



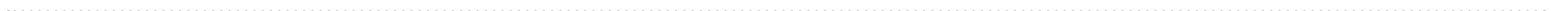
N.C. RURAL
ECONOMIC
DEVELOPMENT
CENTER

LIVING ON THE MARGINS

Rural North Carolina in the Aftermath of the Great Recession



“I’m fighting my way up
to the poverty level.”



LIVING ON THE MARGINS

Reports from the Rural Economic Opportunity Initiative

The North Carolina Rural Economic Development Center has advanced economic opportunity and prosperity for rural residents and communities for more than 20 years. It has initiated and supported efforts around business finance and entrepreneurship, water and sewer infrastructure, workforce development, leadership training, and community and regional development – all with an eye toward improving the economic well-being of rural citizens.

The center knows that rural people want brighter futures for themselves and their children. Yet, too many are being left behind in this 21st century economy. Some live in areas of pervasive poverty. Others live in the midst of plenty but have been unable to grasp the opportunities around them.

The center likewise understands that no community truly prospers if that prosperity fails to embrace all of its citizenry. Small communities especially must be able to take advantage of the skills, creativity and productive capacity of every individual if they are to build economies and answer complex challenges.

Concerned about growing economic gaps and persistent poverty, the center in 2007 launched the Rural Economic Opportunity Initiative. It was designed to:

- 1 document the extent and challenges of rural poverty
- 2 provide guidance to rural communities in helping individuals and families on the economic margins to overcome those challenges

Living on the Margins, in two companion reports, presents the major findings of this work.

The initiative was supported by funding from the Z. Smith Reynolds Foundation.

Living on the Margins Reports

Rural North Carolina in the Aftermath of the Great Recession

Asset-Building Strategies for Low-Income Families

© 2011 N.C. Rural Economic Development Center, Inc.

LIVING ON THE MARGINS

Rural North Carolina in the Aftermath of the Great Recession

Project Administration

Rural Center

N. Yolanda Burwell, Senior Fellow

Jason Gray, Director of Research and Innovation

Elaine Matthews, Senior Vice President

Research Team

Appalachian State University

Todd Cherry, Professor of Economics and Director of the Center for
Economic Research and Policy Analysis

Todd Hartman, Assistant Professor in Government and Justice Studies

Michael McKee, Professor of Economics

Richard Crepeau, Associate Professor of Geography and Planning

Jammie Price, Professor of Sociology

Communications Team

Rural Center

Garnet Bass, Director of Communications

Alison Campbell, Production Manager

Julie Schmidt, Graphic Designer

FEBRUARY 2011

Rural North Carolina in the Aftermath of the Great Recession

The Great Recession of 2007-09 battered North Carolina and brought high unemployment levels that remain intractable a year and a half after its official end. For rural North Carolina, the most severe economic downturn since the 1930s has been the latest in a series of harsh challenges.

As a result, today 1.7 million rural residents – nearly two out of every five – live in poverty or teeter on the edge.

1.7 million rural residents live in poverty or teeter on the edge

These rural North Carolinians on the economic margins either don't earn enough to rise above the federal poverty level, which is widely acknowledged to understate true poverty, or they are just one crisis away. Because these individuals and families live in communities of limited resources, they have few places to turn for help reaching a sound financial footing.

In 2007, the N.C. Rural Economic Development Center launched the Rural Economic Opportunity Initiative, an effort to understand the barriers to economic opportunity and to identify strategies to reduce poverty and build household assets. The goals are to improve the quality of life for individuals and families and to restore vibrancy to distressed communities.

The project's launch and the first shocks of the Great Recession occurred almost simultaneously, creating a new context for the project and adding import to its findings. This brief report highlights some of the most compelling data from the first phase of the project, on understanding the challenges for those living on the economic margins. It explores the long-term trends affecting the rural economy,

details the repercussions of the recession and uncovers the depth of poverty and near poverty throughout rural North Carolina.

Long-term trends reveal serious challenges

Rural North Carolina is a broad and varied landscape, encompassing 85 of the state's 100 counties and 4.5 million people. It is a mix of small towns, medium-size cities and crossroad communities with stretches of farmland and forests in between. Although some rural areas are thriving – particularly those adjacent to metropolitan areas or with scenic amenities that attract second-home and retiree populations – others have been struggling.

For a large part of the 20th century, agriculture and traditional manufacturing – textiles, tobacco and furniture – formed the backbone of most rural economies. Recent decades brought radical change.



A decade of challenge

Even before the Great Recession, rural North Carolina faced daunting challenges. In little more than a decade, it had been struck by a series of events with grave and lasting repercussions.

1996 Hurricane Fran

Hurricane Fran slammed into North Carolina's southern coast with sustained winds of 115 miles an hour and up to 10 inches of rain. Across the predominantly rural eastern half of the state, winds and rain caused more than \$5 billion in damage to homes, businesses, public infrastructure, agriculture and forests. Thirty-seven people died.

1999 Hurricane Floyd

Hurricane Floyd, the worst natural disaster in North Carolina history, affected two-thirds of North Carolina and inundated the rural, eastern third of the state in floodwaters. Up to 20 inches of rain fell on ground saturated a week earlier by Hurricane Dennis. Whole communities were submerged for days and weeks. The storm destroyed 8,000 homes and damaged 67,000 more. Fifty-two people died. Crop damage was extensive, and huge numbers of livestock drowned – including more than 30,500 hogs and 2.8 million poultry. Most roads east of I-95 flooded, and bridges washed out. Twenty-four wastewater treatment plants had to close because of damage. Public water systems and private wells were contaminated. Total damages exceeded \$6 billion.

2001-02 Recession

Although the official 2001-02 recession was of relatively short duration, its impact on rural North Carolina was severe and lasting. The rural economy was already in a state of flux as traditional manufacturing reduced jobs through technology, moved overseas or shut down all together. The recession dramatically increased the pace of change. From 2000 to 2003, rural counties experienced more than 70,000 announced layoffs, with six out of seven in manufacturing. Factories closed, and many towns lost their largest utility customers and largest sources of property tax. As the full impact of the recession became felt, North Carolina moved from the 12th lowest employment rate in the nation to the 11th highest. Rural unemployment, which hit 7.6 percent in 2002, consistently exceeded the state average.

2007-09 Drought

Just before the second recession of the decade, North Carolina entered what would become the worst drought since records were first kept in 1895. It was felt first and longest in western North Carolina. Record heat worsened conditions. Crops and pastures withered. Farmers struggled to feed and water livestock. Forests and nurseries suffered. Water shortages threatened communities across the state. The Rural Center alone assisted 15 communities with emergency water connections and/or new sources of public water supply. The drought would last two years, affecting three summer growing seasons.

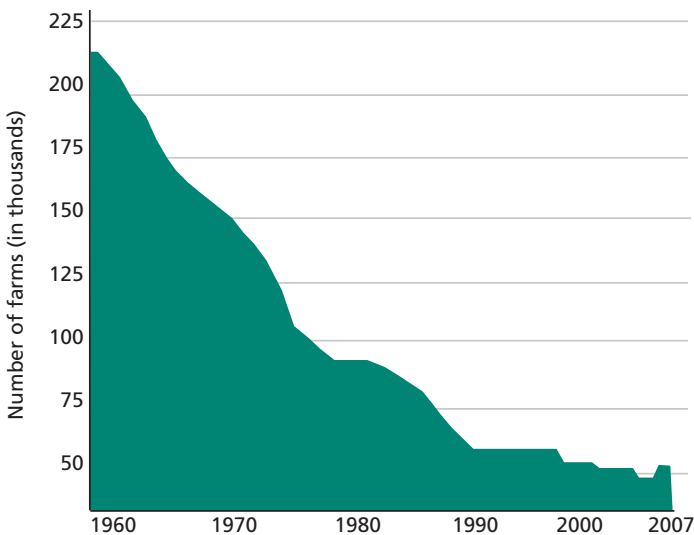
On the margins: real life, real hard



Number of farms declines

Mechanization, consolidation and the dissolution of the tobacco allotment system transformed farm operations and reduced the need for farm labor. Local farm suppliers and warehouses saw their businesses wither. Although agriculture and related businesses continue to account for a significant portion of the state's economy, farming involves fewer people often tending much larger farms than a few decades ago, and many small farmers rely on off-farm income to make ends meet.

Number of N.C. farms



Source: USDA

Job creation slow

As traditional jobs have dried up, rural communities have been hard-pressed to replace them. Between 1998 and 2008, only one of every three net new jobs in North Carolina located in a rural county. By 2008, when rural North Carolina accounted for about half of the population, it held only 41 percent of all jobs.



The voices of rural North Carolinians tell the story of life on the economic margins. The Rural Center listened to those voices as part of the Rural Economic Opportunity Initiative – an attempt to get beyond official data to uncover real-life experiences with the barriers to financial stability.

This listening experience took place through two primary vehicles.

In the spring and summer of 2008, the center conducted 15 focus groups across North Carolina. Two separate groups were held in each of the state's seven economic development regions. Community leaders – government officials, nonprofit leaders, educators – met in one discussion session. Low-income residents, in the other. Hispanic leaders were recruited for an additional focus group. Despite their growing presence in the state, Hispanics had been under-represented in the original 14 groups. A total of 148 people participated: 78 leaders and 70 low-income residents.

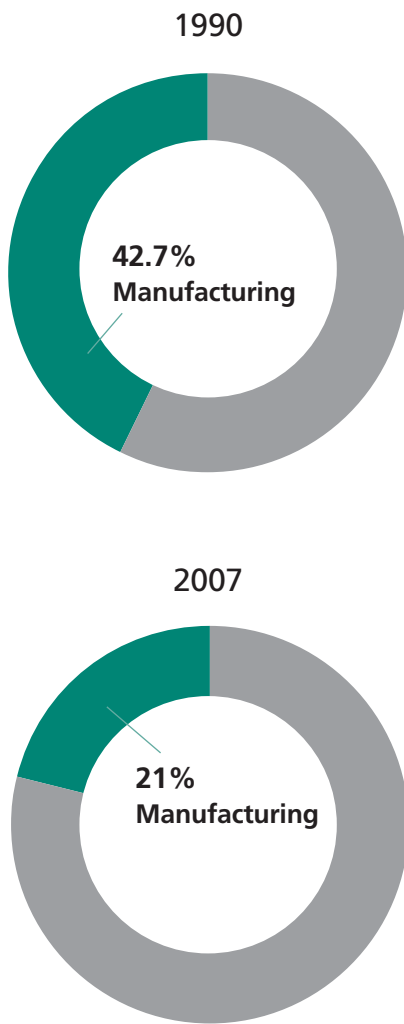
In the focus groups, the community at large received the significant emphasis. Although participants discussed personal experiences, they addressed what they saw around them as well. Most also answered a brief questionnaire.



Leading employment sector dwindles

Traditional factories that had thrived on a large supply of low-wage labor faced growing competition from nations with even lower wages. For a while, technology allowed the factories to maintain production while economizing on labor, but eventually global competition proved too strong a force. Downsizing gave way to outsourcing and plant closures.

Rural private employment

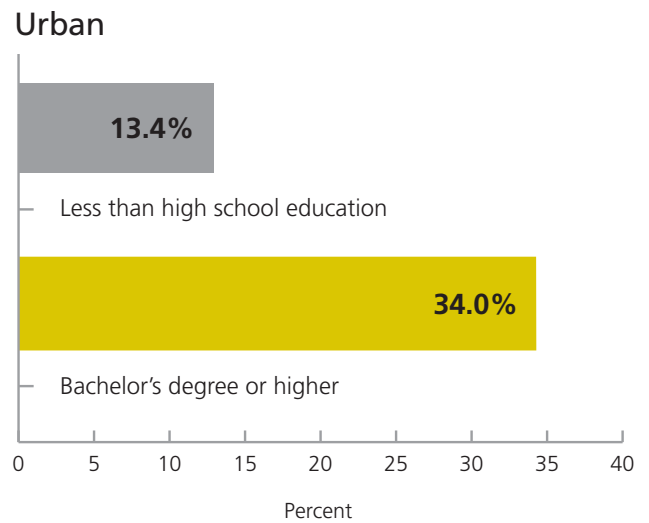
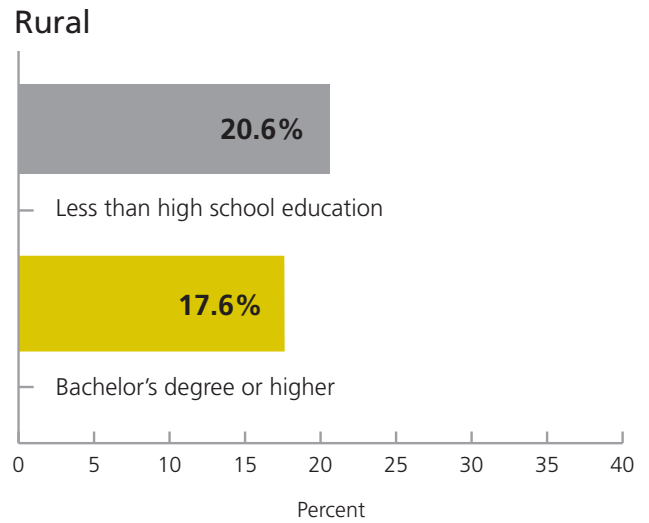


Source: Employment Security Commission of N.C.

Educational levels low

Even at its best, the rural economy had drawbacks. It required only modest skill levels, giving workers few incentives to complete high school or go beyond. As the 21st century opened, educational attainment in rural communities lagged significantly behind that of urban counties, leaving rural workers ill-prepared to adjust to the needs of the new economy.

Educational attainment for adults 25 years and over, 2009

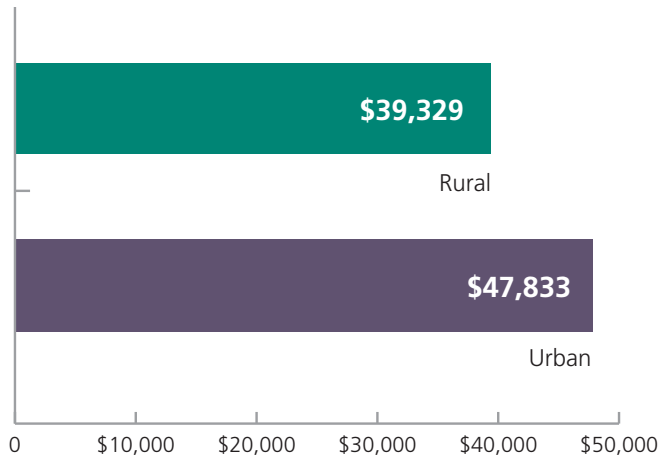


Source: U.S. Census, American Community Survey

Rural people get by on less

With low educational levels and low-skill jobs come low wages. In 2007, median household income for rural North Carolina was only 82 percent of that in urban counties.

Median household income, 2007



Source: U.S. Census



In the fall of 2009, a statewide telephone survey gathered additional details about the personal challenges faced by 763 North Carolinians and their households. A number elaborated on their responses during follow-up interviews.

The story that emerges is one of discouragement and hope, frustration and determination, with an ample dose of pragmatism. What struggling rural residents seek is modest: good jobs with benefits, adequate health care, a decent standard of living and the dignity that comes with being able to provide for themselves and their families. But they have witnessed – often felt first hand – the loss of jobs in their communities without new jobs filling in the gap, at least not in adequate numbers. They are uncertain, even scared about the future.

Although each circumstance is unique, several general themes emerged from the surveys and discussions.

Rural households have high financial vulnerability. Unemployment levels and poverty rates tell only a fraction of the story. In the Rural Center's survey, nearly one rural respondent out of five does not have a bank account, making it difficult to pay bills and save money. Many resort to nontraditional financial resources such as non-monetary payments for service, use of check cashing services and selling items at pawn shops.

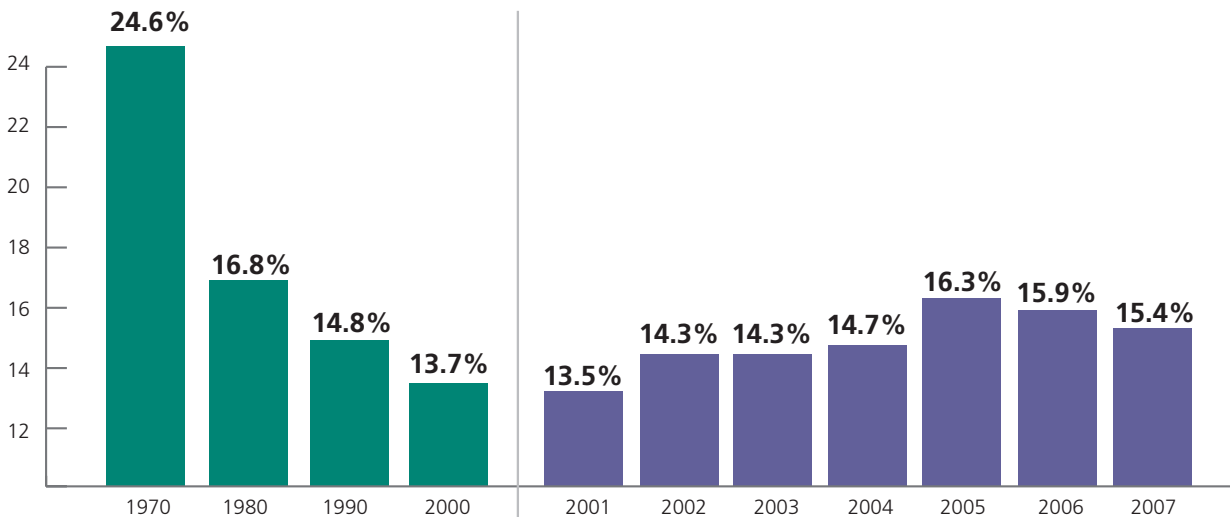
“ I am the person that falls between the cracks. I make a tiny bit (\$50 a month) too much to get assistance, but that happens. ”

Poverty lingers, grows

Together these factors have led to consistently higher unemployment and poverty levels for rural communities. Ten rural counties – most in the northeast – are classified as areas of persistent poverty, meaning their poverty levels have

exceeded 20 percent for at least 40 years. Although poverty remained a serious concern, it did lessen in much of rural North Carolina prior to 2000, only to rise again during the past decade.

Trends in rural poverty



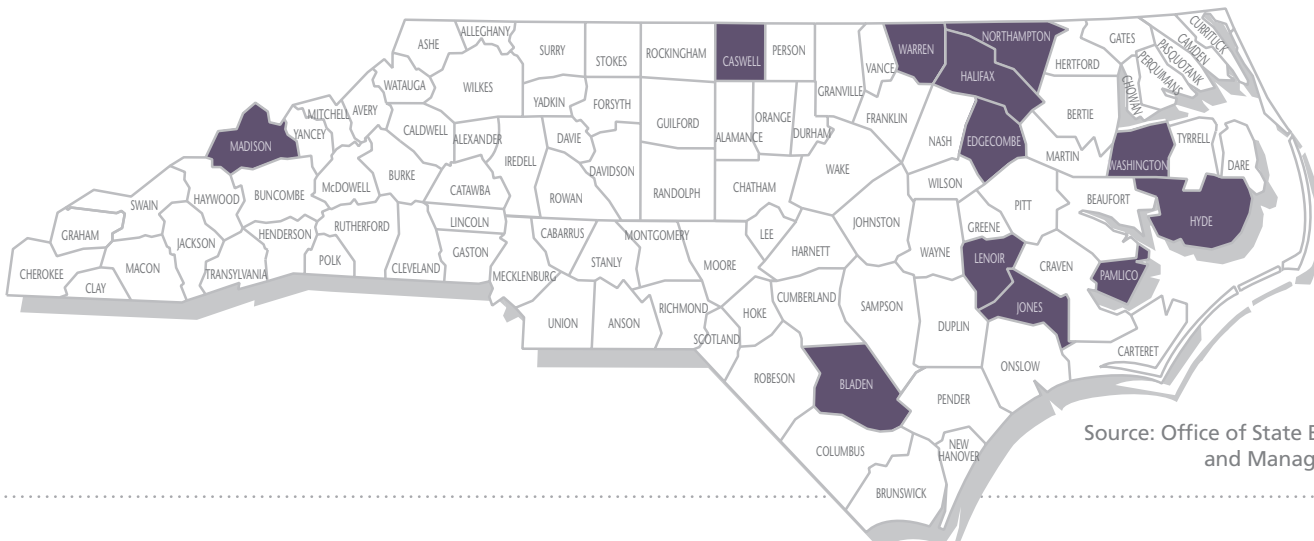
Source: U.S. Census

Some counties losing population

Economic struggles and natural disasters are having an impact on population. Through the first decade of the 21st century, 12 rural counties have lost population.

This contrasts with an overall state population increase of nearly 17 percent. Counties losing population tend to be those with the greatest levels of poverty.

Counties with population loss, 2000-2009



Source: Office of State Budget and Management

With the Great Recession, hard times get harder

In 2007, rural North Carolina was finally seeing signs of recovery from the 2001 recession. More than 2 million rural residents were employed, and the jobless rate had dropped to 4.8 percent. But the national housing bubble had burst, slowing overall economic activity, and in December 2007, a new recession set in. The housing crisis intensified, leading to the near collapse of the nation's financial system in September 2008. Unemployment skyrocketed.

This recession went broader and deeper than any in recent memory. It destroyed jobs and businesses. It wiped out retirement accounts. White-collar financiers saw careers collapse overnight. As advertising dried up, newspapers laid off large portions of their staff. In rural areas, manufacturing companies and retail stores that were barely surviving before found they could no longer hold on.

Thousands of people who had considered themselves middle class joined those on the economic margins of society.

The recession officially lasted from December 2007 to June 2009. Although the effects linger today, this official time period provides reference points for considering the extent of its impact.

“ I have an interview for a new job so hopefully it will be OK. I'm optimistic. If I don't have to declare bankruptcy in May, things should get better. ”



Financial literacy – that basic understanding of the fundamentals of personal finance – is sometimes a problem: dreams may exceed the possibilities with a poor credit score. Other times, the issue lies not in knowing what to do. How can they save for emergencies or school or retirement when it takes every penny to get by? As one said: “There isn't a lot left over, but I get the bills paid.”

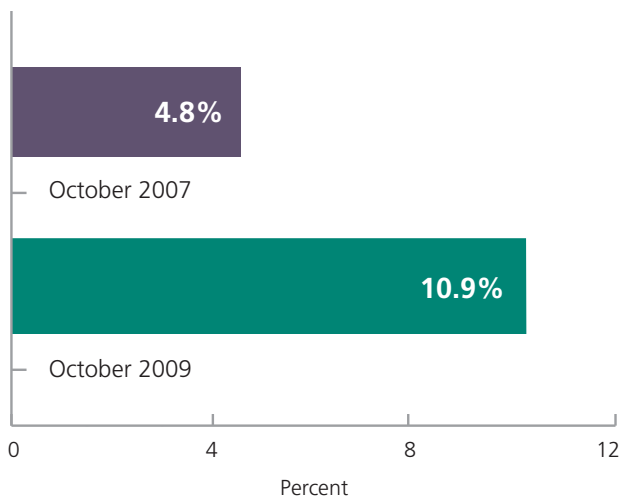
Rural households face serious housing challenges. Where do they see their future? For one rural resident, the answer was simple: “without a house.” Others shared the fear. One reported being two months behind on the mortgage and hadn't paid the property tax bill. Another had obtained a loan modification but still had trouble making the payment. Some had already lost a home to foreclosure or moved in with relatives. In the Rural Center survey, 40 percent of rural respondents said they struggled to pay housing costs, and 37 percent reported paying half or more of their wages for housing. Said one: “I feel that I'm lucky to have found such ridiculously cheap housing, and even still it is somewhat of a burden.” Many reported significant increases in rent or house payments. “We manage to get it paid. It just puts a strain on us.”

Unemployment doubles

In two years, nearly 110,000 rural jobs disappeared. Both the number of unemployed workers and the unemployment rate doubled. Altogether a quarter million rural workers and half a million North Carolinians were jobless and seeking new employment in October 2009.

Eighteen rural counties saw their jobless rates soar to 13 percent or higher. A dozen of them exceeded 14 percent. Two counties with persistently high unemployment continued to suffer most severely – Scotland County at 17.2 percent unemployment and Edgecombe at 17 percent. Relative to their pre-recession levels, western counties saw disproportionate increases – a reflection of manufacturing and construction job losses.

Rural unemployment



Source: Employment Security Commission of N.C.

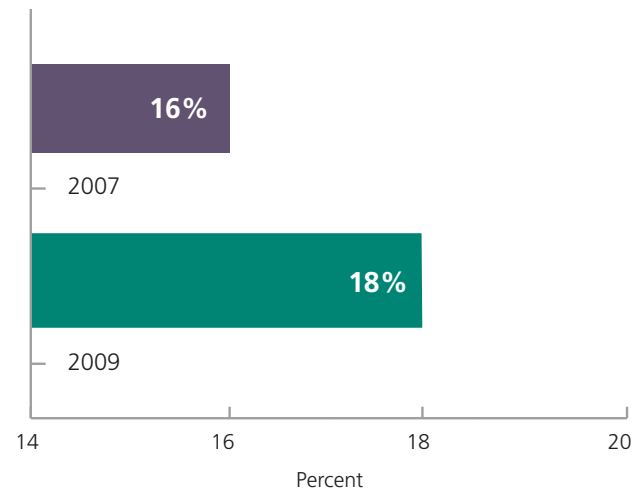
Incomes decline, poverty deepens

Throughout the recession, working hours were cut and two-income households learned to get by on one paycheck – if they were lucky. Median household income decline by roughly \$1,000 across all rural counties (to \$38,529 in 2009) and by \$2,000 in the east.

Although the pain was widespread, it was not felt evenly. Between 2007 and 2009, over 200,000 more North Carolinians sank below the poverty line. For a family of four, that meant earning no more than \$20,650 in 2007 and \$22,050 in 2009.

In North Carolina's 85 rural counties, the number of people in poverty rose by 106,000 between 2007 to 2009, reaching 800,514, or nearly one resident in five. In 10 rural counties, more than a quarter of the population lived below the poverty line. Eastern North Carolina continued to have the highest poverty rate, but the recession spread pain across the landscape.

Rural poverty

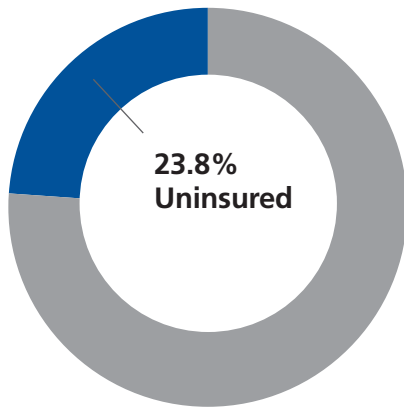


Source: U.S. Census

Health care becomes a luxury

As people lost jobs, they also lost their source of health insurance or the ability to pay for it. From 2007 to 2009, North Carolina experienced the largest percentage increase in uninsured of any state, rising from 17.2 percent to 23.2 percent. Lack of insurance is significant statewide but most notable in the east. Among nonelderly adults in eastern North Carolina, fully one person in four had no health insurance in 2009.

Rural health insurance coverage, 2009



Source: N.C. Institute of Medicine

Housing challenges grow more serious

Housing costs are a significant issue for many rural families. Initial home foreclosure filings rose more than 50 percent between 2007 and 2009 in western counties. Furthermore, in a statewide Rural Center survey, nearly 40 percent of rural respondents said housing costs consume half or more of their wages.

“We’re keeping everything going, but it’s really tough.”

Rural households often lack medical insurance and treatment.

The problems may be much worse than represented by official counts of the uninsured. According to the survey, more than a third of rural households include at least one person who lacks health insurance and 20 percent report that someone has gone without needed medical treatment. A 43-year-old without insurance said, “It’s scary because I’m getting up there in age.” And someone already “up there” totaled the medical bills and warned, “Don’t ever get old.”

Others expressed gratitude for the coverage they had – Medicare, Medicaid or employer-based policies. Said one: “As long as we are both employed, we do have good coverage, and the only stress would be if one of us lost our job.”

With or without insurance, the cost of health care posed significant challenges. They spoke of bills running several thousand, sometimes tens of thousands of dollars even after insurance payments. A teacher found a couple of extra jobs to cover the cost of a son’s surgery. “It’s expensive but you have to have it,” another said. “I pay little by little what my insurance won’t cover.”

Largely, they struggle in isolation.

One of the notable aspects of rural life is the high proportion of residents who have family living nearby – 70 percent, according to the center’s survey. But when the whole family, even the whole town, is struggling to get by, help with unexpected bills or the loss of income can be hard to find. Many people lamented that not only could their families not help them, but they didn’t have enough to help others. Churches were the most cited safety net. So what do people do?

In rural North Carolina, 1.7 million live on the economic margins

In examining those on the economic margins of society, the Rural Center looked beyond the federal poverty level. It sought to include not only those *in poverty*, as officially defined, but those with too few resources to withstand even temporary adversity and thus at risk of falling into poverty.

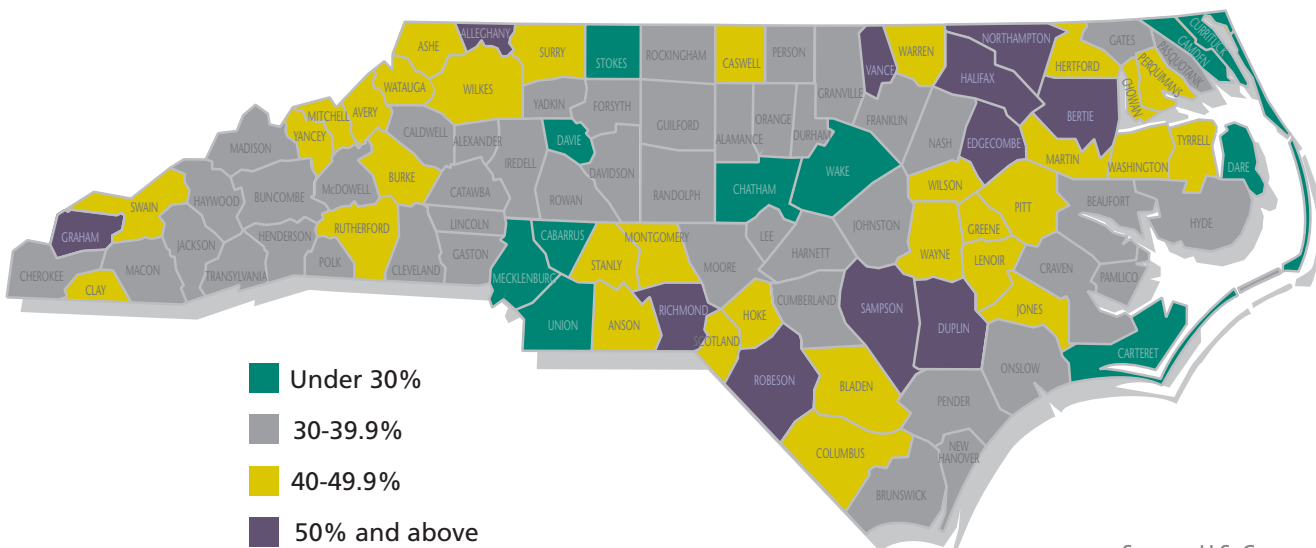
To answer this challenge, the center adopted a commonly accepted standard for life on the economic margins: annual incomes below 200 percent of the federal poverty level. This standard includes both the poor and the near poor.

Combining this definition with data from the U.S. Census Bureau's American Community Survey released in December 2010 illuminates a harsh reality: nearly two out of five rural North Carolina residents live on the economic margins of society. That's nearly 1.7 million people, or 38.6 percent of the rural population. Eastern North Carolina continues to suffer the deepest levels (41.0 percent), with the west at 37.7 percent.

About the federal poverty level

Although it is adjusted annually for inflation, the poverty level is based on a marketbasket of goods and services developed over half a century ago. The weight given the individual goods and services in the marketbasket has remained steady all that time, even though their relative costs have changed significantly. Food takes up a much smaller portion of the average budget today than it did in 1960, for example, but health care and housing consume larger portions. Most researchers and policy analysts consider the official poverty level today an inadequate measure of economic security.

Population living below 200% of poverty five-year average (2005-2009)



Source: U.S. Census

High as these numbers are, they may well understate current reality. The Census Bureau has eliminated annual estimates for many socioeconomic factors for counties with populations of fewer than 65,000. Instead, new estimates are based on three- and five-year averages, depending on the size of the county. Current conditions thus may be masked by estimates from previous years.

The 2001-02 recession took a heavy toll on rural North Carolina. This later recession has cut far deeper and lasted longer. Although economic growth is expected to accelerate across all sectors in 2011, it is not expected to reduce unemployment significantly before 2012.

With their own resources exhausted, or nearly so, households on the economic margins have few places to turn. Family can sometimes help ease difficulties. In the Rural Center survey, 70 percent of rural respondents reported having family nearby. Yet when all are struggling, there may be little to share.

Communities face similar quandaries. Poverty and near poverty seldom occur in isolation. They cluster in communities and counties. In 11 rural counties, *more than half* of all households live below 200 percent of the poverty level.

“It’s just me and my husband, and we’re both unemployed, but we’re trying to get by and survive.”



“Pray, really, really hard. I guess just like every other household in this country, you start digging into your pockets and say, ‘Well, I can do this’ or ‘I can do that’ and pay what you can.”

Jobs are the No. 1 issue.

Across the board, from the lowest income resident to the top community leader, rural people cited the loss of jobs and industry as their communities’ top challenge. “There are no jobs or nothing. It’s rough up here,” one said. Another despaired that the county doesn’t even offer jobs at a McDonald’s or Burger King. They seek decent jobs with benefits to provide a little stability in their lives.

Work readiness is a challenge, too.

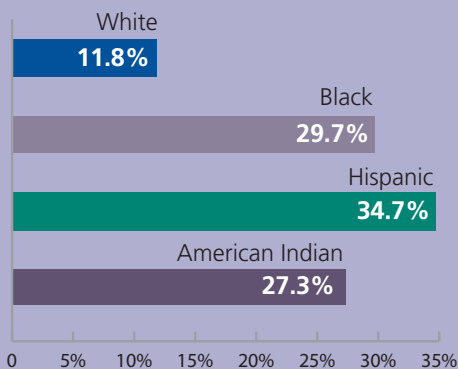
Looking around their communities, rural people saw large numbers of unskilled adults who were reluctant to return to school to upgrade their skills. They were also concerned that the educational system did not teach the right skills to young people. They don’t just need reading, writing and arithmetic, one said, but problem solving, creative thinking and hands-on learning. At least one resource, however, was widely praised. Local community colleges were seen as a lifeline for current and future rural workers and their employers.

Beyond job skills lay a host of other issues. Criminal records excluded many, especially young men, and few employers seemed willing to provide second chances. But the fault was not

Poverty intertwined with race, ethnicity

In rural North Carolina, as in much of the nation, minorities account for a disproportionate share of the population living in poverty and near-poverty. The limitations of available data prevented a thorough analysis of how racial groups fared during the Great Recession. But, as recent figures from the Census Bureau's American Community Survey show, the historical pattern remains intact. In this five-year estimate, the poverty rate among rural blacks, Hispanics and American Indians was more than twice that of rural whites. Because whites constitute a larger share of the population, in absolute numbers they account for approximately half of all rural North Carolinians living in poverty.

Rural N.C. poverty levels five-year average (2005-2009)



Source: U.S. Census

Greatest share of population on the economic margins

Individuals below 200 percent of federal poverty level, 2005-2009

	Percent	Number
Sampson County	55.9	34,834
Robeson County	55.5	69,130
Graham County	55.3	4,305
Northampton County	54.4	10,949
Duplin County	52.6	26,962
Edgecombe County	51.7	25,979
Richmond County	51.3	22,942
Alleghany County	51.1	5,576
Bertie County	50.8	9,513
Halifax County	50.3	27,016
Vance County	50.1	21,340

For communities to prosper, individuals and families must prosper

The struggles of those on the economic margins matter on the community level as well as the personal one. As rural communities seek to compete in the national and global economy, they must be able to draw on the skills, energy and creativity of all residents.

A companion document to this report offers guidance to communities dealing with the question of how to help individuals and families join the economic mainstream. "Asset-Building Strategies for Low-Income Families" describes more than 30 successful projects collected from across the state and nation. Most can be replicated with local resources. The goal is to provide rural leaders with immediate, practical and attainable ideas they can carry out in their home communities.

Whether involved in civic groups, churches or community organizations, rural people working together can strengthen the financial future for themselves, their neighbors and their communities. With 1.7 million rural North Carolinians struggling to survive, there is no time to lose.



always with employers. Many young people failed required drug tests, and their elders worried that poor work ethics and minimum wage jobs dissuaded young people from investing in work life.

Everywhere, rural people are concerned about the loss of young people.

With too few after-school and youth programs, adults said, young people get pulled into drugs and street life. They drop out of school, unprepared for the world of work. Those more determined, who finish high school and maybe go on to college, wind up moving to urban areas – their best bet for jobs. Either way, the community loses.

On other issues, the view of needs diverge. In focus groups, clear distinctions emerged between the tools that community leaders and low-income residents considered important for progress. Leaders identified microenterprise loan programs and downtown revitalization as key. Among low-income residents, seven out of 10 cited cost-effective government, health savings accounts and community organizing as

most important. Neither leaders nor residents volunteered thoughts on asset development – an indication that philanthropy, individual development accounts, earned income tax credits and other opportunities may be off the radar screen.

There are fundamental barriers to communication. Both low-income residents and leaders spoke about the difficulty in staying informed and/or getting information out to members of the communities. Residents rely on word of mouth; leaders depend on the Internet and newspapers. Leaders acknowledged that information is not reaching all who need it. Among the Hispanic community, Spanish-speaking radio stations have emerged as important conduits.

“I’m fighting my way up to the poverty level.”

Despite the challenges, rural people haven’t given up on their communities.

It’s true that some people remain in place because they have few options. They have no money to move, or they can’t sell their homes. But by and large, people want to live in their communities. It’s home, they said. They like having family nearby. They like the rural way of life. In the survey, 60 percent of rural respondents reported a good or excellent opinion of their towns. “I like it more than I don’t like it,” came one report. Furthermore, they take part in youth and community programs at higher rates than do urban dwellers. As one person explained, “It’s an obligation really, not a choice.”

Board of Directors

Valeria L. Lee, *Chair*
Bill Gibson, *1st Vice Chair*
Larry Wooten, *2nd Vice Chair*
Mikki Sager, *Secretary*
Curtis Wynn, *Treasurer*

Andy Anderson	Patricia Ferguson	Patricia Mitchell
E.H. Alexander	Loyd Godley	Allan Oocumma
Ted Alexander	Grant Godwin	Robert B. Partin
Rex L. Baker	Billy Ray Hall	Scott Ralls
Frank V. Beam	Scott T. Hamilton	Alan Rice
Leslie Boney	Andrea Harris	Cleveland Simpson
Charles P. Brown	CeCe Hipps	Charles Smith
Anita Brown-Graham	Lenna Hobson	Joseph Stanley
Janice Brumit	Bobbie Jacobs-Ghaffar	Katherine Thomas
James S. Bryan	Lenora Jarvis-Mackey	Steven W. Troxler
J. Keith Crisco	Howard C. Jones	Jennifer Tolle Whiteside
Brian Crutchfield	Alice M. Keeney	Frank Alfred Wilson
Robin G. Cummings	Larry W. Kernea	Leon Wilson
Ilana Dubester	Wayne McDevitt	
Lewis Ebert	Larry P. Meadows	

EMERITUS MEMBERS

C.E. Bishop
William Friday
Robert B. Jordan
Kelly S. King
Thomas W. Lambeth

Rural Partners Corporate Group

ACEC of North Carolina
AT&T North Carolina
Bank of America
BB&T Charitable Foundation
Blue Cross Blue Shield of North Carolina
Duke Energy Carolinas
East Carolina Bank
First Citizens Bank
Jordan Lumber
Macon Bank
Martin Marietta Materials
McGill Associates
Mechanics and Farmers Bank
Murphy Electric Power Board
Nexsen Pruettt
North Carolina Farm Bureau
North Carolina Mutual Life Insurance Company
North Carolina's Touchstone Energy Cooperatives
PBS&J
Piedmont Natural Gas
Progress Energy
RBC Bank
Sanford Holshouser Consulting
Sepi Engineering & Construction
W.K. Dickson
The Wooten Company
Wachovia-Wells Fargo Foundation

Our mission

Our mission is to develop, promote and implement sound economic strategies to improve the quality of life of rural North Carolinians. We serve the state's 85 rural counties, with a special focus on individuals with low to moderate incomes and communities with limited resources.

To fulfill our mission, the center operates multifaceted programs with four overarching goals:

- 1 Serve as the state's rural policy leader and advocate
- 2 Develop strategies to bring about economic and social transformation
- 3 Deliver resources for rural people, businesses and communities
- 4 Equip rural leaders to succeed in the 21st century

To learn more, visit www.ncruralcenter.org.

NORTH CAROLINA RURAL ECONOMIC DEVELOPMENT CENTER

4021 Carya Drive, Raleigh NC 27610

Telephone 919.250.4314 • Fax 919.250.4325

www.ncruralcenter.org

