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OBSERVATIONS ON A RURAL FAMILY LIVING STUDY IN YORK COUNTY, SOUTH CAROLINA

Talk by Elizabeth S. Watson, South Carolina Agricultural Experiment Station, at the 30th Annual Agricultural Outlook Conference, Washington, D. C., October 22, 1952

Much attention is focused on the increasing march of industries into the south in search of markets, materials and manpower and its effect on the farms, factories, and folkways. We home economists in agricultural regions are probably most concerned with its effect on the homemaker.

How much money do rural families spend; how do they spend it; how much of their food supply do they grow, and conserve; how many rural mothers are working away from their homes or farms; are some of the questions to which we seek answers in planning educational programs. In order to provide some of the answers (or raise more questions), the South Carolina Experiment Station home economists undertook a study of family living expenditures among white families living in rural, really open-country areas, of York County, South Carolina.

We have considered York County as a typical Piedmont county where changes have been phenomenal recently. In the year July 1, 1950 to June 30, 1951 over $60,000,000 capital was invested in textile industries, with $135,000,000 value of textile products, and over $30,000,000 annual textile wages and salaries. During the previous year, according to the 1950 Census, the value of all farm products sold was about 6 million dollars. Just what the proportionate difference was 10 or 20 years ago is not known, but everyone living in the area seems to be more conscious of the impact of industries now.

From a random sample drawn in open-country areas only, we obtained 208 completed schedules on family living expenditures from white families consisting of a husband, wife, and at least one child under 18 years of age. There were 260 eligible families out of 650 families living in the sample areas and statistics obtained on all at the prelisting corresponded closely with the same items in 1950 Census data for the county. With the aid of the North Carolina Institute of Statistics in drawing this sample, we expected to get three groups of families--those getting most of their income from farming, part-time farmers, and nonfarmers--with not less than 50 in each group. From these we would attempt to contrast expenditure patterns within the three classifications, possibly according to income.

Tabulations of the data reveal that while 125 of the 208 families (60 percent) were living on farms as defined for the 1950 Census, only 16 (8 percent) received more income from farm than nonfarm sources, and only four of the 16 received all of their 1950 income from the farm. Mrs. Reagan gave the 1950 Census definition of a farm in her talk. Since it is possible for this definition to embrace families who are not generally considered farmers, the 1950 Census Criteria for Determining Economic Class of Farm seem rather important as a means of classification. By these criteria there were 33 commercial farm (only 5 with over $5,000 gross sales), 33 part-time farm, and 59 residential farm families in the completed York County group. The commercial and part-time farm families (66) were combined for certain tabulations, and all who did any farming (125) were combined for expenditure tabulations. I repeat that although we have classified our two main groups as farm and nonfarm, most of the farm (109 out of 125) also had more income from outside sources than from farm.

The following charts (slides) will show income and expenditure information: (Summary of information on bar charts given below)

I. Sources of family income, York County, 1950 (average per family)

Class	Total number families	Total money and nonmoney	Non-money*	Total money	Wages and salaries	Net farm (cash)	All other
Commercial and part-time farm..	66	$3,387	$913	$2,474	$1,524	$407	$542
Residential farm..	59	3,363	660	2,702	2,471	-144	374
Nonfarm...........	83	3,569	283	3,286	2,915	0	371

* Value of home-produced food and fuel at farm prices, and value of owned or farm-provided housing.

II. Family expenditures including gifts, taxes, and occupational expenses (other than farm)

Class	Number of families	Total expenditures	Food	Clothing	Auto	Housing and household operation	Furnishings and equipment	Medical care	All other*
All farm...	125	$2,462	$741	$302	$419	$232	$141	$124	$503
Nonfarm....	83	3,044	1,028	310	342	422	175	130	637

* "All other" includes: Recreation, personal care, tobacco, reading, education, miscellaneous expenses such as feed and garden seed by nonfarm families, contributions, income taxes, and occupational expenses.

You will note that the average nonfarm family spent about $600 more than the farm family and that this difference came largely from food, housing, and "other" expenditures. As you know, housing expenditures would be figured differently for farmers.

Let's look particularly at the food situation:

III. Food for the family

Class	Number of families	Amount spent for food	Value of home-produced food at farm prices
Commercial and part-time farm..........	66	$666	$502
Residential farm......	59	825	331
Nonfarm..............	83	1,028	104

If the home-produced food had been valued at retail prices the differences would have been even greater. Previous food consumption studies in our State have shown that, generally, diets with the highest proportions of home-produced foods surpassed others in nutritive values.

IV. Family "ups and downs" - percent of families having plus or minus net changes in assets and liabilities

	Percent		
	Plus change	Minus change	The same
Farm...........	54	44	2
Nonfarm........	67	33	-

The average family had a net plus change of $167. Sixty-six percent of the farm families said they had more or the same income as the previous year and 81 percent of the nonfarm families had the same or higher incomes.

V. Family investments in 1950

Percent making investments

Class	Buying or paying on home or farm	Home improvements	Farm equipment	Life insurance premiums	Social Security or other retirement payments	Other, bonds, etc.
Farm..........	19	27	16	85	66*	22
Nonfarm.......	17	20	--	94	92	06

* These were deductions for social security payments from nonfarm wages or salaries of some member of the farm family working in covered employment.

The average family size was 5.5 persons for the farm group and 5.2 for the nonfarm group.

Working wives

How many of the rural mothers are working outside their homes is a question which increasingly concerns home economists in South Carolina, particularly those of us working with these women. As Mrs. Taylor of the Bureau of Human Nutrition and Home Economics points out in an article in the January AHEA Journal, there are many more rural women in the labor force than most people realize. In March 1950, in the country as a whole, one out of every four women living with their husbands was working or seeking work outside her home.

The proportion of rural women in our study who actually worked some time during 1950 outside their home was higher than this--more than one out of every three (36 percent). These were wives of heads of families, and because they were limited to white women and to mothers of at least one child under 18, the general average might be even larger. It was expected that the percentage of nonfarm wives who worked would be higher than that of farm wives, and it was to a certain degree: 45 percent of the nonfarm compared to 30 percent of the farm wives. When those who made less than $500 during the year were eliminated the percentage difference was still about the same.

Of the 75 wives who worked, one-fourth made less than $500; one-fourth made from $500 to under $1,000; 22 percent made $1,000 to under $2,000, and 28 percent made $2,000 and over. Most of those who made less than $500 worked very irregularly for a few days or weeks during the year, but some of them may have just started on a regular job late in the year. All of the women farm laborers were in this group.

We did not ask the homemakers why they worked, but the reasons seemed to be the same as the reason most of us work--they needed the money. It was true that 1950 was a bad farm crop year, and both wives and heads of some farm families started to work after they knew that very little money would be realized from the farm. Then too, after the Korean war situation developed in June 1950, the textile mills in the area had rush orders and put on extra shifts of workers so that there was a demand for employees--whether experienced or not.

Three-fourths of the wives who worked at all made $500 or more during the year, and henceforth only these 56 will be referred to as the working wives. By far the largest number were employed as textile operatives--39 out of 56. Of the other 17 there were six in the professional class (teachers or registered nurses), seven in the clerical or sales classification; with one proprietor and three "other operatives." There was no "Rosie the Riveter," nor other unusual paying occupation for women in our York County sample.

In 26 of these cases the children (or child) were all of school age or over, in 18 cases they were both over and under 6, and in 12 families where the mothers worked all the children were under 6 years of age. There seemed to be no predominant plan of caring for small children in the families where the mothers worked. In a few cases there was an older woman relative (usually a grandmother) who lived with the family; in other cases children were taken to their grandmother's home--one grandmother was keeping four "sets" of children at once. Some met the situation by having the father and mother working on different shifts, and only a few had paid help in their homes to keep the children. Older children looked after younger ones occasionally, and some school age children were left alone for a time. No case of a preschool nursery providing care was reported, although one large plant in the county does provide a nursery during the 7 a.m. to 3 p.m. shift.

Expenses for food, for paid help, for laundry sent out, and the wife's own clothing were all higher for the working wives, which seems logical. In the case of food it would be difficult to determine whether expenditures were higher because the wives worked outside instead of staying at home, or whether they were higher because the average family income was usually more when the wife worked. The average size of family was just about the same for both groups.

Installment buying

The old idea that one should not make a purchase until he had the money on hand seemed to have swung over to the "nothing venture, nothing have" school of thought in York County, because nearly three-fourths of all the families were making installment payments during the year, exclusive of automobile payments and/or housing payments. This varied from 84 percent of the nonfarm families to 42 percent of the commercial farm group. Those who were farm families by tradition, or who still had some farm income which came in at only one season of the year were not as addicted to the "$2 down and $2 a week for the rest of your life" pattern as the nonfarm group.

Large pieces of equipment such as refrigerators, stoves, and washing machines were bought on the installment plan about five to one. During 1950, 128 of these three items were being bought "on time" and only 24 were bought for cash. Most of the installment purchasers actually did not know how much the carrying charges added to the original purchase price, and some said that they kept no record of when an article would be paid for. In some instances where families had records of carrying charges they seemed to run from 12 to 18 percent of the total purchase price, but such records were the exception. There was a system of "running accounts" at mail order houses or furniture stores which covered a large variety of items bought at different times, yet the buyer continued to pay the same amount every week.

One nonfarm family of eight members with a cash income of over $8,000 was paying on 13 different accounts covering 18 items exclusive of the house payments. The agent's impression was that the family lived rather poorly in spite of the high income, and that their buying did not seem to contribute to permanent improvement of their living standards. Another family of five whose income was only $2,400 was currently paying for a house, a truck, an electric pump, a washing machine, an oil stove, and a radio. They were meeting payments regularly, and according to the field agent, living very nicely at the time by the acquisition of durable goods "on time." Their standard of living compared most favorably with that of the same sized family in the $3,000 to $4,000 a year class. No doubt, what we define as "good buying practices" may depend on a number of factors in addition to whether cash or credit terms. There seems to be a great need to know how to count the cost of installment buying.

Medical care

Every family with one exception had expenditures for medical care, and the family's economic classification seemed to make little difference in the average spent--($127). Neither was there any appreciable difference in the average amount spent by farm and nonfarm families. Families who had some form of hospital insurance spent more on the average than families without any insurance, $139 to $102, but their average premium payment of $16 (which was included in medical care expenses) accounted for some of this difference. If a family with insurance had hospital expenses only the part paid by the family was included. About two-thirds of all families had hospital insurance, some of which was paid entirely by employers, part was a combination and some was paid entirely by only a few individuals. The high-income group of farm and nonfarm families spent more for dentists, oculists and glasses, and for hospital insurance premiums than did the low and middle groups, but the reverse was true for hospital expenses. Forty percent of all families had someone in a hospital during the year, and 33 of these 88 cases were mothers with new babies. Seventy-one percent of those having hospital expense had insurance. The average stay in the hospital was 5 days for all families, or 11 days for those hospitalized. If there were any unpaid bills for family living at the end of the year, the medical bills were often a part of this. It appears that planning for medical care is needed by many families.