

# Strengthening Rural Maryland Families

A Direct Service Grant Program of  
the Rural Maryland Council & the Annie E. Casey Foundation

*Children do well when their families do well;  
Families do better when  
they live in supportive communities.*



**M**any disadvantaged rural families have limited access to the opportunities they need to become financially self sufficient. To address that, **the Rural Maryland Council** and the **Annie E. Casey Foundation** joined forces in 2005 to create the Rural Families program, which awards grants to non-profit and community-based organizations that help vulnerable families achieve economic stability. Successful applicants propose projects whose results are consistent with the Casey Foundation's Rural Family Economic Success initiative, which are:



**Earn it:** Families have increased income;  
**Keep it:** Families have more stable financial lives;  
**Grow it:** Families acquire assets & build wealth.

Funded projects must serve families in at least one of the rural counties: Allegany, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico and Worcester.

Funded by the Annie E. Casey Foundation and administered by the Rural Maryland Council, **the Rural Families program awarded \$300,000 in grants to 14 organizations during the last three years.** In FY 2008, grant requests totaled \$269,000 – or 269% more funds than were available.



Our success has been great, but the need is much greater. The Rural Families program needs more sources of funding to meet the needs of rural families.  
*To help, see reverse.*

## Rural Families Grantees, 2006-08

Carver Community Center Inc. (Cumberland)	\$20,000
Angel's Watch Women's Shelter (Hughesville)	\$19,980
Center for Children, Inc. (LaPlata)	\$20,000
Dorchester County Health Department	\$20,000
Garrett County Community Action Committee	\$24,740
Harford Community Action Agency	\$7,000
Human Services Program of Carroll County	\$20,000
Local Management Board of St. Mary's County	\$12,000
Lower Shore Child Care Resource Center	\$20,000
Maryland Cooperative Extension (Worcester)	\$40,000
Maryland Rural Development Corporation	\$24,780
Shared Opportunity Services (Kent County)	\$38,500
Wicomico Partnership for Families & Children	\$13,000
YMCA of Cumberland	\$20,000

**Total Rural Family Grants, FY06-08** **\$300,000**

For complete program information, see:  
[www.rural.state.md.us/News/Rural\\_Families.html](http://www.rural.state.md.us/News/Rural_Families.html)



The Rural Families program supports organizations that help families with children acquire the skills they need to become economically self-reliant.

## Rural Maryland Families: A Proven Track Record

After only two complete years (i.e., a third ends in July 2008), the Rural Families program has accomplished impressive quantitative goals. A few highlights:

- ▶ **3,080 primary grade students** in high risk communities received basic personal finance lessons during 12 school assemblies. In addition, 220 educators and 3,000 parents received classroom and take-home materials to help teach personal financial responsibility to youth (Maryland Cooperative Extension, Worcester County)
- ▶ **144 Lower Shore families** with incomes under \$38,000 received free tax preparation and Earned Income Tax Credit consulting. The total EITC claimed was \$87,912 for 68 federal returns, or \$1,292 per return; and \$13,509 for 34 state returns, or \$397 per return (Grantee: Lower Shore Child Care Resource Center at Salisbury University);
- ▶ **15 families** learned their credit scores and identified steps to take to repair credit ratings; 16 families learned to prepare a household budget; 13 families opened and deposited money into a savings account; and 12 families invested in an Individual Development Account (Garrett County Community Action Agency);
- ▶ **12 families** affected by mental illness received training in how to navigate the service system. (Wicomico Partnership for Families & Children).
- ▶ **Five families** received 15 hours of home ownership training. Of them, 3 qualified for mortgages through USDA-Rural Development and 2 were mortgage ready at the end of the grant. (Maryland Rural Development Corporation)

**The ultimate goal of the Rural Families program** is to strengthen the financial stability of rural families. Toward that end, we intend to create a statewide network of rural family support agencies. This year, the program added a mentoring component that pairs continuing grantees with new grantees so that both can share knowledge and experiences while providing mutual support for common challenges. Two new and two returning grantees entered a mentoring relationship in 2007-08. The value of the arrangement will be evaluated this summer.

### Help Support Rural Maryland Families

The Rural Families program is privately funded by charitable foundations. Won't you help? **Send your contribution to:**

**The Rural Maryland Foundation**  
**Attn: Strengthening the Well Being of Rural Maryland Families**  
**P.O. Box 2087**  
**Annapolis, MD 21404**

Or contact:

- ▶ Foundation President **Robert Agee** at 410-279-0557. Or by email at: [BAgee@annapolis.gov](mailto:BAgee@annapolis.gov);
- ▶ Foundation Treasurer **R. Kevin Brooks** at 410 269-0910. Or by email at: [rkb@mrdc.net](mailto:rkb@mrdc.net)

*The Rural Maryland Foundation is a 501(c)(3). Contributions are tax deductible to the extent allowed by law. Federal ID#: 52-2334877.*