# LITERATURE REVIEW

# The History and Future of Rural America by: Amy Hill | Summer 2020

# Introduction

The foundations of rural America were laid by country people, those who would rather spend summer nights on their front porches, listening to the katydids chirping, than sitting on a balcony in the city, blocking out the sounds of honking horns and screaming sirens. But the country road has become the one less traveled, except for those looking to escape that big-city life for something more peaceful. It seems that only a few have found that the country existence brings healing, with gentle, rolling farmland becoming an oasis for weary souls seeking a simpler life. Lawrence Thompson's *Selected Letters of Robert Frost* (as cited in "A Historical Perspective," 2020) speak of author Frost's years as a farmer in New Hampshire, saying "the only thing we had was plenty of time and seclusion. I couldn't have figured on it in advance. I hadn't that kind of foresight. But it turned out as right as a doctor's prescription."

Despite their historic underpinnings and almost utopian-like reputations, rural regions have become especially susceptible to economic instability due to their natural lack of resources and the vulnerability promoted by their characteristic isolation. Further weakened by lack of broadband access, strained educational systems, food insecurity and addictions that seem to be the plight of its residents, the rural community has witnessed a slow decline, putting many of its communities in economic and social distress. With the 2020 onset of the coronavirus pandemic, this fragility has become even more prominent as rural America fears that, unless something changes, its frailty might lead to its ultimate demise.

But while country regions have sometimes been characterized by their perceived weaknesses, they are also known for their resiliency. They've learned to endure harsh economic times by finding a hidden source of strength inside themselves. Whether it be from their faith grown in the Bible belt or from

their determination to find creative solutions to their problems, country people seem to be able to survive. Phillipson et al. (2020) put it like this. "Some of the structural features of rural areas, notably their more dispersed population base and their already established tradition of home-based working...may act as a source of resilience during this crisis." The people of rural America's ingrained determination and strength of character may be the only thing that will help them last during this latest trial.

# The History

"Americans have always believed that they live in a land of opportunity, where anybody who has a good idea, determination, and a willingness to work hard can start a business and prosper. It's the manifestation of the belief in a person's ability to pull themselves up by their bootstraps and the accessibility of the American Dream. In practice, this belief in entrepreneurship has taken many forms over the course of history in the United States, from the self-employed individual to the global conglomerate" (Moffatt, 2020).

"In the 17th and 18th centuries, the public extolled the pioneer who overcame great hardships to carve a home and a way of life out of the American wilderness. During this period in American history, a majority of colonists were small farmers, making their lives on small family farms in rural areas" (Moffatt, 2020).

"Then, in 19th-century America, as small agricultural enterprises rapidly spread across the vast expanse of the American frontier, the homesteading farmer embodied many of the ideals of the economic individualist. But as the nation's population grew and cities assumed increased economic importance, the dream of being in business for oneself in America evolved to include small merchants, independent craftsmen, and self-reliant professionals" (Moffatt, 2020).

"The 20th century, continuing a trend that began in the latter part of the 19th century, brought an enormous leap in the scale and complexity of economic activity. In many industries, small enterprises had trouble raising sufficient funds and operating on a scale large enough to produce most efficiently all of the goods demanded by an increasingly sophisticated and affluent population. In this environment, the

modern corporation, often employing hundreds or even thousands of workers, assumed increased importance" (Moffatt, 2020).

"Rural North America has undergone a major economic transformation over the past century due to labor-saving technological progress, reductions in transport costs, and rising household incomes. The results are greater rural economic diversity, selected rural population decline, increased rural-urban interdependence, emergent exurban areas, and amenity-led rural growth" (Irwin et al., 2010).

"Today, the American economy boasts a wide array of enterprises, ranging from one-person sole proprietorships to some of the world's largest corporations. In 1995, there were 16.4 million non-farm, sole proprietorships, 1.6 million partnerships, and 4.5 million corporations in the United States — a total of 22.5 million independent enterprises" (Moffatt, 2020).

# The Economy

The Appalachian Regional Commission (ARC) (2020a) "uses an index-based county economic classification system to identify and monitor the economic status of Appalachian counties. The system compares each county's averages for three economic indicators—three-year average unemployment rate, per capita market income, and poverty rate—with national averages. The resulting values are summed and averaged to create a composite index value for each county. Each county in the nation is then ranked, based on its composite index value. Counties are designated as distressed, at-risk, transitional, competitive, or attainment, based on their ranking in the index."

The Tennessee Department of Environment and Conservation (TDEC) site depicts the "current economic status for all 95 counties in Tennessee as measured by the ARC" and outlines Tennessee long-term objectives as reducing "the number of economically distressed counties to 10 by 2025" and achieving "annual improvement in county economic status running in 70% of rural counties" (TDEC, ARC map, 2020).

Within the 14 counties of the Upper Cumberland rural region of Tennessee and eight contiguous rural counties, Clay, Jackson, Fentress, Scott, Morgan, Bledsoe, and Grundy are considered economically distressed. Five--Overton, Warren, VanBuren, Rhea and Meigs--are at-risk.

"Many rural communities are looking for relevant solutions and practicable processes that they can competently manage and successfully implement so as to overcome economic decline and vulnerability" (Keane, 1990). Keane (1990) looks at the "indigenous capacity for development in local communities, specifically two questions: first, what kinds of actions can local communities take in local economic development; second, what is the nature of the economic relationships between the local and the larger economy, and how are these relationships likely to affect the local capacity to undertake certain kinds of economic activities?" Keane (1990) also discusses the benefits of a spatial framework in rural development and planning."

## The Businesses

Studies show "that values that reflect the quality of the living environment are important to the business location decision by rural business owners," particularly rating the importance of the quality of life values more highly than did newcomer business owners. These findings imply that policy makers, and those concerned with expansion of the stock of businesses in a community, will want to consider quality of life values as important to business location behavior and subsequent recruitment of new businesses" (Johnson and Rasker, 1995).

"Rural opportunities are widely available. It comes down to asking how much we are willing to change, are we willing to partner, and are we willing to be resilient? These markets aren't obvious, but they are plentiful and provide social rewards and a sense of accomplishment" (Yashroy, 2020).

The concept of cooperatives or business chambers offer a potential solution to the resource pitfalls of rural regions. "Although cooperatives are viewed as an important vehicle for community development, the relationship between cooperatives and communities is a neglected research issue. Because of this neglect, no framework for analysis of the relationship between cooperatives and communities exists" (Zeuli et al., 2004). Zeuli et al. (2004) present "case studies of non-agricultural"

cooperatives in rural areas that provide some general insights into the innovative activities of successful cooperatives in rural community development. The case studies help define a new framework for analyzing the complete impact and efforts of cooperatives as community development agents. In contrast to the typical unifunctional and multifunctional categorization of cooperatives, the framework identifies two main categories of cooperative community development activities: unintentional, by simply organizing a business as a cooperative, and intentional, by creating community development programs. Cooperatives in this latter group are further subdivided according to how closely the development activity is related to their core function."

The Harbor City/Harbor Gateway Chamber of Commerce report was written for "a small community-based nonprofit organization that is evolving through rapid and unpredictable change. The Chamber is presented with promising development potential, yet concurrently it is struggling to meet financial sustainability and grow the membership base. The complexity of these circumstances guide the research question, how can the client identify the goals and implement the strategies necessary to grow the organization and increase services to members" (Calhoun, 2013)? The writers look at the following overarching goals:

- a. "Increase membership
- b. Break even
- c. Implement a community-based marketing/branding program that generates positive impressions
- d. Retain at least 90% current membership
- e. Improve Board operations, development and accountability SWOT analysis of the Chamber" (Calhoun, 2013).

Through a chamber membership approach, rural businesses could band together in a network that would provide further access to resources and a support community otherwise unavailable.

## The Pandemic

"In rural towns and already isolated communities across the country, the concerns about the coronavirus outbreak range from outsiders bringing the virus with them from bigger cities to economies that normally rely on tourism grinding to a halt. AP Reporter Gillian Flaccus discusses how the pandemic is playing out in rural Oregon" (Associated Press, 2020). The economy in these regions has "already taken a nosedive. Local farmers and cattle ranchers say they are already seeing effects on the market, and they aren't going to get as much as they're used to getting for their beef and their crops" (Associated Press, 2020).

# **The Other Problems**

"An aging population, limited access to broadband and health facilities, disinformation, and other issues characteristic of rural areas make them particularly susceptible to negative effects of coronavirus" (Estes, 2020). And economic and other insecurities can lead to mental instabilities even among the strongest populations, but they can be especially taxing among those in rural areas who are more susceptible to issues with mental health. "The mental health burden is especially acute in rural areas during a pandemic, and that limited resources, including water, in rural communities is a contributing factor to those societies' well-being" (Centers for Disease Control and Prevention, 2020).

"People with mental illness face public scrutiny that provokes questions about their ability to cope, membership in society, and entitlement to state support. Less attention has been focused on how such scrutiny occurs at the community level, particularly when shared economic distress has generated a high burden of poor mental health" (Snell-Rood and Carpenter-Song, 2018). In this study, "theorizations of health-related deservingness are used to examine the local moral economies through which residents of an economically depressed area question who deserves to be depressed, how those with depression should cope, and what forms of treatment are sincere. In the rural U.S., the dim economy and scarce healthcare resources are attributed to exclusion from broader society. When individuals are perceived to use depression diagnoses to access state entitlements or obtain medication as a 'quick fix' that facilitates substance use, area residents question the veracity of symptoms and argue that treatment-seeking is

insincere. In this way, rural moral concepts about work, entitlement, and self-sufficiency become embedded in contemporary ideas about mental health and its treatment. The tempered normalization of depression may offer possibilities for decreasing stigma and engendering conversations about patterned exclusions of rural Americans from broader U.S. prosperity. However, tense moral meanings about depression coping reveal both deepening and emergent social inequalities within rural communities.

Attending to local moral economies that shape mental health deservingness is critical to understanding the complex overlaps and intersections between state, community, and family discourses" (Snell-Rood and Carpenter-Song, 2018).

# The Solutions: Thinking Outside the Box

"Isolation and social distancing are naturally practiced in rural areas, and a culture of preparedness is already available in rural areas. Rural people learn to be self-sufficient" (How the coronavirus is impacting, 2020). This self-sufficiency leads to a thinking-outside-the-box mentality and a creation of resources like the Small Business Development Center, Local Business Resource Collective and the Tennessee Center for Rural Innovation that provide a network for rural businesses to be able to thrive.

The Small Business Development Center offers training, advising, and other free resources to small, rural businesses. The website is now featuring coronavirus-related information and tips for small businesses to stay alive during this difficult time (Small Business Development Center, 2020).

In one website on how to manage small businesses, women business owners were asked to tell how they're preparing for a potential global pandemic. "Tips included not panicking, disaster planning, monitoring, putting public launches and publicity on hold, making a contingency plan, and preparing to dip into savings" (How to manage a small business, 2020).

"With the COVID-19 pandemic, small businesses, more than ever, need to continue with a marketing strategy and plan...It's a vital part to maintain steady sales to stay afloat during these uncertain times. With limited capabilities, both the small food service business and bars are two of the most

impacted businesses by COVID-19...Small businesses must continue to remain visible and relevant during these uncharted and difficult times" (Arcos-Hawkins, 2020).

#### Coursefromscratch.com

Owning a business is the American dream, but trying to find simple ways that don't require a large initial investment is sometimes hard. One resource to do that was found in a webinar at coursefromscratch.com. The administrator told of a simple business idea that could easily be implemented in rural areas with just a simple computer and Internet connection. The concept is building on the results, experiences or skills that every individual can claim in their lives and creating an online course and charging thousands of dollars for someone to take it. The administrator had made \$1 million from her course in two years and had increased it to \$10 million in four years. These types of outside-the-box ideas would be the ones that could help save rural businesses that were faltering.

Businesses that otherwise could no longer function because of coronavirus restrictions could convert their experiences, results or skills into online educational units to allow the business to still make money.

## Monetary assistance

Under the [CARES Act], the "Small Business Administration (SBA) is paying all loans owed to agency lenders, including principal, interest and fee payments, for six months. This allows business owners to use money set aside for their loan payment to meet payroll, cover utilities, and manage unexpected costs. Unfortunately, this relief effort left out small, rural businesses with loans through the U.S. Department of Agriculture (USDA) Rural Microentrepreneur Assistance Program (RMAP). The Center for Rural Affairs has joined 64 other small business lenders in asking federal lawmakers to offer rural entrepreneurs an equal opportunity by including these same provisions in future legislation for business owners with RMAP loans" (Hladik, 2020).

The Tennessee Tech University Office of Research publishes recent grant funding opportunities, including opportunities provided by Cornerstone that relate to economic development (Office of Research, 2020). The Tennessee Department of Economic and Community Development (TDECD) has a site that

provides information on upcoming community improvement grants, including grants for tourism enhancement and facade upgrades (TDECD grant calendar, 2020).

#### Finding resources

TDECD "provides information on resources, grants and accessibility in terms of broadband in rural communities. Broadband access, which can be limited in rural areas, is especially important to ensuring economic survival" (TDECD broadband initiative, 2020).

The Tennessee State Government Rural Taskforce site provides grants, resources, and news on local projects related to the Governor's rural Tennessee initiatives. The Governor says his goal is "to work alongside local leaders, non-profits, and community organizations to spur economic growth, increase opportunities for success, and defend a way of life that adds tremendous value to the prosperity of our state." He says that his administration's efforts help "ensure that our rural communities thrive" (Tennessee State Government Rural Taskforce, 2020).

In a recent online video, we find that "small businesses are finding creative ways to keep customers connected and inspire them to help local businesses stay alive after the coronavirus. One business issued a challenge to customers, suggesting that they spend \$50 on gift cards at their favorite small businesses (10 at each store) to help them stay in business. Other companies are fulfilling online orders. A comic store owner planned on mailing out the customers' weekly comic books from his home. Businesses were also joining together. Some are joining in on the giftcard challenge and helping spread the word. One local restaurant set up a Paypal account so customers can pay for the food they pick up so they can cut down on personal interactions" (Small businesses challenge shoppers, 2020).

According to a study by Ayres et al. (1992), "the loss of retail businesses and sales in rural areas has been accelerating for many years. This study was conducted in 37 rural communities in Indiana, lowa, and North Dakota that appeared to have better-than-average retail sales. The purpose of the study was to identify strategies, if any, that were employed by communities and individual businesses which contributed to viable retail districts. This study suggests several possible actions for community development practitioners involved in efforts to improve and sustain rural retail business communities.

These actions include: the need to assist rural communities build a more diversified economic base, provide business management training and technical assistance, establish mechanisms to transfer established business operations to new owners, develop financing mechanisms for new or aspiring businesses, and assist rural communities to deal with change and plan for their futures."

In a published economic report, "the advocacy group put forth several recommendations for assisting rural small businesses. These include the promotion of cooperation between existing organizations and anchor institutions, support for rural entrepreneurs, increasing small-business/lending options for rural communities and investing in rural infrastructure, both digital and physical" (Rural businesses face, 2019).

## Opportunity zones

"Opportunity zones are an economic and community development tool established by the Tax

Cuts and Jobs Act of 2017. This new tool is designed to drive long-term capital to low-income

communities. The new law provides a federal tax incentive for investors to re-invest their capital gains into

Opportunity Funds, which are specialized vehicles dedicated to investing in specific communities. There

are 176 census tracts in Tennessee that are qualified opportunity zones" (TDECD opportunity zone sites,

2020). These opportunity zones provide opportunities for investment in rural areas that could potentially

spur the economy and economic development in the regions.

## Conclusion

The plight of rural America is a familiar one. With their characteristic poverty levels and unemployment, along with aging populations, country areas have had a hard way to go. But the natural resilience of its people and their ability to pull together in crisis will be the way to recovery after the pandemic and sustainability in the future.

# **Bibliography**

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**Summary:** The site outlines the role of the Appalachian Regional Commission (ARC) as a "federal-state partnership that works with the people of Appalachia to create opportunities for self-sustaining economic development and improved quality of life." The site offers an ARC preliminary application and outlines its five-year strategic plan. There is also information on funding levels, flexibility and priorities of the organization.

2. Appalachian Regional Commission (ARC) (2020a). County economic status and distressed areas in Appalachia. Accessed online June 6, 2020, at <a href="https://www.arc.gov/appalachian\_region/CountyEconomicStatusandDistressed">https://www.arc.gov/appalachian\_region/CountyEconomicStatusandDistressed</a> <a href="https://www.arc.gov/appalachian\_region/">https://www.arc.gov/appalachian\_region/</a> <a href="https://www.arc.gov/app

Summary: The ARC "uses an index-based county economic classification system to identify and monitor the economic status of Appalachian counties. The system compares each county's averages for three economic indicators—three-year average unemployment rate, per capita market income, and poverty rate—with national averages. The resulting values are summed and averaged to create a composite index value for each county. Each county in the nation is then ranked, based on its composite index value. Counties are designated as distressed, at-risk, transitional, competitive, or attainment, based on their ranking in the index. Designations are revised annually using the most current data available." The site provides interactive regional and county economic status maps and methodologies for obtaining the maps.

3. Appalachian Regional Commision (ARC) (2020b). County economic status and number of distressed areas in Appalachian Tennessee, Fiscal Year 2020. Accessed online June 6, 2020, at <a href="https://www.arc.gov/images/appregion/economic\_statusFY2020/">https://www.arc.gov/images/appregion/economic\_statusFY2020/</a>
CountyEconomicStatusandDistressAreasFY2020Tennessee.pdf.

**Summary:** The lists and information provide economic data on distressed regions of Appalachia.

Data includes the number of distressed areas and economic status of those regions.

4. Arcos-Hawkins, R. (2020). During this pandemic, small businesses need to continue marketing. Center for Rural Affairs. Accessed online May 28, 2020, at <a href="https://www.cfra.org/news/200331/during-pandemic-small-businesses-need-continue-marketing">https://www.cfra.org/news/200331/during-pandemic-small-businesses-need-continue-marketing</a>.

Summary: "With the COVID-19 pandemic, small businesses, more than ever, need to continue with a marketing strategy and plan...It's a vital part to maintain steady sales to stay afloat during these uncertain times. With limited capabilities, both the small food service business and bars are two of the most impacted businesses by COVID-19...Small businesses must continue to remain visible and relevant during these uncharted and difficult times. Keeping up your marketing strategy and plan is the key to success and survival in these trying times...Small scale entrepreneurship is a proven strategy to revitalize rural communities. It can create genuine opportunity across rural America with the support of a modest public investment. The importance of small entrepreneurship is particularly profound in the most rural areas...in the farm and ranch counties of lowa, Kansas, Minnesota, Nebraska and the Dakotas found that nearly 60 percent of job growth in the 19902 came from people creating their own job by starting a small non farm business. Small entrepreneurship is the one development strategy that consistently works in these communities."

**Contact**: Center for Rural Affairs, 145 Main St., PO Box 136, Lyons, NE 68038 (402) 687-2100

**Topics**: Loans, Women's Business Center, Training, Small Business Policy
The dreambuilder.org site from this resource is very well done.

5. Associated Press. (2020). Ground game: Inside the outbreak. Accessed online 6/23/2020 at https://www.youtube.com/watch?v=QDEVcHlb4kM.

<u>Summary</u>: "In rural towns and already isolated communities across the country, the concerns about the coronavirus outbreak range from outsiders bringing the virus with them from bigger cities to economies that normally rely on tourism grinding to a halt. AP Reporter Gillian Flaccus takes us inside rural Oregon to discuss how the pandemic is playing out there."

6. Ayres, Janet, Larry Leistritz, and Kenneth Stone. (1992). Rural retail business survival:

Implications for community developers. Journal of the Community Development Society.

23(2). pp. 11-21. <a href="https://doi.org/10.1080/15575339209489927">https://doi.org/10.1080/15575339209489927</a>. Accessed online 6/13/2020 at <a href="https://www.tandfonline.com/doi/abs/10.1080/15575339209489927">https://www.tandfonline.com/doi/abs/10.1080/15575339209489927</a>.

**Summary:** "The loss of retail businesses and sales in rural areas has been accelerating for many years. This study was conducted in 37 rural communities in Indiana, Iowa, and North Dakota that appeared to have better-than-average retail sales. The purpose of the study was to identify strategies, if any, that were employed by communities and individual businesses which contributed to viable retail districts. This study suggests several possible actions for community development practitioners involved in efforts to improve and sustain rural retail business

communities. These actions include: the need to assist rural communities build a more diversified economic base, provide business management training and technical assistance, establish mechanisms to transfer established business operations to new owners, develop financing mechanisms for new or aspiring businesses, and assist rural communities to deal with change and plan for their futures."

7. Calhoun, C. (June 2013). Strategic plan for the Harbor City/Harbor Gateway Chamber of Commerce: 2013-2015. 598 Report Prepared for the Harbor City/Harbor Gateway Chamber of Commerce.

**Summary:** The report was written for "a small community-based nonprofit organization that is evolving through rapid and unpredictable change. The Chamber is presented with promising development potential, yet concurrently it is struggling to meet financial sustainability and grow the membership base. The complexity of these circumstances guide the research question, how can the client identify the goals and implement the strategies necessary to grow the organization and increase services to members?" The writers look at the following overarching goals:

- f. "Increase membership
- g. Break even
- h. Implement a community-based marketing/branding program that generates positive impressions
- i. Retain at least 90% current membership
- j. Improve Board operations, development and accountability SWOT analysis of the Chamber."
- 8. Centers for Disease Control and Prevention. Update for rural health partners, stakeholders, and communities on the 2019 coronavirus disease response. Accessed

online June 6, 2020, at <a href="https://www.youtube.com/watch?v=qXavWcjhyYs">https://www.youtube.com/watch?v=qXavWcjhyYs</a>.

**Summary**: This program was a call-in produced by the CDC that provided COVID-19 healthcare information especially as it related to rural areas. The commentators noted that the mental health burden is especially acute in rural areas during a pandemic, and that limited resources, including water, in rural communities is a contributing factor to those societies' well-being.

9. Estes, C. How the COVID-19 coronavirus pandemic is impacting rural America. Accessed online June 12, 2020, at <a href="https://www.forbes.com/sites/claryestes/2020/03/17/">https://www.forbes.com/sites/claryestes/2020/03/17/</a> coronavirus-and-rural-america/#4217e032e108.

**Summary:** This article outlines how an aging population, limited access to broadband and health facilities, disinformation, and other issues characteristic of rural areas make them particularly susceptible to negative effects of coronavirus.

10. A historical perspective of Robert Frost at the Derry, N.H., farm. Robert Frost at the Farm.

Accessed online June 16, 2020, at <a href="https://www.robertfrostfarm.org/robert-frost-bio-farm">https://www.robertfrostfarm.org/robert-frost-bio-farm</a>.

Summary: The site describes author Robert Frost's experiences after arriving "by horse and wagon to manage a dual career as poet and poultry farmer on [a] small plot of New Hampshire land." Called the Derry home, "some of the best-loved poems in the English language are associated with this small farm owned by the poet from 1900-1911. Here Frost farmed, taught at nearby Pinkerton Academy and developed the poetic voice which later won him the Pulitzer Prize for poetry four times and world fame as one of our foremost poets...Indeed, many places are famous because of Robert Frost, but none played a more vital role in the poet's life than this

30-acre farm with pasture, fields, woodlands, orchard and gentle spring."

11. Hladik, J. (2020). Rural location should not prevent businesses from receiving help.

Center for Rural Affairs. Accessed online May 28, 2020, at <a href="https://cfra.org/news/200515/">https://cfra.org/news/200515/</a>

rural-location-should-not-prevent-business-receiving-help.

<u>Summary</u>: Under the [CARES Act], the "Small Business Administration (SBA) is paying all loans owed to agency lenders, including principal, interest and fee payments, for six months. This allows business owners to use money set aside for their loan payment to meet payroll, cover utilities, and manage unexpected costs. Unfortunately, this relief effort left out small, rural businesses with loans through the U.S. Department of Agriculture (USDA) Rural Microentrepreneur Assistance Program (RMAP). The Center for Rural Affairs has joined 64 other small business lenders in asking federal lawmakers to offer rural entrepreneurs an equal opportunity by including these same provisions in future legislation for business owners with RMAP loans."

12. How the coronavirus is impacting rural areas. Accessed online June 12, 2020, at <a href="https://www.youtube.com/watch?v=uqGXzWCD9Xk">https://www.youtube.com/watch?v=uqGXzWCD9Xk</a>.

**Summary:** This video outlines the unique challenges and advances of fighting viruses in small towns. Isolation and social distancing are already being practiced in rural areas, and a culture of preparedness is already available in rural areas. Rural people learn to be self-sufficient.

13. How to manage a small business during the coronavirus crisis. Accessed online June 12, 2020, at <a href="https://thestoryexchange.org/how-to-manage-a-small-business">https://thestoryexchange.org/how-to-manage-a-small-business</a>

-during-the-coronavirus-crisis/?gclid=CjwKCAjwiMj2BRBFEiwAYfTbCqqDB5D46P2-Shs9H Hv6qEQA2zb8ADEExyPkk2uajuecLDubpNMZXRoCb5qQAvD\_BwE.

**Summary:** In this site, women business owners were asked to tell how they're preparing for a potential global pandemic. Tips included not panicking, disaster planning, monitoring, putting public launches and publicity on hold, making a contingency plan, and preparing to dip into savings.

14. Irwin, E.G., Isserman, A.M., Kilkenny, M., and Partridge, M.D. (2010). A century of research on rural development and regional issues. American Journal of Agricultural Economics. 92(2), pp. 522-553.

<u>Summary</u>: "Rural North America has undergone a major economic transformation over the past century due to labor-saving technological progress, reductions in transport costs, and rising household incomes. The results are greater rural economic diversity, selected rural population decline, increased rural-urban interdependence, emergent exurban areas, and amenity-led rural growth. We summarize key research insights and provide a selected review of the economics literature over the past 100 years with a focus on this economic transformation of rural places, its implications for rural communities, and key modeling innovations and applications. The many important contributions by agricultural economists are highlighted."

15. Johnson, J.D., and R. Rasker. (October 1995). The role of economic and quality of life values in rural business location. Journal of Rural Studies. 11(4). 405-416.

Summary: "The familiar view of job creation is that business location is largely a function of traditional economic values such as tax structure and cost of doing business. This paper examines the role of other values that may be important to the business location decision. These include the role of a quality environment, scenic beauty, low crime rate, and recreation opportunities. Four general categories of values are examined in this study of businesses within the boundaries of the Greater Yellowstone Ecosystem. The four categories are: Economic values, Qualitative values, Community values, and Recreation values. Comparisons are made between long-time resident business owners (Old-timers) and relative newcomer business owners (Newcomers). The findings indicate that values that reflect the quality of the living environment are important to the business location decision by rural business owners. Further, those who have lived in the study region for more than five years tended to rate the importance of the quality of life values more highly than did newcomer business owners. These findings imply that policy makers, and those concerned with expansion of the stock of businesses in a community, will want to consider quality of life values as important to business location behavior and subsequent recruitment of new businesses."

16. Keane, M.J. (1990). Economic development capacity amongst small rural communities.

Journal of Rural Studies. 6(3), pp. 291-301. Accessed online 6/13/2020 at

<a href="https://www.sciencedirect.com/science/article/abs/pii/074301679090083K">https://www.sciencedirect.com/science/article/abs/pii/074301679090083K</a>.

**Summary:** "Many rural communities are looking for relevant solutions and practicable processes that they can competently manage and successfully implement so as to overcome economic decline and vulnerability. This paper looks at the indigenous capacity for development in local communities. The paper specifically looks at two questions: first, what kinds of actions local communities can take in local economic development, and second, what is the nature of the

economic relationships between the local and the larger economy, and how are these relationships likely to affect the local capacity to undertake certain kinds of economic activities.

The benefits of a spatial framework in rural development and planning are briefly discussed."

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<u>Summary</u>: "Americans have always believed that they live in a land of opportunity, where anybody who has a good idea, determination, and a willingness to work hard can start a business and prosper. It's the manifestation of the belief in a person's ability to pull themselves up by their bootstraps and the accessibility of the American Dream. In practice, this belief in entrepreneurship has taken many forms over the course of history in the United States, from the self-employed individual to the global conglomerate."

18. Office of Research. Find funding. Accessed online June 6, 2020, at <a href="https://www.tntech.edu/research/resources/findfunding/index.php">https://www.tntech.edu/research/resources/findfunding/index.php</a>.

**Summary:** The Tennessee Tech University Office of Research publishes recent grant funding opportunities, including opportunities provided by Cornerstone that relate to economic development.

19. Phillipson, J., Gorton, M., Turner, R., Shucksmith, M., Aitken-McDermott, K., Areal, F., Cowie, P., Hubbard, C., Maioli, S., McAreavey, R., Souza-Monteiro, D., Newbery, R., Panzone, L., Rowe, F., and Shortall, S. (2020). The COVID-19 pandemic and its

implications for rural economies. Sustainability, 12, 3973; doi:10.3390/su12103973. www.mdpi.com/journal/sustainability.

Summary: "This paper presents a rapid assessment of current and likely future impacts of the COVID-19 outbreak on rural economies given their socio-economic characteristics. Drawing principally on current evidence for the UK, as well as lessons from the 2001 Foot and Mouth Disease outbreak and the 2007/8 financial crises, it outlines the likely key demand and supply effects, paying attention to the situation for agriculture as well as discussing the implications for rural communities. A distinction is made between the effects on businesses offering goods and services for out-of-home as opposed to in-home consumption. Gendered dimensions are also noted as likely business and household strategies for coping and adaptation. The paper concludes with a brief mapping of a research agenda for studying the longer-term effects of COVID-19 on rural economies... Some of the structural features of rural areas, notably their more dispersed population base and their already established tradition of home-based working [secondary source] may act as a source of resilience during this crisis. However, more severe restrictions placed on personal travel for non-essential purposes may impact more heavily on rural areas, due to the greater dispersal of workplaces, consumer and business services, and the importance of visitor economies to many rural areas [secondary source]. Thus, there is a need to avoid overgeneralizing spatial impacts or assuming that their resilience means rural communities can be left to fend for themselves in order to weather crises, or that their resilient behaviour itself does not have unintended effects." Especially see Section 5 (Rural Resilience, Coping and Adaptation) and Section 6 (Business Recovery Measures).

20. Rural businesses face different set of challenges. (2019). The Business Journal.

Accessed online June 13, 2020, at <a href="https://businessjournaldaily.com/rural-small-businesses-face-unique-challenges/">https://businessjournaldaily.com/rural-small-businesses-face-unique-challenges/</a>.

**Summary:** "In the report, the advocacy group put forth several recommendations for assisting rural small businesses. These include the promotion of cooperation between existing organizations and anchor institutions, support for rural entrepreneurs, increasing small-business / lending options for rural communities and investing in rural infrastructure, both digital and physical."

21. Small business challenging shoppers to help them survive coronavirus. Accessed online

June 6, 2020, at <a href="https://www.youtube.com/watch?v=61eNW6w0TKo">https://www.youtube.com/watch?v=61eNW6w0TKo</a>.

<u>Summary</u>: The video talks about how small businesses are finding creative ways to keep customers connected and inspire them to help local businesses stay alive after the coronavirus. One business issued a challenge to customers, suggesting that they spend \$50 on gift cards at their favorite small businesses (10 at each store) to help them stay in business. Other companies are fulfilling online orders. A comic store owner planned on mailing out the customers' weekly comic books from his homes. Businesses were also joining together. Some are joining in on the giftcard challenge and helping spread the word. One local restaurant set up a paypal account so they can pay for their food they pick up so they can cut down on personal interactions.

22. Small Business Development Center. Accessed online June 12, 2020, at <a href="https://www.tsbdc.org/coronavirus/">https://www.tsbdc.org/coronavirus/</a>.

**Summary:** The Small Business Development Center offers training, advising, and other free resources to small, rural businesses. The website is now featuring coronavirus-related information and tips for small businesses to stay alive during this difficult time.

23. Snell-Rood, C., and E. Carpenter-Song. (2018). Depression in a depressed area:

Deservingness, mental illness, and treatment in the contemporary rural U.S. Soc. Sci Med.

219: 78-86. Accessed online June 17, 2020, at <a href="https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6290352/">https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6290352/</a>.

Summary: People with mental illness face public scrutiny that provokes questions about their ability to cope, membership in society, and entitlement to state support. Less attention has been focused on how such scrutiny occurs at the community level, particularly when shared economic distress has generated a high burden of poor mental health. We employ theorizations of health-related deservingness to examine the local moral economies through which residents of an economically depressed area question who deserves to be depressed, how those with depression should cope, and what forms of treatment are sincere. Drawing on a multi-phase study (2014–2016) in Appalachian Kentucky, we analyze interviews conducted with women with depression and the health practitioners who work with them. In the rural U.S., the dim economy and scarce healthcare resources are attributed to exclusion from broader society. Naturalized as a moral response for enduring dead-end jobs and poverty, participants described how depression coping can positively demonstrate individuals' commitment to providing for their families and mobility. However, when individuals are perceived to use depression diagnoses to access state entitlements or obtain medication as a "quick fix" that facilitates substance use, area residents question the veracity of symptoms and argue that treatment-seeking is insincere. In this way, rural moral concepts about work, entitlement, and self-sufficiency become embedded in contemporary ideas about mental health and its treatment. The tempered normalization of depression may offer possibilities for decreasing stigma and engendering conversations about patterned exclusions of rural Americans from broader U.S. prosperity. However, tense moral meanings about depression coping reveal both deepening and emergent social inequalities within rural communities. Attending to local moral economies that shape mental health deservingness is critical to understanding the complex overlaps and intersections between state, community, and family discourses.

24. Tennessee Center for Rural Innovation (TCRI). (2020). Service area. Accessed online June 20, 2020, at <a href="https://www.tntech.edu/innovation/ruralinnovation/servicearea.php">https://www.tntech.edu/innovation/ruralinnovation/servicearea.php</a>.

<u>Summary</u>: "The goal of the Tennessee Tech Center for Rural Innovation (TCRI) is to create companies and build economic development by providing technical assistance to main street businesses and entrepreneurs within the tourism, technology, innovation, retail, and agriculture sectors. This U.S. Economic Development Administration University Center program's inputs and outputs seek to create outcomes that increase prosperity throughout the service region, address income disparities, lower poverty levels, and reduce food insecurity."

25. Tennessee Economic and Community Development Appalachian Regional Commission distressed counties interactive map. (2020). Accessed online June 5, 2020, at <a href="https://www.tn.gov/transparenttn/open-ecd/openecd/tnecd-performance-metrics/openecd-long-term-objectives-quick-stats/distressed-counties.html">https://www.tn.gov/transparenttn/open-ecd/openecd/tnecd-performance-metrics/openecd-long-term-objectives-quick-stats/distressed-counties.html</a>.

<u>Summary</u>: The site depicts the "current economic status for all 95 counties in Tennessee as measured by the ARC" and outlines Tennessee long-term objectives as reducing "the number of economically distressed counties to 10 by 2025" and achieving "annual improvement in county economic status running in 70% of rural counties."

26. Tennessee Economic and Community Development opportunity zones site. Accessed online June 6, 2020, at <a href="https://oz.tnecd.com/">https://oz.tnecd.com/</a>.

**Summary:** The site provides information on opportunity investment zones within the state of Tennessee. "Opportunity zones are an economic and community development tool established by the Tax Cuts and Jobs Act of 2017. This new tool is designed to drive long-term capital to low-income communities. The new law provides a federal tax incentive for investors to re-invest their capital gains into Opportunity Funds, which are specialized vehicles dedicated to investing in specific communities. There are 176 census tracts in Tennessee that are qualified opportunity zones."

27. Tennessee Economic and Community Development grant calendar. Accessed online June 6, 2020, at <a href="https://www.tn.gov/ecd/rural-development/calendar.html">https://www.tn.gov/ecd/rural-development/calendar.html</a>.

<u>Summary</u>: This site provides information on upcoming community improvement grants, including grants for tourism enhancement and facade upgrades.

28. Tennessee Economic and Community Development broadband initiative. Accessed online

June 6, 2020, at <a href="https://www.tn.gov/ecd/rural-development/tnecd-broadband-initiative.html">https://www.tn.gov/ecd/rural-development/tnecd-broadband-initiative.html</a>.

**Summary:** The site provides information on resources, grants and accessibility in terms of broadband in rural communities. Broadband access, which can be limited in rural areas, is especially important to ensuring economic survival.

29. Tennessee State Government Rural Economic Dashboard. Accessed online June 5, 2020, at https://www.tn.gov/rural/resources/rural-economic-dashboard.html.

<u>Summary</u>: The Tennessee Rural Economic Dashboard shows a map of Tennessee counties and their economic statuses ranked as the level of attainment, competitive, transitional, at-risk, or distressed. The site also provides key metrics on poverty rate, unemployment rate, and per capita market income. The composite index value of level of economic distress is also shown.

30. Tennessee State Government Rural Taskforce. Supporting rural Tennessee. Accessed online June 5, 2020, at <a href="https://www.tn.gov/ruraltaskforce.html">https://www.tn.gov/ruraltaskforce.html</a>.

**Summary:** The site provides grants, resources, and news on local projects related to the Governor's rural Tennessee initiatives. The Governor says his goal is "to work alongside local leaders, non-profits, and community organizations to spur economic growth, increase opportunities for success, and defend a way of life that adds tremendous value to the prosperity of our state." He says that his administration's efforts help "ensure that our rural communities thrive."

31. United States Census data. Accessed online June 6, 2020, at <a href="https://data.census.gov/cedsci/">https://data.census.gov/cedsci/</a>.

<u>Summary</u>: The United States Census Bureau provides "quality data about the nation's people and economy."

32. USDA - Tennessee Rural Development notices of solicitations. Accessed online June 6, 2020, at https://www.rd.usda.gov/newsroom/notices-solicitation-applications-nosas.

**Summary:** This site shows the Rural Development Office's published funding opportunities,

Notices of Solicitation of Applications (NOSAs) or Notices of Funding Availability in the Federal Register. It includes current and past NOSAs and NOFAs Notices for fiscal year 2020 and a full listing of FY 2020 Appropriated and Mandatory Farm Bill Funding.

33. U.S. Department of Health and Human Services. Centers for Disease Control and Prevention. (2020). Resuming Business Toolkit Coronavirus: Disease 2019 (COVID-19). Accessed online June 19, 2020, at <a href="https://www.cdc.gov/coronavirus/2019-ncov/downloads/community/Resuming-Business-Toolkit.pdf">https://www.cdc.gov/coronavirus/2019-ncov/downloads/community/Resuming-Business-Toolkit.pdf</a>.

<u>Summary</u>: The toolkit offers a step-by-step checklist for businesses to consider in reopening during the coronavirus pandemic. It provides information on preventing and reducing transmission among employees, maintaining health business operations, and maintaining a healthy work environment.

34. Yashroy, M. (2020). Building businesses in rural markets. TedTalk accessed online June 6, 2020, at <a href="https://www.youtube.com/watch?v=XDHcLI9c\_6Y">https://www.youtube.com/watch?v=XDHcLI9c\_6Y</a>:

<u>Summary</u>: The main take-aways from this presentation were that rural opportunities are widely available. It comes down to asking how much we are willing to change, are we willing to partner, and are we willing to be resilient? These markets aren't obvious, but they are plentiful and provide social rewards and a sense of accomplishment.

35. Zeuli, K., D. Freshwater, D. Markley, and D. Markley. (2004). Cooperatives in rural community development: A new framework for analysis. Journal of the Community Development Society. 35(2). Accessed online June 12,2020, at

https://www.tandfonline.com/doi/abs/10.1080/15575330409490130?src=recsys.

doi: https://doi.org/10.1080/15575330409490130.

Summary: "Although cooperatives are viewed as an important vehicle for community development, the relationship between cooperatives and communities is a neglected research issue. Because of this neglect, no framework for analysis of the relationship between cooperatives and communities exists. We present case studies of non-agricultural cooperatives in rural areas that provide some general insights into the innovative activities of successful cooperatives in rural community development. The case studies help define a new framework for analyzing the complete impact and efforts of cooperatives as community development agents. In contrast to the typical unifunctional and multifunctional categorization of cooperatives, our framework identifies two main categories of cooperative community development activities: unintentional, by simply organizing a business as a cooperative, and intentional, by creating community development programs. Cooperatives in this latter group are further sub-divided according to how closely the development activity is related to their core function."