

# Farmers and Farm Laborers in Employment Covered by Old-Age and Survivors Insurance

FRED SAFIER, JOHN USEEM, AND WALTER QUINN \*

EARLIER STUDIES have shown that, although agricultural employment is excluded from the coverage of the old-age and survivors insurance program, agricultural workers participate to a considerable extent in the program because the wages which they earn when they shift temporarily into industrial or commercial jobs are taxable. While they pay contributions on their covered employment at the same rate as any other insurable worker, however, only seldom are their earnings large enough and sufficiently well distributed over their working lives to give them the requisite insured status on which their own and their families' benefit rights ultimately depend.

## Scope of Present Survey

The conclusions of the earlier survey (1)<sup>1</sup> conducted by the Bureau of Old-Age and Survivors Insurance were in the main limited to the migratory and seasonal wage worker in six selected States—New Jersey, Michigan, Virginia, North Carolina, South Carolina, and Kentucky—and were based on relatively small samples. A field survey by the Agricultural Marketing Service and the Works Progress Administration in the spring of 1941 offered an opportunity to study a substantially larger group, to obtain data from two regions that had not been previously included, and to take in self-employed farm operators as well as hired hands, thus affording a comparison between these two excluded groups.

Data from this survey, covering 4,135 farm operators and 929 laborers in Iowa and 4,046 farm operators and 508 laborers in Arkansas who furnished complete information, are examined in detail in the present study.<sup>2</sup> The study is largely based on the earnings in covered employment of the individuals in the sample from 1937 through 1940. Such earnings data were obtained from

the wage records of the Social Security Board. The sample includes approximately 2 percent of the farm operators and hired laborers in the two States.<sup>3</sup> About 44 percent of the operators surveyed in Iowa and 57 percent of those in Arkansas owned their farms; the rest were either tenants or part owners. The overwhelming majority (93 percent) of the hired laborers sampled in Iowa were regular hired hands paid by the month; in Arkansas, by contrast, 79 percent of the total were local seasonal workers paid by the day, hour, or piece.

Although neither State is fully representative of the socio-economic conditions of its particular region, each contains many features characteristic of the economy of which it is an integral part. The Midwest area (Iowa) is marked by relatively large-scale farm units, high cash incomes, comparatively few subsistence farms, considerable movement up and down the agricultural ladder,<sup>4</sup> a tendency toward small families, and a relatively high scale of living. The South Central area, in which Arkansas is located, is more heterogeneous both economically and socially; in addition to cotton plantations operated as extensive commercial enterprises, it contains numerous subsistence and share-cropping farms. This factor, plus the presence of an established old-American stock alongside a substantial Negro population, provides the basis for a pronounced class-caste stratification. Large families, limited incomes, low levels of living, and scarcity of opportunity for economic advancement have led to the character-

<sup>1</sup> The farms on which the operators and laborers were enumerated were drawn by random sampling, but several biasing factors preclude their being considered a truly random sample: (a) the time of the survey, March 24-April 7, 1941, resulted in the selection of farm operators and laborers who work relatively less than the general farm population in covered industry; (b) inadequate and crude stratification of the population resulted in an underenumeration of some groups and an overweighting of others; (c) arbitrary omission of a part of the selected sample distorted its randomness to some extent. Nevertheless, the sample of farm operators and laborers is roughly representative of the two strata in the rural population at the time of the survey.

<sup>2</sup> There is now a trend toward greater economic stratification in this area, in part the result of the mechanization of agricultural operations and the expansion of the size of farms. Many of the tenants thus displaced are becoming part-time farmers, subsistence farmers, or town workers (2).

\* Bureau of Old-Age and Survivors Insurance, Analysis Division.

<sup>1</sup> Italic figures in parentheses refer to sources and related materials, listed at end of article.

<sup>2</sup> These were all males. Data obtained for female workers on farms are not presented here because of the smallness of the sample.

ization of this area as one of the rural problem regions of the Nation (3).

Neither of these two areas was noted in the pre-war years for much industrialization or part-time farming in its rural sections. Nor were the urban sections in these areas sufficiently scattered to make industrial employment readily accessible to farm workers. Unlike the New England, Northeast, and Middle Atlantic regions, there was no pre-war increase here in work off the farms. The Iowa and Arkansas areas, therefore, with the lowest proportion of farmers partially employed in industry, present the minimum picture of the farmer's participation in covered employment under old-age and survivors insurance.

### *Pre-War Economic Security*

In 1940, 54 percent of the Iowa and 73 percent of the Arkansas labor force lived in rural communities. Agriculture constituted the leading industry and was the largest area of employment in each State; 35 percent of the labor force in Iowa and 50 percent in Arkansas earned their living through farming.

In the drought-depression years 1930-36, the economic security and general level of living of farm people in the two States could hardly be described as adequate by any reasonable standards (4). The traditional agricultural ladder was thus characterized by persons going down rather than up; farm operators became farm tenants, and many of the latter were forced to accept employment as hired farm hands or seek public aid (5). Common farm labor was especially hard hit. The cash income of farm labor declined more rapidly than farm income in years of recession and increased more slowly during the period of recovery. The chief means of supplementing family earnings had come to be part-time jobs in nonagricultural employment or public relief (6).

Old-age dependency will probably increase in these States during the coming years, since recent population changes are resulting in the concentration of an ever-increasing proportion of older persons on farms. The traditional sources of old-age security—the land and children—can no longer be relied upon. Farmers who lost their land, stock, and machinery during the drought and depression years find it difficult to resume their former position of economic self-sufficiency with the return of prosperity. High farm-tenancy rates mean that

there is no longer the land to live on when old age comes, since that is owned by someone else (7). The greater mobility of rural people and the impersonal nature of current employment relationships have resulted in lessening the sense of neighborly responsibility for the care of the needy. The Federal relief and rehabilitation programs of the depression years may have further reduced the feeling of community responsibility for the welfare of its members.

A careful study (8) of the aged relief and non-relief population in rural Iowa in 1939 revealed that 39 percent of the former and 30 percent of the latter were seriously concerned about their finances. Eighty-six percent of the public dependent group had no life insurance, and 75 percent of those who once had such protection had dropped it in recent years because of inability to pay the premiums. Even among aged persons not on relief, the same conditions prevailed; 78 percent had no life insurance, and 65 percent of those who once had carried insurance were no longer thus protected.

According to the same study, only 4 percent of the relief and 8 percent of the nonrelief groups believed that the burden of their support could be met by their children. When interviewed, only 16 percent of the aged persons receiving relief and 14 percent of those not receiving relief were living with their children.

*Characteristics of part-time farm operators and workers.*—In general, the studies of the Arkansas and Iowa areas (9) are in agreement on the following observations:

1. That operators and hired hands intermittently employed in industry were not economically self-sufficient. They especially lacked some type of protection for old age. Their net income was generally low and inadequate to provide for both present and future contingencies.
2. That their resources were limited. Their investments in farm buildings and land were smaller than those of full-time farmers generally. Less than half had full equity. Many were farm tenants. Farm laborers in general had less of all types of goods.
3. That their relief rates were roughly double those of either urban or rural families. Rural workers intermittently employed in

urban areas generally received lower wages and were less secure against unemployment than urban residents of the same social and economic stratum.

4. That, though economically insecure, they preferred dual employment and had no intention of shifting to either full-time agricultural or full-time industrial work, even if higher income were offered them. Their children were continuing the same type of work pattern.
5. That the major part of the local nonfarm work was in industries covered under old-age and survivors insurance, such as mining, lumber, and construction work.

#### Extent of Participation in Covered Employment

The present study disclosed that, while the majority of the farm population in the years preceding the war were not in the old-age and survivors insurance program, 32 percent of the Arkansas sample group and 11 percent of the Iowa group had, at the close of 1940, obtained social security account numbers—the first step in entering the program. The percentage of those who had received some wages in covered employment was smaller but nevertheless substantial—18 percent of the Arkansas and 8 percent of the Iowa group (table 1).<sup>5</sup>

Ordinarily, it might be presumed that hired laborers rely more extensively on nonagricultural employment than do farm operators. Their wages from farm work are usually low and limited to a portion of the year. In addition, they are freer of local ties and thus can more readily mi-

grate to areas where industrial jobs are available. Such was the case in Iowa, where the proportion of farm workers who had wage credits was nearly three times that for farm operators. In Arkansas, however, the proportion of farm operators in covered employment did not differ substantially from that of farm laborers. Since about 41 percent of the Arkansas farms are of the subsistence type,<sup>6</sup> there is an incentive for farm operators to secure some cash through employment off the farm in idle seasons. Furthermore, the presence of industries in the small-scale farming areas makes nonfarm employment equally accessible to operators and farm hands. Thus, 60 percent of the farm operators and 44 percent of the hired laborers who had covered employment in Arkansas in 1940 earned their largest wage credits in the construction and lumber industries. In Iowa, no such clear concentration was found for any single industry.

In both States, the greatest participation of agricultural workers in covered employment occurred in the ages 20–39 years (table 2). This age concentration is in keeping with that for all workers in covered employment in the same States. Farm people, however, tend to continue in such employment to a later age than do full-time industrial workers; 20 percent of the Iowa and 21 percent of the Arkansas agricultural groups working in covered employment were 50 years of age or over whereas 15 percent of all covered wage

<sup>5</sup> It is possible that some persons worked in covered employment without acquiring wage credits, because of their employers' failure to make correct social security tax reports.

<sup>6</sup> According to the 1940 census, 41 percent of the Arkansas farms used 80 percent or more of their products for household consumption.

Table 1.—Participation in the old-age and survivors insurance program of farm operators and hired laborers in Iowa and Arkansas, 1937–40

Occupation	Iowa					Arkansas				
	Total number	With account numbers		With wage credits		Total number	With account numbers		With wage credits	
		Number	Percent	Number	Percent		Number	Percent	Number	Percent
Total.....	15,064	578	11.4	390	7.7	14,554	1,465	32.2	811	17.9
Farm operators, total.....	4,135	324	7.8	235	5.7	4,046	1,277	31.6	730	18.2
Full owners.....	1,811	120	7.0	95	5.2	2,296	648	28.3	327	16.9
Part owners.....	352	20	5.2	12	3.1	467	127	27.2	81	17.3
Tenants.....	1,883	174	9.2	125	6.6	1,230	489	39.8	238	20.8
Others <sup>1</sup> .....	59	4	6.8	3	5.1	51	13	24.1	10	18.5
Hired laborers.....	929	254	27.3	155	16.7	508	188	37.0	78	15.4

<sup>1</sup> Does not include 50 persons whose reported possession of account numbers could not be verified. 12 of these were full owners, 2 were part owners, 18 were tenants, and 20 were hired laborers.

<sup>2</sup> Does not include 107 persons, who reported possession of account numbers which could not be verified. 40 of these were full owners, 5 were part

owners, 25 were tenants, 4 were operators with unknown tenure status, and 33 were hired laborers.

<sup>3</sup> Operators in this group were not living on their farms when interviewed. Their tenure status was not ascertained.

**Table 2.—Distribution of Iowa and Arkansas farm operators and hired laborers by age at interview and participation in the old-age and survivors insurance program, 1937-40**

Age group	Iowa						Arkansas					
	Farm operators			Hired laborers			Farm operators			Hired laborers		
	Total number	With wage credits		Total number	With wage credits		Total number	With wage credits		Total number	With wage credits	
		Number	Percent		Number	Percent		Number	Percent		Number	Percent
All ages	4,135	235	5.7	920	155	16.7	4,046	738	18.2	608	78	15.4
Under 20	0	0	0	04	8	8.8	10	1	10.0	88	2	2.3
20-29	307	53	14.4	374	73	19.5	330	102	30.4	200	38	19.0
30-39	882	74	8.4	169	37	21.9	805	252	31.3	91	27	29.7
40-49	1,080	60	4.6	87	14	16.1	924	211	22.8	32	6	15.6
50-59	900	41	4.6	72	15	20.8	924	110	11.9	34	3	8.8
60-64	307	11	2.0	26	5	19.2	393	30	7.6	8	0	0
65 and over	476	6	1.3	11	0	0	593	23	3.9	19	0	0
Unknown	117	0	0	66	3	3.1	61	7	11.5	38	8	7.9

workers in Iowa and 10 percent in Arkansas were in this age category.

Arkansas farm operators entered nonagricultural work at an earlier age and remained in such jobs to a later age than did farm workers. In Iowa the situation was reversed; farm workers entered earlier and stayed longer than did farm operators. Among those under 30 years, wage credits were recorded for 30 percent of the operators and 14 percent of the workers in Arkansas, in contrast to 14 percent of the operators and 17 percent of the laborers in Iowa. Of the group 50 years of age and over, 9 percent of the Arkansas operators and 5 percent of the laborers, in contrast to 3 and 18 percent, respectively, in Iowa, had wage credits.

#### Amount of Employment and Insured Status

Since intermittency is one of the chief characteristics of the work histories of farm people who work in covered employment, the current provisions of the old-age and survivors insurance system militate against them. To obtain the necessary fully insured status which is one of the conditions for eligibility for old-age benefits,<sup>7</sup> a worker must have earned \$50 in covered employment during at least half of the calendar quarters that elapsed between the inauguration of the act in 1937, or his attainment of age 21, whichever is later, and his retirement. Only 12 percent of the Arkansas group and 15 percent of the Iowa group with wage records accumulated sufficient quarters of coverage to gain fully insured status as of the end of 1940.

<sup>7</sup> Survivors of persons who die in currently insured status may be eligible for benefits even though the deceased wage earner was not fully insured. Currently insured status obtains when the individual has earned \$50 in covered employment in at least half of the 12 most recent calendar quarters.

There was considerable variation in the continuity of work among the individuals studied; some entered covered employment occasionally while others were fairly regular workers. For instance, 30 percent of the Iowa and 56 percent of the Arkansas workers with wage records were employed during only 1 quarter in a 3-year period, 1938-40. In contrast, 10 percent among the Iowa group and 7 percent among the Arkansas group worked in 11 or 12 quarters. In both States, there were about three operators for every laborer with a record of continuous covered employment in the 3 years. As a result, farm workers are at a slightly greater disadvantage than operators with reference to gaining insured status; 96 percent in Arkansas and 92 percent in Iowa lacked the necessary quarters of coverage. Among operators, the proportion was 87 percent in Arkansas and 80 percent for Iowa (table 3).

The racial composition of the Arkansas sample was not sufficiently representative to warrant comparison between the white and Negro groups. It may be noted, however, that of 403 Negro farm operators sampled, 13 percent had wage credits but 85 percent of those with wage credits failed to obtain insured status. For 130 Negro hired hands, the figures were 12 and 93 percent, respectively.

#### Taxable Wages

Two facts bear noting in connection with the wages of farm people in covered employment: (1) Farm workers had lower taxable earnings when employed in industry than farm operators; during the 1937-40 period, the wages of Iowa agricultural workers averaged 54 percent of those

**Table 3.—Distribution of Iowa and Arkansas farm operators and hired laborers with wage credits by taxable earnings and quarters of coverage, 1937-40**

Taxable earnings	Iowa								Arkansas							
	Farm operators				Hired laborers				Farm operators				Hired laborers			
	Total	Quarters of coverage			Total	Quarters of coverage			Total	Quarters of coverage			Total	Quarters of coverage		
		0	1-7	8-16		0	1-7	8-16		0	1-7	8-16		0	1-7	8-16
	Number															
Total	235	77	110	48	155	53	90	12	736	284	350	93	78	34	41	3
\$1-49	60	60			30	36			220	220			28	28		
50-99	21	10	11		27	10	17		92	42	50		10	0	4	
100-199	34	5	29		33	6	27		100	12	88		11		11	
200-299	16	1	15		11		11		57	1	56		8		8	
300-399	12		12		10	1	9		41		41		5		5	
400-999	34	1	31	2	24		23	1	108		101	7	11		11	
1,000 and over	58		12	46	14		3	11	109		23	86	5		2	
	Percent															
Total	100.0	32.8	46.8	20.4	100.0	34.2	58.1	7.7	100.0	38.6	48.8	12.6	100.0	43.6	52.0	3.8
\$1-49	100.0	100.0			100.0	100.0			100.0	100.0			100.0	100.0		
50-99	100.0	47.6	52.4		100.0	37.0	43.0		100.0	45.7	54.3		100.0	60.0	40.0	
100-199	100.0	14.7	85.3		100.0	18.2	51.8		100.0	12.0	88.0		100.0		100.0	
200-299	100.0	6.3	93.7		100.0		100.0		100.0	1.8	98.2		100.0		100.0	
300-399	100.0		100.0		100.0	10.0	90.0		100.0		100.0		100.0		100.0	
400-999	100.0	2.9	91.2	5.9	100.0		95.8	4.2	100.0		93.5	6.5	100.0		100.0	
1,000 and over	100.0		20.7	79.3	100.0		21.4	78.6	100.0		21.1	78.9	100.0		40.0	60.0

paid to farm operators; in Arkansas the figure was 63 percent. Besides being lower, there was a greater fluctuation in the taxable earnings of farm laborers from year to year, making income from covered employment more unpredictable. (2) Because of the intermittency of their covered employment, the average wage of agricultural workers from such employment is, of course, much lower than that of other workers, thus reducing the size of their old-age and survivors insurance benefits, even when they do qualify for them. Farm operators averaged 46 percent of the average paid to all covered workers in Iowa and 51 percent in Arkansas; for farm laborers, the figures were 25 percent in Iowa and 32 percent in Arkansas.

The taxable wages received by workers are important in terms of eligibility for insurance and amount of benefits payable. According to the present provisions, the minimum amount of taxable wages needed for insured status at the end of the 1937-40 period would be \$400, if it were evenly distributed over 8 calendar quarters. On this basis alone, more than 60 percent of the Iowa and more than 70 percent of the Arkansas sample groups failed to gain insured status, for they earned less than this amount. Moreover, their covered earnings tend to be either con-

trated seasonally or spread very thinly over their total working lives. As a result, some persons are likely to earn, in a very few quarters, far more than the required \$50, and some again less than \$50 in a great many quarters.

Of the Iowa farm operators who received \$400-999 in wages from covered employment between 1937 and the end of 1940, less than 6 percent acquired the 8 quarters necessary for insured status; 21 percent of those with wages of \$1,000 and over failed to gain that number of quarters. Among hired laborers, 96 percent in the wage interval \$400-999 were unable to gain 8 quarters, and 21 percent among those with taxable wages of \$1,000 and over failed to gain that number of quarters (table 3). Moreover, a third of both of these groups with reported wages of less than \$400 had only a single quarter of coverage.

Another way of illustrating this point is to compare the number of quarters of coverage (wages of \$50 and over) acquired each year with the annual wages received, for the rural sample and for all covered workers in Iowa. In every earnings class, the total covered population acquired more quarters of coverage for a given amount of wages. In some classes the difference was considerable; e. g., in the \$100-199 wage class the proportion of farm people failing to acquire any quarters of coverage

was double that for the urban group; in the next higher hundred-dollar interval, the ratio was nearly triple.

### Conclusions

Although a substantial and growing proportion of the Nation's farmers and farm hands are earning wages taxable under the old-age and survivors insurance program, comparatively few can benefit under the existing provisions. Evidence of this fact is now available from four different studies made in different sections of the country and covering the main occupational groups working in agriculture. In the sample for six States (New Jersey, Michigan, Virginia, North Carolina, South Carolina, and Kentucky) discussed in an earlier article, 44 percent of the migratory workers studied had earned some wages in covered employment and made corresponding tax contributions, but only 6 percent achieved the requisite insured status that would ultimately entitle them to benefits (table 4). In the sample for Virginia, also described in the earlier article, the proportion with taxable wages among local seasonal laborers was 12 percent, but only 2 percent had insured status. The present survey, covering the less industrialized States of Arkansas and Iowa, showed percentages that were somewhat below those of the earlier surveys. This would probably not have been the case had the present samples been taken in the summer (rather than in the spring), as were those of the earlier surveys. However, considering the fact that the Arkansas and Iowa surveys covered a 4-year period (1937-40) rather than the 3-year period (1937-39) of the earlier surveys, a smaller though nonetheless substantial degree of participation is indicated. For the predominantly local seasonal laborers in Arkansas, the proportion who had wage credits in covered employment was 15 percent; for the regular hired hands in Iowa, the proportion was 17 percent. However, insured status had been attained by only 1.3 percent of the Iowa workers and less than 1 percent of those in Arkansas. Similar figures were found for farm operators in Arkansas—18 percent had wage credits and 2.3 percent had insured status. Only in the case of Iowa farm operators was the proportion significantly lower—5.7 percent with wage credits and 1.2 percent with insured status.

A proportion of agricultural workers with wage credits that, except for the Iowa farm operators,

Table 4.—Comparison of the findings of four surveys with regard to the extent of participation under the old-age and survivors insurance program and the attainment of insured status by farm workers and farm operators

Survey	Workers included in survey	Period	Total number in sample	Percent with wage credits	Percent with insured status	
					Percent of total sample	Percent of total with wage credits
Six-State survey <sup>1</sup> ...	Migratory workers.	1937-39	1,411	43.8	0.4	14.6
Virginia survey.....	Local seasonal workers.	1937-39	2,039	12.3	2.0	16.4
Arkansas survey <sup>2</sup> ..	Farm operators...	1937-40	4,046	18.2	2.3	12.6
	Local seasonal workers. <sup>3</sup>	1937-40	568	15.4	.6	3.8
Iowa survey <sup>4</sup> .....	Farm operators...	1937-40	4,135	5.7	1.2	20.4
	Regular hired hands. <sup>4</sup>	1937-40	929	16.7	1.3	7.7

<sup>1</sup> Kentucky, Michigan, New Jersey, North Carolina, South Carolina, Virginia; see the Bulletin, July 1941, pp. 11-14.

<sup>2</sup> Males only.

<sup>3</sup> Includes 105 regular hired hands, not separately tabulated.

<sup>4</sup> Includes 61 local seasonal workers, not separately tabulated.

ranged from one-sixth to slightly less than one-half of the various occupational groups may seem surprising in view of the fact that agricultural labor and independent farming are, as such, excluded from old-age and survivors insurance coverage. In actual fact, however, these are understatements of the actual degree of participation of agriculture in the program. The only agriculture-industry migrants that were reached were those who happened to be on farms at the particular moment during which the survey was made. In the course of an entire year, many more would have been found. This fact is indicated by the census, which reported that, during 1939, 11 percent of all farm operators in Iowa and 23 percent in Arkansas worked 1 or more days in nonfarm employment. During a 3 or 4-year period, still more agriculture-industry migrants would, of course, have been found.

Even more striking than the high proportion of farm people with taxable wages under old-age and survivors insurance is their failure to build up benefit rights. The coverage of only the industrial and commercial portion of their wages, and the exclusion of the agricultural part of their earnings, result in a fruitless investment on the part of the great majority of farmers and farm hands in old-age and survivors insurance. Rural people are not

characterized by such high incomes that it could be argued as legitimate to tax them in order to help pay the benefits for urban workers. Yet this is what, in effect, now happens, since the economic result is a drain on rural income.

Should current proposals to extend coverage to agriculture be enacted, the existing disadvantageous status of farm people under old-age and survivors insurance would be partially overcome. To remove it completely, appropriate provisions would also have to be made to avoid any handicap resulting from late entrance into the system or from previous intermittent participation in it.

Since the inception of the defense program, and particularly since the outbreak of war, the number of persons shifting from agricultural work to covered industry has materially increased. While many persons normally engaged in agriculture are thus acquiring potential benefit rights under the old-age and survivors insurance program, there is little likelihood that most of them will eventually be eligible for benefits, unless the war continues far longer than now appears probable. When they return to peacetime agricultural jobs, many will find that their period in covered employment was too short to outweigh the years out of coverage which will intervene before they reach retirement age. This loss of potential benefit rights would not occur if coverage were extended to agricultural pursuits before the termination of hostilities.

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