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Abstract

The purpose of this study was to determine the relationship of socioeconomic variables and selected attitudinal factors to the levels of living of rural families in low income counties in the South. A total of 1,474 white and Negro families from 7 Southern States (Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Tennessee, and Texas) were interviewed during 1960 and 1961. Findings reported were that socioeconomic status was positively related to race and educational level and negatively related to size of family. No measure of attitudes was highly associated with socioeconomic level.

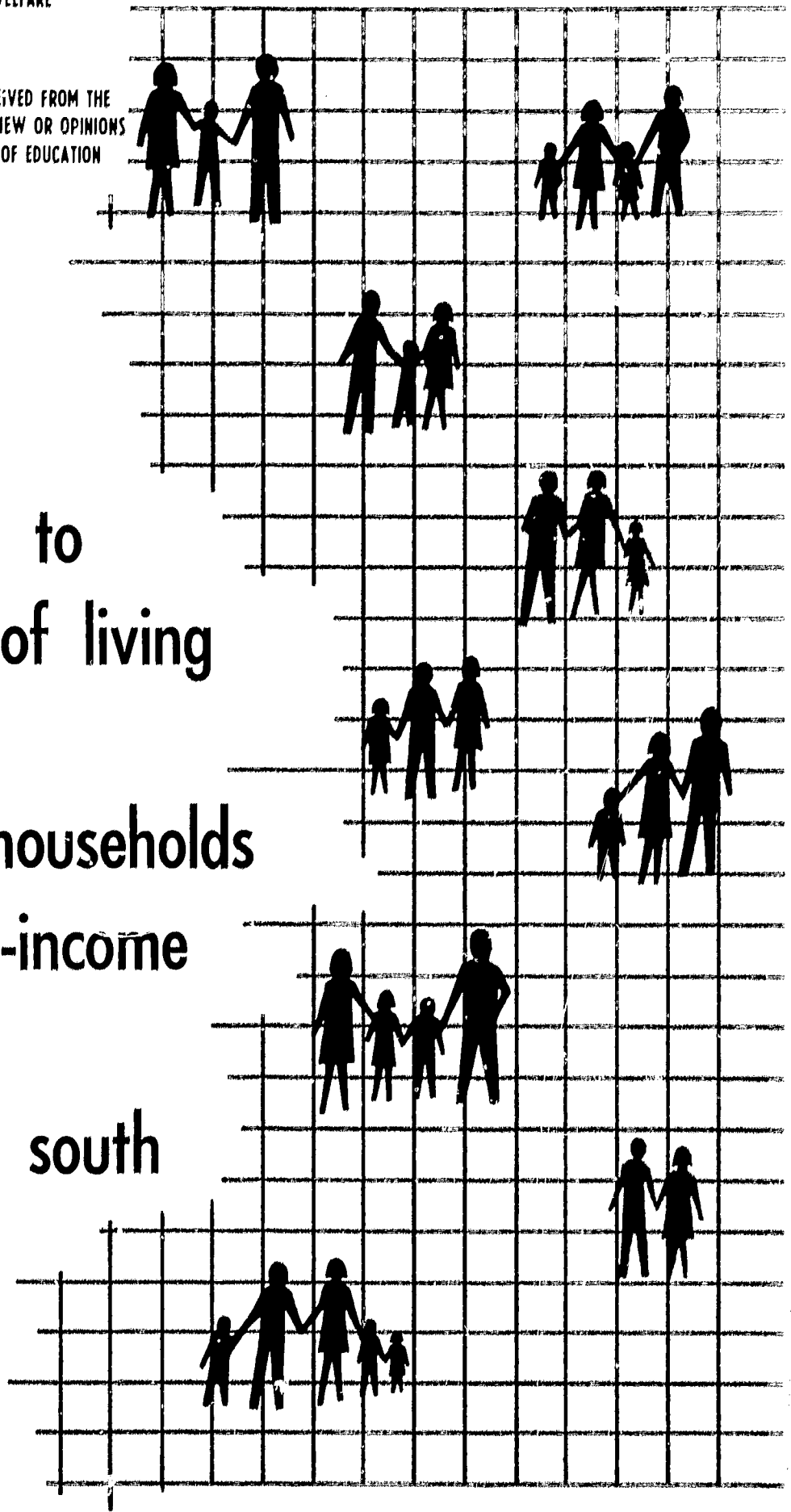
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of the south



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Preface

This bulletin is one of a series of regional publications stemming from Southern Regional Research Project S-44, "The Adjustment Potential of Families and Individuals in Low-Income Rural Areas of the South." The central focus of the project was *adjustment* defined in terms of social as well as economic criteria and taking into account the interests of the individual and the family, as well as those of the society of which they are a part.

One of the purposes of the S-44 Project was to supplement localized descriptions with more general data on the situation of families in low-income areas (rural) and the attitudes of these families. The concern of this bulletin is with levels of living and its relation to various attitudes and characteristics of the home and household members. Other bulletins in the series are listed below.

The S-44 Regional Project, approved in 1958, involved contributing projects from the Agricultural Experiment Stations of Alabama, Florida, Kentucky, Louisiana, Mississippi, North Carolina, Tennessee and Texas, and from the Economic Research Service of the U.S. Department of Agriculture. Most of the data were obtained through personal interviews of homemakers and heads of a self-weighting sample of open-country households drawn to be representative of low-income counties within the cooperating states (except Florida). These data were obtained using a common interview schedule of questions, and the coded data were punched into IBM cards by the states, using a standard regional code. A complete set of cards for all regional data was supplied to each participating state, thereby permitting regional analyses. This bulletin is a report of part of the regional analysis.

Other bulletins in this series include:

TITLES	SOUTHERN REGIONAL BULLETIN NUMBER
Occupations and Low-Income Rural People	90
Scaling Social Data, A Comparison of Scales Developed Using Various Techniques	108
Joint Decision-Making Patterns and Related Factors Among Low-Income Rural Families	109
Subregional Variability of Adjustment Factors of Rural Families in the South	111
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FACTORS RELATED TO LEVELS OF LIVING

Of Rural Households in Low-income Areas

Of the South

Bardin H. Nelson, John R. Christiansen

and Sherman K. Fitzgerald*

Social changes are occurring in American agriculture at an unprecedented rate. These changes—which have to do with differences in relationships among people—are having marked effects not only on agriculture but on the entire nation. The changes or their effects are particularly noticeable in the South.

Increasing complexity and differentiation of relationships involving agriculture can be seen by noting shifts in significant reference groups for the total economy of the region. In the early South, the isolated farmer tended to be self-sufficient and was thus limited in his relationships, primarily to members of his own family. The focus of relationships gradually shifted toward neighborhoods and communities. After ward and county levels became a major focal point, legal norms evolved as significant pattern-forming processes. Counties were eventually supplanted in importance by districts and districts in turn by states. The era of Huey P. Long of Louisiana brought state activity into sharp focus. Howard Odum later helped establish awareness of an era of regionalism. World War II ushered in the Nation as the primary focal point. From 1950 to the present, the emphasis has gradually become more international. Higher and more complex goals involved more complex patterns of relationships.

With these changes came technological progress and scientific developments which provided the United States with an almost unbelievable agricultural abundance. In 1900 one farm worker fed seven people. By 1950 one farmer with the aid of science and technology fed between 15 and 16 people. By 1968 with the aid and knowledge of thousands of scientists, suppliers and processors, one

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farm worker supported about 42 people. As a consequence, the farm population had declined to 12 million persons by 1965. This number represented only 6 percent of the total population.¹ While numbers of farms and farm people were declining, the average size of farms and productivity per acre continued to increase.

A dramatic increase in production efficiency did not occur on all farms, however. It is apparent that many farm people today are either unable or unwilling to make the changes and adjustments necessary to provide themselves with a level of living in keeping with recognized American values. The traditional cultural system within which agriculture in the South operated was characterized by values associated with subsistence or family type operations. As modern agriculture developed, new values emerged, and capital and management replaced land and labor as key determinants in the success or failure of a farming operation. Old patterns of activity became dysfunctional. As Merton states: "Actions based upon training and skills which have been successfully applied in the past may result in inappropriate responses under changed conditions."²

As this shift from a small family farm to a commercial ideology continued, people in the South adjusted by migration, part-time farming, weekend farm residence coupled with urban employment and by a new emphasis on industrialization. But in many areas these adjustments did not proceed rapidly enough to prevent dysfunctional relationships. Hence, these areas came to be referred to as problem areas, meaning specifically low-income areas. One of these areas includes the greater part of East Texas.

Varied explanations have been given for the failure of so many American farmers to become efficient producers. Among these are explanations that many farmers are incapacitated for work through physical disability or through old age.³ Another explanation is lack of knowledge necessary to make a successful change. Moreover, lack of capital for productive investments serves as a further limiting factor. Recently, discussion and studies have been directed toward motivational factors in attempts to account for the relatively low levels of living maintained by a substantial portion of rural dwellers. After studying 110 heads of households in rural Van Buren County, Arkansas, Folkman concluded that low-income, rural-oriented people did not seem to place a high priority on changing their way of life in order to enhance their economic position. They placed consider-

1. Alvin L. Bertrand, "Rural Communities Under Confrontation by Mass Society," *The World Population Explosion and Its Implications for Agriculture and the South* (Baton Rouge: Louisiana State University, April, 1966), p. 83.
2. Robert K. Merton, *Social Theory and Social Structure* (Glencoe, Illinois: The Free Press, 1957), p. 198.
3. John H. Southern and W. E. Hendrix, *Incomes of Rural Families in Northeast Texas*, Texas Agricultural Experiment Station Bulletin 940 (College Station: Texas A&M University, 1959), pp. 14-17.

ably less emphasis on success and achievement than did the economically successful people.⁴

Other reports which are part of the S-44 Regional Sociology Project provided limited data relative to motivation and family income. Following interviews with 171 rural homemakers in Fayette County, Alabama, Nix reported that more than half of the homemakers whose families earned relatively low incomes were satisfied with their family income.⁵ After analyzing the results of 144 interviews with heads of households and homemakers in Burleson County, Texas, Nelson and Whitson concluded: "The most basic problem in resolving the plight of subsistence families in the county is the necessity for changes in basic attitudes."⁶ Almost half of the families would not accept a new job at twice their present earnings if such an opportunity necessitated their moving from the community. Although 60 percent of the families were without flush toilets, 56 percent without piped water, 35 percent without telephones and 40 percent lived in houses with fewer than five rooms, approximately 50 percent of all respondents answered "No" to the question, "Do you and your family have to go without things you really need?"

Judging from the findings of the relatively few recent studies dealing with motivational factors in relation to income and levels of living, further studies of this type show promise of providing a better understanding and means of modifying the relatively low levels of living of so many rural residents. However, relatively few sociological studies have focused on rural homemakers, although research has demonstrated that attitudes of wives often affect the course of the actions of their families.⁷

Purpose of Study

The study reported here was made to determine the relationship of socio-economic variables and selected attitudinal factors to the levels of living of rural families in low-income counties of the South. These relationships were studied to provide: (1) a greater understanding of conditions initiating and perpetuating low levels of living and (2) a basis for effective action programs designed to raise levels of living of rural residents.

4. William S. Folkman, *Attitudes in a Rural Development Area*, Arkansas Agricultural Experiment Station Bulletin 650 (Fayetteville: University of Arkansas, 1962), pp. 24-25.
5. Harold L. Nix, *Opportunities for and Limitations of Social and Economic Adjustments in an Alabama Rural County*, Alabama Agricultural Experiment Station, Bulletin 338 (Auburn University, 1962), p. 16.
6. Bardin H. Nelson and Samuel M. Whitson, "Factors Influencing Socio-Economic Adjustments of Farmers in Low Farm Income Areas," *Southwestern Social Science Quarterly* (March, 1963), p. 352.
7. Clifford Kirkpatrick, *The Family as Process and Institution* (New York: The Ronald Press Co., 1963), pp. 336-391.

Conceptual Framework

Historically, considerable emphasis has been placed in sociological research on probing beneath behavior into the subjective meanings of action for individual actors. Max Weber emphasized that social science was concerned with understanding as opposed to simple reporting of action. He viewed the key to understanding as being the subjective meaning that participants attach to action in which they are involved.⁸

Thomas emphasized the necessity of determining how men define situations in which they find themselves. He stated: "If men define situations as real, they are real in their consequences."⁹ Individuals respond to outside stimuli in a selective manner, and their selection is significantly influenced by the manner in which they define or interpret situations.

In various studies of cultural norms and the influence of social structure, sociologists and anthropologists found that an essential function of cultural norms was to provide members of a group with shared definitions of situations or shared expectations.¹⁰

The development of the concept of reference groups by Sherif has been most helpful in understanding the relationship of individuals to groups whether the society is poorly integrated or highly differentiated. "Reference groups are those groups to which the individual relates himself as a part or to which he aspires to relate himself psychologically."¹¹ The concept reference group arose from the necessity of ascertaining precisely the groups which provide the main anchorages for experience and behavior.

Even casual observation of individuals reveals patterns of actions that are highly repetitive. These patterns enable an individual to know in general the consequences of action prior to overt behavior. This sense of predictability involves not only his own actions, but also reciprocating acts of all other individuals involved in social units affecting him. This predictability or known reaction becomes the basis for organization within the group. Such a pattern is basic to motivation and the development of more complex behavioral patterns involving continuity of action and accepted role and status differentiations

Explanation of motivation lies in the products of group interaction and the formation of attitudes related to these products by

8. Max Weber, *The Theory of Social and Economic Organization* (New York: Oxford University Press, 1947), p. 88.
9. Lewis A. Coser and Bernard Rosenberg, *Sociological Theory*, Second Edition (New York: Macmillan Co., 1964), p. 232
10. *Ibid.*, p. 232.
11. Muzafer Sherif and Carolyn W. Sherif, *An Outline of Social Psychology* (New York: Harper & Brothers, 1956), p. 175.

individual members. Once a system of reciprocities arises among members, and values or norms are stabilized, members form appropriate attitudes within a range set by the group. From that point, these attitudes, relating to the individual's position and functional relations in the group, to ways of doing things, to desirable goals, to belongingness, become functional parts of his conception of self.

Technological developments affecting levels of living are frequently taken for granted. Nevertheless, such developments involve cultural, social and psychological processes. Associated with technical changes are changes in attitudes, values, beliefs and behavior of people affected by change in material items of culture.

Direction of change and some indication of the rate of change can be anticipated by determining the attitudes of adults playing significant roles in the relevant group. For this particular study, the significant role is that of homemaker. The role of women in rural America has been a vital and complementary one to that of men. While this is self-evident regarding the division of labor—with the woman involved in child rearing, meal preparation, cleaning, nursing, schooling and such, and the men usually handling such operations as buying and selling, production and wage earning—the complementarity may also carry over to social-psychological support as well.

Hypothesized Relationships Between Attitudes and Direction of Change

Attitude situation in family	Degree of accord	Probable direction of change in levels of living
Husband—not oriented toward increased income		
Homemaker—not oriented toward increased income	High	Unchanged or downward
Husband—oriented toward increased income		
Wife—not oriented toward increased income	Low	Unchanged or moderately upward
Husband—not oriented toward increased income		
Wife—oriented toward increased income	Low	Unchanged or moderately upward
Husband—oriented toward increased income		
Wife—oriented toward increased income	High	Upward

That is, the attitudes of the homemaker regarding the means of acquiring income and enhancing wealth may play a vital role, in addition to her productive labors physically.

Most homemakers in the sample were physically able to work, as were the men. The amount and effectiveness of their physical work and the amount and type of work which their husbands did may have been affected by attitudes of the wives. If neither the wife nor her husband was oriented strongly toward increasing their levels of living through efficient work and productive decision-making, then it would be unlikely that their level of living would rise. If she and her husband (or even she alone) had attitudes which would result in efficient productive work and sound decision-making regarding family and farm operations, it would seem more likely that their level of living would rise.

A basic purpose of this study was to test the assumption that attitudes of homemakers toward decisions concerning increased income are related to the actual levels of living of the families. A conceptual presentation of the hypothesis is shown in the paradigm above. This suggests that even though wives and husbands jointly may not be oriented toward enhancing their incomes and thus raising their levels of living, the homemakers alone may be so oriented that their levels of living will probably be higher than if they were not.

Design of Study

The data analyzed in this study were collected by interviewers in 1960-61. The data were collected in connection with the S-44 Regional Research Project dealing with factors in the social and economic adjustments of rural families in areas characterized by relatively low average family incomes.

Respondents in the general S-44 study were the heads of households and their spouses, or heads of households only in those instances where death, separation or divorce had occurred. Both white and Negro respondents were included in the sample. For purposes of this study, however, analysis was limited to data obtained from "nuclear families" only. Nuclear families are those families in which the head and spouse and children are living together as a family unit. With such a family, however, other relatives and/or unrelated people might be included. Thus, the sample included Alabama, 211; Kentucky, 213; Louisiana, 108; Mississippi, 323; North Carolina, 259; Tennessee, 202; Texas, 158; for a total of 1,474 families.¹²

12. The sampling was designed at the Department of Statistics of the University of North Carolina using the master sample materials of the 1950 Census.

Color

As mentioned, both Negro and white homemakers were interviewed. One-fourth of all respondents were Negroes. In Kentucky, only one Negro was found in the sample area, whereas in Mississippi, half of the respondents were Negroes. In Texas, 16 percent of the people interviewed were Negroes.

These percentages, of course, reflect the proportion of rural Negroes and whites found in the counties in which interviewing was done.

Regional Sample Area

The regional sample included five low-income problem areas. These are:

- Area 1: Appalachian Mountains and Border
Kentucky—Harlan, Perry, Whitley and Wolfe
North Carolina—Ashe
Tennessee—Hancock, Houston, Humphreys and Union
- Area 2: Southern Piedmont and Coastal Plains
Alabama—Clarke, Monroe, Montgomery and Tallapoosa
Louisiana—East Feliciana and Livingston
North Carolina—Anson and Robeson
- Area 3: Southeastern Hilly
Mississippi—Clay, Holmes, Lawrence and Neshoba
- Area 4: Mississippi Delta
Louisiana—Franklin and Natchitoches
Mississippi—Coahoma and Tunica
- Area 5: Sandy Coastal Plains
Louisiana—Union
Texas—Burleson, Cass, Newton and Upshur

The location of these counties and subregions is presented in Figure 1.

Of the five subregions included in the regional sample, the Mississippi Delta appears to be the most handicapped subregion, followed by the Southeastern Hilly area. The Mississippi Delta is characterized by low levels of living, low total family income, low participation, low joint decision-making and small proportions of farm and home owners. The Delta also has proportionately more nonwhite families, fewer highly educated heads and homemakers, more rural farm families who own smaller farms and more heads with high anomia (normlessness or aimlessness) and low aspirations for their son's occupation.

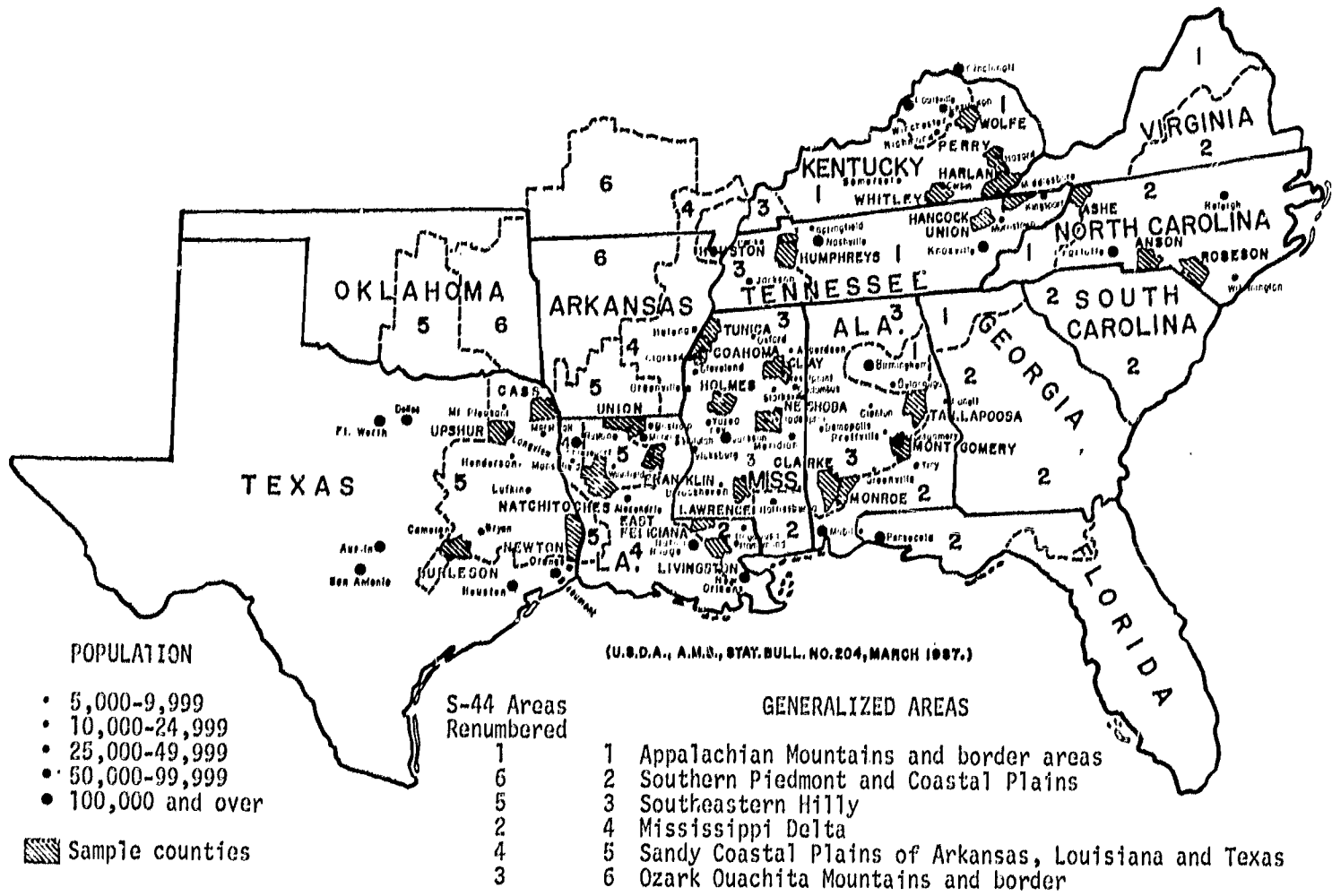


Figure 1. Generalized low-income and level-of-living areas, sample counties and cities of 5,000 population or more.

The Sandy Coastal Plains appears to be the most favorable subregion, in terms of the levels and potentials of adjustment. This subregion ranks the highest in the proportions of families having high levels of living, high family income, high joint decision-making scores and ownership of their homes. This subregion is also characterized by relatively younger heads, fewer nonwhite families, high education for both heads and homemakers, more heads who are physically able to work, low anomia and high level of aspiration of heads of their son's occupation.

In terms of levels of living, total family income and social participation, the Southern Piedmont and Coastal Plains outrank the Appalachian Mountains and Border. On the other hand, there are proportionately more families who own their homes and farms in the Appalachian Mountains than in the Southern Piedmont and Coastal Plains. With respect to the potentials of adjustment which show significant differences between the two subregions, the Appalachian Mountains subregion has proportionately more white families and more heads with a high occupational aspiration for their sons than the Southern Piedmont and Coastal Plains. The latter subregion, however, has a significantly higher proportion of homemakers having a high job mobility aspiration than the former subregion. Although it is difficult to rank these two subregions in order of the degree of adjustment, it appears that the Southern Piedmont and Coastal Plains is slightly better than the Appalachian Mountains in terms of levels of living, income and participation. Also, proportionately, the Southern Piedmont and Coastal Plains has slightly more families with younger heads who are physically capable of working, and more rural nonfarm families than the Appalachian Mountains and the Border.¹³

Interviews

Personal interviews were conducted with respondents by trained interviewers. Generally, the number of individuals refusing to participate in the study was negligible. In Tennessee, for instance, only three prospective respondents refused to participate in the interviewing, and in Kentucky, only six. In Texas, however, a relatively large number of followup interviews were necessary to contact heads of households, who returned home from their work only on weekends. Even with followups, a comparatively large number of interview contacts with male heads of households were never made because of failure of heads to come home even on weekends.

Interviews were conducted using two schedules, one for heads of households and the other for homemakers.

13. S. G. Moon and Glenn C. McCann, *Subregional Variability of Adjustment Factors of Rural Families in the South*, Bulletin No. 111, Southern Cooperative Series (Raleigh North Carolina Agricultural Experiment Station, January, 1966), pp. 40-41.

Index Development

Indexes were constructed to measure quantitatively three variables. These included:

1. Family levels of living (Level-of-Living Index).
2. Extent of willingness of homemaker to compromise her political and religious values in order to increase the family income (Financial Expediency Index).
3. Extent of optimism of homemaker concerning conditions in the world (Optimism-Pessimism: World Conditions Index).

The indexes of the variables to be measured and analyzed for possible relationship with levels of living of families were constructed through factor analysis techniques. Factor analysis is a method by which the relationships among a set of variables may be accounted for by using a smaller number of variables or common factors. The method of factor analysis begun by Hagood was used in computing county levels-of-living scores.¹⁴ With this method, families were scored according to the extent to which they had the factor being measured. One additional refinement, namely, varimax rotation methods was incorporated in the development of these indexes (excepting the Level-of-Living Index).¹⁵

In computing the *Level-of-Living Index*, 25 items believed to reflect the levels of living of families were analyzed. Of this number, the ten selected for incorporation in the index were: gas or electric range, piped water, hot water heater, telephone, home freezer, automatic washing machine, inside flush toilet, bath or shower, kitchen sink and vacuum cleaner. Level-of-living scores were assigned each of the 1,474 families in the study according to the number of items they possessed, and weighted according to relation of each item with the common levels-of-living factor (total levels-of-living score).

The *Financial Expediency Index* was developed from homemakers' responses to questions concerned with their willingness to have family incomes doubled under the following conditions: (1) "You would have to leave your community," (2) "He (husband) would have to give up his spare time," (3) "You would have to keep quiet about your political views," (4) "You would have to keep quiet about your religious views" and (5) "He (husband) would have to take on more responsibility." Homemakers willing to accept a greater number of conditions received a higher score on this index.

The *Optimism-Pessimism World Conditions Index* was developed from statements by homemakers regarding agreement or dis-

14. James D. Cowhig, *Farm Operator Level-of-Living Indexes, 1950 and 1959*. Statistical Bulletin No. 321 (Washington: Economic Research Service, U.S. Department of Agriculture).

15. H. F. Kaiser, "Varimax Rotation," *Psychometrika*, Volume 23 (1958), pp. 187-200.

agreement with the following statements: (1) "One must live for today," (2) "The lot of the average man is getting worse," (3) "It is hardly fair to bring children into the world," (4) "I don't know whom to count on," (5) "There is little use in writing to public officials because they lack interest in the average man" and (6) "Things have usually gone against me in life." The statements that were weighted most highly in computing the index scores for this index were (1), (2), (4) and (6). According to the weighting procedure, the person in agreement with the statements was most pessimistic about world conditions and received the lowest score. Conversely, the homemaker who disagreed with the statements was considered most optimistic about world conditions and given the highest score.

On the basis of index scores, homemakers were assigned to "low," "moderate" and "high" categories for each index. The method of making assignments was similar in each case. For example, with the Level-of-Living Index, assignments of high and low were made by simply arraying the level-of-living scores from lowest to highest. Then the third of the families with lowest scores were categorized as low, the families in the next third were categorized as moderate and the third of the families in the highest level as high. Relative to the rest of the nation, in fact, those families in the study categorized as high would probably be mostly moderate or perhaps even low.¹⁶

Statistical Tests

Because interviews were conducted with homemakers who comprised a sample of all rural homemakers in the areas studied, statistical tests of significance were permissible. Tests were made to determine the likelihood that relationships found among various factors and levels of living of families in the sample would have been found among the entire population of the area. Chi-square tests of statistical significance were used to measure this likelihood. If not specified otherwise, unless the likelihood was 20 to 1 or greater (probability level 95 percent) that findings from the sample could be expected in the population, the findings have not been included in this report.

To provide a measure of the extent to which variables were related to levels of living of families, a corrected coefficient of contingency (C) was computed, in addition to the test of statistical significance mentioned previously. This coefficient is a type of correlation measure¹⁷ whose values may be interpreted as follows:

- .00 - .19 negligible association
- .20 - .39 low association
- .40 - .59 moderate association
- .60 - .79 substantial association
- .80 -1.00 high association.

16. James D. Cowhig, *op. cit.*

17. Thomas C. McCormick, *Elementary Social Statistics* (New York: McGraw Hill Book Company, Inc., 1941), pp. 206-208.

Findings of Study

Attitudes Toward Income

In his theory of cognitive dissonance, Festinger states that the attitudes of an individual are normally consistent with each other, that the individual generally behaves in accordance with his attitudes and that his various actions tend to be consistent with each other.¹⁸

His ideas are reinforced by the work of Sherif and Sherif who state: "Ordinarily, behavior is the consequence of central structuring or patterning; hence, the unity of experience and action."¹⁹

With reference to low income farm people, Metzler describes the pattern as follows: "What the man in town often overlooks is the fact that low levels of consumption are also a basic part of the subsistence complex of the hill people. Low levels of economic aspirations are essential to the contentment they feel there. When a hill family forgets the virtues of thrift and becomes attracted to expensive ways of life, its days in subsistence agriculture are numbered, for these other ways of life call for cash outlays that cannot be obtained from the proceeds of such a farm."²⁰

Following these and other research findings arriving at similar conclusions, the designers of this study assumed that homemakers who were satisfied with the amount of their family income would have low levels of living. If, in fact, homemakers who were satisfied with their family income did experience low levels of living, this relationship would help explain the apparent disinclination of some people living in relative poverty to improve their lot. Conversely, it would explain the continued striving of those already having relatively high levels of living to increase their incomes.

Only 39 homemakers of 1,456 indicated that their family incomes were "very satisfactory." Of the 868 respondents who indicated that their family incomes were "satisfactory," the largest group (47 percent) had high levels of living. Only 22 percent of the satisfied homemakers were characterized by low levels of living.

Of the 510 homemakers who indicated that family incomes were unsatisfactory, the largest group (44 percent) was classified as having "low" levels of living, Table 1.

Homemakers satisfied with family incomes tended to fall more often in the high levels-of-living class, while homemakers who were dissatisfied with family incomes fell more often in the low levels-of-

18. See Leon Festinger, *A Theory of Cognitive Dissonance* (New York: Row, Peterson, and Company, 1957), pp. 1-3.

19. Muzafer Sherif and Carolyn Sherif, *op. cit.*, p. 78.

20. William H. Metzler, "Socio-economic Aspects of Manpower Adjustments: Low Income Rural Areas," *Rural Sociology* XXIV (September, 1959), pp. 226-230.

TABLE 1. PERCENTAGE DISTRIBUTION OF RURAL HOMEMAKERS BY REASONS FOR "UNSATISFACTORY" FAMILY INCOMES AND LEVEL OF LIVING

Sources of "unsatisfactory" family incomes	Levels of living			Total	Number
	Low	Moderate	High		
	Percent				
Under or lack of employment	55	28	17	100	193
Disability, age, or health	41	45	14	100	84
Inadequate pension or retirement	28	44	28	100	39
Farm cost-price squeeze	38	33	29	100	21
Poor crop	48	28	24	100	67
Other	33	30	37	100	106
TOTAL	44	33	23	100	510

living category. This relationship was contrary to expectations expressed in earlier hypotheses. The amount of association between homemakers' satisfaction with family incomes and levels of living was low ($C = .37$ for the total sample).

Reasons Given by Homemakers for Unsatisfactory Income

In an effort to determine the reasons for "unsatisfactory" incomes, homemakers were asked to indicate why their family incomes were deficient. It was hypothesized that a tendency would exist for homemakers specifying "under or lack of employment"; "disability, age, or health"; and "poor crops", as factors responsible for their families' unsatisfactory incomes to have low levels of living.

The majority of respondents gave "under or lack of employment" as the reason for unsatisfactory family incomes, and they generally had low levels of living rather than medium or high levels. However, proportionately more respondents who responded that disability, age, and health were reasons for their inadequate incomes had medium levels of living. Perhaps the inability of these people to engage in as wide a range of activities as an average person narrowed their alternatives in utilizing whatever resources or income they received. It is also possible that their physical condition caused these individuals to place more emphasis on the items included in the levels-of-living index. Still another possible hypothesis which needs study is whether income labeled inadequate by the older, ill or disabled individuals was lower or higher than the income of the remainder of the sample. Proportionately more respondents who gave poor crops as the reasons for their unsatisfactory incomes had low levels of living. The amount of association between the kind of reasons given for their families' unsatisfactory incomes and the levels of living of respondents was moderate ($C = .56$).

Attitudes of Homemakers Toward Borrowing

It is generally recognized today that the judicious use of credit is almost a requirement for success in any occupation. It is maintained

that to be able to use credit under certain circumstances is a definite asset.

With this in mind, homemakers were asked their opinions as to when, if at all, credit should be used. It was hypothesized that those least averse to using credit would be those with relatively high levels of living. On the other hand, it was believed that those who did not use credit at all would be eliminating a valuable means of enhancing their economic position, and hence would have relatively low levels of living.

Respondents who believed credit should not be used at all accounted for 23 percent of the respondents as contrasted to 7 percent who believed credit should be used for anything. A majority of the former group had low levels of living while a majority of the latter had high levels of living.

Source of Greatest Satisfaction for Homemakers

The most significant responses concerning sources of greatest satisfaction were those oriented toward "relations with family and kin" and "religious activity." In the seven state sample, 813 of a total sample of 1,440 responded with "family and kin" and 485 with "religious activity." All other responses were small in number.

Respondents giving relations with "family and kin" as the source of their greatest satisfaction tended to be concentrated in the high levels-of-living category; 42 percent were in the high levels category as compared with 25 in the low and 33 in the moderate. Exactly the opposite response pattern occurred for those indicating religion as the source of greatest satisfaction. Only 29 percent of the households with high levels of living indicated that religion was the greatest source of satisfaction, as contrasted with 42 percent in the low levels category and 29 percent in the moderate category, Table 2.

Attitudes of Homemakers Regarding Politico-Religious Situation in Prospective Jobs of Their Husbands

In situations wherein beliefs or values are challenged, it has been observed that greater adjustment potential exists when the

TABLE 2. PERCENTAGE DISTRIBUTION OF RURAL HOMEMAKERS, BY SOURCE OF GREATEST SATISFACTION AND LEVEL OF LIVING

Homemakers' source of greatest satisfaction	Levels of living			Total	Number
	Low	Moderate	High		
Job or work	31	31	38	100	83
Relations with family and kin	25	33	42	100	813
Religion	42	29	29	100	485
Activities as citizen	15	39	46	100	13
Spare time and recreation	0	38	62	100	8
Education	37	37	26	100	38
TOTAL	31	32	37	100	1,440

strength of the value conflict is relatively low. Thus, for example, receiving a Selective Service induction notice is usually more acceptable to a man whose religion permits service in the Armed Forces than it is to a man whose religion forbids such service. With this in mind, homemakers were asked questions which involved potential politico-religious value conflicts which their husband might encounter in attempts to improve family incomes. It was hypothesized that homemakers for whom the possibility of conflict was relatively low would tend to have high family levels of living. It was believed that homemakers who did not perceive extensive politico-religious value conflicts as important factors in the job situation of the husband would have provided support to their husbands to accept jobs that other homemakers might not wish their husbands to have. Thus, greater flexibility in securing jobs might exist for families where value conflicts are relatively nonexistent. This flexibility in securing employment could result in higher levels of living.

To obtain the desired attitudinal information about possible political and religious value conflicts, homemakers were asked questions about a hypothetical situation. They were questioned about the desirability of their husbands obtaining jobs which doubled their present income under certain conditions. These conditions included among others, that: (1) "You would have to keep quiet about your political views," and (2) "You would have to keep quiet about your religious views." Scores were assigned concerning the willingness of respondents to meet the requirements needed to double the present income of the family head: the higher the score, the more willing the homemaker to meet the required conditions.

A low association ($C = .22$) was found between "Politico-Religious Values Comparison" scores and level of living. A slight tendency was observed for homemakers with high scores to have low levels of living—*contrary* to the hypothesis. Thus, for those with low scores (relatively little inclination to accept a position which involved a politico-religious value conflict), about one-fifth had low levels of living. On the other hand, two-fifths of those with low P.R.V.C. scores had high levels of living. Of those with high P.R.V.C. scores, only negligible differences in levels of living were observed, with 36 percent, 32 percent and 32 percent having low, moderate and high levels of living, respectively.

In retrospect, it might be observed that the economic marginal utility theory is supported by these data rather than the hypothesis posited:²¹ Marginal utility analysis states that families without a high level of living value monetary things more than other families. Thus, recasting the relationship, homemakers with low levels of living were more oriented to increasing their family income even at the

21. H. H. Liebhafsky, *The Nature of Price Theory* (Homewood, Illinois: Dorsey Press, Inc., 1963), pp. 79-105.

risk of becoming involved in value conflicts than were homemakers with high living levels. This situation exists possibly because of their relatively desperate economic circumstances impelling them to make value compromises. The relationship is still not clear, however. Although 71 percent of the homemakers whose families had low levels of living had high P.R.V.C. scores—in line with marginal utility theory—slightly more than half (52 percent) of those with high levels of living also had high P.R.V.C. scores. To account for these results, it would seem necessary to consider not only the relatively desperate circumstances of lower level-of-living families, but also the strong orientation of higher level-of-living homemakers toward continually strengthening the economic status of their families.

Optimism Concerning World Conditions

Those who tend to be fearful of the outcome of social, economic and political events usually take defensive actions. This type of behavior in the social and economic areas often results in decisions which work against relatively speculative investments and related plans, and hence result in relatively low earnings, should the fears prove to be unfounded.

It was hypothesized that those homemakers who were relatively optimistic about social, political and economic conditions in the world as measured by the "Optimism-Pessimism: World Conditions Index" would most likely have medium or high levels of living. This hypothesis was supported in part by the data. A moderate association existed between optimism scores and levels of living, ($\bar{C} = .44$), Table 3. Whereas, one-fifth of the respondents with low optimism scores had high levels of living, one-half of those with high

TABLE 3. RELATIONSHIPS OF ATTITUDES OF HOMEMAKERS TO FAMILY LEVELS OF LIVING

Attitudes of homemakers and sample	Existence of statistically significant association	Amount of association	Interpretation of association
Satisfaction with family's income			
Total sample	Yes (<.001)*	.37	Low
Reasons for unsatisfactory income			
Total sample	Yes (<.001)*	.56	Moderate
Borrowing			
Total sample	Yes (<.001)*	.24	Low
First source of greatest satisfaction			
Total sample	Yes (<.001)*	.22	Low
Second source of greatest satisfaction			
Total sample	Yes (<.001)*	.19	Negligible
Politico-Religious situation of husbands' jobs			
Total sample	Yes (<.001)*	.22	Low
Optimism concerning world conditions			
Total sample	Yes (<.001)*	.44	Moderate

*Refers to the probability that the association observed in the sample will not be observed in the total population (< = less than).

optimism scores had high living levels. Conversely, two-fifths of respondents with low optimism scores had low living levels and one-fifth had high levels of living.

Other Relationships

A number of independent variables other than attitudinal ones were tested for their association with levels of living. These variables were: type of access road to residence, size of household, color, education and physical ability of couple (family head and homemaker) to work. The summary of these relationships is presented in Table 4.

COLOR. On the basis of previous research, it was anticipated that Negro families would have relatively low levels of living as compared to white families. The association between color and levels of living was higher than the association between levels of living and any other variables ($\bar{C} = .65$ Substantial Association).

Only 19 percent of the white families were classified as having low levels of living as sharply contrasted to 69 percent of the Negro families, Table 5. Thus, whether a family is composed of whites or Negroes is an important factor in explaining family levels of living.

EDUCATION OF FAMILY HEAD AND HOMEMAKER. In past years, success in agriculture has not required a great deal of formal education. Boys "learned to farm" by working on farms. Today, however, to keep necessary farm records for a successful farm operation; to read up-to-date literature in the field; and to maintain, operate and efficiently use farm equipment and supplies generally requires more

TABLE 4. SUMMARY OF FINDINGS OF GENERAL FACTORS ASSOCIATED WITH LEVELS OF LIVING OF RURAL FAMILIES

General factor and sample	Existence of statistically significant association	Amount of association (C)	Interpretation of association
Type of road			
Total sample	Yes (<.001)*	.36	Low
Color			
Total sample	Yes (<.001)*	.65	Substantial
Size of household			
Total sample	Yes (<.001)*	.31	Low
Education of family head			
Total sample	Yes (<.001)*	.50	Moderate
Education of homemaker			
Total sample	Yes (<.001)*	.48	Moderate
Physical ability of family head to work			
Total sample	Yes (<.001)*	.16	Negligible
Physical ability of homemaker to work			
Total sample	Yes (<.001)*	.14	Negligible

*Refers to the probability that the association observed in the sample will not be observed in the total population (< = less than).

TABLE 5. PERCENTAGE DISTRIBUTION OF RURAL FAMILIES BY COLOR AND LEVELS OF LIVING

Rural families color	Level of living			Total	Number
	Low	Moderate	High		
	Percent				
Total sample	31	32	37	100	1472
White	19	34	47	100	1105
Negro	69	24	7	100	367

formal education than in the past. Moreover, the work performed by homemakers in rural areas today also requires more skill and understanding than heretofore. Rural homemakers today are involved in varied family, community, social, church and educational activities on a broader scale than ever before. Such activities require rather broad skills which may be obtained through formal education.

Heads of families had completed an average of 7.8 years of school. In rural areas of the nation, the average adult male (25 years of age or older) had completed 8.9 years of school in 1960.

Homemakers in the sample had completed an average of 8.5 years, or about three-fourths of a year more schooling than their spouses. Throughout the United States, rural women who were 25 years of age or above had completed 9.8 years of schooling.

Considerable support may be found in the data for the generalization that educational attainment affects the amount of income and subsequent levels of living. In Table 6, it may be seen that 80 percent of those persons who had 13 or more years of school had high levels of living; conversely, only 13 percent of the persons with 0 to 4 years of school had high levels of living.

Heads of families having low, moderate, and high levels of living had completed 5.6, 7.2 and 7.8 years of school, respectively. For homemakers, the same kind of relationship was noted: the more years of school completed, the higher the level of living. Homemakers

TABLE 6. PERCENTAGE DISTRIBUTION OF RURAL FAMILIES BY YEARS OF SCHOOL COMPLETED BY THE FAMILY HEAD AND BY LEVEL OF LIVING

Years of school completed by heads of families	Levels of living			Total	Number
	Low	Moderate	High		
	Percent				
0-4	53	34	13	100	360
5-7	36	37	27	100	371
8	20	36	44	100	275
9-11	15	26	59	100	220
12	14	16	70	100	147
13 or more	6	14	80	100	50

with families of low, moderate, and high levels of living had completed 7.2, 8.3 and 10.1 years of school, respectively.

The amount of association between education and levels of living was large, relative to other variables. There was a moderate association between levels of living of heads of families and their educational attainment ($\bar{C} = .50$). These data give support to the generalization that the more education attained, the higher becomes the levels of living of persons.

SIZE OF HOUSEHOLD. It has been observed in numerous studies that relatively large families are characteristic of those who can least afford them—those families with relatively low levels of living. Not explored in this study were (1) whether the large families were a result of disinclination or lack of knowledge of means to limit family size, which, as some have suggested, is characteristic of people with relatively low levels of living, or (2) whether the increased expenditures necessary for maintenance of large families have resulted in the low living levels.

It was observed that families with relatively low levels of living usually had more children than other families. In the total sample the differences in family size according to the levels of living of the families was small, there being a low association ($\bar{C} = .31$). However, the relationship was consistent, with an average of 5.1, 4.3 and 3.8 persons found in the families with low, moderate and high levels of living, respectively.

PHYSICAL ABILITY TO WORK. In an earlier study, Southern and Hendrix observed: "About 77 percent of all families below \$1,000 had a family head who was 65 years of age or over, or had a physical handicap limiting the kind or amount of work he could do, or was a female, or had completed fewer than five grades in school. In the income class \$1,000 to \$1,999, 65 percent of the families had one or more of these characteristics."²²

For this particular study, physical disabilities were not too significant in accounting for low levels of living. More than three-fourths of heads and homemakers were physically able to work. The association between physical ability of either heads of household or homemakers and levels of living was negligible.

TYPES OF ROAD. More than two-thirds (69 percent) of the Texas sample lived next to a hard-surfaced road as contrasted to slightly over one-third (39 percent) of the regional sample. In Mississippi only 10 percent of the respondents lived next to hard-surfaced roads.

For the regional sample, there was a slight tendency for those living adjacent to paved roads to have higher levels of living than others (low association).

22. John H. Southern and W. E. Hendrix, *op. cit.*, p. 1.

Implications

Various studies have indicated that what is satisfying to an individual depends to a very great extent on the socio-cultural system within which he is enmeshed.²³ Even casual observation of individuals reveals a pattern of actions that are highly repetitive. These patterns enable an individual to know general consequences of particular acts prior to the act of behavior. This sense of predictability involves not only the individual's actions but also the reciprocating acts of other individuals involved in social units affecting him. This predictability or known reaction becomes the basis for organization within a group. Such a pattern is basic to motivation and the development of more complex behavioral patterns involving continuity of action and higher level organization involving role and status differentiation.

In this particular study an attempt was made to determine those particular aspects of social structure among low income families which were significantly related to their levels of living.

In terms of the findings, families with high levels of living could be described as those who (1) were white rather than nonwhite, (2) had relatively well-educated family heads and homemakers and (3) were relatively small.

No single measure of a particular attitudinal pattern proved to be very significant in differentiating among homemakers in terms of levels of living. Generally, homemakers who were dissatisfied with their family incomes, who felt borrowing money was proper and who had a relatively strong orientation toward spare time and recreational activities had high levels of living. In addition, those homemakers with high levels of living tended to be optimistic concerning world conditions.

Further studies in depth are needed to identify social and economic concomitants of color. The increasing significance of human resources makes it imperative that educational and other programs be utilized in an attempt to change negative characteristics associated with skin color, such as low levels of living.

Many studies have demonstrated that educational level of family heads and homemakers is related not only to levels of living but to income, health and various other indexes of economic and social well-being. The ability to comprehend written materials obviously becomes more and more important with each added complexity of society. With these ideas in mind, consideration might well be given to a stronger emphasis on literacy training and adult education. All too few attempts are made by existing high schools to offer evening courses for adult consumption.

23. George M. Foster, *Traditional Cultures and the Impact of Technological Change* (New York: Harper and Brothers, 1962), pp. 70-71.

Adequate social structures are needed for differentiation between rural people oriented toward remaining in rural areas and rural people oriented toward urban activities and potential residence. In fact it was felt that if the present study had so differentiated among the respondents, the attitudinal patterns might have revealed more consistency. It should be readily recognized that the kind of education and training having a special appeal for one of these groups might be of little interest to the other. Young people growing up in low income areas characterized by serious social and economic adjustments frequently have to choose between personal aspirations and approval of significant community reference groups. A school teacher trying to bridge the gap between rural and urban life for the students may also observe the alienation of significant reference groups including school board members. Additional research is needed concerning attitudes of significant reference groups toward particular patterns of adjustment.

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