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Curtis W. Stofferahn  
*University of North Dakota*

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## MAKING A LIVING: ADAPTATION STRATEGIES OF THE RURAL UNDEREMPLOYED

Curtis W. Stofferahn  
University of North Dakota

### ABSTRACT

*This paper examines the methods that underemployed families use to manage their resources to meet their needs. Data for the analysis is from survey and in-depth interviews of 33 respondents to the \_\_\_\_\_ Rural Life Poll. It attempts to combine rural labor market analysis with anthropological field studies to describe the employment characteristics of the rural underemployed as well as the ways by which the underemployed household supports itself. The under-employed worker's attitudes towards work, and how underemployed households combine resources to support a family are examined. These resources include the income from other family member's employment, domestic production for home consumption or for sale, financial assistance from various government programs, and the economy.*

### INTRODUCTION

Underemployment is a chronic condition in rural America, but we know comparatively little about the rural underemployed; what little we know has been abstracted from national- and state-level survey data, from anthropological field studies of the rural poor, or from rural labor market studies. Survey research is inadequate in that while it documents the existence of rural underemployment, it does not provide much descriptive information about the rural underemployed nor does it explain the existence of rural underemployment. Anthropological field studies of the rural poor, which provide a dynamic analysis and explanation of rural poverty and provide a great deal of descriptive material, are inadequate in that not all rural underemployed are poor nor are all poor underemployed. Rural labor market data, which explain the existence of rural underemployment, do not provide the kind of contextual and descriptive analysis that anthropological field studies provide. This present research is an attempt to bridge the gap between survey data, anthropological field studies, and rural labor market analyses. By combining the use of survey methodology to "uncover" the persistently underemployed and to document the existence of underemployment and the use of in-depth field interviews with the persistently underemployed, we hope to provide the kind of descriptive and analytical information which can be used to address the problems of the rural underemployed.

## LITERATURE REVIEW

What little we do know about the rural underemployed may be gleaned from anthropological field studies of rural poor and from rural labor market analyses.

The Rural Poor and Underemployment. While there is a substantial literature about the rural poor, we do not know the extent that we can generalize about the rural underemployed from this research. But we may gain some insight into rural underemployment from reviewing anthropological community studies on rural poverty.

Fitchen's (1981) case study of the rural poor in a declining community in upstate New York demonstrates that despite their strong commitment to work, their gainful employment and their belief in the value of work, most of the families could not escape poverty. The families she studied could be classified as the working poor. They faced limited economic opportunities because there was virtually no employment in their locality. In her study, she contrasts the limited employment opportunities facing both men and women, their attitudes towards work, and the effect of chronic employment instability on their lives and the lives of their families. Fitchen finds the primary reasons for chronic underemployment of the rural poor in the nature of the local labor market as well as in their own psychological factors. Males' low earnings and marginal employment was due to the nature of the local labor market.

The demand for low-skill workers had not been increasing, and it expanded or contracted with the fluctuations in the national economy. Thus, their job security and pay scale were low, and their advancement opportunities were limited. Low-skilled workers were chronically vulnerable to unemployment and underemployment. In addition to low monetary rewards, non-monetary rewards received on the job were also low. Their jobs did not provide them either status or social connections. Because of employment in low wage jobs, they found it difficult to prove or display self worth through their work. Thus, in addition to low wages, hard work brought them few social rewards or recognition.

Men also had a pessimistic view about future employment. They realized that promotions or wage increases were nearly impossible regardless of job tenure. Changing jobs would not improve their situation because most jobs offered similar wages and benefits. Furthermore, job training would not improve their situation because these opportunities were limited. For the most part, they did not see any chance for job promotion; they generally anticipated that they would remain in their present job or to move horizontally to similar jobs. Job promotion was also restricted by psychological factors such as their inherited low self esteem. After watching parents struggle to make a living on unproductive farms or in low-wage jobs, they internalized expectations of failure and limited hopes for the future.

The female labor market was also characterized by low-level jobs with limited returns. For women, however, the adverse features of work were not nearly as pervasive as for men: fewer worked, worked for fewer years, and experienced less employment-related and personal failure. Women had less personal investment in their role as principal bread-winners than did men. Their jobs were an extra role they shouldered in addition to their other roles as mother, wife and homemaker.

These women did not need to work for reasons of self- fulfillment or

self-esteem. Their earnings either supported the family or bought the luxuries that they could not afford without their income. For women, the additional income they brought to the family was the major reason for their employment; their income supplemented that of their husbands. Women also worked for a variety of other reasons: To have the right to determine how their earnings were spent, for the social interaction that work provided, and to get away from the house. Women who had not been employed recently gave a variety of reasons for not working.

Transportation problems, difficulties in arranging child-care, role conflict, low self esteem, and health problems were often mentioned as major barriers to their employment. Despite these barriers, women often attempted to work. Some did succeed at finding work, others became discouraged and permanently gave up looking for work, and still others gave up temporarily to wait for their circumstances to change.

Studies of rural labor markets provide insight into underemployment of individuals because labor market characteristics condition individuals' employment status regardless of their human capital characteristics. Labor markets connect the employment status for individuals with the macro-level operation of the economy as described by theories of uneven development. Rural labor market research substantiates that underemployment is more than the lack of employment, it is also the outcome of inequality in the distribution of employment within regions (Bluestone and Harrison, 1982). The type of employment available can create patterns of inequality and under-employment (Tomaskovic-Devey, 1987). Low wage employment in agriculture, service, and manufacturing tends to dominate in rural areas. High wage employment in mining and other resource extraction industries tends to be highly variable, creating employment instability although these jobs may offer high wages when they exist (Tickamyer and Duncan, 1984). Part-time and seasonal jobs in agriculture and construction make underemployment a persistent condition for the "working poor" (Lichter, 1988 and 1989; Tickamyer and Duncan, 1990). Although some farm families attempt to raise household income by combining off-farm employment with farm labor, many are not able to increase their incomes enough to escape poverty (Lyson, 1986; Molnar, 1986).

Typical responses to depressed rural labor markets include outmigration, intermittent employment in odd jobs, and bartering of goods and services in the informal sector to piece together a living from miscellaneous sources (C.M. Duncan, 1988; Sherman, 1988). In addition, others have noted increased activities in the informal economy in rural areas with an increase in industrial homework, low wages, and sweatshop conditions (Portes, et al., 1989; Davidson, 1989).

#### The Rural Underemployment Project

The \_\_\_\_\_ (\_\_\_\_\_) at the \_\_\_\_\_ of \_\_\_\_\_ has been monitoring rural underemployment since 1987 for small town residents and 1988 for farm residents, through questions on employment included on the annual \_\_\_\_\_ Rural Life Polls. Data from the poll enabled us to describe some of the characteristics of the underemployed households, but we still did not know much about the personal characteristics of the underemployed individuals themselves. This void of data gave rise to all sorts of misperceptions about the underemployed. It was to

address this void that the Rural Underemployment Project was begun. This research was funded by a grant from the Northwest Area Foundation.

## METHODOLOGY

The measure of underemployment used in 1987 and 1988 was a modified version of the Labor Force Utilization Framework (LUF) developed by Lichter and Costanzo (1986). The measures used included the official measure of unemployment, the discouraged worker rate, and an involuntary part-time rate<sup>1</sup>. In February, 1990, we sent a labor market survey to all respondents to the \_\_\_\_\_ Rural Life Poll. From this survey data we calculated the components of the rural underemployment rate for 1990.

We merged underemployment data from the 1987 and 1988 and Rural Life Poll Small Town and Farm Operator Surveys and the 1990 Labor Market Survey into a small town file and a farm file. From this merged file, we counted the number of households in each survey in which underemployment was present and dis-aggregated underemployment by category of underemployment. Comparison across survey years permitted us to identify households in each region with persistent underemployment (two or three times in three surveys). Using the combined data we determined the number of households in each region with unique combinations of the components of underemployment. Next, we selected a purposive sample of 33 households with persistent underemployment.

Data were gathered primarily by means of in-depth interviews (Banaka, 1971). An interview guide of general topics was used rather than a rigid questionnaire schedule. The interviews were "standardized" only in the sense that there was a given list of topics to be discussed with each person. The analysis of in-depth interview data uses a qualitative approach labeled analytic induction (Williamson et al., 1965) in which the investigators examine the field notes for patterns. Once a pattern is suggested, the field notes become data against which to test the pattern proposed. Thus, the field observations are the basis for emerging patterns and the source of evidence used to assess whether the pattern is, in fact, consistent with a broader body of data.

## THE WORKING POOR

Half of the underemployed rural families of this study could be categorized as working poor. Although most underemployed households had at least one member who was employed most of the time, the income the households received from these jobs was insufficient to bring them above 200 percent of poverty. From the labor market survey, we had total household income and family-size information available for all but five of the families. Using the poverty guidelines from 1990, slightly less than a third of the families were below one hundred percent of poverty, almost twenty percent were between one and two hundred percent of poverty, and just more than a third were at or slightly above two hundred percent of poverty.<sup>2</sup>

Farm families were disproportionately represented among those underemployed families at or below poverty (6 of 10 households). Two of the

members of one farm family classified themselves as unemployed although they worked several part-time jobs in addition to managing the farm. Another farmer classified himself as a discouraged worker although he worked full time on the farm. His son, also a farmer, also was classified as a discouraged worker. Both the farmer and his son had been attempting to find off-farm employment to supplement their farm income without much success. Another full-time farm operator listed his occupation as teacher and classified himself as unemployed. His wife was also an unemployed teacher working part-time as a cook and janitor. One member of a large farm family had been classified as unemployed, but he had just recently taken a job as a retail salesperson in a large city.

Two wives of full-time farm workers classified themselves as discouraged workers. One wife managed the farm's sheep operation, while the other wife considered herself a homemaker. Former workers in the energy industry were also represented among those underemployed households in poverty. One man had worked in various phases of coal mining, but in the last few years of his employment had been seasonal work. Another man had been an oil drilling consultant until the oil-bust of the later 1980's. The other occupation included among the households in poverty was a teacher's aide on a subsidized employment program. One disabled person and his spouse, who classified herself as a discouraged worker, were among those in poverty. Of those respondents in poverty households who admitted to receiving any form of assistance, only two received food stamps, three received fuel assistance, and one received commodities.

Farm families were also disproportionately represented among those households between 100 and 200 percent of poverty guide-lines (four of six households). One father and his son, who were both engaged in operating the family farm, classified themselves as unemployed millwrights. One man farmed part-time and maintained the city water and sewage system part-time while his wife had a full-time job as an emergency room technician and bookkeeper. Another farm wife was a discouraged worker whose husband was a full-time farmer. A farm wife who had classified herself as a discouraged worker had taken over the management of the farm's hog operation in the last year while her husband managed the rest of the farm. The other occupations included among those underemployed households between 100 and 200 percent of poverty included a construction worker who was an involuntary part-time worker with a spouse who was a full-time teacher, and a homemaker who classified herself as a discouraged worker whose husband was a full-time manager of a fertilizer plant.

## EMPLOYMENT BY INDUSTRY

The majority of the persons residing in the underemployed households were employed in agriculture and agricultural service industries, professional services, construction, and retail. The underemployed were primarily employed in agriculture, retail, and professional services. After agriculture, homemakers comprised the next largest category of the underemployed. Because home-makers are not included in this industrial classification, they were kept as a separate category. More men than women were underemployed in agriculture, whereas more women than men were

underemployed in retail and professional services. Of those household members who were employed, more men than women were employed in agriculture and construction, whereas women outnumbered men in professional services.

To further understand the relationship between the nature of industrial employment and underemployment, we classified industries according to the dual economy typology. The basic theme of the dual economy approach is that differences in the economic organization of the economy have important consequences for social structure and individual behavior. Following Tolbert et al., (1980) and Bluestone et al. (1973: 28-29), industries were classified into core and periphery economies.<sup>3</sup> According to this classification, only 24 percent of employment (15 jobs) was in the core sector, whereas 77 percent (51 jobs) was in the periphery sector. The majority of those employed in the periphery sector were self-employed in agriculture except for three farm workers. The remainder of those employed in the periphery were employed by small shop owners (12), schools (9), hospitals or clinics (3) or by the city.

Contrary to expectations based upon the dual economy classification, employment in the core sector was no guarantee of good wages and continuous employment in rural \_\_\_\_\_. Employment in the mining industry - oil and coal in \_\_\_\_\_ usually is a secure job. But the mining industry, especially oil, has not offered a secure job in the late 1980's and early 1990's.

One male was formerly employed in mining as an oil driller. The other male employed in mining as an heavy equipment operator is laid off during the summer months. Four of these five men employed in the core sector of mining are represented by strong unions, but their unions have not been able to offer much protection from the recession which plagued \_\_\_\_\_ in the 1980's. Of the six men employed in construction, five were currently working. But of these five men currently employed in construction, four were employed full time while the other is laid off during the winter months. Two men who were formerly employed in construction as millwrights are now employed in agriculture.

Another male employed in construction as an ironworker has had an interrupted employment history in recent years. These millwrights and ironworkers had secure jobs during the construction heyday with the building of power plants. In the 1980's, however, their employment has been less secure. These three have had to resort to other employment or have had to rely on their spouse's employment during their spells of unemployment.

Two of the four employed full-time in construction were sons of a construction superintendent who found them jobs with his company while they were looking for employment in their respective fields of training. Interestingly, all three of those employed in construction full time were not employed locally. Rather, they were employed by construction companies in major city in the state. They commuted to their place of employment and only returned home on weekends. Even the two men employed with the railroad had periodic employment histories. One had Recently become disabled at the time of the interview and was waiting for his unemployment compensation check to arrive. He supplemented his income from his employment on the railroad by raising feeder calves. The other railroad employee is laid off during the winter months when he draws unemployment

Table 1: Employment by industrial sector for men and women of underemployed households\*

Industrial Sector	Under Employed			Not Under Employed			Total
	Men	Women	Sub-Total	Men	Women	Sub-Total	
Agriculture	9	4	13	14	0	14	27
Mining	1	0	1	1	0	1	2
Construct	2	0	2	5	0	5	7
Trans/Rail	0	0	0	2	0	2	2
Utility/Water	1	0	0	0	0	0	1
Retail Sales	1	3	4	1	0	1	5
Business/Repair	1	0	1	1	0	1	2
Person. Service	0	1	1	0	1	1	2
Professional	3	7	10	0	8	8	18
Hospital	0	0	0	0	3	3	3
Education	2	2	4	0	3	3	7
Accounting	0	0	0	0	2	2	2
Public Admin.	0	4	4	0	0	0	4
Entertain/Rec.	1	1	2	0	0	0	2
Homemaker	0	10	10	0	1	1	11
Odd Job	2	0	2	0	0	0	2
Disabled	1	0	1	0	0	0	1

\* Number of jobs are greater than the number of respondents because of multiple job holding.



compensation.

Four women were involuntarily underemployed in core sector industry of public administration: Two were part-time post office clerks and two were part-time city administrators. The two post office workers had husbands employed full time in agriculture, while the two city administrators had husbands periodically employed in construction or mining.

## ATTITUDES TOWARD WORK

Studies of rural people show significantly higher job attachment among open country and small village household heads (Larson, 1978). This held equally for both high- and low-level of living households with job attachment highest for high-level of living rural households. When asked to rate their values, rural people usually rate working very highly. Both high job attachment and high ranking of the importance of work were characteristics of the rural underemployed we interviewed. For most of those interviewed, their employment was an essential part of their identity as a person. All but one out of eighteen who responded to the question of the significance of work to their lives, rated it very highly. The major reason given for their high job attachment and the value they place on work was that it provided a supplement to their spouse's income and it enabled them to afford luxuries or to meet basic needs.

Other reasons given for working included: it provided opportunities for sociability; it was something to keep them busy to relieve boredom; it gave them a sense of fulfillment; it provided an opportunity to be their own boss; it helped them to deal with other problems; it gave them a sense of independence when they earned their own money; it was an opportunity to prove their ability; and it provided opportunities to use one's mind and to learn new things. A few mentioned that work made them feel like they were making a contribution to society, or it made them feel!! like they were doing their share.

Women most often stated that they worked to supplement to their husbands' income so they could afford luxuries or just to meet basic needs. Well, number one, without my income we probably wouldn't be able to make the house payments particularly during times when Dan's laid off. And kids, teenagers, and kids in school, it, there's no way we would be swinging it if I wasn't working. So it's necessary for one thing. But the extra money helps to do some of the extra things that we do want to do, you know. Otherwise it's "Gee can we go out for Pizza?" "No we can't afford it," you know. So I guess my job just helps us be able to, you know, the kids get something extra that they wouldn't usually get.

Women often mentioned they needed employment to relieve boredom and to just give them something to do. "I don't mind work. I've always done that. But see, I help other people a lot too, you know." Somebody will say "Gee I have to wallpaper," or something. "Can't you help?" "Or paint, or whatever. I like to work because if I didn't have that, I'd be really bored."

She feels that it is important to work and has been working off and on since she was very young. "Well, I think a person should have something to do."

Perhaps reflecting the isolation that they experience, farm women often mentioned that they liked to work because it provided them with opportunities for sociability.

"I enjoy it. It gives me a chance to get out and visit and use my mind, I guess you would say. I like to work because I like to meet people and be with people. I would miss that if I were in a job where I didn't get to talk to the customers all the time. Unless we had a bad customer that day, then, that would be different.

Women also mentioned that work provided them with a sense of fulfillment.

"Yes it is. (work outside of home is important). My grandmother instilled that value in me very young. She taught. She was a teacher. And she always, you know, it was very important that we go to college. We get a career and what not. She didn't want me to get back into that trap (marriage and no career). I think (her grandmother would be) very disappointed (in her). I think she'd be disappointed that I was very unhappy. No matter what I did. Although taking care of my family is a full-time job, something's missing. And that, like when I worked down there for three weeks this spring, I was more content. When I'm just sitting around the house, 'well I don't have to do that, I can do it tomorrow', but when I don't know, I feel just more fulfilled when I have, when I was down there, than just here. Although raising a family is a full time job."

Men occasionally mentioned that work gave them the opportunity to be their own boss, something which they particularly enjoyed. In contrast, women seldom mentioned anything having to do with their autonomy on the job. More women than men mentioned employee-employer relationships which made their work less enjoyable. Men seemed to have much more personal investment in their jobs than did women. Women tended to regard their jobs as merely another activity they do to help support the family and not as a personal statement of self worth.

"And I started (working) in (town) in February, the first part of March. And I work, you know, I just, and I'm not going back. I'm not going back. The wages were not, you know, there was a lot of promises there, and sure it was people that I knew. And at that time I was looking for work. I couldn't find any work. And I thought, well, that'll give me something to do, and a few extra bucks, or whatever. And I guess it was kind of my fault. I never really cornered her. But we had discussed wages. Well, when it comes down to getting paid, I worked all nights, I'd drive to (town) 16 miles one way, I worked 5 hours max, and I was getting \$3.50 an hour."

Both men and women mentioned that for them work was therapeutic; it often helped them deal with problems they were experiencing in other aspects of their lives.

"And then, just from my standpoint, with a, dealing with a chronic health problem, having to get up every morning and leave the house and go to

work, or know I have to be someplace, I think has really helped me in dealing with my, my uh, disease, too because I'm progressing much better than statistics show I should be at this stage and I think it's because I've had to get up, or I've felt that I've had to get up and get going. If I was just sitting here at the house, you know, with nothing on my mind other than myself, I probably wouldn't be doing as well."

A riffed teacher questioned if he was making as important a contribution to society as a farmer as he did when he was a teacher. He did say they did expand the farming operation somewhat including getting into dealing with raising pigs. And he mentioned that on the one hand that was good, but on the other hand that was bad. He was out there slopping hog manure, that he really felt like he could be making a greater contribution to society if he were teaching and he was angry and resentful of the fact that he had been rejected and that his contribution was no longer recognized and that perhaps he had the feeling that all he was capable of was getting the message from society or his community, was that all he was capable of was farming. So you did get a sense from him that though he did like the farming, he really had a need to do something that he considered to be more of a contribution. He said at one point "I'd like to think that I was able to do something, contribute more to society than just raising a pig."

Women also mentioned that working gave them a sense of independence when they earned their own money.

"I guess it's just for my own spending money. 'Cause we do argue a little bit about that. You know, when I buy something, and then I get a little heck for it. But where's my money then? You know, it's because there's plenty of money for both of us. The only thing I can, the only way I can explain this is to say, I like to work to, hmm, have a sense of earning my own money to spend. Right. Well, now, Mike is real good. He'll ask me, 'Should I buy this or shouldn't I?' You know, if it's a big expenditure. It's not that he does all the deciding. It's just that, I like spending money on certain things which he doesn't approve of. Then I think when I have my own money, then I can just spend it the way I want."

Women occasionally mentioned that work provided them with an opportunity to prove their ability.

"Oh, I think I'm a hard worker. I like to see things done nice and neat. I don't like sloppy work. I get, my daughter can vouch for that. I like things nice and neat. I mean when something is done I want it done right so you don't have to do it over. I don't mind working overtime if I have to you know. If I see something has to be done, I'll a lot of times work 10-15 minutes after I even put my time down, you know, because I just see it has to be done."

Women also mentioned that work provided them with opportunities to use

"The first thing I had to do was go to water school and sewer school and you know, everything that I, everything that's come up over the last nine years has been completely new, and it's not that I necessarily know or even thoroughly understand it by the time we're through a project, but at least I kind of have an idea of resource people to contact for whatever needs to be done."

One woman mentioned that when she was working, she felt like she was making a significant contribution to the household income than when she was not working outside the home. She said that she felt like she was "pulling my own weight a little more, you know. But other than that, I, you know, I don't mind not working".

Finally, two respondents questioned the value of all of their hard work. They wondered if it would ever result in any reward and felt that at this point in their lives they should be further ahead.

He mentioned at one point later on as we stood outside that at 47 years old he really feels like his life was somewhat more stable before but now it's less so and that really feels like at 47 you're supposed to know where you're going, know what you have. And that this whole experience has really undermined that sense of where he perhaps he thought he and his family should have been in his life. Professionally and career wise and income wise-- financially. He felt he should be more secure than he is. When we were talking outside the house before I left he said "I've never been afraid of hard work, but I'm tired of it not seeming to lead anywhere." He again drew another analogy. He said it was like going out to the golf course every day and shooting in the 80s and the 90s and then not progressing, not getting any better. He said that's what it was feeling like. He said you wake up in the morning and it just takes the spirit out of you. You don't have an interest in getting up and going to work because that sense of something improving or getting better is difficult to do without.

## ATTITUDES TOWARD WELFARE

Another important source of support is welfare or public assistance. Of the thirty three respondents interviewed, only two reported receiving food stamps, four reported receiving fuel assistance, and one reported receiving commodities. This supports the research on the rural poor which demonstrates that few rural poor receive any welfare (O'Hare, 1988). Other forms of assistance that the underemployed received which they did not define as welfare included workers' compensation (2 reports), unemployment insurance (4 reports), vocational rehabilitation assistance (2 reports), and subsidized employment (1 report). There is a certain stigma to receiving welfare.

One reason for the low reported number of underemployed families receiving welfare is that it is a sensitive topic, and they may have been unwilling to talk about it unless they were having difficulties with it. Those who did admit to receiving any form of welfare felt that it was an embarrassment and a loss of pride to have to accept

it, especially after a life of hard work. Some admitted that they had to swallow their pride to apply for welfare because the well-being of their family was more important than their pride. "I was dead against it (receiving fuel assistance). I thought, 'No I don't want to do it.' But when it comes to putting food on the table, you do it. You take care of the family.

Others noted that if it were not for welfare, they would have a difficult time surviving. "You know, we do get some (food stamps), it isn't even a whole lot. They've raised it a couple times so we get around \$200. And, yam, so if you stop and think of it, for a family of six, \$200 is really not a whole lot of money, and I think they figure, I don't know, \$450 or something a month is what you're supposed to need. "

Another admitted that his family needed welfare just to survive, but he felt like he was a "drain on society" for having to receive welfare. He rationalized the cognitive dissonance he felt at having to accept welfare and feeling that he was a load on society by admitting that many others were similarly experiencing difficulties in making ends meet.

"Last year she (wife) worked some, and I was able to find more work than I have than normal, so we had a pretty good year last year. But not that good a year either, you know. If it wouldn't have been for food stamps and fuel assistance, why we wouldn't have been able to make it. Uh, like I'm, I'm not the only one. Struggling along, not even making ends meet. Not paying no tax either, and a drain on society. So, if something could happen where I could go full time work and start paying taxes I wouldn't be a drain on society, you know, a drain on food stamps and that stuff. It was hard. Very hard. Well, after fifty years of pulling the plow, then have to sit back and let somebody else feed you, that's, it's not good. It ain't good for the . . . It's a stress. "

One woman admitted that her husband did not like receiving welfare because she felt like he did not deserve it. She did not feel that her husband should be so reluctant to receive welfare, however, because she viewed his Conservation Reserve Payment as a form of welfare, too.

"So see, one year we got fuel assistance and Mike just went in on a lark, just because a whole bunch of people were getting it, and we got it. I'm not saying we didn't need it, but he doesn't like taking welfare of any sort. Anyway, we got it. (I look at it as welfare) because it's coming out of someone else's pocket. I mean, sure we paid into it too, but it's not really our money. It could be his money, or her money. . . . that's the only thing I have to say about that kind of stuff. I just, and (my husband) doesn't like it either. We have acres in CRP; that's kind of welfare, too."

Others who had never received nor applied for welfare had a very disparaging attitude toward those who did. Non-farm respondents felt a particular resentment toward farm families whom they thought were receiving welfare when they should not be. In their comments they made a distinction between deserving and

“The people that are trying to pay the bills are getting shafted. It's really getting, I mean if you want to go on welfare and sit and do nothing, or even some farmers, I mean, we're really getting shafted. The man that didn't try or didn't pay his bills is getting all the benefits the way it looks to us. But the kids discuss the unfairness of the welfare and stuff like this. Because I know my daughter came home from school once last year and she was talking about a girl up there that, oh, their family gets food stamps and qualifies for free lunches and all this kind of stuff. Well she comes with the fanciest and most expensive clothes, you know. So the kids do, you know, see it the same way we do.”

One woman noted that minimum wage jobs offer no incentive for people to get off of welfare. Although she could not accept welfare, she fully understood why her friends had no problem in accepting it.

“Well, I know some people in \_\_\_\_\_, they say why get a job and work for minimum wage when you can go on welfare and get food stamps and rent subsidy and live higher and better. Well, they are. They say they're paid better sitting at home with their kinds than they are getting a job. And they live better than what I do, and my husband is a full time manager over there and he makes okay money. It's not enough, but..... So sometimes you think that maybe going on welfare and food stamps and that is worth it. But see, I'm a person that couldn't do that either.”

Others had applied for assistance only to find that they did not qualify because of their income or assets put them over the limit. This was a frequent complaint of farmers who were asset rich but income poor.

“And see, you can get crop insurance proceeds, you don't qualify for any. See we could have been on food stamps because of our income, but they take the crop insurance income, like when you have a loss, and count it as an income, but they won't take the expenses out even though you have a zero income on your income tax. They take that crop insurance proceed as a government payment and they set it on a separate line and there's no way to take that out for expenses. So consequently, what do you do?”

## **OTHER SOURCES OF SUPPORT**

For many underemployed families, their income was insufficient to support them from one paycheck to the next, but they had various means to supplement their low incomes. They devise supplements to obtain small, irregular, cash income, goods and services. These supplements include domestic production for household consumption, sale of commodities produced in the home, and the sale of services and

the performance of odd jobs in the communities for cash income. The sale of services or performance of odd jobs fall within the informal economy, while domestic production for home consumption and sale of commodities produced in the home would be considered part of the home-based industry sector.

From our interviews we discovered that revenue from the informal economy as well as revenue generated from home-based industries provided only small supplements to household income.

Eight of the 33 respondents mentioned that someone in the house-hold occasionally performed odd jobs (3 mentions), wallpapering or painting (2 mentions), and baby sitting (3 mentions). From the interviews, it appears that these informal economy activities do not generate much revenue on a consistent basis. The cash received from these activities predominantly was considered by some to be a small windfall that could be used to purchase things they could not usually afford. Others offered their services in the informal economy when they needed extra cash for unanticipated household emergencies. For the most part, however, the unpredictability of demand for their services, made this form of cash income an undependable source of revenue. The following statement illustrates that odd jobs are viewed as being rather transitory and generate little revenue which is considered as "extra money".

"Just picked up odd jobs here and there wherever somebody said, "Gee, you want to come and work for a week?" Sure I'll come and work for a week or two or whatever, you know. I'd go and work and then when I was done I was done, you know, and then wait for something else to come along and do that. So it's been pretty much just odd jobs here and there. Helping whenever I hear of somebody that needs some help. It's not nice desk jobs where I can just sit, and, you know, behind a desk and do stuff like that. It's sanding wood, staining wood, stripping furniture, you know. Yam, what else have I done? Worked in the elevator last fall counting buggy sunflower seeds. So, you know, it's just been odd jobs enough to get some extra money here!! and there."

Raising a garden and canning and freezing garden produce helped reduce the family food budget for seven families. Only two sold home-made crafts, but the revenue generated from their sale was barely sufficient to cover costs of materials. Other home-based activities included baking, sewing, and upholstery. One person had sold cosmetics until recently, but discontinued it because she could not generate enough sales to keep her franchise. Four farm wives had taken up an on-farm, farm-related business to generate additional income when they were unable to secure off-farm employment. One woman ran a dairy cow operation, another raised sheep, still another raised rabbits, and one raised feeder pigs. The woman who ran a small dairy said she started the operation when she became discouraged in trying to find a job. She decided that she would rather be at home with her children, but she needed to find some income source to supplement her husband's income as a railroad brake-man and the income from his husband's feeder calf operation. Although she admitted that the operation does not bring in much income, it did make a

difference. She did admit, however, that a dairy operation can be a rather time consuming and demanding activity.

"When did I start milking my cows? About seven years ago? That's when I decided, well, I'll work at home and be here with the kids and make a little. And that's very little. (I have) Six cows. (And I sell the milk) to Winger Dairy. It ain't much, but it's better than nothing. Yup. It's just like milking cows. It's a job I enjoy, although it is sickening because it's seven days a week. Actually I did enjoy milking cows, although it was 7 or 6 in the morning and 7 at night. It was long work. Hard work. It is. It's hard. I don't mind that. It's just that no days, is what bothers me, you know. And when I only milk my six cows to begin with, I can't afford to lose any milk. Oh, (it brings in) about \$5-6,000 dollars a year I suppose. You know after your expenses are t!aken out. So it ain't much but at least I'm around my kids yet too. And it is a little bit.

One women, who classified herself as a discouraged worker, raised rabbits more as a hobby than for income. At various times she had butchered a few rabbits for home consumption, and at other times she has sold a few to local fraternal organizations for wild game banquets. But she had not thought very seriously about making rabbit-raising a full time job because she did not think there was much of a market for them.

"But I have done it (raised rabbits to butcher them). We've sold them to the Eagles in \_\_\_\_\_, not last year, the year before. But they didn't want any more because they weren't making any money off them. So we just have. I haven't bred as many. Or we haven't bred as many. Another women classified herself as unemployed, but she kept herself rather busy with her sheep operation. She regarded her sheep as a hobby rather than as a job. But it was evident from her discussion that at several times of the year, a sheep operation could be a rather demanding hobby without much income to show for it. We just have the 12 acres here. We just raise a few sheep. I pretty much take care of the sheep and stuff. Lamb them out and all this. So I guess actually when it comes time to sell them I have put most of the time into them. I'm the sheep caretaker. Oh, it varies. I have been buying bottle lambs. And I discovered I was about breaking even on them, so I quit that. Otherwise it's pretty, you know, the income in the fall looked pretty good until you stopped, or you know, you start figuring out what they're costing you. (I sell) the wool and the lambs. I guess so (that I'm a sheep rancher), when it comes down to it. But, monthly payments aren't too good."

Another farm wife, who classified herself as a discouraged worker, said she and her husband started her hog operation when it became evident that she could not find a good-paying job. Although the investment in the operation was substantial, they have come out ahead because of relatively high hog prices. They reinvested their first year's profits back into the operation. "



"My husband set up a hog operation for me. And I pretty well run that myself. Yeah (its in the 1st year of operation). It's something I can do at home and I don't mind doing it. [Wife] to husband] (I just told him that) you set up a hog farm for me. [Husband] Yeah, I got a job for her. It took me \$20,000, but I got it running. [Wife] I'm getting well paid, aren't I? We started out real good. High prices. They've been falling off. You got to expect that though. We should still come out. We didn't have to borrow any money to do this, which will help. And we're doing it now as we can afford to. [Husband] Yeah, we sell a bunch of pigs, see, we don't need the money to make the farm go. So far, you know. It don't cost anything, so everything we been making off the pigs we been sticking back into equipment and stuff, you know, keeping it going. [Wife] He makes me pay for my feed."

### PUTTING IT ALL TOGETHER

The respondents from rural underemployed households interviewed in this study used a variety of methods to support their families. Their ingenuity was expressed in how well they could optimize their family income through various combinations of employment, government assistance, informal economy and home-based industries. In examining the various methods by which the people in rural underemployed households combined employment, we arrived at the following options: one job, two (or more) jobs, and multiple jobs by a single person. Those rural underemployed living on farms added another option -- farm operation - off farm job. When these employment options were combined with odd jobs, crafts, and home-based production, we discovered 23 different combinations the rural underemployed used to support their families (Table 1). The most common strategies were those where the farm operation - off farm job was combined with odd jobs, government assistance, multiple job holding, gardening or crafts. For the purpose of this classification, government assistance includes food stamps, commodities, fuel assistance, unemployment insurance, and disability compensation. The uniqueness of these strategies reflected the various resources that a family had to rely upon. In all cases, the strategy each family adopted appeared to be a rational choice based upon an examination of the labor-force potential of their members as well as other skills that members of the household may have.

### SUMMARY AND CONCLUSIONS

This present study provides conditional support for conclusions about the rural underemployed derived from studies of depressed rural labor markets as well as rural poverty. As in Fitchen's study of the rural poor, a majority of the rural underemployed are among the working poor. As in rural labor market studies and in Fitchen's study, the major explanation for their underemployment was the limited job opportunities available and the industrial structure of rural areas. Low wage

Stofferahn: Making a Living: Adaptation Strategies of the Rural Underemployed  
employment in peripheral industries tends to dominate in rural \_\_\_\_\_. High

**Table 2: Adaption Strategies**

Strategy	Frequency
One Job	1
One Job/Gov't Ass't	1
One Job/Odd Job	1
One Job/Garden/Craft	1
One Job/Gov't Ass't/Craft/Garden	1
Two Jobs	1
Two Jobs/Add Jobs	2
Two Jobs/Gov't Ass't	1
Two Jobs/Craft	1
Farm Operation-Off Farm Job	2
Farm Operation-Off Farm Job/Odd Job	2
Farm Operation-Off Farm Job/Multiple Jobs	3
Farm Operation-Off Farm Job/Odd Jobs/ Gov't Ass't.	1
Farm Operation-Off Farm Job/Multiple Jobs/Garden	1
Farm operation-Off Farm Job/Multiple Job/Garden/Craft	1
Farm Operation-Off Farm Job/Multiple Job/Craft/Odd Job	1
Multiple Jobs	2
Multiple Jobs/Garden/Gov't Ass't.	1
Government Assistance	1
Government Assistance/Odd Jobs	1
Odd Jobs	1
Farm only	2

wage employment in mining and other resource extractive industries, both core

industries, tends to be very variable. In addition, the energy bust of the later 1980s made employment in these core sectors even more tenuous. Employment in construction, another core industry, tends to be seasonal and part-time, offering little opportunity for them to escape underemployment. Typical responses to underemployment have been as in Fitchen's study, women worked for reasons of self esteem in addition to the extra income and social interaction that outside employment provided, but their self worth was not as tied up in their work as that of underemployed men. The rural underemployed had both a high job attachment and a high ranking of the importance of work, again similar to Fitchen's conclusions about the rural poor. Work was a defining characteristic of their identity as a person, especially for men. Similar to Fitchen's work and that of rural labor market researchers, the responses of the underemployed to depressed labor markets included odd jobs in the informal labor market, home-based or on-farm enterprises, and domestic production for household consumption. Very few of the underemployed reporting receiving public assistance of any form, partly because they were not eligible and partly because of the stigma attached to receiving welfare. When the various adaptation strategies were enumerated, a total of 23 different combinations by which the underemployed supported their families emerged. The strategy each underemployed family adopted appear to be a rational choice based upon an examination of the labor-force potential of their members as well as other skills that members of the household have.

This study supports the conclusions of previous studies of the rural poor and of rural labor markets that rural underemployment is primarily associated with the insufficient labor demand in rural communities. In previous research, we demonstrated that rural underemployment was only secondarily associated with individuals' human capital characteristics (Author, 1991). This insufficient demand, or limited opportunity structure, is a heritage of uneven capitalist development, previous development policies, and the current restructuring of the US economy. Rural areas are characterized by too little work and the lack of industrial diversity. They suffer deficiencies in stable, permanent and high wage jobs, and they have an abundance of low-wage, temporary, instable jobs. As a result of previous development policies and the restructuring of the economy, rural communities are becoming more economically and socially isolated. Even those rural communities with stable and diverse economic structures will decline if this trend toward greater dualism in industrial structure continues at the national level.

## ENDNOTES

1

The discouraged worker rate includes those persons who are unemployed, still want to work, but have given up looking for work. The unemployed rate is the official BLS definition which includes those persons without work and have been actively seeking employment during the previous four week period and those who are in the process of a job transition or layoff. The involuntary part-time rate includes those persons who are working less than 35 hours a week, but who prefer full-time employment. The underemployed rate for small town residents was 21.2 percent in 1990 compared to 256.9 percent in 1988 and 25.1 percent in 1987. For farm

residents, the 1990 rate at 18.8 percent was lower than the 1988 rate of 22.4 percent. Underemployed rates for farm residents were not collected in 1987. Among small town residents, the discouraged worker rate decreased from 8.4 percent in 1987 to 5.6 percent in 1990. The involuntary part-time rate also decreased from 8.6 percent in 1987 to 6.2 percent in 1990. The unemployed rate increased to 10.2 percent in 1988 from 8.1 percent in 1987; after 1988 it decreased to 9.4 percent. Similar to the small town residents, the discouraged worker rate for farm residents decreased from 8.7 percent in 1988 to 5.4 percent in 1990, and the unemployed rate increased from 7.6 percent to 8.1 percent. Like the small town residents, the involuntary part-time rate among farm residents decreased to 5.2 percent in 1990 from 6.1 percent in 1988. See Author (1991) for a more detailed analysis of rural underemployment in \_\_\_\_\_.

2 Classification of households into 100 and 200 percent of poverty was determined by comparing household size and total family income for 1989. The poverty guidelines are as follows:  
Total Family Income

Household Size	100% of Poverty	200% of Poverty
1	\$ 6280	\$12560
2	\$ 8420	\$16840
3	\$10560	\$21120
4	\$12700	\$25400
5	\$14840	\$29680
6	\$16980	\$33960
7	\$19120	\$38260
8	\$21260	\$42520

For each additional person add \$2140 for 100% \$4280 for 200% of poverty.

3 Industries in the core economy are highly productive, highly profitable, capital intensive, monopolistic, and highly unionized. Workers in these industries usually receive high wages and have better than average working conditions and fringe benefits. The characteristics of firms in periphery industries are the converse of those in core industries. They are small, labor intensive, not very productive, intensively competitive, non-unionized, and low wage.

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