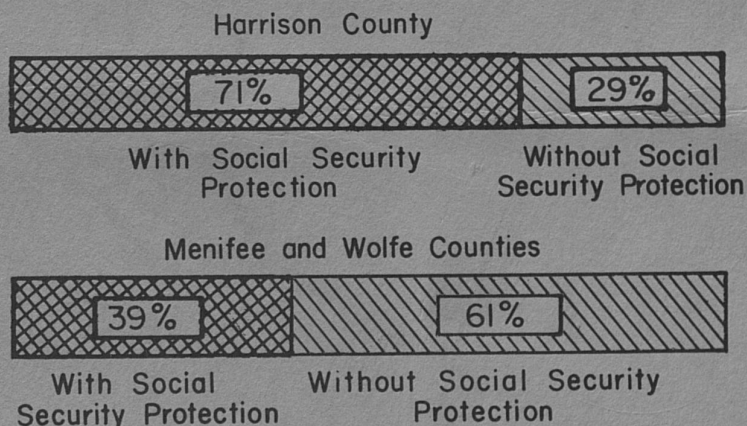


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Kentucky Farmers and Social Security

Farmers' Knowledge, Attitudes, and Insurance
Protection In Regard To Old Age and Survivors
Insurance In Three Kentucky Counties

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Summary

1. It is estimated that by the end of 1956:
 - (a) Approximately 7 out of 10 farmers in Harrison county will be insured by OASI. This will be true of fewer than 4 out of 10 farmers in Menifee and Wolfe counties.
 - (b) Two out of every eight farmers in Harrison county and three out of eight in Menifee and Wolfe counties will not have Social Security protection even though their income has been adequate.
 - (c) One in 20 farmers in Harrison and 1 in 5 in Menifee and Wolfe counties will not have Social Security protection because of inadequate income.
 - (d) More old than young farmers in each area will be ineligible for OASI because of low incomes. However, in Menifee and Wolfe counties more of the older than the younger eligible farmers will be insured.
 - (e) Approximately 1 in 10 of the farmers in each study area will be receiving, or will be eligible for, retirement payments.
 - (f) About 7 out of 10 and 4 out of 10 farm operator families in Harrison and in Menifee and Wolfe counties, respectively, will have OASI protection for minors.
2. The results of this survey revealed that in Harrison county, those classed as "best informed" and "least informed" about OASI comprised 37 percent and 16 percent, respectively, of all farmers. In Menifee and Wolfe counties, the "best informed" and "least informed," classified on the same standards, comprised 26 percent and 28 percent, respectively, of all farmers.
 - (a) Farmers who have the most schooling also were the best informed about OASI.
3. As their source of "most information" about OASI, the Harrison county farmers preferred the newspaper more often than any other source; 1 in 4 gave this source. In Menifee and Wolfe counties, friends and family members were the most frequently mentioned source of "most information"; one in three gave this answer. In each study area, no more than 1 in 10 mentioned the Social Security representative, and similar or smaller numbers mentioned the county agricultural agent and pamphlets from the Social Security or Extension offices.
 - (a) Among the better-educated farmers, the newspaper predominates as the source of "most information" about OASI. Among those with less education the radio is most frequently used for this purpose.

4. The most effective media in spreading information about OASI, judging from how well informed the farmers were who use them as sources of "most information," were the representatives of the Social Security Administration and the Extension Service, followed by the newspaper and magazines. Radio and television, friends and family members, and "local functionaries" were much less effective on the basis of this measure.
5. Approximately 9 out of every 10 farmers in each study area gave general approval to the OASI program as they knew it.
 - (a) The closer to retirement age farmers get the less inclined they are to express reservations in their approval of OASI.
6. The principal reason most farmers gave for liking OASI was that it is a form of retirement insurance or annuity. The survivors benefit feature of OASI was much less often mentioned.
7. Only about half of the farmers contacted stated an objection to OASI or any phase of the program as they knew it. Fewer still mentioned a specific source of dissatisfaction.
 - (a) Although no more than 8 percent of the farmers in Harrison county named any one source of dissatisfaction with OASI, 16 percent in Menifee and Wolfe counties were dissatisfied with the provisions (at the time of the survey) for determining retirement age.

KENTUCKY FARMERS AND SOCIAL SECURITY¹

Farmers' Knowledge, Attitudes and Insurance Protection
in Regard to Old Age and Survivors Insurance
in Three Kentucky Counties

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Two years ago a survey of Harrison county, Kentucky,² indicated that nearly 9 out of every 10 farmers were favorably disposed toward the Old Age and Survivors Insurance (hereafter, "OASI") program as they knew it, and over three-fourths wanted to be covered. Within a matter of weeks the wish became reality when the Social Security Law was amended to include self-employed farm operators and many additional farm wage workers. For the first time large numbers of farmers whose earnings were sufficient to enable them to qualify for OASI had an opportunity to take advantage of the twin provisions of protection in their old age and for their dependents.

The added security gained by individuals and families gives promise of stimulating profound changes not only in plans and future activities of families but also in local communities and the state as a whole. For the purpose of assessing some of the results of the 1954 Social Security Amendments, a survey³ was made in the spring of 1956 of 550 farmers in Harrison, Menifee, and Wolfe counties. While the scope of the survey was quite broad, the present report is limited to the main aspects of farmers' knowledge, attitudes, and insurance protection in regard to OASI.

¹The survey was a cooperative project between the Department of Rural Sociology, Kentucky Agricultural Experiment Station and the Farm Population and Rural Life Branch, Agricultural Economics Division, Agricultural Marketing Service, USDA.

²Robert E. Galloway, Farmers' Plans For Economic Security in Old Age. Ky. Agr. Expt. Sta. Bul. 626, Lexington, Ky. 1955, p. 29.

³Since the survey was made during the spring of 1956, the design of the study, as regards specific provisions of the OASI program, neither anticipated nor was influenced by the 1956 Amendments to the Social Security Law. Estimates of the extent of coverage and participation by farmers in OASI as well as their knowledge of the program are based on the provisions of OASI existing at the time of the survey.

Harrison county typifies the Outer Blue Grass Economic Area,⁴ and in this report it is referred to as the "Blue Grass county." Possessing rather favorable climatic and physiographic characteristics for farming, this area stands high in comparison to the rest of Kentucky on most indices of agricultural and non-agricultural production; transportation and communication are well developed; and the level of living of farm families is high. Menifee and Wolfe counties are typical of the mountain farming area of the Cumberland Plateau Margin and are referred to as the "Mountain counties" in this report. The uneven topography of these counties is unfavorable to farming; the people are relatively isolated; and the production of economic goods and the level of living of farm families is low. Thus the two sample areas where the survey was made come near representing the range of variation within the state in these respects.

The area sampling method was employed to select a sample in each county that would be representative of the farmers in that county.⁵ Since the counties typify the economic areas of which they are a part, the samples should be representative in a general way of the two areas. The data secured should, to a considerable extent, indicate the extremes or the range of variation in the situation with respect to OASI and Kentucky farm families.

Only farm operators, as defined by the U. S. Census, were interviewed. However, this includes both part-time and full-time operators. Farm wage workers, who were not interviewed, are relatively few in these counties.

Farmers' OASI Protection After 1956

By 1957 approximately 7 out of every 10 farmers in Harrison county will meet the minimum requirements for Social Security protection if they carry out their plans for 1956 reported during the survey. However, fewer than 4 out of 10 farmers in Menifee and Wolfe counties will meet

⁴See State Economic Areas. U. S. Department of Commerce, Bureau of the Census, U. S. Gov't Printing Office, Washington, D. C., 1951.

⁵The sample for each county was drawn from the "Master Sample" sampling materials of the Agricultural Marketing Service, USDA. See Arnold J. King and Raymond J. Jessen. "The Master Sample of Agriculture, I, Development and Use; II, Design," Journal of the American Statistical Association. March 1945, pp. 38-56.

these requirements (Table 1).⁶ These estimates are based on the farmers' reports of QASI taxable non-farm and farm earnings for 1951 through 1955 and their expectations and plans for 1956.⁷ This difference between the areas in the proportion with QASI protection is partly accounted for by the larger proportion of the farmers in the Mountain counties who did not have the required minimum earnings for coverage. These farmers, therefore, were ineligible for QASI. Equally significant, however, is the failure of many mountain farmers who had more than the minimum earnings to file their tax returns.

When farm earnings are great enough for participation in the QASI program, non-participation is due to the failure to use appropriate options or otherwise to comply with the provisions of the Social Security Law. For whatever the reasons, 2 out of every 8 farmers in Harrison county will be eligible but will not have QASI protection at the end of 1956. An even larger group of farmers will be in this condition in the Mountain counties where 3 out of every 8 will be eligible but not covered by QASI. If all farmers in each study area had used their opportunities, by 1957, 95 percent of the farmers in the Blue Grass county and slightly fewer than 80 percent of the farmers in the Mountain counties could have obtained QASI protection.

Farmers' Insurance Protection in Relation to Their Age

In both study areas the percentage of farmers whose earnings were insufficient for QASI coverage increases with age (Table 1). In Harrison county all of the farmers in the sample who were thus ineligible to participate in the QASI program were 50 years of age or older. In the Mountain counties, farmers 50 years of age or older were much more often unqualified than were younger farmers. In the Mountain counties, but not in the Blue Grass county, a larger proportion of younger than of

⁶Whenever a difference between the two study areas is given in this report it is statistically significant at least at the 5-percent level. Statistical significance has been determined by using Vernon Davies, "Table Showing Significance of Differences Between Percentages." Washington Agricultural Experiment Station, The State College of Washington, Pullman Washington, Station Circular 102, September 1950.

All associations between two variables (such as that between age and QASI coverage) given in this report are also statistically significant at least at the five percent level. However, in these cases the chi-square test for the significance of association was used.

⁷QASI taxable earnings much have been sufficient for the worker to have earned at least one quarter of coverage for each two calendar quarters that have passed since December 31, 1950, or to have earned a quarter of coverage for each calendar quarter after 1954.

Although this basis of estimating QASI protection is satisfactory for purposes of this survey, it is imprecise for farmers who had some QASI coverage because of nonfarm employment prior to 1951.

older farmers have not filed Social Security tax returns. Proportionately twice as many of the farm operators under 35 years of age are without OASI protection as those aged 65 or older. The interpretation that the incentive to file OASI tax returns increases as retirement age approaches seems to be appropriate here.

Farmers' Insurance Protection in Relation to Their Net Worth

For both study areas, as shown by Table 2, the proportion of farmers under 65 years of age who have Social Security protection increases as net worth increases, particularly up to \$10,000. In the Blue Grass county the percentage of those with Social Security protection who are 65 years of age or over also increases in accordance with net worth. By contrast, in both study areas the percentage of those, otherwise eligible, who fail to meet the requirements of the OASI program declines as net worth increases.

Since net worth has a recognized relationship to income and the latter to eligibility for OASI, one would expect to find net worth also associated with eligibility for OASI. This expectation is only confirmed by the data for the Mountain counties, particularly by the much larger proportion of farmers with insufficient earnings who had net worths of less than \$5,000 as contrasted to those who had this amount or larger. In the Mountain counties, eligibility for OASI thus is inversely related to need insofar as the latter may be indicated by net worth.

Estimated Retirement Payments

By the end of 1956 it is estimated that approximately 10 percent of the farmers in each study area will qualify for retirement payments. Based on the average of the two or more highest years of OASI taxable earnings, 1951 to 1956 inclusive, retirement payments for the 23 eligible farm families in the Harrison county sample will range between \$360 and \$1,375 annually.⁸ Payments to 10 farmers, or 44 percent, will range between \$360 and \$775 annually while the remainder will receive between \$776 and \$1,375 annually.

⁸ Estimated benefits were computed on the basis of estimated maximum OASI taxable income. That is, it was assumed that farmers will elect either their actual net earnings or one-half of their gross farm income, whichever is the higher, in order to maximize their net earnings for OASI purposes. Although OASI taxable income was obtained for the years subsequent to 1950, in figuring benefits it would be to the advantage of nearly all farmers to use the drop-out privilege and to compute their maximum average annual or monthly OASI taxable income on the basis of their 1955 net income and that projected for 1956. Since it is unlikely that all farmers will report their maximum taxable net income the estimates of retirement payments given here might be considered as an upper limit.

The smallest annual benefit paid by OASI to those who qualify for retirement payments is \$360.

Inasmuch as farmers' average annual incomes are lower in Menifee and Wolfe counties than in Harrison county, estimated annual payments also are lower. This is so despite the fact that, owing perhaps to the larger number qualifying for retirement payments, the estimated payments range up to a higher top figure than in the Harrison county sample. For the 33 farmers in the Mountain counties who are eligible for retirement, estimated payments will range between \$460 and \$1,700 annually. However, for 20 of these farmers (59 percent) retirement payments will range between \$360 and \$775 annually, while the remainder will be entitled to sums ranging up to \$1,700 annually.

Since the annual OASI taxable income for most of these farmers has averaged less than \$1,200, they can receive the full benefit payments without reducing their farm operations. Retirement payments thus will bring a net increase in annual income for as long as the farmers can maintain their present scale of farm operations.

Estimated Survivors' Payments

Upon the death of an insured person, the surviving minors are entitled to OASI payments. By the end of 1956 approximately 71 percent of the farm families in the Blue Grass county and 39 percent of those in the Mountain counties will have this protection (Table 1).

Of the farmers who are insured, 30 percent in Harrison county and 21 percent in Menifee and Wolfe counties will have no eligible survivors (Table 3). From this standpoint the survivors' insurance feature of the OASI program is attractive to more farmers in the Mountain counties. However, in general, the dependent minors of self-employed farmers in Harrison county are more heavily protected than those in Menifee and Wolfe counties. For example, in event of death of the insured, 25 percent of the families in Harrison county would receive initial monthly payments ranging from \$141 to \$200,⁹ whereas this is true for only 9 percent of the families in Wolfe and Menifee counties.

What Farmers Know About Old Age and Survivors Insurance

A person must have a certain minimum of information about the OASI program in order to avail himself of it. First, it is necessary for an individual farmer to know that income earned from farming is now considered as taxable income for OASI purposes. Second, he needs to know that

⁹Estimated protection for survivors at the end of 1956 was computed by assuming that there would be no increase or decrease in the number of dependent minors from the time of the survey until the end of 1956 and that farmers exercised the appropriate options in order to maximize their average monthly OASI taxable income. (See footnote 6.)

net farm income above a specified minimum should be reported annually. It is of course necessary to know many other things about the OASI program if one is to use it to the best advantage, but these two items appear to be a bare minimum of information needed to participate in the OASI program.

One of the questions asked was, "As you understand it, can farmers take part in the Old Age and Survivors Insurance Program, or are they left out of the program?" During May and June of 1956, when the survey was made, 91 percent of the farmers in Harrison county indicated that farmers could now participate in the OASI program. However, only 73 percent of the farmers contacted in Menifee and Wolfe counties knew that farmers could participate in OASI. Thus, more than 1 out of every 4 farmers in the latter area lacked this basic information at the time of the survey.

Each respondent also was asked, "As you understand it, if a man operates a farm, how often should he make a report on his farm earnings for Social Security purposes: every 3 months, or once a year?" In Harrison county 80 percent of the farmers contacted gave the correct answer, "once a year," as did 62 percent of those in Menifee and Wolfe counties. Thus, 1 out of 5 in the Blue Grass county and nearly 2 out of 5 in the Mountain counties did not know the correct time for making a report. Undoubtedly the lack of information about OASI contributes to the failure of many farmers to participate in this program.

In accordance with the objective of systematically measuring knowledge about OASI, farmers were questioned with respect to 18 different aspects of the program. From their responses a scale of knowledge¹⁰ was constructed, and each person was assigned a rank or score representing his knowledge about OASI relative to other farmers. As scaling implies, a farmer with a given knowledge score normally knows everything about OASI that those with lower scores know plus some additional information. Also by virtue of this fact, rarely does a farmer who is assigned a given knowledge score have correct information about specific features of the OASI program appropriate to those with higher scores.

The first knowledge category comprises the farmers who were "least informed" about OASI, i.e., they lacked information about the two items noted. Those falling in the second knowledge category were informed about these matters and also knew that (1) when a man dies his survivors receive benefit payments, (2) farmers now past the age of 65 must pay OASI taxes for a certain period of time before becoming eligible for retirement payments, and (3) OASI benefit payments are dependent upon

¹⁰The "H-technique," as developed by S. A. Stouffer and his associates, was used in scaling knowledge. See S. A. Stouffer, E. F. Borgatta, D. G. Hays, and A. F. Henry, "A Technique for Improving Cumulative Scales," Public Opinion Quarterly, Vol. 16, pp. 273-91.

the amount of earned income. However, they lack much other information as indicated below. This second group is designated the "poorly informed." In addition to the foregoing facts about QASI the "fairly well informed" farmers (third knowledge category) recognized: (1) that the QASI program is administered by the federal government; (2) that, if a farm employee is eligible for QASI coverage, both the employer and employee pay taxes on his wages; and, (3) that a farmer who is eligible for retirement payments can have some income from employment and still receive his full retirement payment. The "best informed" farmers are distinguished from the others because they were acquainted with all of the foregoing features of the QASI program, and also knew that (1) QASI coverage does not entitle a person to unemployment compensations, (2) QASI does not pay job accident benefits, and (3) the land owner's cash or share rent does not count as income for QASI purposes.¹¹

In Harrison county the "best informed" farmers represented 37 percent of all farmers (Table 4). "Least informed" farmers were frequently encountered, however, since 16 percent were in this class. Knowledge about QASI thus seems to be less extensive in this county than might be hoped for, especially since nearly a fourth of the farmers were failing to participate in the program even though they were eligible. By comparison, farmers in the Mountain counties were much less well informed. In the latter area, the "best informed" farmers included only 26 percent of all farmers, and 28 percent were "least informed." Undoubtedly, the poor level of participation in the QASI program in the Mountain counties is related to the lack of necessary information.

Relation of Farmers' Education to Knowledge about QASI

In both study areas, knowledge about QASI was directly associated with the respondent's general education (Table 4). Only among those farmers who had 9 or more years of schooling did the "best informed" predominate. In the Blue Grass county more than 9 out of 10 of those who had gone to high school were either "fairly well informed" or "best informed." The situation is much the same for the Mountain counties. In general, therefore, differences between the two study areas are much less when persons of the same educational level are compared. Much of the difference in knowledge about QASI can be attributed to the marked diversity in the level of general education of farmers in the two study areas. Thirty-two percent of the farmers surveyed in Harrison county had 9 or more years of schooling as contrasted to only 8 percent of the farm operators in Menifee and Wolfe counties.

Where Farmers Get Most of Their Information

Farm operators who knew that the QASI program now applied to them were asked from what source they had obtained most of their information.

¹¹The legal basis for item 3 has been changed. See footnote 3.

More than any other source, farmers in Harrison county named the newspaper (26 percent) as their source of "most information" (Table 5). Of next greatest importance were friends (19 percent), and "local functionaries" (lawyers, local post office employees, local school teachers, and the like) (19 percent). Twelve percent also mentioned the radio as their source of "most information." Neither the county agricultural agent nor the Social Security representative was mentioned as a source of "most information" by as much as 10 percent of the farmers.

By contrast to the Blue Grass county, friends and family members were most often mentioned as sources of "most information" (32 percent) by farmers in the Mountain counties. Next in order of importance were radio, a Social Security representative, and newspapers; these were mentioned by 19, 11, and 10 percent of the farmers, respectively. Each of the remaining sources was mentioned by less than 1 in 10 persons interviewed. While a significantly larger proportion of Menifee and Wolfe countians used friends and family members or radio as sources of "most information," significantly fewer used either the newspaper or "local functionaries" for this purpose.

Source of Most Information in Relation to Farmers' Education

Farmers' use of particular sources of "most information," such as newspaper and radio was markedly associated with their education (Table 5). In the Blue Grass county 22 percent of the farmers with less than 8 years of schooling named the radio, as compared with only 4 percent of those with 9 or more years of schooling. Similarly the newspaper was used by 9 percent and 35 percent of these two groups of farmers, respectively. In the Mountain counties, the use of the radio, newspaper, Social Security Administration personnel, friends and family members is related to education. The better educated predominated among the farmers who used the representative of the Social Security Administration as a source of "most information." On the other hand, the bulk of the farmers who mentioned friends and family members had less than 8 years of schooling. In summary, one might say, for the Blue Grass county farmers, that those who could read readily made use of the newspaper as a source of "most information" about QASI, whereas the radio filled this gap for those with less reading ability. Similarly, in the Mountain counties, the better-educated relied more heavily upon both the newspaper and the Social Security Administration personnel while those with less education counted upon the radio and friends.

Differences in levels of education for the two study areas accounted for much of the difference in the use of various sources of information. For instance, when only those with less than 8 years of schooling are considered, about the same proportion in Harrison and in Menifee and Wolfe counties (22 percent and 24 percent, respectively) named the radio as the source from which they obtained the most information. Differences between the areas are also small when the other two educational categories are considered separately.

Effectiveness of Types of Sources in Spreading Information About OASI

For further analysis, the sources of "most information" were combined into these categories: radio and television; newspapers and magazines; local Social Security office, county agricultural agent, and pamphlets dispensed through these offices; friends and family members; and local functionaries such as lawyers, employers, local school or postal officials, and the like.¹²

In Harrison county these types of sources range in importance from newspapers and magazines, considered by 29 percent of the farmers as their source of "most information," to radio and television which were mentioned by 13 percent (Fig. 1). In the Mountain counties, the relative importance of friends and family members is immediately noticeable; it was listed by about a third of the farmers. Approximately 1 in 4 farmers had obtained most of their information through the local Social Security office or the county agricultural agent. Radio and television were named by nearly as many. The remaining sources were much less important.

If one is trying to increase the information which people have about a particular program it is important to know how effective each channel has been in spreading the information. In an effort to assess the relative effectiveness of the source from which farmers get OASI information, an "index of effectiveness" was computed for each of the types of sources listed above. The index numbers are shown in Fig. 1. This index is the percentage of farmers in each source-of-information group who are classified as "best informed" about OASI. In Harrison county, for example, 57 percent of the farmers who gave the Social Security office, the county agricultural agent, and pamphlets as their source of "most information" were "best informed" about OASI, giving this type of source the highest effectiveness rating. In this respect, newspapers and magazines were nearly as effective, so far as Harrison county farmers were concerned; the remaining sources were much less so. In Menifee and Wolfe counties the relative effectiveness of the various sources is much the same as in Harrison.

Of course, farmers use many more sources than the one indicated as a source of "most information." Insofar, however, as the index is a good measure of effectiveness it would seem that friends and family members do not merit the widespread dependence placed upon them as an information source--that is, the effectiveness of this medium is low in relation to the extent of use. This is especially true in the Mountain counties. Radio and television as a type of medium may be appraised in much the same way. In the Blue Grass county, "local functionaries" seem to have been used more extensively than was merited by their effectiveness.

¹²A few people in Harrison county listed the 1954 survey as a source of "most information." These were included in the local functionary category.

Percent Listing Each Medium as the Source of Most Information

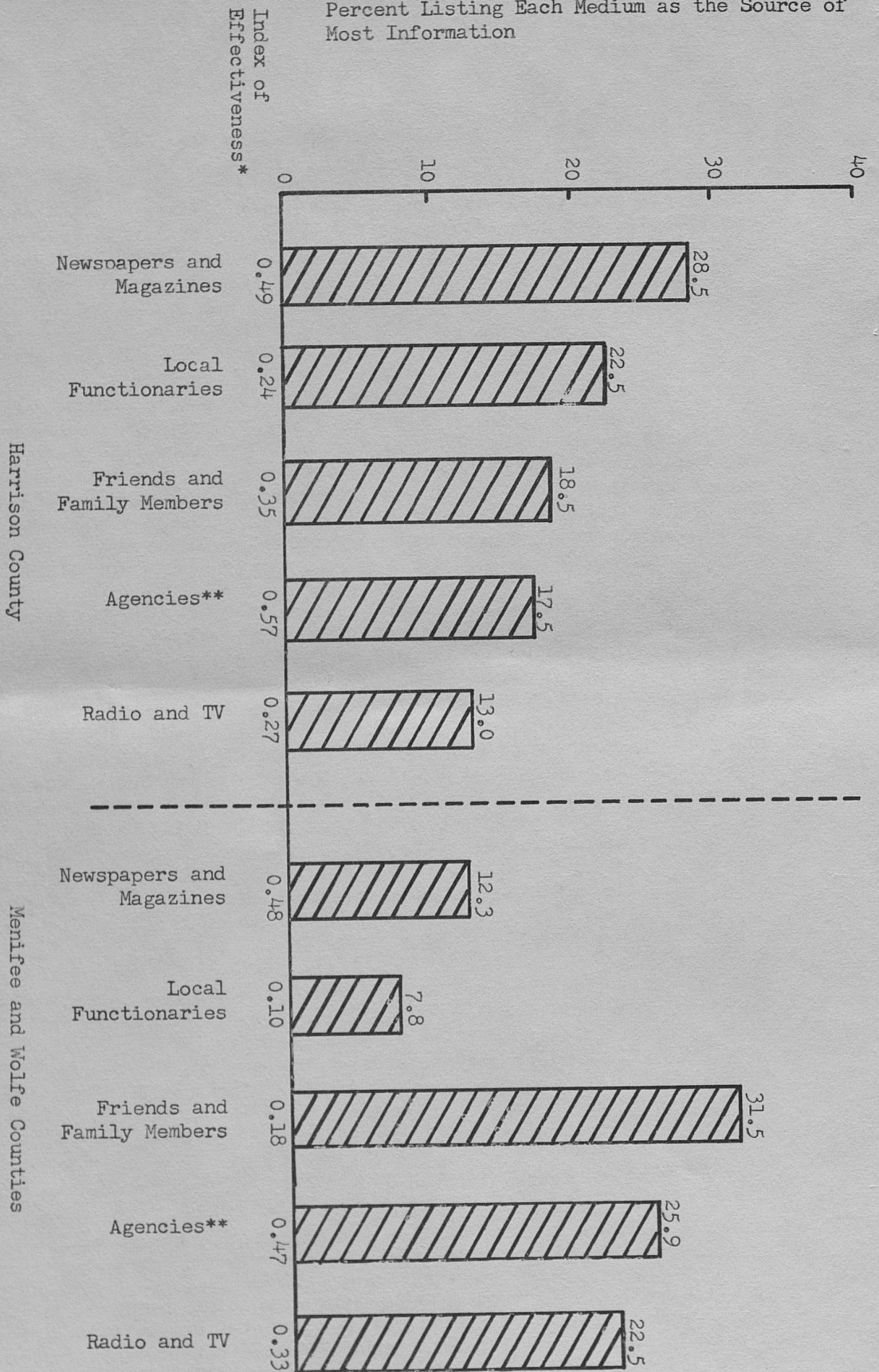


FIG. 1. SOURCES OF "MOST INFORMATION" ABOUT OASI, AND RELATIVE EFFECTIVENESS OF EACH SOURCE, BY STUDY AREA

*The index of effectiveness is the percentage of farmers using a particular type of media who are "best informed" about OASI. In Harrison county, for example, 49 percent of the farmers using newspapers or magazines were "best informed."

**Social Security office, county agricultural agent, and pamphlets dispensed through these offices.

What Farmers Think of QASI

During the survey each farmer was asked for his general attitude toward QASI. This was followed by several questions which probed for more specific likes and dislikes concerning the program. On the basis of his total response to these questions, each farmer was classified as giving unqualified approval, qualified approval, qualified disapproval, or unqualified disapproval to the QASI program as he understood it, or as having no opinion.

In each area the majority gave unqualified approval to the QASI program (Table 6). This attitude was somewhat more prevalent among farmers in the Mountain counties (62 percent) than among those in the Blue Grass county (54 percent). When farmers expressing qualified approval were considered together with those giving unqualified approval, however, approximately 9 out of 10 farmers in each area approved of the QASI program.¹³ The remainder were divided about equally among those who had no opinion, or expressed qualified or unqualified disapproval.

More often than farmers under 35 years of age, those aged 65 or older in Harrison county expressed unqualified approval of the QASI program (Table 6). In Menifee and Wolfe counties the oldest farmers also tended to give unqualified approval of QASI more often than the youngest farmers. In each study area more than 2 out of 3 farmers 65 years of age or older expressed unqualified approval as contrasted to only about half of the youngest farmers. Farmers under 35 years of age did not disapprove of QASI, but rather they more often has reservations about it. This difference in attitudes is easily understood in view of the influence that retirement benefits has on those approaching retirement age.

What Farmers Like and Dislike About QASI

Farmers were asked why they approved, or disapproved of QASI, and what it was that they liked and disliked about it. Their responses were recorded as nearly verbatim as possible and then analyzed as to types of principal reasons given.

The appeal of retirement payments is reflected in the principal reasons farmers gave for liking QASI (Table 7). In both study areas, nearly 2 out of every 8 farmers gave the retirement feature as their principal reason for liking QASI. Moreover, an additional 1 in 8 mentioned this feature in combination with the insurance-for-survivors feature. As one said, "It's security for your family and a means of retirement." A few in both areas mentioned only the survivors' feature.

¹³ Despite the fact that 90 percent or more of the farmers held favorable attitudes toward QASI, it is evident from the data on QASI protection that such attitudes frequently have not provided sufficient motivation to obtain it. One suspects that the favorable attitudes of many people were not strongly held.

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More often than Blue Grass farmers, farmers in the Mountain counties regarded OASI as a form of welfare assistance to old people like Old Age Assistance; 10 percent of the former and 29 percent of the latter gave this as the principal feature liked. Lacking in this view is not only the distinction between OASI and public assistance, but also the idea of a period in later life when retirement occurs. Another difference between the two areas is that farmers in the Blue Grass county more often than in the Mountain counties emphasized that OASI gives old people security and/or independence from relatives; 19 percent and 8 percent, respectively, gave this reason.

When questioned about their dislikes with respect to OASI approximately half of the farmers in each study area said that they did not have any specific objection to the program (Table 8). Moreover, many farmers who gave other answers did not actually state an objection or a clear and relevant reason for disliking the program or some feature of it. Blue Grass farmers more often gave vague, irrelevant, or "don't know" answers than their counterparts in the Mountain counties (23 percent and 11 percent, respectively). Farmers in the two areas also differed in regard to the feeling that retirement should be at a younger age, or that retirement payments should start after the person has been covered a certain, but unspecified, number of years. Six percent and 17 percent in Harrison and in Menifee and Wolfe counties, respectively, gave this as the principal reason for their dissatisfaction.

A variety of specific objections was given to the OASI program; however, each one was mentioned by relatively few farmers. Suggestions for broadening the program were made by 8 and 6 percent of the Blue Grass and Mountain farmers, respectively. Specifically mentioned were the views: (1) that permanent disability should be recognized as a basis for receiving benefits and (2) that widows should receive survivors' benefits on the same basis as surviving minors. The latter view apparently stems from traditional rural values, which define the wife as a dependent and the farm as her permanent home, and from the difficulties women face in operating a farm. Also of interest is the dissatisfaction, expressed by about 1 out of every 20 farmers interviewed, with the ruling that the land owners' cash or share rent could not be counted as income for Social Security purposes. The subsequent revision of the Social Security Law (1956 Amendments) made provision for a permanently disabled persons aged 50 or over to receive benefit payments and for land owners to count rent as income if they participate materially in the production or management of production.¹⁴

¹⁴For the situations to which these provisions apply consult any pertinent publication of the Social Security Administration, such as, "A Brief Report on the 1956 Amendments to the Social Security Law," August 1956.

Table 1. Percentage Distribution of Farmers According to OASI Protection After 1956, by Study Area and Age

Study Area and Age of Farmer	All Farmers	Without Social Security Protection			Undefined
		With Social Security Protection	Adequate Earnings To Obtain Protection	Inadequate Earnings To Obtain Protection	
Harrison County	(N=216)	70.9	24.5	4.6	---
Age: Under 35	(N=39)	76.9	23.1	---	---
35-49	(N=71)	80.3	19.7	---	---
50-64	(N=63)	68.3	25.4	6.3	---
65 and over	(N=43)	53.5	32.6	13.9	---
Menifee and Wolfe Counties	(N=334)	38.6	39.2	21.3	0.9
Age: Under 35	(N=31)	29.0	51.6	16.2	3.2
35-49	(N=109)	41.3	45.0	12.8	0.9
50-64	(N=120)	35.0	39.2	25.0	0.9
65 and over	(N=74)	44.6	25.7	29.7	---

N=Number of farmers in each group.

Table 2. Percentage Distribution of Farmers According to OASI Protection After 1956,
by Study Area and Net Worth

Study Area and Net Worth of Farmer	All Farmers	With Social Security Protection		Without Social Security Protection		Undefined	
		Aged 65 or older	Under 65 years of age	Adequate Earnings for Protection	Inadequate Earnings for Protection		
Harrison County	(N=216)	100.0	10.6	60.2	24.6	4.6	---
Net Worth:							
Under \$1,000	(N=20)	100.0	10.0	35.0	45.0	10.0	---
\$1,000-\$4,999	(N=50)	100.0	---	58.0	36.0	6.0	---
\$5,000-\$9,999	(N=48)	100.0	14.6	64.6	16.7	4.2	---
\$10,000 or more	(N=98)	100.0	14.3	64.3	18.4	3.1	---
Menifee and Wolfe Counties	(N=330*)	100.0	10.0	28.8	39.4	21.2	0.6
Net Worth:							
Under \$1,000	(N=61)	100.0	1.6	13.1	55.7	27.9	1.6
\$1,000-\$4,999	(N=142)	100.0	8.5	22.5	39.4	28.9	0.7
\$5,000-\$9,999	(N=73)	100.0	13.7	41.1	35.6	9.6	---
\$10,000 or more	(N=54)	100.0	18.5	46.3	25.9	9.3	---

*Four farmers did not report their net worth
N=Number of farmers in each group

Table 3. Percentage Distribution of Insured Farmers by Estimated Monthly OASI Payments Due All Survivors After 1956 by Study Area

Study Area	All Insured Farmers (N=152)	Estimated Monthly OASI Payments Due all Survivors				
		No Eligible Survivors	Less Than \$80	\$81-\$140	\$141-\$200	Indeterminate
Harrison County	100.0	30.3	11.2	25.0	25.0	8.5
Menifee and Wolfe Counties	100.0	20.9	38.1	25.4	8.9	6.7

N=Number of farmers in each group.

Table 4. Percentage Distribution of Farmers by Knowledge Concerning OASI, by Study Area and Education

Study Area and Education of Farmer	All Farmers	Knowledge Concerning OASI			
		Least Informed	Poorly Informed	Fairly Well Informed	Best Informed
Harrison County	(N=216)	15.7	13.4	34.3	36.6
Education:					
Less than 8 years	(N=66)	25.8	18.2	33.3	22.7
8 years	(N=81)	18.5	17.3	39.5	24.7
9 or more years	(N=69)	2.9	4.3	29.0	63.8
Menifee and Wolfe Counties	(N=334)	28.4	16.2	29.6	25.8
Education:					
Less than 8 years	(N=205)	33.2	18.0	30.7	18.0
8 years	(N=103)	23.3	14.6	30.1	32.0
9 or more years	(N=26)	11.5	7.7	19.2	61.5

N=Number of farmers in each group.

Table 5. Percentage Distribution of Farmers by Source of "Most Information" About OASI, by Study Area and Education of Farmer

Study Area and Education of Farmer	Total	Source of "Most Information"										
		Radio	Television	News-paper	Magazine	Pamphlets	Social Security Office	County Agr. Agent	Friends or other Family Members	Earlier Survey	Local Functionaries	
Harrison County	(N=200)*	100.0	11.5	1.5	25.5	3.0	8.0	7.5	2.0	18.5	4.0	18.5
Education:												
Under 8 years	(N=54)	100.0	22.2	1.9	9.3	3.7	13.0	5.5	1.9	18.5	5.5	18.5
8 years	(N=77)	100.0	10.4	2.6	28.5	1.3	1.3	9.1	1.3	20.8	3.9	20.8
9 or more years	(N=69)	100.0	4.3	---	34.8	4.3	11.6	7.2	2.9	16.0	2.9	16.0
Menifee and Wolfe Counties	(N=270)*	100.0	19.2	3.3	10.4	1.9	8.9	11.1	5.9	31.5	---	7.8
Education:												
Under 8 years	(N=162)	100.0	23.5	3.7	3.1	1.8	10.5	8.6	3.7	35.2	---	9.9
8 years	(N=85)	100.0	14.1	2.4	21.1	2.4	4.7	12.9	9.4	28.2	---	4.7
9 or more years	(N=23)	100.0	8.7	4.4	21.7	---	13.0	21.7	8.7	17.4	---	4.4

*Includes only the respondents who knew that farmers were now covered by Social Security.

¹/ Lawyers, school teachers, post office employees, etc.

Table 6. Percentage Distribution of Farmers by Attitude
Toward OASI, by Study Areas and Age

Study Area and Age of Farmer	All Farmers	Attitude Rating				
		Unqualified Approval	Qualified Approval	No Opinion	Qualified Disapproval Unqualified Disapproval	
Harrison County	(N=216)	54.2	35.2	2.8	5.6	2.3
Age: Under 35	(N=39)	46.2	41.0	5.1	7.7	---
35-49	(N=71)	52.1	38.0	4.2	4.2	1.4
50-64	(N=63)	50.8	39.7	1.6	4.8	3.2
65 and over	(N=43)	69.9	18.6	---	7.0	4.7
Menifee and Wolfe Counties	(N=334)	62.3	33.2	1.2	3.0	0.3
Age: Under 35	(N=31)	51.6	35.5	3.2	9.7	---
35-49	(N=109)	57.8	40.4	---	0.9	0.9
50-64	(N=120)	65.8	29.2	1.7	3.3	---
65 and over	(N=74)	67.6	28.4	1.4	2.7	---

N=Number of farmers in each group.

Table 7. Percentage Distribution of Farmers According To What They Like About OASI, by Study Area

What Farmers Like About OASI	Study Area	
	Harrison County (N = 216)	Menifee and Wolfe Counties (N = 334)
	100.0	100.0
1. It's annuity for old people and protection for survivors.	13.4	13.2
2. It's assistance to old people when they can no longer earn their own living.	10.2	19.8
3. Other workers have it, why not farmers?	2.3	2.1
4. Personally acquainted with some who are being helped.	4.2	5.4
5. It gives old people security and/or independence, i.e., from relatives, etc.	18.5	7.5
6. It's retirement insurance or an annuity.	24.1	24.0
7. It's insurance for surviving minors.	8.8	8.4
8. Nothing about OASI is liked.	4.2	0.3
9. Unclassified, or don't know.	14.4	19.5

N = Number in each group

Table 8. Percentage Distribution of Farmers According To What They Dislike About OASI, by Study Area

What Farmers Don't Like About OASI	Study Area	
	Harrison County	Menifee and Wolfe Counties
	(N = 216)	(N = 334)
	100.0	100.0
1. Nothing about OASI is disliked.	48.7	55.1
2. Retirement age and/or basis for determining retirement should be changed.	6.0	16.5
3. Employee should pay all OASI tax.	6.0	6.9
4. Owners' rental income should be counted for OASI purposes.	4.6	3.9
5. OASI program should be broadened.	7.9	6.0
6. Only those who really need benefits, i.e., poor farmers, should get them.	1.9	0.3
7. Don't like anything about OASI.	1.9	0.3
8. Unclassified, or don't know.	23.2	11.1

N = Number of farmers in each group