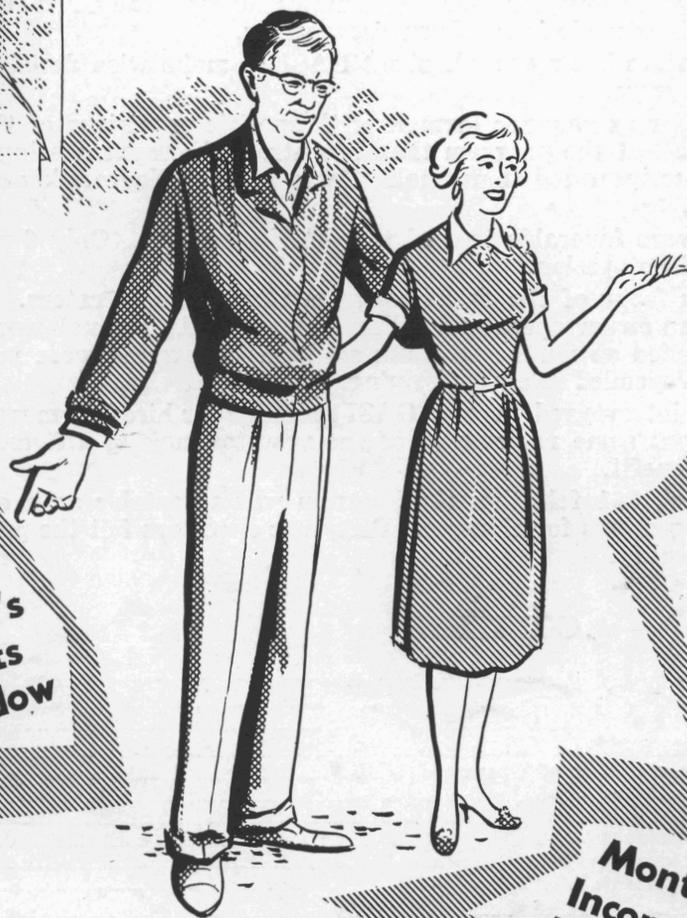


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Texas Farmers and Old Age and Survivors Insurance



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Payments To Disabled Adults

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TEXAS AGRICULTURAL EXPERIMENT STATION
 R. D. LEWIS, DIRECTOR, COLLEGE STATION, TEXAS

IN COOPERATION WITH THE U. S. DEPARTMENT OF AGRICULTURE

SUMMARY

This bulletin presents a portion of the results of a field study conducted in Texas during the summer of 1956 in Wharton and Cherokee counties. Five hundred farm operators — 250 in each county — were interviewed.

Approximately 7 out of 10 farm operators stated they were eligible for OASI coverage. One out of 10 declared he was not eligible, with the remaining 20 percent being uncertain about their eligibility status. Seventy-seven percent of those who said they were eligible stated that they had obtained coverage through the operation of their farms.

The percentage of operators stating they were eligible for Old Age and Survivors Insurance (OASI) coverage decreased with age. Fewer than half who were 65 years of age or older felt that they qualified for coverage.

Croppers had the smallest proportions of all tenure groups who felt they were eligible for OASI coverage. More operators of the largest farms and with the highest net worth qualified for coverage than did smaller farmers and operators whose net worth was comparatively small.

Seventy-one percent of the farm operators were either paying a social security tax or receiving benefit payments. An additional 14 percent qualified by having the necessary income but failed to pay the tax. The remaining 15 percent did not have enough income to qualify.

Twelve operators in the sample were drawing monthly benefits through the OASI program, all of them receiving the money from earnings made in nonfarm occupations.

Less than half of the farm operators knew enough about OASI to make wise decisions regarding their possible alternatives in the program.

Older farmers were not as familiar as younger farmers with specific provisions of the OASI program. Owner operators knew more about the program than tenants, with croppers being the least informed. Larger operators were better informed than smaller farmers, with Negroes knowing less than any other racial or nationality group.

Nine out of 10 farm operators were favorable toward the OASI program. Only 6 percent disapproved of it, and 4 percent expressed no opinion.

Younger operators were more in favor of the OASI program than older operators. Tenants expressed approval of it more often than owner operators. Farmers with highest net worth expressed the least approval. Operators who relied on nonfarm jobs in addition to farming were more favorable toward the program than those who depended solely on farming.

Ninety percent of the operators interviewed favored OASI coverage for hired farm workers. However, only 70 percent approved without some reservation of the operator making a financial contribution to OASI for the farm workers' benefit.

Of the 500 operators interviewed, 361 felt that the program was acceptable as it existed at the time of the interview and had no suggestions for changes. Forty-one operators felt the program should be broadened so more people could qualify.

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Texas Farmers and Old Age and Survivors Insurance

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AN AMENDMENT TO THE SOCIAL SECURITY ACT in 1950 provided for Old Age and Survivors Insurance (OASI) for a specific group of persons specifically engaged in agriculture. However, only those persons employed as "regular" hired farm workers were included in the program. Studies which were sponsored cooperatively by the Agricultural Marketing Service, U. S. Department of Agriculture and the Agricultural Experiment Stations of Connecticut, Kentucky, Texas and Wisconsin during 1951-54 indicated that a majority of the farm operators surveyed in all four states expressed a desire for the extension of OASI coverage to include their group. They reasoned that people in most other occupations were covered and that, in their opinions, farmers enjoyed no greater security than people in other lines of work and also should be covered.

In September 1954 the Social Security Act was amended by the 83rd Congress. This amendment extended OASI protection to self-employed farmers on essentially the same basis as had been provided previously for self-employed businessmen. Beginning in 1955, self-employed farm operators with annual net earnings from self-employment of \$400 or more were required by law to be included in the program. In addition, if the farmer's net profit from farm self-employment was less than \$400 but the gross income was from \$800 to \$1,800, he had the option of reporting one-half of his gross income for social security instead of his actual net farm earnings. If his gross income was more than \$1,800 and his actual net earnings were less than \$900, he could report \$900 for social security and pay the tax on this amount. Operators who became 65 years of age before July 1, 1954 needed only six quarters of coverage in order to qualify for benefit payments. Normally an operator could meet this requirement in 2 crop years.

Scope and Method of Study

This report is based on a study conducted in the summer of 1956 by the AMS, USDA, and the Texas Agricultural Experiment Station. Similar studies also were made at the agricultural experiment stations in Kentucky and Maine with the cooperation of the USDA. While the scope of the Texas study was relatively broad, this report is

limited to some of the main aspects of insurance protection, knowledge and attitudes regarding the OASI program as they existed at the time the field study was completed.¹

Interviews with a sample of farm operators were conducted during the first 3 weeks of June 1956 in Wharton county and during the latter part of the same month and the first 3 weeks of July in Cherokee county. Area sampling was employed, and sample segments for each county were drawn from the master sample materials of the AMS. Essentially the same segments constituted the sample area in Wharton county in 1956 that were used in 1952. Because of migration, a number of deaths and other factors, the respondents were not altogether the same in both studies. A total of 500 usable schedules was obtained—250 from each of the two counties, or approximately 10 percent of the farm operators in each county.

The two counties were selected as representative of diverse types of situations. Wharton county is located in Economic Area 14 on the Gulf Coastal Plain, Figure 1, where cotton, rice and the beef cattle industry are the main sources of

¹A few minor changes have been made in OASI regulations since the field work was completed. For example, the age at which women may become eligible for payments has been lowered from 65 to 62. Thus some of the farmers' objections to certain phases of the program have been met by subsequent changes in the law.

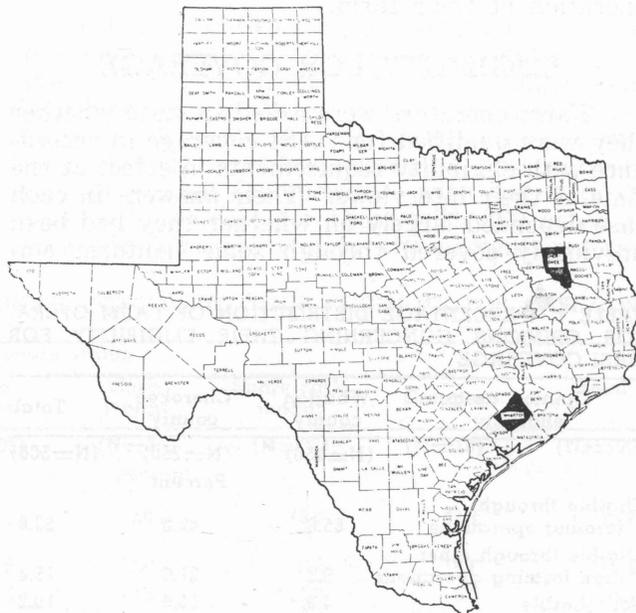


Figure 1. Location of study counties. Cherokee county is approximately 200 miles north of Wharton county.

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income. Residents of the county include the descendants of some of the oldest Anglo-American families, early Czech and other European immigrants, Latin Americans and Negroes. Cherokee county, some 200 miles to the north, is in Economic Area 13 in the East Texas Piney Woods area. Its agriculture is highly diversified, with truck crops (particularly tomatoes, peaches and watermelons), cotton, livestock and timber being the important crops. Its inhabitants consist entirely of descendants of Anglo-American families and Negroes. Approximately one-fourth of its total farm population is Negro.

A comparison of Cherokee and Wharton counties shows that in Wharton county the soils are more fertile; farm irrigation systems are used more extensively; farming operations are conducted on a larger scale and are more highly mechanized; farm operators are younger and represent more diverse nationality groups; greater use is made of seasonal and migratory farm workers; and its farm people have a greater net worth and also receive a higher percentage of their total income from farming even though oil, gas and sulfur resources add substantially to their farm incomes. In general, Wharton county stands high in comparison with the rest of the State in agricultural and nonagricultural indices, and the level of living of its farm people. Cherokee county has been designated as the pilot county for low-production farm studies in East Texas by agricultural experiment station personnel and also for the rural development program in the State.

The sample group included both part-time and full-time operators. In the two counties, 44 operators also classed themselves as business or professional persons, with a total of 77 eligible for OASI coverage as the result of earnings from some type of work or occupation other than the operation of their farm.

ELIGIBILITY FOR COVERAGE

Farm operators were asked to state whether they were qualified for OASI coverage in accordance with eligibility requirements in effect at the time of their interviews. Their answers in each case depended largely on whether they had been previously covered through some nonfarm em-

TABLE 1. PERCENTAGE DISTRIBUTION OF FARM OPERATOR OPINIONS CONCERNING THEIR ELIGIBILITY FOR OASI COVERAGE

Opinion as to eligibility	Wharton county (N=250)	Cherokee county (N=250) Percent	Total (N=500)
Eligible through farming operations	65.6	42.0	53.8
Eligible through other than farming operations	9.2	21.6	15.4
Not eligible	4.8	15.6	10.2
Uncertain	20.4	20.8	20.6

N=Number of farm operators in each group.

ployment and were now receiving benefit payments, or had the required minimum earnings for coverage at the time they were interviewed.

Approximately 7 out of 10 operators declared that they were eligible for OASI coverage, with the proportion being considerably higher in Wharton than in Cherokee county, Table 1. One out of 10 stated that he was not eligible, with the remaining 20 percent expressing uncertainty about their eligibility status. A few in the two latter groups might have qualified but did not know enough about the program to realize it.

Seventy-seven percent of those who said they were eligible stated that they had obtained their coverage through the operation of their farms. Since few worked on other people's farms for wages, the remainder gave nonfarm employment as the source of their eligibility. A considerably higher proportion of the Cherokee county operators stated they were eligible through nonfarm work than did the operators in Wharton county. Approximately 1 out of 3 operators in Cherokee county who thought they were eligible stated they had obtained coverage through nonfarm work as compared with only 1 out of 8 in Wharton county.

Only 1 out of 20 operators in Wharton county stated that he was not eligible for OASI coverage, as compared with a considerably higher proportion, 1 out of 6 in Cherokee county.

Eligibility in Relation to Selected Characteristics of Operators

Some of the findings of this study are summarized according to selected characteristics of the operators, since it is important to determine which groups of farm operators felt that they did not qualify for OASI coverage.

Eligibility and Age

In both counties the percentage of operators who thought they were eligible for OASI coverage decreased with age, Table 2. Over 92 percent of the younger operators, those under 35, thought that they were eligible. At the other extreme fewer than one-half of those 65 years of age or older stated that they qualified for coverage. Thus persons in the age groups which potentially had the greatest immediate opportunity to receive social security payments because of reaching retirement age felt they were able to qualify least.

The failure of so many older persons to feel they were qualified for OASI coverage is explained chiefly by two factors. First, in general, they possess less knowledge of how the program operates. The second is the peculiar situation of a number of Texas farm operators in this age bracket. It was not unusual to interview an elderly couple on a farm which, it appeared outwardly, could be turned easily into an economically productive unit. Yet the operators were

TABLE 2. PERCENTAGE DISTRIBUTION OF FARM OPERATOR OPINIONS CONCERNING THEIR ELIGIBILITY FOR OASI COVERAGE BY AGE GROUPS

Opinion as to eligibility	Age of operator					Total (N=500)
	Under 35 (N=39)	35 to 44 (N=109)	45 to 54 (N=132)	55 to 64 (N=143)	65 and over (N=77)	
	Percent					
Eligible through farming operations	84.6	62.4	54.5	46.2	38.9	53.8
Eligible through other than farming operations	7.7	15.6	16.6	16.1	15.6	15.4
Not eligible	2.6	10.1	12.2	6.9	16.9	10.2
Uncertain	5.1	11.9	16.7	30.8	28.6	20.6

N=Number of farm operators in each group.

making no visible effort to derive any income from the farm. In some cases both the farm operator and his wife were drawing monthly benefits through the Old Age Assistance (OAA) program. Since in Texas, the size of the OAA payment is determined in part by one's income and financial condition, many of the couples felt they were better off financially not producing anything for a profit. They felt that they would be running the risk of having their "old age pension" payments either cut off or reduced. Consequently, they did not have enough income as the result of their farming operations to qualify under the OASI program.

The OASI eligibility of younger operators usually was achieved through the operation of a farm. A larger percentage of operators over 35 years of age had established eligibility through nonfarm jobs than those who had not yet reached their 35th birthday.

Twelve operators in the sample who were 65 years of age or older were drawing monthly benefits through the OASI program at the time of the field study. Of this number, 9 were farming in Cherokee county, 3 in Wharton county. All of the 12 operators received the money as a return from earnings made in nonfarm occupation. According to the respondents, the smallest monthly payment received was \$30, the average monthly payment being \$58.38.

Eligibility and Tenure Status

Among all of the tenure groups, share-cash tenants had the highest percentage who stated

they were eligible for OASI coverage, Table 3. Three out of 4 in this group said they were eligible, and qualified through the operation of their farm. Croppers had the smallest percentage stating they were eligible. Only about 2 out of 5 in this group felt they were eligible through farming. Other than croppers, full owners had the smallest percentage who felt that they qualified for OASI coverage. This is caused chiefly by the number of older operators who live on farms 10 to 50 acres in size. Several in this group do not feel that it is advantageous to produce a profitable crop in order to qualify for OASI coverage. A fuller explanation of this was made in the previous section.

Eligibility and Size of Farming Operations

The proportions of operators stating they were eligible for OASI coverage were progressively higher as the size of operations increased, Table 4. Less than 3 out of 5 who operated less than 80 acres thought they were eligible. At the other extreme, more than 4 out of 5 who operated 260 acres or more felt they were eligible for coverage under OASI regulations.

In both counties a close relationship existed between the size of farm and the percentage who stated they were eligible through earnings from their farming operations. In Cherokee county the proportion who stated they were eligible specifically through farming increased progressively from 23 percent for operators with less than 50 acres to 67 percent for those with 260 acres or more. In Wharton county the percentages ran

TABLE 3. PERCENT DISTRIBUTION OF FARM OPERATOR OPINIONS CONCERNING THEIR ELIGIBILITY FOR OASI COVERAGE BY TENURE STATUS

Opinion as to eligibility	Tenure status						Total (N=500)
	Full owner (N=184)	Part owner (N=149)	Share tenant (N=105)	Cash tenant (N=24)	Share-cash tenant (N=20)	Cropper (N=18)	
	Percent						
Eligible through farming operations	46.7	61.7	54.3	50.0	75.0	41.7	53.8
Eligible through other than farming operations	19.5	10.7	15.3	20.8	0.0	16.6	15.4
Not eligible	13.1	8.0	7.5	12.5	5.0	8.3	10.2
Uncertain	20.7	19.6	22.9	16.7	20.0	33.4	20.6

N=Number of farm operators in each group.

TABLE 4. PERCENT DISTRIBUTION OF FARM OPERATOR OPINIONS CONCERNING THEIR ELIGIBILITY FOR OASI COVERAGE BY SIZE OF FARMING OPERATIONS

Opinion as to eligibility	Size of operation (acres)					Total (N=500)
	Under 50 (N=128)	50-79 (N=72)	80-159 (N=145)	160-259 (N=72)	260 and over (N=83)	
	Percent					
Eligible through farming operations	29.7	43.1	60.0	72.2	73.5	53.8
Eligible through other than farming operations	26.5	16.6	9.0	12.5	10.8	15.4
Not eligible	11.7	9.7	12.4	5.6	8.4	10.2
Uncertain	32.1	30.6	18.6	9.7	7.3	20.6

N=Number of farm operators in each group.

from a low of 37 for the operators of the smallest acreages to over 80 for the larger operators.

Those who stated they were qualified as a result of nonfarm employment also operated smaller farms. More than one-fourth of those operating 50 acres or less felt they were eligible through operations other than farming. There is also a direct relationship between size of operation and uncertainty about one's eligibility, the smallest operators being less certain and larger operators more positive about their eligibility status.

Eligibility and Other Factors

Four nationality groups constituted the sample interviewed in this study. These were Negro, Mexican, Czech and "other whites." All of the operators interviewed of Czech or Mexican extraction were in Wharton county. Cherokee county operators were classified into only two groups—Negro and other whites.

A higher proportion of Czech operators (84 percent) stated that they were covered than any other nationality group. They were followed by other whites (77 percent), Mexicans (50 percent) and Negroes (39 percent).

Eligibility for OASI coverage appears to be fairly closely related to the net worth of farm operators. Only 41 percent of those interviewed with a net worth of less than \$1,000 thought they were eligible for OASI coverage. At the other extreme, 97 percent of the operators classed in the \$50,000-or-over category stated they were eligible.

In both counties the highest percentages of operators who felt they were covered were among those who reported that their farming operations accounted for a relatively small portion of their total income. For example, 83 percent of the farm operators who derived less than one-fourth of their total income from operation of their farms stated they were covered, as contrasted with 66 percent of those deriving all of their income from farming.

Eligibility and OASI Payments

About 70 percent of all operators interviewed stated that they were eligible for OASI coverage. However, a check of replies given to other ques-

tions indicated that 71 percent actually had qualified and either paid their social security tax or were receiving benefit payments. An additional 14 percent qualified by virtue of having the minimum income necessary for coverage but failed to pay the tax. The remaining 15 percent did not have enough income to qualify. Operators in the latter category were three times as numerous in Cherokee county as compared with Wharton county.

One series of questions was designed to determine how respondents found out they were eligible for OASI coverage and whether they had any difficulty in figuring their payments. Most of those employed in nonfarm jobs stated that they found out about their eligibility through their nonfarm work. But most of the operators stated they found out they would have to pay a social security tax from a person in their community who figured their income tax. When operators were asked if they had any difficulty determining the amount of social security tax to be paid, a stock answer was: "No, I don't have to worry about things like that, so I don't even try to understand it. The fellow who works out my income tax does all of my figuring for me."

Practically all of the farm operators in the two study counties depend on persons in their communities to work out their income tax and OASI statements and payments. Discussions with some operators regarding their OASI problems revealed that some of these persons were not well informed on the finer points. If those who perform these services locally are not competent, some farmers may unknowingly fail to conform with certain laws and some farmers who could qualify for OASI may not be covered in the program. Since it is so important that persons who work out income tax and social security statements for farm operators be well informed on these subjects, professional employees might be of more service indirectly to farmers by helping these persons understand the OASI program more fully than by working directly with farmers.

KNOWLEDGE OF OASI

In the early part of each interview, respondents were asked a series of questions to determine the extent of their knowledge of the OASI

TABLE 5. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR KNOWLEDGE OF OASI

Knowledge of OASI	Wharton county	Cherokee county	Total
	(N=250)	(N=250) Percent	
Well informed	18.8	17.2	18.0
Fairly well informed	29.2	25.6	27.4
Some knowledge	16.0	21.2	18.6
Little or no knowledge	36.0	36.0	36.0

N=Number of farm operators in each group.

program. This was considered an important phase of the study, since persons need to have a certain amount of information about any type of program before they can avail themselves of the opportunities it has to offer. It is also highly probable that a close relationship exists between knowledge of a program and the degree of its acceptance among farmers.

Respondents were graded in accordance with the answers they gave to 17 questions which were designed to test how much they knew about OASI. Responses to the 17 questions were classified into one of four broad categories: well informed, fairly well informed, some knowledge and little or no knowledge.

To be classified in the "well informed" group, the respondent had to answer 14 of the 17 questions correctly. Those who answered 11 to 13 questions correctly were considered "fairly well informed." Two key questions also had to be answered correctly before a farm operator was placed in either of the two top categories, regardless of the total number of correct responses. He had to know (1) that farm operators were eligible for OASI coverage and (2) that they must make a report of their earnings once a year for social security purposes.

Operators with scores in either of the top two categories generally were considered well enough informed about the program to make intelligent decisions concerning almost any OASI situation that might arise. It is doubtful that those falling in the third category understood enough about their OASI problems to cope with them intelligently. Those in the least informed group did not profess to know the answer to a basic question such as: "As you understand it, can farmers take part in the Old Age and Sur-

vivors Insurance program, or are they left out of the program?" Only two operators definitely stated that farmers were still left out of the program and could not take part in it. But 146 out of the 500 interviewed (29 percent) did not know if farmers were included. Several in this group replied that they had heard they would have to pay a "social security" tax sooner or later, but they were not sure whether this information was true.

One of the basic problems involved in obtaining information about farmer knowledge of the OASI program was the respondent's inability to identify it specifically by its official title of "Old Age and Survivors Insurance Program." They had all heard of the broader term, "social security." But each enumerator was instructed to skip the knowledge questions if the respondent revealed, through answers he gave to preliminary questions, that he did not understand OASI to be an insurance program for older persons and their survivors. Consequently 131 of the respondents (26 percent) were not asked the 17 knowledge questions and were automatically placed in the "little or no knowledge" category. At a later point in each interview in order to ascertain farmer attitudes toward the program, a short statement of the general plan of the OASI program was read to those operators who appeared to know very little about it. In some cases this review stirred the memory of the operator and it developed that they sometimes were not as uninformed as they appeared to be at this point of their interviews.

In the two sample counties, 45 percent of the operators interviewed knew enough about OASI to be classed as well or fairly well informed, Table 5. A slightly higher percentage of farmers in Wharton county knew more about the program than the farmers in Cherokee county. At the other extreme, 36 percent of the operators in each of the two counties had little or no knowledge about OASI.

Knowledge in Relation to Selected Characteristics of Farm Operators

There is a comparatively high degree of correlation between the extent of knowledge about OASI and certain characteristics of the respondents.

TABLE 6. PERCENT DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR KNOWLEDGE OF OASI, BY AGE

Knowledge of OASI	Age of operator					Total
	Under 35	35 to 44	45 to 54	55 to 64	65 and over	
	(N=39)	(N=109)	(N=132)	(N=143)	(N=77)	(N=500)
				Percent		
Well informed	23.1	23.9	14.4	16.1	16.9	18.0
Fairly well informed	43.6	31.2	28.8	21.7	22.1	27.4
Some knowledge	17.9	17.4	20.5	20.3	14.3	18.6
Little or no knowledge	15.4	27.5	36.3	41.9	46.7	36.0

N=Number of farm operators in each group.

TABLE 7. PERCENT DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR KNOWLEDGE OF OASI, BY TENURE STATUS

Knowledge of OASI	Tenure status						Total (N=500)
	Full owner (N=184)	Part owner (N=149)	Share tenant (N=105)	Cash tenant (N=24)	Share-cash tenant (N=20)	Cropper (N=18)	
				Percent			
Well informed	18.5	24.2	12.4	20.8	10.0	0.0	18.0
Fairly well informed	29.9	24.2	26.7	25.0	40.0	16.7	27.4
Some knowledge	19.0	20.1	15.2	25.0	20.0	0.0	18.6
Little or no knowledge	32.6	31.5	45.7	29.2	30.0	83.3	36.0

N=Number of farm operators in each group.

Knowledge in Relation to Age

There was a direct relationship in both counties between age and extent of knowledge of the OASI program. The older farmers were least informed and the younger, best informed, Table 6. Over 66 percent of the operators less than 35 years of age were well informed or fairly well informed on the program; almost the same proportion of operators in the 65 and older age group were poorly informed.

Knowledge in Relation to Tenure Status

In general, owner operators knew more about OASI than did tenant operators in both of the survey counties, Table 7. Croppers knew less about the program than did any other tenure group, 83 percent falling in the least informed category and none in the best informed. Cash and share-cash tenants knew more about the OASI program than did share tenants.

Knowledge in Relation to Size of Farming Operations

Knowledge of OASI is closely related to the size of farming operations. The amount of information possessed by farmers in the sample increased progressively with each next larger size of operation. More than 2 out of 3 farmers operating 260 acres or more were among the well and fairly well informed groups, Table 8. About 3 out of 4 who were operating farms of less than 50 acres did not have enough knowledge to make intelligent decisions about OASI problems.

Knowledge in Relation to Other Characteristics

Education of the farm operator was closely related to knowledge of OASI. In general, the

more education a farmer had, the more he knew about OASI.

Race or nationality derivation of the respondents also influenced knowledge of OASI. Negro operators knew the least about the program, 93 percent being in the poorly informed or least informed group. Czechs and other whites (chiefly of Anglo-Saxon extraction) knew the most about the program, with 55 and 58 percent, respectively, in the well informed and fairly well informed groups.

Operators with the smallest net worth also knew the least about OASI and its operation. Among those whose net worth was less than \$1,000, only 10 percent were fairly well informed or well informed on the program. At the other extreme, 75 percent of those with a net worth of \$50,000 or more were in the same category.

ATTITUDES TOWARD OASI

During the interviews, an attempt was made to determine the attitudes of farm operators toward the OASI program. For those who appeared to have little knowledge of its operation, a short statement was read which described the plan in general. Each respondent was then asked how he felt about the program. Table 9 contains a summary of their attitudes.

Ninety percent of the farm operators in the sample approved the general idea of the OASI program as it existed at that time. This is a high percentage considering that about 1 out of 3 professed to know little about it at the beginning of the interview. Only 4 percent disapproved of the program, and the remaining 6 per-

TABLE 8. PERCENT DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR KNOWLEDGE OF OASI, BY SIZE OF FARMING OPERATIONS

Knowledge of OASI	Size of operation (acres)					Total (N=500)
	Under 50 (N=128)	50-79 (N=72)	80-159 (N=145)	160-259 (N=72)	260 and over (N=83)	
				Percent		
Well informed	7.8	8.3	19.3	26.4	32.5	18.0
Fairly well informed	18.0	27.8	26.2	36.1	36.1	27.4
Some knowledge	18.0	16.7	20.0	18.1	19.4	18.6
Little or no knowledge	56.2	47.2	34.5	19.4	12.0	36.0

N=Number of farm operators in each group.

TABLE 9. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD OASI

Attitude	Wharton county	Cherokee county	Total
	(N=250)	(N=250)	
	Percent		
Approval	71.2	51.2	61.2
Qualified approval	15.6	41.2	28.4
No position	6.8	6.0	6.4
Qualified disapproval	5.2	1.6	3.4
Disapproval	1.2	0.0	0.6

N=Number of farm operators in each group.

cent took no position on the question. In Wharton county, 83 percent of the operators interviewed in 1952 approved of the program at that time, as compared with 87 percent in 1956. This slight increase in approval may be partly because they had been brought in under the OASI program during the interim or because they had become more conscious of its benefits through the previous survey and through other means.

All 12 farm operators receiving monthly OASI benefit payments had a highly favorable attitude toward the program. One appeared to express the sentiments of the recipients through the statement: "This is one of the best things that ever happened to us older folks. It's too bad all of the people can't understand how good a thing this is."

When asked to single out the specific provisions they particularly liked about OASI, the respondents usually failed to mention any one feature but replied in general terms. Most of those who approved the program felt that farmers definitely needed the protection provided for old age security. A few of the younger farmers favored it chiefly because it offered security for their wives and children. Others felt that they were contributing through taxes toward the OASI program for the nonfarming portion of the nation's population and approved the plan for farmers chiefly because they were being taxed for it regardless of whether they were included.

A larger number of the Cherokee county farm operators approved of the program than in Wharton county, but they also qualified their approval more frequently. Those who qualified their approval were usually dissatisfied with some

minor aspect of the program. One comment offered frequently was: "It's okay in general, but it ought to be fixed so we could draw money when we get to be 60 instead of 65." Another was: "I like it all right, but it could be improved if they would let the little fellow in on it more. This way, the fellow who needs it the most can't get it, and the big farmers who don't really need it get the most out of it." Some of the younger men who qualified their approval showed a lack of understanding of how the program operates. Most of those in this group felt that they would pay in considerably more than they would get back. Some revealed through their comments that they thought of OASI in terms of an old age assistance plan, failing to realize its insurance features.

The chief reason given by those who disapproved is typified by the statement: "The Federal Government is just getting too big. It ought to stay out of our private business. This is just another step towards socialism."

Attitudes in Relation to Selected Characteristics of Farm Operators

Although farm operators in the sample usually approved of the OASI program in general, certain relationships may be noted between distinguishing features of the respondents and their attitudes.

Attitudes in Relation to Age

Generally speaking, the younger farm operators (under 45 years of age) approved the OASI program more than did the older operators, Table 10. Those who have the greatest immediate opportunity to receive social security payments because of reaching retirement age were the least willing to approve it. This situation can be explained partially by the fact that the older operators also had the least knowledge of how the program worked. In addition, they had the least education and were less able to qualify for coverage because of insufficient farm earnings.

A greater proportion of the farm operators less than 35 years of age gave the program their unconditional approval than did any other age group interviewed. Only about half of those 65 years old or over approved of the program unconditionally.

TABLE 10. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD OASI, BY AGE

Attitude	Age of operator					Total
	Under 35	35-44	45-54	55-64	65 and over	
	(N=39)	(N=109)	(N=132)	(N=143)	(N=77)	(N=500)
	Percent					
Approval	69.2	62.4	65.1	58.0	54.5	61.2
Qualified approval	28.2	30.3	23.5	28.7	33.8	28.4
No position	0.0	2.7	7.6	8.4	9.1	6.4
Qualified disapproval	2.6	4.6	3.0	4.2	1.3	3.4
Disapproval	0.0	0.0	0.8	0.7	1.3	0.6

N=Number of farm operators in each group.

TABLE 11. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD OASI, BY TENURE STATUS

Attitude	Tenure of Operator					Total (N=500)		
	Full owner (N=184)	Part owner (N=149)	Tenant					
			All (N=167)	Cash (N=105)	Share (N=24)		Share-cash (N=20)	Cropper (N=18)
	Percent							
Approval	54.3	63.7	67.8	50.0	69.5	65.0	91.7	61.2
Qualified approval	33.1	25.5	24.2	37.5	23.8	20.0	8.3	28.4
No position	8.2	6.1	4.9	4.2	4.8	10.0	0.0	6.4
Qualified disapproval	3.9	3.4	3.1	8.3	1.9	5.0	0.0	3.4
Disapproval	0.5	1.3	0.0	0.0	0.0	0.0	0.0	0.6

N=Number of farm operators in each group.

Wharton county farm operators reversed their positions in the two surveys of 1952 and 1956. In 1956, a greater proportion of younger persons approved the OASI program than did the older operators. In 1952, the opposite situation existed.

Attitudes in Relation to Tenure Status

There is a definite relationship between tenure status and the operator's attitude toward the OASI program. Proportionately fewer full owners approved the program than did part owners and all tenants combined. Tenants expressed the greatest degree of approval, with part owners falling between the two extremes, Table 11.

The degree of economic security each group enjoys may be found in the attitudes of different classes of tenants toward the OASI program. The order of their approval, from lowest to highest was: (1) share-cash tenants, (2) cash tenants, (3) share tenants and (4) cropper tenants. Croppers were the only group of tenants giving unanimous approval to the program, with only 8 percent qualifying their approval.

In general, Wharton county farmers enjoy greater economic security than farmers in Cherokee county. The relationship between attitudes and economic security is pointed out by the fact that in all three tenure classes—full owners, part owners and tenants—Cherokee county operators approved the OASI program to a greater extent than did Wharton county operators.

Attitudes in Relation to Size of Farming Operations

Approval of the OASI program did not appear to be closely related to the size of farming operations. However, larger farm operators qualified their approval more often than did the smaller farm operators, Table 12. A typical statement of a number of large operators was: "The program is all right in general, but a fellow ought to have a chance to say if he wants to participate or not. Maybe some of the smaller farmers ought to be made to get in the program, but those who can take care of themselves ought to have a choice of either getting in or staying out."

Attitudes of Other Groups

In general, the less farm operators were dependent on agriculture for their total income, the more they approved of OASI. Only 85 percent of the operators whose only source of income was from their farming operations approved it. At the other extreme, 96 percent of the operators who received less than one-fourth of their income from farming approved it. Those whose only source of income was from farming disapproved the program more than did any other group.

Some of these differences appear to be related to the degree of contact with and knowledge of the OASI program. The survey data indicated that farm operators who derived an income from sources other than farming also understood the program better than those who depended solely

TABLE 12. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD OASI, BY SIZE OF OPERATION

Attitude	Size of operation (acres)					Total (N=500)
	Under 50 (N=128)	50-79 (N=72)	80-159 (N=145)	160-259 (N=72)	260 and over (N=83)	
Approval	64.0	62.5	62.1	58.3	56.7	61.2
Qualified approval	26.6	23.6	28.8	33.3	30.1	28.4
No position	8.6	9.7	5.6	2.8	4.8	6.4
Qualified disapproval	0.8	4.2	2.8	5.6	6.0	3.4
Disapproval	0.0	0.0	0.7	0.0	2.4	0.6

N=Number of farm operators in each group.

on farming for their incomes. They also probably had more contact with the program as a result of their nonfarm occupational experiences.

The net worth of farm operators also appears to be related to the relative approval or disapproval of the OASI program. In the field survey, farm operators were asked to estimate their approximate worth if they were to sell their possessions and pay off all their debts. Over 90 percent of those with a net worth of less than \$5,000 approved the OASI program. The proportions approving the program remained about the same in each successive net work group until the \$20,000 level was reached. At this level, 83 percent of the farm operators approved the program.

Of all race or nationality groups interviewed, Mexican operators were the most favorable toward OASI, with 100 percent either approving the program outright or expressing approval but being dissatisfied with some minor phase of it. At the other extreme, only 82 percent of the Czech farm operators approved of the program. The degree of acceptance on the part of Negroes and other whites was about the same. The low rate of acceptance among the Czech farmers may be explained largely by their feeling of independence, while the high rate of acceptance among Mexicans probably results from their feeling of economic insecurity.

Attitude Toward OASI Coverage for Hired Farm Workers

Only a small proportion of the farm operators thought that hired farm workers should not be covered under the OASI program, Table 13. Disregarding those who were uncertain, more than 9 out of 10 of the rest of the farm operators approved OASI coverage for farm workers. This is approximately the same percentage of operators who approved the OASI program in general.

Several operators stated that farm workers needed OASI coverage more than did industrial workers. They felt farm workers were less protected in old age and that if nonfarm workers were entitled to it, farm workers also should be entitled to it. One operator pointed out that it might be more difficult to get hired labor on farms if OASI coverage were not extended to this group, as they would then prefer nonfarm work where they could be covered. Some operators felt

TABLE 13. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD OASI COVERAGE OF HIRED FARM WORKERS

Attitude	Wharton county (N=250)	Cherokee county (N=250) Percent	Total (N=500)
Should be covered	89.2	89.6	89.4
Should not be covered	4.4	2.8	3.6
Uncertain	6.4	7.6	7.0

N=Number of farm operators in each group.

TABLE 14. PERCENTAGE DISTRIBUTION OF FARM OPERATORS ACCORDING TO THEIR ATTITUDES TOWARD PAYING IN OASI PROGRAM FOR HIRED FARM WORKERS

Attitude	Wharton county (N=250)	Cherokee county (N=250) Percent	Total (N=500)
Approval	66.8	74.0	70.4
Qualified approval	3.2	11.2	7.2
No position	8.0	9.2	8.6
Qualified disapproval	21.6	5.2	13.4
Disapproval	0.4	0.4	0.4

N=Number of farm operators in each group.

the workers did not want money held out of their wages for OASI charges. At least five operators in Wharton county, where a large number of Mexican migratory laborers are employed during the cotton harvest, complained that bosses of some migrant crews let their workers pick cotton only as long as the wages received from any one farmer were not enough to require them to make an OASI payment. As soon as workers approached this point, the crew leaders insisted that they move on, thereby leaving the unharvested portions behind.

After the respondents were queried about their feelings toward farm wage workers being included in the OASI program, they were asked how they felt about paying the employee's part of the payment for the workers they hired.

Approximately 3 out of 4 farm operators approved of the employer making a contribution to OASI for the farm worker's benefit. This is a lower percentage than approved of the farm worker being included in the program, Table 14. About 14 percent of the farm operators disapproved of having to pay for the farm worker's benefit. Some in this group expressed the fear that farm workers would sooner or later use this as a bargaining tool, eventually forcing the employer to pay both his part and the worker's part in order to hold their farm labor. Others expressed an intense dislike for what they called "having to keep books and hold money out of their wages." One operator expressed his dislike for the idea fairly clearly by stating, "If they want it, they ought to pay for it themselves. Nobody pays mine for me." A direct relationship existed between the operator's approval of his contributing to OASI for the farm worker's benefit and the size of the farm he operated. The larger the farming operation, the less likely was the operator to approve of this phase of the program.

Changes in the OASI Program Suggested by Farm Operators

Although farm operators in the sample areas generally approved the OASI program, they were asked to state what changes they thought should be made to make it more acceptable.

Of the 500 farm operators interviewed, 361 (72 percent) could think of no changes they want-

ed in the program. The most frequent suggestion was that OASI requirements should be lowered so more persons could qualify. Forty-one operators made this suggestion. In almost every case, the respondents had in mind a widowed aunt or a close relative or neighbor. A number of persons, because of insufficient income from farming operations or because the deceased had not qualified for OASI coverage, are not qualifying for benefit payments. The farm operators who suggested lowering OASI requirements had in mind a program closely related to the Old Age Assistance program as it operates in Texas. Several suggested going even further and not having any age restrictions for receiving benefits for those persons who are crippled, sick or otherwise incapacitated.

Eleven farm operators suggested that an employer be required to contribute both his and his workers' share of the payment to the OASI program. Those who made this suggestion, however, were working in nonfarm jobs in addition to their farming operations. It was also noted that none of these persons was making OASI payments for farm workers.

Although at the time the field work was being done for this study Congress was considering lowering the age limit at which female survivors could be eligible for OASI payments, only 9 persons suggested the age limit be lowered. Six persons thought an improvement in the program would be the passage of a provision making it optional for a person to participate in the OASI program.

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