

# e-Connectivity for Rural America



## National Cooperative Extension Service's Role in Promoting e-Connectivity

Nationally, the Cooperative Extension Service (CES) has played many roles in communities as they more solidly step into the technology age. From the initial steps of raising awareness of the opportunity, through planning, and adoption and use, Extension can assist community members with the transition. Extension is well positioned for this endeavor with over 100 years of experience in disseminating innovation, facilitating community planning, and educating clientele at the local level. Currently, the Southern Rural Development Center is leading a national team of CES professionals to develop and/or refine materials to support communities along the continuum of access.

**Overview:** Issues related to e-connectivity range across a number of points in the broadband access process. These issues have led to a digital divide which refers to a gap between those who have access, can afford, and possess know-how to leverage digital technology to improve their quality of life versus those who do not have access, cannot afford, and lack know-how. The digital divide is a major threat to community economic development in the 21<sup>st</sup> Century.

**Scope of Work:** A national team of CES professionals are working with communities to expand broadband access and use along a continuum:

- **Awareness of Relevance** – raising awareness in communities about the benefits of broadband to encourage them to consider strategies to gain or improve access. CES facilitates community conversations to foster thoughtful consideration of the possibilities broadband would bring to their community
- **Access & Availability** – working to help a community gain or increase access to broadband. CES convenes partners, leads strategic planning, and/or facilitates community conversations.
- **Adoption** – helping people/businesses/government within areas that recently acquired broadband access to understand and take steps to access the service. CES provides education to help people learn how to access and why to access services.
- **Utilization** – taking people/businesses/government from access to the initial stages of usage. CES provides education and technical support to aid people in gaining initial skills for using broadband access to meet their needs.
- **Policy** – work on local, state or national policy that influences broadband adoption. CES conducts research to inform/guide policy decisions related to broadband access.
- **Evaluation** - CES can serve as evaluators and community coaches, collaborating with key stakeholders/agencies to gauge success, chart next steps, and document/share lessons learned.

**Current Initiatives:** The national team is working to build capacity within the CES system nationally to expand this work even further. The three focus areas for these efforts are:

- **Connecting communities** –helping communities organize and develop options for increasing access (building on previously developed curriculum and local facilitation expertise)
- **Promoting digital literacy** – aiding people, businesses, governments in expanding their abilities to use broadband access once it is available (updating and expanding previous curriculum)
- **Strengthening and establishing partnerships** – reaching out to partners at the federal, state, and local levels to strengthen joint efforts to promote e-connectivity and usage in underserved areas.
- **Conducting Relevant Research** – identifying and addressing the most pressing research questions around broadband adoption and use

**National e-Commerce Extension Initiative:** [http://srdc.msstate.edu/ecommerce/learning\\_center.html](http://srdc.msstate.edu/ecommerce/learning_center.html)

#### Sample Curriculum:

- A Beginner's Guide to e-Commerce
- Connecting Communities
- Direct Marketing Food Specialty Products
- e-Commerce as a Strategy for Improving Business Vitality - Case Studies
- eTailing Curriculum
- eStrategies for Local Governments
- Helping Artisans Reach Global Markets
- Internet Strategies to Improve Farm Business Management
- Marketing AgriTourism Online

### Rural Broadband and Infrastructure

The Northeast Regional Center for Rural Development assisted the USDA Economic Research Service and Farm Foundation to organize a conference to evaluate the economic impacts of infrastructure investments, including broadband, highways, bridges, etc. The Center is working with federal agencies and private entities, including the National Association of County Organizations and the National Association of Development Organizations, to identify opportunities for increasing broadband availability in rural communities. In addition, the Center is conducting research on the benefits of broadband availability for small business growth.

### High Speed Internet: The Power of Working as a Region

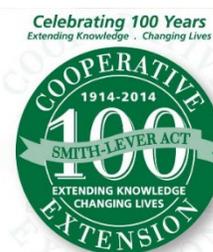
A number of regions engaged in the Stronger Economies Together (SET) initiative identified gaps in broadband access as a significant concern for their regions. For example, the five county Kerr Tar Region, North Carolina, is working collaboratively to ensure broadband access across the region. Person County has already allocated \$4 million for the county-wide installation of new broadband towers county-wide, Vance County is currently surveying for gaps in service, and Granville County has established a Digital Infrastructure Committee to initiate its data collection. In addition, the Southwest New Mexico region received \$150,000 from the New Mexico Broadband Program to help expand broadband access in the region.

### 4-H Tech Changemakers

National 4-H Council and Microsoft, in partnership with the Southern Rural Development Center, the National Digital Education Extension Team, and University of Georgia 4-H, are working together through the 4-H Tech Changemakers program to empower teens to create opportunities for people to participate in today's increasingly digital world. Through this program, teens in almost 100 communities are working to identify needs and create action plans for using digital skills.

### Rural Online Initiative – A Rural Workforce Development Pilot Program

The Western Rural Development Center's Rural Workforce Development Initiative Team collaborated with Utah State University Extension and two of Utah's county commissioners to secure funding for a three-year pilot program leveraging Extension's well-established infrastructure to serve Utahns in rural communities as they develop skills needed in the growing freelance/independent contractor economy. The pilot program will begin in communities with the highest unemployment rates through public meetings and assessments of local needs/assets; skill-based workshops, one-on-one mentoring, webinars, and other training tools. The program also plans to bring together individuals with complementary skills to increase their earning potential, and offer incentives for businesses contracting with Utah freelancers.



Regional Rural Development Centers: [www.rrdc.info](http://www.rrdc.info)



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## Economic Development



### **Agricultural Marketing Service Technical Assistance (AMSTA) project**

Led by the Northeast Center and launched in 2014 to provide grant-writing training to potential applicants of the USDA Agricultural Marketing Service grants related to promoting local foods and farmers' markets, this project provided training to more than 3,000 individuals in all 50 US states in its first year. All state trainings were geared towards expanding the participants' understanding of how to write a better grant application to USDA AMS. In year two, the project provided additional grant-writing training in 16 high-priority states. Since then, in collaboration with AMS, we have transitioned this project to provide dedicated technical assistance to recent and current grant recipients of the Local Food and Farmers Market Promotion Programs. The website of this new effort is: <http://sites.psu.edu/amsta>.

### **Policy Options for Reducing the Prevalence of Food Deserts in Rural Areas**

The Northeast Center has completed a study that examines policy options for reducing the prevalence of food deserts in rural areas: Bonanno, A., R. Cleary, L. Chenarides, and S.J. Goetz (2018). Store Profitability and Public Policies to Improve Food Access in Non-Metro U.S. Counties. *Food Policy*.

### **Effects of Public Investment in Land Grant University Programs**

A 2016 study conducted by the Northeast Center found that agricultural research and Cooperative Extension programs helped more than 137,000 farmers stay on the farm between 1984 and 2010. In addition to publication in *Applied Economics Perspectives and Policy*, these findings were shared via a press release, a policy brief, and an infographic. See <http://aese.psu.edu/nercrd/news/2016/land-grant-programs-keep-farmers-farming>.

### **Health Insurance, Rural Economic Development and Agriculture (HIREDnAg)**

Led by Shoshanna Inwood (Vermont University) in partnership with all four RRDCs and a national set of collaborators, the goal of HIREDnAg is to understand how health insurance policy influences farmers' decisions to invest, expand and grow their enterprises, and how these decisions contribute to workforce vitality, development and security in the food and agricultural sector. As part of the research, over 1,000 farmers and ranchers responded to a survey across 10 states: Vermont, Massachusetts, Pennsylvania, Michigan, Nebraska, Mississippi, Kentucky, Washington, Utah and California. Additionally, up to 10 families in each of the study states were interviewed. A national webinar offered an in-depth explanation of their findings and is archived at <http://hirednag.net/webinars>. A recent report: Inwood, S., A. Knudson, F.A. Becot, B. Braun, S.J. Goetz, J.M. Kolodinsky, S. Loveridge, K. Morris, J. Parker, B. Parsons, R. Welborn, and D.E. Albrecht. 2018. "Health Insurance and National Farm Policy." *Choices*. Quarter 1. <http://www.choicesmagazine.org/choices-magazine/submitted-articles/health-insurance-and-national-farm-policy>

### **Farm Stress Employee Training and Technical Assistance**

Over the past several years, farmers have faced increasing financial stress resulting from a number of factors. The primary drivers have been low commodity prices coupled with rising debt levels. This in turn has led to reductions in net farm income of more than 50% of its peak in 2013 (USDA, 2018) and a growing risk of loan default for many farm families. As a result, farmers and their families may face increased difficulty in managing the stress and frustration of challenging financial circumstances. Farm Services Agency (FSA) personnel in turn face the challenge of working with stressed farmers. FSA field staff have noted that some farmers have expressed their stress through aggressive verbal and physical confrontation. In addition, some farmers have explicitly expressed the thoughts of suicide. FSA personnel may not have the skills and knowledge to effectively work with distressed farmers, which may increase their own stress. The North Central Center is developing and delivering training to help FSA personnel effectively identify and assist farmers experiencing distress.

## Heirs' Property Issues in the South

The Southern region is particularly plagued with issues around heirs' property. USDA defines the issue like this: "Heir property refers to land that has been passed down informally from generation-to-generation. In most cases, it involves landowners who died without a will. Heirs' property is land owned 'in common' by all of the heirs, regardless of whether they live on the land, pay the taxes, or have ever set foot on the land." Land held in this manner leads to limitations of land usage and can prevent leveraging the resource in significant ways. The Southern Center was recently awarded an AFRI seed grant that will allow a broader assessment of research and Cooperative Extension Service efforts taking place across the region. The grant will also explore the regional impacts of underdeveloped land and depreciating housing stock that results from heirs' property issues. This will allow better estimates on the number of heirs' properties in the region.

## Southern Local & Regional Foods Initiative (SERA 47)

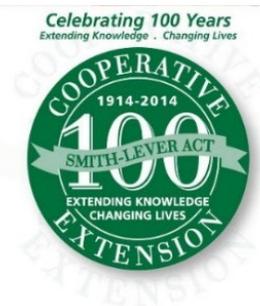
The Southern Center is providing leadership to a team of research and Cooperative Extension Service specialists to strengthen support for local and regional food systems efforts. A survey of the regional needs has been complete, and teams are actively developing work teams around the top issues, designing a resource bank as a "go-to" spot for finding research and Cooperative Extension Service resources, developing common measures and tools, and examining different models for how Cooperative Extension Service has invested in this work.

## Investing in Recreation to Advance Regional Economies

Regional solutions are gaining traction, particularly in rural areas, as multi-county collaboration is often needed to identify and capitalize on competitive advantages. This type of planning, at the heart of the Stronger Economies Together (SET) initiative, led by the Southern Center in partnership with USDA Rural Development and Cooperative Extension Service, has resulted in a number of regional initiatives focusing on the importance of recreation, both for quality of life as well as an economic driver. Three examples are: (1) **Indiana 15 Regional Planning Commission** is finalizing a new half mile of trail, funded through the Indiana Department of Natural Resources Recreational Trail Program. This project increases connectivity of trails within the region and will be advanced further by for additional trail construction projects across the region; (2) **Foothills Region, North Carolina** formally adopted The North Carolina Districts Bike Plan to highlight the natural resources and scenic trails of the region. The region is creating and distributing maps of the Bike Plan to assist in cross-marketing cultural and natural resources throughout the region; and (3) **Northern Shenandoah Valley, Virginia** completed a regional interactive outdoor recreation resource tool, [www.shenandoahvalleyoutdoors.com](http://www.shenandoahvalleyoutdoors.com), to help establish the region as a premier Mid-Atlantic outdoor recreation destination.

## Rural Opportunity Initiative

The Rural Opportunity Initiative, a partnership between SRDC, Georgetown University, Iowa State University, Mississippi State University, and Purdue University, seeks to connect investors and entrepreneurs/small businesses in rural America. Two pilot workshops (Des Moines, IA on November 2, 2017, and Starkville, MS on June 21, 2018) linked operating businesses looking to increase their growth, needing investments of between \$250,000 and \$5,000,000, and investors looking for rural opportunities.



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# Harnessing Technological Innovation



## NC1100 “Innovations in Agriculture” Project

Led by the North Central Regional Center, the multistate “Innovations in Agriculture” project (NC1100) plays a key role in fostering innovation adoption and creation across the North Central region. One key objective of the project is to connect university developed technology, rural and agricultural firms, and research and development funding such as from the Small Business Innovation Research (SBIR) program. In May 2017, a pilot connected University of Wisconsin aquaculture researchers to a Blue Ridge fish hatchery in North Carolina, and this new collaboration is pursuing a Phase I SBIR award with coaching from NCRCRD affiliate Dr. John Mann. Building on these efforts, project members John Mann, C.Y. Wang, Scott Loveridge, Martin Kinney, and Mike Ladisch are preparing a Research Coordination Network NSF proposal that will connect groups of researchers and industry on new collaborations focused on innovation and rural development. The idea of the proposed Research Coordination Network is to incorporate the faculty-firm/industry collaborations and researchers, industry leaders, and government entities interested in these collaborations into a broader network.

The NC1100 team also continues its work on a USDA Agriculture and Food Research Initiative competitive grant awarded in 2016. One aspect of the project includes members partnering with the USDA’s Economic Research Service to conduct additional analysis of a 10,000 firm national survey of innovation practices. Preliminary analysis led to a new effort to evaluate the impact of the USDA SBIR program as well as other agency-managed programs (e.g., National Science Foundation, Department of Defense, and National Institute of Health). Results of this evaluation are the first known attempt to compare the influence of different agency-managed SBIR programs on rural and urban firm innovation. This effort is complemented by Dr. Mann’s other USDA SBIR program activities related to: 1) the national-level extension effort to encourage and increase the quality and quantity of USDA SBIR applications—especially among women and minority owned firms; 2) phase I and II USDA SBIR panel reviews; and 3) firm/faculty SBIR coaching.

## Tribal College Researcher Matching Project Underway

Small and medium sized Land-Grant universities (LGU), which include many 1994 and 1890 institutions, are often at a disadvantage relative to larger LGUs in terms of networking resources and/or the opportunity to specialize in emerging research. Such obstacles act as deterrents for faculty from these institutions interested in participating in and/or leading research projects. At the same time, this same faculty can provide invaluable experience and expertise on important and emerging research topics. This year, NCRCRD affiliate John Mann and John Phillips of the American Indian Higher Education Consortium are facilitating new collaborations between researchers at 1994 and 1862 LGUs. The primary goal is to improve communication and expand existing networks in ways that cut across geographies and university size/types to increase opportunities for these faculty and improve the quality of research produced by the academy. The project is establishing a peer network of faculty researchers from a diverse group of LGUs, including 1994, 1890, and 1862, to engage via information and communication technologies, encouraging and facilitating future research collaborations. The team began initial interviews with potential participants in 2018. The idea was to incorporate in-depth interviews and the “fast-pitch” platform, to identify and encourage new collaborative opportunities for researchers.

## Regional Innovations: Success Stories

Stronger Economies Together (SET) enables multi-county regions to work together in developing and implementing an economic development blueprint that strategically builds on their current and emerging economic strengths. One example of how this initiative harnessed innovation is in the Western Oklahoma I-40 Region, which tested the feasibility of drying canola in a peanut trailer, thus reducing the risk of high-moisture canola shattering. The success of this innovation is estimated to add \$78 per acre of harvested canola to the sale price at a cost of only \$6 per acre to dry. Launched in 2010 by USDA Rural Development and the nation’s four

RRDCs and their LGU partners, SET is in more than 100 regions in 32 states, and participating regions have been able to access over \$200 in supportive funding for every \$1 invested in the program nationally. <http://srdc.msstate.edu/set/>

### **Small Business Innovation Research Training Initiative**

The RRDCs, with leadership from the Western Rural Development Center, are coordinating a national project in partnership with the U.S. Department of Agriculture's SBIR program, National Institute for Food and Agriculture and Dawnbreaker. This program will provide outreach, training, and technical assistance for individuals desiring to write proposals for SBIR grants. A curriculum will be developed and delivered in face-to-face meetings in eight pilot states. The goal is to increase awareness and understanding of the SBIR program, improve the quality of proposals, help participants understand how to apply for SBIR grants, increase participation by minorities, women and other underserved populations, and help successful applicants manage their awards.

### **Innovation, Competitiveness, and Economic Prosperity in Rural Areas**

The Northeast Center has received a new grant to examine the role of innovation in supporting entrepreneurship and small business competitiveness in rural areas. This builds on a long history of research on the causes and economy-wide effects of rural entrepreneurship. In addition, the NE Center has developed a new measure of latent innovation that suggests higher levels of such activity in many rural areas than was previously recognized.

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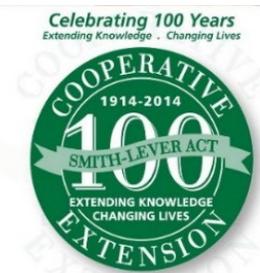
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# Improving Quality of Life



## Rural Housing and Economic Development

A significant gap in knowledge about the relationship between housing and rural development has existed. In response, the Regional Rural Development Center Directors commissioned a set of papers by experts in different areas, which resulted in a co-edited book published by Routledge, documenting the relationships between development and housing. For more information, visit: <https://www.routledge.com/Rural-Housing-and-Economic-Development/Albrecht-Loveridge-Goetz-Welborn/p/book/9781138040199>

Albrecht, D., Loveridge, S., Goetz, S., Welborn, R., eds. (2017) *Rural Housing and Economic Development*.

New York: Routledge. Chapters include:

1. Rural housing and economic development
2. The role of housing in rural behavioral health
3. Are rural areas underserved by HUD's subsidy programs?
4. What drives spatial variation in housing cost-burdens among rural low- and moderate-income renters?
5. Reinvesting in rural America through affordable mortgage finance
6. National rural housing policy and programs: opportunities and challenges
7. Sustainable housing development: The Hopi way
8. Examining the housing dilemma in the rural South's Alabama Black Belt and Mississippi Delta regions
9. The people left behind: a look at rural housing policy implications at the half-century mark
10. Manufactured home living across rural America
11. Housing challenges and policy implications of shale oil development in rural communities
12. Growth, development, and housing stock quality in the administrative U.S. Appalachian region
13. Meeting rural housing needs through local community development
14. Home improvement investment in rural America: spatial pattern and determinants

## Infrastructure Investments in Rural Regions:

The Southern Rural Development Center, in strong working partnerships with USDA Rural Development and Cooperative Extension successfully launched the Stronger Economies Together (SET) initiative which continues, with over 100 multi-county regions now working together more closely. Through the SET process, regions have been able to identify common needs and opportunities and successfully garner funding to capitalize on their regional interests. To date, regions in the SET process have leveraged the \$3.9 million USDA investment to over \$754 million, much of which has gone to support efforts to improve regional infrastructure (including water, energy systems, utilities, and broadband), transportation, and public safety (fire trucks, police cars, and equipment). Visit the website at: <http://srdc.msstate.edu/set/>

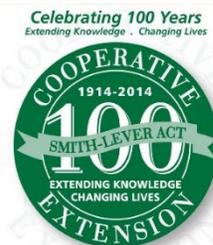
## Research on the Opioid Epidemic

The overprescribing of opioid-based painkillers may be the main driver of the increased abuse of opioids in rural America, but recently published research by the Northeast Regional Center for Rural Development suggests that other factors, including declining farm income, extreme weather and other natural disasters, may affect a crisis that is killing thousands of citizens and costing the country billions of dollars. The Penn State press release describing this research is available here: <https://goo.gl/vg9Lmg>. Additionally, we are continuing to explore the availability of treatment facilities in rural areas, and their roles, in addition to examining the cause and effect between addiction and local economic conditions. Another paper currently in review is "Explaining Spatial Disparities in Drug Overdoses, 1970-2014."

## Rural Health-Economic Development Workshop and Activities:

[http://ncrcrd.msu.edu/uploads/files/Workshop\\_Information\\_and\\_Agenda.pdf](http://ncrcrd.msu.edu/uploads/files/Workshop_Information_and_Agenda.pdf)

The relationship between health and economic activity is bi-directional. Communities lacking economic opportunity tend to have a greater proportion of their population struggle with mental and physical health challenges. Social factors such as living in poverty increases the risk of poor health. And yet mental and physical health challenges can and do affect community life, including economic development. For example, the opioid epidemic and other addiction problems are a growing concern nationwide, making it more difficult for those affected to be fully engaged in employment and other economic activities. Also, there are important linkages between drug abuse and other mental health issues such as depression and anxiety, which can inhibit economic productivity of households and communities. This workshop explored the interrelationships between health and community economic development across three themes: Community-level issues in behavioral health; Healthcare costs and access; and Food and health. The objectives of the workshop were to identify gaps in the knowledge and programming interconnectedness of health and community/economic development, develop partnerships among professionals who work in health, those that work in community/economic development, inclusive of both research and outreach specialists; and encourage collaborations to target research and programming need areas and form interdisciplinary grant teams. Currently three related funded projects are underway: 1) Investigating Innovative Models of Mental Health Care for Farmers and Farm Families; 2) Rural Economics: Health Insurance Coverage and Access to Care; and 3) Rural Quality of Life Indicators Project.



## Civil Dialogue on Race Relations

The Southern Rural Development Center co-sponsored Coming Together for Racial Understanding, a 20-state pilot initiative designed to foster civil dialogue around issues of race and ethnicity. The process engages Cooperative Extension Service, and community partners to explore one of two different approaches to dialogue, both processes culminating in a community change process. The first cohort groups are currently in the process of organizing pilot programs within in their communities, and there is a second national training slated for Fall 2019.

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# Supporting a Rural Workforce



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## Strengthening Economic Resilience in Appalachian Communities

The economies of many counties in the Appalachian Region have historically depended on a few dominant industries, such as mining or manufacturing. In recent years, Appalachian coal production has plummeted, with devastating effects on families and communities. Using state-of-the-art research methods, focus groups, and community-level surveys, this project, in collaboration with the Northeast Center, identified best practices, strategies, and policies that local leaders can use to enhance the future economic prospects of coal-impacted communities throughout the Region. The Northeast Center developed the first consistent county-level measure of resilience ever produced for the United States, which was used in this study. The study resulted in two publications: Boettner, F., E. Fedorko, E. Hansen, C. Gyovai, S.J. Goetz, Y. Han, A. Collins and B. Zimmerman, (2019). Strengthening Economic Resilience in Appalachian Communities, Technical Report to the Appalachian Regional Commission (148pp) and Guidebook for Practitioners (56pp), available at [www.arc.gov/resilience](http://www.arc.gov/resilience).

## Regional Economic Development as a New Theoretical Framework

Indiana University in partnership with the Northeast Center and funded by the Economic Development Administration, is building models and analytical tools that will enable policy makers and practitioners to craft development strategies and policies tailored to a region's characteristics and capacities. The research team will expand theory about regional economic development to include more comprehensive data and a diverse array of academic disciplines, and will build a complex computational model that integrates data science and regional economic science. In addition to drawing on traditional socioeconomic data and methods, the team will use data from unconventional sources such as social media, mouse clicks, and online data extracted via web-scraping tools.

## Workforce Issues: Collaborating to Build Extension's Capacity

Globalization has laid the foundation for an increasing skills gap in the US labor market. Attracting and retaining talent, both in STEM (science, technology, engineering and math) areas as well as in vocational skills, is an increasing concern. Led by the North Central region, a team of Cooperative Extension Service professionals are working collaboratively to: 1) initiate a regional Extension dialogue on methods to support the development of

local workforce skills at the community level; 2) identify and inventory current workforce development resources, primarily within Extension; 3) identify programmatic and research gaps that would help communities better address workforce skill issues; 4) modify resources for multi-state use and consider ways to make resources available in a “one-stop shop”. A summary document is here: [http://ncrcrd.msu.edu/uploads/files/Workforce\\_Issues.pdf](http://ncrcrd.msu.edu/uploads/files/Workforce_Issues.pdf)

### **Workforce Investments with a Regional Lens**

The Southern Center, in partnership with USDA Rural Development and Cooperative Extension Service leads the Stronger Economies Together initiative, over 100 multi-county regions strong. A sampling of regional place-based workforce development approaches from 2016 SET regions include: (1) **Rivers Confluence, Iowa** - completed the Confluence Region Workforce Development Resource Database that will inform businesses and potential employees in the region of opportunities; (2) **Kerr-Tar Region, North Carolina** has incorporated soft skills trainings into all Workforce Innovation and Opportunity Act Youth workforce programming to address targeted industry training needs; (3) **Partners for Progress Region, Nebraska** received a USDA Rural Development Rural Business Development Grant to fund a number of projects including conducting a business assessment, conducting small business workshops, and hosting a small business/tourism conference. To learn more, visit <http://srdc.msstate.edu/set/>

### **Strengthening Retail in Rural America**

CREATE BRIDGES (Celebrating REtail, Accommodations, Tourism and Entertainment by Building Rural Innovations and Developing Growth Economies), with funding from Walmart and coordination from the Southern Center, seeks to develop multi-county partnerships to strengthen the retail, accommodations, tourism, and entertainment economic sectors, which collectively typically compose 20-25% of the rural jobs. This important business sector often provides entry-level experiences for the region’s workforce. Through a focused effort, the initiative will walk regional stakeholders through a process to strengthen both the businesses in this sector as well as develop a robust training mechanism to support this workforce to either advance within the retail sector or to grow skills that are transferable to other industries in the region. <http://srdc.msstate.edu/createbridges/index.html>

### **Potential Rural Impacts of Pension Reductions:**

This study, led by the North Central Center, explored the exposure of rural communities to the rising risk of public and private pension fund insolvency. As rural communities continue to grey, America’s heartlands will increasingly rely on pension incomes to drive their economies. The statuses of private and public pension funds were reviewed and analyzed to relate changes to larger regional impacts. The report is available here: [http://ncrcrd.msu.edu/uploads/files/Pension\\_Report\\_17.pdf](http://ncrcrd.msu.edu/uploads/files/Pension_Report_17.pdf)

Celebrating 100 Years  
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