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Churches as Economic Development Tools in Rural America: A Case Study

By

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Abstract

Economic development efforts in the modern world are primarily focused on underdeveloped nations across the globe. When done in developed nations, like America, urban poor are often the focus. However, rural American communities are one area which show a deep need for development that they sometimes do not receive. While some government and private endeavors have done well in reaching these communities, they often face issues with integration, funding, and specialization. Other institutions should be explored as potential vehicles for development. One such institution is the church. This paper will examine the ways in which rural American communities have been underserved and investigate the ability of churches to address these issues. This was done through a case study conducted through a series of interviews of a rural American church, Carbonado Community Church. Interview responses identify distinct needs in the community which are similar to those suggested in the literature. Interviews also identified multiple ways that the church takes an active role in addressing these issues. Among the church's activities are a food bank, community building programs, and a significant number of outreaches specifically aligned to community members. Ultimately, it is shown that faith-based organizations like the church have a very impactful role in their communities and should be considered a valuable tool in the development of rural America.

Introduction

It is unarguable that the state of rural America's existence is paradoxical in the context of the greater American society. One of the richest nations on the planet has vast swaths of land filled with, comparatively, dirt poor residents. Rural Americans live in underdeveloped conditions in a developed nation that prides itself on being an economic juggernaut.

Economics and health outcomes are two essential areas of need that must be addressed in rural America. At its core, economic needs encompasses issues such as poverty, unemployment, low entrepreneurship, low standard of living, and a lack of possibility for upward mobility. A few examples of health needs are drug abuse, access to food, and lack of effective healthcare facilities and professionals. These health needs can typically be sourced back to root economic causes. Poverty and the lack of economic security forces rural Americans to neglect health and educational needs in favor of just scraping by.

The United States Department of Agriculture's (USDA) 2019 issue of *Rural America at a Glance* provides stark examples of the struggles of rural America. The nearly 15 percent of the total American population living in rural areas is slowly declining in large part because of low natural population growth, high outmigration, and an aging population. Employment in rural America has still not recovered to pre-2008 recession levels and labor force participation is 6 percent lower than in urban areas. While gradually decreasing, rural poverty rates are about 3.5 percent higher than urban rates and real rural personal income per person (PIPP) is around \$14,000 lower than real urban PIPP, with the gap increasing, and real PIPP has been declining in farming and mining-dependent counties. While some research disputes the dangers of outmigration (Crabtree, 2016; Winchester, 2012), rural America still sees immense economic problems in these other areas.

Recent political powers have taken a dubious interest in the development of rural American economies. Shortly after entering office, Donald Trump established the Rural Prosperity Task Force with the goal "to identify legislative, regulatory, and policy changes needed to help secure a prosperous future for rural America." Among the task force's goals are "removing regulatory barriers to develop and access natural resources in rural areas ... increasing access to capital in rural communities by identifying projects for private investment ... removing regulatory barriers to develop and access natural resources in rural areas ... [and] increasing access to capital in rural communities by identifying projects for private investment." (The White House, 2018). While the effectiveness of this stated policy can certainly be debated, it can be seen that, at the very least, some interest in developing rural America exists.

However, government spending makes it evident that rural development policy ranks quite low in a long list of government expenditures. Because the USDA is the department charged with handling rural development, we can look at the USDA budget to find exact numbers. The total 2019 USDA budget (outlays) was about \$150 billion broken up into a number of different categories. Of this \$150 billion, only \$5.9 billion was allocated to rural development, only about 3.9% of the total USDA budget (USDA, 2019 Summary). For 2020, the estimated

USDA budget is \$154 billion and the estimated rural development budget is \$5.5 billion, again making up only about 3.5% of the total budget (USDA, 2020 Summary). In 2021, the total USDA budget is expected to drop by about \$8 billion to \$146 billion and the estimated rural development budget to \$3.9 billion, only about 2.6% of the total budget (USDA, 2021 Summary). When further taking into consideration the 2019 US government's approximately \$4.5 trillion budget, rural development spending is comparatively miniscule.

Given the relative imbalance of spending when comparing government spending on urban development to spending on rural development, the private sector may be a more promising avenue to explore. Some private substitutes for government spending already exist. Many different non-profit organizations, like the Red Cross, perform development work in rural areas already. Other organizations like LDOs and CDCs (investigated further in the literature review) also encourage development in rural America.

Churches, though, are an avenue of economic development which are very under researched. While church organizations like The Salvation Army do great work across the nation, this paper refers to small rural churches. They have the advantages of private non-profit institutions without having to struggle with issues that non-profits often have in reaching specific and guarded communities. These small rural churches are already integrated into the local community, culture, and are typically run by local people who are acutely aware of their community's needs. This paper seeks to identify some programs that these churches use to reach their communities and evaluate their effectiveness as a preliminary step toward further research.

Literature Review

The overall economic struggles of rural America have also been well documented in the literature. Various research has investigated both the financial needs of rural areas and the health externalities that this poverty generates. This research has been done by both private researchers and the government, through reports like the USDA's *Rural America at a Glance*.

Drabenstott (1999) suggests that rural communities are in dire need of better equity capital markets. Entrepreneurs are perhaps the most vital actor in revitalizing a community's economy, but they need capital to do so. Venture capitalists, however, often avoid rural entrepreneurs because they are too risky, have little to no growth prospects, or are just too far away. Without equity capital, small rural firms and entrepreneurs are unable to conduct business or grow to a point where they would not only be a benefit to their community but also more attractive to investors. Henderson (2002) also relates to these entrepreneurs, showing that high-growth entrepreneurs are essential to the development of rural areas. Alongside this, he explains how these entrepreneurs have multiple roadblocks such as lack of skilled labor, difficulties building economies of scale, and the aforementioned lack of equity capital. Developing skills of the labor force, creating a community environment, and building support networks are all identified as developmental possibilities to encourage rural entrepreneurs. Mountford (2011)

identifies the need in rural communities for education, access to higher education, and career counseling. The author also shows that a community center program can serve to provide all these things to underserved rural communities, at least in Australia. In many ways churches have the potential to act as community centers, or already do. They are often the single or one of the few establishments in rural towns - and this puts them in the same position to encourage economic change that community centers do.

One significant indicator of health needs in rural America is drug use. Richmond and Peeples (1984) identifies this significant problem — one of the major limiting factors to the growth and development of these areas. This literature proposes a variety of negative outcomes of drug abuse, such as decision-making issues, lack of communication skills, and lack of judgement. As a solution, a program was devised to help children work through some of these issues that may be indicators of future drug problems. Group activities and meetings were devised in order to give children role models, teach them how to be productive members of society, and encourage community participation. These group activities and meetings are very similar to a lot of the activities that are a church's primary mission in communities. Community building through faith and religion (but not always) is what churches do best, and these efforts can have the same sorts of impacts that this research portrays.

So what can be done to help rural Americans? Certainly, government programs and task forces are one option. Government policy and the literature surrounding it is already relatively robust, though, and many current policies struggle to accomplish their goals anyway. Aside from government spending data, recent research like Crabtree (2016) and Goetz, Partridge, and Stevens (2018) have already gone into depth about policy options for rural America. Crabtree (2016) suggests three policy options: encouraging self-employment and entrepreneurship through small-scale investments and loans, fix the agricultural subsidy system's disproportionate benefits for corporate farms and institute programs to directly target small-scale farmers, and reducing barriers to entry for small-scale livestock farmers. Goetz, Partridge, and Stevens (2018) provide evidence that rural America is very heterogeneous, and that policy should be catered toward specific communities or types of communities rather than blanket policy. Because of this heterogeneity, institutions which can directly recognize and address unique community needs are very important. Churches have this inside perspective.

The private domain is another avenue through which we can provide economic help to rural America. Research into private development efforts in America is nothing new, either. Deaton (1975) identifies community development corporations (CDCs) as effective developmental tools in rural America. In large part, this is because of the CDC's close relationship with the community. CDCs are "traditionally organized by and for the poor." and, thanks to this, are acutely aware of specific community needs. Their sub-municipal standing allows them to be more intimately connected with groups of people in need - without being beholden to the decision making of county, state, or national governments. More recently, Green et al. (2002) investigates the role of local development organizations (LDOs) in rural America. LDOs are typically non-profit organizations which seek to give municipalities "a means of

institutionalizing their economic development efforts." As public-private or wholly private institutions LDOs can be more efficient at reaching their goals - rather than dealing with the inefficiency of investment being spread around the multiple programs and institutions within a municipal government. This, alongside the benefit of Americans being more open to usage of private rather than public capital, gives LDOs an advantage. LDOs are also shown to be more effective than local governments at both involving themselves in the economic development process and at bettering development outcomes, especially when it comes to job retention or expansion. Much like churches acting as community centers, churches can also act like these organizations in many ways. Churches are often community centered, focused on the poor, and intimately aware of specific community needs like LDOs and CDCs are - an aspect that fulfills the suggestions of Goetz, Partridge, and Stevens (2018).

The literature regarding the economic activities of churches is also somewhat well documented. For instance, in a study done by Cnaan and Yancey (2000), 91 percent of the churches surveyed were found to offer at least one social program. Among these services were food pantries (60%), community bazaars and fairs (50%), recreational programs for teens and children (45% and 41% respectively), visits to patients in hospitals (44%), and soup kitchens (41%). Lipford (1993) and Hungerman (2004) posit the substitutability of religion and government concluding that churches produce public goods through a generation of positive externalities and a responsiveness to adjustments in government spending. At the same time, research portraying churches as economic development tools, especially in rural American communities, is less widespread. Carroll, Claurete, and Jensen (1996) provides evidence tangentially related to this topic, showing the positive financial impacts of churches in the surrounding community - specifically with regards to real estate prices. Deaton (1975) also touches on this, presenting the case of a CDC that formed thanks to church activity. Plunkett, Leipert, and Olson (2016) is the most comprehensive of these studies. Identifying the lack of social determinants of health in much of rural America the authors propose using churches as institutions to improve these outcomes, suggesting integrating nursing staff into religious institutions to this end.

This body of literature can be used to build a framework for the church's use in rural American communities. In small communities the church (in a literal sense, as rural areas are often small enough to only support a single church) fills the role of many of these more traditional development organizations. It is therefore important to investigate how effectively a church can meet the economic needs of its community and how useful churches are as developmental tools in these communities.

Methodology

In finding a suitable location for a case study, a few aspects were taken into consideration. Among these was the ease of access to both the church and church attendees, the

size and location of the church, and the size and location of the community surrounding it. The size of the community is especially important to this study, as I am specifically looking for the financial impacts of churches in rural American areas. For these reasons, Carbonado Community Church, located in the small town of Carbonado, Washington, was the church chosen for the case study. Carbonado is a town of about seven hundred people in rural Pierce County, Washington, about an hour and a half outside of Seattle. While the town itself is only about seven hundred people, the total population of the area that the church serves includes another five hundred or so individuals in the nearby town of Wilkeson and another few hundred in surrounding rural areas. Typical Sunday attendance is somewhere in the 50-100 person range, but the various ministries and events that the church holds will sometimes see up to 150 - 200 participants. The definition of "rural" varies widely depending on where you look. Different federal agencies define rural and urban using different criteria. The Census Bureau, for instance, defines rural as anything left over after urban areas have been defined (Ratcliffe, 2016). The USDA, alongside the Census Bureau definition, also defines rural areas as places with fewer than 2,500 people and open countryside (USDA, 2019, *Rural Classifications: Overview*).

Carbonado certainly fits within these criteria for rural areas. Carbonado contains five institutions that could be considered businesses - the post office, city hall, the local bar, the school, and the church. Of these, three are government facilities (city hall, the post office, and the school) and only one (the bar) is what could be considered a "for profit" business. This underdevelopment is further evidence to the town's rural status. To add, the community within and surrounding Carbonado has long dealt with the issues that other rural areas face. An aging population, slow or negative population growth, drug and alcohol abuse, impoverished residents, and sub-par infrastructure are just some of these.

In contrast to other methodologies, especially those more quantitatively or empirically based, a case study grants more freedom in doing preliminary research on the topic. Rather than developing complicated methodologies with little background information to rely on, a case study allows for a more generalist and exploratory look into economic impacts of churches. This works toward the goal of building a background of information for future studies to take advantage of. A case study in this form will provide a versatile platform for future literature - identifying key features which are interesting and have implications in further research. This is especially true in small sample size (such as one church) research. Qualitative research like a case study "can help validate and provide nuance to large-N analysis as well as generate new hypotheses or rich contextual explanations." (Drozdova & Gaubatz, 2017, p. 2). This is precisely what this research intends to do.

Since the church's hiring of a new pastor in September of 2011, the church has seen significant congregation growth and a major expansion of outreach activities in the community. Some of these outreaches include a food bank, financial support for community members in the form of a benevolence fund and other giving, Bible studies and youth groups, summer camps, daycare, and counseling. The positive impact of the church in its community through these programs makes Carbonado Community Church an excellent candidate for this case study.

Furthermore, the Carbonado Community Church's non-denominational Protestant nature lends itself well to the generalist methodology of a case study. Specific denominational beliefs or practices do not have to be accounted for in this environment, although denominational differences are a promising avenue for future research.

In order to actually perform the case study, a series of interviews will be done with various community and church members. These interviews took place over a period of about three months, done either in person or over the phone. In general, interviews took anywhere from 30 minutes to an hour to complete. The interview questions are designed to be as accessible as possible to all respondents. This means, among other things, that redundancy was built into every section of questions.

There are two main question sections: *community impacts* and *financial impacts*. The *community impacts* section includes two main questions broken up into multiple sub-questions. The two main questions ask: "How active are you in the community?" and "[What is the] Overall opinion of the various projects and activities that the church performs[?]" These guiding questions are intended to determine, firstly, involvement in general community programs, church programs, and general community citizenship of church members. Secondly, community and church members' views about what the church accomplishes in Carbonado.

With those goals in mind, the sub-questions allow respondents to be more specific in their answers to these general questions. To determine community activity, individuals were asked to name specific programs that they are benefactors for, recipients of, and programs which they have heard of but are not involved. Along with this, they were asked to summarize or quantify, in some way, the community benefits that they have observed through their named projects. To determine community views of church activities, sub-questions first asked interviewees to name church programs that they are aware of. Next, individuals were asked a series of questions about these programs. These questions asked about the effectiveness of the programs, shortcomings of current programs or desires for future programs, community acceptance, and reasons for non-involvement in certain programs. In most cases, rather than being asked and answering the two guiding questions specifically, interviewees answered these guiding questions through the multiple sub-questions asked.

The second section, *financial impacts*, investigates the financial benefits of church programs. Interviewees are again asked to list some church programs they are a part of. While this was typically the same list as already given, it was useful in some cases for drawing out some programs or ideas that had not been brought up before thanks to the "financial" labeling and the new context behind the question. Individuals are also asked how they have been personally impacted by church outreaches (with an emphasis on financial impacts), how much money they would estimate programs save either themselves or those who are helped, and what they believe the costs of these programs are in terms of volunteer hours, church spending, or any other cost metrics that were easy to recognize. Additionally, two questions asking how and when interviewees became members or began consistently attending the church were included at the beginning, and one question asking for any further thoughts or relevant comments was added at

the end. Typical demographic questions like age, marital status, gender, number of children in the household, and income were asked at the beginning as well. The full questionnaire can be found in Appendix A.

Results

Based on their role in the church, level of participation, and the type of activities they take part in, respondents can be easily classified into two primary groups: volunteers and recipients. A total of 9 interviews were conducted. The volunteer group consists of individuals who spend most of their involvement in church outreaches as volunteers. In general, this includes church leaders, elders, and members who are financially secure enough to not need assistance from outreach ministries. Specifically to this study, there are seven respondents in this grouping. Reasons for placement in the volunteer group are well represented in the general definition. In addition, some respondents identified that while they could see benefit from outreaches themselves, they felt the resources were better spent on those more needy and their time better spent as a volunteer.

The recipient group consists of individuals whose involvement in church outreaches is primarily in the form of receiving help. Whether this is received through avenues open to the greater community as a whole, like the food bank, or through individual specific outreaches is not distinguished; although most community members who have received help in the form of one have also received help through the other. There are five respondents in this grouping. Although not always, these are typically the members of the community in most need. Therefore, this group can be understood to be the primary focus of this study, as they show both the most need for economic development as well as those most likely to take advantage of it.

It is important to note that there is considerable overlap between these two groups (so the total respondents from both groupings is greater than 9). It is reasonable to assume that most individuals are involved in different church activities in different ways. Most people who volunteer in the church are deeply connected with the work of the church overall, and it is natural for them to take advantage of outreach ministries if they need them. The same is true in reverse, where those who take advantage of church outreaches are quickly accepted into church communities and find it easy to transition into volunteer roles.

There were multiple different community outreach programs identified by residents. Vacation Bible School camp (VBS), various Bible studies, community events (especially holiday events), church services, Midweek Manna, the food bank, the church benevolence fund, budgeting assistance, and an extensive amount of individual-specific outreaches are all named programs which the church takes an active role in. Those mentioned the most in interviews were the food bank and the "Midweek Manna" program. Midweek Manna was mentioned in every interview and the food bank was mentioned in 60% of interviews. Both volunteers and recipients mentioned these programs and gave diverse perspectives regarding them.

Midweek Manna is a weekly event which takes place on Wednesday nights, primarily intended as a community gathering and food providing program. Typically, anywhere from 100 - 120 people attend the event which is held in the church's multipurpose building - separate from the main chapel. The event runs from 6 - 7:30PM with time split between dinner and other activities, including Bible studies and the kid's club program. In many ways, this program could be compared to a weekly soup kitchen. Community and church members volunteer to buy or prepare the food for the coming week's meal. There will often be upwards of 10 - 15 volunteers working together on any given Wednesday. Weekly food spending is, on average, \$3/person and meals are provided at no charge to attendees. The church also offers other programs during Manna. Multiple Bible studies meet concurrently or immediately following the meal and childcare is provided by the kid's club program in the form of group activities, games, and religious teaching. Attendance is not restricted to church members. At the most basic level (assumed costs of \$3/person for 120 people, \$12.50/hour for 15 volunteers over 3 hours) the total value of one night of Midweek Manna is about \$922.50.

Church stated goals for the program are "to provide a weekly nutritious meal to the at-risk children and families of Carbonado while also providing a safe place to build organic nurturing relationships with Christians and additional elective opportunities to explore issues of faith." While interviews did not ask about these goals specifically, responses regarding Manna reflect closely the effectiveness of the program. Both recipients and volunteers overwhelmingly identified Manna as very important to the community in two areas: food and childcare. The food provision aspect of Midweek Manna events is relatively straightforward as the main goal of the program itself. Respondents identified the large need for cheap and available food in the community and specifically pointed to Manna as an avenue where the church is able to help. Around 80% of Manna attendees are children who go (either with their parents or without) for a free meal once a week. This is invaluable to parents who struggle to feed or provide active outlets to their children because of their limited financial situation. The childcare component, through kid's club, is also very important to children in the community. It allows at-risk kids somewhere safe and welcoming to spend time while helping them build relationships with positive role models in the community and decreasing the burden of care on impoverished parents. Multiple recipients and volunteers identified the childcare portion of Manna as important to their decision making or the decision making of others in taking part in the program.

The positive relationships created through the program are important to the church's overall role in the community. Some of the larger issues that rural communities face, like drug abuse and low economic mobility, exist in some part because of a lack of positive role models for children. This is especially important in the context of research like Richmond and Peeples (1984). Churches can fulfill roles which improve both economic and health outcomes for local children and continue to fill those roles as any given child builds a relationship with the church throughout their adolescence.

The food bank was identified as very important to the community for similar reasons. Both recipients and volunteers, again, pointed out the community's need for cheap or free food,

and that the food bank helps to meet this need. The stated goals of the food bank are "to make sure at-risk families in our community have their physical needs met in a way that preserves dignity and reflects the love of Christ. To this end, the church networks with the Town Hall to ensure families can access food and hygiene supplies in a way that does not violate their needs for privacy."

Food is provided primarily through donations. The congregation is asked to supply as much food as they can or are willing, and a monthly shopping list is sent out to identify needs that have not yet been filled. If there are still shortages, the church spends money itself to fill needs. Food is provided in "boxes". Each box is intended to feed a family of four for a week. Contents of the boxes vary depending on donations but are nutritionally balanced with limited junk food. Boxes also include personal hygiene items like toothbrushes, soap, or diapers (if needed). Four to six boxes are typically given out each week, and the church estimates the cost of food in each box to be about \$50 but pays little to none of this cost. As stated in the program goals the food is distributed through the Carbonado city hall - allowing community members to receive food with anonymity and in a non-religious environment. One community member estimated that the food bank saves their family at least \$50-100 in food spending per month. The positive health outcomes that a program like this can encourage are obvious. Getting enough food is a major concern of those living in poverty, and the church is able to provide nutritional meals at no cost.

Vacation Bible School camp (VBS) is another prominent church event. An annual weeklong summer camp held at the church, about 115 children typically attend VBS. Stated goals of the program are "to reach at-risk children who do not usually attend church through fun and engaging summer activities focusing on Christian themes. We hope to build community engagement and unity through this program - extending beyond the kids who attend to other adults, such as their parents, who may or may not already be involved in the church." Program budget is usually about \$5000 with another approximately \$2000 sourced through donations each year. This money is typically sourced from the church general fund.

Much like Midweek Manna VBS provides a place for children to relate to positive role models and build values which can help them through many of the struggles of living in poor rural America. Many volunteers note the lasting connections they have made with kids through VBS that continue after the program has finished. Many children in Carbonado are close to one or more families in the church because of programs like VBS and Midweek Manna, and those families consistently act as positive figures in their lives (especially for those who have parents struggling with community issues, like drug abuse).

Other programs mentioned, like church services, Bible studies, and holiday gatherings were identified by respondents as important to the community in multiple ways. Not only do these events often come with food service and childcare, they also facilitate connections between community and church members and provide welcoming spaces for community members to gather. Multiple respondents also emphasized that many of the people who attend holiday events, VBS, and other non-religious gatherings are often not church members - testimony to the

church's connection to the community outside of religion. Budgeting assistance and financial education were also identified by two church volunteers as activities they take part in.

The church benevolence fund and individual-specific outreaches are tied closely together. These outreaches make up the majority of objectively measurable financial actions of the church and are thus important to identify. They are also widely impactful in the day-to-day lives of those that are helped. All of the respondents classified as recipients identified some outreach which could be considered specific or semi-specific to themselves/their family.

Individual-specific outreaches can be defined as any action that the church takes to provide help to a community member outside of typical church programs. These are unique or semi-unique missions to the community that are typically financial in nature and anonymous. Primarily sourced through the church benevolence fund, the church has had a wide-reaching impact on the community through these ministries. Volunteers identified multiple projects that the church has participated in: paying for food or gifts during holidays by giving out gift cards, a wide variety of bill payment (water, electric, gas, internet, etc.), healthcare, various home repair, property tax payment, car maintenance, paying for legal fees, and hiring local tradesmen (plumbers, electricians, etc.) to do work for community members or the church itself. Annual budget for the benevolence fund is usually \$1,200 - \$1,500, but spending is much higher than that. Not including labor (which is volunteer based), benevolence spending for the past three years was \$1,544 (2017), \$4,145 (2018), and \$3,798 (2019).

Of these programs listed by volunteers, a few stand out. Bill payment is the single most common outreach that the church does through benevolence. This was also identified by two respondents as an outreach that they had personally received. The church's position in the community gives it a unique ability to do this, as well. Strong relationships with a majority of town leaders and influential community members has allowed the church to reach out to people who are not necessarily church members themselves. Municipal contacts regularly inform the church of residents who are going to lose access to utilities because of missing bill payments. The church will, in many cases, pay those bills without being prompted by the residents and without any expectation of acknowledgement.

Home repair is another important aspect of church activity. 60% of interview respondents said that the church has done some sort of home repair or housekeeping for them. Every volunteer also identified that they have helped with this type of outreach. This often takes the form of yard work, minor home repair, moving, or other work around the house that recipients were unable to perform themselves. As the group least likely to be able to be self-sufficient in this area, this type of outreach is often directed toward elderly members of the community. Some projects done by the church are on a larger scale than this, though, three of which were identified by interview respondents. One elderly household was helped through the work of the high school VBS class. The class did a large amount of yard work (mowing, brush clearing, and yard maintenance) and then stripped and painted their deck. This is something that the household would not have been able to accomplish themselves. Another elderly woman has had multiple household projects completed by the church. Among these was paying \$2,500 out of the

benevolence fund to repaint her house, purchasing her a new refrigerator, paying for at least \$1,000 of medical bills, and supplying her with wood for heating given the absence of power in her residence. One other community member, a single mother, is in the process of having the siding on her house redone. Between the siding and installation, preventing and removing rot in the house, and reducing heating costs, she estimates that this project will have saved her at least \$15,000 once completed. The church has also facilitated donations or purchases of vehicles for in-need community members.

The actions that the church takes in the community are well documented and well recognized by the community itself. Interviews were overwhelmingly positive about the impact of the church in the community. Every respondent identified the outreaches they have been involved in as effective and useful to the greater community. This extends to local government and church leaders as well, who also showed great praise for what the church is able to accomplish. Multiple respondents identified the fact that the church is able to thrive in such a poor community as evidence for the church's ability. This is, in part, thanks to the church's role in the community as an established and connected organization. This echoes the assertions of Plunkett, Leipert, and Olson (2016) - that the church holds a unique ability to reach communities because of its position in said community. The Carbonado church supports the claim that churches in rural areas can have significant impacts on social determinants of health through programs like the food bank and Midweek Manna. However, the church's influence can be extended to more than just healthcare. Churches can act similarly to CDCs and LDOs in rural areas. The church is, like these institutions, made for the community by the community. It is able to reach the impoverished in personal and specific ways that national governments or firms are unable to do. As is the case with CDCs and LDOs, this makes the church's mission more effective. While the Carbonado church does not typically engage in entrepreneurship, business loans, or financing like traditional development organizations, church leaders do not hesitate to say they would do so if the community and church deems it needed.

The work done through the benevolence fund is further evidence of how impactful churches can be in rural communities. The benevolence fund, and other individual-specific outreaches like it, show that the church is, again, in a special position in the community. The church's relationship with the community means that those in need can be identified easily through many different channels like municipal government connections, family, or friends. These needs can then be met by people they already know and trust. As a permanent and solely local institution, the church is able to continue to provide this help as well, without the overhead, loss of efficiency, impersonality, or logistical difficulties that a national development organization or government program may have. This is further evidenced by interventions like personalized wellness checks, especially during times of power loss or severe winter, which was identified in multiple interviews. The individual-specific outreaches have significant impacts too, as can be seen in the interview responses. The entire recipient group identified some outreach that they had received which was financially significant, personally unachievable, and often life changing.

There is another significant way that the church has impacted the community - community building. In particular, by fostering relationships and encouraging participation in the community as a whole. This is easily accomplished through the church and the faith-based community it fosters. The participation of volunteers in church outreaches is without question, but all recipients also identified direct involvement in church programs or had given community help outside of church activities. Assistance rendered by individuals outside of church-sponsored programs generally consisted of activities like firewood delivery, wellness checks, transportation assistance, introduction to potential employers, encouraging discounted services through church connections, facilitating faith-based relationships with the wider community, and various other small but meaningful actions that community members can provide to those in need. The conclusions that can be drawn from the interviews - that the church not only has significant direct impacts on the lives of community members but also encourages community members to participate themselves, outside of the church. This testifies to the realities of the conclusions in Glover (2004) which shows how participation in community centers has a profound impact on the views of citizenship for both volunteers and participants. After being involved in a community center, people found themselves more aware of the needs of those around them, more prepared and willing to help, with better connections to their communities, and overall better views of their roles as citizens of their communities.

Conclusions and Further Research

This research investigates the ability of churches to meet economic needs in rural America. These needs are, in particular, tied to poor economic and health outcomes for those living in rural areas. This investigation does this through a case study of a small rural church: Carbonado Community Church. The church performs multiple different outreaches which seek to meet the many different and unique needs of the community. Overall, interview respondents were positive about the effectiveness of church programs, both in general and at meeting more specific community needs. Of particular importance are the Midweek Manna program, the food bank, Vacation Bible School, and a multitude of individual specific outreaches performed on a case-by-case basis. Not only are these programs popular and well used within the community, they also address many rural needs outlined in the literature. Among these are providing positive role models for children, financial assistance, healthy and free food, and encouraging community members to help one another through community building programs.

Further research into rural development has a clear path. The framework that this paper has provided in understanding the economic potential of churches in rural America allows future research room to expand. Specificity in other churches, geographies, states, denominations, or populations are just a few of the variables that can be used to do this. Of particular interest is a more generalist survey of multiple similar churches - controlled for some of these variables - which can discover the extent to which other rural communities have been impacted by a local

church or churches. Replication of results and expansion to wider state and national level surveys (which will help to quantify church outreaches on a large scale) is a must to support the ability of churches to address economic needs in rural America. This research can be used as a baseline comparison for future research as it provides examples of church community ministries and evidence to the positive impacts thereof. Different types of churches, whether they be denominationally or wholly religiously different, are also of interest. It would be reasonable to assume that other religions and religious institutions have the potential to hold similar ground in their communities.

It is abundantly clear that faith-based organizations, like churches, have significant roles to play in their communities. This is especially true in rural America, where the lack of many positive economic factors oftentimes leaves communities impoverished and in need. In these areas churches are one of the few institutions people can turn to. They are deeply integrated in their communities, are run for the community by the community, and perform immeasurable good in those communities. The importance of churches and the work they do cannot be ignored, and churches should be encouraged and supported in their community outreaches as much as possible.

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Appendix A - Interview Questions**Name:****Contact/Phone #:****Age:****Gender:****Income Bracket:****\$0 - 20,000****\$20,001 - 40,000****\$40,001 - 60,000****\$60,001 - 80,000****\$80,000 - 100,000****\$100,000+**

Tell me about yourself, how did you come to be a member of Carbonado Community Church?

How long have you been a church member (consistently attending/participating)?

Community Impacts

1. How active are you in the community? (does not necessarily have to be through the church, but it is preferred)
 - a. What sorts of activities are you involved in?
 - i. (Benefactor)

- ii. (Recipient)
 - iii. (Heard of but not helped with)
- b. What are the community benefits (especially financial) that you have observed through these projects?
2. Overall opinion of the various projects and activities that the church performs (primarily of the financial impacts)
- a. What sorts of projects do you know about that the church does (not necessarily ones you are involved in)?
 - b. Are they effective in the community?
 - c. Are there any shortcomings/missing aspects?
 - d. What are some activities that you would like to see the church hold?
 - e. What do you know about the overall community acceptance of these programs?

- f. If there are any specific programs you have chosen not to be involved in, why not?

Financial Impacts

1. What specific church activities are you involved in?
 - a. How have you been personally impacted by church activities, especially financially (How useful have they been)?
 - b. How much money would you estimate that these programs save you/others (tailor to specific programs. e.g number of meals or percentage of groceries from food bank, etc.)?
 - c. What are the costs of these programs? (This includes volunteer time, church spending, and other associated costs)

Is there anything else that comes to mind that you would like to say?

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