

"Making Ends Meet" Steering Committee

Dianne Davis

Family Leadership Project of the WV Association of Family Resource Networks

Terrell Ellis

West Virginia Welfare Reform Coalition

Steve Heasley

Governor's Cabinet on Children and Families

Betty Knighton

West Virginia Center for Civic Life

Susan Leffler

West Virginia Public Radio

Barry Locke, Ed.D.

West Virginia University School of Applied Social Sciences

Neal Newfield, Ph.D.

West Virginia University School of Applied Social Sciences

Renate Pore, Ph.D.

West Virginia Community Voices Partnership

Julie Pratt

The Eleanor Group

Susie Salisbury

Coalition for West Virginia's Children

Carol Sharlip

American Friends Service Committee

Reverend Nathan Wilson

West Virginia Council of Churches

Rick Wilson

American Friends Service Committee

Funders

W.K. Kellogg Foundation, Community Voices Initiative West Virginia University Public Service Grant

Writing by Julie Pratt
Photographs by Neal Newfield

For more information about this project, contact:

Dr. Renate Pore

WV Community Voices Partnership 1018 Kanawha Blvd. East, Suite 1100

Charleston, WV 25301

(304) 558-0530 or e-mail at

pore@hepc.wvnet.edu

For more information about public forums, contact:

Betty Knighton

West Virginia Center for Civic Life 2300 MacCorkle Avenue SE

Charleston, WV 24304

(304) 344-3430 or e-mail at knightonb@aol.com



Making Ends Meet:

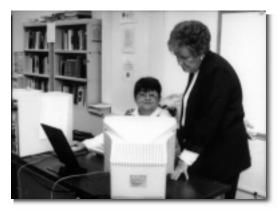
What Should We Do to Support West Virginia's Working Families?

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Introduction:

West Virginians in a Changing Economy



Even in relatively prosperous times, economic insecurity haunts many of West Virginia's working families. Good-paying jobs in mining and manufacturing are on the decline. Most new jobs are in the service sector, providing lower wages and fewer benefits. The traditional safety net for the unemployed has shrunk substantially under new, stricter welfare laws. The net effect is that West Virginia has the second lowest median household income and one of the highest child poverty rates in the country.

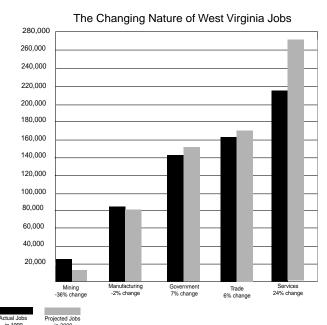
These concerns prompted a group of public and private organizations (see list on inside front cover) to convene a series of public forums called "Making Ends Meet: What Should We Do to Support Working Families?" More than 600 people attended 30 forums held across the state. A discussion guide and videotape provided an overview of the issues, which has been updated for this report.

The Changing Job Market

Since 1989, the West Virginia economy has added an average of 11,000 jobs per year. The state unemployment rate fell from 8.6 percent in 1989 to 5.5 percent in 2000. On average, about

45,700 West Virginians were unemployed during 2000.

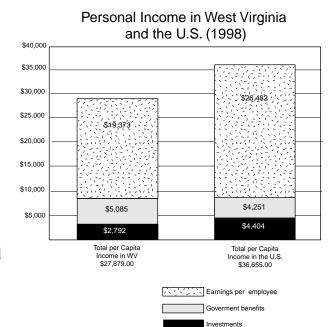
The West Virginia Bureau for Employment Programs estimates that African Americans have an unemployment rate double the state unemployment rate, and that at least 50% of African-American teenagers are unemployed. Rural residents and people with disabilities also experience higher than average unemployment. And although more women have entered the workforce, they are over-represented in low-wage jobs.



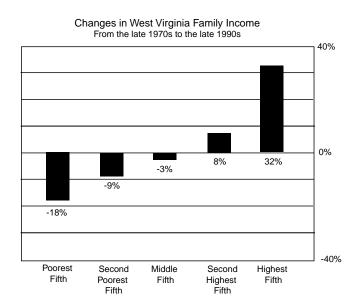
The nature -- as well as the number -- of jobs has changed significantly with the loss of mining and manufacturing jobs and the growth of lower-paying jobs in the service sector. The service sector alone accounted for almost three-quarters of all net job gains during the past decade. These jobs, which include health care, telemarketing, and social services, are expected to remain the fastest growing during the next ten years.

The Growing Income Gap

West Virginia workers earn 24 percent less than their counterparts nationally. West Virginia's per capita personal income (the sum of earnings, investment income, and government benefits per state resident) is almost 27 percent below the national average. This personal income gap has widened each year since 1994.



West Virginia's poverty rate is the fifth highest in the country. One in six West Virginians lives at or below the federal poverty level, or about \$18,000 per year for a family of four. Among children the rate is even higher, with one-quarter living in poverty.



Both poor and middle-income families have lost ground economically during the past 20 years. The bottom three-fifths of families are worse off now than they were in the late 1970s, while the top two-fifths have experienced moderate to substantial gains.

Health care costs strain the incomes of many families. Forty-three million Americans, or 15.5% of the population, are without health insurance. In West Virginia, 17.2% of the population, or 309,600 people, are uninsured.

Nationally, three-quarters of the uninsured live in families that have one or more full-time workers. Low-wage workers are half as likely as highwage workers to have employer-based coverage, and are less able to afford their uncovered medical bills. Two-thirds of people without health insurance say that they cannot afford to buy it. Workers who do get insurance through their employers paid, on the average, more than three times as much for health benefits in 1998 as in 1977.

The Shrinking Safety Net

Changes in federal and state welfare laws, coupled with the growth in employment, have dramatically reduced the number of people who receive government assistance. The number of West Virginia households receiving cash assistance dropped to 13,254 as of January 2001. This is a decrease of almost 70 percent since 1993, compared to the national average decrease of 50%. The new welfare laws limit cash assistance to a total of five years during one's lifetime. Some West Virginia families will reach that limit as soon as January 2002.

A West Virginia University study examined what happened to people who left welfare during 1998. The researchers concluded that while large numbers of people left welfare that year, few left poverty. They found that 83% of the people lived in households with annual incomes of less than \$10,000. Only half had paid employment and, of those, less than two-thirds worked full-time. The median wage of those working was \$5.90/hour, and most jobs offered no or few benefits.

Challenges in Education

During the past decade, West Virginia has made substantial investments in public education. Many West Virginia students, however, are still struggling to make the grade. The most recent scores from the National Assessment of Educational Progress (NAEP) tests show West Virginia's eighth-graders are lagging behind the nation in all four subject areas covered by the test.

Fewer West Virginians have finished high school, gone to college, and received a college degree than have other Americans. The state ranks 50th in the percentage of people with high school degrees, 50th in four-year college degrees, and 48th in two-year associate degrees. Only 50% of the state's high school graduates enroll in college, compared to the national average of 65%.

8th Graders Proficient in:	In WV	In the US
Reading	27%	31%
Writing	18%	24%
Math	14%	23%
Science	21%	27%

Highest Degree Earned	In WV	In the US
High School Degree	76%	83%
Some College	50%	65%
College	16%	24%

The Public Forum Process

The purpose of the forums was to engage citizens to talk about the problems facing low-income working families and how, together, they might address them. The forum steering committee developed a discussion guide based on extensive interviews with families, employers, and government leaders. The guide described three different approaches to helping working families "make ends meet." Although the approaches were not mutually exclusive, they offered different possibilities and priorities for addressing the issue:



Approach 1

Improve the state's business climate. Economic growth makes everyone better off, even if not equally. The best way to promote growth is to make our state an attractive place to do business. This could include reducing government-imposed costs and regulations, and increasing incentives for companies to locate or expand in West Virginia. This will create jobs and generate income for our state's people.

Approach 2

Promote lifelong learning. People's economic security hinges on having the knowledge and skills that the ever-changing job market demands. They also need the kind of broad-based education that enables them to participate in civic and political life. This will help improve both the income and the overall quality of life of West Virginians.

Approach 3

Reduce economic inequality. Many families are struggling due to lay-offs, low-wage jobs, and lack of affordable health insurance. The gap between the rich and poor is getting wider all the time. It is the proper role of society to lessen these inequalities and the suffering caused by them. That will help assure social and economic stability for all West Virginians.

Between August 2000 and January 2001, the steering committee partnered with local and statewide organizations to hold 30 public forums (see list of locations on inside back cover). At each forum, people worked together to:

- Better understand the problems that working families face;
- Examine different approaches for addressing these problems;
- Weigh the benefits and trade-offs of each approach;
- Identify common ground, as well as concerns that need further discussion; and
- Explore possible actions they could take, individually or as a group.

A total of 620 people from more than half of West Virginia's counties participated in the forums. They brought diverse perspectives as employers and employees, as teachers and students, as parents and grandparents, as members of civic and religious organizations, as voters and elected officials. Based on post-forum questionnaires completed by two-thirds of the participants, the demographics were as follows:

- Two-thirds of the participants were women.
- The majority (62%) were adults ages 18-49, the age group most likely to be raising children. In addition, 25% were ages 50-64, 5% were over age 65, and 8% were junior high or high school students.
- All income levels were represented, with 28% reporting annual household incomes under \$25,000, 32% with incomes of \$25,000-50,000, 19% with incomes of \$50,000-75,000, and 21% with incomes over \$75,000.
- The race of the participants reflected that of the state's population: 92% were white (compared to 96% of the state population); 6% were African American; 2% were of other ethnic background.

Forum Findings

The public forums uncovered a variety of perspectives about what we should do to help working families make ends meet. For the most part, the deliberations focused on:

• **Progress:** What kind at what cost?

• Work: What is fair?

• Education: Toward what ends?

• **Responsibility:** Yours, mine, and ours?



Nearly everyone agreed that progress, work, education, and responsibility are important to the future of the state and its people. The following narrative examines how the forum participants felt and talked about the issue, the areas where they agreed and disagreed, and the trade-offs that they were and were not willing to make. The real substance of the forums came from the deliberation among the people who attended the forums. This was supplemented by post-forum questionnaires, which were completed by two-thirds of the participants.

Progress: What kind at what cost?

"The quality of tax breaks should be tied to the quality of the industry and the jobs it provides."

- Kanawha County resident

Nearly everyone wanted more jobs in West Virginia, especially those living in areas of high unemployment. But many people were concerned that past tax breaks and other incentives had not produced long-term jobs with livable wages and benefits. One person said, "In our advertising, we say we're available, but not what we're available for or what our values are. We've been taken advantage of for our cheap labor."

Many believed that we can't build the economy on low-wage jobs because there will always be a cheaper market somewhere else in the global economy. "I worked for a company that got tax breaks to come to West Virginia," one woman said, "and now they've left the country."

Though people were cautious about offering incentives to businesses to locate or expand here, they supported incentives that resulted in quality jobs. In the post-forum questionnaires, 85% favored expanding financial and other incentives to businesses that create good jobs with benefits. Most also felt that strict conditions should be applied to such incentives, such as a requirement to stay in West Virginia for a certain number of years.

"Big business puts the squeeze on the moms-and-pops who hold the community ties."
- Braxton County resident

Several small employers described how hard it is to compete and be successful. "Taxes on small businesses will eat them alive, yet bigger companies come in and get tax breaks," one person said. "Taxes just about killed us until we got on our feet." Most people felt that more should be done to support local entrepreneurs and small businesses because of their ties to the community. Many suggested that it was small business that needed the state's help most in terms of tax breaks, loans, and technical assistance.

Several people pointed out that it's up to consumers to do their part as well. "You could shop at the locally owned bookstore," someone said, "or you could save a couple bucks at WalMart." Another person responded, "But if your resources are strained, you probably have to save the couple bucks. That's the struggle."

"I'm torn. My whole family's been in coal mining. At the same time, I love nature, and when I see someone cut off the top of a mountain, I'm sickened."

- Boone County resident

Many forum participants had conflicting feelings about the jobs they need now and the environment they want in the long run. The tensions and trade-offs were particularly acute for people living in the southern coalfields, where mining dominates the economy.

One person said, "We really have to weigh the environmental issue: What do we give up and what do we gain?" People's answers to that question depended in large part on what they perceived to be the impact on their families and communities. In the post-forum questionnaires, the majority of participants (65%) favored a reduction in regulations on business to encourage economic growth and job creation. But when asked if they supported fewer regulations on businesses even if this meant weakening employee, consumer, or environmental protections, only 14% agreed.

"Too many people hide behind living where they want to live."

- Wetzel County resident

There were mixed opinions about what should be done in areas that have few job prospects. Some felt that, hard as it might be, families should move to places that have more employment opportunities. They were concerned that even with rigorous economic development efforts, some parts of the state would never be able to attract enough jobs to support everyone who lives there.

Others were reluctant to force people to relocate away from their families and communities, citing the valuable social support they offer. "I worry that I will have to leave here," one parent said. "I like the small schools and safe community. It's a good environment." Some stressed the need to do more creative job development in rural areas and/or expand public employment. "We have a long history in this state of honorable public sector jobs, like the WPA and CCC," one person pointed out.

"We are not a poor state. We are a rich state. We have a wealth of natural resources that are under-assessed and under-taxed. So much of West Virginia is owned by out-of-state interests."

- Ritchie County resident

Many people had concerns about large, out-of-state corporations that own much of West Virginia's land and minerals. They felt that, in general, these landowners do not pay their fair share of taxes, depriving communities of revenues they need for schools and local services. These participants supported raising assessments and taxes on such land and developing home-grown businesses that keep more of West Virginia's wealth within the state.

Work: What is Fair?

"I grew up in a working class family back when you could get a job with decent wages and benefits. Now when new jobs come in, they're low-wage without benefits. In terms of quality of life, there are light years of difference."

- Kanawha County resident

Many people were concerned that so many working adults still find themselves and their families in or close to poverty. For significant numbers, poverty seems inescapable. "In Charleston, jobs are available," one person said. "But many of them are minimum wage, and they don't have a ladder for moving up."

"My family would be better off financially if my husband didn't work," one woman said. "We could make ends meet better by receiving benefits." Many others shared the sentiment that hard work is not rewarded as it once was, and that families keep falling farther and farther behind financially. "The gap is growing wider, and the hole is getting deeper," someone commented.

There was a shared feeling throughout the forums that people who work hard deserve a livable income for themselves and their families. Three-quarters agreed that government and employers should assure that people who work are not poor. Nine out of ten favored reducing the tax burden on low-income workers, but had concerns if this meant raising business taxes and slowing economic growth.

"People on welfare are working for their benefits and making sub-minimum wages. In the new system, there's no sitting on your hiney."

- Southern WV resident

The forum participants placed a high value on work and self-sufficiency, and thought it was fair to expect people to support themselves who were physically and mentally able to do so. While people had many varied opinions about the new state and federal welfare laws, they generally supported policies and programs that help people get and keep jobs.

People viewed transportation and child care as two basic needs of low-income working families, whether or not they were on welfare. The lack of public transportation requires many workers to own cars, a costly necessity for low-wage workers. And even though child care subsidies are available to many low-income families, finding a qualified child care provider in some counties is a challenge.

"My best friend had to move away to get a job with health insurance."
- Roane County resident

Many people felt that their job decisions were increasingly driven by health insurance. Some people talked about the double stress of being uninsured and making wages too low to be able to afford medical care if they needed it.

They talked about the abundance of jobs that were less than full-time and, therefore, offered no benefits. "I see businesses limiting the number of work hours per week and nobody can get benefits," one person said. "I think it's morally wrong."

On the other hand, several small employers said they wanted to give benefits to their employees, but couldn't afford it. "I'm an employer with eight employees," one person said. "I have to tell you that it is really hard. We are heavily taxed." Another employer said, "The day I'm waiting for is when people with small businesses can purchase CHIP (the state's Children's Health Insurance Program) for their employees."

Overall, people tended to view the problem of health coverage as too big for individuals and employers to solve on their own. Many were supportive of government-sponsored health insurance like Medicare and CHIP. The vast majority (91%) favored making health insurance available to everyone, though some had concerns if this meant raising taxes or limiting covered services.

"I think as a nation our soul will suffer if we don't continue to work on inequality."

- Kanawha County resident

Many people felt that race and gender create significant inequalities in education and employment opportunities. "Women don't get trained and educated for high-paying jobs, like in the science field," one female social worker said. Another forum participant responded, "But why should those jobs pay more than jobs like nursing? Nursing is important!" Some people talked about racial disparities, noting that unemployment and child poverty rates are much higher among African Americans.

On the post-forum questionnaire, the majority (76%) agreed that discrimination based on gender, race, or other differences is a problem in the workplace. Most (88%) favored strengthening and enforcing anti-discrimination policies regarding employment.

Education: Toward What Ends?

"Education is not a luxury. It's a necessity."

- Clay County resident

Nearly everyone felt that education is key to improving the social and financial well-being of our people and state. Most felt that learning should be supported from early child-hood on. Most said they favored expanding quality preschool programs. "You have to start with children at the very beginning of their lives," one person said. "You have to work with the parents, too. Children need programs like Head Start that instill a joy in education."

Some worried that we don't place a high value on education in West Virginia and that some children are not encouraged enough to learn. "Kids need families to support their learning," one person said. "But some parents don't have enough education themselves or they're tired or have given up." Another person said, "We need to nurture higher hopes. We need to motivate people to want education and then give them the means to get it."

Some feared that school consolidations were putting a greater distance between families and schools, making it even harder for parents to be involved. They also saw an impact on the larger community: "When they build those powerhouse schools and take away the little schools, there's a loss of a sense of community." They felt that more could be done using technology and distance learning to offer a high quality education in smaller schools.

"Is education a means to an end or an end in itself?"

- Kanawha County resident

People talked a great deal about what they thought our public schools should prepare children for. They recognized that young people need to be able to live and work in a technological world and that some skills, like communication and critical thinking, are important regardless of which occupations they pursue. Nearly all (94%) agreed that public education should give people life skills, not just work skills.

At the same time, people felt that high schools have a responsibility to help students prepare for their vocational futures. Only 42% agreed and 30% were unsure that schools should provide a broad-based education even if this meant less time for vocational preparation.

"College should be for all kids, not just rich kids."

- Boone County resident

Nearly everyone agreed that people need education and training beyond high school in order to compete for decent jobs. Some expressed concern that certain high school students get directed - consciously or otherwise - away from college because of their family's education or income. Many cautioned against making assumptions about children's abilities and interests or tracking them toward or away from college too soon. They suggested more after-school and mentoring programs to give students role models and encouragement about their futures.

The forum participants agreed that college is not for everyone and that more attention should be given to high school students who do not plan to attend college. They supported strong vocational and technical programs, particularly in fields where people are likely to find employment. "You can't do job training in a vacuum," one person said. "You have to have jobs for people to go to."

"My son and his friends are all in North Carolina. Their apartment building is a little Boone County."

- Boone County resident

"Educate them and they will leave," more than one person said. Many hated to see their children have to leave the state for employment. They also recognized the chicken-and-egg dilemma we face in West Virginia: Do we train people first for jobs that don't exist here, or do we try to recruit businesses when we don't have a workforce with the necessary skills?

Responsibility: Yours, Mine, and Ours?

"We all make choices."

- Wetzel County resident

Personal responsibility was a recurring theme throughout the forums. Some shared their own experiences of grappling with poverty. One teen proudly told of her own family: "There are some people who've worked real hard to get off welfare - like my own mom. Now she has a job with her own office, and she's going to college and taking care of us three girls still at home."

Some people questioned how much society should support what they perceived as irresponsible decisions. "I think five years on welfare is enough," one hospital social worker said. "If you have a family on welfare for ten years, then those kids will be engrained." Some said that the government should do more to support responsible choices: "A choice between welfare and working is not the way to go. We should be subsidizing people for working."

Most participants strongly favored expanding health coverage (91%) and reducing the tax burden on low-income workers (90%) as ways to honor and reward work. But they were less sure about what trade-offs they were willing to accept to achieve these things. "We have all these noble goals," one person said, "but who's going to pay for them?"

Though they struggled with the trade-offs, there was a shared sense in most forums that steps can and should be taken to support low-income families. Most concluded that these steps would have to be incremental. For example, many people opposed West Virginia's food tax, yet no one proposed a plan for coming up with the \$250 million it would cost to eliminate it immediately.

"We seem to be looking at this from the point of view that everyone can be educated to get a good job that provides benefits. My job has taught me that's not true."

- Southern WV social worker

While there was a strong sense that people should work hard and play by the rules, many had deep concerns that a significant number of people who do so are still poor. The forum participants recognized that even with further education, some people may never be able to progress beyond entry level jobs. They were concerned about what happens to marginally employed people during an economic downturn, particularly those people who have exhausted their five-year limit on cash assistance. "It seems to me we have a train crash coming here," one man said.

Some of the forum participants had personal experience with the welfare system. "When I walked into the welfare office to apply for services, I felt awful. It was hard for me. I've worked all my life," one person said. Some said they felt demeaned by the way they were treated: "There is already a stigma people feel when they have to ask for welfare, a loss of dignity. We already feel ashamed, and when people are condescending or rude it makes us feel bad."

People brought many different perspectives about the responsibilities of families. Some placed a high value on mothers staying home, particularly with young children. "It seems to me that we tell a woman that her job is outside the home when we have families who need a mother at home," one person said. Others felt it was important for women to pursue careers if they wanted to do so. But overall, most recognized that large numbers of women have no choice about whether or not they work outside the home because their family depends on their earnings.

Some people worried about the impact of parents' work pressures on their families. One person said, "I'm worried about the children and what kind of environment they have when both parents have to work to make ends meet and may be stressed out. What about the children? What are we consigning them to?"

Many people felt that the entire community - not just families and the government - needs to be involved. Many talked about the important contributions made by civic and religious organizations. They praised employers who provided flexibility in the workplace to help their employees meet their parental responsibilities.

Conclusions

The forum participants brought a variety of perspectives and ideas about what we should do to support low-income working families. Across the diverse viewpoints, several common themes emerged:

• The playing field - if not even - should at least be fair.

The issue of fairness was woven throughout the discussions. The forum participants felt it was fair to expect adults to work for their living, recognizing that the nature of work may take many different forms. They also believed that people who worked and played by the rules should have a decent standard of living for themselves and their families. They viewed it as unfair that many working families still live in poverty and have little or no health coverage.

Similarly, the participants felt it was fair to provide incentives and rewards to employers who create good-paying jobs, provide benefits to their workers, and make a long-term commitment to the state. They objected to businesses that took advantage of tax and other incentives and then left the state without fulfilling their obligations.

Investing in people should be a high priority.

From preschool programs to retraining for displaced workers, the participants placed a high value on human development. They viewed quality education as the best avenue to good jobs and as sound preparation for being a citizen, parent, and community member. They supported equal educational opportunity across a wide spectrum of occupations.

There was also a strong sense that we have a shared responsibility to protect children and to support people who are unable to support themselves due to physical, mental, or other serious limitations. There was particular concern that there be some kind of safety net for families who reach the five-year limit on cash assistance.

• Change efforts must be interconnected.

The forum deliberations were characterized by a sense of urgency, as well as a sense of what's realistic. The participants overall felt that steps can and should be taken to improve the well-being of low-income families, recognizing that some will be immediate and others long term. They stressed that issues regarding education, jobs, and safety net programs are highly interconnected and urged public and private sectors to coordinate policies and actions in these areas.

An analysis of the post-forum questionnaires found some differences of opinion based on the income level of the participants. In general, lower income participants were somewhat more critical of the state's efforts in education and economic development and more supportive of incentives to create jobs. And while all income groups favored expanding health coverage, low and middle-income participants expressed stronger support for affordable health care for everyone and were more willing to pay higher taxes or accept limits on coverage in order to achieve this.

The Value of Forums

The intent of the forums on "Making Ends Meet" is to have a positive impact on how we, as a state, address the problems facing low-income working families. In particular, the sponsors hope that the forums:

Promote the practice of public deliberation. Many people find that forums are a valuable tool for improving the way that community members talk with each other and address problems. On the post-forum questionnaires for "Making Ends Meet," 93% agreed that the forum encouraged a variety of ideas and perspectives. Nearly three-quarters said they would like to participate in future forums on this or other topics.

Deepen the understanding of public issues. Forums serve an educational function by informing people about the nature of a problem and various perspectives on how to approach it. On the post-forum questionnaires, 87% of the participants said the forums helped them gain new insights about issues affecting working families. Many commented that the discussion guide provided useful information about the state's efforts in economic development, education, and welfare reform.

Inform public policy. Forums produce rich insights that go beyond typical public opinion polls by examining the values and beliefs that underlie people's thinking on the issue, requiring them to weigh the trade-offs of different approaches, and asking

them to consider the perspectives of others in order to find common ground. The findings on these forums on working families were released at the Annual Children's Day at the Legislature 2000 and broadly disseminated to policy makers and the public.

Encourage individual and collective action. Participating in forums is likely to give people ideas about actions they might take and connect them with other people who want to act together on the issue. Four-fifths of the participants in "Making Ends Meet" said that the forums gave them ideas about actions they could take. These included:

- Public awareness: People talked about raising awareness in several ways. One was to make greater efforts through their jobs and community groups to inform low-income families about services and resources that were available. Another was to do a better job of educating the public about the challenges that low-income families face and how they might help. Several people talked about holding additional forums. One pastor said that the forum made her reflect on her own life and think about how she can practice the values she believes in.
- One-to-one volunteerism: A number of forum participants identified opportunities in their communities to "make a difference" in the lives of others, particularly children. One person commented, "I don't have much money to contribute, but I do have time to mentor a child."
- Community projects: Some people talked about projects that could be undertaken by religious and civic groups. One man described how his church was raising money to build a recreation facility that would be available at low or no cost to everyone in the community.
- Business partnerships: People recognized the important role that employers can play to enhance family well being. Some planned to work with local businesses to support family-friendly workplaces and to look for other ways to collaborate on behalf of working families.
- Policy change: People talked about public policies they felt should be changed in order to address the problems they identified. Many planned to contact local, state, and federal officials to express concerns and ideas.



The forum sponsors encourage individuals and organizations to copy and use this report to promote further dialogue about the issue, to design local actions to support low-income families, and to develop public policies that address the concerns. People may also contact the West Virginia Center for Civic Life (1-800-296-5038 or knightonb@aol.com) for further information about convening and moderating forums on other public issues, and about training opportunities in building deliberative democracy.

Forum Locations by County

Boone: Community forum, Regional Family Resource Network (11/16/00)

Braxton: Statewide Social Work Conference, West Virginia University & Braxton County Family Resource Network (12/11/00)

Clay: Community forum, Regional Family Resource Network (11/11/00)

Kanawha: Regional meeting of AmeriCorps members (8/17/00)

Kanawha: Community forum, University of Charleston (8/17/00)

Kanawha: Sociology class at West Virginia State College (9/1/00)

Kanawha: Social Work Class, West Virginia University (10/17/00)

Kanawha: Two forums at the West Virginia Council of Churches Statewide Assembly (10/30/00)

Kanawha: Church forum, Christ Church United Methodist (11/19/00)

Kanawha: Statewide Children's Policy Forum, Coalition for West Virginia's Children (11/28/00)

Kanawha: Community forum, Regional Family Resource Network (11/30/00)

Kanawha: Community forum, Riverside High School (12/4/00)

Kanawha: Community forum, Grace Bible Church (1/26/01)

Logan: Community forum, Logan County Family Resource Network (12/12/00) **Mingo:** Community forum, Mingo County Family Resource Network (12/11/00)

Monongalia: Community forum, West Virginia University & Monongalia County Family Resource Network (12/6/00)

Monongalia: Community forum, Tree of Life Synagogue (1/8/01)

Nicholas: Community forum, Nicholas County Family Resource Network (11/17/00)

Ohio: Community forum, Wheeling Jesuit University & Ohio County Family Resource Network (1/15/00)

Putnam: Community forum, Regional Family Resource Network (1/8/01)

Raleigh: Community forum, Raleigh County Family Resource Center (11/13/00)

Raleigh: Community forum, Raleigh County Family Resource Center (12/7/00)

Raleigh: Community forum, Raleigh County Family Resource Center (12/8/00)

Ritchie: Community forum, Ritchie County Family Resource Network (1/9/01)

Roane: Community forum, Roane County Family Resource Network (12/12/00)

Wayne: GED class, American Friends Service Committee (11/28/00)

Webster: Community forum, Webster County Family Resource Network (10/24/00)

Wetzel: Community forum, Wetzel County Family Resource Network (12/11/00)

Wood: Community forum, Wood County Family Resource Network (12/4/00)

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