

POLICIES TO ASSIST HOUSEHOLDS COPE

*Karen Behm, Louisiana State University
and
Beth Moore, Michigan State University*

Problems Affecting Farm Families

Lack of sufficient income to pay debts and maintain the family's usual style of living is obviously a major problem. However, lack of income *combined with limited prospects for improvement* create the great variety of related problems facing farmers today. Among these varied problems are:

Intergenerational conflicts. Often two, sometimes three, families depend on income from the farm. They may have strong emotional ties to the farm if it has been in the family for many years. Relatives may be highly critical of the present farm operator if the farm is not doing well. Younger people may leave communities in which their families have lived for generations. Older family members may see this as desertion instead of a move to accept new responsibilities.

Shifting family responsibilities. As income from the farm declines, family members may seek more off-farm employment. Although the wife may have been a major contributor to the farm operation, some families have difficulty accepting the fact that she is now working off the farm. A switch to off-farm employment can also create the same child care and transportation problems faced by urban working families.

Change in resources. To most farm families, farming is not just a job but a way of life. While farming, many farm families maintain a degree of self-sufficiency, producing some of their own food, doing their own repairs, etc. When they lose the farm they no longer have these resources and may find it difficult to seek alternatives. In many cases the house is part of the farm and may be lost also.

Need for assistance. The research base for farm families in trouble is scarce. However, dislocated workers often need a variety of assistance including legal services, job retraining, debt counseling, etc.

Are These Problems Unique to Farm Families?

Problems on the farm spill over into the rural community. Although the same might be said about factory towns or blighted inner-city areas, there are some differences that keep programs designed for assistance in other areas from being effective.

Several societal factors that affect the perception of the farm problem are (1) the romance of the farm as a way of life, (2) the idea of ownership of property and the spirit of independence, (3) the fact that the individual cannot control price or critical production factors such as weather and (4) lack of benefits such as unemployment to tide families over until they recover.

There are policies at the local, state and national levels to assist families in crises. However, the programs to implement these policies are often written in such a way that farm families are unintentionally excluded. Recent changes in the food stamp eligibility formulas now permit more farm families to qualify but that change is just now being implemented. By nature, farm families are located in rural areas where the prospects for job training, health services and other services are limited.

Changes Needed

Incompatibility between agencies often hinders efforts for assistance. Job retraining may be available only for those with no income thus eliminating some families who may have just sold out their operation. Job training programs may not be realistic for the type of employment likely to be available in the area. Efforts at entrepreneurship may be hindered by problems with liability, health and safety regulations, etc. Working at home with certain types of products is prohibited by law. Regulations once needed to control a problem may no longer be necessary for emerging industries but must still be obeyed.

Another suggestion is a WPA type of program in which former farmers would be hired to undertake needed rural development projects.

Farmers may have to team up with the government to make provisions for their future. Farmers already are paying Social Security tax. Another possibility is the regular payment of unemployment insurance that would then be paid out when income falls below a certain level.

A major consideration with any program is the question of who pays and who benefits. Does a family have the right to expect that there will be jobs and services in the area in which they reside or is it sufficient to have jobs and services available some place in the nation? If there is a surplus of farm products should taxpayers be ex-

pected to provide benefits to help a family maintain their choice of occupation?

Suggested Short-Term or Immediate Actions

- Modify existing program regulations to meet needs of farm families.
- Mobilize existing groups or institutions such as mental health centers to provide assistance.
- Consider short-term grants to be used at the family's discretion.

Possible Longer-Term Actions

- Contributions to unemployment insurance.
- Comprehensive job training programs including relocation services if needed.
- Changing laws related to entrepreneurship opportunities.
- Additional informal education to help families understand what is happening, to see the macro view, the interrelationships between their problems and other events.
- Creation of program based on the Pell Grant model.