

RURAL DEVELOPMENTS

Research news and notes from the Center for Rural Studies, University of Vermont • Vol. 1, No. 2, Fall 2007



About this issue

The summer issue of *Rural Developments* touched on the topic of poverty in Vermont with a report by CRS Co-director Fred Schmidt on the state's growing dependent population. This month we look at the issue more closely with several articles about the center's work related to poverty, as well as a commentary from Julie Wasserman of the state's Department of Disabilities, Aging & Independent Living.

- To comment on any of the articles in this issue of *Rural Developments* or to suggest a topic for a future issue, e-mail Jessica Hyman at jhyman@uvm.edu.

- *Rural Developments* is available online at <http://crs.uvm.edu>. To receive CRS updates electronically, subscribe to our listserv at <http://crs.uvm.edu/listserv>

INSIDE:

About CRS	2
Measuring poverty in Vermont ..	3
Micro business development ..	5
CRS staff notes	5
Project updates	6
New local products store	6

Hunger and food security in Vermont

62% of those surveyed experienced barriers to providing nutritious food

MICHELE CRANWELL SCHMIDT
EVALUATION COORDINATOR

In Vermont, families, children and individuals go hungry everyday. According to the Vermont Campaign to End Childhood Hunger (VTCECH), about 23,000 Vermont households and families (including 21,000 children) are hungry or "food insecure."

Food insecurity is defined by VTCECH as a condition in which a family or an individual is unable to obtain enough safe and nutritious food from socially acceptable sources in order to lead an active and healthy life. Even when enough food is available, it may be of poor quality and lack nutrients important for growth and good health. Because of the concern for adult and childhood hunger in Vermont, the 2007 Vermonter Poll included five questions about respondents' food security and what barriers they face to providing nutritious food to themselves and their families. The poll also asked about their use of nutrition programs and resources.

The Vermonter Poll is an annual public opinion survey of Vermont residents who are 18 years of age and older, conducted by the Center for Rural Studies at the University of Vermont, to gauge Vermonter's opinions on current issues of interest to non-profit agencies, government officials, and researchers. There were 595 respondents to the 2007 Vermonter Poll (Version II). The results based on a group of this size have a margin of error of plus or minus 4 percent at a confidence interval of 95 percent. The

following data was weighted by the 2006 Census estimates for household income. This weighting procedure was done to better understand how lower-to moderate-income Vermonters are affected by hunger issues.

Sixty-three percent of respondents reported that they could always afford enough of the kinds of food they wanted to eat, while 32 percent said they could always afford enough, but not always the kinds of food desired. However, three percent could sometimes not afford enough to eat and two percent could often not afford enough to eat.

Sixty-two percent of Vermonters surveyed indicated that they experienced one or more barriers to providing nutritious food for themselves or their family members. The most commonly given barriers were cost of food, time to access and/or prepare food, and accessibility/availability of fresh, organic, food/produce. Other less common barriers were the influence of family member preferences on food choices, convenience of less healthier options, health issues, and lack of education, knowledge and skills to choose and prepare nutritious food choices for oneself or one's family.

A myriad of nutrition and food programs are available to serve Vermonters who meet eligibility requirements for these services. Twenty-three percent of respondents noted that they have used some form of nutrition program or resource in Vermont to meet their needs. WIC (Women, Infants and Children), which

See Hunger on Page 2.

About CRS

The Center for Rural Studies (CRS) is a non-profit, fee-for-service research organization that addresses social, economic and resource-based problems of rural people and communities. Based in the College of Agriculture and Life Sciences at the University of Vermont, the Center provides consulting and research services in Vermont, the United States, and abroad. The research areas are divided into five main areas:

- Agriculture
- Human Services and Education
- Program Evaluation
- Rural Community and Economic Development
- Vermont Community Data

CRS has a wide variety of clients – small businesses, academics, UVM Extension and other UVM offices, community organizers, health and social service organizations, planners, town governments and state and federal agencies.

CRS works routinely with the U.S. Department of Commerce, Census Bureau through the State Data Center Program. Its data resources include more than 40 social and economic indicators for every town in Vermont and the Vermont Community Data Bank.

The Center for Rural Studies is fully supported by fees for our services, grants and generous contributions. Visit us online at <http://crs.uvm.edu> for more information about our consulting and research services.

RURAL DEVELOPMENTS Vol. 1, No. 2, Fall 2007

Rural Developments is published three times a year by the Center for Rural Studies. The newsletter is available online at <http://crs.uvm.edu>. If you would like to receive CRS updates electronically, subscribe to our list-serve at <http://crs.uvm.edu/listserv>

COMMENTARY

A different perspective on dependent population

I read with interest the (Center for Rural Studies) Newsletter article titled, “Educators, CRS consider state’s growing dependent population” (Vol. 1, No. 1, Summer 2007) which makes reference to the demographic “triple jeopardy” of declining youth, increasing numbers of elders and an increase in the number of residents on fixed income.

I’d like to offer a slightly different perspective: It is mainly the youth in society that are dependent – and in Vermont the number of youth is declining.

Vermont is poised to benefit from its aging status. First off, elders cost the state very little. Federal programs such as Medicare and Social Security provide the primary supports for older people. Youth are more expensive to a state than elders. In 2005, VT spent \$50 million on elders and \$1.2 billion on K-12 school for children. (Importing

young workers with potential or actual children might actually exacerbate the problem.) Secondly, although the number of working age Vermonters (20-64) is projected to decrease slightly from 2005 to 2030, the labor participation rates for older people have been climbing. U.S. workforce participation rates for those age 65-69 were 34% for men and 24% for women in 2005, up from 25% and 16% respectively in 1993. This trend can be seen in older age groups as well. For those 70 years old and older, 14% of men and 7% of women were in the labor force in 2005. Vermont has the opportunity to capitalize on this growing pool of potential employees.

Food for thought.

– Julie Wasserman

*Vermont Department of Disabilities,
Aging and Independent Living*

Rural Developments welcomes comments on articles as well as suggestions for special topics to cover. E-mail Jessica Hyman at jhyman@uvm.edu.

Hunger in Vermont

Continued from Page 1.

targets low-income, nutritionally at risk women, infants and children, and Food Stamps, providing funds to eligible persons to purchase food, were the most commonly used programs reported. Other resources used by respondents included their local food shelf, free and reduced lunch at schools, meals on wheels, and medical or professional nutritional programs (particularly for those with an illness such as diabetes). Half of the clients who reported having used one or more of these programs made suggestions on how to

improve them, which fell into three overarching themes:

- Provide clients with more education on cooking food and ways to provide nutritious meals for themselves and their children.
- Change food program offerings such as more variety (less starch and dairy), more fresh and local products, and improved overall quality and taste.
- Change services, such as expanding services, extending the time frame and eligibility requirements, and improving outreach to promote better awareness of programs.

Vermont Campaign to End Childhood Hunger: www.vtnohunger.org.
Food Research and Action Center: <http://www.frac.org>

Measuring poverty in Vermont

WILL "CHIP" SAWYER
SENIOR OUTREACH PROFESSIONAL

There are two primary sources of poverty measures in the United States. The first is the U.S. Census Bureau, which calculates poverty thresholds for the purposes of producing various statistics on the number of people in poverty. The second source is the U.S. Department of Health & Human Services (HHS), which calculates simpler poverty guidelines for administrative purposes, such as determining the eligibility of individuals or families for certain federal and state assistance programs.

Both poverty data sources are similar in that they essentially produce numbers against which to compare the total incomes of individuals and families to determine whether or not they are below the poverty level. Their starkest differences lie, most obviously, in the actual numbers used and the different individual and family situational categories used for making the comparisons.

Table 1 shows that HHS uses a simple set of categories based on the number of people in one's household, with separate tracks for Alaska and Hawaii.

Table 2 (on the next page) reveals a much more sophisticated template from the Census Bureau, within which the poverty number an individual's or family's total income is compared against depends on age, number of people in a household and number of related children in a household.

If your total income is below the number set by the Census Bureau, you are said to be "in poverty," and you will be counted in your area's poverty rate.

The Census Bureau's poverty thresholds are dated 2006, while the HHS guidelines are dated 2007. However they are both the most recent numbers, taking into account prices and variations in 2006 up to 2007. The two departments simply use different dating conventions.

The Census Bureau is the primary source of data on the population considered "in poverty" and resulting poverty rates. The 2000 Census is still the best source for poverty data for all geographies in Vermont, while the Bureau's new American Community Survey now has 2005 and 2006 data for Vermont statewide and Chittenden County and will begin releasing the same data for all Vermont geographies by 2010.

Vermonters who are looking for poverty data on their town should start with the town profiles at the Vermont Indicators Online website or the Vermont Housing Data website's special needs profiles. However the more detailed poverty tabulations are found at the Census Bureau's American FactFinder data access site, at which Vermonters can find both Census 2000 and American Community Survey data. American FactFinder gives users access to various useful poverty variables, including poverty rates by age and individuals and households by their income's percentage of poverty (e.g. you may be eligible for a certain assistance program, even if your income is 200 percent of the poverty threshold). However the glut of data offerings at American FactFinder necessitates a user interface that takes some getting used to. Those who are familiar with the site

See Measuring poverty on Page 4.

Persons in Family or Household	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,210	\$12,770	\$11,750
2	13,690	17,120	15,750
3	17,170	21,470	19,750
4	20,650	25,820	23,750
5	24,130	30,170	27,750
6	27,610	34,520	31,750
7	31,090	38,870	35,750
8	34,570	43,220	39,750
For each additional person, add	3,480	4,350	4,000

Source: *Federal Register*, Vol. 72, No. 15, January 24, 2007, pp. 3147-3148

Contact Us

The Center for Rural Studies

207 Morrill Hall
University of Vermont
Burlington VT 05405

Tel: (802) 656-3021 • **Fax:** (802) 656-4975

E-mail: crs@uvm.edu

Visit us online at <http://crs.uvm.edu>

FRED SCHMIDT

CO-DIRECTOR

(802) 656-3021 • frederick.schmidt@uvm.edu

JANE KOLODINSKY

CO-DIRECTOR

(802) 656-4616 • jane.kolodinsky@uvm.edu

MICHELE CRANWELL SCHMIDT

EVALUATION COORDINATOR

(802) 656-0256 • michele.schmidt@uvm.edu

THOMAS DESISTO

PROJECT SPECIALIST

(802) 656-0258 • thomas.desisto@uvm.edu

DAVID DEUTL

INFORMATION SYSTEMS

(802) 656-0226 • david.deutl@uvm.edu

JESSICA HYMAN

GRADUATE RESEARCH ASSISTANT

(802) 656-9897 • jessica.hyman@uvm.edu

GEORGIA JEFFERS

BUSINESS MANAGER

(802) 656-0150 • georgia.jeffers@uvm.edu

CHUCK KERCHNER

RESEARCH PROJECT SPECIALIST

(802) 656-0257 • charles.kerchner@uvm.edu

MICHAEL MOSER

RESEARCH PROJECT SPECIALIST

(802) 656-0864 • michael.moser@uvm.edu

AMANDA RICHARDSON

PEACE CORPS RECRUITER

(802) 656-8269 • peace.corps@uvm.edu

WILL "CHIP" SAWYER

SENIOR OUTREACH PROFESSIONAL

(802) 656-0892 • william.sawyer@uvm.edu

JON WINSTEN

RESEARCH ASSISTANT PROFESSOR

(802) 656-0036 • jwinsten@winrock.org

To keep in mind...

The Census Bureau's poverty thresholds are not applied to children under the age of 15 unrelated to other members of a household or people living in college dorms, military barracks, prisons or nursing homes. People in these categories are simply left out of both the numerator and the denominator when poverty rates are calculated. Data users should be mindful of using the appropriate denominator when calculating rates themselves.



The original poverty measure was developed in 1963 by Mollie Orshansky in the Social Security Administration. According to the U.S. Department of Health & Human Services, Orshansky took the dollar costs of the U.S. Department of Agriculture's economy food plan for families of three or more persons and multiplied the costs by a factor of three. That was the basis of the poverty measures we use today.

Source: U.S. Department of Health & Human Services, <http://aspe.hhs.gov/poverty/faq.shtml>



Online resources

Census Bureau poverty data:

www.census.gov/hhes/www/poverty/

HHS poverty guidelines:

<http://aspe.hhs.gov/poverty/>

Census Bureau American FactFinder:

<http://factfinder.census.gov>

Census Bureau's Small Area Income and Poverty Estimates:

www.census.gov/hhes/www/saie

CRS Vermont Indicators Online:

<http://crs.uvm.edu/indicators>

Vermont Housing Data special needs profile:

www.housingdata.org/profile/resultsSpecial.php

Vermont Joint Fiscal Office:

www.leg.state.vt.us/jfo

Vermont Livable Wage Campaign:

www.vtlivablewage.org

Table 2. 2006 Census Bureau Poverty Thresholds

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight
One person (unrelated individual)....	10,294									
...Under 65 years	10,488	10,488								
...65 years and over	9,669	9,669								
Two people	13,167									
...Householder under 65 years	13,569	13,500	13,896							
...Householder 65 years and over	12,201	12,186	13,843							
Three people	16,079	15,769	16,227	16,242						
Four people	20,614	20,794	21,134	20,444	20,516					
Five people	24,382	25,076	25,441	24,662	24,059	23,691				
Six people	27,560	28,842	28,957	28,360	27,788	26,938	26,434			
Seven people	31,205	33,187	33,394	32,680	32,182	31,254	30,172	28,985		
Eight people	34,774	37,117	37,444	36,770	36,180	35,342	34,278	33,171	32,890	
Nine people or more	41,499	44,649	44,865	44,269	43,768	42,945	41,813	40,790	40,536	38,975

Source: U.S. Census Bureau, 2006. retrieved online from <http://www.census.gov/hhes/www/poverty/threshld/thresh06.html>

Measuring poverty

Continued from Page 3.

may want to choose Census 2000 and Summary File 3 and then tables P87, P88, and P89 to get a taste of many poverty tabulations offered by the Census Bureau (see table 3). Others daunted by the website at first may contact CRS's Vermont State Data Center for help.

One other Census Bureau website of interest is the Small Area Income & Poverty Estimates site, which offers up more recent estimates of income and poverty by state, county and school district, especially for school-age children 5-17 years of age. This website is more user-friendly than American FactFinder and may help inform users on the particularly challenging issue of child poverty, which often manifests as a major challenge in the educational setting.

Poverty measures are very useful demographic and policy variables, however they are not the only measure against which incomes are compared. In fact, one could argue that an income above the poverty threshold still may not represent a livable income.

Since 2001 the State of Vermont Joint Fiscal Office (JFO) in Montpelier has calculated a separate set of income thresholds based on basic needs. These numbers are often referred to as the Basic Needs Budget or the Livable Wage. The numbers are calculated based on basic family needs, including

Table 3. Poverty Status by Age in Vermont, 2000

Population for whom poverty status was determined: 588,053		
	Income in 1999 below poverty level:	Income in 1999 at or above poverty level:
Total	55,506 (pov. rate: 9.4%)	532,547
Under 5 years	4,476	28,977
5 years	972	6,541
6 to 11 years	6,041	45,138
12 to 17 years	5,106	47,997
18 to 64 years	32,694	336,756
65 to 74 years	2,785	37,588
75 years and over	3,432	29,550

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3, Table P87

taxes and health insurance. The JFO produces various thresholds based on whether or not employers subsidize health insurances and rural or urban location. The Vermont Livable Wage Campaign normally takes the many different variables and tables presented in the JFO report and produces a summary table, as depicted by Table 5. Like the poverty thresholds, the JFO basic needs thresholds differ by situational individual and family characteristics, including household size, presence of children and number of wage earners.

For example, according to the 2007 Basic Needs Report, the average livable wage for a single person without children is \$14.26 per hour. For a single person with one child, the livable wage is \$21.40 per hour. For two wage earners with two children, the livable wage is \$17.52 each per hour. All these wage amounts assume the workers have employer-assisted health insurance.

Micro Business Development helps low income Vermonters

MICHELE CRANWELL SCHMIDT
EVALUATION COORDINATOR

Self-employment is an important sector of Vermont's economy, representing 22.7 percent of private employment in 2004, the second highest in the United States, according to the Association for Enterprise Opportunity (using data from the Department of Commerce and the U.S. Census Bureau).

Because self-employment is an important sector to the economy, Vermont offers micro business development to low- to moderate-income Vermonters through the statewide Micro Business Development Program (MBDP). A micro business is defined by the Association for Enterprise Opportunity as any type of business that has five or fewer employees, requires less than \$35,000 in start up capital and generally lacks the credit or collateral assets to access commercial loans.

The Center for Rural Studies has provided evaluation services for the Vermont MBDP agencies for the past eight years. A recent evaluation of the MBDP program operated out of Central Vermont Community Action Council, Inc. (CVCAC) in Barre, conducted from October 2004 through December 2006, demonstrates that this program helps Vermonters move out of poverty through micro business development by creating jobs, providing a source of income, and developing soft skills such as increased self-esteem and confidence.

Despite of significant barriers faced by clients, such as disability, illness, poor credit and lack of transportation and affordable child care, the evaluation determined that not only

were individuals personally successful, the program had a significant economic impact in central Vermont.

Over the three years of services provided, a total of 85 clients (out of 250) completed at least one of the three annual surveys conducted. This study focused on clients who were at or below 100 percent of the federal poverty level, as required by the Job Opportunities for Low Income Individuals (JOLI) program of the U.S. Department of Health and Human Services, which funded the study.

The evaluation documented economic impact via job creation, showing the creation of 55 new full-time equivalent (FTE) jobs by the program for business owners and their employees.

Clients also reported gaining skills needed for successful self-employment, such as writing a business plan, financial management and marketing and sales skills. Almost all clients surveyed reported gaining self-esteem and confidence to carry out their work and were motivated and encouraged to keep going by their business counselors, even when they were not making ends meet while in the start-up phase.

Research has shown that access to capital is an important factor for client success. But anecdotal evidence from client reports during this study stresses the importance of group learning and individual assistance and one-on-one business counseling as key steps to becoming successful business owners. Clients cited that knowledgeable and supportive staff are the cornerstone to the MBDP program and 76 percent credited working with MBDP business counselors as aiding in the success of their business.

Where are they now?

News from former CRS staffers

Jeff DeCelles (UVM/CDAE '03) has begun an Ed.M program at Harvard School of Education specializing in peer education in the developing world. The recipient of a Catherine B. Reynolds Foundation Fellowship for Social Entrepreneurship, "Jefe" worked with Dan Baker and Fred Schmidt in Honduras, in organic agriculture in Guatemala and recently completed three and a half years as program director for the African-oriented Grassroot Soccer initiative.

Jeff and his partner, **Oriana Campanelli** (UVM/EP '03), also initiated a UVM community service link to the Batey Libertad, a Haitian refugee community in the Dominican Republic. "O" completed her master of social work at Smith College this spring and currently directs an after-school program in the Boston area.

Meaghan Murphy (CRS '05, UVM/CDAE '01) and **Carmen Jaquez** (CRS Peace Corps Coordinator 2003-06, UVM/CDAE '06) both received Mickey Leland International Hunger Fellowships. Meaghan is working with Mercy Corps in Mongolia. Carmen is in Kenya working with Land O'Lakes.

— Send CRS alumni news to
Fred Schmidt at fjschmidt@uvm.edu.

**For more information about CRS's
evaluation of MBDP programs, go to
<http://crs.uvm.edu/evaluation/index.htm#business>**

Project updates

Local Update of Census Addresses

As was mentioned in our last newsletter, the CRS Vermont State Data Center is assisting Vermont towns with a request from the U.S. Census Bureau to update the housing unit address lists for Census 2010. CRS and Census Bureau staff led Local Update of Census Addresses (LUCA) workshops attended by more than 110 municipal officials in the spring and summer. This fall, CRS staff are leading a round of trainings for local officials on how to participate and how the Vermont State Data Center will assist them. We are happy to report that CRS will be working with the Vermont Center for Geographic Information to create a LUCA “starter file,” which should cut every town’s LUCA participation time in half. The Vermont LUCA Web site at <http://crs.uvm.edu/census/luca> will contain updates and contact information for assistance as well.

CRS Web site evaluation

In 2008, CRS will be conducting a thorough user evaluation of three of the most important online resources that we are involved with, Vermont Indicators Online at <http://crs.uvm.edu/indicators>, Vermont Housing Data at www.housingdata.org, and the Vermont Planning Information Center at www.vpic.info. Users of these sites should be on the look-out for requests to identify themselves and volunteer to participate in focus groups later in 2008. These focus groups will provide the users of these Web sites with opportunities to tell us how you use the sites and what recommendations you have for improving their content and functionality. Through these focus groups, online surveys and telephone-based follow-up questions, CRS hopes to learn how our Web sites have been leveraged to benefit community/economic development in Vermont. This information will be critical to the continued existence of these great resources, so please consider participating when the time comes!

— WILL “CHIP” SAWYER,
SENIOR OUTREACH PROFESSIONAL

CRS supports new local products store

Growing Vermont spotlights Vermont products and businesses

MICHAEL MOSER
RESEARCH PROJECT SPECIALIST

Growing Vermont, an experimental student-operated Vermont products store, opened this fall in the Davis Student Center at UVM. Supported in part by the Center for Rural Studies and the department of Community Development and Applied Economics, the store’s mission is to benefit Vermont’s rural economy, communities and the environment by: educating the public about the positive social, economic and environmental impacts of buying local; serving Vermont entrepreneurs and their businesses; and providing cross-disciplinary, applied-learning opportunities for aspiring student-entrepreneurs.

The store builds awareness of Vermont businesses and products on UVM campus through several education and outreach processes. The rotating vendor relationships developed in the store expose the campus community to businesses and their products from across Vermont. The vendors are able to test market their products at UVM with a variety of demographics, including students, faculty and staff, visitors, alumni and conference attendees.

Additionally, Growing Vermont provides unique opportunities for vendors to develop specific, student-assisted research projects. Under faculty guidance, students work directly with business owners who want to research optimal marketing and sales strategies for their products and businesses. Student-researchers conduct product pricing, branding and other marketing or business research while offering detailed customer demographic reports to interested vendors.

University of Vermont students are clamoring for new and innovative ways to apply their classroom learning to real world situations. The fully student-operated store enables UVM students from every college and department to apply their interest in entrepreneurship in an academic, hands-on setting. This unique laboratory experience also enables aspiring student-entrepreneurs to work side-by-side with Vermont business entrepreneurs as the students develop valuable skills to bring to the marketplace upon graduation. The collaborative research and operating model creates new student-business linkages leading to internship and job placement opportunities.

GROWING VERMONT
Products Businesses Entrepreneurs

Growing Vermont is located on the first floor of the
Davis Student Center near the tunnel entrance.

For more information about the store, contact
Michael Moser at 802-656-0864 or mmoser@uvm.edu