely on a variety of local folks: furniture delivery men, mail carriers, utility suppliers, and others to help us identify people who badly need help, but aren’t getting it. Rural Studio faculty then chooses clients on the basis of instinct, experience, and appropriateness. Ultimately, the clients have to be open to engaging with a large group of students. Most are elderly or just need a helping hand. For example, our house for a single mother of four gave her the stability to pursue education and employment.\(^{65}\)

In 2000, Mockbee was awarded a MacArthur “genius” grant. Later he was awarded the Gold Medal of the Institute of American Architects. He continued to guide the Auburn Rural Studio until his death in 2001, after which he was succeeded by Andrew Freear,\(^{66}\) one of his assistants who has continued and expanded the initial project and its reach in Hale County.

On June 21, 2018, Auburn University also announced a new project investing $1.275 million for researchers to work toward the creation of a “National Institute of Rural Prosperity that will foster partnerships to help rural residents more easily overcome barriers to home ownership, including mortgage lending, home insurance, and local ordinances and policies.”\(^{67}\) In a related development, on July 10, 2018, Auburn University announced a new initiative through the Rural Studio in collaboration with Fannie Mae known as “the 20K Initiative” to support development of beautiful, healthy, and resilient houses which are affordable for financially vulnerable homeowners.\(^{68}\) Over the years, the Rural Studio has built 20 prototypes of the $20,000 home and has three models put forward for replication by others, which is now if the experimental stage.\(^ {69}\)

*Project Horseshoe Farm* is a 501(c)(3), community non-profit organization based in Greensboro, Alabama with a more recent satellite extension in Marion, Alabama.\(^ {70}\) The Project describes its mission this way, “Since our founding in 2007, we have been dedicated to pursuing our mission of building on the strengths of our community, supporting better lives for our vulnerable neighbors, and preparing tomorrow's citizen service leaders.” Horseshoe Farm runs an integrated network of housing, transportation, support, health, wellness, social, and activities

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\(^{66}\) See Andrew Freear presentation at Harvard of the Rural Studio at: [https://www.youtube.com/watch?v=bL7zcRldQy8](https://www.youtube.com/watch?v=bL7zcRldQy8)


\(^{69}\) Conversation of September 20, 2018 with Andrew Freear, Director, Melissa Foster Denney, Development Director, Natalie Butts-Ball, Communications Director, and Gayle Etheridge, Office Manager, Auburn Rural Studio, Newbern, AL.

\(^{70}\) See Project Horseshoe Farm at: [https://www.projecthsf.org/](https://www.projecthsf.org/)
programs for vulnerable adults. Horseshoe Farm also works with local schools to run a 21st Century award-winning K-12 tutoring, mentoring, and enrichment program for children.

Project Horseshoe Farm's programs are tied together by community based leadership development internships for undergraduate, graduate, and health professions students as well as a pioneering paid “gap year” fellowship for top recent college graduates from across the country. Currently, the Project engages 12 first-year fellows and 3 second-year fellows. The fellows take elders and others to doctors, drugstores, and shopping, provide social services, and prepare a daily lunch for patients. Each has responsibilities for 6-7 of Dr. Dorsey’s patients. They are involved in tutoring and enrichment programs for youth, have an “adoptive family” from the local community, and volunteer in local community organizations such as the police department and city hall. In addition, the Project offers 6-12 week internships for undergraduate students in fall, winter, spring, and summer for students interested in future work in medicine, public and community health, psychology, education, and community service leadership. In addition, they offer a shorter, 3-4 week internship in January for interested students. [Fellows for 2018-19 are pictured below.]

Dr. John Dorsey, Executive Director and founder, came to the area in 2005, partly attracted by the presence of the Auburn Rural Studio. In addition to his current work with Project Horseshoe Farm, Dr. Dorsey serves as the Medical Director of the Geriatric Behavioral Health Program at Bryan Whitfield Memorial Hospital in Demopolis, Alabama and serves as a Board Member and staff psychiatrist at the Hale County Hospital. He is an adjunct clinical faculty member at the University of Alabama School of Medicine and the University of Alabama Birmingham School of Medicine and was selected as a “Pillar of West Alabama” by the Community Foundation of West Alabama. Dr. Dorsey attends St. Paul’s Episcopal Church in Greensboro where he serves on the Vestry. With the acquisition of an abandoned hotel downtown, the project expects to expand services to include a produce center, fitness center, and clinic offices. The project and the Auburn Rural Studio are now collaborating on the construction of several housing units for the project’s clientele.

71 Conversation of September 20, 2018 with Dr. John Dorsey in Greensboro, AL.
Labor Unions

The progress of working people in the United States has been dependent in part on successful labor organizing. The growth of unions over the past century coincided with improvements in wages and benefits in particular trades and industries and in the overall economy and in the development of social safety net programs for workers and low-income individuals and families. The labor picture in the Southeast has not been a bright one. Early efforts to organize the textile mills were largely unsuccessful as failed strikes in turn failed to spur strong union membership and growth and legislatures made organizing more difficult through so-called right-to-work laws and other means. In 1946, when "Operation Dixie" was launched to improve the situation, labor leaders recognized the importance of the South to the future of labor and the potential for Southern-bred anti-unionism to spread to the rest of the country. The campaign ended in failure in the early 1950s, but the predictions that prompted it have proven true as the power of labor in the U.S. workforce and economy has weakened significantly, some industries have moved to the South, and other industries have moved to other countries. Wages continue to be stagnant for many workers even in the midst of recent economic growth since the 2008 “great recession.”

Union organizing in the thirteen Southern states has seen some recent gains (from 2,180,000 union members in 2016 to 2,310,000 members in 2017 or from 4.9% to 5.0 of workers). But, recent growth has been true only in Georgia and Louisiana, not in Mississippi and Alabama. Georgia increased from 165,000 to 173,000 unionized workers and Louisiana from 76,000 to 78,000 between 2016 and 2017. Alabama declined from 153,000 to 138,000 unionized workers and Mississippi from 73,000 to 59,000. Union growth in the South, however, has been largely restricted to the industrial sector that is primarily in urban areas. The rural Southeast again has missed out on such growth, as discussed above (p. 15) on attracting industry and business.

An example of labor organizing in Louisiana is in seafood industry, with plants often located in rural communities. A recent report singled out the work of the Seafood Workers Alliance bringing together undocumented and documented workers—black, white, and brown:

> Formed in 2017 as an offshoot of organizing being done by the National Guestworker Alliance and the New Orleans Workers’ Center for Racial Justice the Seafood Workers Alliance has hundreds of members in 15 different plants throughout Louisiana.

> The organization has focused heavily on suing employers and building alliances with local communities so that workers can help push back when they face abuses in the workplace. They've built deep ties in particular with the African American community. Often, low wage employers have attempted to pit low wage African American workers against Latino workers, who many saw as coming to Louisiana to take their jobs.

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Through combined struggle, the workers have learned that, while their struggles are different, their problems both with local employers and enforcement are similar.\textsuperscript{75}

Not yet a union, the Alliance engages workers in joint action to protect and improve their jobs.

\textit{Credit Unions and CDFIs}

In the United States, credit unions are not-for-profit, tax-exempt organizations that were established with the Credit Union Act of 1934. They can be important financial resources in poor rural communities which often have very limited banking or other financial services. All credit unions are either chartered by the federal government or a state government. To maintain their tax-exempt status, they are limited to providing membership to narrowly defined segments of the population (church groups, labor unions, specific occupations, public employees, local community residents, etc.). The vast majority of credit unions are federally insured by the \textit{National Credit Union Administration} (NCUA), which provides essentially the same insurance coverage on deposits as the \textit{Federal Deposit Insurance Corporation} (FDIC), which insures bank deposits.

With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. At MyCreditUnion.gov, NCUA also educates the public on consumer protection and financial literacy issues. There are nine states where private deposit insurance is permitted and at least some credit unions have chosen to use it: Alabama, California, Maryland, Idaho, Illinois, Indiana, Ohio, Nevada, and Texas.

Credit unions often have free checking, and likely will provide the best savings account rates and loan rates in the local area. All credit unions have a field of membership (FOM) in their charters that defines who is eligible to join, but FOMs have expanded in recent years making it easy to join many credit unions. Credit unions in the four states are:

\textbf{Alabama Credit Unions}. There are 110 credit unions with headquarters in Alabama providing banking services from more than 450 branch office locations as of August 2018. Alabama credit unions have a total of 2.01 million members with over $22.28 billion in assets.\textsuperscript{76}

\textbf{Georgia Credit Unions}. There are 107 credit unions with headquarters in Georgia providing banking services from more than 450 branch office locations as of September 2018. Georgia credit unions have a total of 2.13 million members with over $23.78 billion in assets.\textsuperscript{77}


\textsuperscript{76} Alabama Credit Union Directory (August 2018). Credit Unions Online at: \url{https://www.creditunionsonline.com/alabama-credit-unions.html}

\textsuperscript{77} Georgia Credit Union Directory (September 2018). Credit Unions Online at:
**Louisiana Credit Unions.** There are **182 credit unions** with headquarters in Louisiana providing banking services from more than 400 branch office locations as of September 2018. Louisiana credit unions have a total of 1.24 million members with over $11.65 billion in assets.⁷⁸

**Mississippi Credit Unions.** There are **75 credit unions** with headquarters in Mississippi providing banking services from more than 150 branch office locations as of September 2018. Mississippi credit unions have a total of 642,706 members with over $5.68 billion in assets.⁷⁹

Some credit unions are *Community Development Financial Institutions* (CDFI). A CDFI is the U.S. Department of the Treasury’s recognition of specialized financial institutions serving low-income communities. Credit unions that are certified as CDFIs are eligible to apply for technical assistance and financial assistance awards from the CDFI Fund, as well as training provided through its Capacity Building Initiative.

But CDFIs include far more than credit unions. *Opportunity Finance Network* (OFN) is the national association of more than 250 CDFIs. It reports that there are nearly 1,200 certified CDFIs in the United States. These include community development loan funds, banks, venture capital funds, and credit unions. Together they comprise a $136 billion industry.⁸⁰ They finance individuals and projects, helping to create jobs, start small business, build houses, and invest in community facilities. An example of a CDFI serving rural parts of each state follows.

*Southern Mutual Financial Services, Inc.,* (SMFS) of New Iberia is a Louisiana 501(c)(3) corporation dedicated to removing barriers to affordable capital for low-wealth families and communities. It was certified as a Community Development Financial Institution (CDFI) in November 2000. SMFS was created by *Southern Mutual Help Association, Inc.*, (SMHA) to fill the need for affordable loan dollars for low-wealth families and communities in rural South Louisiana. Local bank partners encouraged the creation of SMFS and eight area banks helped capitalize the CDFI. SMFS provides affordable mortgage capital to families across the state of Louisiana who cannot access first mortgage loans from "traditional” lenders.⁸¹

³⁷ Louisiana Credit Union Directory (September 2018). Credit Unions Online at: https://www.creditunionsonline.com/louisiana-credit-unions.html
³⁸ Mississippi Credit Union Directory (September 2018). Credit Unions Online at: https://www.creditunionsonline.com/mississippi-credit-unions.html
³⁹ See Opportunity Finance Network at: https://ofn.org/member-profile-directory
⁸⁰ See Southern Mutual Financial Services at: http://www.southernmutualfinancial.org/
**Gulf Coast Fisher Loan Fund.** SMFS' parent company, SMHA, has a long history of working with Louisiana’s traditional family fishers. SMHA created the concept for the Gulf Coast Fisher Loan Fund in the weeks immediately following the BP Deepwater Horizon oil disaster in 2010. As a result of learnings from fishers and other impacted families, SMHA created a recoverable grant/loan fund for fishers built upon its successful Rural Recovery Response model established after the 2005 hurricanes: families’ participation is determined not only by documented damages but also based in community intelligence and the family’s own capacity and desire to participate in its own recovery.

SMHA helped fisher businesses by offering "honor loans" to replace crab traps or shrimp nets, purchase gear, or repair boats. Fishers signed an Honor Agreement promising to repay 90% of the "honor loan" at 1% interest when financially able. These honor loans were made without collateral. In several cases, when fishers received their settlements from BP, they paid more than they owed so they could have the honor of building the loan fund. The success of the "honor loan" program serves as the basis for the Gulf Coast Fisher Loan Fund that will provide shrimpers, oyster fishers, fin fishers, and crabbers access to affordable capital through an innovative partnership model. The affordable capital and the capacity-building activities associated with the fund enable small-boat fishers to build their businesses and stabilize the sector while ensuring fishers are properly trained and their boats are ready when the need for "first responders" arises.82

On June 28, 2018, Hope Enterprise Corporation/Hope Credit Union of Jackson, Mississippi announced that it was the winner of the 2018 Wall Street Journal Financial Inclusion Challenge, a competition that is part of an initiative to highlight the struggles that millions of Americans face in attaining financial security. HOPE received the honor “for its efforts to provide banking services in underserved regions of the American South,” according to The Wall Street Journal. HOPE was one of three finalists from more than 120 entries in the first U.S. iteration of the Journal’s Financial Inclusion Challenge. HOPE’s submission was primarily based on its work in the Mississippi Delta, but the judging also focused on HOPE’s overall strategy “on how we can succeed in places that traditional financial institutions abandon,” said HOPE CEO Bill Bynum.

After acquiring donated bank branches, HOPE opened locations, from 2014 to 2015, in Drew, Itta Bena, Moorhead, and Shaw – all severely distressed eastern Mississippi towns with populations of approximately 2,000 people. All four communities are located in counties where the poverty rate has eclipsed 20 percent for more than three decades. In three of the four towns, HOPE is the only financial institution. Within a short period, HOPE has expanded the range of financial products and services available to area residents and now serves more than 50 percent of the population, far exceeding the former bank’s market penetration. Nearly 25 years ago, the Enterprise Corporation of the Delta began pursuing its mission of strengthening communities, building assets and improving lives in 55 Delta counties. Today, HOPE serves distressed people and places throughout Alabama, Arkansas, Louisiana, Mississippi and Tennessee – a region that is home to more than one-third of the most impoverished counties in the nation.83

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82 See Gulf Coast Fisher Loan Fund at: [http://www.southernmutualfinancial.org/PageDisplay.asp?p1=3506](http://www.southernmutualfinancial.org/PageDisplay.asp?p1=3506)
In 2015, when it was certified as a Community Development Financial Institution the *North Alabama Revolving Loan Fund (NARLF)* was the only small business fund of its kind in the state. NARLF is a subsidiary of Huntsville-based nonprofit organization Neighborhood Concepts, Inc. NCI’s mission is to "strengthen neighborhoods through the provision of affordable housing and fostering of economic opportunities." The group does this by providing microloans to north Alabama small businesses. Its expanded CDFI focus is on underserved census tracts in Colbert, Lauderdale, Lawrence, Limestone and Madison counties in North Alabama. In addition to microloans, NCI provides business development resources to clients. NCI launched the loan fund in late 2012 using $300,000 in seed money from the Food Bank of North Alabama. A year later, the city of Huntsville's Community Development Department committed $250,000 to the fund, bringing NCI's lending capital to more than $500,000. The fund has provided approximately $400,000 in loans to entrepreneurs since its inception.84

*Southwest Georgia United Empowerment Zone, Inc.* (SW GA United) began in 1994 as a grassroots, community-based initiative for economic development and community improvement in Crisp and Dooly Counties in rural southwest Georgia. The two counties came together, developed a common Community Strategic Plan and applied for federal Empowerment Zone status. Dooly County and portions of Crisp County were designated as a Round One Enterprise Community on December 21, 1994 and as a Round Two Empowerment Zone on December 24, 1998. Both designations included grant funds to implement the Community Strategic Plan. SW GA United was the not-for-profit organization created to administer those funds.

The Empowerment Zone program funding ended in 2009. The needs of the community, however, did not go away. SW GA United’s Board of Directors chose to continue operations and pursue the organization’s mission of community improvement. SW GA United grew and changed, and it now provides economic development and community development services throughout Georgia. Its small business loans, micro-loans, business development services, and home repair loans support jobs and decent housing.

SW GA United owns and manages more than 150 units of affordable single-family rental property. It continues to use grant funding to operate a YouthBuild program (U.S. Department of Labor), the Salt of the Earth after school program (Georgia Department of Family and Children Services), and a housing counseling program (Georgia Department of Community Affairs). It has used USDA funding and Atlanta Federal Home Loan Bank funding to rehabilitate and repair housing for low income families. All of the organization’s activities are “double bottom line” — focused on poverty reduction and improving the quality of life in rural Georgia. All net revenues

are used toward its mission. One third of its board membership continues to be restricted to representatives of low income communities.85

**Community Colleges**

The Education Policy Center, University of Alabama, is a primary repository for information on community colleges, conducting a regular survey of members of The National Council of State Directors of Community Colleges (NCSDCC). In its 2014 survey report, it noted:

> America’s community colleges are the most common portal of entry into higher education for many if not most of the nation’s academically-talented, first-generation, minority, and low-income high school graduates. They are primary providers of for-credit technical degrees in high-wage/high-demand areas such as allied health and nursing; science, technology, engineering, and mathematics, automotive technology; and, non-credit workforce training to help older nontraditional workers transition into new and better jobs. They also provide developmental education for both under-prepared high school graduates and non-graduates alike, while simultaneously serving older workers whose skills are not current. Community colleges occupy the key middle ground between secondary education and public regional and flagship universities and private non-selective colleges to which their students transfer to complete baccalaureate degrees.86

Researchers at the center developed a seven-category, geographically-based typology across which the 980 U.S. community colleges were distributed. The three rural categories and number of colleges in each were: 134 Rural-Small colleges (fewer than 2,500 students); 310 Rural-Medium colleges (2,500-7,500); and 144 Rural-Large colleges (more than 7,500 students).87 According to Michael Malley of the center, 64% of U.S. community college students are served by rural CCs.88 There also are 32 Tribal Colleges, none of which are in Alabama, Georgia, Louisiana, or Mississippi. The center has mapped the community colleges and a portion of the map covering the four-state region follows, with the codes for each of the seven types.89

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85 See Southwest Georgia United at: https://www.swgau.org/
88 Michael Malley, EPC-UA, conversation of September 19, 2018, Tuscaloosa, AL.
While public funding of higher education has declined generally in recent years, the financial stress on community colleges, especially rural colleges, is greater. “State-level community college leaders have indicated rural community colleges will face higher levels of fiscal strain in each year since we have begun our surveys.”

One example of mobilizing partnerships with community colleges and improving outcomes has been developed by Catholic Charities Fort Worth (CCFW), Stay the Course TM. Stay the Course is a community college program administered by CCFW and researched by the University of Notre Dame’s Wilson Sheehan Lab for Economics Opportunities (LEO) through a randomized controlled trial to increase community college persistence and completion. The program works by removing the personal, non-academic obstacles and social and institutional obstacles that many community college students face. By combining comprehensive case management and strategic emergency financial assistance, Stay the Course ensures that students are able to graduate, obtain a job paying a living wage, and break the cycle of poverty. The results are that Stay the Course students are two times more likely to stay in school than those not enrolled in the program. Among female students, this number is even higher—four times more likely to complete their community college education.

90 Recovery Continues, op. cit., p. 12 (emphasis in original).
91 Catholic Charities USA. (October 1, 2018). Weekly Digest. At: https://mail.google.com/mail/u/0/#inbox/WhetKJTzZLqppbqnxTdwzjsiDxWskxFSsqNHZGkcdwHVhlBtwJbMjDTVdLTTgBtsHQgB
Philanthropy

One source of poverty reduction resources and support for innovative strategies should be America’s wide array of foundations and other philanthropic organizations. However, philanthropic attention seems largely focused on urban, not rural, America, even in highly rural states. In recently published article by Susan Raymond, Ph.D., of the Edmundite Missions in Selma, she notes the following:

First the needs:

Rural and small town America represents two thirds of the counties of the nation. Disparities with metropolitan America are increasing markedly. Mortality rates in rural areas are higher than in cities, and the rate of death from preventable causes is also higher. The life expectancy gap can be as high as 20 years, with metropolitan areas hovering around 87 and many rural areas remaining below 70 years of age. This is especially true in the Deep South and Appalachia. Indeed, life expectancy in the civil rights icon Selma, Alabama is no better than in most developing countries and worse than in many.

The causes that underpin these trends are common targets of philanthropy—education levels, tobacco use, and access to healthcare. But the targets are not rural and small town America.

Disability also hampers rural and small town economic vitality. In metropolitan areas, the disability rate hovers between 11% and 12%. In small towns, it is 16% and in rural America averages nearly 18%, almost one in five rural residents. In the Deep South, the rate is 21%.

Poverty, often extreme poverty, is common. A third of the rural working poor have family incomes of $12,000 or less for a family of four. Twenty percent live with incomes less than 150% of the poverty line, compared to 13% of urban workers.

Then, according to Dr. Raymond, philanthropy’s response:

A 2005-2010 assessment of philanthropic directions, indicated that about 5.5% of the grants of large foundations and about 7.5% of the grants of smaller foundations flowed to rural nonprofits, while rural areas accounted for 19% of the population in that period.

The vast majority of the nation’s foundations are in large cities, so perhaps that is not surprising. But viewed through two alternative lenses, the trend is, in fact, disturbing. The philanthropic realities of a largely rural state can be even worse than the national average. In Alabama, there are just over 1200 foundations of which 845 are in the cities of Birmingham, Montgomery and Mobile. Only 0.03% of those grants went to the five

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92 Susan Raymond, Ph.D. (October, 2018). “Left to Their Own Devices: Rural and Small Town America and the Nation’s Philanthropy.” Advancing Philanthropy at:
poorest counties in the state, and the 14 foundations that comprised that giving represent only 1.7% of the state’s philanthropies.

Taking an issues lens does not improve the picture. Let’s take women’s health as an example. Life expectancy for women in the Deep South is the lowest in the nation. Combining the terms “women” and “health” in the Foundation Center’s online directory results in 10,605 grants, of which only 1.1% are focused on the largely rural states of Alabama, Mississippi, Arkansas, Kentucky and West Virginia.

Diagnosing the problem, Dr. Raymond suggests that the causes, among the factors, are that:

- rural problems, such as transportation, are not on the radar of most philanthropies or philanthropists;
- aging issues, which are much more pervasive in rural areas (rural median age is 51 years, while the national average is 37.4), are significantly of less interest than children’s issues;
- most philanthropies are in cities and made their money in cities, which make it difficult to get a hearing on less familiar rural issues; and
- philanthropy’s focus is increasingly on impact at scale, and scale is defined in absolute numbers, rather than, for example, the proportions of problems or needs which are often larger in rural areas; urban interventions then can result in higher numbers of persons served or empowered.

JSRI conducted a non-scientific sampling of regional and small town community foundations in the four states of Louisiana, Mississippi, Alabama, and Georgia looking for innovative rural poverty-reduction strategies. In rural areas, most grants—not many in all—focused on what we termed above to be “poverty-alleviation” endeavors: in Alabama, youth enhancement, weatherization, hospice, and volunteer lawyers’ programs; in Georgia, a rural North Georgia food bank; in Louisiana, Catholic Charities of North Louisiana food and family programs, an organization focused on mental health care in twelve parishes in Northeast Louisiana, and an economic alliance to link communities to jobs and resources; in Mississippi, a Methodist organization in the middle of the state to support mission team outreach and multiple social services and a small town community foundation in the Northeast using endowment income to support local initiatives to improve quality of life.

*Immigration*

A new report from the Center for American Progress analyzes thousands of rural communities across the U.S. and the impact of immigrants and refugees on community populations. The main findings of this report are as follows:

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Immigrants are often reversing or mitigating rural population decline

- Among the 2,767 rural places identified in this report, the adult population declined 4 percent—a combination of a 12 percent decline in the native-born population and a 130 percent growth among immigrants.
- Of these places, 1,894, or 68 percent, saw their population decline between 1990 and 2012–2016. (See methodological appendix for full explanation)
- In 78 percent of the rural places studied that experienced population decline, the decline would have been even more pronounced if not for the growth of the foreign-born population. Without immigrants, the population in these places would have contracted by 30 percent, even more staggering than the 24 percent they experienced.
- In the 873 rural places that experienced population growth, more than 1 in 5, or 21 percent, can attribute the entirety of population growth to immigrants.

As the report notes, many rural communities are either experiencing a slowdown in population decline or growth as immigrants and refugees and their families move into these communities in search of opportunity. New residents open small businesses, provide needed health care services, and supply labor for meatpacking plants, small manufacturers, dairies, fruit and vegetable farms, and other enterprises.

The map and key below indicate communities in the four states which were part of this community study.

![Map of rural communities](image_url)
In the conclusion, the authors note:

Immigration can breathe fresh life into declining rural communities by reversing population loss, spurring economic growth, meeting labor needs to preserve key industries, contributing to the local tax base, and supporting hospitals and clinics to prevent health care deserts. Fostering the potential benefits of these new residents is far from a given, however, and communities would do well to take intentional and proactive steps toward integration.

The challenges for rural communities are to develop ways to incorporate new residents that include existing residents in positive relationships and provide needed services adapted to the needs of arriving families. Some communities have been able to do so effectively, but the overall picture of “welcoming” is very mixed.94

Cooperatives

Cooperatives, especially agricultural cooperatives, are another way to try to reduce poverty in rural areas of the Southeast. It is a model more appropriate for low-income communities than the economic development model pursued by most states involving heavily subsidizing—often through massive tax cuts—major industrial projects (discussed above, p. 15). Cooperatives, or co-ops, are independent businesses jointly owned by their members, who run their business in a democratic and voluntary basis. Co-ops operate in farming, retail, grocery, transportation, energy, and banking. Co-ops can be small or large, local or international. They include some well-known businesses such as State Farm Insurance, Ace Hardware, and REI.

Some familiar agricultural co-op brands include Land O Lakes, Ocean Spray, Organic Valley, and Florida’s Natural. The largest U.S. co-op is agricultural giant CHS Inc., a $30 billion, Fortune 100 company with 12,000 employees. It supplies fertilizer, livestock feed, and energy and is owned by farmers and ranchers who are members.95 Agricultural cooperatives can increase the local availability of quality food, provide transportation to needed markets, potentially improve health indicators, and increase family income and capital within the community. They also can provide education and training to help farmers to increase productivity or access financing. Farm co-ops also can pool money to buy fertilizer, farming equipment, livestock, and inputs to be shared among members, thus increasing the productivity for all of them.96 They could provide small loans within the co-op to members at lower interest rates than offered by banks.

A soon-to-be-released study from the Institute for Policy Studies (IPS) describes the financial challenges of small, rural co-ops as follows:

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94 JSRI, in conjunction with the Center for Latin American Studies at the University of Florida, conducted a study of how to make faith communities more welcoming in Recovering the Human Face of Immigration, March 2017, at: http://www.loyno.edu/jsri/sites/loyno.edu.jsri/files/Recovering%20human%20face-0317-final%20final-carUFL.pdf

95 Agricultural Cooperatives: Opportunities and Challenges for African American Women in the South, p. 15.

96 Ibid., p. 19.
Universally, the top challenge reported by co-op farmers is financing. Many report being unable to get loans from banks for farming inputs, such as equipment and fertilizer, because they lack collateral or their loan requests are too small to interest commercial banks. In many rural areas, historically, there is also an old boys’ network among established businesses and commercial banks based on personal relationships that makes it especially difficult for newer farms and businesses, particularly Black-and-women-owned ones, to get loans. Banks are more likely to lend to large-scale farmers with hundreds of acres who grow row crops—soybeans, corn, and wheat primarily—which are often pre-sold to large commercial buyers, insured by the government, and thus less risky for banks. And for co-ops that do not own much land of their own, but rather rely on individual members growing on their own property, having members put up their own land as collateral is too risky. This leaves small farmers vulnerable to more exploitative financing options, such as payday lending.

Other sources of financing are members, government, and foundations. Member dues are often quite low, and some members cannot afford to pay consistently. The result is that income from dues often is not enough to cover operating expenses, much less expand production.97

Co-ops draw most of their outside funding from federal government sources such as the U.S. Department of Agriculture and the Office of Economic Opportunity and loans and technical assistance from financial services cooperatives, such as the National Cooperative Bank (NCB), an institution created by Congress in 1978 to offer loans and technical assistance to co-ops serving low-income communities. Small co-ops, however, often find detailed and complex federal application requirements to be difficult. They also are unable often to secure traditional bank financing, especially in the start-up phases for small co-ops without even the collateral of farm equipment. Since they also cannot issue stock or otherwise share ownership, co-ops are unable to access investor income in traditional ways.

Despite funding challenges, the IPS study argues that, “African American farm co-ops are harnessing existing knowledge and entrepreneurialism that trace back generations and should be at the center of an alternative economic vision for the South.” As the report indicates, the majority of workers in the Black Belt counties of Alabama, Mississippi, and Georgia are engaged in the service sector, largely untouched by the companies subsidized by states. Average wages in these counties are lower than state averages, unemployment is higher, and the share of employment in manufacturing is less than fifteen percent.

African Americans, especially women, had a long history of co-ops, many of them agricultural. Black leaders such as W.E.B. Du Bois and A. Philip Randolph promoted fostering and sustaining co-ops. Businesses run on a cooperative membership model date back to Black mutual aid societies after the Civil War, many of which developed into insurance companies in the twentieth century. Among Black women pioneers of co-ops were Nannie Helen Burroughs, Ella Jo Baker, Estelle Witherspoon, and Fannie Lou Hamer. Hamer, a civil rights leader, went on to found the short-lived Freedom Farms Cooperative in Mississippi in 1969. It was a 680 acre farm in

97 Ibid., p. 28-29.
Sunflower County which included a Head Start program, community garden, tool bank, pig bank, garment factory, and sewing co-op.98

Witherspoon founded the Freedom Quilting Bee in Alabama in 1967. A group of women pooled money to buy land and set up a sewing factory; and the quilts and handicrafts produced there helped supplement their farm incomes. The co-op expanded into other product lines and supplied large retailers, such as Sears and Bloomingdales. Member services developed to include daycare and after-school care for children. Other fabric and sewing co-ops were founded such as the Dawson Workers Owned Cooperative in Georgia.

Today, these include Southern Journeys—a worker-owned fabric and sewing co-op spanning the Alabama and Georgia Black Belt and the Mississippi Delta. It was established with assistance from the Southern Rural Black Women’s Initiative of the Children’s Defense Fund to provide earning opportunities to self-taught sewers and seamstresses after local factories moved overseas.59

In rural areas of the South, agricultural co-ops continue to be key institutions for African American small farmers through the co-ops themselves and associations such as the Federation of Southern Cooperatives (FSC).100 FSC was founded in 1967 when twenty-two co-op and credit union groups met in Atlanta and agreed to a federation charter. With administrative offices in greater Atlanta, a Rural Training and Research Center in Epps, Alabama, and field offices in Mississippi, Louisiana, and Georgia, FSC provides comprehensive outreach, technical assistance, and training efforts focused on cooperative development, credit unions, housing, sustainable agriculture, agroforestry, farm finances, as well as some financial assistance.

One creative initiative supported by FSC is the Southern Alternatives Agricultural Cooperative (SAAC), a small pecan cooperative in the town of Leslie in southwest Georgia that produces shelled pecans purchased from black farmers and pecan candies for sale through fair trade. SAAC is the only African American–owned pecan shelling facility in the United States, initially purchased in 1997 with assistance from Ben and Jerry’s101—and it is run by women.

The IPS study features four agricultural cooperatives in Mississippi as examples of types of co-ops, as well as successes and challenges:

1. The Mississippi Delta Southern Rural Black Women in Agriculture Co-op (SRBWA) was established with technical assistance and training provided by the Southern Rural Black

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98 Ibid., p. 21.
99 See Southern Journeys Sewing Cooperative products at www.southernjourneycollective.com
100 See Federation of Southern Cooperatives at: http://www.federationsoutherncoop.com/
101 See Ben and Jerry’s story in the 2013 memoir The Courage to Hope: How I Stood Up to the Politics of Fear of former Georgia State Director of Rural Development Shirley Sherrod.
Women’s Initiative. It is the first agricultural co-op run entirely by women in the South. It is an Agriculture Association Liability (AAL) organization, a type of incorporated co-op, and was founded to respond to a lack of both affordable, healthy food and well-paying jobs for women in the area. Membership—which once stood at 30, but now numbers 15—changes over time as members become inactive. A small co-op with an annual budget of less than $20,000, many members hold other jobs and engage in farming part-time to supplement their incomes. They live in towns throughout Mississippi, concentrated in the Delta. This creates logistical challenges for some of the shared functions of the co-op, including sharing equipment. SRBWA members maintain their own individual plots at home and reserve space for certain vegetables that they collectively decide to grow and sell together. The co-op purchases the plants and fertilizer and offers members revolving zero-interest loans and stipends for farm skills training.

2. The Winston County Self Help Cooperative (WCSHC) was organized to bring together agricultural producers in Winston and surrounding counties. Founded in 1985 to help African American farmers buy and sell goods in bulk, the co-op currently has 40 members engaged in a variety of activities including dairy and vegetable farming and timber production. Financing is primarily through dues at $140 per month. Initial funding came through the Presbyterian Mission Agency Self-Development of People (SDOP) to build a feed-grinding mill. The co-op receives heifers and pigs through Heifers International, lending them to members to reproduce and build up their own livestock and to start dairy and swine operations. The co-op’s holistic mission includes health, housing, and youth development. It helps member families with land purchases and home ownership, and it runs a garden project to promote conservation. The co-op also runs a hay project on a four acre pasture which it owns, selling hay to members at cost and below market price. The WCSHC also runs community education initiatives on health, finance, and agricultural practices, including canning.

3. Unlimited Community Agricultural Cooperative (UCAC), was founded in 2013 to serve the Golden Triangle area of Lowndes, Oktibbeha, and Clay counties in East Mississippi, with the support of partners Alcorn State University, Mississippi State University, the Mississippi Minority Farmers Alliance, the Winston County Self Help Cooperative, and the Mississippi Association of Cooperatives. The co-op has been supported by member self-financing through $125 initiation fees and $10 monthly dues. UCAC has more than 40 members who engage in a range of activities from vegetable farming to goat farming. It also counts more than 200 farmers in its network as “prospective members.” It offers farmers farming and business training, workforce development, real estate acquisition assistance, and estate planning. Additionally, UCAC has conducted outreach education on food safety and security, sustainable farming, and the Supplemental Nutritional Assistance Program (SNAP) and technical assistance to help members apply for USDA grants. The co-op pools resources to purchase and share hay among members at

102 See Southern Rural Black Women’s Initiative at: http://www.srbwi.org/
103 Agricultural Cooperatives, op. cit., pp. 24-25.
significant discount to market prices. It also participates in the Heifer International program, lending animals to members four at a time.\textsuperscript{105}

4. The *Holmes Sustainable Agricultural Association* includes farmers in the county raising poultry, livestock, and vegetables. Currently there are 28 members, not all of whom were farmers before; and the association has helped them develop operations such as dairy farms through USDA and Heifer International programs. Dues are $5 monthly, and members are expected to attend monthly meetings. The association offers training on livestock care, land improvements, and fence construction. Members share heifers and farm inputs, but sell to markets individually. The association currently lacks the funds or collateral to buy equipment to share, such as tractors, trucks, or hay harvesters.\textsuperscript{106}

*Bamboo*

A venture project named *Resource Fiber/Alabama LLC* has been under way for five years or more, headed by Marsha Folsom, former First Lady of the state. The focus is on the harvesting of bamboo and the manufacturing of bamboo-based products, which have extensive uses in furnishings, furniture, flooring, etc. The group has raised substantial venture capital and have identified two manufacturing sites. Currently, the United States imports all of the bamboo used for such purposes.

To begin production in Alabama, the company needs 5,000 acres of bamboo which reaches the harvest stage in 7 to 5 years. The company has identified the species of bamboo that they will be using in manufacturing products. They have collaborated with the Oak Ridge National Laboratory on product development and with departments of the University of Alabama and Auburn University. The Company has invested in a bamboo nursery, located in Greene County, and have three or four years of growth of 17,000 plants. Each plant produces more shoots for planting. Currently, Bamboo is a $25 billion industry centered in China. From the inception of this company, it has been intentional about trying to alleviate poverty in the Black Belt Region of Alabama. The location of the bamboo nursery in Greene County, often cited as the poorest county in America, supports the company’s commitment to offering economic opportunity for citizens of poverty stricken areas. They hope as well that poorer farmers in the state will be able to convert to bamboo cultivation as a profitable commodity in the future.\textsuperscript{107}

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\textsuperscript{105} Ibid., p. 27.
\textsuperscript{106} Ibid.
\textsuperscript{107} Source: Mary Jolley, Ph.D., in multiple communications. See video of Marsha Folsom at: https://www.youtube.com/watch?v=9RQx_5CQ94s
Conclusions and Considerations

As one reviews this part on poverty-reduction efforts in the region, it is striking how many, diverse resources exist; and yet the region, especially the rural southeast, seems almost locked into its systemic poverty. For CCHD, reflecting on these realities and the Campaign’s history of community organizing and economic development, a few questions and considerations that might help form new responses to old problems include the following:

1. It seems clear that transportation, information, and communications scarcity (e.g. public transportation, internet, broad-band access) in rural areas are critical problems for low-income, rural communities. Is there some way that groups providing these resources and/or advocating for them might find a way into the CCHD portfolio of projects?

2. Cooperatives in the rural Southeast have a kind of kinship to urban community organizing: empowering the poor, control by members, developing income and assets, and providing leadership and other training. However, they are not not-for-profits. Should the 501(c)(d) threshold requirement for community organizations of CCHD be modified in some way to encourage rural cooperatives composed largely of poor and minority persons to become part of the CCHD portfolio of community organizing (or as a hybrid community organizing and economic development institution), at least in the early stages of formation and operation and within certain size limitations?

3. If agricultural cooperatives were to be encouraged to apply by CCHD, should the prohibition against use of CCHD funds for purchase of vehicles or equipment be modified for farm equipment to be shared by co-op members and with what limitations?

4. There are examples above of established not-for-profit, multi-service organizations which are involved in new stages of developing job-generation and enterprise incubators to address the specific lack of economic development in their rural communities (e.g. SAFE in Sylacauga; Edmundites in Selma) built upon their credibility earned through years of service. Should the following CCHD requirements be modified to make their participation in CCHD possible:

   a. that economic development applications “must focus on creating or expanding a stand-alone Economic Development Institution that will create income and/or assets for low-income people and communities” and

   b. the prohibition against “EDIs whose primary focus is direct service…” and that, “Such services may complement an eligible EDI, but they cannot be the EDI’s primary focus.”

5. It may be the case that the flexibility inquired about in the above examples is already anticipated in the CCHD Economic Development Guideline: “EDIs in underserved or distressed areas of the country (e.g., some rural and reservation communities) may receive special consideration, determined by regional standards.”
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