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Poor Children and Vacation Homes: The Relationship Between Seasonal Homes and Child Poverty in Wisconsin Counties¹

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Abstract

Seasonal residents escape to their vacation homes in Northern Wisconsin to enjoy the natural resources and recreation. However, their presence affects the economies of Northern counties. U.S. Census data are analyzed and results show that high percentages of seasonal homes are correlated with higher child poverty rates. A higher percentage of seasonal homes in a county is associated with higher unemployment rates, high housing costs, more jobs in services and fewer jobs in manufacturing and extractive industries. Vacation homes distort local economies around retail and services that provide low-wage jobs for families, so children living in counties with a high percentage of seasonal homes are more likely to live in poverty.

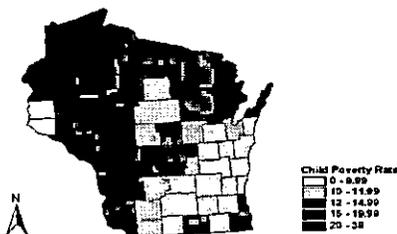
Introduction

Historically, Wisconsin has a good reputation for taking care of its children. The state consistently ranks within the top ten in terms of child well being (A.E Casey Foundation 2001). However, while many children reap the benefits of living in a state that reports favorable averages on indicators of child well being, there are patterns of spatial inequality that show that not all children are living well. Child poverty rates vary across regions and counties within the state. In fact, child poverty rates vary more across Wisconsin's counties, than general poverty rates (U.S. Census)¹. In particular, those children living in the Northwest region of the state have a higher probability of being poor

¹ An earlier version of this paper was presented at the 2000 annual meetings of the Midwest Sociological Society, held in Chicago, IL. Direct all correspondence to Carol Miller, Department of Sociology and Archaeology, University of Wisconsin-La Crosse, La Crosse, WI 54601

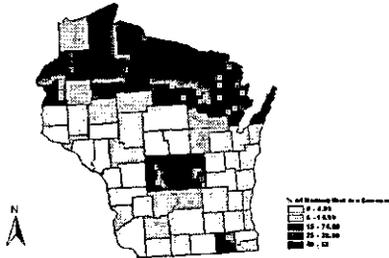
(See Figure 1). While the state rate of child poverty in 1995 was 13.4, children in Wisconsin's Northwestern Counties had a poverty rate of 20 or above (U.S Census).

Figure 1. Distribution of Child Poverty in Wisconsin, 1995



Simultaneously, Wisconsin has a legacy of seasonal or second home ownership (American Society of Planning Officials 1976). Vacation home ownership, a symbol of relative affluence, is common for seasonal residents from Southern Wisconsin, Minnesota and Illinois. They take advantage of Wisconsin's natural amenities in the northern counties. They buy property and build houses in the woods and along the lakesides in Northern Wisconsin (See Figure 2). They escape their busy, hustle-bustle lives in metropolitan areas by spending summers swimming and boating and winters snowmobiling and skiing at their vacation homes.

Figure 2. Distribution of Seasonal Homes in Wisconsin, 1990



The similar geographical distribution of child poverty and seasonal homes is counter-intuitive. Hypothetically, one would expect that the presence of seasonal residents would translate into revenue generated from retail sales and service purchases. However, another hypothesis is that vacation home destinations have characteristics similar to other types of tourist dependent economies. Such locations might act as internal colonies with distorted developed economies focused on servicing the wealthier seasonal inhabitants. Providing retail and services to seasonal residents in other types of tourist dependent areas often results in lower-paying jobs available to year-round residents. Therefore, the children in homes of these low-wage retail and service providers are more likely to live in poverty. The goal of this study was to test for a relationship between the seasonal home ownership rates and child poverty in Wisconsin counties.

Literature Review

Explanations of Regional Poverty

Making a link between child poverty and vacation or seasonal homes seems baseless. However, regional differences in child poverty has been linked to changes in family structure, the racial and ethnic make up of a region, regional differences in the educational attainment of residents and occupational opportunities available within regions. More specifically, economic restructuring, especially in the 1970s and 1980s, in rural areas has affected economic opportunities for rural families. For some areas, restructuring has meant a decline in extractive and agricultural industry and an increase in tourism and recreation. It is argued that rural regions economically dependent upon seasonal visitors, but more specifically, seasonal residents, are structured around servicing the needs of seasonal home owners and are affected by higher housing costs that negatively affect the financial stability of year-round families.

Regional Differences in Child Poverty Rates:

Previous research on regional child poverty in the United States has focused on social and economic factors, trying to explain variations in the poverty rate. Changes in nonmetropolitan family structure have been linked to higher child poverty rates. Specifically, the increase in the number of rural children living in female-headed households was associated with increases in child poverty rates (Lichter and Eggenbeen 1992). Regionally, high levels of female-single-headed households and a high proportion of racial and ethnic minority residents are associated with high poverty rates, while higher proportions of high school and college graduates are associated with lower levels of poverty (Friedman and Lichter 1998).

Uneven economic development is the main culprit responsible for varying poverty rates. Even during periods of economic growth, many rural regions within the United States experience deprivation (Lyson and Falk 1993). Although some argue that deficiencies of the people can be blamed for persistent rural poverty, others point to the restricted opportunities in rural areas as an explanation (Summers 1995). Rural and urban differences in human capital (measured by the percent of those with specific levels education) have been difficult to link to rural/urban differences in poverty. However, local economic organization has been used to explain poverty differences between rural

and urban regions (Hirschl and Brown 1995: 243). Specifically, the types of industries in which people can find employment and the availability of positions in those industries affect the overall level of income available to households. Jobs in manufacturing and employment in professional services usually provide higher incomes than those found in personal and miscellaneous services and extractive industries. Also, regions with high unemployment rates are directly linked to high child poverty rates (Friedman and Lichter 1998, Hirschl and Brown 1995).

Economic Restructuring and Rural Poverty:

The causes of uneven economic development, especially in rural areas, have been attributed to economic restructuring of industrial and agricultural-based economies (Lichter and McLaughlin 1995, Hirschl and Brown 1995, Albrecht 1998, Nelson 1998). This restructuring was associated with shifts in the world economy that affected fuel and land costs and induced many farmers to take advantage of low interest rates which later resulted in high rates of debt (Flora and Flora 1988: 77). The debt of the 1970s metamorphosed into debt crises in the 1980s following fiscal and monetary changes (Flora and Flora 1988:78). Flora and Flora (1988) claim that the cornbelt, Iowa, Minnesota and Wisconsin, were the hardest hit by these changes (pp. 77-78) As a result of this restructuring, the agriculturally dependent economies in the Midwest experienced an increase in non-agricultural employment (van Es, Chicoine and Flotow 1988). Rural areas (in the Midwest as well as The Black Belt in the South) experienced increases in service-sector employment, including finance, insurance, real estate and other services (Falk, Talley and Rankin 1993: 64).

In response to the economic restructuring many rural areas have turned to their seasonal tourism incomes to bolster or at least support the local economies. The very same natural resources that once were attractive to mining and agricultural industries are now attracting recreational visitors. Rural areas have taken on the role of servicing leisure and recreation consumers from metropolitan areas, and these visitors bring in income into the local economies in similar ways that the old industries once did (Power 1996: 213). However, playing this recreational role for seasonal visitors comes with certain expectations of what services and amenities are available.

Tourism Dependency, Internal Colonization and Poverty

The understanding of tourism or vacation dependency as a form of colonization has gained acceptance in much of the literature. Tourism dependency can be seen as part of the internal colonialism associated with natural resource dependent areas that Peluso, Humphrey and Fortmann (1994) argue is a result of advanced capitalism. They claim that advanced capitalism increases the concentration of capital and results in the withdrawal of local control over economic processes and decisions. Theoretically then, advanced capitalism can have a similar affect on tourism dependent areas. Beach or ski resorts in Hawaii, New Hampshire and even Poland can be seen as colonized areas in which year-round residents service affluent seasonal residents and short-term vacationers (Kent 1993, Goodno 1992, Szczepanski and Wodz 1989). The economy becomes distorted around the services and amenities that visitors need and desire. Large absentee-owned vacation homes impact the local economy, and conflicts develop between seasonal and permanent residents. Sometimes these conflicts fall along racial and ethnic divisions, as seen in the conflict between sport fishers and Native Americans in Northern Wisconsin (Gedicks 1992).

In classical dependency, “[The] Expansion of the export sector only makes peripheral countries more dependent on the wealthy nations for markets, investment capital, technical assistance, and consumer goods.” (Shannon 1996: 16). Vacation or tourism dependency means that vacation destinations are dependent on visitors from wealthier counties to buy real estate, pay taxes, and purchase vacation services. At the same time, because vacationers desire that these destinations remain underdeveloped for aesthetic and recreational reasons, these areas must also be dependent upon outside areas for investment capital and consumer goods. Seasonal residents want the best of both worlds. Good roads, water, sewer systems and other utilities, along with shopping, restaurant and other leisure opportunities are usually desired by the visitors, and many rural areas do not have the resources to provide such services. At the same time, seasonal homeowners want the area to remain undeveloped to maintain the natural beauty and opportunities for outdoor recreation. This poses a conundrum for year-round residents and community leaders of vacation home destinations.

The economies of vacation dependent regions affect the quality of life of year-round residents in two ways. First, the economic opportunities available to families and household are restricted. Second,

the cost of living in vacation dependent region becomes too high. First, because the seasonal residents want forestland and waterways to remain pristine, and they are trying to escape urbanization, industrial development is resisted. This gets translated into lower paying service and retail jobs and little alternative economic development. Instead of pursuing alternative industrial and economic development ventures, year-round residents resign themselves to servicing the needs of seasonal residents. These service jobs do not offer substantial wages. As Powers (1996) points out, "The average income associated with jobs in tourism is low." (216). In general, tourist jobs pay 30 to 40 percent below average annual incomes in the United States (Winterbottom 1991). This is because most of the jobs are part-time, seasonal and in service and retail industries (Krannich and Zollinger 1997:211).

The second problem that the presence of seasonal homes causes is an increase in the cost of living in tourist dependent regions. Land and building prices rise, which results in higher taxes (Powers 1996:218). For regions in which seasonal tourism comes in the form of second home development, this is particularly challenging. Those seeking second homes in recreational areas drive up rental prices and land costs that make housing difficult to afford for some year-round residents. However, for a few homeowners, the increases in land and housing values provide a windfall in the value of their property (Powers 1996: 219). Some choose to sell off their property and leave, but others do not have the same option. Also, increased property values have a positive fiscal impact on local governments because of the increases in tax revenue and the fact that seasonal residents are not a burden on local public school systems. However, in the long run, fiscal impacts can be negative because of the development of necessities for these seasonal homes, like new roads, sewage treatment and waste removal (American Society of Planning Officials 1976).

Therefore, rural regions focusing on tourism development as an alternative to other forms of economic development have had difficulty improving the quality of life for year-round residents. The effects of attracting vacation homeowners have the potential of having both positive and negative economic impacts.

In this study, economic and social effects of seasonal residents in Wisconsin were tested. The main hypothesis was that seasonal residents have a negative impact on the lives of year-round residents that gets translated into high poverty rates for children. Specifically, a county

with a high percentage of seasonal homes was expected to have higher child poverty rates because the economic opportunities for families are limited by the structure of the economy in which a high number of seasonal homes exist. The second hypothesis tested examined this mechanism through which seasonal residents affect child poverty rates. Counties with high percentages of seasonal homes were expected to have tourism dependent economies, more jobs centered on miscellaneous services, higher unemployment rates, and high housing costs.

Data and Methods

County data from the U.S. Census Summary Tape File 1A and 3A were used in the analyses. The dependent variable was the percentage of children under age 18 living in poverty². These data came from the 1995 U.S. Census County Income and Poverty Estimates. These data are estimates based upon "a regression model which predicts the number of poor persons using three-year averages of county-level observations from the March Current Population Survey (CPS) as the dependent variable and administrative record and census data as the predictors"(U.S. Census 1995). These data were used in order to establish causal order and to allow for the test of a lagged effect of the 1990 independent variable.

To test the effects of seasonal residents on child poverty, the percent of housing that is seasonal was included as an independent variable. This variable was retrieved from U.S. Census Summary Tape File 1A. At the county level, the measure "vacancy status" was used to calculate the percent of homes that are seasonally occupied. From this measure, the number of residences reported as "seasonal" was divided by the total number of residences (seasonal, occupied and vacant) in a county, to create a rate of seasonal homes.

Other control and independent variables included were the percent of residents who were nonwhite, the percent of households headed by a single female, the percent of residents who have less than a high school education, the percent of income spent on housing, the 1994 unemployment rate, and measures of the percent employed in non-durable manufacturing, professional services, miscellaneous services (including recreation and personal services), and extractive industries. All of these measures, except the unemployment rate, were derived from 1990 Census data and were included as measures of the structure of the

economy. The unemployment rate was retrieved from the Current Population Survey. Table 1. contains statistics describing how these measures were distributed.

These control and independent variables were included because these are the indicators previously associated with measures of spatial inequality, such as child poverty (Hirschl and Brown 1995, Friedman and Lichter 1998, Nelson 1998). By including the percent of residents who were nonwhite, the percent of households headed by a single female, and the percent of residents who have less than a high school education, a test for the effects of the demographic and human capital characteristics was conducted (Summers 1995). A test for the effects of the structure of the economies on child poverty was conducted by including the measures of the percent employed in the various sectors and unemployment rates. This tested the effects of economic opportunity (Summers 1995). Additionally, including the percent of income spent on housing tested the effect of high housing costs.

TABLE 1: Descriptive Statistics for 72 Wisconsin Counties

Variable	Mean	Standard Deviation	Minimum	Maximum
1995 Child Poverty Rate	13.44	5.53	2.5	38.0
% Seasonal Homes	14.64	2.20	0.15	57.51
Housing Costs	13.86	0.88	12.10	16.20
1994 Unemployment Rate	5.87	2.10	2.30	19.00
% Employed in Nondurable Man.	8.97	3.76	1.71	19.99
% Employed in Prof. Serv.	31.43	5.20	23.15	51.71
% Employed in Misc. Serv.	3.76	1.40	2.16	9.06
% Employed in Extractive Ind.	8.92	5.98	0.55	24.87
% Non-white	4.21	10.94	0.28	89.31
% Single Headed Household	5.30	2.77	3.32	25.76
% w/o HS Degree	24.85	5.22	11.78	37.63
N = 72				

Multiple models were analyzed by including combinations of independent variables that did not show evidence of multicollinearity. By analyzing different regression models in which different combinations of independent and control variables were included, the explanatory power of the models could be compared. In addition to the regression analyses conducted with child poverty as the dependent variable, others were completed in order to test for the effect of seasonal residences on the structure of the economy. In these analyses unemployment, housing costs and the percent employed in the various industries were regressed on the percent of seasonal homes in a county.

Results

Table 2. contains the results of the OLS regression analyses. In Model 1, the percent seasonal homes in a county was positively correlated with and a significant indicator of child poverty in Wisconsin Counties. Although the coefficient was small, once one considers the range of values for the percent of seasonal homes, it is not trivial. For example, for each ten percent increase in the percent of seasonal homes, the child poverty rate increased eight-tenths or nearly one percent. Approximately 5 percent of the child poverty rate could be attributed to the presence of seasonal residents in counties in which 50 percent or more of the homes were seasonal. Fifty percent or more of the homes in five Wisconsin counties, Burnett, Florence, Forest, Sawyer and Vilas were seasonal. These are the counties most heavily impacted by seasonal residences. Vilas County had the highest rate of seasonal homes, with 57.51% of the homes owned by residents who reside there seasonally or occasionally.

Other indicators were important predictors of child poverty, as well. In fact, Models 2-4 explain more variance in the child poverty rates (indicated by Adjusted R^2). Also, upon inclusion of the economic structural measures, the effects of seasonal homes disappeared. Having more jobs in non-durable manufacturing (e.g. consumer goods of clothing, paper, etc.) decreased child poverty rates, while a higher proportion of jobs in professional services (e.g. medical professionals) increased the percent of poor children. However, these significant predictors might be intervening variables, through which the effects of seasonal homes influenced the proportion of children living in poverty. The presence of seasonal residences could be affecting the types of jobs

available in an area. That is why analyses were conducted to test for the effects of seasonal homes on county-level economic indicators.

TABLE 2: OLS Regression of 1995 Child Poverty Rates on Percent Seasonal Homes and Other Social and Economic Indicators in 72 Wisconsin Counties.

Variables	Model:	(1) Unstandard. Coefficient (stand. error)	(2)	(3)	(4)
Constant		-64.58** (27.5382)	-73.09 (22.55)	-67.81* (28.18)	-78.77*** (28.17)
% Non-white		.25*** (.04)	-.07 (.04)	-.20*** (.06)	.18*** (.06)
% Households headed by single female		1.29** (.51)	1.06* (.41)	1.28* (.52)	1.23* (.51)
% Residents with less than a HS degree		.42*** (.09)	.60*** (.09)	.31*** (.10)	.51*** (.14)
% Seasonal Homes		.08*** (.02)	.014 (.03)	.04 (.04)	.03 (.04)
Housing Costs			.24 (.50)	.53 (.60)	1.12 (.60)
Unemployment Rate			.45 (.23)	.33 (.29)	.46 (.29)
% Employed in various Industries:					
Nondurable Manufact.			-.27*** (.09)	-.32*** (.11)	
Professional Services			.42*** (.08)		
Misc. Services					.20 (.46)
Extractive				.04 (.10)	
Adjusted R ²		.683	.823	.719	.716
N		72	72	72	72

* p < .05, ** p < .01, *** p < .005

The results of the test for effects of seasonal homes on the structure of the economy are illustrated in Table 3. The percent of homes that were seasonal in a county was a significant predictor of each of the economic indicators, including the percent of a household's income spent on housing. All of the effects were small, but in the direction expected, except for the effects on Professional Services.

TABLE 3: OLS Regression of Social and Economic Indicators on Percent Seasonal Homes in 72 Wisconsin Counties.

	Housing Costs	Unemp Rate	Nondur. Manufact	Prof Services	Misc. Service	Extractive
Variables	Unstandard. Coefficient (stand. error)					
Constant	13.52** (5.3)	-8.52 (11.14)	14.88*** (.29)	30.05 (32.29)	4.82 (.71)	76.82* (36.93)
% Non-white	-1.49* (.007)	10*** (.015)	-.07 (.04)	.27*** (.04)	.059*** (.01)	-.19*** (.05)
% Households headed by single female	-2.28 (.10)	.18 (.21)	-.11 (.57)	.29 (.62)	-.01 (.13)	-1.64* (.71)
% Residents with no HS degree	.04* (.01)	-.17*** (.03)	-.05 (.09)	-.62*** (.10)	.11*** (.02)	.75*** (.12)
% Seasonal Homes	.031*** (.005)	.024* (.01)	-.09*** (.029)	.07* (.03)	.06*** (.007)	-.16*** (.04)
Adjusted R ²	.526	.673	.193	.505	.670	.510
N	72	72	72	72	72	72

* p < .05, ** p < .01, *** p < .005

The average county rate of poverty for individuals was 9.25, with a standard deviation of 3.62, while the average child poverty rate was 13.44, with a standard deviation of 5.53.

For each 10 percent increase in seasonal homes in an economy, the percent of income spent on housing increased by three-tenths of a percent. For those counties in which seasonal residents occupied 50 percent of the houses, the percent of income spent on housing increased 1.5 percent. This is a fairly small effect on housing costs, and it is difficult to say if this is because of higher percentages of seasonal homes affects the types of jobs (and pay) available, or if the price of housing

itself is higher because of the demand from seasonal residents. Tests for an association between the median value of homes and the percent of seasonal homes (not reported here) found a significant, positive, but moderately weak relationship. The percent of seasonal homes did have an effect on the types of jobs available, though. For example, for each 10 percent increase in seasonal homes in a county, the percent of jobs in extractive industries decreased by 1.6%, and the percent of jobs in miscellaneous services increased by .6%. So those counties in which 50% or more of the houses are seasonal homes can attribute 8% fewer jobs in extraction and 3% more jobs in services to the presence of seasonal residents. Obviously, other factors affect what types of jobs are available in a county, but seasonal homes do have a measurable and significant effect.

Conclusions

Wisconsin's high number of vacation homes affects the lives of children living in the counties in which seasonal residents spend their summers relaxing and recreating. Their presence affects the economy of tourist-destination counties and increases the child poverty rates. Rural communities hoping to attract more summer or winter recreational residents should weigh the consequences.

From this study, attracting seasonal residents appears to have a negative impact on a county's economy. Results provide some evidence of tourism dependency, as part of the internal colonialism associated with advanced capitalism. Residents in tourism dependent counties remain employed in low paying jobs that service the needs and desires of the wealthier seasonal residents. Meanwhile, housing costs increase and the quality of life available to year-round residents, especially children, decreases.

However, in this study, the economic effects of the presence of seasonal homes have not been compared to the effects of other types of development in this study. Tourism as an industry, although seasonal, might offer more steady, but lower-paying employment than extractive industrial development, which is affected by booms and busts in the market, but that has not been tested here. Most likely, catering to seasonal residents has less impact on the environment than other forms of economic development. However, conflicts over the use of snowmobiles, All-Terrain-Vehicle and Personal Water Crafts (Jet-skis,

etc.) suggest that there are social and environmental concerns about the impacts of recreational visitors, as well (Boettcher 1999).

Additionally, these results and conclusions about the effects of tourism dependency caused by the presence of seasonal homes suggests that further research should be done on the social and environmental consequences of high numbers of second home ownership. One specific question that should be examined is, why is a higher percentage of seasonal homes associated with a higher proportion of residents employed in Professional Services? This finding was puzzling. Professional Services include doctors, lawyers, nurses and social workers. It could be that some of these professionals might be in higher demand in high poverty areas, which are associated with areas with high rates of seasonal homes.

Research on other social and political effects of seasonal residents is also needed. Hypothetically, seasonal homeowners are less likely to be involved in the community, providing social and economic support to organizations and institutions. Seasonal homeowners are less likely to be interested in financially supporting local school systems and other community development projects aimed at year-round residential needs. These other factors should be considered whenever a community contemplates a tourism development policy.

One other related topic that deserves further research is the trend in second home or vacation home ownership. Retiring baby-boomers and the increased concentration of wealth is most likely affecting the number and value of vacation homes being built throughout the country. Using the forthcoming Census 2000 data, changes in seasonal home ownership can be assessed. Based upon results here, one can speculate about the economic and social effects of these trends in Wisconsin and the rest of the country.

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