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Wealth Building in Rural America Project

Center for Social Development

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Introduction

While the general philosophy behind wealth-building strategies generally makes little or no distinction between urban and rural areas, the federal government has established a specific regime of rural wealth-building programs recognizing the unique economies and challenges facing rural people and rural communities. This is particularly true for home ownership and business development and in the rural development programs of the United States Department of Agriculture.

This paper provides an overview of federal wealth-building programs that apply to rural people and rural places in the United States, with an emphasis on those programs in USDA and other federal agencies that apply solely to rural areas.[1] This paper will examine programs related to home ownership, business development, and higher education, and will also analyze potential future actions in federal wealth-building policy as they apply to rural America.

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[1] "Rural" as used in this paper is the general definition used in the programs highlighted herein – generally, a population center of less than 50,000 people, or a nonmetropolitan area.

Why Federal Wealth-Building Policy?

Rural America is at a severe federal funding disadvantage. The Consolidated Federal Funds Report for 2003 (the most recent data available) shows over a $6.5 billion annual federal funding deficit to rural areas compared to urban areas, with a per capita deficit of over $100 for each rural person in the nation (U.S. Census Bureau, 2003a). The rural disadvantage is even starker in community development funding. Each year from 1994 to 2001, the federal government provided two to five times as much per capita to urban community development than to rural community development; in addition, the federal government provide only one-third as much on rural community resources during the same period, an annual $16.5 billion funding disadvantage (National Rural Network, 2005). Much of that rural funding disadvantage is in programs promoting and assisting wealth-building activities.

The amount of federal economic and community development grant resources going to rural America also highlights the central challenge of the rural resource deficit. A late 1990s review of grant programs dedicated to economic and community development in all agencies of the federal government found that only 16.2 percent of such grants went to rural areas (out of a total of $43,558.6 million)(USDA, 1997).[2] This resource deficit results in some wealth-building strategies being more difficult to achieve in rural areas.

Rural and urban areas of the nation are also significantly different in terms of asset levels, making a concentration on rural wealth-building programs more essential.

[2] This review considered grant programs devoted to agriculture, housing, business development and community development. The figure presented above is an aggregate figure for all programs reviewed; in individual programs, rural areas received the vast majority of grant funds, particularly in agriculture and some community infrastructure programs.

Income poverty is geographically concentrated in rural areas and central cities of large metropolitan areas (Brown & Hirschl, 1995; Cotter, 2002; Danziger, 2002; Fisher & Weber, 2004). While income poverty may be correlated to asset poverty (those with insufficient resources to invest in their future or to sustain household members at a basic level during times of economic disruption), there is evidence that asset poverty exceeds income poverty (Haveman & Wolff, 2000). Rural residents – particularly those in rural areas not adjacent to metropolitan areas – have greater rates of “liquid asset poverty” than do urban residents, primarily because of fewer holdings in liquid assets like checking/savings accounts or stocks (Fisher & Weber, 2004). Wealth and assets in rural areas tend to be in illiquid assets such as personal residences, farms and ranches or other forms of real estate.

Recent research has also found that rural residents – again, particularly those living in areas not adjacent to metropolitan areas – are, in general, “net financial asset” poor compared to those living in metropolitan areas (Fisher & Weber, 2004). As such, these rural residents and households are less able to cope with income disruptions or to make investments for the future (Fisher & Weber, 2004). While these characteristics are challenges to asset-building strategies, they do highlight the need for the consideration of greater resources and commitment to wealth-building strategies aimed at rural people and rural communities.

A. Home Ownership

Home ownership in rural areas of the nation is higher than in non-rural areas, with 75 percent of occupied housing units in rural areas owned by the occupants (U.S. Census

Bureau, 2003; U.S. Census Bureau, 2002a). Thus, many rural households are already in possession of a major component of any wealth-building strategy.

However, the characteristics of rural homeownership are different in many respects than non-rural home ownership. While the age of all housing units in rural and non-rural areas are comparable (the median age of housing in non-metropolitan areas – as measured by the year a structure was built – is 1970, compared to 1969 nationally), about 25 percent more housing units in non-metropolitan areas were built prior to 1930, and over one-third more rural housing units were built before 1919 (U.S. Census Bureau, 2002a). In total, nearly one-in-six rural occupied housing units were built prior to 1930 (U.S. Census Bureau, 2002a). While rural areas have a higher rate of home ownership, the rural housing stock is aging at a greater rate than in non-rural areas.

The types of homes owned by rural individuals and families also vary significantly. Nearly one-in-six owner occupied housing units in non-metropolitan America are mobile homes, nearly double the national total (U.S. Census Bureau, 2002a). The number of mobile homes in rural areas has increased by 38 percent since 1987 (U.S. Census Bureau, 1999). While a legitimate housing option for many rural people and families, the prevalence of mobile homes in rural areas often acts as a deterrent to the construction of permanent housing, particularly for low-income families and individuals (National Rural Housing Coalition, 2001). Mobile homes also do not provide many of the benefits of traditional, permanent housing – they decrease in value over time and rarely maintain their value or formation long enough to be sold or passed down.

Other characteristics of rural housing include:

- Rural areas have a disproportionate amount of the nation's substandard housing. Nearly 2 million rural households who earn 80 percent or less of the area median income live in moderately to severely inadequate housing (i.e., units without hot or cold piped water, and/or leaky roofs or walls, rodent problems, inadequate heat, and peeling, and often lead-based, paint) (National Rural Housing Coalition, 2001); extrapolating the rural homeownership rate, nearly 1.5 million rural homeowners reside in such homes. In total, 2.6 million rural residents live in inadequate homes, compared to 2.4 million central city residents and 1.3 suburban residents (National Rural Housing Coalition, 2001).
- Housing "cost burdens" are greater in rural areas. The accepted housing "cost burden" – the percentage of income attributable to housing – is 30 percent. Twenty-one percent of rural homeowners – 5 million rural homeowners – pay more than 30 percent of their income for housing, making them cost-burdened (National Rural Housing Coalition, 2001).[3]

Home ownership rates, therefore, do not tell the entire story of rural housing as a wealth-building strategy. The age, condition, type and relative cost of rural housing make it "apparent many rural homeowners do not gain the benefits that typically accrue to home owners." (National Rural Housing Coalition, 2001) As such, wealth-building strategies based on homeownership for rural people and families face significant challenges.

[3] It is estimated that 1.1 million rural homeowners are severely cost-burdened (paying over 70 percent of income for housing), and 1.9 million homeowners pay more than 50 percent of their income for housing costs.

There are two primary challenges concerning rural homeownership. First, is the condition and characteristics of rural housing as described above? This is an issue of a lack of quality, affordable housing in rural areas for low- to moderate-income rural residents and families. The second, and related, challenge is one of resources and public policy. Rural areas are faced with a "low and declining level of federal housing assistance." (National Rural Housing Coalition, 2001) Every federal housing program provides far less resources to rural areas than to urban areas. Over twice as many urban or metropolitan homeowners receive government-assisted mortgages. According to the 2001 American Housing Survey, 13.6 percent of metropolitan and 14.1 percent of urban homeowners receive federal assistance; only 6.7 percent of rural and 5 percent of non-metropolitan homeowners do (U.S. Census Bureau, 2002a).[4] Rural homeowners fare only slightly better with state and local mortgage assistance programs. In 2001, 5.6 percent of metropolitan homeowners received assistance from state and local programs, while 4.2 percent of rural homeowners received such assistance (U.S. Census Bureau, 2002a).

Overall, only 6 percent of Federal Housing Administration (FHA) assistance goes to non-metro areas. On a per-capita basis, metropolitan counties received nearly 10 times the FHA assistance than do rural counties ($264 for metropolitan counties vs. $25 for rural counties) (National Rural Housing Coalition, 2001).

To assist in addressing these rural housing challenges, several programs exist at the federal level. Among those programs are:

- The U.S. Department of Housing and Urban Development (HUD) administers the largest single program for rural community and economic development, the

[4] Federal programs included in this calculation are the Federal Housing Administration, Veterans Administration and USDA Rural Development and Rural Housing Service.

Community Development Block Grant (CDBG) program. Most rural areas are non-entitlement CDBG areas, with CDBG funds for which they are eligible administered by states on a competitive basis.[5] CDBG funds are used for a variety of economic and community development activities, but one of CDBG's primary purposes is to "provide decent housing and a suitable living environment, principally for persons of low- and moderate-income."

In Fiscal Year 2004, 29.7 percent of all appropriated CDBG funds went to non-entitlement communities. Using the same rate for subsequent years, the CDBG funds available for rural areas have decreased by over 4 percent since 2002.

- HUD also administers the Rural Housing and Economic Development Program. This program provides for "capacity-building at the state and local level for rural housing and economic development and to support innovative housing and economic development activities in rural areas." Funding for this program has also experienced a recent funding decrease, from $25 million in fiscal year 2002 to $24 million in fiscal year 2005.
- USDA administers a variety of rural housing programs providing both loans and grants. These programs provide funding for single and multi family housing, rental housing, home repairs, and assistance for home buying and rental payments in rural areas. Those programs include the Section 502 Single Family Loans; Section 504 Repair Loans; Section 504 Rental Loans; Section 523 Land Development Loans; Section 524 Site Loans; Section 538 Multi-Family Loans;

[5] Non-entitlement areas are those municipalities with populations less than 50,000 and counties with populations less than 200,000; this definition corresponds closely to other federal program definitions of "rural."

Rental Assistance Grants; Mutual and Self-Help Grants; and Rural Housing Assistance Grants. The general funding trend in the USDA rural housing programs is to support wealth-building among rural people by increasing funding for programs concentrating on homeownership and decreasing funding for programs concentrating on rental units. For example, the funding level for the Section 502 Single Family Loan program increased by over $200 million from fiscal year 2002 to fiscal year 2005, and is proposed for an additional $200 million increase in the fiscal year 2006 budget.

B. Business Development

Nearly a third of all rural residents are self-employed, and nearly half of rural workers are employed by firms with 20 or fewer employees (National Rural Health Association, 2004). While a significant number of rural self-employed are farmers and ranchers, non-farm self-employment and small businesses are playing a growing role in rural economies. For example, 42 percent of jobs in the most rural and agriculturally-dependent counties of a region that includes Kansas, Iowa, Minnesota, Nebraska, North Dakota and South Dakota are in self-employment – 20 percent are farm/ranch proprietors and 22 percent are non-farm proprietors (Bailey & Preston, 2003).

Small business and entrepreneurship is also the engine of job growth in these counties. As an example, we look again at the six-state region described above. Despite population decline and a loss of farmers and ranchers, rural, agriculturally-based counties of the region performed better at creating self-employment and small business jobs than did metropolitan counties that experienced rapid population growth. Nearly 60 percent of all jobs created during the 1990s in the most rural and agriculturally-based counties of the region are attributable to nonfarm self-employment and small businesses (Bailey & Preston, 2003).

Small business development and entrepreneurship is crucial to future economic viability in many rural areas. The average microenterprise in the United States employees 1.7 people in addition to the business owner, and states with large rural populations tend to have larger rates of microenterprise employment (AEO, 2004). Further, the creation and expansion of such businesses has the potential to create a spiral of business activity within rural communities. Local small businesses invest much of their economic activity in the local community. For example, a study of home-based businesses in the rural South found that 38 percent of such businesses purchased supplies locally, 47 percent acquired services locally, and 42 percent made local sales (Brown & Muske, 2001). Creating that level of economic activity and the multiplier effect in a community has the potential to significantly enhance the economies in rural communities.

To address the need for small business creation in rural areas and to address the obstacles of resource availability particularly relevant to rural people, myriad federal programs addressing business development in rural areas have been created. In fact, one of the criticisms of the federal effort in this wealth-building strategy is that federal programs are too scattered and diffuse across the federal agency landscape; several of the programs outlined below also provide services and funding related to housing.

- The Rural Community Advancement Program (RCAP) was established by the 1996 Farm Bill. RCAP features strategic planning assistance, grants, loans, loan guarantees, and other assistance to meet the development needs of rural communities. Special emphasis is placed on the smallest communities with the lowest per capita income. The vast majority of RCAP funds go to community infrastructure and facility projects. However, some RCAP funds go to establish businesses and housing in low-income and distressed rural communities.

- The Rural Enterprise Zone and Enterprise Community programs provide incentives to develop businesses and create jobs in distressed rural communities.
- The Rural Economic Area Partnership Program (REAP) establishes county or regional zones facing significant economic challenges or constraints; these REAP zones are then eligible for priority USDA assistance and funding to meet those challenges and constraints.
- The Rural Community Development Initiative (RCDI) program provides grants to qualified intermediary organizations to provide financial and technical assistance to recipients to develop capacity and ability to undertake projects related to housing, community facilities, or community and economic development.
- The Resource Conservation and Development (RC&D) program, though a program of the USDA Natural Resources and Conservation agency, often focuses on local business and job creation projects. RC&D areas are locally sponsored areas designated by the Secretary of Agriculture, and receive federal funds for technical and financial assistance to local projects. There are currently 375 local RC&D councils, representing about 85 percent of the nation's counties.
- The USDA Rural Business Enterprise Grants (RBEG) Program finances and facilitates development of small and emerging private business enterprises located in rural areas.

- The USDA Rural Business Opportunity Grants (RBOG) Program "promotes sustainable economic development in rural communities with exceptional needs by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials."
- The Rural Enterprise Zone/Enterprise Community Round II Grants Program "seeks to create long-term economic and community development and self-sufficiency in economically depressed rural areas and communities through development of economic opportunities and sustainable community development."
- The USDA Intermediate Relending Program (IRP) finances business facilities and community development projects; qualified intermediaries relend funds to recipients and establish revolving loan funds.
- The Small Business Administration (SBA) also has several programs providing capital and technical assistance to new and growing small businesses. While not exclusively applicable to rural areas, several SBA programs concentrate on capital and assistance for microbusinesses – generally, those businesses with five or fewer employees. The number of businesses and jobs from this type of business are generally much greater in rural areas than in urban areas, and microenterprise development has been proven to be a very effective and viable rural development strategy. SBA programs that foster this type of development are the Small Business Development Centers (SBDC), the Microloan Technical Assistance

Program, the Microloan Program, and the Program for Investment in Microentrepreneurs (PRIME).

- The Economic Development Administration (EDA) of the Department of Commerce provides funding to economically distressed communities for planning, infrastructure development, and business financing that will "induce private investment in the types of business activities that contribute to long-term economic stability and growth."
- The Delta, Appalachian and Northern Great Plains Regional Authorities are federally funded agencies that create public-private partnerships for economic and community development projects within their multi-state regions.
- Temporary Assistance for Needy Families (TANF) block grants to states are also used to promote microenterprise development in several states; state TANF plans determine the uses of funds received by the federal government, but microenterprise development is recognized by federal law as an allowable use of TANF funds.

Despite the variety of programs addressing economic and business development in rural areas, they have the common characteristic of relatively small and decreasing budgets. Together, the programs listed above received about $600 million in funding in fiscal year 2005. In President Bush's proposed fiscal year 2006 budget these programs would receive only about a third of that total.

C. Education

Residents of nonmetropolitan areas have significantly lower educational attainment levels than do residents of metropolitan areas. Of residents 25 years old and over, over 37 percent of metropolitan area residents have at least an Associate's Degree compared to 25 percent of nonmetropolitan residents (U.S. Census Bureau, 2002).

The educational attainment levels of metropolitan and nonmetropolitan areas begin to significantly diverge at the Bachelor's Degree level. While high school graduation and Associate Degree attainment levels are nearly identical, 19 percent of metropolitan residents and 11 percent of nonmetropolitan residents have Bachelor's Degrees and nearly twice as many metropolitan residents hold advanced and professional degrees (U.S. Census Bureau, 2002).

There are two likely explanatory scenarios (or a combination of both) for these differences – fewer rural people attend higher education beyond the Associate degree level or fewer rural people return to rural areas once a Bachelor degree or advanced degree are obtained.

In any event, it is difficult to gauge the potential rural effect of federal policy that assists individuals in obtaining higher education (e.g., Pell Grants, student loans). While rural high school graduates may seek higher education, data and history tell us that few will return to rural communities to use their higher education to build wealth in a rural community. Further, for those who already live in a rural community and are without education beyond high school or an Associate degree, and who are often remote and a great distance from an institution of higher education, it is questionable to what extent federal policy could affect the promotion of higher education as a wealth-building strategy.

The exception may be vocational education. While only eight percent of nonmetropolitan residents over 25 years of age have Associate Degrees, that percentage is slightly higher than for metropolitan residents. Vocational education and training may be the likely type of education that may avail itself to federal wealth-building policy for rural areas. The growing presence of community colleges and vocational training institutions in rural areas makes this an attractive and likely use in many rural areas.

An emphasis on vocational education and training would allow residents of rural communities to enhance their skills and training, which in turn would benefit local economies both individually and collectively. Individuals and families will benefit by the higher wages and salaries that result from increased education, training and skills; rural communities will benefit from a higher skilled workforce, greater business services and opportunities that come with a trained and skilled populous, and the community economic multiplier that comes with higher incomes.[6]

The Future of Federal Rural Wealth-Building Policy

Two major and competing policy shifts are under consideration that would significantly alter federal wealth-building policy for rural America. One addresses the variety of federal programs available for economic and community development and proposes a retrenchment in the federal role in rural wealth building strategies, the other

[6] These benefits accrue to rural residents, families and communities, of course, only if the recipients of the training and education remain in rural communities. The externality of "poaching" of rural residents who obtain enhanced skills and training by urban businesses or communities is one that could dampen the economic affect of any wealth building strategy that promotes this type of higher education and training.

seeks to expand additional resources to address the issue of depopulation in certain rural areas while also creating assets and wealth in those communities.

In his proposed fiscal year 2006 budget, President Bush proposed creating the "Strengthening America's Communities Initiative" (SACI). The premise behind SACI is to "streamline and simplify" federal economic and community development programs by taking 18 current programs and rolling them into the new SACI program. Many of those 18 programs are discussed herein – among them the CDBG, Rural Housing and Economic Development, the USDA rural business programs, and the Economic Development Administration.

Another premise behind SACI is budgetary. Together, the 18 programs to be rolled into SACI received $5.6 billion in fiscal year 2005 appropriations (the vast majority of which went to CDBG); the SACI proposal would cut that funding by over a third to $3.7 billion.

The qualifying criteria for SACI funds are not yet known; in fact, Congress would have to do considerable legislating to authorize and appropriate a new program of this size while also extinguishing 18 programs scattered throughout five federal agencies (Housing and Urban Development, Commerce, Agriculture, Treasury, and Health and Human Services). In public statements and documents at SACI's introduction, communities that are suffering "economic distress," as demonstrated through low income, high poverty, high unemployment and significant job loss, would qualify for funds (U.S. Department of Commerce, 2005; OMB, 2005).

The implications for rural wealth-building are substantial. If SACI becomes reality, there may be less funding for the economic and community development programs that create opportunities for home ownership and business development. The qualifying criteria, depending on how they are measured, may also mean fewer communities (and their residents) have access to federal programs that assist in building wealth, particularly low-income communities that may have low unemployment and are without large employers. Finally, programs that serve rural areas exclusively would cease to exist, and rural people and rural communities would be forced into competition for fewer resources with each other and urban communities, businesses and individuals.

Contemporary with the SACI effort, is an effort to create greater wealth-building opportunities in certain parts of rural America. The policy vehicle is the New Homestead Act, introduced in 2003 in the U.S. Senate as S. 602 by 17 Senators; a companion bill was introduced as H.R. 2194 in the U.S. House of Representatives.

The primary purpose of the New Homestead Act proposal is to attract new residents and businesses to rural areas of the country suffering from high rates of out-migration through a series of incentives. The New Homestead Act would provide:

- forgiveness of 50 percent of college loans for recent graduates who live and work in qualifying counties
- a tax credit up to $5,000 for home purchases in qualifying counties
- tax incentives for new buildings
- a federally subsidized $3 billion venture capital fund to invest in businesses in qualifying counties
- a tax credit for microenterprise businesses in qualifying counties
- an Individual Development Account (IDA)-type provision to help build savings and increase access to credit

Counties – and the residents within them – qualify for the provisions of the New Homestead Act by being a nonmetro county with at least 10 percent outmigration for the 20 years preceding the adoption of the Act. As of June 2004, a total of 677 nonmetro counties in the United States would qualify for the provisions of the New Homestead Act, representing about 22 percent of the nation's counties.[7] Qualifying counties are scattered around the nation, with the largest number in the Plains and upper Midwest. All but 13 states and the District of Columbia have at least one qualifying county. Except for California, Florida, Hawaii and Washington, states without qualifying counties are located in the Middle Atlantic, Northeast and New England areas.

Conclusion and Summary

The federal funding disadvantage faced by rural America and the greater rates of "asset poverty" in rural areas call for a greater federal policy concentration on programs that create wealth for rural people and in rural communities. While a cursory look suggests numerous programs promoting wealth-building activities in rural communities, most programs have relatively small budgets that struggle to meet the demand of nearly 50 million rural people, thousands of rural communities and the unique circumstances of rural America.

Rural wealth-building programs are experiencing political and budgetary pressures that will not resolve the funding and "asset poverty" deficits in rural America nor the demand for wealth-building strategies in rural areas. Recent and proposed budget cuts and the proposed restructuring of federal community development programs may serve to exacerbate rather than resolve the funding and access challenges facing rural

[7] Information provided by the Economic Research Service, United States Department of Agriculture.

America. The proposed “Strengthening America’s Communities Initiative” could potentially end the unique segment of wealth-building policy devoted to rural areas. Instead of a definitive set of rural programs, SACI could potentially make rural and urban communities competitors while not addressing rural issues like low-income levels, low-wage work, aging infrastructure and aging housing stock.

This is not to say that the current rural wealth-building programs are perfect. The current regime presents a confusing, often difficult to navigate set of programs that are underfunded and difficult to access, particularly for individuals and small rural communities without full-time economic development officials and grant writers. In fact, the communities that find it most difficult to access competitive programs are forced into a competitive, often adversarial position to access funds from many of these programs (e.g., the CDBG program, where rural, “non-entitlement” communities must compete against each other for finite funds). However, the defects of rural wealth-building programs can be fixed without destroying the unique rural aspect of federal wealth-building policy.

New policy ideas such as the New Homestead Act may act to further federal rural wealth-building policy. While the New Homestead Act would apply to a substantial, but limited segment of rural America, its ideas may form the basis for a comprehensive federal wealth-building policy aimed at all of rural America.

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