

THE IMPACT OF FARM WOMEN'S EXTERNAL EMPLOYMENT  
ON FARM AND FAMILY FUNCTIONING: A CASE STUDY OF VIRGINIA

by

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(ABSTRACT)

Many American farmers have faced financial stress in the early 1980s unprecedented since the Depression. Simultaneously, farm wives have joined the off-farm labor market at rates exceeding urban women. Since prior research has found different correlates of family functioning and of external employment for rural and urban families, this descriptive study of Virginia farm wives ( $N = 128$ ) investigated the impact of farm wives' external employment on the functioning of the farm and the farm family. While the sample did not represent the total Virginia farm population, it did appear to represent the financially stressed farm population. A comparison of employed farm wives ( $n = 57$ ) and nonemployed wives ( $n = 71$ ) was analyzed to determine differences. Dependent variables affecting farm functioning included the farm's debt-to-asset ratio indicating the financial stress level, the wife's mental strain due to economic pressures, and lifestyle satisfaction. Dependent variables affecting family functioning were the wife's marital adjustment, psychological well-being, and overall life satisfaction. The results indicated that the wife's external employment had a significantly negative impact on farm functioning. Wives working off the farm were more likely to come from farms with greater financial stress and were less satisfied with the

equity factor of their lifestyle satisfaction. While mental strain was not significantly higher, more than one-third of employed wives experienced high mental strain. A significantly negative impact on family functioning was not found although employed farm wives reported lower marital adjustment and overall life satisfaction with proportionately fewer employed farm wives than nonemployed wives reporting positive psychological well-being.

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The Impact of Farm Women's External Employment on  
Farm and Family Functioning: A Case Study of Virginia

The American farmer in the 1970s witnessed a decade of dramatic change, the impact of which would not be fully understood for many years. The emphasis on commercialization of the farm to meet the growing world market began in the 1960s with the gradual shift in the focus of government policy away from the "family farm" (Meekof, 1984). The rapid technological advances of the 1970s revolutionized farm methods allowing agricultural productivity to increase even as the total number of farmers decreased (Bowers, Rasmussen, & Baker, 1984). Legislation reduced the cost of credit for the farmer and increased its availability while introducing incentives such as income supports augmenting the existing price supports.

At the same time, mounting inflation increased the value of farm land, the farmer's major asset, to unprecedented heights. Between 1970 and 1981, farm land value rose 306% nationally (Scholl, 1986). By 1980, the farmer could put up as much as 97% of the appraised land value as loan collateral with Federal Land Banks (Bowers et al., 1984).

Global events were occurring simultaneously which would add instability to the rising export income. The adoption of a floating international monetary exchange, dependent on political and economic variables in individual countries, affected their ability to purchase American exports (Paarlberg, Webb, Morey, & Sharples, 1984). This was

complicated by the 1973-74 and 1979-80 oil crises resulting in a global recession unanticipated by legislators (Shane & Stallings, 1984). By the late 1970s, the total net farm income was 40% below its 1973 high (Bowers et al., 1984).

Although legislation was enacted to offset this decline, 1980 to 1985 found many American farmers in dire financial straits. Overall farm assets fell almost \$54 billion as liabilities increased \$45 billion (Johnson, Baum, & Prescott, 1985). The Financial Deregulation and Monetary Control Acts of 1980 and 1982 unleashed interest rates allowing them to skyrocket. Farm credit was removed from the local monetary market and linked to the more competitive national financial market. This made credit more expensive and less available at a time when farm income was decreasing. After reaching an unprecedented level in inflated dollars in 1981, export income declined sharply reducing farm income even more (T. Warden, U.S. Department of Agriculture [USDA], personal communication, June 1986). In 1982, land values began to plummet with a resulting national average decline of 27% by 1986 (J. Jones, USDA, personal communication, June 27, 1986).

Weather also played a menacing role. The poor harvest in 1981 was followed by a record harvest in 1982. With the reduced export demand, this increased the domestic surplus which further depressed prices and brought the net farm income to its lowest level (in constant dollars) since 1933 (Bowers et al., 1984). The 1983 drought, the worst since the Depression, made the farmers' financial picture even grimmer but temporarily helped elevate 1984 prices.

### Financial Stress

The established method, used by government and the financial community, of analyzing the financial stress experienced by farmers is the concept of "debt-to-asset ratio" (Johnson et al., 1985). This is the proportion of debt held by farmers in relation to the market value of their assets. The acceptable ratio to government and financial analysts is a total debt not greater than 40% of the assets' value. When farmers' debt-to-asset ratio falls between 40-70%, they are considered to be in "serious financial stress." When the ratio exceeds 70%, they are under "extreme financial stress." A ratio of 100% makes the farmer technically insolvent.

By January 1985, 3%, or approximately 51,000 farms were technically insolvent; 7.3%, or 123,000 farms, were under extreme financial stress with a 70% debt-to-asset ratios; and 11.6%, approximately 197,000 farms, were highly leveraged with 40-70% debt-to-asset ratios. That amounted to a total of over 370,000 farms (21.9%) in serious to severe financial stress (Johnson et al., 1985). In June 1986, an additional 200,000 farms were reported as close to insolvency by the government (Sinclair, 1986) indicating that ramifications have continued.

Commenting on the condition of the American farm community, Senate Agriculture Committee Chairman, Patrick J. Leahy (D-Vt.) recently stated, "Rural America suffered an economic body blow from which it may never recover" (Sinclair, 1987, p. A3). USDA has reported that the farm population decreased 7%, or 300,000, in 1985,

the first significant farm population decline in the 1980s (United Press International, 1986). USDA attributed this change to the current financial crisis, farm foreclosures, young people moving off the farm to find jobs, and the reclassification of some farms to a nonfarm status as their gross farm income dropped below the minimum requirement of \$1,000. Washington Post's Ward Sinclair (May 24, 1987) reported that 500,000 jobs had been lost in rural America between 1981 and 1983; that, according to the Census Bureau, rural areas have a 9.2% unemployment rate, compared to 7.2% urban rate; that in farm counties, the real per capita income fell from 91% of the metropolitan level in 1973 to 76% in 1984; and that, "by most estimates, more than 2,000 people give up farming every week" (p. A3).

Unfortunately, little scientific research has been done on demographics of the financially stressed farmer. Much of this type of information must be gleaned piecemeal from newspapers and government publications. One exception is the 1985 national study done by the Food and Agricultural Policy Research Institute (FAPRI), a joint venture of the University of Missouri and Iowa State University. This research identifies the majority of farmers in serious or extreme financial stress to be under 45 and generally located in the West and the South. These farms have a higher proportion of rented to owned acres and generate farm sales in the range of \$100,000-\$250,000. While southern farmers average about \$19,000 in off-farm income, those from the most financially stressed operations average about \$8,000, which is less than the national off-farm income average of

approximately \$12,000. Concurrent with government reports, the highly leveraged farmers in the South accounted for approximately 23% of the southern farmers surveyed.

An additional obstacle in identifying characteristics of financially stressed farm families is that the majority of published demographic and financial statistics by state available from the Census Bureau date back to the 1980 Census which in actuality is based on 1979 figures for categories such as income. However, the greatest financial upheaval in the agricultural community occurred between 1980 and 1986 accompanied by annually increasing rates of inflation.

#### Significance of Study

Consequences of these intervening factors affecting the agricultural community impact more than the farmer's finances. Today, less than 20% of farms fit our traditional concept of the family farm with the primary source of income coming from the farm operation and produced mainly by farm family members (Foote, 1985). The traditional family values held by the farm community (Berkowitz & Perkins, 1984; Elbert, 1982; Hertgaard & Light 1983; Light, Hertsgaard, & Hanson, 1983; Schroeder, Fliegel, & van Es, 1983) face challenges today not seen since the Great Depression of the 1930s. Government policy no longer fosters the social welfare of the farm family (Meekof, 1984). Counter to their traditional family values, farm women have joined the labor force in record numbers at a rate 170% over nonfarm women (Scholl, 1986). Several studies indicate that today over 30% of farm women are employed off the farm (Bokemeier, Sachs, & Keith, 1983;

Deseran, Falk, & Jenkins, 1984; Jones & Rosenfeld, 1981; Light, Hanson, & Hertsgaard, 1983). For 1985, the U.S. Census Bureau puts that figure at 50.9% (U.S. Department of Commerce [USDoC], 1986a). On a regional basis, the percentage of working farm women is highest in the South (Jones & Rosenfeld, 1981; Sweet, 1972). By 1982, 60% of the farm family income came from nonfarm sources (Manchester, 1985). That percentage increases to 90% on small farms (Bokemeier et al., 1983; Foote, 1985). Therefore, research is needed to understand the ramifications of economics on the functioning of the farm and the farm family and particularly those ramifications of farm wives' off-farm employment. The impact of wives' employment on economic and family functioning has been studied for urban families and enough cross-sectional research on rural/urban family differences has been done to suggest that findings on correlates of family functioning from one population cannot be generalized to the other (Bokemeier et al., 1983; Burchinal, 1961).

Mental strain and psychological well-being.

There are sources of tension peculiar to farm families not found in their urban counterparts such as few or no days off, variable labor requirements as well as variable income, and the proximity or integration of work and home (Rosenblatt, Nevaldine, & Titus, 1978). Added to these now are the mental strain potentially brought on by economic pressures and the possible subsequent decline in psychological well-being of farm couples. There are also resources to counter this strain and negative functioning in terms of one's

perception of self-esteem and control (Light et al., 1983, Pearlin & Schooler, 1978), attitudes (Molnar, 1985) and in terms of relationships, one's perception of marital happiness (Glenn & Weaver, 1981).

Nevertheless, the impact of economic pressure on psychological functioning is evidenced by the tremendous upsurge in violent crimes and suicides in the farm community which until recent years traditionally had lower rates than urban communities. The feeling of failure that accompanies financial insolvency relates not only to one's self and immediate family, but also, for those with a farm background, to the farmer's ancestors and heritage. For many, this failure as a way of life has proved too much to bear. How economic strain and its effects on farm families well-being interact with women's external employment has yet to be determined. Does the wife's off-farm work buffer the family from mental strain due to economic pressure, or is her employment a sign of the strain experienced.

#### Personal characteristics and women's external employment.

Research has already indicated significant differences between externally employed farm women and their urban counterparts. On a personal or human capital basis, education has been found to be the most significant factor influencing employment of farm wives (Acock & Deseran, 1986; Bokemeier et al., 1983; Bokemeier & Tickamyer, 1985; Buttel & Gillespie, 1984; Pendleton, 1985). These studies have found that externally employed farm women have a higher level of education attainment than those farm women not employed off the farm.

Other human capital factors related to farm couples' external employment are age and farm background. Even though working farm women tend to be older than employed urban women, age consistently has been found to be negatively correlated with employment (Bokemeier et al., 1983; Butler & Swanson, 1985; Deseran et al., 1984). While less research has been done on the relationship of farm background and farm wives' external employment, this variable does have an inverse relationship to the husbands' external employment (Wozniak & Scholl, 1987).

Family characteristics and women's external employment.

The most frequently studied family characteristic of employed women is the presence of children. While Maret and Chenoweth (1979) found having one child positively correlated with farm women's external employment, several studies have demonstrated that children were an inhibiting factor to external employment of farm wives (Bokemeier et al., 1983; Deseran et al., 1984; Rosenfeld, 1985). Two elements giving credence to this inhibition factor are the traditionalism of rural families with child care solely the responsibility of the mother and the lack of child care facilities that exist in predominately rural areas. There is also the problem that if off-farm income does not exceed the cost of child care, external employment of farm wives becomes less attractive even when there is financial need.

Farm characteristics and women's external employment.

The size of the farm appears to play a role in the likelihood of farm wives working off the farm. Many researchers have found that small farms have a greater dependence on off-farm income which is earned by either or both spouses through external employment (Bokemeier et al., 1983; Scholl, 1986; Foote, 1985; FAPRI, 1985; Deseran et al., 1984; Scholl & Wozniak, 1987). Nevertheless, it is women from middle-size farms who are most likely to be externally employed (Bokemeier et al., 1983). Since middle-sized farms are identified as the most financially stressed (FAPRI, 1985; Johnson et al., 1985), this leads one to hypothesize that financial need motivates these women. The FAPRI study (1985), however, found that the most financially stressed farms have the least off-farm income.

In terms of the division of labor of farm work, studies have indicated that working women tend to do fewer farm chores (Bokemeier et al., 1983; Lyson, 1985, Wozniak & Scholl, 1987). Buttel and Gillespie (1984) found that this loss of the wife's input is usually substituted by hired help. This could possibly create an additional financial strain on the family if the off-farm income does not exceed the cost of outside help. On the other hand, when farm husbands worked off the farm, farm wives tended to take on the husband's farm chores, making his external employment less disruptive than hers (Coughenour & Swanson, 1983; Lyson, 1985; Wozniak & Scholl, 1987). Since the likelihood of farm wives having external employment increases when their husbands work off the farm (Wozniak & Scholl,

1987), this means she not only has four roles (spouse, mother/household caretaker, farm worker, and external employee) but has also an increased workload in the farm role. This can obviously lead to role overload which could add to the wife's mental strain unless additional support is given by the husband (Berkowitz & Perkins, 1984; Jones-Webb & Nickols, 1984).

Marital adjustment and satisfaction and women's external employment.

Another important factor to be studied is the relationship between wives' external employment and marital adjustment and satisfaction. While some studies have indicated no significant effect (Booth, 1977; Blood & Wolfe, 1960; Campbell, Converse, & Rodgers, 1976; Acock & Deseran, 1986; Geerken, 1979; Locksley, 1980; Nye, 1963; Welch & Booth, 1977; Wright, 1978; Yogeve & Brett, 1985) others have indicated a positive relationship for husbands of externally employed wives and the husbands' marital satisfaction (Booth, 1979), and for working wives in overall satisfaction (Ferree, 1976a, 1976b).

However, in studies, particularly of rural families, working women indicated lower marital satisfaction (Berry & Williams, 1987; Burke & Weir, 1977a; Burke & Weir, 1977b; Bean, Curtis, & Marcum, 1977; D'Amico, 1983; Little, Knaub, Wozniak, Draughn, Smith, & Weeks, 1987). In addition, current research has linked financial stress and negative behavior such as placing blame on others (Hargrove, 1986; Rosenblatt & Keller, 1983) indicating that financial pressure increases mental strain and, thus, could increase marital tensions.

Lifestyle and overall satisfaction.

As mentioned earlier, Ferree (1976a, 1976b) found that working women exhibited greater overall life satisfaction than nonworking women but when an attempt to replicate this study was made by Wright (1978), no significant differences were found. Nevertheless, farm wives forced to work outside the home to salvage the farm have expressed negative feelings not only about working but also about farming as a lifestyle (Foote, 1985; Scholl, 1983). Recognizing that satisfaction is a subjective analysis of one's experiences and that farm families hold more traditional values, external employment for farm women appears to have a negative impact on their lifestyle and overall satisfaction (Knaub, Draughn, Wozniak, Little, Smith, & Weeks, 1987). This is an area of farm family research in which little has been done.

With predictions for a continuing decline in the economic well-being of farm families and the increased dependency on off-farm employment (Scholl, 1986), it is important to understand the reasons for and the impact of farm women's external employment. Since farm states have fared differently during this period based on various factors such as location, primary sources of incomes, and accessibility to off-farm employment (Bokemeier et al., 1983; Johnson et al., 1985), it is equally important to look at these ramifications in context.

The Virginia farm family.

The Virginia farmer does not fit our typical image of the American farmer. According to 1980 and 1982 Census Bureau statistics, the Virginia farmer is older and less educated than the national average. Probably as a function of age, fewer Virginia farm wives have children under 6 than those with children under 18 (See Table 1).

Although the average Virginia farm is smaller than the national farm average, the value per acre is considerably higher (See Table 2). However, the type of farm operation is similar to the national farm population with individually or family operated farms the most common (See Table 2). Virginia's aggregate debt-to-asset ratio has been in recent history relatively low at 15.1% for 1984 (See Table 3). However, in 1984, the median Virginia farm household income was \$14,506 (personal communication, C. Dunkerly, Virginia Crop Reporting Service, April 1986) which probably placed many families below that year's \$10,609 poverty level for a family of four (personal communication, USDoC, September 15, 1987). Four years earlier, nearly one-third of Virginia farm families had household incomes under \$10,000 putting them precariously close to the poverty level which, for a family of four in 1980, was \$8,414 (personal communication, USDoC, September 15, 1987). Approximately 50% had incomes under \$15,000 (See Table 4).

Compared with the national farm population, considerably more Virginia farmers and farm wives work off the farm in non-agricultural industries (See Tables 5 and 6). While service industries are the

Table 1

## Demographics of the Virginia Farm Population

	National Population	Virginia Rural Farm Population
Average Age of Farmer - 1982	50.5 <sup>2</sup>	53.3 <sup>4</sup>
Median Age, Rural Farm Women - 1980	--	43.1 <sup>1</sup>
High School Graduate-1980	66.5% <sup>3</sup>	46.3% <sup>1</sup>
College Degree or more	16.2% <sup>3</sup>	11.6% <sup>1</sup>
Married Women* employed	--	42.0 <sup>1</sup>
Percentage of married women* with children under 18 who are employed	--	53.9 <sup>1</sup>
Percentage of employed married women* with children under 18	--	32.2 <sup>1</sup>
Percentage of married women* with children under 6 who are employed	--	45.7 <sup>1</sup>
Percentage of employed married women* with children under 6	--	13.8 <sup>1</sup>

\*husband present

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)

<sup>2</sup>USDoC, Bureau of the Census (1984)

<sup>3</sup>USDoC, Bureau of the Census (1985a)

<sup>4</sup>Personal communication, Dr. John Ballwig, April 1986.

Table 2

## Value and Organizational Characteristics of Farm Operations

	<u>National</u>	<u>Virginia Rural Farm</u>
Average acreage per farm - 1984	437 <sup>3</sup>	170 <sup>3</sup>
Average value of land and buildings per acre - 1984	\$782 <sup>2</sup>	\$1,114 <sup>2</sup>
Average value of farm products per farm	\$58,900 <sup>2</sup>	\$31,005 <sup>3</sup>
Farms with gross sales below \$40,000		82.1% <sup>1</sup>
1982: Type of Operation		
Individual/ family	86.9% <sup>2</sup>	86.5% <sup>4</sup>
Partnership	10% <sup>2</sup>	9% <sup>4</sup>
Corporation	2.7% <sup>2</sup>	3.9% <sup>4</sup>
Other	--	.6% <sup>4</sup>

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1983)<sup>2</sup>USDoC, Bureau of the Census (1985a)<sup>3</sup>USDoC, Bureau of the Census (1986b)<sup>4</sup>Personal communication, Dr. John Ballwig, April 1986.

Table 3

## National and Virginia Farm Financial Characteristics

	<u>General Population</u>	<u>National Farm</u>	<u>Virginia Rural Farm</u>
Median farm household income - 1984	26,433 <sup>3</sup>	18,925 <sup>2</sup>	14,506 <sup>4</sup>
Median farm household income - 1980	--	19,049 <sup>2</sup>	15,760 <sup>1</sup>
Average net farm income - 1984	--	--	5,311 <sup>4</sup>
Average gross farm income - 1982	--	58,858 <sup>2</sup>	31,005 <sup>4</sup>
1984 Debt to Asset Ratio		22.2% <sup>2</sup>	15.1% <sup>2</sup>

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)<sup>2</sup>USDoC, Bureau of the Census (1985a)<sup>3</sup>USDoC, Bureau of the Census (1985b)<sup>4</sup>Personal communication, C. Dunkerly, Virginia Crop Reporting Service, April 1986.

Table 4

## Percentage of Farm Families per Household Income

	National Farm (1984) <sup>2</sup>	Virginia Rural Farm (1980) <sup>1</sup>
Under \$10,000	21.1%	32.5%
\$10,000 - \$14,999	12.2%	15.3%
\$15,000 - \$19,999	11.4%	13.6%
\$20,000 - \$24,999	10.4%	11.3%
\$25,000+	45%	27.3%

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)<sup>2</sup>USDoC, Bureau of the Census (1985a)

Table 5

## Industries Employing Farm Residents by Percentage

	Total Farm Population (1985) <sup>2</sup>	Southern Farm Population (1985) <sup>2</sup>	Virginia Rural Farm (1980) <sup>1</sup>
Agriculture	49.3	39.8	34.8
Non- agriculture	50.7	60.2	65.2
Services Industries	32.7	27.4	28.6
Manufac- turing	20.1	22.1	26.2
Retail Trade	15.8	15.3	12.4
Construction	8.2	9.3	9.1
Transporta- tion, commu- nications, & other public utilities	7.0	7.2	6.4
Wholesale Trade	5.2	5.5	4.4
Finance, insurance, real estate	4.7	4.3	4.8
Public Ad- ministration	4.3	5.9	5.8
Mining	1.4	2.3	1.5
Forestry & fishing	.5	.8	.5

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)<sup>2</sup>USDoC, Bureau of the Census (1986a)

Table 6

## Industries Employing Female Farm Residents by Percentage

	National Farm Women (1985) <sup>2</sup>	Southern Farm Women (1985) <sup>2</sup>	Virginia Farm Women (1980) <sup>1</sup>
Agriculture	28.8	22.1	13.3
Non-Agriculture	71.2	77.9	86.7
Service Industries	46.2	39.2	43.5
Manufacturing	14.5	20.4	22.6
Retail Trade	19.9	18.4	15.3
Construction	1.3	1.6	1.3
Transportation, communication, and other public utilities	4.1	4.4	3.1
Wholesale Trade	3.1	3.6	2.6
Finance, insurance, real estate	6.4	6.4	6.1
Public Adminis- tration	4.0	5.6	5.2
Mining	.3	.4	.3
Forestry & fishing	.3	.4	.2

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)<sup>2</sup>USDoC, Bureau of the Census (1986a)

leading employers, manufacturing industries employ more Virginia farmers and farm wives than the average for both the southern and the national farm populations. In terms of occupations, considerably fewer Virginia farm women work as farm operators or farm workers than the figures of the southern and national farm population (see Table 7). What is most interesting is the large percentage of Virginia farm women working in high status managerial and professional specialty jobs, 20.3%, and in low status jobs as operators, fabricators and labors, 18.1%. Both of these figures are considerably greater than the rest of the southern or national farm populations.

The 1980 Census (USDoC, 1981) reports that 42% of Virginia farm wives were working off the farm. Consistent with farm research (Bokemeier et al., 1983; Butler & Swanson, 1985; Deseran et al., 1984), the majority of farm mothers (53.9%) with children under 18 were externally employed while 45.7% with children under 6 worked off the farm (USDoC, 1981).

#### Statement of the Problem

With the simultaneous increase in economic pressures on the farm family and in the percentage of externally employed farm wives, the rise in off-farm employment could be an effort to meet the family's financial demands and to keep the farm functioning. If this is so, what is the relationship between the farm's financial status and off-farm employment of farm wives? Is external employment for these women a choice or a necessity? How do the employed farm wives differ from non-employed farm wives?

Table 7

## Occupations of Employed Female Farm Residents by Percentage

	National Farm Women (1985) <sup>2</sup>	Southern Farm Women (1985) <sup>2</sup>	Virginia Farm Women (1980) <sup>1</sup>
Farm Operators and Managers	13.1	10.0	7.7
Farm Workers and related occupations	12.7	9.7	4.2
Managerial and professional specialty	14.7	16.5	20.3
Technical, sales, and administrative support	33.1	35.5	32.7
Service	15.6	13.4	14.5
Precession production, craft and repair*	2.2	2.8	2.3
Operators, fabricators and laborers**	8.5	11.8	18.1

\*Includes mechanics, repairers, construction workers.

\*\*Includes machine and motor vehicle operators, assemblers, samplers, equipment cleaners, helpers and laborers.

## Sources:

<sup>1</sup>USDoC, Bureau of the Census (1981)

<sup>2</sup>USDoC, Bureau of the Census (1986a)

If supplemental income is a necessity, do working farm women have less financial worries than nonworking farm women? What kinds of jobs do they select? Do they choose external employment which would be the least disruptive to their other roles as farm worker, mother, and spouse?

If financial pressure has forced farm wives into the labor market, do working farm women experience more mental strain than their nonworking counterparts? If external employment lessens the financial pressure, do more exhibit positive psychological well-being?

With their traditional family values, are externally employed farm wives less satisfied with their marriages? Does working off the farm affect their satisfaction with farming as a way of life? And if so, do they also exhibit lower overall life satisfaction?

To better understand the impact of wives' external employment on the farm operation and family functioning in Virginia, this thesis looked at the Virginia farm family results of a recent USDA regional study. It was predicted that:

1. Externally employed farm wives will come more likely from farms experiencing greater financial stress as measured by the farm's debt-to-asset ratio.
2. Externally employed farm wives will exhibit greater mental health strain due to economic pressure as measured by Caplovitz's 5-item subscale.
3. Externally employed farm wives will have lower psychological well-being as measured by Caplovitz's 10-item subscale.

4. Externally employed farm wives will exhibit lower marital adjustment as measured by Spanier's Dyadic Adjustment scale.

5. Externally employed farm wives will express lower lifestyle satisfaction. This will be measured by 14 items of an 18 item lifestyle instrument containing three subscales for satisfaction with equity, financial security, and parenthood. A fourth subscale on satisfaction with children will not be included in this analysis.

6. Externally employed farm wives will have lower overall life satisfaction measured by a one-item instrument of overall life satisfaction.

#### Definition of Terms

For the sake of comparison, the following definitions were employed in this analysis:

1. Farm functioning is defined by the debt-to-asset ratio, mental health strain due to economic pressures, and lifestyle satisfaction of farm wives. A negative impact of farm wives' external employment on farm functioning will be indicated by an unacceptable debt-to-asset ratio, greater mental strain, and lower lifestyle satisfaction for employed wives than for nonemployed wives.

2. Family functioning is defined by the farm wife's marital adjustment, psychological well-being, and overall life satisfaction. A negative impact of farm wives' external employment on family functioning will be characterized by lower marital adjustment, well-being, and overall life satisfaction for employed farm wives compared to nonemployed farm wives.

3. Farms include all operations grossing a minimum of \$1,000 from farm products which is the definition of "farm" used by the federal government.

4. Small or part-time farms, as defined by the government, include those operations grossing between \$1,000 and less than \$40,000 from farm products.

5. Middle- or family-size commercial farms, as defined by the government, include those with gross farm income between \$40,000 and less than \$500,000.

6. Large or commercial-size farms, as defined by the government, are those farms producing gross farm income over \$500,000.

7. Debt-to-asset ratio means the proportion of money owed or liability a farmer is carrying compared to the market value of the farmer's assets such as land, structures and machinery owned.

8. Acceptable debt-to-asset ratio as defined by government and financial analysts is that proportion when the farmer's debt is less than 40% of the value of his assets.

9. Serious financial stress as defined by government and financial analysts is indicated when the debt-to-asset ratio falls between 40-70% or, in other words, the money owed by the farmer is 40 to 70% of the market value of his assets.

10. Extreme financial stress as defined by government and financial analysts is indicated when the debt-to-asset ratio is 70% or higher.

11. Technically insolvent farm operations as defined by government and financial analysts indicates the farmer's debt-to-asset ratio is 100% or more.

12. Full-time employment will include those participating in the labor force 35 or more hours a week.

13. Part-time employment will include those working less than 35 hours a week.

### Methodology

#### Subjects

The USDA Regional Grant S-191 funded a study of five southern and two midwestern states to assess the relationship between wives' off-farm employment and the economic functioning of the farm and family interaction in families' whose primary occupation was farming. The sample within each state had a minimum of 1,000 and a maximum of 1,800 households. Since agricultural census data were not accessible or recent in some states, the sample was randomly selected by Market Identification, Incorporated primarily from Agricultural Stabilization and Conservation Services' records. This presented a limitation with a sample composed largely of farmers receiving government support, therefore, excluding those who did not. This factor may well have also excluded owners of small farms and, thus, would affect the Virginia sample since the state has smaller than average farms. Addresses were not always current and included deceased farmers, nonfarmers, and retired farmers.

In Virginia, questionnaires were mailed to 1,000 households in February 1985. Because surveys were not deliverable, designees were deceased or not primarily farmers, 27.5% of the sample frame was considered ineligible. From the remaining 775 households, questionnaires were returned by 173 males and 151 females. It was decided that only those questionnaires with 50% or more items completed would be considered usable. This reduced the sample to 154 male and 146 female respondents. For the purpose of this study of external employment of farm wives, it was further decided to eliminate women who were 65 years of age or older, and/or not currently married. Therefore, the sample used in this analysis included 128 Virginia farm wives, 71 of whom were not employed off the farm and 57 of whom were externally employed.

The resulting low response rate may not be representative of the state's farm population. It is contended, however, by the researchers of the regional study that undeliverable mailings were not always returned to the researchers affecting the rate of return. It was also estimated that the original mailing list included approximately 13% nonfarmers, who had a high return rate, and retirees. The nonfarmers probably represent absentee farm land owners.

#### Instruments

The questionnaire was compiled by the Technical Committee of the USDA Regional Grant S-191 to measure (a) family economic well-being, (b) household and farm management patterns, (c) consumption patterns, (d) family roles, (e) marital adjustment, (f) lifestyle satisfaction,

(g) child-care arrangements, and (h) off-farm employment patterns. Those scales developed by the Technical Committee were reviewed by professionals in each participating state, followed by field testing and revision based on those results.

To assess the mental strain in relation to existing economic pressures and subsequent psychological well-being, a scale developed by Caplovitz (1979) was incorporated in the Virginia questionnaire. This 15-item instrument measures the mental strain due to financial stress and the subsequent psychological well-being as perceived by the respondent. The responses to the items were forced choice, "yes" or "no."

To measure marital adjustment, the Spanier Dyadic Adjustment Scale (Spanier, 1976) was included. This 32-item scale measures the respondents' perception of the quality of the relationship as a functional unit. Along with an overall adjustment score, the instrument also provides subscale scores for dyadic satisfaction, cohesion, consensus, and affectional expression. Dyadic satisfaction (DS) assesses the individual's level of contentment with the marital relationship. Dyadic cohesion (DCoh) evaluates the amount of shared activities. Dyadic consensus (DCon) measures the level of agreement perceived by the individual, and affectional expression (AE), the individual's satisfaction with demonstrations of affection and the sexual relationship. The reliability for the total instrument was found by Spanier to be .96 with subscale reliabilities to be .90 for DCon, .94 for DS, .86 for DCoh, and .73 for AE. Construct validity

was confirmed by correlation of .86 for married couples and .88 for divorced individuals with the most commonly used Locke-Wallace Marital Adjustment Scale (1959).

The lifestyle satisfaction scale was developed from one previously used in a dual-career family study (Knaub & Parkhurst, 1987). Inappropriate items were deleted. Of the 18 items, factor analysis indicated four distinct dimensions of satisfactions. Six items represent the equity factor, four items identified financial security, four items represent parenthood satisfaction, and four items represent satisfaction with children. The first three factors and a one-item measure of overall life satisfaction were used to arrive at a lifestyle satisfaction score. The subscale on satisfaction with children was not included. These items were scored on 5-point scale from 1 meaning "very dissatisfied" to 5 meaning "very satisfied" and 9 representing "does not apply." This scale was followed by a one-item measurement of overall life satisfaction which was scored in the same manner.

In an effort to increase the response rate of the male farmer, only the spouse questionnaire requested information on the family and farm characteristics. Both questionnaires surveyed the individual's characteristics and attitudes. (See Table 8 for differences in questionnaires and Appendix C for complete spouse questionnaire.)

### Procedures

The regional survey was conducted by five of the seven states, including Virginia, in February 1985, and the Dillman Method of data

Table 8

## Types of Questions Asked of Females Only

Number of Questions AskedFarm Characteristics

Farm size (acres owned and rented)	3
Operating expenses	1
Farm sales	1
Debts and assets	2
Primary source of farm income	1
Farm organization	1

Employment Characteristics

Employee benefits	11
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Family Characteristics

Age, gender, education, marriage	10
Living expenses (categorized)	10
Household income	1
Nonfarm debts and assets	2

Note: From "A Multi-State Study of Off-Farm Employment: Introduction" by J. Wozniak and P. S. Draughn, 1987. Paper funded by the USDA Regional Grant S-191.

collection and follow-up were employed by all states with minor variations. Each family received one male and one female questionnaire coded on the front cover, two postage-paid business reply envelopes, and a cover letter with the appropriate salutation. The cover letter assured confidentiality and explained the relevance of the study and the importance of each person's response.

Reminder postcards were sent two weeks after the survey mailing thanking those who had returned questionnaires and asking those who had not returned the surveys to do so as soon as possible. A second follow-up mailing to nonrespondents duplicating the initial mailing was made approximately two weeks after the postcard. For more information on the procedures in the USDA regional study, see Wozniak, Draughn, and Perch (in press).

Virginia Polytechnic Institute and State University, College of Human Resources, was charged with the responsibility for gathering, coding, and interpreting data for those farmers in the state of Virginia. The author served as graduate research assistant on this grant for the University.

#### Results

The sample in the study was composed of 128 farm women under 65 and currently married. Fifty-seven (44.5%) were employed off the farm, and 71 (54.5%) were not. Responses with 50% item completion were included for data analysis. Therefore, some analyses were performed on groups smaller than those stated above and were noted when this occurred. With the statistical package, SAS, t-tests and

Chi-Square analyses were performed to determine differences between groups.

Before investigating hypothesized group differences, the sample was studied to ascertain if it were representative of Virginia farm wives since it was comprised of only 16.5% of the possible, eligible female respondents. It was determined that this sample was considerably older than the 1980 Census median age of 43.1 for Virginia farm women as opposed to median ages of 44 and 54, for employed and nonemployed wives respectively, and the total sample mean age of 49. While the mean age for externally employed farm wives ( $\bar{M} = 44$ ,  $\underline{n} = 48$ ) was close to the 1980 median age, the mean age for the nonemployed wives ( $\bar{M} = 53$ ,  $\underline{n} = 57$ ) was significantly higher,  $t(103) = -4.59$ ,  $p < .01$ .

Educational attainment was also different from the 1980 Virginia farm population Census figures which reported 46.3% to be high school graduates and 11.6% to be college graduates or more (see Table 1). While the employed group ( $\underline{n} = 56$ ) and nonemployed group ( $\underline{n} = 69$ ) had lower percentages of those completing high school (44.6% and 42% respectively), a considerably higher percentage of employed farm wives (30.4%) and a slightly higher percentage of nonemployed wives (13%) had college degrees or more. Overall, the employed wives had significantly higher educational attainment than the nonemployed,  $t(123) = 3.22$ ,  $p < .01$ . Chi-square analysis of farm backgrounds indicated that significantly more nonemployed farm wives ( $\underline{n} = 68$ ) grew up on farms than employed wives ( $\underline{n} = 54$ ),  $X^2(3) = 8.81$ ,  $p < .05$ .

In terms of family composition, the total sample had considerably more wives with children under 18 (62.5%) than the 1980 Census statistic (38%) for married women and fewer with children under 6 (10.9% compared with 12.9%) (USDoC, 1981). However, the percentage of the employed wives' sample with children under 6 (14%) duplicated the 1980 Census figure of 13.8% for employed Virginia farm women with children that age. Looking at the presence and ages of children between groups, significantly more employed farm wives (44%) than nonemployed wives (25%) had children under 18,  $t(100.7) = 2.30$ ,  $p < .05$ , while significantly fewer employed wives (39%) than nonemployed wives (63%) had no children living at home,  $t(126) = 2.85$ ,  $p < .01$ . No difference was found between groups for having children under 6,  $t(101) = 1.32$ ,  $p > .05$ .

The sample also represented middle-sized farms with average market values of agricultural products of \$113,522 for families with externally employed wives ( $n = 28$ ) and \$116,009 for families in which the wives did not work ( $n = 52$ ). These means were almost three-and-a-half to four times larger than the 1982 average market value of \$31,005 for Virginia farms indicating the average operation in this state to be small or part-time (see Table 2). This is verified by the 1980 Census figure of 82% for Virginia farms with gross sales less than \$40,000 (USDoC, 1983). This sample had 43% of the families with employed wives and 31% of the families with nonemployed wives with farm product market values of less than \$40,000.

Comparing 1980 Census figures on farm organization, this sample had fewer family owned farms, 75.8% to 86.5%, more partnerships, 19.2% to 9%, and approximately the same incorporated, 5% to 3.9%. More employed wives came from family farms and fewer came from partnerships and corporate farms.

Although total household income means of \$33,173 for employed wives ( $n = 45$ ) and \$39,927 for nonemployed wives ( $n = 58$ ) were not statistically different,  $t(98.7) = -1.19$ ,  $p > .05$ , over 35% of employed wives and close to 50% of nonemployed wives reported total incomes over \$25,000. Both figures were considerably greater than the 1980 Census figure of 27.3% reporting for that income category.

While 88% of both groups held the farm as the best place to raise a family, 64.3% of the employed group felt future generations would not be able to make a living at farming compared with 12.5% of that group who felt they would. Of the nonemployed group, 56.6% held the negative view for the future generations compared with 23.2% who held the positive view.

When looking at the employed group separately, more came from livestock farms (45.6%) than crop farms (34.8%). Over half were employed full-time, year-round although 49% earned less than \$12,500 with 25% making less than \$5,000. Approximately 70% identified the need to supplement family income as the primary reason for working off the farm while the most frequent response by nonemployed wives (53.8%) to the primary reason for not working off the farm was lack of time. Approximately 37% held professional jobs while 54% were employed in

sales and administrative support positions and approximately 9% indicated they were laborers. This is compared with 1980 Census figures of 20.3%, 32.7%, and 18.1% respectively. The average number of years the employed group had worked off the farm was 15. The average number of miles travelled to work was 20 miles with a median of 9 miles.

Since this sample was small, the likelihood of finding significant differences between groups was low and, thus, increased the probability of type II errors, that is, accepting false null hypotheses. Although every effort was made to randomly select a representative sample and accepted methods of follow-up were utilized in seeking a cross-section of Virginia farm wives, the preceding information indicates that this sample does not depict the typical Virginia farm wife.

However, the sample may be representative of Virginia's financially stressed farm families. While 35% of the total sample was under 45 years of age (the age under which financially stressed farmers are found), 52% of the externally employed wives were under 45 compared to 21% of the nonemployed wives. In terms of rented versus owned acres (using median acreage reported), employed wives' farms had 129% greater acreage rented while nonemployed wives' farms had only 82%. Of the total sample, 60% had middle- or family-sized farms, the size associated with financially stressed farms, with 54% of the employed wives and 63% of the nonemployed wives in this category. The farm sales category nationally identified as the most financially

stressed was \$100,000-\$250,000. Thirty-six percent of the total sample fell in this range with 29% of the employed wives' sample and 41% of the nonemployed wives in this bracket. Families with unacceptable debt-to-asset ratios (over 40%) accounted for 24% of the total sample. Thirty-eight percent of the employed group and 14% of the nonemployed group had unacceptable debt-to-asset ratios. Consequently, even though the sample is small, it appears to represent the few known characteristics of the financially stressed farmer.

In addition, since there has been only limited research on the impact of wives' external employment on farm and family functioning, particularly from the perspective taken in this study, and since Virginia was the only state in the regional study to include the instrument measuring mental strain due to economic pressure and psychological well-being, analyses may at least indicate possible trends to be investigated further. Therefore, while the following results are applicable to the sample studied, they are not generalizable beyond this group without additional research with a larger sample.

#### Externally employed farm wives and farm financial stress

The first hypothesis anticipated that externally employed farm wives were more likely to come from farms with greater financial stress. The debt-to-asset ratio computed by combining both farm and nonfarm liabilities and assets was selected to represent a farm's financial stress. T-test results indicated a significant difference in debt-to-asset ratio for farms of employed wives ( $\bar{M} = 34.7\%$ ,  $n = 29$ )

and nonemployed wives ( $\bar{M} = 17.4\%$ ,  $n = 43$ ),  $t(70) = 2.87$ ,  $p < .01$ . This confirms the hypothesis that the greater the farm's financial stress, the more likely the farm wife will be employed off the farm.

In addition, approximately 28% of the externally employed group fell into the serious financial stress category of 40-70% debt-to-asset ratio, and just over 10% were at the extreme financial stress level.

Externally employed farm wives and mental strain due to economic pressure

It was hypothesized that externally employed farm wives experience greater mental strain due to economic pressure. To analyze this assumption, the results were translated into a mental strain index as created by Caplovitz to reflect no strain, some or mid-level strain, and high strain. Although there was no statistically significant difference in mental strain between groups,  $\chi^2(2) = 2.05$ ,  $p > .05$ , within-group percentages were more revealing. While no mental strain was indicated by 35.1% of the working wives and some strain by 26%, over 38% of working wives exhibited high mental strain. Just over a quarter of the nonemployed wives experienced high strain with approximately one-third reporting some strain (see Table 9). In reviewing individual item responses, 46.5% of nonemployed wives reported worrying a lot to make ends meet.

T-test results of mean scores between groups for those reporting some strain,  $t(21) = -1.00$ ,  $p > .05$ , and those reporting high strain,  $t(27) = .89$ ,  $p > .05$ , still did not indicate significant differences.

Table 9

## Mental Strain Index Within-Group Percentages

<u>Farm Wives</u>	<u>No Strain</u>	<u>Some Strain</u>	<u>High Strain</u>	<u>Total</u>
Employed <u>n</u> = 57	35.09	26.32	38.60	100
Nonemployed <u>n</u> = 71	40.85	32.39	26.76	100

$\chi^2(2) = 2.05, p > .05$  (NS)

Therefore, this hypothesis was not statistically confirmed at a significance level of .05.

#### Externally employed farm wives and psychological well-being

To analyze the hypothesis that externally employed farm wives exhibited lower psychological well-being, a modified matrix developed by Caplovitz was utilized identifying negative, positive, and average (or equal number of positive and negative responses) well-being with emotionally flat responses (no positive and no negative responses) separated from the latter group. As with mental strain, the difference between groups was not significant,  $X^2(4) = 3.28, p > .05$ . Again, the percentages within-groups were more revealing. While twice as many employed farm wives reported positive psychological well-being than negative well-being, over four times as many nonemployed wives exhibited positive well-being than those reporting negative well-being (see Table 10).

When looking at individual item responses 40% of both groups reported feeling nervous and tense and over 21% of the employed wives felt lonely and remote whereas only about 13% of the nonemployed wives expressed this feeling. Nevertheless, this hypothesis was not statistically confirmed and cannot be accepted.

#### Externally employed farm wives and marital adjustment

This hypothesis speculated that externally employed farm wives would demonstrate lower marital adjustment. T-tests indicated no statistically significant differences between groups for overall marital adjustment,  $t(75) = .75, p > .05$ , or for the subscales

Table 10

## Psychological Well-Being Within-Group Percentages

Farm Wives	Negative	Average	Emotionally Flat	Positive	Total
Employed <u>n</u> = 57	26.32	12.28	8.77	52.63	100
Nonemployed <u>n</u> = 71	15.49	9.86	7.04	67.6	100

$\chi^2(4) = 3.288, p > .05$  (NS)

measuring dyadic consensus,  $t(75) = .73$ ,  $p > .05$ ; dyadic satisfaction,  $t(75) = -.58$ ,  $p > .05$ ; dyadic cohesion,  $t(75) = .29$ ,  $p > .05$ ; or affectional expression,  $t(75) = -.75$ ,  $p > .05$ . However, employed farm wives had lower mean scores on all scales (see Table 11).

In rating their marital happiness, 57.4% of the employed farm wives ( $n = 54$ ) responded "very happy," "extremely happy," and "perfect" while only 31.5% responded "happy," the category identified on the scale as representing the degree of happiness of most relationships. Of the nonemployed wives ( $n = 68$ ), 44.2% gave high happiness ratings while 48.5% chose the answer, "happy." Consequently, although proportionately more employed wives gave their relationships high happiness ratings, slightly more nonemployed farm wives overall (92.7%) than employed wives (88.9%) gave a positive rating to their marital relationship.

#### Externally employed farm wives and lifestyle satisfaction

Because of potential role overload, it was hypothesized that externally employed farm wives would exhibit lower lifestyle satisfaction as measured by their satisfaction with equity, financial security and parenthood plus their overall life satisfaction. While employed farm wives ( $n = 41$ ) were significantly less satisfied with the equity factor of their marriage,  $t(75) = -2.04$ ,  $p < .05$ , no significant difference between employed wives and nonemployed farm wives ( $n = 36$ ) was found with their overall lifestyle satisfaction,  $t(75) = -2.03$ ,  $p > .05$ , thus not supporting this hypothesis. Looking at the other subscales, the employed wives were not significantly less

Table 11

Means and Standard Deviations  
for the Dyadic Adjustment Scale Compared to Norms

<u>Subscales</u>	Employed Farm Wives		Unemployed Farm Wives		Norms* for Married	
	<u>Mean</u>	<u>SD</u>	<u>Mean</u>	<u>SD</u>	<u>Mean</u>	<u>SD</u>
Dyadic Consensus	47.2	7.5	48.6	9.3	57.9	8.5
Dyadic Satisfaction	39.0	6.4	39.8	5.2	40.5	7.2
Dyadic Cohesion	14.8	4.3	15.1	5.0	13.4	4.2
Affectional Expression	8.9	2.2	9.5	2.4	9.0	2.3
TOTAL DYADIC ADJUSTMENT SCORE	110.0	17.2	113.1	18.6	114.8	17.8

\*Norms established by Spanier (1976) for married samples.

satisfied with financial security,  $t(75) = -1.61$ ,  $p >.05$ ) or parenthood,  $t(75) = .24$ ,  $p >.05$ , (see Table 12).

#### Externally employed farm wives and overall life satisfaction

The final hypothesis stating that externally employed farm wives would have lower overall life satisfaction was analyzed by a one-item measure. Although the t-test result approached significance with employed farm wives ( $n = 41$ ) less satisfied than nonemployed wives ( $n = 36$ ),  $t(75) = -1.78$ ,  $p >.05$ , this hypothesis cannot be accepted at the .05 level of significance.

#### Discussion

While this sample may not be representative of a cross-section of Virginia farm wives, it did, as a whole, reflect several patterns of farm women's external employment found in earlier farm literature as well as characteristics of financially stressed farm families. The percentage of the sample working off the farm, 44.5%, approximates the 1980 Census statistic for Virginia farm wives of 42%.

Significant results demonstrated that age was negatively related to employment while education was positively correlated corresponding to numerous studies with these findings (Acock & Deseran, 1986; Bokemeier et al., 1983; Bokemeier & Tickamyer, 1985; Butler & Swanson, 1985; Buttell & Gillespie, 1984; Deseran et al., 1984; Pendleton, 1985).

Approximately half of the employed group had off-farm income under \$12,500 which is closer to the financially stressed average off-farm income of \$8,000 than the southern off-farm average of \$19,000.

Table 12

Means for Lifestyle Scale  
for Virginia and Regional Farm Wives' Samples

	<u>Equity</u>	<u>Financial Security</u>	<u>Parenthood</u>
<u>Virginia</u>			
Employed	19.95	11.41	17.12
Nonemployed	21.50	12.38	17.00
<u>Regional</u>			
Employed	21.97	12.18	17.54
Nonemployed	22.92	12.76	17.41

A quarter made less than \$5,000. This appears to support Bokemeier et al.'s (1983) and Deseran et al.'s (1984) results that farm women are usually found in low paying jobs. On the other hand, over 50% worked full-time, year-round counter to the preceding researchers' findings that most farm women held part-time positions.

In regard to the other characteristics of financially stressed farmers, the majority of the employed wives were under 45 years old, came from middle-sized farms with a higher percentage of rented acreage. Over one-third of the total sample's farms produced farm sales in the most financially stressed bracket. About a quarter of the sample had unacceptable debt-to-asset ratios similar to the percentage of financial stress in other studies (FAPRI, 1985; Johnson et al., 1985).

In terms of children, this group demonstrated different patterns than those found in earlier literature, which may be attributable to the age of this sample. Less than half (44%) of the employed farm wives had children under 18 contrary to Bokemeier et al.'s (1983) findings that working farm women were more likely than not to have children under 18. However, the fact that 61% of the employed wives had children living at home compared with 37% of the nonemployed supports Maret and Chenoweth's (1979) finding that the presence of at least one child increased the likelihood of the farm wife's external employment.

Also, contrary to farm literature that the externally employed farmer or farm wife is more likely to come from crop or mixed farming

operations is the fact that the largest percentage (45.6%) of the employed wives came from livestock operations and 34.8% from crop farms. This can probably be credited to the reality that three of the four primary sources of income for Virginia farms are dairy, cattle, and poultry. As reported by FAPRI (1985), dairy farming with its labor intensive nature averages only \$4,031 annually in off-farm income and may be another factor in the sizeable percentage of this sample earning under \$5,000.

Based on this study's assumptions, the major significant result is the link between farm wives' external employment and the farms' debt-to-asset ratio. Although the employed farm wives came from farms whose mean debt-to-asset ratio fell within the acceptable range, this average (34.7%) was not only significantly higher than the average ratio for the nonemployed wives (17.4%) but was precariously close to the level of serious financial stress. Close to 40% of the externally employed group came from farms in serious or extreme financial stress.

The likelihood that wives working off the farm come from farms with greater financial stress suggests that farm wives work off the farm less as a matter of choice and more because of financial need. This was substantiated by approximately 70% of the employed sample whose primary reason for working off the farm was to supplement family income.

This leads to the second major result which was that employed wives were also significantly less satisfied with the equity factor in their family relationships, a factor which could serve as a mediator

of stress but apparently does not with this sample. In addition, lower satisfaction with equity may eventually have a negative effect on family interrelationships which Berkowitz and Perkins (1984) suggest may be more vital than role content. This was further substantiated by the fact that proportionately twice as many employed wives felt lonely and remote than nonemployed wives. This could indicate that their multiple roles could be preventing them from having enough time to gain the necessary emotional satisfaction and support from their family relationships. It could also be a manifestation of the possible internal conflict between the need to earn money and the traditional value of the stay-at-home mother.

In addition, this lower equity satisfaction could eventually have a detrimental effect on their psychological well-being and, thus, their perception of marital adjustment. This, in turn, may affect their satisfaction with farming as a lifestyle which has been found to be negatively impacted by the lack of choice in taking external employment (Foote, 1985; Scholl, 1983) as well as their overall life satisfaction.

While the financial security factor was not statistically validated at a .05 level, the result approached significance. It is possible that without a foreseeable end to the family's financial crisis, this result might change. Aspects which may have mediated the lack of difference may have been the high percentages of nonemployed farm wives with financial worries and some mental strain from economic

pressures. This suggests that employment may play a part in reducing financial worries.

About 88% of both groups still believed the farm was the best place to raise a family, probably a remnant of their traditional upbringing for those with farm backgrounds or a chosen ideal of those without farm backgrounds. However, the employed wives' present-day experience and negative, long-term view of the agricultural community's future is apparently reflected in their disbelief in farming as a future viable source of income. A greater percentage of the employed group (64.3%) than the nonemployed group (56.5%) disagreed or strongly disagreed that coming generations would be able to make a living at farming as compared to only 12.5% of the employed wives and 23.2% of the nonemployed with positive outlooks.

The nonsignificance of the mental strain due to economic pressure and psychological well-being results between groups may be more a factor of the time when the survey was taken, close to the height of the financial crisis, rather than a lack of relationship between these variables and external employment. The within-in group mental strain findings give indication of a possible trend in which external employed farm wives may be more likely to experience high mental strain. As time passes without improvement in their financial situations, and an increased feeling of loss of control, even with supplemental income, some of the 26% of the employed wives in the mid-level mental strain group may be catapulted into the high stress classification which already captured close to 39%. What is of

concern is that approximately 65% of the employed wives experienced some level of mental strain due to economic pressure as compared to only 48% in the general population as found by Caplovitz (1979). In addition, 59% of nonemployed wives also experienced some or high mental strain due to economic pressure.

Caplovitz (1979), in analyzing the relationship between the two measures on individual scores, found that average psychological well-being scores (equal positive and negative responses) were more closely aligned with negative psychological well-being scores in terms of those also reporting high mental strain. When looking at the within group percentages of this sample, the same percentage (38.6%) of the employed wives reported high mental strain from financial stress as reported negative and average psychological well-being. Of the nonemployed wives, 26.8% exhibited high mental strain from economic pressure and 25.4% reported negative and average psychological well-being. Comparing these findings with Caplovitz's (1979), a much larger percentage of employed wives (38.6%) reported negative well-being than Caplovitz's sample (27%), and a smaller percentage of employed wives (53%) experienced positive psychological well-being as compared with 64% in the general population. The percentage of both groups in this sample reporting positive psychological well-being may have been a function of the high percentages reporting marital happiness which has been linked with positive psychological well-being (Glenn & Weaver, 1981).

The fact that there was no significant difference in marital adjustment may also be only a product of delayed impact yet to occur. Initially, in times of financial crisis, it is easier to place blame elsewhere, particularly towards elements over which farm wives have little or no control such the government or the banks (Rosenblatt et al., 1981) than find fault with one of their primary sources of emotional support. In time, this negative behavior may affect the marital relationship as found by Rosenblatt and Keller (1983).

What is most interesting in the marital adjustment findings are the dyadic consensus subscale results in which the means for both groups are below the norm for married people. In a lifestyle which necessitates such physical proximity between spouses as pointed out by Rosenblatt et al. (1978), one might speculate that this closeness is facilitated by a high degree of harmony, particularly in the areas of values and philosophy. However, these results may be evidence of the internal conflict faced by many farm women in which their traditional values no longer serve their present day needs. It may also be another reflection of the presence of role conflict and the lack of mediating support from spouses.

### Conclusions

These results indicate that there is, indeed, an impact from farm wives' external employment on farm functioning for this sample. At the time of this survey there was a negative impact for employed farm wives demonstrated by the significantly greater farm debt-to-asset ratios and lower equity satisfaction. The latter combined with the

close to significant findings on financial security and on overall life satisfaction, three of the four elements measured for lifestyle satisfaction, may indicate a possible negative impact on their satisfaction with farming. Although not significantly greater, high mental strain from financial stress was exhibited by well over one-third of these employed farm wives.

Looking at family functioning as a product of marital adjustment, psychological well-being, and overall life satisfaction, external employment appeared to have a less dramatic impact at the time of the survey. None of the three components of family functioning for the employed farm wives were significantly lower than the nonemployed group. However, it should be noted that employed wives' overall life satisfaction, not surprisingly, approached significance.

Consequently, it can be stated that external employment of this sample of Virginia farm wives had a negative impact on farm functioning of these families. Secondly, while a negative impact on family functioning did not appear evident, it may have been due to the small sample size and/or only masked by the timing of the survey with further research gauging more serious repercussions in the future when delayed impact reverberates on the family.

#### Recommendations

Although this sample was small and non-representative of the total Virginia farm wives' population, similarities were found with external employment patterns in prior literature as well as with the characteristics of the financially stressed farmer. These

similarities and the significant findings within this sample suggest that further investigation is warranted. The possible trends of high mental strain due to economic pressure for employed farm wives and the likelihood of proportionately fewer employed wives experiencing positive well-being were indicated. In addition, the significantly lower equity satisfaction for employed farm wives may eventually affect their psychological well-being, their marital adjustment, and their lifestyle and overall life satisfaction.

Since ramifications of this recent financial crisis will likely continue into the 1990s, additional research should be considered on a broader sample of Virginia farm families. To ensure an acceptable, representative response, the research objectives should be limited and refined to specific mental health issues to reduce the length of the instrument. In addition, with the small size and labor intensity of most Virginia farms, a telephone survey may prove to be more productive than a mailed questionnaire.

Meanwhile, mental health professionals in Virginia farm communities should be made aware of the systemic and multidimensional aspects of the financial crisis in order to anticipate as well as normalize the emotional impact on individuals and their families. In order to reach those in need, these professionals should work within the established community structure such as church communities and local organizations. Farm women will also probably be more receptive when programs are geared towards assisting the farmer or the farm family in general.

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Appendix A  
Review of Related Literature

## Review of Related Literature

One of the major social changes in the last 25 years has been the increasing number of women who work outside the home. Statistics show that the rate of increase for farm women joining the labor force in the 1970s was considerably higher (42.4%) than that of nonfarm women (25%) (Scholl, 1986). In the 1980s, the high propensity of women to work has no regional or metro versus nonmetro variation (Butler & Swanson, 1985) and today more than one-third of all farm wives are externally employed (Bokemeier, Sachs, & Keith, 1983; Deseran, Falk, & Jenkins, 1984; Jones & Rosenfeld, 1981; Light, Hanson, & Hertsgaard, 1983). Not surprisingly, the U.S. Department of Agriculture (USDA) reports that 50% of the total cash available to the farm household is generated from off-farm sources (USDA, 1986a). Several studies also found a higher percentage of southern farm women employed off the farm (Sweet, 1972; Jones & Rosenfeld, 1981) due partly to the high concentration of industry in this region.

Major influences for this increase in female employment, which again appear to cross over regional and residential locations, focus on the changing patterns in the institution of the family in our society. Four significant changes conducive to employment are marrying at a later age, delaying childbirth, having fewer children, and the rising divorce rate making mothers the sole financial support for the family (Butler & Swanson, 1985). While these changes can be found in all segments of society, they are slower to emerge in the

rural sector due in part to the more conservative, traditional nature of the rural family (Berkowitz & Perkins, 1984; Elbert, 1982; Hertsgaard & Light, 1983; Light, Hertsgaard, & Hanson, 1983; Schroeder, Fliegel & van Es, 1983). Some examples of this traditionalism is the low divorce rate and high church attendance found in Light et al.'s (1983) study of 715 North Dakota farm women. Another report from the same study found that while farm women were moving toward more liberal attitudes on career issues, indicative of the changing work patterns, these women still held traditional views on family issues (Hertsgaard & Light, 1983). Farm women have been found to be involved in and satisfied with their role in family decision making (Elbert, 1982; Jones & Rosenfeld, 1981; Light et al., 1983; Wozniak & Scholl, 1987), but they also recognized and accept that the priorities were defined by men (Elbert, 1982).

At the same time, the majority of farm women see themselves as main farm operators (Jones & Rosenfeld, 1981) and many use plural or collective pronouns when referring to the farm operation (Elbert, 1982; Jones & Rosenfeld, 1981). When asked their main concern in a national study, farm women cited problems facing the farm industry as a whole (Jones & Rosenfeld, 1981) which are basically economic.

#### Characteristics of the financially stressed farmer

Even though financial need seems to be a prime motivator for employment off the farm, a national study of financial stress in the farm community found that those farms with the greatest financial pressure averaged significantly less off-farm income (Food and

Agricultural Policy Research Institute [FAPRI], 1985). One of the reasons for this was the labor intensive factor of livestock farms. In this study, the mean debt-to-asset ratios for livestock commodity farming were reported as 48% for pork, 33.7% for poultry, 25.8% for dairy, and 19.5% for beef.

This report also noted that a greater number, 72%, of southern farm operators reported nonfarm income than the national average of 59%. These southern farmers took in an average of \$19,000 in nonfarm income which was considerably higher than the national off-farm income average of \$12,610.

In identifying characteristics of the financially stressed farmer, the FAPRI study (1985) found that 60% of farmers with debt-to-asset ratios over 40%, and 70% of those with debt-to-asset ratios over 70%, were under the age of 45, with the highest concentrations in the South and West. Farms in serious and extreme financial stress tended to be larger than average in acreage with the major proportion of that acreage rented. In terms of gross sales, farms in the \$100 and \$250 thousand sales class carried the heaviest debt load. This suggests that it is the younger farmer with a middle-size farm who is experiencing greatest financial stress. However, the USDA regional study with a sample of predominantly southern farmers found that part-time farmers had a higher debt-to-asset ratio (Marlowe & Godwin, 1987) which indicated that in the south small farms have greater financial stress.

Since off-farm income provides additional money to retire debts, Marlowe and Godwin (1987) also found that as off-farm income increased, the debt-to-asset ratio decreased which was true for income earned by either the husband or the wife. One unexpected result of the study was the relationship of farm backgrounds and the debt-to-asset ratios. For farm wives only, a farm background was related to a higher debt-to-asset ratio. It was speculated that this background indicated a higher commitment to farming even when under serious or severe financial stress. Those who did not have a farm background and, therefore, less commitment to farming, may have chosen to leave farming when financial stress increased rather than find ways to decrease the stress in order to remain on the farm.

One might further speculate that families with farm backgrounds, and, therefore, a long history of how farms operate, could manage the operation more efficiently and profitably, have lower debt-to-asset ratios and have less need for off-farm income. This, unfortunately, is not always true since government policies and agents in the 1970s encouraged expansion which led many farmers to unwittingly overextend themselves financially. In addition, this expansion necessitated the shift from an informal family operation to a more structured business, a transition not always anticipated or experienced smoothly (Salamon, 1980; Salamon & Markan, 1984). In many cases, the subsequent guilt felt by those farmers was produced not only by feeling helpless in recovering from their economic crisis but by feeling they had let down their ancestors and their heritage.

### Mental Strain

Along with being one of most stressful occupations (Smith Colligan & Hurrell, 1977), farming presents six distinct family characteristics, that are absent in the urban family, which can produce tension. Rosenblatt, Nevaldine. and Titus (1978) identified these as:

1. "Few of no days off from work for at least one family member (as in families on dairy farms).
2. Wide seasonal variations in work requirements (especially for families on crop farms or with orchards).
3. Income is variable, unpredictable, and strongly influenced by factors outside the control of family members.
4. Working together at the same economic enterprise.
5. Work life and home life occur in the same or adjacent spaces (for families who live on or next to the land they work).
6. Relative isolation from away-from-home contacts and activities" (p. 90).

All of these sources add tension to the farm family not experienced in the urban family. Nor, do farm families have the same opportunities to relieve tension by having time alone or apart from other members as urban families have.

In addition to lacking time and/or space to cope with these stressors, farm women see themselves as an integral part of the farm enterprise with their main concern being economic (Jones & Rosenfeld, 1981; Light et al., 1983). If this is the case in financially

stressed farm operations, the wives probably cannot avoid the mental strain produced by their economic situation.

In a study of the impact of the 1970s inflation on the urban population, Caplovitz (1979) found that less than half of his sample blamed economic pressure for their mental anguish and only 24% exhibited high mental strain from financial stress. However, with farm families where economic pressure may threaten an entire way of life, one might suspect different results. In a study of Virginia farm wives, Marlowe and Little (1986) found that while 39% demonstrated no mental strain due to economic pressures, 31% exhibited high mental strain, considerably greater than the general population noted above. In addition, some mental strain was found in 61% of the farm wives. They further found that the debt-to-asset ratio was positively correlated to the mental strain attributed to economic pressures on these farm wives.

#### Psychological Well-Being

Several studies have indicated that a feeling of mastery, competence and control over one's life was positively related to one's psychological well-being (Light et al., 1983; Pearlin, & Schooler, 1978). In a North Dakota study of farm women, it was found that over 75% felt a personal sense of competence and control over their lives (Light et al., 1983). These women were characterized by being younger, having fewer children and better educated husbands. Another report from the same study, however, indicated that younger farm women also exhibited higher levels of anxiety and hostility (Light &

Hertsgaard, 1983). In addition, this study found that the higher the involvement in decision making, religious activities, clubs or organizations, and interaction with friends, the better the farm wife's mental health. In comparing rural and urban families' coping strategies, another study has found that rural families utilized functional coping methods more often than urban families and, thus, exhibited more effort in controlling their lives (Marotz-Baden & Colvin, 1986).

In a study of the subjective well-being of farmers, Molnar (1985) found that on small farms, wives' external employment had a positive affect on farm husband's well-being in relation to future expectations. Those farmers who held negative perceptions of the economic environment and the economic constraints on farming had lower levels of well-being. Overall, it was found that individual characteristics such as attitudinal dispositions were more significant than objective characteristics such as income or farm size.

In looking at marital happiness and its relationship to global happiness, Glenn & Weaver (1981) found this interaction to be stronger for women than men. However, they also found that marital happiness was more significant than other areas of one's life in contributing to global happiness. These researchers concluded that Americans rely greatly on their marital relationship for their psychological well-being.

If, as Marlowe and Little (1986) found, a high number of farm wives are experiencing mental strain from economic pressure, and if

financial disagreements lower marital satisfaction particularly when the farm wives were employed part-time (Berry & Williams, 1987), it is conceivable that they are also exhibiting low psychological well-being.

Suicide in the farm community.

The evidence indicates that the farm family's mental health has deteriorated considerably during this financial crisis. Farm communities are facing an alarming increase in murder of both family members and farm bankers and in suicide (Associated Press, 1986; Klose, 1985; Schneider, 1987). Desperation and guilt have pushed people, who may have otherwise been able to cope with temporary financial setbacks, over the edge. The stoicism of the hard working, self-reliant, God-fearing, rugged farmer may be crumbling under the perceived unending lack of control over his financial circumstances. The traditional values espoused by the farm community may well be counterproductive in discouraging the discussion of personal or family problems such as alcoholism and marital discord, both of which are on the rise in these communities (Schneider, 1987).

The desperate attempt of escaping through suicide is not limited only to the farmer. A 54-year-old farm wife, mother of three, and kindergarten teacher in Oklahoma burned herself to death in a trash fire after learning the family's farm foreclosure (Schneider, 1987). The 50 year-old president of a Federal Land Bank Association who had assisted many financially stressed farmers shot himself to death (Schneider, 1987). A 38-year-old Farmers Home Administration

supervisor, overwhelmed by work pressures, shot and killed his wife and two children before turning the gun on himself (Associated Press, 1986). While these are only a few examples of who is being affected by this stress, the 1986 suicide rate for male farmers in Oklahoma was about 50 per 100,000 compared with a national rate of 20 per 100,000 (Schneider, 1987). One Oklahoma crisis center documented 66 cases which included 11 wives and 3 farm youths (Schneider, 1987).

#### Personal characteristics affecting external employment

Recent studies have indicated that personal characteristics or human capital associated with external employment have different predictive relationships for urban and rural working women. Bokemeier et al. (1983) found that farm women are less likely to be employed than metro women. However, those farm women who are employed are older and less educated than their metro and nonmetro (rural but living near a metro area) counterparts. Health was also an important indicator of external employment of farm women (Maret & Chenoweth, 1979).

Although working farm women tend to be older than their urban counterparts, age has been negatively correlated with external employment (Bokemeier et al., 1983; Butler & Swanson, 1985; Deseran et al., 1984). Butler and Swanson (1985) reported that in 1984 70% of women between 20 and 44 were working and women 45 to 54 were less likely to be employed than younger women. Rosenfeld (1985) found a curvilinear pattern with an increase in employment likely for farm wives, 31-45. However, the relationship of age and employment had

different results when looking at black women separately. Older black women were more likely to work and remained in the work force longer than white women (Butler & Swanson, 1985).

The level of education has been found to be the most significant indicator of farm women's labor force participation (Acock & Deseran, 1986; Bokemeier et al., 1983; Bokemeier & Tickamyer, 1985; Wozniak & Scholl, 1987). In a study of 5,880 women in Kentucky, the lack of formal education was a greater inhibiting factor to farm women's external employment than marital status or children (Bokemeier et al. 1983). In differentiating between rural women living near a metro area and farm women, formal education played a part for the farm women but not the nonmetro group (Maret & Chenoweth, 1979). Similar results were also found by Pendleton (1985), Buttell and Gillespie (1984).

Another aspect of the human capital theory is the amount of work experience one has which increases one's marketability. Maret and Chenoweth (1979) found no measurable labor force experience for farm women and that rural women near metro areas had only causal and sporadic ties to the labor market. However, their study was based on data collected between 1967 and 1971, prior to the upsurge in off-farm employment of farm wives. If this study were conducted today, one would assume considerably different results.

One's background may also play a part in the likelihood of external employment. If the wife was brought up on a farm and had strong agrarian values indicating a high commitment to this way of life, she may be more willing to seek off-farm employment to save the

farm. When comparing small farm families with rural backgrounds with those without, farmers reared on farms had more agrarian values and a greater identification with farming (Schroeder et al., 1983). For those wives with a farm background, their agrarian values stem from a traditional socialization and upbringing which may present these same women with the conflict between their commitment to farming and their traditional belief that they belong at home.

#### Family characteristics affecting external employment

While married farm women are less likely to be employed than single farm women (Bokemeier et al., 1983), the kind of marriage they have impacts the likelihood of their external employment. Maret and Chenoweth (1979) found that the husband's support of the wife's off-farm work was the strongest facilitator for farm women's labor force attachment (that is, continuity, full-time versus part-time, and year-round versus seasonal). This support had a greater bearing than the fact of marriage per se. Further discussion of this aspect will be covered under the section on marital adjustment and satisfaction.

The presence and age of children is another factor that influences farm wives' external employment. Since age of farm women has been found to be inversely related to employment (Bokemeier et al., 1983; Butler & Swanson, 1985), Maret and Chenoweth's (1979) finding that having one child increases farm women's labor force attachment is not surprising. Additionally, employed nonmetro women tended to have more children than working metro women (Butler & Swanson, 1985). Pendleton (1985) also found that the likelihood of

rural women 40-49 to be employed increased as the number of children increased. However, several studies have indicated that the number of children suppressed the likelihood of external employment (Bokemeier et al., 1983) and the amount of farm women's earnings (Deseran et al., 1984). Significant factors inhibiting external employment of farm women, cited by Rosenfeld (1985) and based on findings from the 1980 national farm women study, were child care responsibilities and the lack of child care facilities in rural areas. Traditional values held by farm families whereby the husband is the breadwinner and the wife is the caretaker of the children are also contributing factors.

Looking more closely at the age of children across all regions, more employed mothers had children under 18 than those who don't. At the same time, they had fewer children under 18 than nonworking mothers (Bokemeier et al., 1983). Farm women with younger children were less likely to be employed (Deseran et al., 1984), a similarity shared with general population findings of Brown (1981) and Oppenheimer (1982) as cited by Deseran et al. (1984). Of those farm women with younger children, mothers of school age children were less likely to work than those without children but were more likely to work than those with pre-school age children (Butler & Swanson, 1985).

#### Farm characteristics affecting external employment

The farm's size has also been found to influence the likelihood of wives' external employment. While Bokemeier et al. (1983) found that farm women most likely to enter the labor market were those on middle-sized farms, they also found that the smaller the farm, the

greater the reliance on off-farm income. Although women on smaller farms in general were not more likely to be employed, women on farms with less than 50 acres were more likely employed than those on large farms (Bokemeier et al., 1983). Buttel and Gillespie (1984) found a weak inverse relationship between women's external employment and farm size, but this relationship grew stronger with small farms. This study also found that on small farms, in particular, farm men and women were inclined to restrict their work to either on-farm or off-farm labor. One of the possible explanations for the inverse relationship between farm size and farm women's external employment is that the larger the farm, the more labor intensive, the greater the need for women to remain on the farm (Bokemeier et al., 1983; FAPRI, 1985; Deseran et al., 1984; Scholl & Wozniak, 1987). However, Coughenour and Swanson (1983) found an unexpected result when looking at the median acreage size of the farm and external employment. When only the wife works off the farm, they came from the largest average acreage farms while, as might be expected, the smallest farms had both spouses working off the farm. It has also been observed that smaller farms have less on-farm labor opportunities for farm women (Kada, 1980).

Although national statistics indicate that more farm men than women have external employment (U.S. Department of Commerce [USDoC], 1986c), the recent USDA regional study on farm families found that wives on small farms were more likely than husbands to work off the farm (Wozniak & Scholl, 1987). Additionally, when one partner worked

off the farm, the likelihood for the other to work off the farm increased (Jones & Rosenfeld, 1981; Wozniak & Scholl, 1987). Banks and Kalbacher (1981) as cited by Deseran et al. (1984) found that over 63% of farm families with farm self-employment income were multiple earner families. In a sample of 1,772 farm families, Deseran et al. (1984) found that over 70% were multiple earner or part-time farm families.

One reason for the higher percentage of husbands working off the farm has been that the division of labor within the farm family was less disrupted when men have external employment (Coughenour & Swanson, 1983; Lyson, 1985; Wozniak & Scholl, 1987). Farm wives tended to increase their workload by taking on additional farm duties performed previously by the externally employed husbands (Wozniak & Scholl, 1987). This has not been true in the reverse. When farm women worked off the farm, husbands did not take on household chores formerly performed by the wives (Pleck, 1977). Nevertheless, externally employed wives have appeared to reduce the number of farm chores they performed (Bokemeier et al., 1983; Buttel & Gillespie, 1984; Lyson, 1985), increasing the farm chore workload of other family members or necessitating the hiring of outside labor. The one exception to this reduction of farm labor by employed wives has been in information gathering activities (Lyson, 1985) which is increasingly important in today's market-oriented farm economy. On the other hand, Lyson (1985) also found that farm bookkeeping, another

important activity in the age of farming as a business, was negatively affected when wives worked off the farm.

The type of farm commodities produced, or the primary source of farm income, has also affected farm wives' external employment. Livestock farming requires year-round, daily attention and is, therefore, more labor intensive than crop farming. In Lyson's study (1985), dairy farming had the fewest externally employed wives whether only the wife worked off the farm or both partners worked off the farm. Poultry farming was second lowest in percentage of wives working off the farm when only wives were externally employed. The FAPRI study in 1985 found that dairy farms average only \$4,031 in off-farm income annually, compared to the average off-farm income of \$12,610.

Since farming usually involves all members of the family, it is interesting to note how few women are paid for their work on the farm. While, in the general population, .2% of all men and .8% of all women reported they were unpaid family workers, in the farm population, 4.8% of male farm workers and 33.9% of female farm workers were unpaid family workers (USDoC, 1986c). This is verified by Light et al. (1983) who found that in their study 93% of the wives worked on the farm but only 7% received a salary. This may be justifiable to the farm wives by the collective nature in which they think of their family farms and by the common use of the pronoun "we" when discussing the farm (Elbert, 1982; Jones & Rosenfeld, 1981).

### Reasons for employment

The need to supplement income appears to be the most common reason many farm family members seek external employment. In the 1980 national survey of farm women (Jones & Rosenfeld, 1981), 57% of the externally employed women gave this reason. Of these, 58% worked to pay for nonfarm related expenses. In a study by Kada (1980) 60% of the farm family members were externally employed to make money for a particular use and secondarily "to make a living." Financial need has also been positively correlated with farm wives working full-time while part-time employed farm women were more likely to work for social, professional and other reasons (Scholl, 1983). While farm wives have been more likely than husbands to respond to non-economic motivations such as enjoyment of working or dissatisfaction with housework, farm wives have been more likely to cite economic reasons when both worked off the farm (Scholl & Wozniak, 1987). In addition, externally employed farm wives on mixed farms cited economic reasons more often than wives on crop or livestock farms (Scholl & Wozniak, 1987). One might speculate from these correlations that the farm family's financial need is an ongoing, and not temporary condition, and with full-time employment, off-farm wages offer a more stable and dependable income source for financially stressed farmers.

The negative correlation between farms' gross sales and women's off-farm employment found by Bokemeier et al. (1983) and with husband's farm earnings found by Deseran et al. (1984) also suggest the financial need motivation. Conversely, Bokemeier et al. (1983)

found a positive correlation between family income and wives' external employment suggesting a buttressing effect also confirmed by Deseran et al. (1984). While it has been found that employed farm wives had less family income than their metro counterparts, they had more family income than employed nonmetro women (Bokemeier et al., 1983). The recent USDA regional study of externally employed farm wives found that the income from wives in lower status jobs had a greater impact on the family's economic well-being than those in other jobs (Godwin & Marlowe, 1987).

Since farmers do not have fringe benefits by virtue of their occupation, since farming can be physically hazardous business, and benefits can be seen as an "in-kind" source of income, one might hypothesize that benefits are important motivators for off-farm employment. Bolstering this argument is Ross, Bluestone and Kines' (1986) study showing that nonmetropolitan residents had lower average health scores than the nation as a whole. However, farmers with off-farm jobs are less likely to have health insurance, 86% compared to 94% nationally (Jensen, 1982; Fratoe, 1978). In the USDA regional study, when externally employed farm women had only one benefit, it was paid vacation; when they had two benefits, they were paid vacation and sick leave; and only when they had three benefits was health insurance the most common benefit received by more women (Perch, Wozniak, Paynter, & Scholl, 1987).

### Reasons against employment

When singling out a primary reason for not working, farm wives in the recent USDA regional study cited lack of time most often (Scholl & Wozniak, 1987). In looking at matched couples, only wives listed family related responsibilities, and more wives than husbands cited transportation and distance. This may be a reflection of the traditional values once again which dictate that family responsibilities should not interrupt the man's work and that a woman's job should not interfere with the family responsibilities.

Other factors that cannot be overlooked include Bokemeier et al.'s (1983) "opportunity structure" which plays a part in location and availability of jobs. Also, the continuing higher fertility rate for farm women over nonfarm women, 2.1 to 1.8, (USDoC, 1985) and the traditional family values which frown on wives and mothers working out of the home (Pleck, 1977) are inhibiting qualities for farm wives.

### Types of employment

When studying the nonmetropolitan female labor force, Bokemeier and Tickamyer (1985) found that the key factor in ascertaining the job characteristics and rewards was the "opportunity structure" in nonmetro areas. In other words, whether or not industry was located near or in the rural region and the type of industry determined the types of jobs available. Several studies have found that farm women were more likely employed in part-time, peripheral (seasonal, low skill) jobs at lower pay rates than their male counterparts (Bokemeier et al., 1983, Deseran et al., 1984). Farm women have also been found

more likely to be employed as laborers (Bokemeier et al., 1983) and in service industries (Elbert, 1981; USDoC, 1986c). Similar to the general population, farm women only earned \$.40 to every \$1 earned by men (Foote, 1985) but this difference may be attributed to the part-time nature of farm wives' employment. Since education is the most significant determinant of farm wives' external employment and they were less educated than their urban counterpart, finding them in the above described work environment is not surprising. The attraction of part-time work may also be a reflection of their multiple roles and allows them time to shoulder their workload.

Nonmetro women working full-time have tended to be better educated, to travel further to their work location, and to have held their present jobs for longer periods of time than part-time employees (Bokemeier & Tickamyer, 1985). This full-time employment may account for the high percentage of farm women in professional positions found by Rosenfeld (1986) which led that researcher to speculate that better jobs are required to lure wives off the farm. Coughenour, Christenson and Stockham (1980) also found that in their study of Kentucky farm families, the men tended to work off the farm in blue collar occupations while farm women were employed primarily in white collar jobs.

Nevertheless, Semyonov (1983) found that likelihood of rural women entering upper status and white-collar occupations was declining. His findings also indicated a positive relationship between the percentage of employed females in a given community and

the likelihood of low status employment and thereby re-enforcing occupational segregation. In another study, occupational sex-stereotyping among rural youths mirrored the general population, but sex-stereotyping was found less evident in young rural women and college-oriented rural youths (Dunne, 1980). This suggests that as more rural children grow up with employed mothers as role models and more rural children receive higher education, these attitudes may change.

#### Marital adjustment and satisfaction and external employment

Marital adjustment and marital satisfaction have been the subject of many studies over the years with contradictory results. As early as 1961, Burchinal found that personal and family characteristics impacted differently on marital satisfaction for rural married couples than for urban couples. Educational attainment, educational differences between spouses, age at marriage, present age, length of marriage, family size and place of residence were not related to husbands' or wives' scores and, therefore, did not have the same predictive value found with these variables in urban couples.

Looking specifically at the wife's external employment and its relation to marital adjustment and satisfaction, a number of studies have found little or no significant interaction between the two variables (Booth, 1977; Blood & Wolfe, 1960; Campbell, Converse & Rodgers, 1976; Acock & Deseran, 1986; Geerken, 1979; Locksley, 1980; Nye, 1963; Welch & Booth, 1977; Wright, 1978; Yogev & Brett, 1985). Some studies have shown a positive relationship as in Booth's (1979)

survey in which husbands of externally employed wives exhibited greater happiness with their marriage. Ferree's (1976a, 1976b) study of working versus nonworking wives found employed wives were more satisfied in general. However, a growing body of research, particularly when looking at rural families, is now indicating wives' employment demonstrated a detrimental effect on marital adjustment and satisfaction (Berry & Williams, 1987; Burke & Weir, 1977a; Burke & Weir, 1977b; Bean, Curtis, & Marcum, 1977; D'Amico, 1983; Little, Knaub, Wozniak, Draughn, Smith, & Weeks, 1987).

Although it may appear contradictory to the negative effect findings, one of the most important facilitators for farm women's labor force participation has been the wife's perception of her husband's supportiveness (Maret & Chenoweth, 1979). In relation to the marital adjustment of professional career women, Houseknecht and Macke (1981) also found the support factor more influential than the employment status per se. In a study of farm families, the husbands' support was also a key mediating factor for the stressful role conflict experienced by externally employed farm wives demonstrating that the role content may not be as significant as couples' interaction (Berkowitz & Perkins, 1984). Burke & Weir (1977a, 1977b) have also found this true for other segments of the population.

A recent study by Meeks, Arnkoff, Glass and Notarius (1986) indicated that a couple's perception of their ability to resolve disagreements is a more significant predictor of marital adjustment than wives' employment status. However, they found that couples with

full-time employed wives experienced the most severe disagreements which, in turn, related to increased numbers of negative behavior between partners. This also supports Madden and Janoff-Bulman's (1981) findings that blaming behaviors were inversely related to marital satisfaction while perceived personal control was positively related to satisfaction. The level of a wife's income and its interaction to the level of discord and marital satisfaction can also negatively affect the marital stability (Booth, Johnson, White, & Edwards, 1984). These researchers speculated that the independence which may be derived from working could reduce the satisfaction level at which divorce is contemplated.

When considering the financial stress of farm families, it has been found that couples with greater economic stress report more blaming behaviors (Rosenblatt & Keller, 1983). Blundall (1985), as cited in Hargrove (1986), also positively correlated financial pressure with the increase of blaming others. So, it is not surprising that Berry and Williams (1987) found that in linking income with marital satisfaction, disagreement over finances lowers marital satisfaction. This disagreement intensified in farm couples when wives were employed part-time contrary to Meeks et al. (1986) findings in the general population that intensity was related to wives' full-time employment. This difference might be explained by the high percentage of part-time employment among farm wives and the traditional values held by farm couples.

In addition, Berry and Williams (1987) found as income satisfaction increases so does marital satisfaction. Conversely, in terms of income levels, D'Amico (1983) found that when wives' income increased so did marital disruption indicating that income satisfaction does not necessarily follow from higher income levels.

#### Lifestyle and Overall Life Satisfaction

The observed high mental strain due to economic pressures, the low psychological well-being, and higher degree of discord when wives were employed may also have a negative impact on farm wives' lifestyle and overall life satisfaction. In addition, if the feeling of control leads to greater marital satisfaction as found by Meeks et al. (1986), and marital happiness leads to global happiness (Glenn & Weaver, 1981), one might speculate that lack of control over economic conditions experienced by farm couples today will lead to lower lifestyle and overall life satisfaction. However, if external employment lowers the financial concerns of farm wives, possibly giving a greater feeling of control over the financial situation, it may be that farm couples in which the wife is working off the farm may exhibit positive overall satisfaction.

Farmers in general have been found to have a high degree of lifestyle satisfaction (Campbell, 1980; Wilkening, 1982). However, farm wives who work off the farm for economic reasons exhibit low satisfaction with farming as a way of life (Foote, 1985; Scholl, 1983, 1986). This was due in part to the increase in their workload in other roles, domestic and farm, which has been inversely related to

lifestyle satisfaction (Haney, 1983; Scholl, 1983). This satisfaction was further reduced when wives did not perceive that their husbands' shared household and parental responsibilities (Berkowitz & Perkins, 1984).

The recent USDA study found a correlation between receipt of particular employee benefits and lifestyle satisfaction (Perch et al., 1987). Couples with income disability appeared more satisfied with their standard of living. Paid vacations, the most frequent benefit when only one or two benefits are received (Perch et al., 1987) were associated with a feeling of greater control over one's life. As might be anticipated, pension plans were positively related to satisfaction with off-farm income while paid sick leave, surprisingly, was negatively correlated. Still another report found that the number of roles farm wives performed had a negative impact on their lifestyle satisfaction particularly for younger wives on smaller farms (Draughn, Little, Wozniak, Knaub, Weeks, & Smith, 1987).

While this regional study found that farm wives' external employment had a different impact for men and women on their lifestyle satisfaction (Knaub, Draughn, Wozniak, Little, Smith, & Weeks, 1987), three-fourths of both farm husbands and wives expressed overall satisfaction. Interestingly, farm wives, regardless of their employment status, scored higher than their husbands. A considerable number of both were dissatisfied with their farm income (husbands, 63.5%; wives, 65%), and this dissatisfaction was positively correlated to wives' external employment. Nevertheless, 61% were satisfied with

their standard of living and more than half were satisfied with their off-farm income. However, when looking at three separate factors, equity, financial security and parenthood, greater differences were observed. Externally employed wives of husbands 49-59 were considerably less satisfied with the equity factor. Farm wives reported less satisfaction with financial security, and when externally employed wives fell into the 20- to 49-year-old age group, they were significantly less satisfied with the parenthood factor than nonemployed wives.

#### The Virginia Farm Family

The Virginia farm family appears to have fared better financially than their counterparts in other agricultural states. One major reason is that the value of Virginia farm land has remained relatively stable. From 1981 to 1986 Virginia land values have declined only 1% (USDA, 1986b). Recreational and residential uses of land have helped keep the demand up and the land value high (Berry, 1986a) especially in the northern part of the state with the Washington metro area expanding further south and west. Other reasons for the greater stability in the Mid-Atlantic region of the Farm Credit System, in which Virginia is a part, include the diversification of agriculture and varied livestock, the smaller size of farms and the fact that most farmers have other sources of income in addition to farming (Berry, 1986a). As the FAPRI (1985) report stated 72% of southern farmers had off-farm income averaging over \$19,000. Yet, Virginia's major farm products are dairy, cattle and broilers (USDoC, 1986d) making the

typical Virginia farm a livestock operation and, therefore, more labor intensive. Debt-to-asset ratios for these types of livestock farms in the FAPRI report (1985) were 25.8% for dairy farmers, 19.5% for cattle, and 33.7% for poultry operations.

Virginia's aggregate debt-to-asset ratio of 15.1% for 1984, the year reported by this study's sample, is relatively low in comparison to the national average of 22.2% (USDoC, 1986d). However, it does not mean that there are no Virginia farmers in serious or extreme financial stress. Nevertheless, with land value high and as painful as it is to do, Virginia farmers, in many cases, have been meeting their debt obligations by selling off land (Berry, 1986b).

In recent years droughts have caused havoc in escalating financial stress. In 1986, Virginia farmers lost approximately \$300 million in crops due to weather (Saperstein, 1986). Although Virginia farms are primarily livestock, the loss of crops reduces the amount of feed available jeopardizing those operations as well.

Although many Virginia farmers may be holding their own, the pervasive negative perception of the current and future financial environment for the agricultural community as a whole is held by many. If the high level of mental strain due to economic pressures found in Virginia farm wives (Marlowe & Little, 1986) is representative of the state's farm population, the prevailing threat to this way of life may have serious ramifications for farming in Virginia.

Appendix B  
Additional Results

## ADDITIONAL RESULTS

Data on the impact of farm wives' external employment on farm and family functioning, were collected from a sample of 128 Virginia farm wives who were under 65 and currently married. Fifty-seven wives worked off the farm and 71 did not. Chi-Square and t-test analyses were performed to determine differences between groups.

Farm background

Commitment to farming and agrarian values based on traditional socialization has been equated in previous literature with the location of a person's upbringing. Those reared on a farm have been considered to be more traditional and more committed to farming. Chi-Square results indicated a significant difference between the groups,  $X^2(3) = 8.813, p < .05$ . Significantly more nonemployed farm wives ( $n = 68$ ) (75%) came from farm backgrounds than employed farm wives ( $n = 54$ ) (50%). However, approximately 30% of the employed group had nonfarm rural backgrounds compared with 13% nonemployed wives (see Table 13).

Personal attitudes

In response to the question about their perception of their ability to run the farms by themselves, over 60% of employed replied "no." This may not be a reflection of their capability of doing all the farm tasks but rather an indication that their farms could not survive without the off-farm income supplement and these wives did not believe they could do both. On the other hand, only 46% of the nonemployed wives responded negatively. This group percentage may

Table 13

## Chi-Square Results on Farm Wives' Background

	<u>Farm/Ranch Background</u>	<u>Rural Nonfarm Background</u>	<u>Urban Background</u>	<u>Total</u>
Employed	27	16	11	54
Nonemployed	51	9	8	68
Total	78	25	19	122

$\chi^2(3) = 8.81, p < .05$

have been influenced by the higher mean age as well as traditional values which hold wives as helpmates.

Interestingly, only a quarter of the nonemployed wives were satisfied with their farms' income even though as a group they had a low mean debt-to-asset ratio, well within the acceptable limit, and only 14% of this group fell into serious or extreme financial stress categories. Close to 70% of the nonemployed wives were satisfied with the amount of time they spent on household tasks while only half of the employed wives were satisfied. Over three-fourths of the nonemployed were satisfied with their time spent on farm tasks whereas less than half of the employed wives responded positively to this item. For additional information on personal characteristics see Table 14.

#### Presence and age of children

Contrary to previous literature, significantly more employed farm wives had children under 18,  $t(126) = 2.37$ ,  $p < .05$ , (see Table 15) while significantly more nonemployed farm wives had no children living at home,  $t(126) = 2.85$ ,  $p < .01$ , (see Table 16), a result which was probably influenced by the significant age difference between groups. There was no difference between groups for having children under 6 years of age,  $t(101) = 1.32$ ,  $p > .05$ , (see Table 17). Of the employed farm wives, 43.9% had children under 18 compared with the 1980 Census figure for employed Virginia farm wives of 32.3% (USDoC, 1981); 14.1% had children under 6, similar to the 1980 Census figure of 13.8% (USDoC, 1981); and 38.6% had no children living at home. Of the

Table 14

## Personal and Family Characteristics of Sample by Percentage

	Employed Farm Wives	Nonemployed Farm Wives
Consider themselves farmers	84.3	90.5
Marital Status:		
First Marriage	93.0	97.2
Remarried	7.0	2.8
Median Years Married to Present Spouse	26	33
Median Age at First Child	23	24
Age Range at first birth	16-36	16-39
30 Years or Older at first birth	9.0	15.2
Could Run Farm by Themselves:		
Yes	7.3	13.0
No	61.8	46.4
Maybe	30.9	40.6
Satisfied with:		
Farm Income	12.5	26.1
Nonfarm Income	70.4	27.1*
Present Standard of Living	62.2	73.5
Time Spent on Household Tasks	50.0	68.9
Time Spend on Farm Tasks	45.5	77.7

\*Husband's off-farm income

Table 15

## Number of Children Under 18 Per Group

	4 Under 18	3 Under 18	2 Under 18	1 Under 18	None Under 18	Total
Employed	1	7	7	10	32	57
Non- Employed	0	4	5	9	53	71
Total	1	11	12	19	85	128

$t(126) = 2.37, p < .05$

Table 16

## Comparison of Groups with No Children Living at Home

	<u>Children at Home</u>	<u>No Children at Home</u>	<u>Total</u>
Employed	35	22	57
Nonemployed	26	45	71
Total	61	67	128

$\underline{t}(126) = 2.85, p < .01$

Table 17

## Number of Children Under 6 Per Group

	<u>2 Under</u> <u>6</u>	<u>1 Under</u> <u>6</u>	<u>None Under</u> <u>6</u>	<u>Total</u>
Employed	1	7	49	57
Nonemployed	1	3	67	71
Total	2	10	116	128

$t(101) = 1.32, p > .05$  (NS)

nonemployed wives, 25.4% had children under 18 compared to the 1980 figure of 20% for nonemployed wives (USDoC, 1981); 5.6% had children under 6 as opposed to 12% for 1980 (USDoC, 1981); and 63.4% had no children at home. For additional information on family characteristics, see Table 14.

#### Off-farm employment characteristics

Considerably more farm wives (36.8%) in this sample working off the farm were employed in professional capacities compared with the 1980 Census figure (20.3%) for Virginia farm women which is probably reflective of the sample's large percentage with college degrees. This sample also had a much larger percentage (54.4%) employed in sales and administrative support positions than noted in the 1980 Census (32.7%). Only about 9% worked as laborers compared with the 1980 Census figure of 18.1%.

The average number of years these farm women worked off the farm was 15 suggesting that their financial need has been a long standing situation preceding the current financial crisis and that off-farm income was not considered a transitory income supplement. While the average number of miles traveled to work was approximately 20 miles, the median was 9 miles. The average number of hours worked per week was 32 with a median of 37 hours. On the other hand, 50% worked 49 or more weeks a year with an average of 42 weeks making majority of the employed farm wives full-time, year-round employees.

While approximately 70% stated that financial need was the primary reason for working, the second most popular reason was that

they enjoyed working (17.9%). Of those who did not work off the farm, 54% gave the primary reason as no time for nonfarm job. The two other most frequently stated reasons were "my spouse doesn't want me to work" (10.8%) and "retired" (10.8%). For more information on farm characteristics and external employment, see Tables 18 and 19.

Mental strain due to economic pressure and psychological well-being

Because of the interesting results of the t-tests for the mental strain due to economic pressure index and psychological well-being, the individual item frequencies were reviewed and are presented in Table 20. As anticipated, larger percentages of the employed farm wives responded affirmatively to all five questions on mental strain. The greatest difference between groups is on finding oneself easily irritated with close to 50% of the employed and only a little more than a third of the nonemployed responding "yes." With the relatively high percentage of nonemployed wives experiencing some strain, it is not surprisingly that close to half worry a lot about making ends meet.

Looking at the positive questions under the psychological well-being subscale, one item on which a greater percentage of employed wives responded "yes" was for being proud because of having been complimented. It may be possible that, by being in the workforce, the employed wives may have more opportunity to be noticed by others. Nevertheless, close to three-fourths of the nonemployed wives were pleased about having accomplished something, about 12 percentage points greater than the employed. Again, one might have thought the

Table 18

## Farm Characteristics of Sample by Percentage

	Employed Farm Wives	Nonemployed Farm Wives
Farm Job Title:		
Manager	18.4	12.7
Housewife/homemaker	10.2	23.8
Bookkeeper/secretary	12.2	4.8
Tractor/machine operator	8.2	6.3
Day worker	8.2	7.9
Herdsmen	--	4.8
Errand runner	6.1	1.6
Other	36.7	36.5
Median Acres:		
Owned	135	182
Rented from other	175	150
Primary Source of Farm Income:		
Dairy	10.9	18.0
Beef	17.4	14.8
Poultry	6.5	1.6
Tobacco	2.2	8.2
Grain	30.4	21.3
Hogs	6.5	8.2
Mixed	8.7	14.8
Horses	4.3	--
Fruit/vegetable	2.2	--
Other	10.9	13.1
Farm Organization:		
Individual/family owned	78.8	73.5
Partnership	17.3	20.6
Corporation	3.8	5.9

Table 19

## External Employment Characteristics of Farm Wives Sample

Characteristic	Percentage
Employed	44.5
Less than 35 hours a week	42.9
More than 35 hours a week	57.1
Less than 49 weeks a year	44.6
More than 49 weeks a year	55.4
Presence of Children:	
Children Under 18	43.9
Children Under 6	14.1
No Children at Home	38.6
Benefits Received:	
Sick Leave	54.4
Paid Vacation	52.6
Health Insurance	49.1
Life Insurance	40.4
Pension	38.6
Income Disability	22.8
Child Care	1.8
Off-Farm Income:	
Less than \$5,000	24.5
\$5,000 - \$9,999	15.1
\$10,000 - \$14,999	18.8
\$15,000 - \$19,999	16.9
\$20,000 - \$24,999	13.2
\$25,000 plus	11.3

Table 20

## Mental Strain and Psychological Well-Being

## Item Response Per Group by Percentage

<u>Mental Strain</u>	<u>Employed (n = 57)</u>	<u>Nonemployed (n = 71)</u>
Worrying a lot	52.6	46.5
Irritated	49.1	36.6
Frequently depressed	35.1	32.4
Want to scream	33.3	25.4
Ready to hit somebody	12.3	9.9
 <u>Psychological Well-Being</u>		
<u>Positive items</u>		
Pleased about having accomplished something	61.4	73.2
Proud because complimented	68.4	63.4
Things going your way	43.9	45.1
Excited/interested in something	47.4	56.3
On top of the world	10.5	21.1
 <u>Negative items</u>		
Nervous and tense	40.4	40.8
Bored	24.6	15.5
Headachy	36.8	32.4
Upset because criticized	24.6	16.9
Lonely and remote	21.1	12.7

employed had greater opportunity for the feeling of this kind of satisfaction. Although 61% of the employed were pleased, it could be that the remainder felt torn and spread too thinly among their various roles and responsibilities to feel they have accomplished something well. Finally, twice as many nonemployed wives than employed felt "on top of the world."

On the negative psychological questions, approximately the same percentage of each group felt nervous and tense while a quarter of the employed felt both bored and upset because someone had criticized them which, again, may be the greater opportunity for criticism. One-fifth or proportionately almost twice as many employed farm wives felt lonely and remote. Again, this may indicate that the multiplicity of roles prevents these wives from receiving the support they need from relationships as well as being evidence of role conflict, particularly for wives working full-time as over half of these were. This role conflict may also be compounded by the conflict of values pitting the belief that wives should remain at home against the reality and necessity of off-farm income.

Appendix C

Instrument

# Farm/Ranch Families



Please have the  male  female partner in  
your household answer this questionnaire.

GENERAL INSTRUCTIONS

FARM FAMILIES

The purpose of this questionnaire is to gain information about farmers and farm couples. The information we are asking of you is not available from any other sources. It is only through your cooperation that we can gain the information needed to better understand the changes occurring in our farms and farm families.

It is important that you and your spouse (if married) each answer the following questions. If at all possible, we ask that you fill out your questionnaire by yourself and return it in one of the enclosed self-addressed envelopes. Your spouse will complete his or her own questionnaire and return it separately in the other self-addressed envelope.

DO NOT PUT YOUR NAME ON THE QUESTIONNAIRE. ALL ANSWERS WILL BE KEPT CONFIDENTIAL AND USED ONLY FOR STATISTICAL PURPOSES.

DO YOU CONSIDER YOURSELF TO BE A FARMER OR A RANCHER?\* (Please circle.)

1 Yes                      2 No

(If neither of you is a farmer or a rancher, please STOP here and return the questionnaires in the enclosed envelopes.)

I. If you or your spouse consider yourself to be a farmer, we would now like to ask you some general questions about your farm and family life. (Please circle the best response for each statement below.)

	<u>STRONGLY</u> <u>AGREE</u>	<u>AGREE</u>	<u>NEITHER</u> <u>AGREE OR</u> <u>DISAGREE</u>	<u>DISAGREE</u>	<u>STRONGLY</u> <u>DISAGREE</u>
1. A farm is the best place to raise a family.	5	4	3	2	1
2. It is easy for a young family to get started in farming these days.	5	4	3	2	1
3. In future generation, people like us will be able to make a living at farming.	5	4	3	2	1

4. Which of the following job title best describes your farm job? (Please circle.)

1. manager
2. tractor/farm machinery operator
3. herdsman
4. day worker
5. other (please specify) \_\_\_\_\_

5. How many years have you been farming or ranching? \_\_\_\_\_ years

6. Do you and your spouse live on a farm (Please circle.)  
1 Yes                      2 No

7. If yes, in what county is this farm located? \_\_\_\_\_

8. How many acres do you and/or your spouse: own? \_\_\_\_\_ acres

rent or lease from others? \_\_\_\_\_ acres

rent or lease to others? \_\_\_\_\_ acres

\*For brevity, the terms farm and farmer will be used throughout the questionnaire to designate both farm and ranch or farmer and rancher.

II. Many farm families have one or more members who work at a nonfarm job. The following are some questions about nonfarm work. Please answer all questions that apply to you.

1. Do you work at a nonfarm job? 1 Yes 2 No (IF NO GO TO QUESTION 9)
2. If yes, how many hours per week? \_\_\_\_\_ hours
3. How many weeks did you work at your nonfarm job last year? \_\_\_\_\_ weeks
4. How many years have you worked at a nonfarm job? \_\_\_\_\_ years
5. What is the name or title of your nonfarm job? (example: sales clerk, pharmacist) \_\_\_\_\_
6. About how many miles is it from your home to your nonfarm job? \_\_\_\_\_ miles
7. What is the most important reason that you have a nonfarm job? (Circle only one.)
  - 1 I need to supplement farm income
  - 2 I want the employee benefits
  - 3 I enjoy working
  - 4 I am not satisfied with only being at home or on the farm
  - 5 For capital improvement on the farm
  - 6 For land purchase
  - 7 Other (please specify) \_\_\_\_\_
8. Does your family receive any of the following employee benefits as a result of your nonfarm job? (Circle all that apply.)

	WIVES		HUSBANDS	
	YES	NO	YES	NO
health insurance	1	2	1	2
life insurance	1	2	1	2
disability insurance	1	2	1	2
child care	1	2	1	2
counseling services	1	2	1	2
pension, other than Social Security	1	2	1	2
transportation (gas money or use of company car)	1	2	1	2
profit sharing	1	2	1	2
paid sick leave	1	2	1	2
paid vacation days	1	2	1	2
other (please specify) _____				

GO ON TO SECTION III

9. What is the most important reason that you do not work at a nonfarm job?  
 (Circle only one.)

- 1 No time for nonfarm job
- 2 My health
- 3 Health of other household member
- 4 Lack of adequate child care
- 5 My children are too young
- 6 My spouse doesn't want me to work
- 7 My children don't want me to work
- 8 I don't want to work at the present time
- 9 I need more job training or skills
- 10 I don't have transportation
- 11 It's too far from the farm to other job possibilities
- 12 There are no job opportunities for me
- 13 I am looking for work
- 14 Retired
- 15 Other (please specify) \_\_\_\_\_

III. Now we would like to ask you some questions about your household. In the spaces provided below, please tell us about the people who live with you. (Include children who are away at school in Question #3.)

Household member (for example--son, daughter, husband, friend, mother)	Sex (Circle M or F)		Age on last birthday
	<u>1</u>	<u>2</u>	
<u>YOU</u>	M	F	_____
<u>SPOUSE</u>	M	F	_____
_____	M	F	_____
_____	M	F	_____
_____	M	F	_____
_____	M	F	_____
_____	M	F	_____
_____	M	F	_____
_____	M	F	_____

- 1. How many years of school have you completed? \_\_\_\_\_ years
- 2. How many years of school has your spouse completed? \_\_\_\_\_ years
- 3. If you have children who are no longer living with you, what are their ages?  
 \_\_\_\_\_

4. How old were you when your oldest child was born?

\_\_\_ years old

\_\_\_ Does not apply (Go to Question 6)

5. How old were you when your youngest child was born?

\_\_\_ years old

6. What is your present marital status? (Circle only one.)

1 First marriage

2 Remarried

3 Living together as husband and wife but not legally married

4 Divorced

5 Separated

6 Widowed

7 Never married

7. If married, how long have you been married to your present spouse?

\_\_\_ years

IV. Next we would like to ask you some questions about your satisfaction with farm life.

For each statement below, circle the responses that best describes how satisfied you are at present with that part of your life.

	VERY SATISFIED	NEITHER SATISFIED NOR DIS- SATISFIED	DISSATIS- FIED	VERY DISSA- TISFIED	DOES NOT APPLY	
Your farm income	5	4	3	2	1	9
Your nonfarm income	5	4	3	2	1	9
Your present standard of living (that is, the goods and services you consume and the you are living now	5	4	3	2	1	9
The way your house- hold runs	5	4	3	2	1	9
The way your farm runs	5	4	3	2	1	9
The child care arrange- ments in your family	5	4	3	2	1	9
Your relationship with your children	5	4	3	2	1	9
The way your children get along with others	5	4	3	2	1	9
The way your children are doing in school	5	4	3	2	1	9
The way you combine mar- riage and parenthood	5	4	3	2	1	9
The way you combine parenthood and your job	5	4	3	2	1	9
The way you combine your job and marriage	5	4	3	2	1	9
The proportion of work you do in relation to other family members	5	4	3	2	1	9
The extent to which you control your life	5	4	3	2	1	9
Your plans for retirement	5	4	3	2	1	9
Your plans for your farm after you and your spouse retire	5	4	3	2	1	9
The time you spend on household tasks	5	4	3	2	1	9
The time you spend on farm tasks	5	4	3	2	1	9
Considering everything about your life at the present time, how would you rate your overall satisfaction?	5	4	3	2	1	9

V. Now we have some questions about household and farm tasks.

1. Listed below are some household and farm related tasks which may be performed and/or shared by family members. Please indicate how many hours per week that you, your mate, and your oldest child generally spend on each of the following tasks.

	NUMBER OF HOURS		
	Husband	Wife	Oldest child living at home
<u>Household tasks</u>			
clothing care	___ hrs.	___ hrs.	___ hrs.
clothing construction	___ hrs.	___ hrs.	___ hrs.
household care	___ hrs.	___ hrs.	___ hrs.
meal preparation	___ hrs.	___ hrs.	___ hrs.
meal cleanup	___ hrs.	___ hrs.	___ hrs.
marketing	___ hrs.	___ hrs.	___ hrs.
management	___ hrs.	___ hrs.	___ hrs.
yard, car or pet care	___ hrs.	___ hrs.	___ hrs.
physical care of family members (for example: bathing or feeding a child)	___ hrs.	___ hrs.	___ hrs.
nonphysical care of family members (for example: chauffeuring; attending functions)	___ hrs.	___ hrs.	___ hrs.
<u>Farm tasks</u>			
field work	___ hrs.	___ hrs.	___ hrs.
caring for livestock	___ hrs.	___ hrs.	___ hrs.
marketing farm products	___ hrs.	___ hrs.	___ hrs.
supervising farm workers	___ hrs.	___ hrs.	___ hrs.
farm management & record keeping	___ hrs.	___ hrs.	___ hrs.
running farm errands	___ hrs.	___ hrs.	___ hrs.
caring for the garden	___ hrs.	___ hrs.	___ hrs.

2. Please indicate how you feel about the amount of time you spend on the following tasks. I prefer to spend...

	<u>Much more time</u>	<u>More time</u>	<u>About the same time</u>	<u>Less time</u>	<u>Much less time</u>
<u>Household tasks</u>					
clothing care	5	4	3	2	1
clothing construction	5	4	3	2	1
household care	5	4	3	2	1
meal preparation	5	4	3	2	1
meal cleanup	5	4	3	2	1
marketing	5	4	3	2	1
management	5	4	3	2	1
yard, car or pet care	5	4	3	2	1
physical care of family members (for example: bathing or feeding a child)	5	4	3	2	1
nonphysical care of family members (for example: chauffeur; attending functions)	5	4	3	2	1
<u>Farm tasks</u>					
field work	5	4	3	2	1
caring for livestock	5	4	3	2	1
marketing farm products	5	4	3	2	1
supervising farm workers	5	4	3	2	1
farm management & record keeping	5	4	3	2	1
running farm errands	5	4	3	2	1
caring for the garden	5	4	3	2	1

VI. Here are a few questions about family relationships.

1. Most persons have disagreements in their relationships. How often do you and your partner agree or disagree on the following issues?

	Always Agree	Almost Always Agree	Occa- sionally Disagree	Fre- quently Disagree	Almost Always Disagree	Always Disagree
Handling family finances	1	2	3	4	5	6
Matters of recreation	1	2	3	4	5	6
Religious matters	1	2	3	4	5	6
Demonstrations of affection	1	2	3	4	5	6
Friends	1	2	3	4	5	6
Sex relations	1	2	3	4	5	6
Conventionality (cor- rect or proper behavior)	1	2	3	4	5	6
Philosophy of life	1	2	3	4	5	6
Ways of dealing with parents and in-laws	1	2	3	4	5	6
Aims, goals, & things believed important	1	2	3	4	5	6
Amount of time spend together	1	2	3	4	5	6
Making major decisions	1	2	3	4	5	6
Household tasks	1	2	3	4	5	6
Leisure time interests and activities	1	2	3	4	5	6
Career decisions	1	2	3	4	5	6
Child care	1	2	3	4	5	6
Discipline of children	1	2	3	4	5	6

	<u>All the time</u>	<u>Most of the time</u>	<u>More often than not</u>	<u>Occa- sionally</u>	<u>Rarely</u>	<u>Never</u>
2. How often do you discuss or have you considered divorce, separation, or terminating your relationship?	6	5	4	3	2	1
3. How often do you or your mate leave the house after a fight?	6	5	4	3	2	1
4. In general, how often do you think that things between you and your partner are going well?	6	5	4	3	2	1
5. Do you confide in your mate?	6	5	4	3	2	1
6. Do you ever regret that you married? (or lived together)	6	5	4	3	2	1
7. How often do you and your partner quarrel?	6	5	4	3	2	1
8. How often do you and your mate "get on each other's nerves?"	6	5	4	3	2	1
	<u>Every Day</u>	<u>Almost Every Day</u>	<u>Occa- sionally</u>	<u>Rarely</u>	<u>Never</u>	
9. How often do you kiss your mate?	5	4	3	2	1	
	<u>All of them</u>	<u>Most of them</u>	<u>Some of them</u>	<u>Very few of them</u>	<u>None of them</u>	
10. Do you and your mate engage in outside interests together?	5	4	3	2	1	

11. How often would you say the following events occur between you and your mate?

	<u>Never</u>	<u>Less than once a month</u>	<u>Once or twice a month</u>	<u>Once or twice a week</u>	<u>Once a day</u>	<u>More often</u>
Have a stimulating exchange of ideas	1	2	3	4	5	6
Laugh together	1	2	3	4	5	6
Calmly discuss something	1	2	3	4	5	6
Work together on a project	1	2	3	4	5	6

12. These are some things about which couples sometimes agree and sometimes disagree. Indicate if either item below caused differences of opinions or were problems in your relationship during the past few weeks. (Circle yes or no.)

1                      2  
 Yes                    No    Being too tired for sex.

Yes                    No    Not showing love.

13. Which of the following statements best describes how you feel about the future of your relationship with your partner? (Circle only one.)

- 1 I want desperately for my relationship to succeed, and would go to almost any length to see that it does.
- 2 I want very much for my relationship to succeed, and will do all I can to see that it does.
- 3 I want very much for my relationship to succeed, and will do my fair share to see that it does.
- 4 I want very much for my relationship to succeed, but I can't do much more than I am doing now to help it succeed.
- 5 It would be nice if my relationship succeeded, but I refuse to do any more than I am doing now to keep the relationship going.
- 6 My relationship can never succeed, and there is no more than I can do to keep the relationship going.

14. The following categories represent different degrees of happiness in your relationship. The middle point, "happy," represents the degree of happiness of most relationships. Please circle the response which best describes the degree of happiness, all things considered, of your relationship.

<u>Extremely Unhappy</u>	<u>Fairly Unhappy</u>	<u>A Little Unhappy</u>	<u>Happy</u>	<u>Very Happy</u>	<u>Extremely Happy</u>	<u>Perfect</u>
1	2	3	4	5	6	7

## VII. The following questions relate to farm resources.

1. Which of the following categories describes your own nonfarm income (before taxes) for 1984? (Circle one.)

- |                         |                          |
|-------------------------|--------------------------|
| 1. \$2,999 or less      | 6. \$12,500 to \$14,999  |
| 2. \$3,000 to \$4,999   | 7. \$15,000 to \$17,499  |
| 3. \$5,000 to \$7,499   | 8. \$17,500 to \$19,999  |
| 4. \$7,500 to \$9,999   | 9. \$20,000 to \$24,999  |
| 5. \$10,000 to \$12,499 | 10. \$25,000 to \$34,999 |
|                         | 11. \$35,000 or more     |

2. While of the following categories describes your total household income (farm and nonfarm) before taxes in 1984? (Circle one.)

- |                         |                          |
|-------------------------|--------------------------|
| 1. \$2,999 or less      | 9. \$20,000 to \$24,999  |
| 2. \$3,000 to \$4,999   | 10. \$25,000 to \$34,999 |
| 3. \$5,000 to \$7,499   | 11. \$35,000 to \$44,999 |
| 4. \$7,500 to \$9,999   | 12. \$45,000 to \$54,999 |
| 5. \$10,000 to \$12,499 | 13. \$55,000 to \$64,999 |
| 6. \$12,500 to \$14,999 | 14. \$65,000 to \$74,999 |
| 7. \$15,000 to \$17,499 | 15. \$75,000 or more     |
| 8. \$17,500 to \$19,999 |                          |

3. Please estimate the total value of your assets, including land, buildings, and machinery.

\$ \_\_\_\_\_

4. Please estimate the total amount of your farm-related debt.

\$ \_\_\_\_\_

5. Please estimate the total value of your nonfarm assets.

\$ \_\_\_\_\_

6. Please estimate the total amount of your nonfarm debt.

\$ \_\_\_\_\_

7. Please estimate the total amount of your annual expenses related to the operation of your farm.

\$ \_\_\_\_\_

8. What was the total market value of products sold from your farm in 1984?

\$ \_\_\_\_\_

9. What is the primary source of your farm income (Circle only one.)

- |                         |                          |
|-------------------------|--------------------------|
| 1 grain                 | 7 poultry                |
| 2 beef                  | 8 forest or timber       |
| 3 dairy                 | 9 cotton                 |
| 4 hogs                  | 10 tobacco               |
| 5 fruit or vegetable    | 11 horses                |
| 6 mixed grain/livestock | 12 other (specify) _____ |

10. Please estimate, to the best of your ability, the total amount of money your household typically spends per month or per year on the following items?

	<u>per month</u>	<u>per year</u>
transportation	\$ _____	\$ _____
clothing	\$ _____	\$ _____
child care	\$ _____	\$ _____
savings	\$ _____	\$ _____
food at home	\$ _____	\$ _____
food away from home	\$ _____	\$ _____
medical insurance	\$ _____	\$ _____
life insurance	\$ _____	\$ _____
entertainment/recreation	\$ _____	\$ _____
education	\$ _____	\$ _____

11. Who makes the decisions about how to spend the money you earn from your nonfarm job? (Circle only one.)

1 YOU ENTIRELY  
 2 YOU MAINLY  
 3 YOU AND YOUR SPOUSE JOINTLY  
 4 YOUR SPOUSE MAINLY  
 5 YOUR SPOUSE ENTIRELY

12. If the farm or family benefited by any of the following programs or services? (Circle the number of all those benefiting your farm or family.)

1 County Extension Service  
 2 Agricultural Conservation Program  
 3 Federal Crop Insurance  
 4 Food stamp or other special nutrition programs  
 5 Aid to Families with Dependent Children (AFDC)  
 6 Formal job training program sponsored by any school, military service, or government program  
 7 Family counseling  
 8 Other (specify) \_\_\_\_\_

13. If something happened to your spouse, could you run the farm operation by yourself?

1 YES  
 2 NO  
 3 MAYBE  
 4 I ALREADY DO IT ON MY OWN

14. Which of the following best describes the type of organization for your farm? (Circle only one.)
- 1 FAMILY OR INDIVIDUAL (EXCLUDE PARTNERSHIPS OR CORPORATION)
  - 2 PARTNERSHIP
  - 3 CORPORATION
15. Have you reviewed or updated your own will since 1981?
- 1 YES
  - 2 NO
  - 3 DON'T HAVE A WILL

VIII. Background

1. Please indicate your racial or ethnic background (Circle one.)
- 1 BLACK
  - 2 WHITE
  - 3 NATIVE AMERICAN
  - 4 ASIAN OR PACIFIC ISLANDER
  - 5 OTHER (Please specify \_\_\_\_\_)
2. Are you of Spanish origin or descent (Mexican, Puerto Rican, Cuban or other Spanish)?
- 1 YES
  - 2 NO
3. Please circle the number of the response that best describes the kind of place in which you grew up.
- 1 FARM
  - 2 RANCH
  - 3 RURAL NONFARM
  - 4 URBAN

IX. We would like to ask a few additional questions on how you feel about economic pressures. Please circle 1 or 2, for either yes or no.

	YES	NO
1. Do you find yourself worrying a lot about how you're going to make ends meet?	1	2
2. Do you find yourself easily irritated these days?	1	2
3. Because of the financial pressures do you find yourself frequently depressed?	1	2
4. Do the financial pressures ever make you want to scream and shout in anger?	1	2
5. Because of financial pressures, do you ever find yourself so mad that you're almost ready to hit somebody?	1	2
Compared with how you used to feel, during the past few weeks have you frequently felt:		
6. Pleased about having accomplished something	1	2
7. Nervous and tense	1	2
8. Proud because someone complimented you on something	1	2
9. Bored	1	2
10. That things were going your way	1	2
11. Headachy	1	2
12. Particularly excited or interested in something	1	2
13. Upset because someone criticized you	1	2
14. On top of the world	1	2
15. Lonely and remote	1	2

Thank you for taking the time to answer these questions. Your responses will help us understand farm families in our state.

If you are interested in a copy of the results of this study, please check the box.

Yes, please send me a copy of the results of this study.

If you have any comments or suggestions you would like to make that would help us in future work with farm families, please use the space below.

THANK YOU!

Southern Regional Research Project S-191  
Cooperating State Experiment Stations: Alabama, Illinois, Kentucky, Louisiana,  
Nebraska, North Carolina, and Virginia

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