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L. Steven Dempsey, associate vice president for public service and outreach, coordinates the Poverty and Economy Grants Program. For more information or to apply for a grant, contact him at 706-542-6045 or dempsey@uga.edu.

Office of the Vice President for Public Service and Outreach
Treanor House
1234 South Lumpkin Street
University of Georgia
Athens, GA 30602-3692
Phone: 706-542-6125
Fax: 706-542-6278

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Introduction

With 91 counties in persistent poverty, Georgia is at the heart of the South’s poverty belt — a 242-county region in the southern United States that has experienced persistent poverty for the last three decades and has not been served by federal initiatives.

To improve the economic well being and quality of life for Georgians, the University of Georgia’s Office of the Vice President for Public Service and Outreach has undertaken an initiative that aims to address issues of persistent poverty and the economy. One aspect of that initiative is the Poverty and the Economy Faculty Research Grant program, which is jointly supported by the University of Georgia Research Foundation (UGARF) and the Office of the Vice President for Public Service and Outreach.

The grant program fosters applied research and creative scholarship related to poverty and contributes to the UGA research program. In particular, this program supports research that builds on understanding public policy barriers that inhibit or limit and individual’s ability to participate fully in the economy.

Multiple outcomes are expected, including a better understanding of how the university can address the issue of persistent poverty through teaching, research, and outreach; reinforcement of the linkages between research, application, and policy; and new knowledge about persistent poverty and the conditions associated with it. This grant program also will initiate new research programs that have the potential to be supported by extramural funding.

UGARF awarded a total of $100,000 for the second round of grants in 2007. Five proposals, representing 10 faculty members from four academic and public service units were funded.

This report highlights the major findings for the FY 2007 grant recipients.
2007 Poverty and the Economy Grant Recipients

• Rich Clark (Carl Vinson Institute of Government), Larry Nackerud (School of Social Work), and Sharon Gibson and Sue Chapman (College of Family and Consumer Sciences), “The Impact of Poverty Simulations on Attitudes about and Perceptions of Poverty;”
• Lee Johnson (Child and Family Development), “The Effectiveness of Life Skills Literacy;”
• Bonnie Cramond (Educational Psychology and Instructional Technology), “Stopping the Cycle of Poverty through Dropout Prevention;”
• Jerry Gale (Child and Family Development), “Creating a Conjoint Financial Counseling and Couple Counseling Treatment Model for Couples on the Threshold of Poverty;” and
• Anne Sweaney, Karen Tinsley, and Tom Rodgers (Housing and Consumer Economics), “Manufactured Housing: Expanding Housing Options for Georgia’s Families.”
This project began with a general assessment of public attitudes related to poverty, based on secondary data from surveys taken by the Harvard Opinion Research Program (HORP) with a national sample and the Carl Vinson Institute of Government’s Peach State Poll with a sample of Georgia residents. We discovered that attitudes held by Georgians mostly reflect those held by Americans at large, with a few exceptions. More importantly, both the national and Georgia samples were more likely to ascribe individual characteristics as causes of poverty than they were to ascribe systemic causes. In other words, survey subjects were more likely to assume that those in poverty are largely responsible for their situation rather than to assume that those in poverty are caught in a system over which they have little control.

After the analysis of poll data, we sought to examine the attitudes of participants in the poverty simulations and the potential impact of the simulations on altering attitudes held by participants. We began this stage by conducting focus groups prior to and following the poverty simulations. These focus groups provided a rich array of qualitative data. Often, respondents expressed fatalistic views about poverty, expressing hopelessness about the situation faced as a simulation participant.

The simulation consistently had an emotional impact on participants, although it is not clear from the focus group data whether or not this impact results in attitude change. It is important to note, however, that we might expect less attitude change when the participants begin with a relatively sophisticated understanding of poverty and the lessons from the simulation are less surprising. In one focus group, participants were able to cite the works of Jonathan Kozol and Karl Marx. Although these participants were self-reportedly moved by the experience of the simulation, the process did not, in their assessments, change their views about the cause of poverty.

Taking language from the focus groups, we sought to develop a multi-variate instrument that would produce a comprehensive view of a respondent’s attitudes.
about poverty. We developed and implemented a series of instruments that encompassed social and behavioral factors potentially associated with poverty. While the quantitative pre- and post-simulation tests did not show any significant changes in attitudes resulting from the simulation experience, the data do show some interesting results in how attitudes about poverty group around concepts.

The original study for this grant was designed to evaluate the impact of the simulation on participants, all of whom were self selected by membership in a participating organization, class, or program. This self-selection often led to participants who came to the simulation with a deeper understanding of the issues surrounding poverty than is common in the general public. We want to seek funding to support the simulation with the research component built in. This way we can control the participant recruitment in the hope that a more pedestrian pre-simulation level of understanding of the causes of and factors related to poverty will lead to a more realistic test of the potential of the poverty simulation to affect real attitudinal changes.

**Principal investigators:**

**Rich Clark**  
Carl Vinson Institute of Government  
706-542-9404  
clark@cviog.uga.edu

**Larry Nackerud**  
School of Social Work  
706-542-5470  
nackerud@uga.edu

**Sharon Gibson**  
Extension Family & Consumer Sciences  
706-542-8879  
smsgibs@uga.edu

**Sue Chapman**  
Extension Family & Consumer Sciences  
706-542-8873  
chapmans@uga.edu
Life Skills Literacy:  
Working to Alleviate Family Poverty

Lee Johnson (Child and Family Development)

Poverty is a multidimensional problem with serious long-term implications for families and communities. Families living in poverty often have children with developmental delays, difficult housing situations and environmental health issues, limited financial management skills, limited knowledge about nutrition, increased stress and a feeling of loss of control, and higher rates of mental and physical health problems. The Life Skills Literacy (LSL) project provides multifaceted services to these families to alleviate the negative effects of poverty on overall physical and mental health.

Problems in any one area impact other areas, greatly magnifying the original problem. For example, a single mother may live in a house with high levels of mold or allergens that causes her to miss work frequently to stay home with sick children. Because she works in a job without benefits and does not have sick leave, there is an accompanying loss of income. Eventually, she may lose her job.

The loss of income impacts the level of family stress, nutrition, physical health and many other areas that can lead to depression or other mental health issues, contributing to a downward cycle impacting the family’s ability to change their situation. A family in this situation that is referred for LSL services first learns stress management skills that help prepare parents and other family members to use additional new skills. Next, the family receives individualized services that address key poverty-related areas tailored to the family’s needs, such as help improving the living environment and nutrition, or financial and housing counseling. All services are provided in the family’s homes or a location convenient to the family. The LSL project is still in the data collection phase but anecdotal reports from families and service providers show that the program has been helpful. Specifically improved nutrition practices and living conditions have been reported.

Principal investigator:  
Lee Johnson  
Child and Family Development  
706-542-4821  
ljohnson@fcs.uga.edu
Why Bright Students Drop Out

Bonnie Cramond, Rebecca Nordin Landis, and Kathy Kuss
(Educational Psychology and Instructional Technology)

Although motivation is frequently listed as a cause (Schargel & Smink, 2001), gifted students’ reasons for dropping out of high school are complex and individual. In one comprehensive study (Renzulli & Park, 2002), gifted students reported that they left school because they were failing and didn’t like school. Another study found that dropouts had a significantly dimmer view of the school climate than graduates (Worrell & Hale, 2001).

This study investigated why bright students drop out of high school. We designed a mixed methods study using interviews and psychological test data to compare relevant characteristics of bright dropouts with a group of bright students who stayed in high school.

Case studies of 13 high ability students who dropped out of their regular high schools showed that the majority of the group had creativity scores (TTCT) at the 99th percentile. In addition, the dropouts scored significantly higher than the comparison group on a psychological measure of heightened sensitivity (OEQ-II) in the sensual (t = 2.846, p < .01) and the intellectual (t = 2.509, p < .02) areas. Preliminary analyses of interviews indicate that bright dropouts were bored and frustrated with classes they felt were irrelevant, had lost interest in school by the end of elementary school, experienced emotional and intellectual asynchrony with their peers, and did not feel school personnel respected or cared about them.

The comparison group of 21 high ability high school students who were planning to graduate completed the creativity and heightened sensitivities tests and a brief questionnaire that asked about their general level of satisfaction with school and whether or not they had ever considered dropping out. In terms of creativity, the graduation-bound students scored significantly higher on the Elaboration subscale of the TTCT, while the dropouts scored significantly higher on Abstractness of Titles and Creative Strengths subscales. A chi-square analysis revealed that significantly more dropouts scored at the 99th percentile on the TTCT than the graduation-bound students, $\chi^2 (1) = 4.54$, $p = .033$. Our preliminary results indicate no significant differences between the two groups in terms of emotional sensitivities. None of the graduation-bound students considered dropping out of high school. The major themes that emerged from
their responses were future aspirations, being in school because they valued education, thinking dropping out was a bad decision, feeling a sense of responsibility to themselves and their parents to stay in school, and social reasons.

**Presentations, Papers and Other Outcomes**


* Grant proposal submitted to Department of Education through the Jacob K. Javits Gifted and Talented Students Education Program to enrich education of all K-5 children in the eight poorest elementary schools in Clarke County, Ga.

* Additional funding sought to extend the current project.

* Formed a multidisciplinary dropout study group through the College of Education’s Center for Educational Policy and Evaluation. This group met several times to determine areas of interest and strategy, authored a policy paper about the dropout rate that was sent out to Georgia newspapers, and approached the two local public high school principals about working together to address the dropout situation.

**Principal investigator:**

**Bonnie Cramond**

Ed Psychology and Instructional Technology  
706-542-4248  
bcramond@uga.edu
Combining Financial Counseling and Couple Counseling Helps Couples on the Threshold of Poverty

Jerry Gale, Joseph Goetz, Maria Bermudez and Stephanie Burwell
(Child and Family Development)

For couples experiencing financial and relational distress, does seeing a financial counselor and family therapist result in reduced financial and relational distress, and positive behavioral financial change?

We developed and tested a psycho-educational intervention model to help couples in financial distress move out of the poverty cycle and into the workforce, achieving economic independence. Our goal was to help couples decrease financial distress, increase marital and family stability, increase their economic locus of control, and engage them productively in the labor force. Twelve couples participated in the intervention, administered by graduate students from the Departments of Child & Family Development (CFD) and Housing & Consumer Economics (HACE).

Accomplishments included the following:
(1) Developed a treatment protocol for combined financial and couple’s counseling;
(2) Developed an assessment packet for couples;
(3) Trained seven graduate students to work with couples (three from HACE, four from CFD) and one CFD undergraduate student who assisted with data entry, file preparation and child care for sessions;
(4) Recruited participants;
(5) Conducted 60 intervention sessions with couples (12 couples for five sessions);
(6) Developed a code book for SPSS analysis;
(7) Completed data entry for most of the assessments;
(8) Conduced 10 in-depth follow-up interviews with couples;
(9) Submitted two abstracts to conferences;
(10) Submitted a grant proposal to the National Endowment for Financial Education (NEFE) to support further development and testing of the model. The proposal was not funded but received favorable feedback and other external sources now are being considered.
**Results and findings:**
Follow-up interviews with nine couples show very strong benefits from the intervention. Preliminary data analysis also indicates that for some couples, a combined financial and couples counseling program facilitated getting couples’ therapy. Several husbands were at first reluctant about couple’s therapy, but open to financial counseling. However, after participating in five sessions, the husbands found that both financial counseling and couples counseling were important in improving their relationship.

**Next steps:**
We will complete analysis of quantitative and qualitative data in summer 2008 and anticipate that two manuscripts will be under review and another grant proposal submitted by the end of 2008. In addition, we have submitted a human subject application to gather additional data this summer. One presentation is scheduled for the national conference of the American Association for Marriage and Family Therapy (AAMFT), and we are awaiting word on an abstract submitted to the Association of Financial Counseling and Planning (AFCPE) based on this project.

**Principal investigators:**
Jerry Edward Gale  
Child and Family Development  
706-542-8435  
jgale@fcs.uga.edu
Manufactured Housing:
Expanding Housing Options for Georgia Families

Anne L. Sweaney, Karen Tinsley, and Thomas F. Rodgers
(Housing and Consumer Economics)

Manufactured housing is vital to the affordable housing industry in Georgia and has the potential to increase the well being of residents and the local economy. Too often, though, manufactured housing and its residents suffer from a deep-rooted stigma in the United States. This research documents best practices in Georgia for zoning, housing ordinances and community practices related to manufactured housing. Educating consumers, policy-makers, and elected officials to utilize manufactured housing more effectively as an affordable housing option could help to increase its value for the owner and the community.

Secondary data and interviews helped us understand and compile the issues and challenges facing the industry in Georgia and document best practices. In addition to common datasets, unique data sources were used. The Municipal Code Corporation’s online database was used to compile current codes and ordinances related to manufactured housing in Region 7, the area of study, and a dealer’s database offered information about manufactured home buyers. City and county building and zoning staffs, state and industry officials, manufactured housing retailers, developers and park owners were interviewed. Preliminary findings include:

(1) Manufactured and multi-family housing are the two most affordable housing options. Many people choose manufactured housing because of increased privacy and greater access to land.

(2) More than one million Georgians lived in manufactured homes according to the latest U.S. Census (12% of the population, compared to 8% nationally).

(3) In the rural South, manufactured-home purchases account for 63% of the increase in very low-income home ownership from 1993-1999. (U.S. — 23%.)

(4) Georgia shipped 4,224 manufactured housing units in 2005; two-thirds were multi-section. The national average sales price of a single section was $33,500 and $68,600 for multi-section. Estimated retail sales — nearly $24 million. (MHI QuickFacts 2007)

(5) A 2,000 sq ft manufactured house costs 61% as much as a comparable site-
built home. Taking into account the transportation and installation costs associated with manufactured housing, developers say they can deliver a manufactured house for 20 to 30% less. (HUD)

(6) Barriers to increasing the prevalence of manufactured housing include the lack of acceptance and understanding of the product, excessive zoning restrictions, limited financing, poor installation, and transportation of home sections.

Our report includes a set of best practices for local officials, housing professionals and community organizations to consider adopting or replicating in their city and includes suggestions for: lease-lot communities, manufactured housing subdivision, installation and landscaping, disposal and recycling, and model codes. Plans for disseminating best practices will be explored with the Georgia Municipal Association and the Association County Commissioners of Georgia.

Attractive, safe, well managed manufactured housing lease lot communities offer an economical housing choice that could be an asset to most municipalities and counties. Very few such communities have been built in recent years because of poor reputations and the belief that they are not profitable. This study found evidence to the contrary. We recommend that local officials make zoning provisions for such communities and encourage local developers to consider establishing manufactured housing lease lot communities. Details of several manufactured housing lease-lot communities, such as Wymberly in Columbia County are presented in the report.

Principal investigators:

Anne L. Sweaney  
Housing and Consumer Economics  
706-542-4877  
asweaney@fcs.uga.edu

Karen Tinsley  
Housing and Consumer Economics  
706-542-4949  
ktf@fcs.uga.edu

Thomas F. Rodgers  
Housing and Consumer Economics  
706-542-4164  
rodgers@fcs.uga.edu