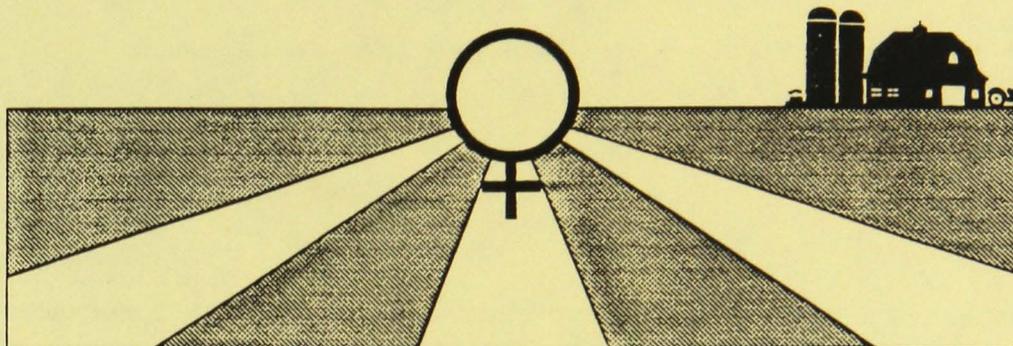


Minnesota Farm Women: Who Are They and What Do They Do?



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A Summary of the 1988 Farm Women's Survey

November 1988



Sponsored by
Minnesota Agri-Women
through a grant from
the Emma B. Howe Memorial Foundation



Research conducted by
Dr. Sharon Danes
Family Social Science Department
Minnesota Extension Service
University of Minnesota

Because little information exists on farm women, both on a state and national level, it is difficult to assess the involvement of farm women in the actual farm operation. It also is difficult to gauge the requirements of farm women in rural community systems such as health and child care and the availability of educational and employment opportunities.

Through a grant from the Emma B. Howe Memorial Foundation, Minnesota Agri-Women (an affiliate of American Agri-Women) sponsored a Farm Women's Survey to gather information for its programs. The research was conducted by Dr. Sharon Danes, Assistant Professor, Family Social Services, Minnesota Extension Service, University of Minnesota.

A survey was sent to approximately 1500 Minnesota farm women in the spring of 1988. The questionnaire dealt with such topics as:

- | | |
|---|--|
| What do farm women do on the farm? | How involved are they in farm management? |
| Do they also work off the farm? | What types of services do they need? |
| How many work off the farm? | Are they satisfied with their lives? |

Based on the results of the Farm Women's Survey, farm women are very highly involved both in farm management decisions and farm labor.

Additionally, with the recent farm crisis, farm women have also entered the work force in greater numbers to meet the basic necessities of their families. Many of these women report that their level of involvement with the farm after taking other employment has not decreased. This suggests a serious role overload among many Minnesota farm women. It now appears that we have a sizable population of farm women who are working off the farm while providing significant input in running a farm business at the same time.

The survey reveals that while farm women generally have a high level of satisfaction with their family lives, many concerns arise concerning these role overload, provision of community services, job opportunities, job benefits and day care facilities. This booklet provides a summary of the survey results.

More information on the survey sample and response rates appear on the back page of this report.

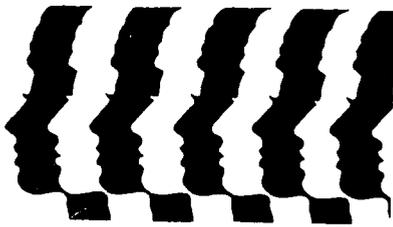
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Based on the Minnesota Farm Women's Survey:

- Only 6% of farm women say they have little or no direct contact with farm work.
- 75% of farm women take care of farm animals — 40% do it as a regular duty.
- One-half of farm women are involved at some time in plowing, disking, and cultivating.
- Over 40% of farm women make major farm purchases.
- Almost one-half of Minnesota farm women are employed off of the farm.
- Over 1/4 of farm women working off the farm receive no benefits; 60% receive no health insurance.
- After work and leisure concerns, farm women were most dissatisfied with the services provided by their communities.

The Minnesota Farm Woman: Who Is She?

Across age groups, adult Minnesota farm women are fairly represented in the survey:

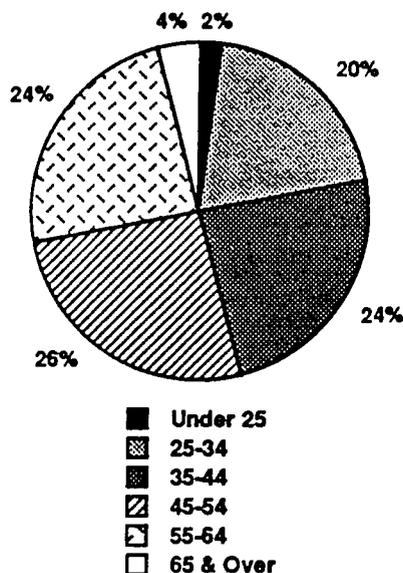


The average Minnesota farm woman is 46 years old.

She is married.

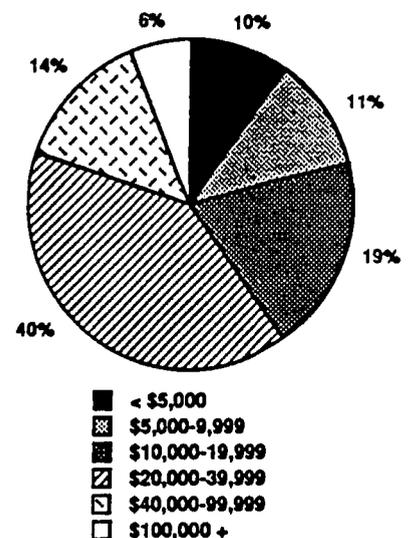
There are about 4 people in her household.

Average Age of Respondents



The median gross income of respondents was \$24,518. However, answers ranged from a minus of over \$90,000 to a plus of over \$300,000. Please note that since there is an inherent reluctance to respond to income questions (based on an initial pilot survey), the income figures represent only two-thirds of the total response. The actual average may be higher or lower.

Total Taxable Income All Sources



Most farm women are married (90%). The average household size is 3.6 with children averaging 1.6; however, one-third reported no children living at home.

As far as education goes, 91% have at least a high school diploma. Of those, 46% have some additional training; 12% have a B.S. degree, and 1% hold a graduate degree.

How involved are Minnesota farm women in their farm operations?

Farm women are involved in two different ways: They can be involved in the management of the farm and/or they can provide physical labor.

FARM MANAGEMENT DISCUSSIONS

Minnesota farm women are highly involved in farm management discussions. In fact, over half of all farm women are involved in the following discussions:

<u>Discussion About</u>	<u>% Highly Involved</u>
Whether someone will work off the farm	73%
Whether to buy or sell more land	71%
Whether to borrow money	69%
Which farm operation bills to pay	69%
How recordkeeping should be done	66%
Whether to rent more or less land	62%
When to retire from farming	61%
Plans for the farm operation after death	60%
Whether to buy major farm equipment	56%

FARM MANAGEMENT DECISIONS

But who makes the final decision after those discussions about the farm? The survey shows that in most cases, the decision is either made jointly by the husband and wife or is made by the husband after discussion with the wife.

<u>Decision About</u>	<u>Husband/Wife Decide Jointly</u>	<u>Husband Decides After Discussion with Wife</u>
Plans for farm operation	80%	12%
Someone will take off-farm job	79%	10%
Buy/sell land	66%	28%
Rent more/less land	55%	38%
Buy major farm equipment	34%	46%
Sell products	24%	50%

FARM LABOR

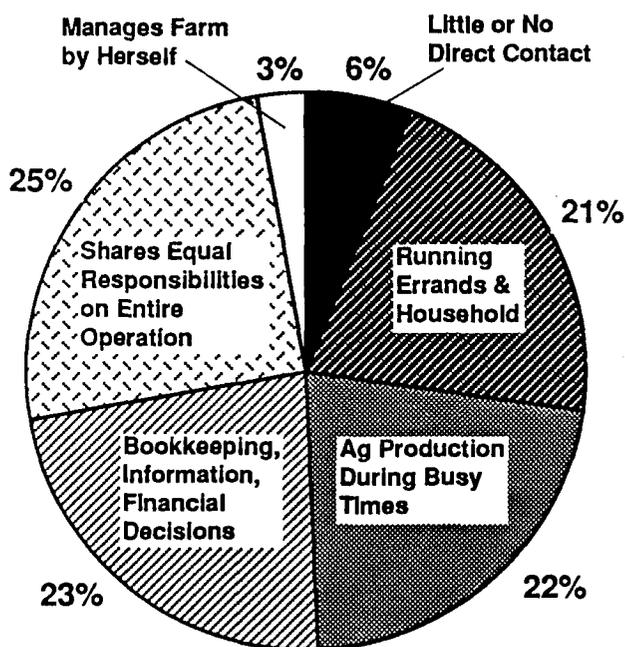
Minnesota farm women are involved not only in farm management decisions, they also carry out many of the farm tasks; 75% of farm women take care of farm animals; 40% do so as a regular duty. They're also highly involved in harvesting crops and doing other fieldwork. In fact, one-half are involved at some time in plowing, disking, and cultivating — and over 40% make major farm purchases. Here's a rundown on some of those tasks:

<u>Performing Task</u>	<u>% Reporting As Regular or Occasional Duty</u>
Running farm errands	98%
Bookkeeping	86%
Taking care of farm animals	75%
Doing fieldwork without machinery	70%
Supervising family member farmwork	69%
Plowing, disking, cultivating	50%
Making major farm equipment purchases	43%
Marketing products	31%

The Minnesota farm woman's role: What is it?

Except for 2 categories, about one-fourth of the sample fell into 4 types of roles as shown below:

Level of Involvement in Farm Operation Reported by Minnesota Farm Women



How do farm women feel about their farm responsibilities?

Of the survey respondents, 89% said they're satisfied with the amount of responsibility they have in making decisions for the farm operation. Only 2% feel they have too much responsibility while 9% said they'd like to share more of the responsibility. Those farm women who reported higher income operations are and want to be even more involved in the farm operation.

What farm women say. . .

About their role as farm women:

"I often feel we are underestimated as to our abilities, our syncopation with the modern world, and our sophistication."

"Some people don't seem to believe that I do drive the combine or the big 4-wheel tractor."

"My husband would not be farming today if it weren't for all the things I do other than cooking and cleaning."

"There are many types of jobs a farm woman has to do on the farm such as veterinarian, chemical uses, nurse, mechanic, etc."

"My husband was near the breaking point so I had to be there to keep his morale up the best I could. This is one major job a farm wife has that is seldom mentioned."

". . . on our tax papers he (my husband) is a 'dairy farmer' and I'm a 'housewife'. I'm a dairy farmer, too!"

About stereotypes:

"I would like more support from some of the businessmen I've had contact with that they would accept the fact that I do know what is going on and that they cooperate and discuss their business with me."

"I think it would be good to 'rate' implement dealerships -- especially parts department personnel -- by farm women. Some of them aren't worth an 'O' ring because they assume no farm woman knows what an 'O' ring is."

". . . would like to see a periodical devoted to rural life in which all the people are not pictured in seed caps, overalls, and weigh in at 250 pounds."

"My pet peeve is these telephone calls that want only the husband; usually I can answer whatever they want . . . we just have to stick up for our rights and it helps if the husband agrees and mine does!"

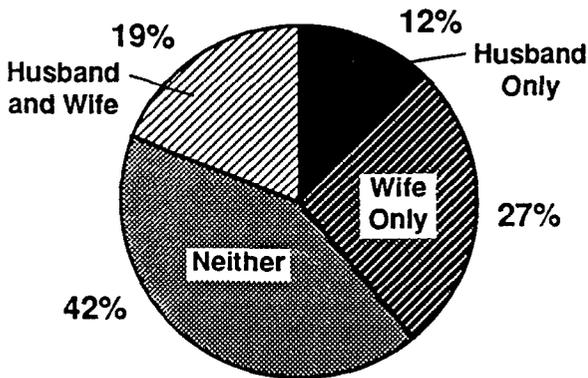
How many farm women work off the farm in Minnesota?

Almost half of Minnesota farm women are employed off the farm.

Both spouses are employed in about 1 out of every 5 farm households. Where only one spouse is employed, the farm woman is more than twice as likely to be the one working off the farm.

In nearly 60% of farm households, at least one spouse is employed off the farm.

Off Farm Employment



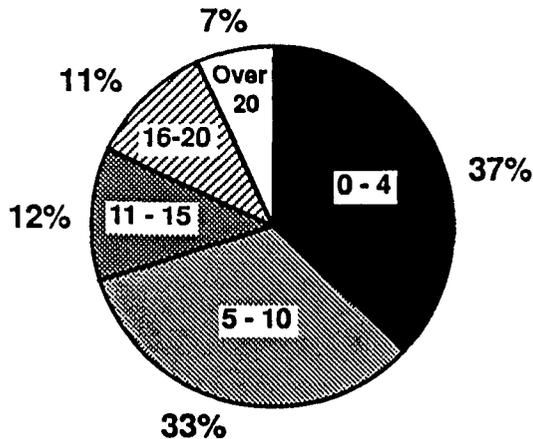
Why do some Minnesota farm women work off the farm?

A major reason that farm women work off the farm is to provide basic family necessities. It's significant that 42% said this influenced their decision to work "a great deal"; also, 23% of the farm women said that a significant reason they work is to meet basic farm expenses.

How long have these women been in the work force?

Many of employed farm women are recent entrants into the job market. Perhaps reflective of the recent farm crisis, almost 40% of farm women employed off the farm started that work in the past 4 years.

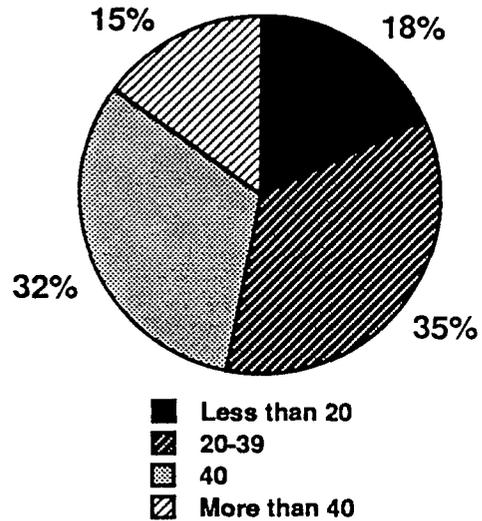
Number of Years Worked (Off the Farm)



Are these women "part-timers"?

Interestingly, 47% of farm women employed off the farm work 40 hours or more.

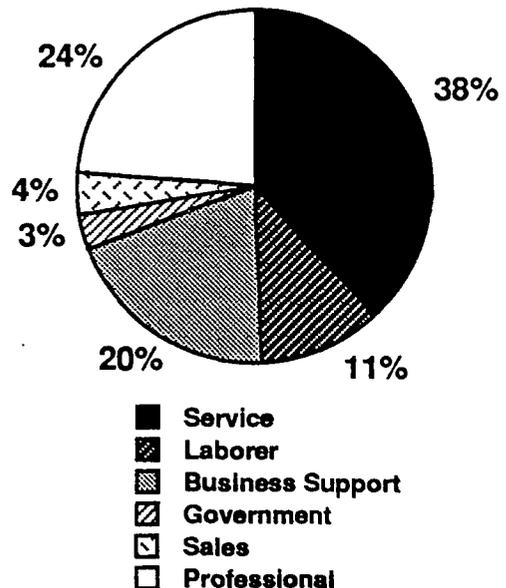
Number of Hours Worked per Week by Employed Minnesota Farm Women (Off the Farm)



What types of jobs do these women hold?

Most farm women employed off the farm are in service professions and are paid by an hourly wage. The average hourly wage was \$6.32; the median was \$5.67. Typically, the annual wage was \$10,775.

Types of Jobs Held by Minnesota Farm Women Employed Off the Farm



What types of benefits are they getting?

Not many. Slightly over one-fourth (28%) of those women who work off the farm indicate they receive no benefits from their off-farm employment:

<u>Benefit</u>	<u>Percent Receiving</u>
Vacation	47%
Sick leave	44%
Health insurance	40%
Retirement	35%
Life insurance	32%
Unemployment compensation	30%
Disability insurance	20%

The average travel distance for off-farm employment was about 26 miles per day with traveling time averaging 35 minutes per day.

How did time commitments change after taking an off-farm job for:

	<u>Time Commitment Decreased Percent Reporting</u>
Being with spouse	57%
Doing community/volunteer work	52%
Doing farm labor	48%
Doing housework	42%
Being with children	40%
Doing farm bookwork	21%

In considering time commitments for farm labor, it's interesting to note that a large number of farm women indicated no decrease in time devoted to the farm operation. With little adjustment in time commitments being made by many farm women after starting employment off the farm, it's evident that there is a role overload for these farm women.

What farm women say. . .

About working off the farm:

"My income carries us through right now. We would not be able to live off of our farm income at this time."

"Prior to working full time, I did much more farm work. Now working full time, this no longer is possible so we leased out our cows and we have only Holstein heifers."

"Because almost every woman in our neighborhood has been forced to seek employment off the farm, I see the social structure of the farm family undergoing drastic changes. The strength of the farm family (and extended family) working together has been destroyed."

"I strongly feel that a mother's place is in the home when children are involved. However, the financial situation needs all the help I can give. I work 3 part time jobs. . ."

Why do some Minnesota farm women not work off the farm?

Of those not employed off the farm, 44% said they didn't because their labor is needed on the farm; 15% said their spouse didn't want them to work. Other reasons were that the distance was too great and there weren't enough jobs available that paid enough.

What about child care?

Of those farm women employed off the farm, 44% reported using day care; 31% of those women paid for that care. Of those who work full time off the farm, 64% pay for child care and the cost ranges up to \$100/week.

On average, farm women who work off the farm and pay for child care, spend 20% of the off-farm income on child care. The range is from 10 to 38 percent of their off-farm income for child care.

Those who pay for child care are concerned about the high cost, the difficulty in finding care, and that child care is often not compatible with their own child rearing values.

An often overlooked concern of farm women is finding suitable child care when the farm woman's labor is required on the farm. Time requirements for harvesting and other field work, animal care, etc. mean that many farm women are hard-pressed to find adequate care and supervision for their children during these periods.

What farm women say. . .

About child care and extended family care:

"If there were more day care facilities for children, at a lower cost. Something or place that would not be located 13 miles away from home."

Need "a source people could go to to help get matched up with a person who wants a home in exchange for help with housework and children, such as an elderly person. I contacted several agencies . . . no one seemed able to help."

"When you are not involved in a regular child care program, it is very difficult to find childcare for small children you feel comfortable with. An area drop in daycare or babysitting coop would be wonderful!"

"A lot of times (doing farm work at home) would mean working outside during naps or having a back pack and having my boys 'ride' along during chores . . . this is something I know a lot of farm women deal with each day."

"(I need) someone to take care of my aging mother."

"Some of us have older parents that we are responsible for. . ."

"Another area where we farm wives have a great deal of stress is helping to care for 3 and 4 generations of family members."

What about participation in community and volunteer organizations?

Farm women are involved in church organizations (85%) and the Extension Service (41%) the most. Also, 34% take part in school organizations.

As far as membership in farm organizations is concerned, they're over twice as likely to belong to a general farm organization (e.g., Farm Bureau, Farmers Union, NFO, etc.) than to a women's auxiliary of a general farm organization; and they're more than 4 times more likely to belong to a general farm organization than to a women's farm organization, such as American Agri-Women, Women Involved in Farm Economics, etc.

How capable do farm women feel to manage a farm if their husband dies?

Responses were nearly divided. Considering both physical labor and management decisions, about 40% said they were extremely or somewhat incapable of continuing to operate the farm business. On the other hand, 36% said they felt somewhat to extremely capable of operating the farm after their husband's death.

"If my husband and I had not had such a good 'partnership', I would not have been able to keep the farm going this way . . . he died very suddenly so I feel very cheated that we were not able to continue our 'partnership'."

"Each year, many farm women are faced with the premature death of a husband . . . there is not enough information or advice available for women in this situation."

In her own words . . .

How satisfied are Minnesota farm women?

The two primary areas of dissatisfaction among Minnesota farm women were their leisure time and financial situation.

"I usually am lucky to get 1 hour per week by myself to get groceries and run errands."

"How healthy, relaxed, unstressed, and rested do you feel? Not very!"

"The optimism of 10 years ago is replaced with a struggle for mere survival."

"I used to think I was almost in heaven when driving the tractor or baling or combining. Even picking rocks was not bad. BUT since the economy and stability of being a farmer has gone down to nothing, I don't enjoy it as much. . ."

However, they are also dissatisfied with the services and support systems provided by their communities.

On Community Support:

"Many of our neighbors and the community in general treated us like we had some kind of terrible communicable disease when we ran into financial problems and even our church didn't offer any support . . . I definitely have an altered view of our communities."

"My husband and I were forced to quit farming in 1986 . . . needless to say, I have a lot of bitter feelings about our community, neighbors, and church. They were no help or support to us at all."

"I wish people in our community would be more accepting of farmers . . . also our church and its members just ignored us and our problems . . . our priest never even called or visited us."

What type of services do they need?

Educational/Job Training:

"Would like to see new and different classes in adult education. . ."

"Higher education opportunities in the local community."

"Continuing education classes . . . these are available now but not to women who live further out from populated areas. . ."

"We make good use of our county extension personnel."

"Many (farm women) do not have the skills needed to get off-farm jobs even if they needed them."

"Need seminars for women who are not terribly involved in the farm operation -- to help them understand the basic aspects of the farm operation and new issues that arise each year. . ."

Health Care:

"Availability of group health insurance for farm families or self-employed."

"Better cheaper health programs."

"Health care insurance to be affordable is so very important to the farmer."

Support Groups:

"It would be nice to have some kind of farm women support groups. . ."

"I believe a support group of farm couples that could meet and talk about farm problems and family problems . . . would help to relieve stress and provide answers. . ."

"The formation of a farm support group in our community has been a valuable aid in surviving the farm crisis."

Despite some dissatisfaction, however, Minnesota farm women are generally satisfied with their family relationships and lifestyles:

"I know I speak for many when I say I'm proud of what we do for a living and I wouldn't want to raise my children any other way!"

"There is nothing fancy or great about our farm or lives but a real appreciation of life, which we all enjoy."

"Farm people have a greater sense of loving one's neighbors."

"Rural people pay dearly for the privilege of the rural setting . . . it is going to be very hard to live the rural life but it is still the best."

Who was selected for the survey?

A scientifically-selected sample of 1,509 names were obtained by USDA's Minnesota Agricultural Statistics Service from its complete list of all Minnesota farms. The sample represents counties from the entire state and includes farm women from all ages, incomes, and farm types. Several groups of farm women had input into the questions asked in the survey. A pilot survey was conducted prior to mailing the questionnaires to fine-tune the questions asked.

The questionnaire was mailed in the spring of 1988. Approximately 850 follow-up phone calls were made after the survey was mailed to those who had not mailed in the survey form.

What was the response to the survey?

Of the total sample, 34% were useable. Of the remainder, 12% were not eligible to take part in the survey (there was no woman living on the farm, for instance), 35% chose not to participate, 18% could not be reached by mail or phone, and 1% were unusable.

Was the sample representative of all farms?

When compared with U.S. and Midwest census data populations for farm populations, the demographic data from this survey closely resembles that of the overall farm population.

What type of farms are represented in the survey?

Most of the farms in the survey (83%) are either family or individually owned. Partnerships accounted for 11% while 3% of the survey farms are incorporated.

Respondents reported having a wide range of commodities: 29% reported having beef cattle and dairy; 23% had hogs; 14% had poultry. The average amount of cropland reported 443 acres. Other minor commodities are also represented among the respondents.

Minnesota Agri-Women extends its thanks and appreciation to all the Minnesota farm women who participated in this survey, and to the women who assisted in the research design.

Special thanks to the following organizations and individuals whose time and effort made this survey possible:

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To obtain additional copies of the survey report, and to learn about meetings planned to discuss the survey results, contact Minnesota Rural Futures, Inc., P.O. Box 3367, Mankato, MN 56002. 507-387-5643

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