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FARM FAMILY INCOME BY SIZE OF FARM AND REGION, UNITED STATES, 1979

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FARM FAMILY INCOME BY SIZE OF FARM
AND REGION, UNITED STATES, 1979

Sources of information about the net income of farm families arising from farm and non-farm sources and the distribution of that income by region and farm size are few in number. Individual studies of selected groups of farms are made in a number of states using farm accounting and farm records data. Comprehensive studies using comparable methods for all farms in the United States have only been done as special projects by the U.S. Bureau of the Census starting in 1960. As part of special farm finance surveys associated with the Census of Agriculture, data on family income from farm and non-farm sources were collected in 1960, 1965, 1970, and 1979 following the Census in the previous year.

Tabulations from the 1979 Farm Finance Survey have been published by the Census as Volume 5, Part 6 in their Special Reports Series (AC 78-SR6). Details of the methodology followed, sampling procedures, questionnaires distributed and definitions used are provided in that basic summary report. Data were obtained by mailed questionnaire with a telephone follow-up. Personal interviews were used for a final sample of non-respondents to assist in evaluating the data obtained and to adjust expansion factors when obtaining national totals for each of the classifications established in the summary report. A total of 33,130 questionnaires were completed nationally from the systematic sampling frame. This sample is, as a consequence, too small to provide reliable estimates of the distribution of net incomes for each of the individual states although state averages have been constructed. Regional summaries can be developed which make possible general comparisons of distributions by size of farm along with the national data base.

There is a substantial interest in both the level and distribution of farm family income throughout the United States. One of the objectives of federal farm programs over time has been to improve the level and distribution of net incomes for farm people. Annual comparisons of disposable income per capita for the farm and non-farm population have been published by the USDA for many years. For the first time in history there were two years during the decade of the 70's when disposable income per capita for farm families was above the national average for all families. The relative gap between farm and non-farm family income has narrowed as well in the past 20 years. Off-farm income has made up a larger and larger share of total net cash income for farm families over the past two decades.

Purpose:

The purpose of this report is to summarize the information on net incomes of farm families obtained in the 1979 Farm Finance Survey by the Bureau of the Census. These data are the only comprehensive material of this nature obtained directly from farm

families throughout the United States since 1970. They provide insight into the importance of farm and non-farm sources of income both by farm size and by region of the country. Because funds were not provided for a special farm finance survey following the 1982 Census of Agriculture, these data on the distribution and sources of farm family income will be the primary base for any projections made on income distributions by size categories until at least 1988 or 1989. Both the structure and distribution of income available to farm families are suggested by looking at key variables such as age, size of farm business, days worked off the farm, and geographic location.

Procedure:

Emphasis in this report is placed on comparative information on sources of family income. The national data sets on incomes received by farm families are presented first. The census definition of a farm includes, "Any place where \$1000 or more of agricultural products were sold or normally would have been sold in a calendar year. The word place is defined as all land under the control or supervision of one person or partnership at the time of enumeration and on which agricultural operations were conducted." This broad definition, as a consequence, includes a very wide range of operating units and "farm" families. The definition includes operations where the primary source of family income necessarily comes from off the farm, to those where most of the family activity and net income is associated with the farming enterprise. Distributions of income by size of farm as measured by value of agricultural products sold are given special attention. This allows comparisons of total net cash family income from all sources by farm size. It will also show the relative importance of off-farm income in each of the size categories as measured by agricultural sales.

National statistics for family income from all sources are also presented for farms when classified by (1) age of operator (2) level of net cash farm income, and (3) number of days of off-farm work by the operator. Emphasis will be placed on the relative differences within these classification groups rather than the absolute level of income for any given class.

Using a special tabulation for 10 different regions of the country as established by the Department of Agriculture, farm family income by farm size is presented indicating the average amounts provided from farm and non-farm sources for each size class. Regional distributions of income by source are also developed for age groups. In addition, the importance of the net farm income component of family income in determining total family income is examined for each of the 10 regions. The regional tables provide as much detail as possible for the several different areas of the country and the important similarities and differences that were found in 1979.

The Economic Setting:

The focus of this report is on the level of net cash income available to farm families and the variability in both the sources of that income and its distribution. When income data are examined for a single year it is important to recognize insofar as possible the economic setting and conditions within which that income was generated. The calendar year, 1979, was generally a favorable year for farming throughout the United States. It was one of the two years during the 1970's when disposable income per capita for the farm population exceeded the national average (\$7,466 compared with \$7,295). In contrast, for example, 1981 was a much more typical year out of the last 15 years. Disposable income per capita for the farm population was estimated by ERS to be \$7,720 compared with \$8,800 for the non-farm group or 12 percent below the national average.

The year, 1979 was also one of double digit inflation and rapidly rising land prices throughout most of the country. The general atmosphere was one of expansion, strong export markets and little concern about possible problems of surplus agricultural production. The signs of ensuing economic difficulty were recognizable but had not yet fully registered on farmers or other sectors of the economic system.

While 1979 can be considered to be a good year in terms of net income generated from farming activities, there was also much of the variability by type of farm and local weather conditions which is regularly associated with a biologically based industry. In that sense 1979 was not unusual. There were both good and poor weather conditions in different parts of the country but no region was particularly disadvantaged. In that sense, the variability reflected in the income distributions which follow can be considered a reasonable reflection of the range of financial experience associated with farming enterprises in recent years.

Family Income by State and Source

Estimates of net cash income available to farm families from farming activities and from off-farm sources were presented for each state in the 1979 Farm Finance Survey. Net cash farm income was reported in the survey in two separate categories: - (1) net cash income from agricultural sales and (2) net cash farm related income. These essentially included the operator's share of the net income from agricultural products sold as separated from the landlord's share and associated operating costs, and income from custom work, government payments and any other income generated from agricultural resources or equipment. Off-farm income included all cash payments received from any non-farm source. Among the most important are cash wages, salaries, interest, dividends, rent, social security, and any other payments received by the farm operator or members of his family that were available to meet expenditures or set aside as savings. The family's net cash income was intended to include all sources of cash income available to the family during the year. Changes in net worth resulting

from increases or decreases in real estate or other investments are not included.

As shown in Table 1, off-farm income made up almost 55 percent of the net cash income available to farm families on the average for the United States in 1979. Farm income was an important component of family income but in the majority of cases it was a supplement rather than the primary source.

Table 1. FARM FAMILY NET CASH INCOME BY SOURCE
Averages by States, 1979

State and region	Number of farms	Net cash farm income	Off-farm income	Net cash income all sources
United States	2,354,225	\$11,566	\$13,913	\$25,479
<u>NORTHEAST</u>				
Maine	7,782	7,749	11,782	19,531
New Hampshire	3,341	2,926	15,756	18,682
Vermont	7,126	11,459	11,056	22,515
Massachusetts	7,561	7,138	19,415	26,553
Rhode Island	809	9,365	13,369	22,734
Connecticut	4,608	9,823	23,879	33,702
New York	48,117	12,209	11,741	23,950
New Jersey	11,234	7,206	30,362	37,568
Pennsylvania	58,908	7,951	14,762	22,713
Delaware	3,450	15,457	12,862	28,319
Maryland	17,379	8,931	18,475	27,406
<u>LAKE STATES</u>				
Michigan	63,670	6,791	15,271	22,062
Wisconsin	84,948	15,639	10,126	25,765
Minnesota	99,424	12,135	8,759	20,894
<u>CORN BELT</u>				
Ohio	90,384	8,382	16,579	24,961
Indiana	83,377	10,254	16,107	26,361
Illinois	103,534	15,314	11,924	27,238
Iowa	121,419	15,477	9,468	24,945
Missouri	117,515	6,855	11,992	18,847
<u>NORTHERN PLAINS</u>				
North Dakota	38,847	15,896	7,124	23,020
South Dakota	38,618	18,466	7,324	25,790
Nebraska	63,151	18,121	8,050	26,171
Kansas	73,836	10,210	12,313	22,523

Table 1. (cont.)

FARM FAMILY NET CASH INCOME BY SOURCE
Averages by States, 1979

State and region	Number of farms	Net cash farm income	Off-farm income	Net cash income all sources
<u>APPALACHIAN</u>				
Virginia	55,121	5,842	16,147	21,989
West Virginia	19,204	3,017	15,009	18,026
North Carolina	83,484	8,303	11,073	19,376
Kentucky	104,796	5,892	12,726	18,618
Tennessee	94,224	3,970	13,437	17,407
<u>SOUTHEASTERN</u>				
South Carolina	31,382	6,016	13,329	19,345
Georgia	56,227	5,742	15,012	20,754
Florida	42,061	27,752	21,012	48,764
Alabama	55,503	6,205	15,240	21,445
<u>DELTA</u>				
Mississippi	51,061	8,405	16,039	24,444
Louisiana	36,725	10,636	15,217	25,853
Arkansas	53,527	10,538	12,705	23,243
<u>SOUTHERN PLAINS</u>				
Oklahoma	75,504	6,074	15,421	21,495
Texas	181,397	10,271	17,493	27,764
<u>MOUNTAIN</u>				
Montana	22,992	19,798	10,625	30,423
Idaho	24,116	16,478	13,138	29,616
Wyoming	7,839	21,249	13,823	35,072
Colorado	28,318	13,053	16,254	29,307
New Mexico	14,132	11,567	15,142	26,709
Arizona	7,609	25,395	24,404	49,799
Utah	13,032	9,196	17,243	26,439
Nevada	2,555	19,701	19,936	39,637
<u>PACIFIC</u>				
Washington	34,978	15,987	17,121	33,108
Oregon	33,034	18,026	16,584	34,610
California	71,997	34,942	23,394	58,336
Alaska	354	4,565	22,198	26,763
Hawaii	4,015	40,899	18,295	59,194

Source: 1979 Farm Finance Survey, Vol. 5, Part 6, Table 30

The importance of off-farm income differed quite dramatically in different states. In five states: - New Hampshire, New Jersey, West Virginia, Tennessee, and Alaska - off-farm income made up 75 percent or more of the total. In these states residential and part-time farms make up the majority of the operating units listed as farms. In another 18 states off-farm income on the average made up 60 percent or more of family net cash income. This group of states included a wide range of situations: - Maine, Massachusetts, Connecticut, Pennsylvania, Maryland, Michigan, Ohio, Indiana, Missouri, Virginia, Kentucky, South Carolina, Georgia, Alabama, Mississippi, Oklahoma, Texas, and Utah. Many are easily identified as industrialized and urban states where large numbers of people might live on small farms and commute to work or where off-farm employment has been readily available. This list also includes 8 of the 13 states with the lowest average incomes (below \$22,000) where small farms and rural poverty have been recognized for many years. (Table 1).

Net cash farm income provided 60 percent or more of the total in 8 states: - Wisconsin, Iowa, North Dakota, South Dakota, Nebraska, Montana, Wyoming, and Hawaii. All of these states are west of the Mississippi except Wisconsin and all are easily thought of as largely rural. Average family income is relatively close to the national average in each of these states except for Wyoming and Hawaii. The number of commercial, full-time farms in each of these states is likely to exceed the number of residential and part-time units which are included in the national statistics.

In the remaining 19 states net cash farm income and off-farm income were more equally balanced in the state averages. The farm portion made up the larger half in Vermont, New York, Delaware, Minnesota, Illinois, Florida, Idaho, Arizona, Oregon, and California. Off-farm income was the larger contributor in Rhode Island, Kansas, North Carolina, Louisiana, Arkansas, Colorado, New Mexico, Nevada, and Washington.

If the states are ranked in terms of average net cash income available from all sources, the top five are:

(1)	Hawaii	\$59,194
(2)	California	58,336
(3)	Arizona	49,799
(4)	Florida	48,764
(5)	Nevada	39,637

These are all states where large farms and ranches are dominant forces in agriculture and where fruits, vegetables, nuts, sugar, and cattle are important enterprises. The states with the lowest average net cash incomes from all sources are:

(50)	Tennessee	\$17,407
(49)	West Virginia	18,026
(48)	Kentucky	18,618
(47)	New Hampshire	18,682
(46)	Missouri	18,847

This group of states all have substantial areas of rough, mountainous country which is not well adapted to commercial agriculture but where an important number of people continue to work rather small, unproductive farms.

Overall the Mountain and Pacific states are the regions where farm families have the highest incomes. None of these states fall below the national average. In contrast all of the Appalachian states were well below the national average as were those in the Southeast except for Florida. Undoubtedly the variations within each of the states are much more striking than the differences in the averages between states. But the general well being of farm families in the West in 1979 is readily evident from this survey.

FAMILY INCOME BY FARM SIZE

One of the most common and widely used measures of farm size is output in terms of the value of agricultural products sold in a year. A distribution of farm family incomes from all sources grouped by size of farm is presented in Table 2. There are 37 percent of all farms included in the Census with sales of \$5,000 or less annually. These are primarily residential farms where the principal source of family net cash income comes from off-farm sources. Included in this group are everything from retired farmers living primarily on savings, social security, and other sources to high income, urban professionals who have chosen to live on a small farm in the country. Off-farm income must provide the basis for family living in these cases because the "farms" themselves are too small to provide much more than a place to live and some supplementary income.

Average net cash income from all sources is relatively stable among the individual groups of smaller farms until gross farm sales amount to \$40,000 or more. Average net cash family income increases from a little less than \$17,000 in the first two size groups to \$19,436 in the fifth group, those with sales of \$20,000 to \$39,999. In all five cases, net income from farming operations provides less than half of the total. There is enough commercial activity from the farms with sales of \$5,000 up to \$40,000 that farming makes a noticeable and important contribution to net family income even though in most cases it is not the primary source. This group of farms makes up 35 percent of the total number and can be thought of principally as commercially-oriented, but part-time farming operations.

The farms with agricultural sales of \$40,000 or more include 650,000 operations or 28 percent of the total. Net income from farm sources provides two-thirds or more of family income on the average, although off-farm income remains an important source within each group. There are a large number of full-time commercial farms where most of the labor is provided by the farmer and his family in the two classes with sales between \$40,000 and \$99,999 and \$100,000 and \$199,999. This group of nearly 550,000 farms includes many of the units which the general public often think of as "typical family farms." Net incomes for these two

groups were modestly above the average for all farms and above the national average for all families in 1979.

Table 2.

AVERAGE FARM FAMILY INCOME, ALL SOURCES BY FARM SIZE
Census Survey, United States, 1979

Value of agricultural products sold	Number of farms	Net income, all farm sources	Off-farm income	Net cash income all sources
\$ 1,000 - 2,499	546,667	\$ (-740)	\$17,534	\$ 16,794
2,500 - 4,999	326,277	476	16,270	16,746
5,000 - 9,999	302,512	1,863	16,135	17,998
10,000 - 19,999	270,845	4,014	14,470	18,484
20,000 - 39,999	257,919	8,642	10,794	19,436
40,000 - 99,999	373,676	17,367	8,832	26,199
100,000 - 199,999	173,737	31,895	9,092	40,987
200,000 - 499,999	78,702	58,893	11,145	70,038
500,000 and over	23,890	290,156	21,754	311,910
U.S. average	2,354,225	\$ 11,566	\$13,913	\$ 25,479

Source: 1979 Farm Finance Survey, Bureau of the Census, Vol. 5, Part 6.

The farm families with businesses where sales amounted to \$200,000 or more relied principally on farming for their net incomes. This group of 102,500 farms had the highest average incomes among all the groups, well above national averages.

DISTRIBUTION OF NET CASH INCOME, FARM SOURCES

The relationship between net cash income derived from all farm sources and total family income is examined in Table 3. Nearly 30 percent of the farm units reported negative cash income from their farm operations in 1979. These are certainly not all tax loss farm operations if off-farm income was reported correctly because the average total income for this group amounted to only \$10,662. Substantial variability in family income from all sources must have existed within this group. Many must have lived in 1979 close to or below the poverty line in quite modest circumstances.

In general as net cash farm income increased the importance of off-farm income as a contributor to total family income decreased. Off-farm income made up more than half of the total on all the groups where net cash income from farming was less than \$10,000. For the 635,500 farms with more than \$10,000 net from farm sources, average

incomes increased rapidly in each successive group. The 11 percent of the farms with \$30,000 or more of net cash income from farm operations had family incomes well above the national average and off-farm income was not a major contributor to the total.

Table 3. DISTRIBUTION OF NET CASH FARM INCOME ALL SOURCES
Census Survey, United States, 1979

Net cash farm income, all sources	Number of census farms	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
		<u>percent</u>		<u>percent</u>
Negative	694,682	29.5	\$ 10,662	182
\$ 0 - 999	270,311	11.5	15,038	97
1,000 - 1,999	176,070	7.5	15,624	91
2,000 - 2,999	128,006	5.4	15,132	84
3,000 - 4,999	185,239	7.9	16,580	76
5,000 - 9,999	246,762	10.5	19,300	63
10,000 - 19,999	254,626	10.8	23,439	39
20,000 - 29,999	134,248	5.7	32,757	25
30,000 - 39,999	79,697	3.4	41,590	17
40,000 - 49,999	51,087	2.1	52,234	15
50,000 or more	133,497	5.7	147,121	8
Total/average	2,354,225	100.0	\$ 25,479	55

Source: 1979 Farm Finance Survey, Table 31

DISTRIBUTION OF NET CASH INCOME, ALL SOURCES

An indication of the net cash income available from all sources and its distribution among farm families is presented in Table 4. Nearly 6 percent of the families reported negative incomes. At least a part of these may have not reported their off-farm income in the space provided. Off-farm income was reported by 92 percent of the farm operators or members of their families. It is difficult to believe that at least some off-farm income such as interest on savings, public assistance of some form, or social security was not received by many of the families reporting negative incomes.

It is clear, however, that an important number of these farm families had very modest net cash incomes in 1979. Of the total number, 29 percent reported cash incomes of less than \$10,000,

most of which came from non-farm sources. At the other end of the income spectrum were 10 percent of the group with net cash incomes of \$50,000 or more. A substantial portion of this total was generated from farming and related activities.

Table 4. DISTRIBUTION OF FAMILY NET CASH INCOME, ALL SOURCES
Census Survey, United States, 1979

Net cash income all sources	Number of farm families	Percent of total number	Percent of total income from off-farm sources
		<u>percent</u>	<u>percent</u>
Negative	139,592	5.9	--
\$ 0 - 4,999	241,018	10.3	95
5,000 - 9,999	306,510	13.0	74
10,000 - 19,999	630,968	26.8	74
20,000 - 29,999	457,824	19.5	71
30,000 - 39,999	226,446	9.6	60
40,000 - 49,999	117,968	5.0	51
50,000 - 99,999	170,233	7.2	38
\$100,000 and over	63,666	2.7	21
Total	2,354,225	100.0	55

Source: 1979 Farm Finance Survey, Table 31

NET CASH INCOME AND AGE OF OPERATOR

A frequency distribution showing the ages of the principal operators of these farming operations and the sources of net cash family income is presented in Table 5. A relatively small number out of the total were operated by farmers under 25 years of age. Nearly 42 percent of the farms reporting had principal operators who were 55 or more. Another 42.5 percent were between 35 and 54.

The averages presented in Table 5 indicate that the youngest and oldest groups had the lowest net cash incomes as might be expected. The variability within each of the age groups was undoubtedly large. Nevertheless, the somewhat higher average incomes obtained by operators in their middle years is not surprising and largely related to higher off-farm earnings reported for each of these categories.

Table 5. NET CASH INCOME BY AGE OF OPERATOR
Census Survey, United States, 1979

Age of operator	Percent of total farms	Net income, all farm sources	Off-farm income	Net cash income all sources
	<u>percent</u>			
Under 25	2.8	\$ 8,428	\$ 8,952	\$17,380
25 - 34	12.9	11,034	13,594	24,628
35 - 44	18.7	12,030	17,263	29,293
45 - 54	23.8	12,607	16,111	28,718
55 - 64	25.2	12,810	12,437	25,247
65 and over	<u>16.6</u>	<u>8,608</u>	<u>10,311</u>	<u>18,919</u>
U.S. average	100.0	\$11,566	\$13,913	\$25,479

Source: 1979 Farm Finance Survey, Table 31

OFF-FARM WORK BY OPERATOR AND SPOUSE

All the farm operators were asked to report for themselves and for their spouse the nature of the off-farm work they did and the amount of time spent in such employment. In Table 6 a summary is provided showing net cash income by source for six different situations for farm operators. Perhaps the most striking and also surprising result is that the average net income from all sources is so similar for all the different groups. It would be difficult to conclude there was any significant difference among them with respect to average income. The sources of family net cash income were substantially different but tended to balance each other when combined in each category.

Table 6. OFF-FARM WORK BY OPERATOR AND FAMILY INCOME
Census Survey, United States, 1979

Days of work off-farm by operator	Number of farms	Off-farm income	Net cash farm income	Net cash income all sources
(days)				
None	957,292	\$ 7,632	\$19,084	\$26,716
1 - 49	186,078	9,142	15,489	24,631
50 - 99	68,182	12,509	14,471	26,980
100 - 199	181,828	17,036	6,457	23,493
200 or more	827,297	21,858	2,931	24,789
Not reported	133,548	12,828	11,169	23,997
Total	2,354,225	13,913	11,566	25,479

Source: 1979 Farm Finance Survey, Table 32

In terms of numbers there were two major groups. Forty percent of the operators reported no off-farm work. Another 35 percent reported 200 or more days of off-farm work, essentially full-time, non-farm jobs. A little more than 5 percent did not provide any information about their work situations.

When size of farm business in terms of value of agricultural products sold was compared with net income from all sources for the 957,292 farms reporting no off-farm work there was a steady direct relationship. Even though these operators reported that they did not work off the farm, off-farm income was the major source of income for all the size groups until more than \$20,000 of farm products were sold. (Table 7). Either the spouse worked or retirement income of some kind was very important for most of these families especially when agricultural sales were so small.

Table 7.

NET CASH FAMILY INCOME FOR OPERATORS WITH NO OFF-FARM WORK
Census Survey, United States, 1979

Value of agricultural products sold	Number of farms	Net cash farm income	Off-farm income	Net cash income all sources
(per farm)				
\$ 1,000 - 2,499	127,977	\$ -59	\$ 9,093	\$ 9,034
2,500 - 4,999	84,776	1,005	8,399	9,404
5,000 - 9,999	97,673	2,917	9,297	12,214
10,000 - 19,999	99,655	4,384	8,210	12,594
20,000 - 39,999	127,021	9,750	6,151	15,901
40,000 - 99,999	228,118	18,470	6,043	24,513
100,000 - 199,999	117,651	32,684	5,917	38,601
200,000 - 499,999	56,536	58,955	8,714	67,669
500,000 or more	17,885	270,565	19,897	290,462
Average	957,292	\$ 19,084	\$ 7,632	\$ 26,716

Source: 1979 Farm Finance Survey, Table 32

A similar table was constructed for the 827,297 operators who reported 200 or more days of work off the farm in 1979. (Table 8). One might well have expected nearly all of these operators to have small farm businesses. Actually 74 percent of the total operated farms with agricultural sales of \$10,000 or less. Yet another 64,766 had businesses with sales of \$40,000 or more. They made up nearly 8 percent of this group. More interestingly they accounted for about 10 percent of all the farms with \$40,000 of agricultural sales or more. As a group, their average net cash income over all

size classes was a little less than for the large group reporting no off-farm work.

Table 8.

NET CASH INCOME, OPERATORS WITH 200 OR MORE DAYS WORK OFF-FARM
Census Survey, United States, 1979

Value of agricultural products sold	Number of farms	Net cash farm income	Off-farm income	Net cash income all sources
<u>per farm</u>				
\$ 1,000 - 2,499	298,585	\$ -1,038	\$20,839	\$ 19,801
2,500 - 4,999	176,373	129	20,961	21,090
5,000 - 9,999	135,859	1,179	22,666	23,845
10,000 - 19,999	93,772	4,030	22,565	26,595
20,000 - 39,999	57,942	7,620	21,408	29,028
40,000 - 99,999	40,486	13,412	24,563	37,975
100,000 - 199,999	15,852	26,097	32,672	58,769
200,000 - 499,999	6,213	49,100	24,119	73,219
500,000 and over	2,215	212,591	29,763	242,354
Average	827,297	\$ 2,931	\$21,858	\$ 24,789

Source: 1979 Farm Finance Survey, Table 32

The sources and detailed accounting of off-farm income is reported in Tables 33 and 34 of the 1979 Farm Finance Survey. The relative importance of each of the components is suggested in Table 9. Cash wages and salaries made up more than 68 percent of the total, most of which (65 percent) was earned in work not related to farming? The importance of non-farm businesses or professions in supplying off-farm income was somewhat less than 9 percent of the total. While the publicity given to doctors and lawyers who operate farms is often large, the relative importance of this group of people in the national totals is modest. Interest income was the next most important source of off-farm income providing 8 percent of the total. When all forms of retirement, social security, or disability income were combined they made up nearly 9 percent of the aggregate with social security most important in that group. Public assistance, welfare, and unemployment compensation were reported by very few individuals and was of little significance in the aggregate.

Table 9.

COMPONENTS OF OFF-FARM INCOME, OPERATORS AND FAMILY MEMBERS
Census Survey, United States, 1979

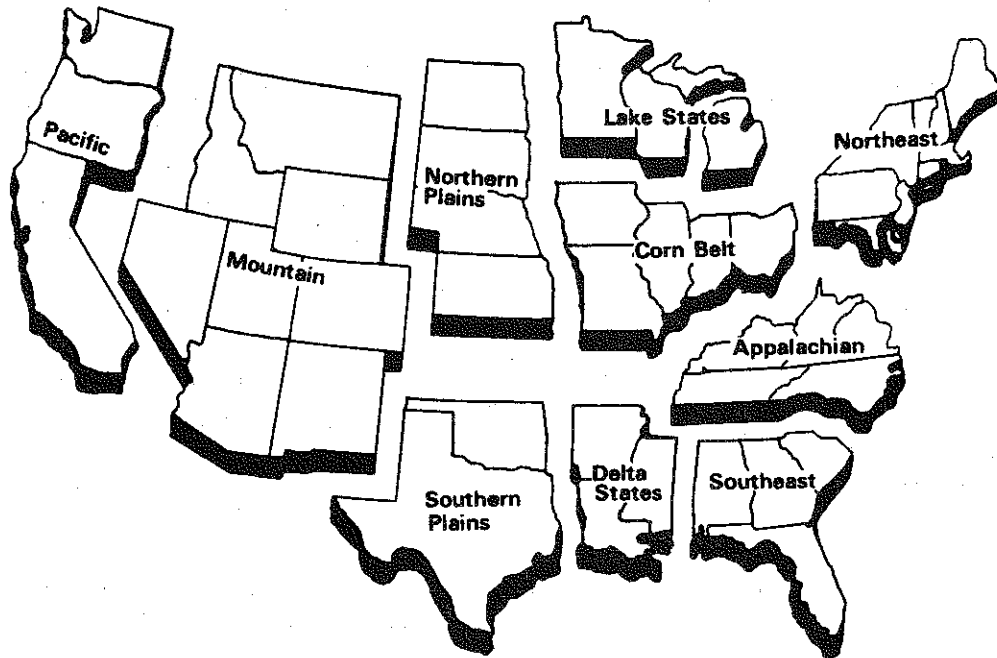
Source of income	Percent of total	Average for all farms reporting off-farm income
Cash wages, salaries, commissions:		
Non-farm jobs	64.8	\$ 9,803
Work on other farms	3.3	504
Non-farm business or profession	8.8	1,329
Interest	8.0	1,205
Dividends	2.8	424
Income from estates, rent, or royalties	2.8	423
Annuities, alimony, other contributions	0.6	89
Retirement or disability		
Social security	5.8	878
Government retiree, military	2.2	333
Private pensions	0.7	115
Public assistance, unemployment	0.2	35
Total	100.0	\$15,138

Source: 1979 Farm Finance Survey, Table 33

A general overview of differences in the distribution of net cash income available from all sources to farm families by region of the country is presented in Tables 10 and 11. While the special census survey included 33,130 farms, a very large sample, this did not provide enough observations to develop reliable income distributions for each state. There was nevertheless a good basis to develop general distributions for ten regions of the country. The groups of states for each region are shown in Figure 1.

Figure 1.

FARM PRODUCTION REGIONS



The four northern regions and the Appalachian States are compared with the overall distribution of net cash incomes for the United States in Table 10. The general similarities are more striking than the differences. The proportion of families with negative incomes is higher in the Northern Plains than anywhere else in the country. This is an area where the potential opportunity to obtain is small and crop failures are expected as part of farming. The sub-totals showing the proportion of all families with cash incomes of \$20,000 or less is quite consistent across regions with the Appalachian States including the highest proportion but also having the lowest average of all the regions in the country. At the upper end of the income spectrum almost 10 percent of the families had incomes of \$50,000 or more nationally which was the pattern in all four of the northern regions. Only 5 percent had incomes this high in the Appalachian States.

Table 10.

DISTRIBUTION OF FARM FAMILIES' NET CASH INCOME,
ALL SOURCES, BY REGION

Special Census Survey, United States, 1979

Net cash farm income, all sources	Location					
	United States	Northeast	Lake States	Corn Belt	Northern Plains	Appalachian States
	percent of total number					
Negative	5.9	4.2	5.3	6.5	12.0	3.7
\$ 0 - 4,999	10.3	10.7	9.1	9.0	8.0	15.3
5,000 - 9,999	13.0	12.7	14.6	11.3	11.6	16.6
10,000 - 19,999	26.8	26.6	27.5	26.9	25.9	30.6
Subtotal	(56.0)	(54.2)	(56.5)	(53.7)	(57.5)	(66.2)
20,000 - 29,999	19.5	20.8	18.8	20.2	17.8	18.1
30,000 - 39,999	9.6	9.3	10.4	10.6	8.4	7.3
40,000 - 49,999	5.0	5.2	5.4	5.4	5.4	3.3
50,000 - 99,999	7.2	8.2	7.0	7.7	8.0	4.1
100,000 and over	2.7	2.3	1.9	2.4	2.9	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average net income	\$25,479	\$24,870	\$22,862	\$24,248	\$24,275	\$18,964

The income distributions for the other five regions in the South and West are compared with the national averages in Table 11. There is more variability here. The Mountain and Pacific States have a higher proportion of families with incomes above \$30,000 a year than the rest of the country. The regional averages suggest this as well. In the Mountain States 14.6 percent of the families had cash incomes from all sources of \$50,000 or more in 1979; in the Pacific States it was almost 18 percent. The distributions for the three southern regions are more nearly like those for the country as a whole.

LOSSES FROM FARMING OPERATIONS

Nearly 30 percent of the operators reported losses for their farming enterprises in this survey in 1979. To provide perspective, one can compare this result with IRS data presented by Simunek and Poirier.¹ From 1970-1978 the percentage of individuals reporting losses on their IRS returns ranged from a low of 39 percent in 1973 to a high of 49 percent in 1977. While the motivations in reporting income are somewhat different and the number of individuals filing farm returns to IRS is larger than the number of census farms by

¹Simunek, R. W. and L. Poirier, "Comparing IRS Farm Data Trends with USDA Measures of Farm Income," Economic Indicators of the Farm Sector, ERS, USDA, ECIFS 2-1, May 1983.

about 40 percent. The number of losses reported to IRS does give some perspective in interpreting these results.

Table 11.

DISTRIBUTION OF FARM FAMILIES' NET CASH INCOME,
ALL SOURCES, BY REGION

Special Census Survey, United States, 1979

Net cash farm income, all sources	Location					
	United States	South East	Delta States	Southern Plains	Mountain States	Pacific States
	percent of total number					
Negative	5.9	7.0	3.5	4.8	7.3	5.5
\$ 0 - 4,999	10.3	11.1	11.8	9.8	8.0	7.0
5,000 - 9,999	13.0	13.4	16.3	12.5	11.6	8.5
10,000 - 19,999	26.8	28.4	26.9	24.2	24.4	21.9
Subtotal	(56.0)	(59.9)	(58.5)	(51.3)	(51.3)	(42.9)
20,000 - 29,999	19.5	18.3	19.9	21.3	18.9	20.3
30,000 - 39,999	9.6	8.6	9.0	10.9	9.4	12.3
40,000 - 49,999	5.0	4.0	3.9	5.9	5.8	6.6
50,000 - 99,999	7.2	6.3	5.9	8.0	9.7	10.5
100,000 and over	2.7	2.9	2.8	2.6	4.9	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average net income	\$25,479	\$27,085	\$24,355	\$25,921	\$30,854	\$46,742

A tabulation of the percentage of farms reporting losses by region and the net cash income by source associated with these farms is presented in Table 12. The percentage of farms reporting losses ranged from a low of 23.6 percent in the Northern Plains to a high of 39 percent in the Northeast and Southeastern States. When a comparison is made between the average loss reported and the percentage of farms reporting losses there is no direct relationship. While it is easy to suspect that some of the losses reported result from a combination of "creative" accounting and a plan for tax losses, these data do not provide an effective way to establish the extent of this situation nationally or in any of the regions.

The magnitude of off-farm income, on the average, available to families in each of the regions does suggest that a substantial number of people with full-time, non-farm jobs do report losses for their farming operations. This is probably less important in regions like the Northern Plains than in the Pacific States or the Northeast. These data do provide additional insight into the extent and wide distribution of losses reported from farming activities throughout the United even in a relatively favorable year like 1979.

Table 12.

STRUCTURE OF FAMILY INCOME, FARMS WITH LOSSES FROM FARM OPERATIONS
Regional Comparisons, 33,130 Census Survey Farms, 1979

Regional location	Percent of all farms reporting losses from farm operations	Farms reporting negative cash incomes		
		Net income all farm sources	Off-farm income	Total family net cash income
United States	29.5	\$ -8,714	\$19,376	\$10,662
Northeast	39.2	-6,309	22,783	16,474
Lake States	28.1	-6,942	15,993	9,051
Corn Belt	25.2	-9,574	18,437	8,863
Northern Plains	23.6	-18,318	13,304	-5,014
Appalachian	25.7	-3,876	17,749	13,873
Southeast	39.4	-5,502	18,613	13,111
Delta States	32.3	-5,340	17,848	12,508
Southern Plains	30.7	-9,965	22,115	12,150
Mountain	30.3	-14,940	22,844	7,904
Pacific	35.9	-12,372	26,519	14,147

NET CASH INCOME AND FARM SIZE BY REGION

The effect of farm size, as measured by agricultural products sold, on net cash income and its sources was investigated in each of the ten regions of the country. (Figure 1.) Each of the tabulations indicates the number of farms for each of the size groups and the average income derived from all farm and off-farm sources for the corresponding sets of individuals.

The Northeast - The 11 Northeastern States are the most urbanized of any of the regions. Nearly 25 percent of the nation's population is included in this relatively small land area. A large number of residential farms are included in the total. More than 45 percent of the farms sold less than \$5000 of agricultural products. On the average, the farm enterprises lost money for these individuals. Off-farm income was substantial.

Nearly 28 percent of the farms in this region sold \$40,000 or more of agricultural products. Farm enterprises provided more than 70 percent of family income in each of these size categories, although off-farm income was an important contributor to family income as well. The two size groups with the lowest average incomes from all sources were those selling between \$5000 and \$20,000 of agricultural products. These size groups are likely to have included some small farming operations with modest outside income

and other individuals where retirement income or social security was very important.

Table 13.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
11 Northeastern States, 6161 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	56,542	\$-1,588	\$21,255	\$19,667
2,500 - 4,999	21,330	-537	19,058	18,521
5,000 - 9,999	16,458	672	16,736	17,408
10,000 - 19,999	13,186	2,665	14,494	17,159
20,000 - 39,999	15,118	8,320	10,980	19,300
40,000 - 99,999	28,095	18,458	7,601	26,059
100,000 - 199,999	12,383	35,726	7,879	43,605
200,000 and over	7,203	79,442	11,073	90,515
Northeastern States	170,315	\$ 9,417	\$15,453	\$24,870

Northeast = Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, and Maryland.

The Lake States - These three states include the northern fringes of the Corn Belt as well as major dairy areas. Fruit and vegetable production is important in specialized areas in each of the states. All three have important industrial areas with off-farm employment opportunities.

A much smaller proportion of the farms (28.5%) are primarily residential units (sales of \$5000 or less) than in other areas of the country and a higher proportion are commercial, part-time operations (37.7%) with sales of \$5000 up to \$40,000 annually. At least one third of these units are full-time, commercial farms.

The average net cash income from all sources for the region is somewhat below the national average. This is particularly true for all four groups of families with small farm enterprises where sales totalled \$20,000 or less. Off-farm income in these cases was not large enough to compensate for the small returns obtained from farming activities.

Table 14.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Lake States, 1,740 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	45,748	\$ -646	\$16,883	\$ 16,237
2,500 - 4,999	25,010	-128	15,236	15,108
5,000 - 9,999	28,657	717	14,430	15,147
10,000 - 19,999	30,680	4,102	10,579	14,681
20,000 - 39,999	34,230	10,014	8,267	18,281
40,000 - 99,999	57,988	20,084	5,826	25,910
100,000 - 199,999	19,059	36,381	5,354	41,735
200,000 and over	6,670	97,902	13,333	111,235
Lake States	248,042	\$11,963	\$10,899	\$ 22,862

Lake States = Michigan, Wisconsin, Minnesota.

The Corn Belt - This group of five states includes the largest part of the rich agricultural heartland of the country where corn and soybeans are the principal crops. Ohio, Indiana, Illinois, and to some degree Iowa have major industrialized areas. These are all populous states. Missouri's northern counties are part of the Corn Belt but the southern half includes many small farms in the poorer agricultural lands of the Ozarks.

Table 15.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Corn Belt, 3,740 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	78,527	\$ -401	\$19,132	\$18,731
2,500 - 4,999	56,062	574	15,812	16,386
5,000 - 9,999	62,837	1,861	16,625	18,486
10,000 - 19,999	66,950	3,474	14,625	18,099
20,000 - 39,999	66,069	7,653	11,376	19,029
40,000 - 99,999	108,506	15,711	7,917	23,628
100,000 - 199,999	52,535	28,683	6,950	35,633
200,000 and over	24,743	73,371	9,957	83,328
Corn Belt States	516,229	\$11,396	\$12,852	\$24,248

Corn Belt States = Ohio, Indiana, Illinois, Iowa, Missouri.

Nearly 22 percent of all the nation's farms are located in the Corn Belt States. Fully 28.6 percent of all the nation's farms with agricultural sales of \$40,000 or more annually are located in this one region. The average net income available to farm families from all sources is roughly equivalent to the national average. The distribution of income by size classes is quite similar to the national pattern as well, except for those with the very smallest farms in the Corn Belt (\$1,000 - 2,499 of sales). They have higher off-farm incomes and more net cash income from all sources than the national average.

The Northern Plains - These four states in the Great Plains are amongst the least industrialized in the country. Farming is widely recognized as the dominant activity. Wheat, sorghum, cattle, and irrigated corn along with agriculturally related industries are the big dollar earners and provide basic employment opportunities.

Table 16.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Northern Plains, 1,850 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	15,111	\$ -632	\$17,794	\$ 17,162
2,500 - 4,999	14,501	-268	13,087	12,819
5,000 - 9,999	22,262	1,611	11,566	13,177
10,000 - 19,999	29,624	2,284	9,668	11,952
20,000 - 39,999	42,176	7,626	6,650	14,276
40,000 - 99,999	59,135	16,716	6,579	23,295
100,000 - 199,999	21,611	31,982	10,221	42,203
200,000 and over	<u>10,032</u>	<u>113,385</u>	<u>8,390</u>	<u>121,775</u>
Northern Plains	214,452	\$ 15,056	\$ 9,219	\$ 24,275

Northern Plains = North Dakota, South Dakota, Nebraska, Kansas.

Of all the regions the proportion of the small residential farms (sales of less than \$5000) in the Northern Plains at 13.8 percent of the total is the smallest. Likewise, the proportion of farms with \$40,000 or more of agricultural sales is the largest at more than 42 percent. Opportunities for off-farm income are smaller than in most other regions and this is reflected in the associated income distribution for each of the size groups. Family net cash income from all sources is the lowest nationally for each of the four size groups starting with

\$2,500 - \$4,999 of sales. Part of this may be associated with the sizable losses sustained on some farm operations in the Northern Plains as shown in Table 12.

The Appalachian States - These five states include not only an important part of the Appalachian mountain and plateau areas but also coastal plains on one side and the Ohio-Mississippi Valley on the other. An important part of the nation's tobacco, both flue-cured and burley, are grown in these states. A mixed agriculture with grains, livestock and specialty crops is found here as well. Historically this has been a region with many small farms and rural holdings.

Table 17.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Appalachian States, 4,544 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	107,483	\$ -239	\$13,261	\$13,022
2,500 - 4,999	71,897	1,214	14,421	15,635
5,000 - 9,999	60,006	2,645	13,365	16,010
10,000 - 19,999	42,860	5,192	13,661	18,853
20,000 - 39,999	29,438	8,938	12,194	21,132
40,000 - 99,999	28,035	19,290	10,305	29,595
100,000 - 199,999	10,623	30,891	10,144	41,035
200,000 and over	6,487	75,489	14,987	90,476
Appalachian States	356,829	\$ 5,786	\$13,178	\$18,964

Appalachian States = Virginia, West Virginia, North Carolina, Kentucky, Tennessee.

Fully 50 percent of all the farms in this group of states sold less than \$5,000 of agricultural products. No other region had proportionately so many residential farms or operating units with small commercial enterprises. Likewise, only 12.5 percent of the farms sold more than \$40,000 of agricultural products in 1979. Some type of part-time farming is the general rule for most of the reporting units. This is also the region reporting the lowest average level of net cash income from all sources. Family incomes increase for each successive increase in the size of farm. But off-farm income does not bring up the average levels to national levels until gross agricultural sales reach \$20,000 or more annually. The upper part of the farm size distribution fares quite well in terms of net incomes compared to other regions of the country. The proportion of the total

number in these groups is, however, relatively small.

The Southeastern States - The four states in the Southeastern part of the United States include substantial diversity in terms of agriculture and industry. In many respects much of Florida belongs in its own separate region; the citrus, winter vegetable, and livestock farms are somewhat different from those in the other three states. Average net cash incomes in Florida at \$48,764 per family are in sharp contrast to the other three states more nearly at the \$20,000 level.

Table 18.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Southeastern States, 3,192 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	63,915	\$ -835	\$16,658	\$ 15,823
2,500 - 4,999	30,122	330	17,082	17,412
5,000 - 9,999	23,572	2,315	16,162	18,477
10,000 - 19,999	15,825	4,482	19,228	23,710
20,000 - 39,999	14,190	8,381	13,368	21,749
40,000 - 99,999	16,918	15,566	15,187	30,753
100,000 - 199,999	10,681	23,218	11,333	34,551
200,000 and over	9,950	131,758	16,064	147,822
Southeastern States	185,173	\$ 10,927	\$16,158	\$ 27,085

Southeastern States = South Carolina, Georgia, Alabama, Florida.

Like the Appalachian States 50 percent of the farms in the region sold \$5,000 or less of agricultural products in 1979. In contrast, however, 20 percent of the farms sold \$40,000 or more of products and the region includes some very large and profitable farming enterprises. Off-farm income is an important component of family income in each of the size groups. The distribution of income is relatively even except for the largest size category.

The Delta States - This group of three states is often grouped together because they include the rich Mississippi Delta farmland along with a much larger area of less fertile soils of the land once thought of as the plantation South. The region produces a number of cash crops as rice, sugar cane, and cotton along with corn and soybeans. Livestock is increasingly important in the areas outside the Delta.

Table 19.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Delta States, 1,947 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	47,170	\$ -607	\$15,725	\$ 15,118
2,500 - 4,999	25,347	797	16,036	16,833
5,000 - 9,999	17,139	2,645	16,316	18,961
10,000 - 19,999	12,167	5,404	15,460	20,864
20,000 - 39,999	8,798	8,252	10,721	18,973
40,000 - 99,999	13,241	14,536	11,459	25,995
100,000 - 199,999	9,220	28,889	8,160	37,049
200,000 and over	8,231	91,092	14,652	105,744
Delta States	141,313	\$ 9,793	\$14,562	\$ 24,355

Delta States = Mississippi, Louisiana, Arkansas.

This region also includes many small farm enterprises and residential farms. Over half of all the units reporting had agricultural sales of \$5,000 or less. At the same time 22 percent had sales of \$40,000 or more. As is true in the Southeastern states the full-time commercial farms are large, successful enterprises. The distribution of net cash incomes from all sources is similar to the patterns found in the rest of the country. Off-farm income provides most of the total for the smaller units and average incomes increase gradually until the largest farms are considered.

The Southern Plains - Oklahoma and Texas are grouped together as one agricultural region. As such the region includes 11 percent of the nation's farms from the very small in the east to the very large ranches of West Texas. Cotton, wheat, and cattle are the most important enterprises, but citrus, vegetables, small grains, and general livestock farms are of significance as well.

About 45 percent of the reporting farms had agricultural sales of \$5,000 or less. Off-farm income had to provide most of family net cash income in these cases. For the other size groups cash incomes from all sources increased regularly and modestly up to the two largest categories. Overall, the distribution of incomes in the Southern Plains was much like that for the nation as a whole. The importance and regularity of off-farm income in its contribution to family income in each size group is noteworthy.

Table 20.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Southern Plains, 1,385 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	64,607	\$ -922	\$17,128	\$ 16,206
2,500 - 4,999	51,313	428	17,364	17,792
5,000 - 9,999	41,697	2,066	19,625	21,691
10,000 - 19,999	31,872	5,400	17,835	23,235
20,000 - 39,999	18,596	10,660	13,362	24,022
40,000 - 99,999	24,496	16,888	14,350	31,238
100,000 - 199,999	16,346	32,326	12,862	45,188
200,000 and over	7,974	120,482	17,921	138,403
Southern Plains	256,901	\$ 9,037	\$16,884	\$ 25,921

Southern Plains = Oklahoma, Texas.

The Mountain States - The eight mountain states include nearly 25 percent of the land area of the continental United States but only about five percent of the farms. Ranching and irrigated crop farming are of central importance along with dry-land wheat and small grains. Water resources are a major concern of both farmers and urban dwellers throughout the region.

Table 21.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Mountain States, 4,590 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	26,246	\$ -687	\$20,682	\$ 19,995
2,500 - 4,999	14,085	55	18,148	18,203
5,000 - 9,999	12,482	1,257	16,223	17,480
10,000 - 19,999	13,884	2,468	14,395	16,863
20,000 - 39,999	14,995	9,116	11,202	20,318
40,000 - 99,999	20,835	17,184	10,056	27,240
100,000 - 199,999	10,137	36,895	11,565	48,460
200,000 and over	7,929	127,912	13,823	141,735
Mountain States	120,593	\$ 15,885	\$14,969	\$ 30,854

Mountain States = Montana, Wyoming, Colorado, Idaho, Utah, Nevada, New Mexico, Arizona.

There is a more equal distribution of farms over the eight size categories than in most of the regions. Roughly one-third are small residential units with sales of \$5,000 or less and one-third have agricultural sales of \$40,000 or more. The average family net cash income for the region is well above the national average largely reflecting the higher proportion of full-time farms with higher incomes. This is a region of substantial contrasts in farm family income. The group of farms selling between \$10,000 and \$20,000 of farm products had the lowest average of any of the size groups for total cash income. In contrast the two largest in terms of agricultural sales had very good cash incomes largely earned from farming.

The Pacific States - The Pacific region is primarily composed of California with 50% of the farms, along with Washington and Oregon. Alaska, the largest state in the Union in terms of area has only 354 farms. Hawaii has only 4,015. This is a region dominated by large farms and irrigated agriculture. Almost every crop and livestock product found on the United States is produced somewhere in this region.

Table 22.

FARM FAMILY INCOME, ALL SOURCES, BY FARM SIZE
Pacific States, 3,981 Census Survey Farms, 1979

Value of agricultural products sold	Number of census farms	Net income from all farm sources	Off-farm income	Total family net cash income
\$ 1,000 - 2,499	41,318	\$ -1,424	\$23,196	\$ 21,772
2,500 - 4,999	16,610	104	20,481	20,585
5,000 - 9,999	17,402	1,084	23,353	24,437
10,000 - 19,999	13,797	4,373	21,145	25,518
20,000 - 39,999	14,309	10,030	17,017	27,047
40,000 - 99,999	16,427	20,984	14,743	35,727
100,000 - 199,999	11,142	41,518	14,582	56,100
200,000 and over	13,373	214,105	20,001	234,106
Pacific States	144,378	\$ 26,570	\$20,172	\$ 46,742

Pacific States = California, Washington, Oregon, Hawaii, Alaska.

The Pacific States have the highest average cash incomes for each of the different size categories of any region in the country. The average net cash income per family from all sources for the region is 50 percent higher than any other in the country. Off-farm income is important in all size groups. For the region as available the income position of farm families looks very attractive.

While the large farms of the region help to bring the overall average to a high level, the families on smaller units also report very acceptable net cash incomes as well. Farms are quite evenly distributed over the eight size categories, more so than for the country as a whole. There are more farms with agricultural sales of \$200,000 or more annually than in any region except the Corn Belt.

DISTRIBUTIONS OF NET CASH FARM INCOME BY REGION

As part of the summary work for the 1979 Farm Finance Summary, a distribution of net cash income resulting from farm and farm related activities was constructed. Farms were grouped on the basis of net cash income obtained from farming; other characteristics of these businesses were then considered in relation to the size of net cash income produced. A summary for the country as a whole is present in Table 3 of this report.

A special tabulation of net cash incomes arising from all farm related activities was constructed for each of the ten agricultural regions to examine the extent of differences and similarities throughout the country. Distributions for individual states could not be constructed because the numbers of observations in the sample survey were too few in most cases to provide reliable estimates of appropriate distributions.

Table 23.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
11 Northeastern States, 6161 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	39.2	\$ 16,474	138
\$ 0 - 999	10.9	15,841	97
1,000 - 1,999	4.5	19,872	93
2,000 - 2,999	4.2	14,163	83
3,000 - 4,999	5.7	16,513	76
5,000 - 9,999	8.2	17,701	59
10,000 - 19,999	10.1	22,164	34
20,000 - 29,999	6.4	30,540	20
30,000 - 39,999	3.5	38,412	10
40,000 - 49,999	2.2	55,461	19
50,000 and over	<u>5.1</u>	<u>119,381</u>	<u>7</u>
Total/average	100.0	\$ 24,870	62

The Northeast - Farming and farm related activities provided net losses to 39 percent of the region's census farms in 1979, one of the two regions of the country with such a high proportion of losses. Fully 65 percent of the farm enterprises either sustained losses or contributed \$5,000 or less to family income. There were 11 percent of the total number of farms where net cash farm income was \$30,000 or more. For these situations most of net cash family income came from agriculture as was generally true for similar farms nationally.

The Lake States - A little over 28 percent of the farmers in the Lake States sustained losses from their farming operations in 1979. This was a similar proportion to the national average. About one third of the businesses had net incomes of \$10,000 or more from farming. For these groups farming was the chief source of family income. Off-farm income contributed less to their total cash income from all sources than for similar groups nationally.

Table 24.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Lake States, 1,740 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	28.1	\$ 9,051	177
\$ 0 - 999	9.2	14,853	97
1,000 - 1,999	5.5	13,338	89
2,000 - 2,999	4.4	19,188	87
3,000 - 4,999	6.8	15,487	74
5,000 - 9,999	11.7	15,554	52
10,000 - 19,999	12.3	20,855	31
20,000 - 29,999	7.8	29,061	16
30,000 - 39,999	5.3	39,558	12
40,000 - 49,999	3.1	48,903	8
50,000 and over	5.8	104,748	7
Total/average	100.0	\$ 22,862	48

Corn Belt - The one-fourth of the Corn Belt farms with negative returns from farming in 1979 also had very low family incomes from all sources. Off-farm income did not begin to offset these losses although there was a positive net cash income on the average. About one-fourth of the farming enterprises earned between \$5,000 and \$20,000, a greater concentration at this level than in most other regions. There were 13 percent of the total number that had

net cash incomes from farming of \$30,000 or more compared to 11 percent nationally.

Table 25.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Corn Belt, 3,740 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	25.2	\$ 8,863	208
\$ 0 - 999	8.9	15,184	97
1,000 - 1,999	7.4	16,288	91
2,000 - 2,999	5.3	12,731	81
3,000 - 4,999	8.2	16,704	77
5,000 - 9,999	11.8	20,763	65
10,000 - 19,999	13.5	22,921	37
20,000 - 29,999	6.7	32,346	24
30,000 - 39,999	4.3	41,097	16
40,000 - 49,999	2.6	50,125	11
50,000 and over	<u>6.1</u>	<u>108,948</u>	<u>8</u>
Total/average	100.0	\$ 24,248	53

Northern Plains - In this predominantly agricultural region the 23.6 percent of the farms sustaining losses from agricultural activity also had negative net cash incomes from all sources on the average. This was the only region where this occurred. Off-farm income either was not available or was not adequate to provide sufficient cash to cover current farm expenses and leave something for family living. In contrast over 30 percent of the farms had net cash incomes from farming between \$5,000 and \$20,000, the largest concentration of farms in this category in any of the regions. An important proportion (16 percent) of the Northern Plains farm families obtained net cash returns of \$30,000 or more from farming. The diversity of experience and incomes from farm operations within the region was substantial. This is somewhat characteristic of farming in the Great Plains where uncertain rainfall and moisture conditions has led to highly variable crop yields over time.

Table 26.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Northern Plains, 1,850 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	23.6	\$ -5,014	--
\$ 0 - 999	5.3	14,528	97
1,000 - 1,999	4.3	10,542	86
2,000 - 2,999	4.1	14,302	83
3,000 - 4,999	7.4	15,873	75
5,000 - 9,999	13.1	13,437	45
10,000 - 19,999	17.3	20,832	30
20,000 - 29,999	8.9	30,969	21
30,000 - 39,999	5.0	40,573	15
40,000 - 49,999	3.2	51,314	14
50,000 and over	<u>7.8</u>	<u>137,276</u>	<u>5</u>
Total/average	100.0	\$ 24,275	38

The Appalachian States - This region of generally low net cash incomes from all sources also reported about one-fourth of the farm operations with cash losses in 1979. But the positive returns from farming activities were generally small as well. About 47.4 percent were concentrated with cash incomes between 0 and \$5,000 from farming. There were only 4.6 percent of the families who obtained \$30,000 or more in cash from farm operations. Off-farm income was crucial to family living in these states. Essentially most of these rural families used small farm enterprises to supplement their incomes obtained off the farm rather than the other way around.

Table 27.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Appalachian States, 4,544 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	25.7	\$ 13,873	128
\$ 0 - 999	16.9	13,001	96
1,000 - 1,999	11.8	13,227	89
2,000 - 2,999	7.9	14,428	83
3,000 - 4,999	10.8	14,428	73
5,000 - 9,999	10.8	19,430	64
10,000 - 19,999	8.3	24,597	44
20,000 - 29,999	3.2	35,111	29
30,000 - 39,999	1.3	43,116	20
40,000 - 49,999	1.1	50,705	13
50,000 and over	2.2	115,108	12
Total/average	100.0	\$ 18,964	69

Southeastern States - No region reported more losses from farm operation than the Southeast, yet family income for this group averaged \$13,111 which was above the national average for those families sustaining losses from farming enterprises. This implies that many of the losses were small or that off-farm income was substantial to make up the difference. The number of farms with farm cash returns of \$30,000 or more was only 7.4 percent of the total; yet their family incomes were well above national averages in the same categories. This suggests that the families with the larger farm operations had done well financially in the region although they were relatively few in number.

Table 28.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Southeastern States, 3,192 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	39.4	\$ 13,111	142
\$ 0 - 999	13.3	15,860	97
1,000 - 1,999	6.8	17,736	92
2,000 - 2,999	5.4	16,385	85
3,000 - 4,999	7.2	17,668	78
5,000 - 9,999	8.8	19,488	63
10,000 - 19,999	8.1	26,978	46
20,000 - 29,999	3.6	37,562	35
30,000 - 39,999	1.8	46,038	25
40,000 - 49,999	1.3	60,092	26
50,000 and over	<u>4.3</u>	<u>224,451</u>	<u>10</u>
Total/average	100.0	\$ 27,805	58

Delta States - Nearly half of the farms in the Delta had negative incomes or positive returns of less than \$1,000 from farming. Off-farm income was large enough to provide most of these families with at least modest incomes. The rest of the distribution tended to follow the general pattern shown by farms with similar net cash returns in the rest of the country. Total family income from all sources tended to follow closely the national averages. Off-farm income provided less than half of the total as soon as net cash farm incomes ranged between \$10,000 and \$20,000.

Table 29.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Delta States, 1,947 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	percent		percent
Negative	32.3	\$ 12,508	143
\$ 0 - 999	16.0	14,649	97
1,000 - 1,999	7.8	18,051	92
2,000 - 2,999	6.5	14,477	83
3,000 - 4,999	7.8	15,304	74
5,000 - 9,999	9.2	22,187	68
10,000 - 19,999	7.5	23,598	39
20,000 - 29,999	4.4	35,060	29
30,000 - 39,999	2.1	39,060	12
40,000 - 49,999	1.0	67,593	34
50,000 and over	5.4	141,717	9
Total/average	100.0	\$ 24,355	60

Southern Plains - The diversity of farms in Texas and Oklahoma is suggested by this distribution. Off-farm incomes provide large proportions of family living on the average in each of the lower farm income groups. There are 21.2 percent of the farm families who reported net cash incomes of \$10,000 or more from farm operations in 1979. This group had similar incomes on the average to their peers in other regions of the United States. As was true in the Southeastern States over 45 percent of the units reporting either sustained losses or had net cash incomes from all farm operations of less than \$1,000. Thus, the farm enterprise was mostly a supplement to other income sources.

Table 30.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Southern Plains, 1,385 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	30.7	\$ 12,150	182
\$ 0 - 999	14.9	15,279	97
1,000 - 1,999	9.5	16,402	91
2,000 - 2,999	6.2	16,667	85
3,000 - 4,999	8.3	20,385	81
5,000 - 9,999	9.2	24,057	70
10,000 - 19,999	7.8	27,881	48
20,000 - 29,999	4.1	34,003	29
30,000 - 39,999	2.8	45,231	23
40,000 - 49,999	1.6	52,403	13
50,000 and over	<u>4.9</u>	<u>156,888</u>	<u>11</u>
Total/average	100.0	\$ 25,921	65

Mountain States - Despite having a higher average family income from all sources than most other regions in the country, there were still 30 percent of the farm units reporting cash losses. On these operations net cash income available for family living was small. The need for off-farm income to make up rather substantial farm losses in a number of cases is suggested by the 289 percent listed in the last column of the first row. There were also one-third of the farm enterprises with cash returns of \$10,000 or more. These families had total incomes at least comparable to those obtained by similar farm families in other regions. A relatively large proportion (9.1%), compared to all other regions except the Pacific States, had net cash incomes of \$50,000 or more from their farming operations.

Table 31.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Mountain States, 4,590 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	30.3	\$ 7,904	289
\$ 0 - 999	9.5	15,547	97
1,000 - 1,999	6.1	16,090	91
2,000 - 2,999	5.0	15,007	83
3,000 - 4,999	6.9	17,862	78
5,000 - 9,999	8.7	19,088	63
10,000 - 19,999	10.6	22,789	37
20,000 - 29,999	6.6	33,118	25
30,000 - 39,999	4.0	41,712	19
40,000 - 49,999	3.2	52,492	15
50,000 and over	<u>9.1</u>	<u>159,035</u>	<u>8</u>
Total/average	100.0	\$ 30,854	49

Pacific States - This region of both very large and very small farms has relatively high average family incomes in each of the categories. A large number of farming operations reported cash losses, almost 36 percent. The region also had 10.7 percent of the units with net cash incomes from farming of \$50,000 or more, averaging \$253,000 per family, the highest such average for this group in the country.

Table 32.

DISTRIBUTION OF NET CASH FARM INCOME, ALL SOURCES
Pacific States, 3,981 Census Survey Farms, 1979

Net cash farm income, all sources	Percent of total farms	Total family net cash income	Off-farm income as % of total family income
	<u>percent</u>		<u>percent</u>
Negative	35.9	\$ 14,147	187
\$ 0 - 999	9.8	21,055	98
1,000 - 1,999	6.3	20,628	93
2,000 - 2,999	3.3	20,267	88
3,000 - 4,999	5.6	18,561	79
5,000 - 9,999	9.3	23,029	69
10,000 - 19,999	8.3	28,771	49
20,000 - 29,999	4.9	40,058	39
30,000 - 39,999	3.2	47,320	27
40,000 - 49,999	2.7	55,315	20
50,000 and over	<u>10.7</u>	<u>253,032</u>	<u>7</u>
Total/average	100.0	\$ 46,742	43

CONCLUDING OBSERVATIONS

The 1979 Farm Finance Survey, conducted as a special study by the Bureau of the Census as a part of the 1978 Census of Agriculture, provides important and unique information on the sources of family income available to individuals living on America's farms. The structure of cash income flows is detailed by source. The importance of off-farm income is readily evident for the 37 percent of all farms with agricultural sales of \$5,000 or less. These farms are primarily places where families can live in the country and supplement their off-farm incomes. More than 95 percent of all family net cash income comes from non-farm sources (Table 2). The groups of farms with agricultural sales falling between \$5,000 and \$40,000 include 35 percent of all census farms. In this group are many part-time, commercial enterprises where one or more family members work off the farm as well as carrying on some type of commercial farming activities. On the average, in all of these groupings off-farm sources contribute more net cash income than do farm operations to family cash income. Nevertheless, there remain some small full-time commercial farms with agricultural sales of less than \$40,000. These situations include a wide range

of circumstances from older families approaching retirement to younger families struggling with very limited resources.

Cash income from farming activities provided the majority of family income on farms selling \$40,000 or more of agricultural products. (Table 2). This group of 650,000 farms produced more than 88 percent of agricultural output in 1979. Most of these farms are large enough to provide full-time employment for one worker or more. Net cash income from all sources on these farms was highly variable. The averages for each of the gross sales classes indicated that the majority of these families had average or above average incomes compared with all families in the United States. On farms with sales of \$100,000 or more net income from farm sources alone provided returns well above the national average in 1979.

Substantial numbers of people, nearly 30 percent of the total, reported losses from their farming activities. This general pattern held in most regions of the country (Table 12). The data sets available do not provide detailed information about the types of farms where losses were sustained or the size distribution of farms where such losses occurred.

The nature of income distributions by size of farms within different regions of the country (Table 13-22) provides further insight into the character of the regional differences observed. The importance of off-farm income differs markedly both by size of farm and by region. Opportunities for obtaining such income are certainly different between regions and are likely to continue to change through time. Not surprisingly cash wages and salaries provided more than two-thirds of the total of all off-farm cash incomes.

To understand what is happening to the structure of agriculture and the income position of families living on America's farms, there is a continuing need for information like that provided in the 1979 Farm Finance Survey. Funds were not provided to the Bureau of the Census for a similar follow-up survey after the 1982 Census of Agriculture. It is particularly important that a similar benchmark survey be conducted in association with the 1987 Census.

APPENDIX

Regional distributions of income were examined where age of operator was used as the basis for classification. Age was compared to net cash income from all farm sources, to off-farm income and to net cash family income from all sources. The percentage of farm operators falling into each of the six age classes was reported as well.

In most of the 10 regions farm operators under 25 had the smallest incomes. There were two exceptions to this general rule-- in the Delta States and the Pacific region. Because the numbers of cases in this group was small, a few special cases may well have influenced the average for this group. A careful review of these distribution tables suggests that age was a relatively modest determinant of net cash family income compared to more important characteristics such as size of business, quality of resources, type of farming and the management capacity of individual operators. The age group associated with the highest, family net cash income differed among the ten regions. Usually the differences were modest and were not substantial enough to encourage further generalizations.

Table A-1. FARM FAMILY INCOME BY AGE OF OPERATOR
11 Northeastern States, 6161 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	2.7	\$ 8,981	\$ 8,978	\$17,959
25 - 34	11.9	7,745	14,844	22,589
35 - 44	20.7	9,192	18,346	27,538
45 - 54	24.2	12,140	17,151	29,291
55 - 64	25.4	10,539	15,516	26,055
65 and over	<u>15.1</u>	<u>4,865</u>	<u>10,318</u>	<u>15,183</u>
Northeast	100.0	\$ 9,417	\$15,453	\$24,870

Table A-2. FARM FAMILY INCOME BY AGE OF OPERATOR
Lake States, 1,740 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
Under 25	3.0	\$ 8,564	\$ 5,340	\$13,904
25 - 34	13.0	14,158	11,093	25,251
35 - 44	20.8	11,269	12,207	23,476
45 - 54	24.1	13,222	14,032	27,254
55 - 64	26.0	13,398	8,923	22,321
65 and over	<u>13.1</u>	<u>6,483</u>	<u>8,064</u>	<u>14,547</u>
Lake States	100.0	\$11,963	\$10,899	\$22,862

Table A-3. FARM FAMILY INCOME BY AGE OF OPERATOR
Corn Belt, 3,740 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	3.9	\$ 5,238	\$ 8,538	\$13,776
25 - 34	14.6	10,777	11,735	22,512
35 - 44	18.8	11,257	18,231	29,488
45 - 54	23.2	14,057	14,451	28,508
55 - 64	24.7	12,087	10,331	22,418
65 and over	<u>14.8</u>	<u>8,492</u>	<u>9,968</u>	<u>18,460</u>
Corn Belt	100.0	\$11,396	\$12,852	\$24,248

Table A-4. FARM FAMILY INCOME BY AGE OF OPERATOR
Northern Plains, 1,850 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	4.7	\$ 8,195	\$ 5,742	\$13,937
25 - 34	14.4	12,792	10,411	23,203
35 - 44	15.5	15,662	12,514	28,176
45 - 54	26.4	15,037	8,815	23,852
55 - 64	25.4	14,753	6,629	21,382
65 and over	<u>13.6</u>	<u>19,771</u>	<u>11,044</u>	<u>30,815</u>
Northern Plains	100.0	\$15,056	\$ 9,219	\$24,275

Table A-5. FARM FAMILY INCOME BY AGE OF OPERATOR
Appalachian States, 4,544 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	2.0	\$7,326	\$ 8,513	\$15,839
25 - 34	12.5	6,707	13,622	20,329
35 - 44	17.8	5,218	17,424	22,642
45 - 54	22.8	6,575	15,246	21,821
55 - 64	25.4	5,966	11,841	17,807
65 and over	<u>19.5</u>	<u>4,394</u>	<u>8,828</u>	<u>13,222</u>
Appalachian States	100.0	\$5,786	\$13,178	\$18,964

Table A-6. FARM FAMILY INCOME BY AGE OF OPERATOR
Southeastern States, 3,192 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	2.2	\$ 5,791	\$13,141	\$18,932
25 - 34	11.3	5,958	16,206	22,164
35 - 44	18.4	10,557	18,635	29,192
45 - 54	23.8	13,617	19,564	33,181
55 - 64	26.8	12,455	15,750	28,205
65 and over	<u>17.5</u>	<u>9,166</u>	<u>9,872</u>	<u>19,038</u>
Southeastern States	100.0	\$10,927	\$16,158	\$27,085

Table A-7. FARM FAMILY INCOME BY AGE OF OPERATOR
Delta States, 1,947 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	1.0	\$33,147	\$11,937	\$45,084
25 - 34	14.9	10,840	15,216	26,056
35 - 44	20.7	11,763	16,660	28,423
45 - 54	22.0	10,274	19,631	29,905
55 - 64	23.6	9,110	12,151	21,261
65 and over	<u>17.8</u>	<u>5,565</u>	<u>8,649</u>	<u>14,214</u>
Delta States	100.0	\$ 9,793	\$14,562	\$24,355

Table A-8. FARM FAMILY INCOME BY AGE OF OPERATOR
Southern Plains, 1,385 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	2.6	\$ 5,871	\$16,784	\$22,655
25 - 34	10.4	14,101	15,663	29,764
35 - 44	17.2	9,321	19,282	28,603
45 - 54	23.5	6,923	19,968	26,891
55 - 64	25.0	11,801	16,964	28,765
65 and over	<u>21.3</u>	<u>5,825</u>	<u>12,061</u>	<u>17,886</u>
Southern Plains	100.0	\$ 9,037	\$16,884	\$25,921

Table A-9. FARM FAMILY INCOME BY AGE OF OPERATOR
Mountain States, 4,590 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	2.0	\$ 5,005	\$ 7,793	\$12,798
25 - 34	12.7	15,559	14,495	30,054
35 - 44	18.5	13,648	16,507	30,155
45 - 54	25.0	16,837	16,956	33,793
55 - 64	25.0	19,207	15,758	34,965
65 and over	<u>16.8</u>	<u>13,533</u>	<u>10,353</u>	<u>23,886</u>
Mountain States	100.0	\$15,885	\$14,969	\$30,854

Table 10. FARM FAMILY INCOME BY AGE OF OPERATOR
Pacific States, 3,981 Census Survey Farms, 1979

Age of operator	Percent of total farms	Net income from all farm sources	Off-farm income	Total family net cash income
	<u>percent</u>			
Under 25	1.1	\$50,872	\$ 8,624	\$59,496
25 - 34	11.4	16,095	21,780	37,875
35 - 44	20.4	34,678	23,183	57,861
45 - 54	25.6	23,593	22,708	46,301
55 - 64	23.9	32,563	17,865	50,428
65 and over	<u>17.6</u>	<u>18,590</u>	<u>15,822</u>	<u>34,412</u>
Pacific States	100.0	\$26,570	\$20,172	\$46,742