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**ABSTRACT**

A request to develop instruments for assessing local foster care costs provided the impetus to examine family foster care in depth. Based on data from original studies done in Delaware and nationally during 1974-75 and on review of other research available, the study examined the history and connection of foster care to rural areas in the United States, the current situation for foster care in rural America, and the adaptations necessary to use current data in estimating the costs of foster care in rural areas. Comparison to other child and family services in rural areas and issues relating to the quality of life in rural settings were also examined. In order to check the usefulness of available data and to get a current perspective on costs for foster families, a random sample of 200 Delaware foster parents was interviewed. An analysis comparing rural, rural non-farm, suburban, and urban foster family views was conducted. Among the findings were: most parents felt that Delaware's standard payment system for foster care did not cover all areas of direct costs, especially food, clothing, and housing expenses; many felt none of the schooling and recreation expenses were covered; these perceptions were similar regardless of location; foster parents, in general, stated that their perception of costs for foster children were more similar to natural children than different; national cost studies did show rural-urban differences in costs by region of the country. (NQ)

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Assessing the Costs of Foster Family Care in Rural Areas-  
Myths and Realities

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ABSTRACT

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"Assessing the Costs of Foster Family Care in Rural Areas-  
Myths and Realities"

A request to develop instruments for assessing local foster care costs provided the impetus to examine family foster care in depth. Questions specific to the rural scene achieved prominence when the application of current government data to the problem was attempted. The paper examines the history and connection of foster care to rural areas in the United States, the current situation for foster care in rural America, and the adaptations necessary to use current data in estimating the costs of foster care in rural areas. Comparison to other child and family services in rural and issues relating to the quality of life in rural settings are examined. The paper is based on data from original studies done in Delaware and nationally during 1974-1975 and on review of other research available.

## Assessing the Costs of Foster Family Care in Rural Areas- Myths and Realities

Applying the basic sociological principles to available data to solve practical social problems requires careful analysis and some compromises. To achieve results which can be used in actual situations may mandate attention to the processes of social change, as well as the necessary information and policy implementation (Nolan and Garliker, 1973).

In a project designed to develop an assessment instrument to measure foster family costs, a number of concerns arose which were particularly related to examining the rural-urban dimension of the problem (Culley, Settles and Van Name, 1976).<sup>1</sup>

They were:

- historical roots of family foster care in rural situations.
- differences in scale of rural and urban programs of child and family welfare.
- current beliefs about life style and quality of life in rural areas.
- differences in actual costs of child rearing in rural and urban settings.

### Historical Roots of Foster Care

Foster family care as a means of caring for children has a long-standing history and connection with rural society. In Western society in the Middle Ages, the tradition of placing children in homes other than their own for rearing

was a preferred practice of the wealthy country people (Aries, 1971; Bossard and Boll, 1966). In the seventeenth and eighteenth centuries the concept of the privacy of the nuclear family emerged, and the preference changed to one of greater personal relationships between parents and children. In Colonial America the practice of hiring adolescents for minimal room and board or apprenticeship for training was common; it was assumed that their services were of value and their education would be furthered (Bossard and Boll, 1966; Laslett, 1973). While the practice of apprenticeship declined in the nineteenth century, the custom of placing children in temporary homes or permanent adoptive homes, often outside the community from which they came, arose. Placing a child to work for his keep on a farm was evaluated favorably by many people (Reid, and Phillips, 1972). The alternatives of poor farms and orphanages competed with foster care, and debates about the success of each service strategy occurred. In tracing the linkage between relief for the poor and foster care here and in England, the strong negative effects on children of being mixed with the poor and sick in institutions were noted by Geiser, 1973.

Families who took in children for money or gain during this period were highly suspect. Some of the present day uneasiness about looking at foster care costs stems from similar views. During the nineteenth century, the role of voluntary agencies in providing child welfare services in

this country became established. These private agencies were often organized by religious or ethnic groups. The use of free foster homes (no board payment) had grown as formal indenture declined (Billingsley and Giovannoni, 1972). In addition, the abolition of slavery accelerated this movement away from apprenticeship and indenture.

Late in the nineteenth century "free" foster care began to be replaced by "room and board" foster care--care where the foster parents were partially reimbursed for the direct costs they incurred in raising foster children. In these homes, parents received a small payment for room and food.

Free foster homes were closely related to both apprenticeship and bond service in philosophy. It was thought that the contribution of the child and the experiences provided by the family would be roughly equivalent by the time the child reached the age of majority. As apprenticeships become less common and rural homes become less available for urban children, the boarding foster homes become the dominant type of foster care. The fee paid by the county or private agency to a foster family was intended to cover some basic expenses such as food and lodging. Often clothing was distributed directly to the family from a central store or as is more common now, a one-time payment for a limited clothing wardrobe was given. Arguments for keeping the fee low were based on the continuing belief that the child was an economic benefit and the taboo against paying people

to care for children.

Foster care of children by families is one social service program with which rural communities have been credited with providing a high standard of quality.

In the early years of this country people in rural areas viewed children as an asset to economic productivity because the life style of rural people has been idealized in developing our national heritage. The farm family has been seen as the proper place to raise children.

The rural-oriented values of the society for child rearing and quality of life provided a rationale for moving dependent eastern children with Catholic and Jewish background to the rural midwest and west to be raised by mostly Protestant families in the last part of the nineteenth century (Geiser, 1973; Wollins and Pilavin, 1964). A strong debate ensued featuring arguments for ethnic solidarity and national unity around rural ideals. Volunteer agencies arose in most eastern cities to protect subcultural groups (Billingsley and Giovannoni, 1972).

With the institution of the boarding home and the organization of child welfare services by many private groups, some children appeared to be better served than others. In particular, there was a lack of services for black children who were not served by any of the private agencies. Nevertheless, it has been asserted that, even with this general lack of services, foster care has always

been more open to black children than other services such as adoption have been (Billingsley and Giovannoni, 1972).

The special characteristics of volunteer social agencies have been said to improve quality of life of those they serve. However, in an extensive treatment of public financing of volunteer foster care agencies, a strong trend toward public financing was identified and the question arose as to whether the private volunteer agencies do raise costs for foster care when they are the preferred program (Werner, 1961). If private agencies can provide for the child by serving him with due regard to the family's ethnic and religious affiliations, evaluating this qualitative difference for its cost and actual difference in life style is a current challenge.

#### Differences in Scale of Foster Care Programs

Foster care is an area of social welfare in which statistical information is somewhat limited. Recently the National Center for Social Statistics has been collecting some data on foster care from state agencies on limited items and with problems of accuracy. One of the supporting studies completed in our research was a two year survey of state payment systems and rates. It was unusual in that 100% of the states responded giving information (Healy, Culley, Settles, Van Name, 1977). (See Tables 1 and 2.) Basically, however, the access to data which differentiates rural and urban care is extremely limited. [Insert Tables 1 and 2]. Many states do not have adequate computer programs for tracing children in and out of foster care.



Work on disseminating the instrument for measuring foster care costs brought our staff into workshops with representatives of programs ranging from sparsely populated counties to major metropolitan areas, all of whom were evaluating the process of estimating costs. The approach used was to average costs depending on the demographic description of the foster child population.

However, using average costs was less dependable in the rural areas where there were fewer cases and a single unusual case could strongly affect the evaluation. In rural areas information on specifically who was in foster care was much simpler because of the limited number of cases involved. In contrast to foster families in the metropolitan areas, rural foster families were frequently on their own to get services and support for their charges since the agencies were so small and limited in staff. Travelling distances is not always a problem in rural areas, but many sections of the country do find transportation to be a major factor in developing adequate rural services (Patton, 1975).

#### Current Rural Life Styles

Two aspects of change seem important in understanding current rural family life styles. The first, is the changing economic picture in agriculture and related industries. Children are found to be an economic liability in rural communities as well as in urban areas. Children are not seen by economists as an economic benefit, but as

a direct<sup>cost</sup> to families (Espenshade, 1973). As a result, it is difficult to find foster homes for adolescents, who in the past might have served as household help or farm hands and been viewed as a productive asset. Increasing urbanization, industrialization, and movement away from home production and mandatory education have undercut economic contributions from children. In addition to the direct or out-of-pocket costs, changing patterns of employment roles for rural women suggest that opportunity cost or lost employment costs are important (Sweet, 1972).

While the findings of studies on foster parent attitudes and agency policies have remained conservative relative to changes in women's work patterns and possible compensation, there is a growing realization that indirect parental care costs are an important part of foster family care (Fanshel, 1966).

The second interesting change has been a slight reversal in population growth patterns relating to rural areas (Fuguitt, 1961). Even though there appears to be trends toward rural and rural non-farm areas, the earlier migrations leave many rural areas with the few established families and the many very poor. Rural idealism as an approach to social reform in American life is a phenomena requiring explanation beyond the scope of this paper, but which tends to underline the dilemma for foster care payment programs (See Rohrer, 1970).

### Actual Costs for Rural Foster Families

The major source of available data estimating costs for child rearing is the 1970 U.S.D.A. study based on the Consumer Expenditure Study of 1960-1 (Pennock, 1970).

These data have limits, especially where the number of cases were small within a group, such as the rural non-farm west. In addition, the market basket of 1960-61 probably differs from current tastes. However, some general conclusions are possible.

The proportion of family income devoted to the direct cost of a particular child over the 18 years that most children are at home seems to average out at 15-17 percent (Pennock, 1970). Housing and food constitute the largest percentage of the expenditures, accounting for 55-60 percent of the total. Transportation accounts for 13-16 percent; clothing, recreation, and personal care take 10-12 percent; medical care takes 4-6 percent, and education accounts for about 1 percent.

When levels of living are held constant, costs in the South are about the same for the farm, rural nonfarm, and urban child. In the North Central region, however, costs are appreciably higher for the rural nonfarm than either the urban or farm child. Food and housing costs are generally higher and transportation costs lower for urban than for rural children in the same region. These variations are due in part to differences in choices families make because of their different needs and preferences and in

part to variations in price levels (Pennock, 1970). Rural and rural non-farm differences vary by region of the country and to look at average costs, the proportion in each area needs to be retained.

The more recent consumer expenditure study of 1970-72 has not been published with rural-urban breakdown and data tapes are just now available to compare to results obtained based on the earlier study (U.S.D.L. 1977). As is often true in research, improvements in the study have slowed the analysis time and the possibility of using recent data for current problem solving (Lemale, 1975).

In order to check the usefulness of available data and to get a current perspective on costs for foster families, an interview study of a random sample of Delaware foster parents was conducted. An analysis comparing rural, rural non-farm, suburban and urban foster family views was done. Delaware, though a small state, does span the full range of the rural-urban continuum with the southern county being classically rural and the northern county having an inner-city core.

From a current payments list of families in Delaware, a random sample of 200 foster families was drawn. Cooperation was good. Some parents were curious or suspicious, but our interviewers were able to satisfy their concerns. While explaining the purpose of the study might have caused some distortion, a clear understanding by the respondents made the informed consent procedure valid. Privacy and confidentiality of the respondents' answers were also

assured. Included were some families who were not presently active in foster care. One hundred and fifty usable questionnaires were obtained in the one and one-half months allotted to this study. Only nine families refused to be interviewed. Eight families were not at home or did not respond to telephone calls during the study time period. While we reached many families who did not have telephones by checking at the homes and setting up appointments when an interviewer was in the area, twenty-seven families without listed telephone numbers were not interviewed due to not being at home either evenings or daytimes when the interviewer called. Lack of accurate address, family illness, and interviewer illness accounted for the remaining six missed interviews. There was no pattern to the refusal or non-response rate which would suggest differences by location or type of family.

Rural and rural non-farm locations, in Delaware did not appear to separate the foster families greatly in terms of their general place in the economy or their number of foster children. Other than the opportunity to participate in farming for the rural group, the general level of occupations suggests that foster families are drawn from the same sector of the population in both rural and more urban locations (See Tables 3 and 4). The generally lower middle to working class position of the families is similar to that of the population upon which the Consumer Expenditure Study was based. Income levels have changed since

[Insert Tables 3 and 4 here]

The Consumer Expenditure Studies were done as has the Consumer Price Index. However, the pattern of income distribution by location in the state does not differ as widely for the foster parents as it does for other groups. The range of income for foster parents is similar in rural and urban areas (See Table 5). The practice in placement of foster children in homes appears to be similar across locations as well, with few homes having more than two foster children at any one time. [Insert Table 5]

A major premise in applying available government data to the problem of estimating the costs of foster care was that natural children and foster children will be more similar than different in costs associated with their rearing. Since these data are available according to location, an analysis of the Delaware foster parents' opinions were extremely uniform across the state without variation by location. In only one area of costs, schooling, were any differences seen with a chi square of 8.2 ( $df3 < .05$ , see Table 6). In this variable, urban and suburban parents to a larger extent than rural and rural non-farm parents saw schooling as costing more for the foster child than a natural child. Even here the vast majority saw costs as the same. [Insert Table 6]

The results were similar for indirect costs with most parents, regardless of location, seeing the time investments in homemaking associated with the child being the same for foster and natural children (See Table 7).

[Insert Table 7]

In Delaware a standard payment system for foster care exists across the state without regard to location. Most parents believed that this payment program did not cover all expenses in the major areas of direct costs, especially food, clothing, and housing expenses. Many felt none of the schooling and recreation expenses were covered. These perceptions were similar regardless of location. No query as to the exact amount in money that was not covered was made in this study so the question remains as the actual gap in coverage by location.

#### Conclusions and Implications

While foster care has been characterized as having a special affinity for rural settings when quality of life is discussed, few differences in perspectives among foster parents were found in the Delaware study. The range of parental socio-economic status was similar for all foster parents despite overall differences which are found along rural-urban dimension for most families. Foster parents, in general, stated that their perception of costs for foster children were more similar to natural children than different. National cost studies do show rural-urban differences in costs by region of the country, so that the natural child's costs which parents use as a reference point are likely different by location. When costs were seen as higher for foster children, the explanation given was usually due to some aspect of the way the program was developed or administered. For example, when rural families commented on transportation costs in the medical area, it was because

not all doctors would honor the medicaid card for the foster child.

The difference in scale for administering foster care in rural areas as opposed to that for metropolitan areas appears to be mixed blessing. The smaller program for the former's makes the record-keeping needed for a good cost assessment easy, but the numbers are low so the average costs may be less reliable. Fewer specialized services to the foster family may be available.

Overturning the myth of foster care as an economic advantage to families in rural areas is certainly an implication of these studies. Especially if indirect (parental time) costs are included, foster care payments across the nation do not cover costs for foster families whether they are rural or urban. Foster care is a social program in which the volunteer (foster family) is often not recognized for its real financial contribution made to the program. Local community groups concerned about foster care need to be aware of the lack of understanding of the costs of foster care in rural areas which local decision-makers are likely to maintain. The historical notions of foster care should no longer be allowed to be the basis for justifying the present social policy.



FOOTNOTES

<sup>1</sup>Culley, Settles and Van Name. This report is based on work funded by a grant #CB-74-296 from Region III Office of Child Development, United States Department of Health, Education and Welfare. The project was a joint venture of the College of Home Economics and the College of Business and Economics of the University of Delaware. The complete report is available at a nominal cost through the Bureau of Economic and Business Research, Purnell Hall, University of Delaware, Newark, Delaware 19711, or through the Region III Office of Child Development, United States Department of Health, Education and Welfare, 3535 Market Street, Philadelphia, Pennsylvania 19101. This paper is a revision of one presented at the Rural Sociological Society, August, 1976 in New York City.

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TABLE 2: Monthly Base Rate by State for Foster Children of Different Ages<sup>a</sup>

(States listed in italics are organized on a county-wide, rather than a state-wide basis. Data were gathered in summer/fall 1976 unless otherwise noted.)

	Age 2	Age 7	Age 13	Age 18
Alabama <sup>b</sup>	\$ 125	\$ 125	\$ 125	\$ 125
Alaska	194-206	233-248	272-281	272-281
Arizona <sup>c</sup>	109	108	109	109
Arkansas	91	98	105	110
California <sup>d</sup>	149	171	182-186	182-186
Colorado <sup>e</sup>	140	160	180	193
Connecticut <sup>d</sup> (1974 data)	127	133	136	133
Delaware	110	129	154	171
District of Columbia	182	182	199	199
Florida	109	118	160	160
Georgia	106	112	127	133
Hawaii	100	121	146	146
Idaho	100	110	137	137
Illinois	106	122	150	150
Indiana <sup>d</sup> (1974 data)	Varies by county from \$88-112/mo.			
Iowa	130	170	210	220
Kansas	110	150	190	190
Kentucky	120	135	150	150
Louisiana	80	80	80	90
Maine	120	120	120	120
Maryland	89	97	114	114
Massachusetts <sup>d,e</sup> (1974 data)	109	154	203	203
Michigan <sup>f</sup>	103	127	148	148
Minnesota <sup>f</sup>	111	142	187	204
Mississippi	123	123	123	123
Missouri	106	133	148	148
Montana	90	90	100	100
Nebraska	125	125	125	125
Nevada	120	120	150	150
New Hampshire	81	81	92	92
New Jersey	100	106	113	123
New Mexico	80	80	80	85
New York	135-150	163-178	189-204	189-204
North Carolina	Varies between \$65-115/mo.			
North Dakota	124	138	155	155
Ohio	Varies between \$67-150/mo.			
Oklahoma	82	93	120	130
Oregon (1974 data)	88	103	103	139
Pennsylvania	Average of \$104/mo.			
Rhode Island	95	95	117	117
South Carolina	90	100	110	110
South Dakota	99	122	122	149
Tennessee	95	130	130	156
Texas	90	90	90	90
Utah	118	118	134	134
Vermont	108	115	145	145
Virginia <sup>g</sup>	96-102	118-126	136-146	136-146
Washington	107	131	154	154
West Virginia	92	110	128	128
Wisconsin	154	190	190	235
Wyoming	100	100	120	120
Maximum for all states	206	248	281	281
Minimum for all states	80	80	80	85

<sup>a</sup>The ages used in this table are representative of preschool, pre-teen, and teenage foster children. Detailed rates for foster children of all ages may be found in the state profiles at the end of this article.

<sup>b</sup>Includes \$30 per month service fee paid to parents.

<sup>c</sup>Semiannual book and fees allowance: \$60 in August; \$30 in January.

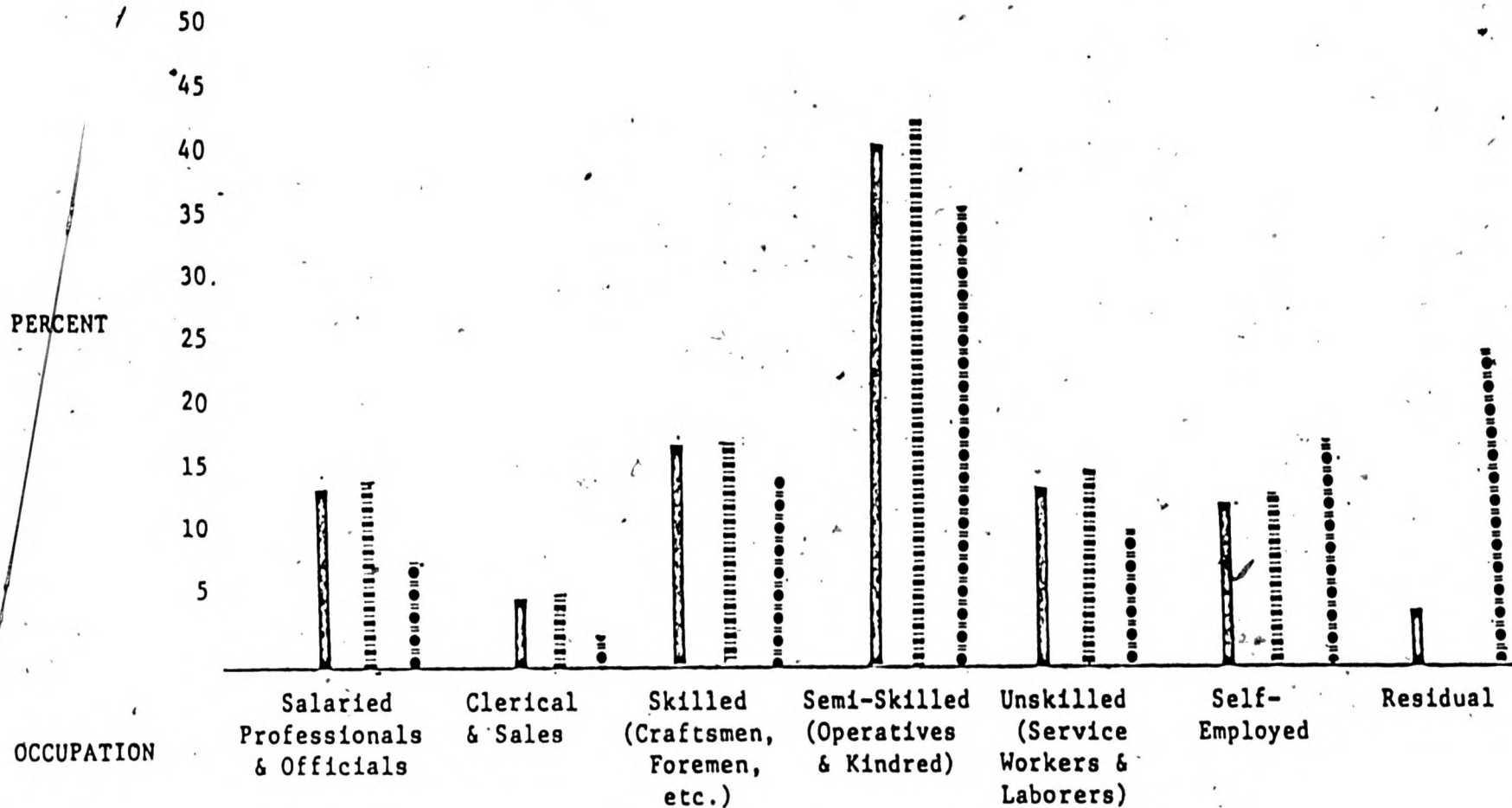
<sup>d</sup>Estimated in 1975; no update was provided.

<sup>e</sup>Only cases with special individual needs are given additional payments.

<sup>f</sup>Changing to uniform statewide rates in late 1976.

<sup>g</sup>Virginia includes a \$100 annual maintenance charge.

Table 3: A Comparison of Foster Fathers' Occupations and Male Occupations in the Consumer Expenditure Survey (C.E.S.) with Rural-Rural Nonfarm Foster Fathers



Key: Foster fathers' occupations —  
 C.E.S. male occupations ■■■■  
 Rural and Rural Nonfarm occupations ●●●  
 Chi Square 15.28 (df 14)

21

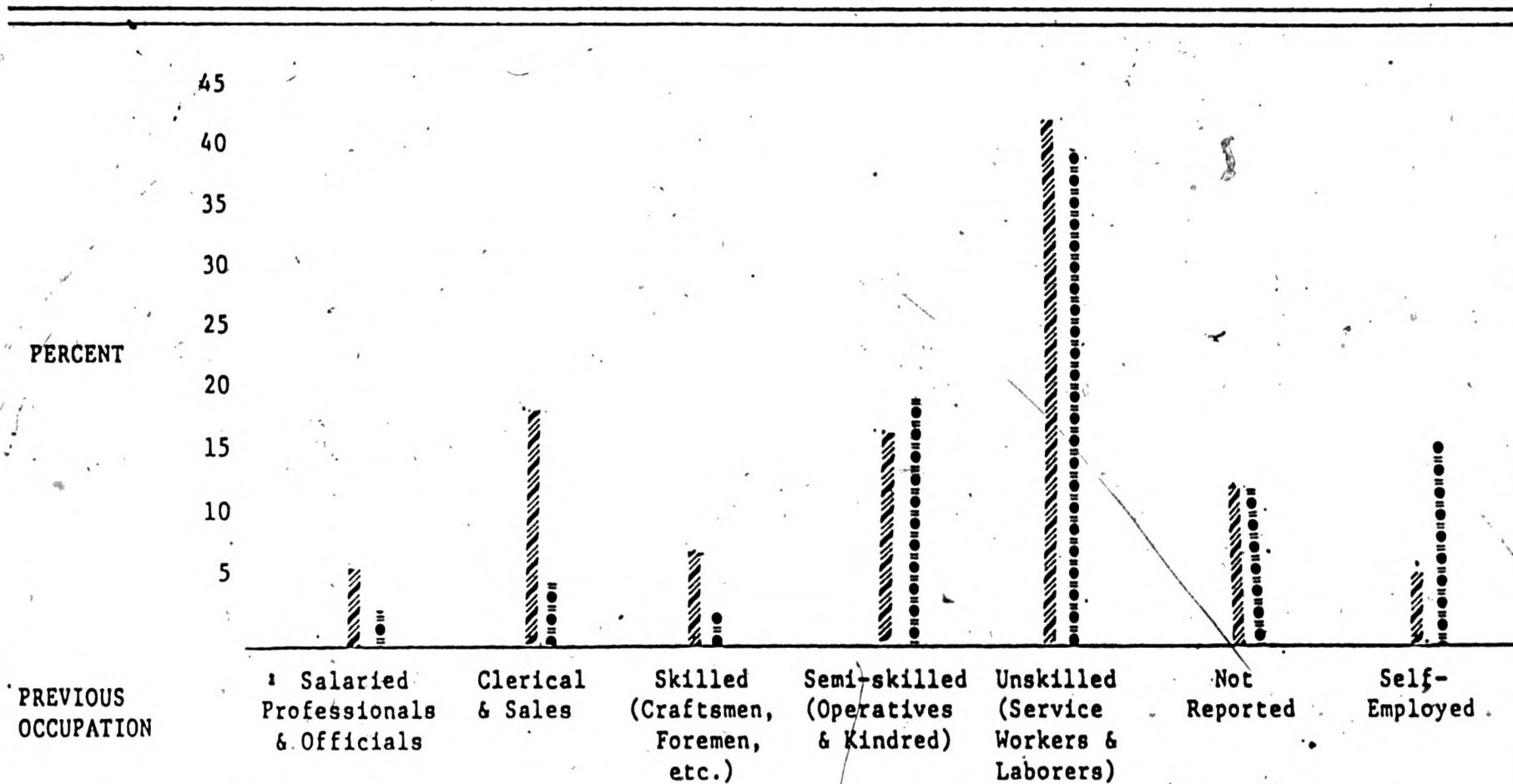
PERCENT

OCCUPATION

23

24

Table 4: Foster Mothers' Previous Occupational Experience



Key: Total Foster mothers' occupations

Rural/Rural Nonfarm occupations

Chi Square 33.87 (df 14)



Table 5: Family Income by Location

	R	RN	Sub	Urban
Under 2,000	—	4	1	5
2,000 - 2,999	—	1	1	4
3,000 - 3,999	—	—	1	3
4,000 - 4,999	1	4	3	5
5,000 - 5,999	2	—	1	0
6,000 - 6,999	—	—	—	4
7,000 - 7,999	1	4	3	5
8,000 - 8,999	1	—	3	4
9,000 - 9,999	1	3	2	1
10,000 - 12,999	3	1	10	1
13,000 - 14,999	1	2	7	3
15,000 - 15,999	2	—	5	1
16,000 - 16,999	—	1	2	2
17,000 - 17,999	1	—	—	1
18,000 - 19,999	—	1	4	1
20,000 - 21,999	1	1	1	2
22,000 - 29,999	1	2	1	—
30,000 and above	—	1	3	—

Chi Square                      71.41 (df 51)    .001  
 Contingency Coefficient        .59  
 Kendall Tau C                    .165

Table 6: Perception of Costs for Foster Children Versus Natural Children  
by Foster Parents in Four Types of Location

			<u>Food</u>	<u>Clothing</u>	<u>Housing</u>	<u>Schooling</u>	<u>Entertainment</u>
Rural	same	#	13	12	12	15	16
		%	86.7	75.0	70.6	100	100
	higher	#	2	4	5	—	—
		%	13.3	25.0	29.4	—	—
Rural Nonfarm	same	#	20	20	19	23	25
		%	74.1	74.1	67.9	95.8	100
	higher	#	7	7	9	1	—
		%	25.9	25.9	32.1	4.2	—
Suburban	same	#	42	37	42	38	47
		%	75	69.8	77.8	84.4	92.2
	higher	#	14	16	12	7	4
		%	25	30.2	22.2	15.6	7.8
Urban	same	#	30	27	29	30	38
		%	76.9	67.5	64.4	75.0	86.4
	higher	#	9	13	16	10	6
		%	23.1	32.5	35.6	25.0	13.6
Chi Square		1.02(df3)	.50(df3)	2.2(df3)	8.2(df)*	5.8(df3)	
Contingency Coefficient		1.08	.06	.12	.24	.15	

\* .05

(The number of responses for "less" were so low, the category was dropped from this analysis)

Table 7: Perception of Time Required by Foster Versus Natural Children  
by Foster Parents in Four Types of Location

		<u>Food</u>	<u>Clothing</u>	<u>Housing</u>
Rural	same #	12	11	12
	%	70.6	64.7	70.6
	more #	5	6	5
	%	29.4	35.3	29.4
Rural Nonfarm	same #	21	20	19
	%	75.0	71.4	70.4
	more #	7	8	8
	%	25.0	28.6	29.6
Suburban	same #	43	33	41
	%	78.2	61.1	75.9
	more #	12	21	13
	%	21.8	38.9	24.1
Urban	same #	37	31	30
	%	80.4	68.9	69.8
	more #	9	14	13
	%	19.6	31.1	30.2
Chi Square		.8(df3)	1.1(df3)	.5
Contingency Coefficient		.07	.08	.06

(The number of responses for "less" was so low, the category was dropped from this analysis)