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PLANNING WITH FARM FAMILIES ON LOW INCOME

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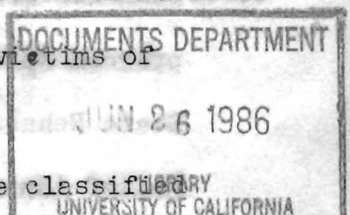
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For several decades agricultural leaders have called our attention to the fact that the incomes received by many farm families in the United States made it utterly impossible for them to maintain the much publicized American standard of living, and that something should be done to improve their condition. But we Americans have been so thoroughly committed to a laissez-faire policy with respect to this as well as to other matters that not until the depression pushed the problem out in front was any concerted effort made to remedy the situation.

During the period from 1929 to 1935 approximately 1,000,000 farm families, one-sixth of the total number in the United States, applied for relief of one form or another.

Who were these families? Many of them were the sons and daughters of successful farmers who, because they wanted to continue farming, but were unable to purchase improved farms, had located on cheap unproductive land off the main highways. Other families in this group had purchased farms when land values were inflated. When prices of farm products fell they found themselves unable to meet the payments. Still others were the descendants of several generations of families who had eked out a precarious existence on poor soil in areas remote from markets. Among those three groups were many families who were the victims of several years of drought.

Although a number of the families asking for aid were classified in the census as owners, their real estate and buildings were so heavily



encumbered with mortgages that they had little equity in their property. A far larger proportion of the families were tenants.

At first, the government met the problems of these families by giving them grants, either in the form of commodities or of money. But it soon became apparent that for a farm family such a procedure was only a stop-gap and did not get at the root of the problem. Unlike the industrial worker in the city who provides none of the tools of production but derives his income solely from the sale of his services, the farmer-operator must provide not only his land but the machinery, work-stock, seed and fertilizer necessary in order to produce the grain and livestock from the sale of which he derives his income.

LOANS

A large proportion of the farm families applying for government aid lacked these tools, and many others were very inadequately supplied. The Federal Government decided that instead of continuing to give grants it was sound public policy to use federal funds for the purpose of making loans to these families, the money to be used for the purchase of these tools.

It was believed that loans intelligently made and supervised would enable these families to become self-supporting again, and at the same time would help to correct some of the basic problems which caused the farm families to become public charges. With this in mind a lending program was devised early in 1933. At first it was administered by State Rehabilitation Corporations operating under the Federal Emergency Relief Administration. In May, 1935, President Roosevelt by Executive

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Order created the Resettlement Administration and transferred to this agency the responsibility for lending federal funds to the needy farm families who could qualify for this form of aid. Included in this group are families from every state in the Union. On September 1, 1937, this work was transferred to the Farm Security Administration.

LOAN REQUIREMENTS

The Farm Security Administration has certain definite requirements that must be met before a family can obtain a loan. Only families who are unable to obtain credit elsewhere are eligible for loans from the Farm Security Administration. In some cases the names of families making application have been presented by a referral agency, in other cases the farmer has applied directly to the local representatives of the Farm Security Administration. Briefly the steps are as follows:

- First: The farmer who desires a loan fills out an application blank giving certain personal data regarding himself and his family, information concerning his farming experience, the farm he proposes to live on during the ensuing year, an inventory of the livestock and equipment owned, and a brief statement of his other assets and liabilities.
- Second: This application is considered by a County Advisory Committee made up of representative citizens and a decision is reached as to his eligibility for a loan.
- Third: If the committee reports favorably the farm and home supervisor goes to the farm home and develops a farm and home management plan with the family.
- Fourth: These plans as well as other documents are presented to the loan officer on the regional staff. If he approves the request for a loan and the necessary instruments are obtained, he forwards the papers to the United States Treasury, the farmer receives his check and is hereafter known as a standard client of the Farm Security Administration.

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The program outlined by the Rehabilitation Division of the Farm Security Administration is designed to help the dependent family regain its independence. In order to achieve this independence, to become rehabilitated, it is recognized that the family must increase its cash income and at the same time improve its standard of living. As indicated above, one of the reasons why the family has found it necessary to apply for aid is that it lacks the equipment and supplies necessary to make a going concern of the farming enterprise. Hence, the money is borrowed for the purpose of purchasing such operating goods as seed, feed and fertilizer; such capital goods as farm machinery, horses, mules, cows and hogs. Where necessary a part of the loan has been used for the purchase of subsistence goods for family consumption and for certain articles of household equipment such as stoves, pressure cookers and sewing machines, which facilitate home production.

Loans for operating goods and services have been made for a two-year period, those for capital goods for a five-year period. The loans have been secured by liens on the crop, and mortgages on the equipment and livestock. Both the two-year and the five-year loans bear five percent interest.

FARM AND HOME SUPERVISION

The Farm Security Administration staff members who actually contact the family are known as farm supervisors and home supervisors. Ostensibly it is the agriculturally trained man, the farm supervisor, who assists the family to increase its cash income while it is the home

economics trained woman, the home supervisor, who helps to translate that increased income into improved living standards. Actually greatest progress is made when each supervisor is informed about, is concerned with, and actually helps the family to advance on both fronts. In the county office as in the farm house good team work seems to be essential to the success of the program.

Those responsible for establishing policies with regard to the program for the rehabilitation of these low-income farm families realized at the outset that home economists were essential to its promotion. However, due to the pressure to get loans out and the difficulty of recruiting the farm supervisors and other personnel as well as to certain local situations, the loaning program had been under way for several months before any considerable number of home economists were employed. The personnel has been gradually built up. A number of these women were formerly employed as nutritionists in the F. E. R. A. Others have been recruited from the resident teaching or the extension field, and a considerable number of married women who were in their own homes have again become wage earners. A large proportion of these women are people of some maturity who have a record of successful experience behind them. Approximately 100 of this group are serving in a supervisory and executive capacity as district super-

visors, associate state directors, members of the plan examining unit and regional chiefs of home economics. All the others are located in counties and are working directly with the families.

The program of supervision, of follow-up with the family, is determined by the situation revealed in developing the farm and home management plans. At the time that the families apply for loans from the Farm Security Administration many of them not only are inadequately supplied with the tools of production, but are also lacking in knowledge of the techniques for successful farm operation and household production. They have never risen above a subsistence level of living. The educational level of a large proportion of these adults is below that of the more successful families in the same community.

When the home supervisor makes her first visit to the home she frequently discovers living conditions that are far from satisfactory. Often it is found that the food supply is very meager. The cow is dry, only two or three of the hens are laying, the pork barrel is nearly empty. Although inquiry reveals that a small amount of vegetables and fruits were canned last year and more were stored, most of them are gone. The family has a very inadequate supply of clothing,

and what it does have is badly worn. The home is very meagerly furnished, the bedding is wholly inadequate. The cook stove is in poor condition, there are no screens on the windows, and the roof leaks. The family members are discouraged and often apathetic, their health is poor, and their morale is low. All of this information the supervisor gleans as she develops the farm and home management plan with the family. Ideally the husband and wife sit around the table with the farm and home supervisor and together they develop the farm and home management plan.

In developing the first home management plan or budget with the family, major consideration is given to the section on food. It is that aspect of farm family living about which something can be done almost immediately. And it is the conviction of those responsible for determining the policies of the Farm Security Administration that a food supply adequate in amount and kind is essential if the family is to be rehabilitated. It is likewise the conviction of those responsible for determining policies that the major portion of the family's food supply (and the fuel where possible) must be home produced. Only where this practice is followed will the cash income from farming operations be adequate to provide for the other aspects of family living and at the same time be sufficient to pay the rent or taxes, purchase the seed, food, fertilizer, farm equipment and livestock needed to carry on the farm enterprise and make the necessary payments on the loan.

In her follow-up work with the family it is the supervisor's responsibility to see that the plans made for a garden are carried out, that the baby chicks planned for are purchased, that new jar rings and covers are on hand when the food is ready to can.

Increasingly, the supervisors have come to realize that their job has just begun when they have developed with the family, what is to be produced in the garden. For many of the families gardening is an almost totally new experience and they must be taught how to make the hotbed, how to prepare and cultivate the field and how to destroy the various insect pests. The woman must be shown how to can the tomatoes she has labored so hard to grow, how to store the cabbage and cure the pork. If baby chicks are to be purchased they may need to develop with the family definite plans to secure the chicks, definite methods of preparing their feed, ways and means of constructing a brooder and of building and equipping a chicken coop. Enough has been said to indicate that the farm and home supervisor must see eye to eye and that they must work very closely in developing the program with the families. Together they must analyze the family's problems and together they must plan how to help them meet them. The farm plan must make provision for purchasing the garden seed, for providing the fertilizer needed for the garden. If the family has no cow, the farm management plan must not only make provision for purchasing one or more but it must also provide pasture and feed to supplement the pasture during the winter season. If the plan shows that part of the cash income is to be obtained

from the sale of butter and eggs, the home supervisor must help the farm woman to produce butter that will be salable. She must show her how to candle eggs and how to test them for freshness.

It is the supervisor's responsibility to help the family members plan, not only for the production of subsistence foods for themselves and for the livestock, but also for the spending of the anticipated income from the sale of farm products and from other sources. At best the farmer's cash receipts will be meager, at least for the first few years. Some of the income will be needed to purchase necessary equipment and to build and repair buildings and some will be needed for family living. A part of it must be set aside for repayment of the Farm Security Administration loan and possibly for payments to other creditors. It is obvious that when there are only a few dollars to spend the marginal significance of each dollar becomes increasingly greater. In developing the farm and home management plan with the family detailed consideration is given to the various goods and services to be purchased, an estimate is made of the cost of each item and the total amount necessary for family living is ascertained.

As has been suggested above, the relationship between the supervisors and the family is on a very businesslike basis. The government has loaned money to the family to help it to become re-established. Before the request for the loan is approved the family must agree to certain procedures recommended by the farm and home supervisor. It is the business of the supervisors to see that the money is used for the

purpose for which it was borrowed, that the family is carrying out the farm and home production plan agreed upon, that payments are made on the loan. .

When the family signs the document known as the "Loan Agreement and Request for Funds" it agrees "to keep such records as the Farm Security Administration may request". To facilitate the record keeping a farm and home record book was published by the Resettlement Administration. The book came off the press only last September. Copies have been installed in the homes of over 100,000 families. When the supervisors visit the families an examination of the record book helps them to see how the farm and home management plans are actually working out on the farm and in the home.

The home supervisors do not consider that their job is done when the family has produced the food, has secured the clothing and other material goods indicated on the home management plan and has kept the records agreed upon. Their services to the family have gone much farther than that. They have arranged for the adults to join extension groups, church organizations and parent-teacher associations. They have interested the children in 4H Clubs. They have helped locate school books for the children and magazines for the parents. They have put the families in touch with health agencies in the community. In a few cases they have helped organize medical aid groups.

RESULTS

Have the objectives of the rehabilitation program been realized?

To what extent have the families who have obtained loans been rehabilitated? What indications have we of an increased income, of an improved standard of living? To what extent have promises to repay the loan been kept? It is too soon to give precise answers to all of these questions. We do know that the loan has enabled many farm families who were driven almost to despair by heavy debts to become reestablished on the land. By means of these loans, many farm laborers and share croppers who never before have had a share in the means of production have been enabled to rent a farm and purchase livestock and equipment.

As a result of the emphasis placed on the home production of foods many of the clients who previously had done little or no gardening and less canning, and who had never produced their own meat faced the winter of 1936-37 with hundreds of jars of vegetables, fruits, and meats in the pantry and a generous supply of stored vegetables and cured meat in the cellar. Few of us can realize the sense of security this has given to families who previously had a more or less hand to mouth existence. Supervisors have reported many concrete evidences of better living standards in the homes of the clients. Under their guidance, thousands of families have screened their houses, built sanitary toilets, and repaired their buildings. Many others have fenced their gardens, drilled wells, and remodelled their kitchens.

Reports from all parts of the country indicate that the families are finding great satisfaction in keeping the farm and home accounts and

that they, as well as the supervisors, are coming to see that record keeping is an essential part of any business enterprise. Where crop conditions have been favorable and a cash income has been forthcoming the loan and collection divisions report that the clients have met their payments on the loans in a very satisfactory manner.

It is fruitful to speculate on the gains that have accrued to the families as the result of sitting down together to face their common problems and to plan a way to meet them. Values of this character defy precise measurement, but it would seem that such a procedure should do much to promote family solidarity and insure good team work among the members.

The program is too new and we are all too much a part of it to appraise fairly or to realize fully the intangible values to the families who have obtained loans and have had the benefit of the supervisor's counsel. If the reports of the field staff and letters from clients provide any criterion, many families have come a long distance up hill on the road to rehabilitation. But as one of our associate directors expressed it in her annual report, "The success achieved by the families cannot be measured by the height which they have attained but by the depth of the hole out of which we are trying to pull them."

As we look ahead in the program we see much opportunity for improving our technique of supervision. We see more clearly than we did earlier the importance of thinking through the total family situation in order that we may arrive at a better understanding of just what factors con-

tributed to the family's present plight. We realize more clearly than we did earlier the importance of getting the families to make their own plans, set their own goals, and make their own decisions. We see the need for making more careful blue prints with the families in terms of the abilities, appreciations, and aptitudes of family members, of beginning with them on their own level and gradually developing with them an appreciation of a better standard.

We are recognizing the importance of closer cooperation with all other agencies in the community, the importance of acquainting these agencies with what we are trying to do and of becoming better acquainted with their program. Increasingly all of us on the rehabilitation staff are aware of the advantages that have accrued to us because of foundations laid by other workers -- those in the laboratories and classrooms and those in the extension and social work field, who have devoted their lives to the solution of the problems of families.

It may well be said of the supervisors who have worked in the Rural Rehabilitation Program that they have done much to extend the frontiers of freedom for the families whom they have served. I am reminded of a statement made in an address given by President Roosevelt to a group of young people:

"The period of geographical pioneering," he reminded us, "is largely finished. The period of social pioneering is only at its beginning. The same qualities of heroism and faith and vision that were required to bring the forces of nature into subjection will be required to bring under proper control the forces of modern society."

In a very real sense the home economists in the Resettlement program have been social pioneers. They have labored early and late, in and out of season, in fair weather and foul, and have surmounted innumerable obstacles in order that the families might be served. And in so doing they have rendered their profession a very real and lasting service. There is no question but that their experience in the Resettlement program has greatly widened the horizon of the home economists. It has given them an opportunity to become acquainted with the business side of farming. They have had an opportunity to acquire first hand knowledge of the cash income actually received, and the standard of living which this income makes possible for thousands of farm families in the United States. It has given them an opportunity to obtain a real insight into the everyday problems of all families, regardless of their income level.