7 July 2003

Allyson Essex Inquiry Secretary Standing Committee on Ageing Parliament House Canberra ACT 2600

By email: Allyson.Essex.Reps@aph.gov.au

Dear Ms Essex

Thank you for your invitation to provide a submission to the House of Representative's Standing Committee on Ageing's *Inquiry into long term* strategies to address the ageing of the Australian population over the next 40 years.

The submission provides information on the changing nature of rural communities, difficulties faced by rural families in relation to the transfer of farm management control and farm assets between generations, and the emerging role of community pharmacies in provision of health promotion and screening services, again in rural areas.

I am available to participate in hearings to be held by the Committee later in the year. In the meantime, if you require further information about the submission, please do not hesitate to contact me on 02 63605582 or jcrocket@orange.usyd.edu.au.

Yours sincerely

Judith Crockett

enc.

Submission to House of Representatives Committee on Ageing

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July 2003

Disclaimer:

The views expressed in this document are those of the author, and do not necessarily reflect the opinions of the University of Sydney.

Executive Summary

The first part of the submission outlines concerns over the extent to which social capital (the 'glue' that binds societies together) is disappearing in ageing rural communities, resulting in negative ramifications for service provision and other aspects of rural community life. It makes the following recommendations:

- 1. That the government (Federal, State and Local) and private sectors, and industry bodies provide ongoing funding to rural communities to enable them to research ways to halt the decline in social capital in their community.
- 2. That the government (Federal, State and Local) and private sectors, and industry bodies provide ongoing funding to enable rural communities to explore ways to maximise the positive effects of social capital, and to minimise negative outcomes in their communities.
- 3. Implementation of these strategies in conjunction with rural communities.

The second component of the submission explores the changing nature of farming families in an environment of agricultural restructuring and demographic change. The consequences of a rapidly ageing farming population include increasing difficulties in intergenerational conflict, difficulties in farm transfer and significant changes in expectations placed on male and female farm family members. This part of the submission makes the following recommendations:

- 1. Investigation of appropriate measures to facilitate farm transfer while minimizing impact of transfer on older generation.
- 2. Ongoing research into the implications of the 'succession effect' on family relationships and farming practice, particularly in the context of sustainability.
- 3. Assessment of implications of patriarchy in farm inheritance, especially the implications of more equitable distribution of assets.
- 4. Ongoing research into factors underpinning reluctance of farming families to participate in succession planning, and development of strategies to overcome these barriers.
- 5. Development of strategies on the basis of research carried out in recommendations 1-4, and their implementation.
- 6. Development of strategies which allow for financial assistance during prolonged drought (or other exceptional circumstances) that is not dependent upon farming families selling off farm assets required for retirement.
- 7. Financial assistance for the employment of family support workers (in conjunction with existing rural counselling services) specialising in facilitating communication and planning for succession in farming families.
- 8. That a decision be made at all levels of policy, in conjunction with community consultation, as to what significance (economic, social, cultural, environmental) is going to be attached to family farming in Australia in the

future, and the extent to which Australians wish to retain a family farming sector. Once this decision is made, appropriate policies can be put in place to facilitate this transition.

The third component of the report considers the role of community pharmacists in implementing health promotion and screening services within their pharmacies, particularly in poorly serviced, rapidly ageing rural communities. It makes the following recommendations.

- 1. Increased funding for research into the provision of health promotion and screening services in rural pharmacies.
- 2. Continued incentives to bring pharmacists into rural communities.
- 3. Increased funding for the training of pharmacists and the provision of health screening tests in pharmacies, particularly including financial incentives to cover cost of delivery.
- **4.** Development of links between allied health providers and medical practitioners to develop best practice health management protocols.

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1. Introduction

This document does not intend to copy the submission to the Committee from the National Rural Health Alliance, but serves to provide support for a number of its conclusions, and to extend the NRHA submission in three significant directions.

The discussion herein is based on the understanding that rural Australia is currently undergoing profound change. This change, known as restructuring, has its impacts locally, regionally and globally. Restructuring is underpinned by the belief that Australian economic policy is essentially economically rationalist; in letting "the market prevail" there have been a number of consequences. These include the withdrawal of government services, deregulation of the banking and financial sector, the floating of the Australian dollar, decreased protectionism of Australian businesses, the privatisation of assets, a changing tax structure, and Australia's membership in what can only be termed a global market place. In such a context, economic and political decisions elsewhere in the world can have major implications for regional economies in Australia.

This trend has highly significant ramifications for rural areas. Apart from growth in coastal areas and in some inland regional centres (such as Dubbo and Orange), to which people are migrating because of agricultural restructuring, ongoing mechanisation, and improvements in transport and communications (Bureau of Immigration, Multicultural and Population Research 1996), the population in rural and remote Australia is declining. While the majority of small towns (with a population between 1,000 and 20,000) existing in 1986 had experienced population growth by 1996, nearly a third (31%) had declined in population. Ten percent had declined by more than 10%. Most of these were inland, often in the wheat-sheep belt and extensive grazing regions (ABS 1998). The majority of people leaving are aged between 15 and 35 years.

As a corollary, and also as a result of low birthrates over the last 40 years, rural populations are ageing rapidly. In some towns, the increased population of older people may stabilise overall population decline but even this is not without its consequences. Below average incomes, lower socio-economic status, poor health, less preventative health care and restricted mobility can make older (and younger) members of country towns particularly vulnerable to reforms in the provision of services and facilities (Black et al 2000; ABS 1998).

Overall then, rural Australia can be characterised by

- a) relative deprivation in comparison to the general population
- b) relative and absolute poverty
- c) lack of access to resources, assets and income, resulting in material deprivation
- d) a sense of alienation "of being left behind, of no longer being recognised and respect for the contribution to the nation being made, is deep and palpable in much of rural and regional Australia today" (Alston 1997)

- e) a reduction in access to essential services
- f) an increased reliance on telecommunications
- g) declining smaller rural communities declining social infrastructure and services
- h) growth of large rural communities and coalescence of services in these communities (though not necessarily meaning they are well enough serviced) and
- i) an ageing population.

All these characteristics have implications for strategically managing the ageing of the Australian population over the next 40 years.

My submission opens with an overview of the changing nature of rural communities, particularly focusing on the importance of social capital in maintaining and increasing care for a rapidly ageing rural population. It highlights the importance of sustainable rural communities as necessary for maintaining appropriate facilities, services and so on for older people in those communities.

It moves on to consider the impact of an ageing farming community, including consideration of the importance of succession and continuity in farming families, and the consequences of failing to address these issues.

The final section highlights the importance of community pharmacies as providers of health screening and health care services, particularly in communities without more extensive medical facilities, or where demand is high for existing resources.

I bring to this submission my experiences as a family farmer living in the Central West of New South Wales, as a rural pharmacist's daughter, and as an academic with research interests in both farming families and rural health.

2. Social capital in rural communities

2.1 Introduction

Tradition has it that rural communities are mutually supportive and often closely knit. There will often be a strong belief among locals that their community and locality is very significant to them. Further, residents may have a strong sense of attachment to the community and a capacity for united action. That is, rural communities are often in possession of significant *social capital*. Social capital can be defined as the glue that holds families, communities and societies together, resulting from a shared sense of belonging and shared behavioural norms.

2.2. Advantages of social capital

Ideally, social capital in rural communities facilitates the sharing of information, coordination of group activities and the making of collective decisions, and is characterised by:

- a) participation in networks
- reciprocity (people providing services to each other or acting for the benefit of each other with the expectation that, in the long term, kindness will be returned
- c) trust
- d) commons (where people act not just out of self interest but out of regard for the whole community)
- e) proactivity (where people are proactive in seeking to work for the good of the whole community).

What factors influence the levels of social capital in rural families and communities? A relatively stable population, high levels of kin in area, people working in local industry, similarities in social class and in religion, many locally based organisations, the community under external threat and a particularly isolated location are significant indicators of high levels of social capital.

As Federal and State government policies increase their emphasis on enhancing self reliance, especially in rural communities, social capital comes into its own. Its existence is particularly important in the maintenance of social and other services in small communities.

One of the main implications of falling levels of social capital is declining service provision. This is well documented elsewhere (including in the Submission to the House of Representatives Committee on Ageing from the HRHA) and there can be little doubt that rural communities are certainly facing many difficulties in keeping existing services operational. Declining population may result in a fall in demand such that government policies dictate winding back or closure of services, regardless of the number of people continuing to need the service. Travel to services elsewhere then become difficult. There are fewer volunteers as

younger people, especially women, are working for various reasons and do not have the time to undertake voluntary work, while many others are over 60, and themselves part of an ageing population.

The trend in service provision in rural communities is to seek market based solutions in deciding how to best allocate and deliver limited resources available for services and infrastructure - i.e. economic rationality. This approach is characterised by three strategies: the privatisation of public services and infrastructure, the withdrawal (rationalisation) of public and other services and infrastructure and the devolution of responsibility to private sector or local government. The level of social capital in communities will determine how the community reacts in such a situation.

Yeoval, New South Wales, is a community where social capital has been sufficient to vastly improve the quality of overall health care services, particularly the quantity and quality of aged care services. Yeoval is situated north west of Orange, in the Central West of New South Wales. It is 40 minutes from the writer's farming property, and was part of the research study discussed later in this submission.

Seventy percent of the population are aged over 50. The town has a population of 310 (Cabonne Council 2002). The town's health care facilities have had a chequered history. The first doctor commenced practising in the town in 1925. A Matron Hulbert provided home nursing care in 1929, and various local homes were used as temporary hospital facilities until 1935, when the existing hospital was designated a Bush Nursing Home. The Nursing Home was re-named Yeoval Hospital in the early 1980's but was closed in 1988, the State Government deciding that there were insufficient patients to justify the need for acute beds (Yeoval Historical Society 2001). The community fought the closure with great intensity, resulting in their purchase of the facility which became known as the Yeoval Multi-purpose Health Centre (YMPHC).

The YMPHC comprises a 17 place hostel (incorporating an 8 bed special care unit), a 9 place nursing home, 7 bed acute hospital, accident and emergency, doctor's surgery, volunteer ambulance service and a day care centre. It is run by the Board of the Yeoval Community Hospital Cooperative Ltd. and has 450 shareholders from the local community (including staff) (Mai et al 2003; Aged Care Standards Agency 2001). The service caters for 2000 clients, including those from neighbouring districts, and is supported by a single doctor who is both the GP and Hospital Doctor. A podiatrist, physiotherapist and psychiatrist visit at regular intervals (Mai et al 2003).

The YMPHC does not have a pharmacy. However, a chemist operating without a prescription service operates in the town, albeit with limited trading hours. Prescriptions are left at the chemist, local fruit shop or the café, faxed to a

pharmacy in Wellington (40 minutes drive away) and delivered the same afternoon.

A similarly successful multi-purpose health facility is operating in Coolamon, near Wagga Wagga, NSW, providing high quality health and residential services to older members of that community.

2.3 Disadvantages of social capital

Social capital in rural communities also brings with it particular disadvantages. Peer monitoring of a common set of values, norms, with positive sanctions to encourage conformity is common in rural communities. That is, community members will support those who are seen to conform, in a variety of ways - membership of the local club, participation on committees, being invited to join a particular social group, and so on. Rural communities often have a definite social ladder and social hierarchy. In such cases, it is expected that residents should not attempt to form close relationships outside their social class, nor should they seek to move up the 'ladder', or question the authority of those 'above' them. Pressure to conform people can become so great that locals are afraid to be 'real' (that is, they are afraid of being 'themselves' for example, admitting to suffering from depression). I have talked to numerous farming people who say they 'have to wear a mask' if they are to be accepted into a community. This is often for fear of being ostracised. In such a situation, residents may choose to exclude themselves, or be deliberately excluded from a particular community.

In these ways social capital acts as a disincentive to change. In fact, social capital may totally contradict other 'ideals' of what it means to belong to a rural community, particularly independence. Requiring assistance can be viewed as a source of shame, and may prevent people from seeking assistance. Older rural people will often be less accustomed to expressing needs, especially emotional ones, and delays in requesting assistance may eventually result in a drastic solution, particularly to a family or health issue, being required. In fact, it may be too late to achieve a positive outcome. Overall, the desire to be seen as 'independent' can place great strain on individuals, families and communities in rural Australia.

2.4 Summary and recommendations

The extent to which social capital operates in rural communities will have a significant bearing on how older persons are perceived. It can be positive, in that communities work together to 'look after their own', especially older members of the community. It can also have negative consequences, particularly for those experiencing but not willing to acknowledge problems that may be affecting their health and wellbeing. Regardless of the outcomes, social capital is certainly under threat in many rural communities, the result of changing demographics – fewer younger people (most of whom are working), growing numbers of older

people, and fewer resources. The ultimate outcome is an inability to be as self reliant as they could be.

Bearing this in mind, the following recommendations are made:

- 1. That the government (Federal, State and Local) and private sectors, and industry bodies provide ongoing funding to rural communities to enable them to research ways to halt the decline in social capital in their community.
- 2. That the government (Federal, State and Local) and private sectors, and industry bodies provide ongoing funding to enable rural communities to explore ways to maximise the positive effects of social capital, and to minimise negative outcomes in their communities.
- 3. Implementation of these strategies, in conjunction with rural communities.

3. Ageing and farming

3.1 Decline in social capital in farming families

In the context described in the introduction and in part 2 (above), what is happening in farming families?

There is much evidence to suggest that a decline in social capital is also occurring in farming families. Deteriorating relationships, blurred gender roles, increasing dissatisfaction with farming life and significant external pressures are all being experienced in farming families today. Intergenerational and intragenerational conflicts are common, particularly over who will run the farm, over who will inherit the land and the business, and over decision making processes. Women are often left out of decision making, as are younger people, there is an expectation that at least one child will return to the family farm, and there is often inadequate provision for retirement. These conflicts give rise to deteriorating motivation, confidence and competence in successors (the up and coming ageing generations), leading to pressure on physical and psychological health for what is an ageing farming population.

Let's consider these complex situations in more detail.

3.2 The concept of the family farm in a period of fundamental change

Symes (1972, 25) defines the family farm as a commercially oriented agricultural enterprise almost entirely dependent upon the resident household for its labour resources and existing under a wide range of conditions. Gasson and Errington (1993, 40) suggest that family farm businesses be described "in terms of the business principles of family members, the unity of business ownership, management and labour, family living on the farm and being involved in farm work and the intergenerational transfer of the business".

Inherent in these definitions is the family farm as the place of coincidence of family and enterprise (Moran et al. 1993); there is no separation of management from control (Gasson et al. 1988, 4). Research has identified "independent but related cycles of family life and farm business ownership and management" (Gamble et al.,1995, 6); that is,

- farm production and productivity are seen as related to stages of life (Symes 1972),
- family and enterprise are evolving at different rates, whereby labour demand does not always equal supply (Moran et al.,1993),
- early years of succession are frequently characterised by increased investment, debt and low returns (Stayner 1994; Gamble et al. 1995),
- complex relationships exist between age and equity (Moran 1988),
- capital needs change over the family life cycle (Bennett 1982).

It is also argued that the family farm operates in the context of *familial ideology*, a term referring to actions motivated by great meaning attached to a family. Familial ideology is seen to be patriarchal (male centred), highlighting the often male centred motives of family farmers. Familial ideology is also concerned with the reproduction of the family across generations and, therefore, with issues of succession. Continuity of the farming family is an important motivation (though not the only one) for farmers (Gasson et al. 1988). This means that many farm families have allowed themselves to simply evolve as a family unit rather than follow a mutually constructed and approved family business plan (Robinson 1986). But there are many other reasons for family tensions and resentment on top of normal management issues including 'who does what', allocations of responsibility, future planning, and sharing work and profit.

Changing social attitudes since the 1950's have undermined "traditional patriarchal family relations leading to more complex distribution of resources and management control among members" (Munton et al 1992, 63). This reflects changes in gender relations, the economy and so on, and may create particular difficulties in farming families, particularly in the process of succession (the process of handing farm management control and ownership of farm assets from one generation to the next). Farmers must face the fact that the stability of their labour force and its commitment to the farming operations depends upon the farmer's willingness to adjust resources and operations to the needs of the family workforce (Colman and Elbert 1984, 75).

Indeed, the success of the family farm may not necessarily be measured in monetary terms, but in the satisfaction of the joint enterprise and the continuation of the operation as a family farm. As Pile (1990, 176) notes, "it is a tension between family orientation and vocational orientation that is not just about 'decision making' on farms, but about the transformation of its economic, political and socio-cultural relations". Until the 1980's, farm succession in Australia was more or less assumed, but families are now having to adapt to greater financial and social pressures, resulting in serious questioning of the importance of succession. This observation raises important questions about the impact of restructuring and the likely future position of the family farm in agriculture.

A decline in the number of farms during the continued deterioration of the terms of trade for agriculture in Australia is seen by some commentators as a process that 'eliminates' inefficient farmers from the agricultural system (see Gow 1994). Others, like Lawrence (1992), see a process in which farm people are being forced by the system of global capital to make fundamental changes which are likely to affect them severely, in terms of their livelihoods, state of health and the possible achievement of their ideals for themselves and their children. Farmers can either resist the forces of change or acquiesce, but they have little or no influence on the system which is determining their increasingly narrow range of options for the future, decisions which have profound implications for the ageing

farming population, and for family farming itself. Among those options lie possible decisions regarding intergenerational transfer.

3.3 Implications of farm transfer

The process of the intergenerational transfer of family farms is central to questions about the future of agriculture. As Ward and Lowe suggest (1994, 175), transfer "can be seen as linking together the key decisions and negotiations during family life cycle with strategic decisions about the development of the business". This means that while decisions about farming are made in a context primarily determined in the national and international economy, the practice of farming and hence the intergenerational transfer process also significantly affect the future of family farms.

3.3.1 Succession and on farm production

While there is great variation among farms, the consequences of transfer can be seen in terms of overall management style, and in productivity, willingness to invest in the farming enterprise, preparedness to adopt improved management practices, and perhaps, in the adoption of sustainable agricultural practices (Crockett 1996). Marsden and Munton (1991) observe how changes in business structure and decision making personnel (usually as part of the transfer process) can be extremely significant occupancy events. Certainly, as Marsden et al. argue (1987), there seems a strong relationship between economic viability and commitment to succession, termed the 'succession effect' by other writers.

If a successor is not present, or is in a position of relative powerlessness, production may be wound down and less effort put into the business, especially as ageing farmers may face deteriorating health and/or diminishing aspirations. Many are likely to be disengaging and withdrawing from full time agriculture (Potter and Lobley 1996, 188). Research in an Australian context by Gray and Crockett (1998) and Gray et al. (2000) utilise data from mixed farming areas to show "how farms with a successor present are more likely to display greater use of conservation techniques" (Fray and Lawrence 2001, 168). For this reason "the succession status of the family farm household is particularly important in shaping the way farm businesses develop over time... strongly associated with expansionary and professionalising pattern of farmers with a successor present" (Potter and Lobley 1996, 185, 187).

The evidence of the above studies supports the existence of a successor/succession effect on surveyed farms, but it is hard to draw conclusions about cause and effect because "succession is as much an expression of farm economic status as a driving force determining success or failure" (Potter and Lobley 1996, 188). Management and transfer plans are often intimately related, although outcomes will vary widely between families.

3.3.2 Decisions regarding adoption of technology

Processes of environmental change and management are also intimately linked to succession, inheritance and retirement. Research on family relationships and technology transfer has reported significant positive relationships between the strength of intergenerational relationships and the use of soil conservation practices. Research suggests two generations farming together, or the likelihood of this occurring, will make a farming enterprise "more likely to be sensitive to the importance of maintaining productivity of the soil" (Carlson and Dillman 1983,198).

There are two ways in which farm operations may influence farm innovativeness. One is to restrain adoption of new technology – in a situation where the successor is dependent upon the father's support to enter farming, relationships often hinder adoption of new ideas and technology due to the control of the father over the operation. On the other hand, it could be argued that the movement of a younger successor into the farming business might have positive consequences for management and innovation, by increasing awareness of new ideas and through having a more innovative management style. Some Australian evidence for this conclusion has been offered by Gray and Phillips (1996), who suggest that farmers who had a successor taking on the farm were more likely to adopt what they believed to be conservation measures than were those without successors.

3.3.3 Implications for family relationships

Stress over the transfer of the farm can have an impact on the stability of family relations and hence on farm performance. It can be caused by several factors, especially intergenerational and intragenerational conflicts, not knowing what is going to happen, not knowing the timing of the transfer, and the transfer taking place too late in the successor's lifetime. It appears stress levels related to transfer issues are highest in the receiving generation but stress and conflict between parents of offspring and between siblings is usually inherent in the process. Rosenblatt and Anderson (1981, 147) observe how "dependence in farm couples is complicated by contemporary changes in sex roles, and by resistance to such changes", and compounded by the patriarchal structure of family farming (Crow 1986; Gamble et al. 1995). Women may feel, and often are, left out of the transfer process and outcomes. Other factors also underlie inheritance disputes, including competing 'ideals' of what makes a good farmer, the feelings of people who have married into the family and difficulties in adjusting to new roles.

The implications of delaying transfer and deteriorating family relationships are also identified by numerous other writers, the most likely consequences of which emerge are deteriorating motivation, confidence and competence of successor/s and their families. Currently affecting 3rd, 4th and 5th generation farmers, what example do these dilemmas and their lack of effective resolution set for the later

generations? This precedent (or lack of it) may have devastating consequences for an ageing population and for the long term future of the farm.

3.3.4 Inadequate provision for retirement

A number of studies including that by Gamble et al. (1995) show how few farmers make adequate provision for retirement, either by default and inaction, or by choice. This will impact greatly upon the decision of if and when to retire, obviously having implications for the primary and succeeding generations. Where finances are lacking, a second generation family can face a heavy financial burden if required to support the first generation in retirement. Of course, some farmers choose never to really retire, creating further problems in relations between generations. Hanging on to assets also has profound implications for eligibility for social security benefits (Gamble et al. 1995).

Bartlett (1993) and Stayner (1994) observe how the decisions to expand farm properties to provide for one or more children can reduce farm viability, especially during periods of economic and environmental crisis. The inability to service a debt incurred for this reason may result in the loss of the farm (Rosenblatt 1990), or may leave an unrealistically high debt for successors to finance, further compounding family and farm management problems. Existing mismatches of labour demand and supply may worsen, at the very time the first generation is seeking to expand. Implications of deteriorating productivity and profitability upon economic viability also arise.

The decision to fragment the property to provide for more than one child can have its own negative economic consequences, unless siblings are able (and choose) to work together effectively. Again, mismatch of labour and income supply and demand is a constant problem during the transfer process.

Gamble et al. (1995, 2) summarise the situation: inappropriate timing of the transfer can result in "inadequate time to develop the farm to support the incoming second generation, insufficient time to generate retirement income for the first generation, and consequently, declining productivity and economic viability".

The transfer process affects the ways in which farm families respond to pressure from both economic and environmental deterioration. Unless we see farmers as totally powerless to respond to such forces in any way but to succumb, a view which the resilience of agriculture would deny, our approach to ensuring the wellbeing of family members and farm sustainability should consider intergenerational transfer practice as an important factor.

3.4 Factors affecting the transfer process

Understanding the farm transfer process requires identifying its significant components and the relationships between them. Its complexity arises partly

because what we are looking at as being transferred (either by purchase or as a gift) is more than a piece of land; it is lifestyle, occupation, attitudes and values supported by a characteristic ideology. A short survey reveals that very many factors impinge upon transfer.

Farm size and tenure

Blanc and Perrier-Cornet (1995) argue that farm transfer practices depend largely upon farm size as this will reflect long-term goals of family. It also depends upon impartibility (the degree to which the farm can be divided). Certainly, the larger the farm, the more likely the involvement of the second generation (usually sons) (Hastings, 1984, 6). Also, the more land held as freehold, the greater the likelihood of transfer (Crockett 1992).

Business structure and economic viability

The business structure of the farm business, i.e. single owner, partnership, trust and so on, may impact upon the transfer process and its outcomes. The business may be set up to minimise tax, rather than in preparation for farm transfer; the arrangement may be seen as how the transfer will occur and is not necessarily the best possible arrangement. The more economically viable the business, the more likely succession will be seen as a potential option (Gamble et al. 1995). Many farm parents are changing their plans for their farms under continuing economic decline (Gray et al. 1993). One might hypothesise that farms which are losing autonomy to a financial institution through debt, losing management prerogative to agribusiness through production contracts or being placed on a technological 'treadmill' demanding ever-increasing use of inputs (such as chemicals) are less likely to be transferred within the family.

Cost of entry into farming

A number of writers observe how the need for two generations farming together is increasingly being seen as the only possible way of entering farming given rising costs. Gasson et al. (1988) argue that 'family' is becoming more rather than less significant as the means of entering farming.

Family structure

The number of children, the gender of those children, the life stage of the families involved in the farming enterprise, the number of generations involved, and the actual physical existence of possible successors will all influence the transfer process (Stayner 1994). The relative significance of these factors may be shaped by other influences, including inter family relationships and individual, family and community attitudes to farming. Demographic factors, especially the declining level of fertility within farm families, suggest there is a "shrinking pool of potential"

entrants" to farming (Gale 1993, 133), leading to decline in transfer between family members.

The family cycle has been identified as a very significant factor in arriving at certain on-farm decisions, particularly the outcome and timing of the transfer process which suggests that decisions are influenced by both availability of resources and the demands on these resources.

Poor communication

Discussion is the key to successfully negotiating succession planning and implementation. However, Gamble et al. (1995) present some startling figures in the case of parents who had married children living and working on the farm, 42% had not even talked to their spouse about the transfer of the family farm, 63% had not spoken to resident children about the transfer, and 84% had not included their daughter-in-law in any discussion about farm transfer. More recent discussions with rural counsellors (Kathy Sims 2002, pers. comm.; Ross Chalmers 2002, pers. comm.) show this continues to be the case in many farming families. This is perhaps not surprising given farmers' unwillingness to discuss issues relating to their eventual deaths, their fear that they will lose their ability to retire and that their children have inadequate skills and inappropriate risk management strategies and their concerns over children's differing values and goals. The numerous relationships which are involved in any farming family, and often, the fear of divorce (Lyn Sykes 2002, Family Counsellor, pers. com.) compound these problems. Deferring decision making also avoids having to deal with the difficult issue of dividing a property that is smaller than the expectations of everyone involved (Brown 1998, p. 27).

Drought and other natural disasters

These events can compound existing economic and other difficulties, thus inhibiting effective succession planning and implementation. For example, sustaining a farm through a serious drought event (such as the 1982 drought, or the 2002-2003 drought) will often require off-farm assets to be sold. Indeed, to receive any form of income support from government agencies usually carries with it the proviso that most, if not all, off-farm assets have been 'cashed up'. Often these assets, particularly the 'house in town', have been set aside for a retirement residence, only to be lost during drought. The writer knows this has been the case in a number of families in the Central West, making it impossible for them to retire off the farm without selling the entire property to their children (who are unable to afford it) or out of the family (which is considered a major tragedy).

Legal and financial advice

Gamble et al. (1995) and Voyce (1995) identify legal and financial advice as having a profound impact upon the transfer process. Financial advice may largely be directed at minimising the tax burden of the business, while legal advice may have a different intent. Several problems within legal and financial professions that hinder efficient farm transfer are noted, including their failure to integrate planning and their lack of awareness of the complexities of the farm family, conflicting advice, or advice that favours one household over another. On the other hand, it appears the farm family does not use these professions to their advantage, with Gamble et al. (1995) observing how few family members consult either profession about the issue of transfer. Rabobank has recognised these problems and operates a facilitation service for clients seeking to address rural succession planning.

3.5 Roles of family members and interrelationships within the family

In this section, the potential conflicts between individuals and family are highlighted, and the priority placed upon family cooperation, goals and expectations ahead of individuals is considered. This is because family support is critical to growth necessary to remain competitive and to support the eventual division of the farm.

The interdependencies between farm and family and between family members provide great opportunities for togetherness or disintegration (Rosenblatt et al. 1978). Bennett (1982) observes how family disputes and conflicts may move freely between family and business. This means the integration of goals within the family can determine whether a family farm is a viable option or not. After all, the essence of the family farm is 'working together', with a great reliance upon kinship connections between and within generations. As such it becomes the place of social control, institutionalisation of values, and patterning of social relationships.

Rural and familial ideology promotes a tradition of ensuring family goals are considered more important than those of individuals, though the degree to which this is upheld will depend upon the business orientation of the family. It may bring about great conflict during and subsequent to the transfer process. It will also be reflected in who holds the power and control within the family. Particularly important here is the degree of "subordination to the head of the farm which working children are prepared to accept, and the extent to which they are prepared to make financial sacrifices on the basis of promises of inheritance" (Crow 1986, i).

Feminist analysts (for example Whatmore et al. 1994 and Alston 1995) focus upon the patriarchal nature of the family farming system. There has been much

written on differences in power and control between genders on the farm and they are factors intimately affecting the transfer process.

3.5.1 The status of men and women in the farm business In the past, patriarchal elements of farming culture have been used to justify and naturalise relationships of inequality, and to prioritise the rights of men to private property.

3.5.1.1 The 'role' of women

By no means is this section able to encompass the increasing amount of research undertaken on the role of women in the farming family. Its aim is to highlight the traditional and changing roles of women, and their impact upon the transfer process, especially in terms of decision making, planning and outcomes.

In Australia at least, a married farm woman is usually able to enter into all spheres of farm and family life (Alston 1995), playing a role critical to the survival of the farm. However, the literature indicates she is usually not considered important in the succession process. The position of single women in farming is even harder to define. Regardless of marital status, a woman's work is consistently undervalued, and she may have little power in the enterprise, as a result of the 'traditional division of labour' being upheld, influenced by a patriarchal structure that says women "can't be real farmers", parents' reluctance to see their daughters inherit farming property, and numerous external forces outside the scope of this discussion. This is despite the fact, as is increasingly the case, she may be undertaking off-farm work that enables the family to remain in farming, or may be running the property while her spouse or children are working off the farm.

As the role of women in agriculture is increasingly acknowledged, and their true value realised, many are seeking to redress the imbalance in transfer practice, with its continual emphasis on patriarchy in inheritance.

As a mother, a woman's role in the transfer process is significant. As Gamble observes (1995, 7) she may have an important influence in encouraging one or more children to remain in farming and encouraging others to leave, in socialising the other children into accepting this as the best possible outcome, and mediating in conflicts between father and children, and between siblings. This may also mean she is faced by divided loyalties, to her husband and to her children (Robinson 1986, 12).

The changing roles, values and expectations of farm women, expressed all too briefly above, may have a significant bearing upon the preferred outcomes of the transfer process. They raise questions about the 'natural' functions of the family, and women in particular; their answers require a means of assessing the true worth and values of the family and its members. One wonders how the transfer

process and its outcomes will turn out as women increasingly receive a more equal say in the matter.

3.5.1.2 The 'roles' of men

Until relatively recently, the family's views upon farming and the decision making process and so on, were seen to be represented by a single individual - 'the' farmer, head of the household, and usually the father. Much rural social research takes this perspective. Traditionally he is viewed as the primary labourer, the main decision maker, and the breadwinner, around whom the enterprise is centred. Theoretically and in reality, older men will have a major impact upon the transfer process, particularly in the timing and process of handing over control.

3.5.1.3 The 'roles' of children

Wallace et al. (1994) considered the role of young people (sons and daughters) in the provision of labour on the family farm, taking into account the importance of moral obligation and patriarchal thinking. Their study showed definite unequal power relations between generations (Wallace et al. 1994, 526) with the "mutual economic dependency of the generations reinforcing moral family obligations". They note how division of labour on the farm was based on gender ideology of 'male' and 'female' tasks, reinforced in some cases by direct patriarchal control and the 'need for the farm to survive'. Despite this, they argued that roles were constantly undergoing negotiation (Wallace et al. 1994, 528).

The role of sons in the farm family will probably depend upon their wishes and intentions, but also upon the expectations of parents, family and community. It will reflect the level of socialisation for continuity and for values of individualism and autonomy (Salamon 1992, 140). Several studies show how this socialisation process may place expectations upon at least one son to remain in farming and probably inherit the property at some later point. These traditions may restrict the options of sons, depending upon the intensity of 'farming in the blood', tradition, sense of filial obligations and so on. In traditional farming terms, sons are brought up to value the rural way of life, to be independent and to be prepared to forgo that which may be to the detriment of the family farm. The attitudes and decisions of the father are reported to have a critical impact upon the role of the son (and daughter) on the property.

In rural society, girls traditionally would not have the status of sons, although this may slowly be changing. However, studies show that legislation doesn't automatically change daughters' experiences in the succession process. Haugen (1994, 98) argues that not all parents want to stand by the idea of equality as represented by the law and that "exercising their rights is a very difficult decision for many girls. This appears to be due largely to gender expectations, attitudes and practices...even when girls receive practical training necessary to become farmers, the socialisation still centres on constructions of womanhood as the flexible and caring gender". Voyce (1994; 1995) makes similar observations in an Australian context. However, the 'traditional' perception of the place of daughters

in rural communities and on farms is currently being questioned. More women are undertaking training in agriculturally related courses, including farm management, and the role and position of daughters within the farm family and transfer process will undoubtedly change as the roles of their mothers come under closer scrutiny. Again, it represents significant ramifications for an ageing farming population.

3.5.1.4 Intergenerational relationships

The significance of intergenerational relationships to the transfer process has several perspectives:

- a) differing values and attitudes between generations (Hastings 1984).
- b) differences in age between father and son; generally, the closer the age the greater the competition and stress,
- c) the nature of the farm business structure, and
- d) uneven power relations between father and son/s (Wallace et al. 1994; Weigel and Weigel 1990).

The implications of these perspectives on the transfer process will depend on attitudes held by both father and son to the family and the farm, and the planning for transfer, in addition to cultural expectations. A son will need to be able to at least cope with unequal power relations. Often a successor will be the child who 'relates' best to the father, not necessarily the best potential farmer. Many fathers may transfer control not ownership, and that "only when they are convinced that their sons will perform the task or make the decision in the same ways as they themselves would" (Hastings 1984b, 5)! This process of transfer passes through several stages (Coughenour and Kowalski 1977; Hastings 1984), closely related to the age of the son and the father's plans for retirement.

Parents - daughter-in-law relationships

The relationship between parents-in-law and daughter-in-law can be a very difficult one (Marotz-Baden and Cowan 1987; Weigel and Weigel 1987; Weigel and Weigel, 1990). The daughter-in-law is frequently excluded from discussions about farm transfer (Gamble et al 1995) though she will be intimately affected by its outcome, (and often the process too, if it is proving a difficult transition). Her role on the farm is often very ambiguous, and she tends to have the least amount of input into farm decision making out of all family members (Gamble et al. 1995).

The fear of divorce is a factor uppermost in the minds of many farming families, especially the first generation, when contemplating farm transfer. Indeed, for many it is a very significant factor in delaying major decisions, especially regarding the ownership of land (Gamble et al. 1995). This concern may be one of the reasons some daughters-in-laws are treated with disguiet.

3.6 The future of farm succession?

Flinn and Johnson (1974), Craig and Phillips (1983) and Molnar and Wu (1989) have identified several beliefs and values that have encouraged the growth of family farming, including the virtue of rural living and the basic and fundamental nature of the farming occupation. Gray and Phillips (1996) identify how tradition is an "important prop to the socialisation of agriculture", including farm inheritance practice. Inheritance itself "is central to the maintenance of tradition as it provides an instrument for the transmission of beliefs, values and practices" (Gray and Phillips 1996, 3).

The above writers suggest that the tradition, the culture, of family farm transfer is immensely important in the longevity of the farm enterprise. It is the rationale behind the socialisation of children, and reflects patriarchal and gender-based values whilst placing emphasis on independence and freedom. If succession is to succeed, children must evidence support and cooperation with each other, parents need to uphold a sense of obligation to their children, and commitment to the child wishing to farm. We have seen how roles of men, women and children are all reflections of tradition, and commitment to that tradition. As time progresses though, this ideology, and family and community expectations are increasingly threatened, from without and within as the farming family faces enormous social and economic pressures.

A study by Gray (1991) shows that in an area of rural New South Wales at least, the ideal of generational succession has persisted. However, he does observe that "some important perceptions which constitute ideological foundations of the family farm system may be weakening... economic concerns become overwhelming and the farm system moves towards fundamental change" (Gray 1991, 63). He asks whether economic realities will destroy the dreams of parents who wish to see their children continue the family farm tradition.

Barlett (1993, 6) agrees that farming traditions seem to be changing, but argues from a different perspective, suggesting that as "national culture surrounds the family farm, it becomes harder and harder to sustain an alternative vision of work, family and community that values property ownership and independent production". As a result, intergenerational coordination and transmission of farm values is increasingly difficult. She also observes how farming families appear to be losing the support of children and women, due to conflicting desires for personal success and lifestyle and the frugality needed to ensure farm survival (Barlett 1993, 16). Likewise Crow (1986) questions whether children who return to live and work on the farm will continue to submit to the first generation or make financial sacrifices, while Champagne and Maresca (1987 in Gamble et al. 1995, 9) note "children are no longer sacrificing themselves for the good of the farm household, given prevailing economic conditions". In Crockett's 1992 study of South Australian dairy farmers, many male farmers indicated their increasing frustration with their lifestyles, showing how support for farming had been lost at

a fundamental level. Parents may question whether farming is the lifestyle they want for their children, especially in light of the restructuring and its negative economic consequences being experienced in agriculture, and may actively discourage them from farming. Indeed, whether a successor exists will often be a consequence of parental attitudes and actions.

Gray and Phillips (1996) hypothesise that families with stronger family ties may be more traditional, conservative, and more likely to sustain farming by handing the farm on to the next generation. They identify how tradition is an "important prop to the socialisation of agriculture", including farm inheritance practice and conclude "inheritance is central to the maintenance of tradition as it provides an instrument for the transmission of beliefs, values and practices" (Gray and Phillips 1996, 3).

The 1997 study of succession by Kaine et al (1997) indicated 75% of the sample agreed family farming ideally meant one's farm was passed on to one's children, while 41% indicated they had encouraged their children to take over the farm. Forty six percent neither discouraged nor encouraged it (Kaine et al. 1997). This result is supported by Stayner (2000), who suggests that many farm families have begun to place a higher priority on keeping their families together rather than 'saving the farm' at all costs (see also Alston 2000), the consequence of which is likely to be a weakening of the transmission of agrarian values to the next generation of farm families.

Several writers have sought to identify specific farm management styles (types) which have different attitudes to succession. Differences between two types of management style based on the relative importance of 'family' or 'economics' have been identified in research. On more 'traditional' 'family' farms, succession will be an important motive in management while those more 'economically oriented' place succession as a lower or unimportant aspect of management.

3.7 Recent research results

A recent study (Crockett 2002) into farming culture carried out by the writer in three farming communities in Central West New South Wales considering all the issues outlined above provides the data in this section of the submission.

During the study 85 farms were contacted, with members of 55% of farm households agreeing to participate in the qualitative interview process. Overall, 73 interviews were carried out with members of farming families.

3.7.1 Description of sample

As table 1 indicates, the age of respondents in the study varied considerably. Nonetheless, the majority were aged 50 or over, corresponding closely with the

population statistics from the 1996 census and an average age of farmers between 49 and 52 years¹.

Numbers of male (37 - 50.7%) and female (36 - 49.3%) respondents were almost evenly distributed.

Table 1 Age distribution

Age	Number of respondents	Percent
20-29	7	9.7
30-39	11	15.1
40-49	15	20.5
50-59	22	30.1
60-69	12	16.4
70-79	4	5.5
Over 80	2	2.7
Total (n=73)	73	100

At the most fundamental level, the significance of the 'family' in farming in the study areas is indicated in the type of business arrangement under which the farm is operating. Essentially, all but two business entities were operated as family businesses in one way or another. The dominant business structure was the family partnership (63.4%), followed by family trusts and family companies.

The majority (37.8%) of these arrangements is operated as husband and wife partnerships, followed by partnerships between husband, wife and child (15.6%), husband, wife and children (11.1%) and husband, wife and siblings (of husband or wife), with the remainder involving more complex arrangements between parents, children, spouses and siblings.

The study identified many pressures in farming families that required change. These included increasing levels of education of all family members, and more members of farming families (younger and older) obtaining employment outside the local community and away from a cloistered rural life. This is in part driven by declining job opportunities in farming communities, but also by the necessity of obtaining additional income to keep the farm viable in the face of agricultural restructuring.

3.7.2 Gender relationships

¹ People in owner manager farm households are older than the rest of the Australian population, with the number aged between 55-64 (15%) more than double the 'other' household average of 6% (Garnaut and Lim-Applegate 1998). The group aged 25-39 years was proportionally smaller (13%) than the 'other' household average (36%) (Garnaut and Lim-Applegate 1998).

Despite frequent reappraisals of the roles of women on farms in the last two decades, the evidence in this study suggested the traditional patriarchal division of labour, and to a lesser extent patterns of decision making, continued to dominate the culture of farming in the study areas. It remained the norm for men to do much of the 'hands on farming' and for women to do the office work. Overall there was a limited degree of appreciation of the significance of the latter to the wellbeing of the farming business. The vast majority appeared content with the arrangement although it was not necessarily without personal cost.

There were other areas of tension too - conflicts over who does what, over gender roles, and in terms of expectations of the 'traditional' roles of women and the lack of appreciation for their efforts.

Generally, conflict in decision making between family members was denied. Perhaps they also denied it to each other. Or perhaps there was little conflict? It is impossible to say with any certainty. However, it was clear that all these aspects of family relations appeared taken for granted. If everyone knows their place in the scheme of things, then this aspect of farming culture may successfully allow gender based differences to be ignored or not even expressed for 'the good of the farm' or 'the good of the family'.

As in Phillips' (1998) findings, it was possible to identify women (and men) espousing patriarchal values, with some women generally expressing satisfaction with their domestic duties. But these high levels of satisfaction were confined almost solely to women expressing particular religious beliefs. And as in Alstons' (1995) findings, there was a degree of resistance to these traditional values in other families, particularly where women had completed tertiary education and/or were working off farm 'for the good of the farm or family'.

3.7.3 What future is there for family continuity?

A focal point in the discussion above is the process and the outcomes of succession - how respondents perceive it, why it is important to them, and the difficulties it can cause within the family. However, the study indicated a high level of awareness regarding succession but little or no concern over the issues themselves.

There were exceptions to this broad conclusion. Three extended families indicated they were experiencing grave difficulties in planning and implementing succession. All were operating within extremely complex family companies and were facing numerous conflicts between generations and between siblings that could not be readily resolved. Invariably these families discussed their problems in great detail, perhaps as stress relief as much as anything else. Moreover, almost all respondents had a 'horror story' to tell about the negative experiences neighbours or acquaintances from another farming area had faced over issues of succession. There was a degree of denial taking place here in that these

problems are occurring, but 'not in my backyard'. This is of immense significance for while little concern is shown nothing will be done to improve the situation.

3.7.4 Have I given thought to what I want to have happen to the farm in the long term?

Seventy four percent of respondents indicated they had given thought to the long term of their farm. Analysis of data could establish no clear relationships between education, age, or gender and thinking about succession. However, those indicating religious affiliation appeared to be more likely to think about succession than those who term themselves non religious. Perhaps this reflected a relationship between apparently high levels of family cohesion and more traditional gender roles in religious families, and plans for succession. That is, issues of farm division between sons and daughters did not arise under the taken-for-grantedness of traditional gender relations, where daughters cannot be farmers nor can they inherit the farm. However, such a conclusion fails to address issues of large family sizes in religious families, nor does it explain the importance some religious and non-religious respondents place on keeping the farm in the family.

3.7.5 Do I want a child to come home?

Rural tradition has it that at least one child, preferably male, will be encouraged to remain in farming - this is part of maintaining the continuity of farming. A component of thinking about the long-term future of the farm involves the decision whether to facilitate one or more children continuing in farming the family property. Bearing this in mind, respondents were asked if they hoped one or more children would take over the farm. Although a majority (41.1%) indicated their desire for at least one child to take over the farm, 27.5% were unsure, and 22% were definitely against the idea. The number of those answering in the affirmative might be considered somewhat lower than expected but is in line with the research alluded to earlier indicating a decline in the emphasis farming families place on continuity.

3.7.6 Choosing a successor

The choice of successor/s is an important step in the succession process yet only one third (32.2%) of respondents had chosen a successor or successors. Tertiary educated respondents and those who completed secondary education were less likely to have chosen a successor, but these people were also more likely to be younger with young children and not in the position to make a choice.

3.7.7 Other concerns

Twenty two percent of respondents indicated they had concerns over the succession process. Concerns over succession were more commonly found in respondents with small to medium farms (less than 1500 hectares and possibly

not viable in the long term) and the largest enterprises, possibly because they were usually operated as complex family business entities encompassing multiple generations and siblings (and their families). On the other hand those with a part secondary education or other tertiary qualifications were more likely to have concerns than other education groups. It was possible that a relationship between religiosity and concern over succession existed, in that those who were not religious were more likely to be concerned than were their religious counterparts. However the number of responses made it impossible to validate this hypothesis.

The most common concern expressed revolved around how to best distribute assets fairly while at the same time trying to keep the farm a viable entity. The tensions which will arise in a family with five young boys, were obviously of great concern to their mother:

How we can distribute it fairly. We're not encouraging or discouraging them to come back, and they'd have to do a trade first. But the one farm can't be handed to one boy. It is a big problem. We'll take each day as it comes. I'm not looking forward to it. We won't let them start on the farm. It's the uncertainty that drives you to despair (Female, 30s).

The willingness of parents to consider their daughters as successors was spoken of by some families; the statement below reflected their concern:

I'd like to hand over to [son] but sons of lawyers aren't expected to be lawyers. But if my daughters wanted to, I wouldn't stop her. I don't want to stereotype them. But I'd like to think it would stay in the family (Male, 30s).

The willingness of some parents to consider their daughters as successors has been noted above but in the majority of cases however, daughters were not 'expected' to want to come back. When it came to the crunch, sons were more likely to inherit the farm (and its debt) than their sisters. "It wouldn't be natural" (Male, 20's) to do it any other way.

There were similarities in this case:

I've got three sisters, all younger. One would have come back, maybe two, would have come back if you'd let them. But Dad was old fashioned. His philosophy was sons get the farm, girls get the wedding. The girls weren't encouraged to want the farm, which was the way it was. They've since married and moved away (Male, 30s).

In the situation below, this farmer is waiting for his siblings to decide his future. His extended family is paying the price for trying to maintain continuity and

reduce the burdens of past death duties by instituting a complex arrangement between family members with vastly different goals and values:

It's a company. I manage. My uncle and father were here, but they're retired. My brothers and sister have shares but none will sell to me. We're having fights over it. We need to do something. I've had one heart attack already. We don't get income from off the farm. They're only holding off till their fathers die, then it'll hit the fan. I'm stuck here. I want to set it up for my own children to buy...There will be 11 in the next generation (there's only 5 now), we have to cut it off now (Male, 50s).

Other concerns included the small size of the family farm and its apparent inability to support two or more families.

However, many families had no qualms about the future. Where the farm was only big enough for one child in a family with both sons and daughters and the son/s were interested in farming, the girls were more likely to miss out obtaining a share of the farm. Whether this is contrary to their wishes is the unknown factor:

The girls won't have a share of the farm, but will have off farm assets. I can't ever see myself retiring from farming (Male, 40s).

While this may seem inequitable, for the farmer below, with three daughters and one son, handing on the farm to the son meant only he had the burden of debt. In his eyes at least, this made the arrangement more equal:

My Father handed it to me, I handed it to [son] and he'll hand it on... [Daughter] would have done it too, but she probably can't because she'd been so sick. I guess it's not a big problem. [Son] has the debt - I worked for many years for nothing. I inherited [dad's] debt, we're always in debt. Just before [son] came home things were ok. There'll be a lot more issues when I'm ready to retire. Fairness has to come in, but if you took it you couldn't make a go of it. There's not enough. The girls don't want the debt, so I don't think it'll be a big issue (Male, 50s).

More difficulties will arise if daughters do choose to pursue equality in inheritance or if they legally become entitled to an equal share of property. This has the potential to cause major problems.

3.7.8 What if there were no successors?

While the majority of respondents who do not or may not have a successor agreed that in the long term "there'd be no option but to sell" (Male, 30s, with four

young daughters), there was no evidence to suggest that any of these properties are being 'run down'. On the contrary, they were all being managed with the view to ensuring their assets remained in good condition for the 'next generation', whoever that might be.

Where there was no successor, in most cases the decision to sell would be taken with a great deal of reluctance:

We talk about going somewhere else, but only tongue in cheek. There won't be any change but we would sell it, if wasn't interested. We wouldn't want to do it (Female, 30s).

Another option is that the property will be leased, and thus retained in family hands for as long as possible:

We'll never retire to the coast. Whether we'll actually lease it out or something. You never know what the children are going to do...by the time we're done educating the kids bit we could afford to put other people on and live off the proceeds. [Husband] isn't one to insist the children come on (Female, 40s).

Seven respondents specifically mentioned retirement during their interviews, all in reference to the plans they had in place for that time in their life. One respondent had already retired for reasons of ill health. One farmer, son of 'retired' parents now living in Sydney, talked of their family situation:

Dad said 'Are you coming home?' I said yes, so Dad got a job. It's not big enough for 2 families. Mum's a real people person now working in Sydney. Since I left school I've been here, except in 1989 when I was at Bible College. I'm a 5th generation farmer (Male, 30s).

Of the remainder, one female respondent liked

to think farming has a career span. That we could retire off the farm - retire and put a manager on (Female, 30s).

Some dealt with the idea of retirement by hoping a member of the extended family would take over the farm, while others, including this older respondent noted the difficulties of funding his retirement when the family's cash and financial reserves were expended during the last big drought:

There's a lot my age ineligible to get the pension and I can't pull my weight on the farm. Officially the law would say sell some of your assets and live on that. But that wouldn't be fair on him. It'd pull the rug out from under him, and that wouldn't be fair on him would it? But I do the books, and that's nearly a full time job (Male, 80s).

Why would a farmer want to retire anyway? The ties to the land and to farming are too strong:

It would be the end of me if I had to sell [my little farm]. I like going out and talking to my cows (Male, 60s).

If you make them retire, they'll die (Male, 40s).

3.7.9 Summary of research findings

Although family and children were of the utmost importance to the vast majority of respondents, the tradition of handing on the family farm to the next generation could no longer be considered the norm in these communities. As this respondent summed up the situation:

We've still got quite a few of [husband]s vintage who are still in farming families, but are the sons coming home? They aren't. Once there was just one transition from school to home. The age of farmers is getting older around here. Some come back after a while, but certainly not all of them. Most don't come straight home. Trends aren't taken for granted anymore (Female, 50s).

Indeed, less than half of the respondents indicated they definitely wanted a child or children to return to the family farm. Although perpetuating family history and tradition were significant goals in these families young people appeared to be given the choice to farm. This was reflected in the increased levels of education and the provision of career options that were identified as being the paramount goals of the majority of parents for their children. The changing emphasis placed on family continuity on the farm often illustrated, at least in part, a growing concern over the future of agriculture and an unwillingness to saddle children with excessive debt, low income and heavy workload. In some cases it also highlighted parents' unwillingness to force children into farming as they themselves were.

Simply because the significance of continuity was being challenged from various sides did not mean a decreased interest in providing for the needs of family. On the contrary, the ability of the farm to provide sufficient income to educate farm children appeared to be of considerable concern to the majority of respondents with young families.

Perhaps it is more accurate to suggest younger *men* are being given the option to farm. Farming is still definitely viewed as an inherently 'masculine' occupation, a situation where culture continues to be highly significant in terms of the relationship between gender and being given the option to farm. In no farming family did it appear that girls were being actively encouraged to 'want' to farm, and in many cases they were certainly given no option. Overall, parents continue

not to consider farming as a viable career path for women. In a small number of cases, parents will contemplate naming one or more daughters as successors, particularly if there are no sons, or sons are 'not interested'. This inequality in inheritance between genders is an ongoing tension and has been recognised as such by some parents. However, many argued that if they are left with off farm assets and no debt, daughters are well provided for; equity in inheritance was not considered an issue.

From an outsider's perspective though, the concerns here could potentially be very great, particularly given the size of some of the families with three, four and five children. These large families are very common in religious households and could give rise to enormous tensions into the future, particularly where there is more than one son.

What of the implications of no successor? There was no evidence to suggest farmers in the study areas tended to reduce the intensity of their farming enterprises as they got older, in particular spending less time conserving their natural resources. All but one of the respondents who identified themselves as possibly or definitely without successors was pursuing a variety of more 'innovative' farm practice. They remain engaged in farming practice that is directed at keeping the farm in good condition for the next generation (however they perceive that 'good' to be), even if that generation is not their own flesh and blood.

Overall though, considerable evidence points to significant difficulties succession could bring to the farming process and to the longer-term sustainability of the farm. However, succession and continuity are viewed as non-issues for the majority of respondents and resolution appears taken for granted. Actions appear to be continuing to reinforce the importance placed on the family, often ahead of the farm. Nonetheless, 'what to do with the farm' remains a crucial process and emotion - the attachment to place that most respondents have is a key factor driving present actions.

3.8 Implications for an ageing population

Many factors affect the process and outcomes of family farm relationships and family farm transfer, reflecting the extreme complexity of the issue. Together they call into question the viability of family farm transfer and hence the family farm system - the apparent weakening of kinship, the challenges of feminism and other changing power relations to rural ideology, conflicts between traditional socialisation and contemporary relationships which serve to upset traditional arrangements and expectations of farm business transfer. A failure to plan and communicate intentions over the transferal of the farm affecting the efficiency of the transfer process is also identified. Struggles within farm families also reflect environmental constraints and economic conditions over which they have little control.

Problems with succession are profound, affecting not only the older members of farming communities, but those who are younger and themselves part of the ageing population. All families will have members who will be of late middle age and older in 2040.

Not only do poor relationships between generations have negative consequences for family members (in terms of high levels of depression and other mental health problems, threatened and successful suicide, above average levels of alcohol and drug abuse and above average levels of domestic violence), they also impact significantly on the very sustainability of rural communities and agriculture, and the viability of family farms into the future. It is absolutely critical that a significantly increased effort be put into addressing these problems.

The following recommendations are therefore made.

Recommendations

- 1. Investigation of appropriate measures to facilitate farm transfer while minimising impact of transfer on older generation.
- 2. Ongoing research into the implications of the 'succession effect' on family relationships and farming practice, particularly in the context of sustainability.
- 3. Assessment of implications of patriarchy in farm inheritance, especially the implications of more equitable distribution of assets.
- 4. Ongoing research into factors underpinning reluctance of farming families to participate in succession planning, and development of strategies to overcome these barriers.
- 5. Development of strategies on the basis of research carried out in recommendations 1-4, and their implementation.
- 6. Development of strategies which allow for financial assistance during prolonged drought (or other exceptional circumstances) that is not dependent upon farming families selling off farm assets required for retirement.
- 7. Financial assistance for the employment of family support workers (in conjunction with existing rural counselling services) specialising in facilitating communiciation and planning for succession in farming families.
- 8. That a decision made at all levels of policy, in conjunction with community consultation, as to what significance (economic, social, cultural, environmental) is going to be attached to family farming, and the extent to which Australians wish to retain a family farming sector. Once this decision is made, appropriate policies can be put in place to facilitate this transition.

4. Improving access to health services through community pharmacies

Community pharmacies in rural areas already provide extensive services including supplying medications, information on the use of medications, clinical intervention, medication management, preventative health care, information and advice on minor ailments and over the counter medicines. These roles have been documented in the Pharmacy Guild of Australia's 2002 submission to the Committee on Ageing.

Given the rapidly ageing population and the need for effective health maintenance and preventative health care in rural areas, it is my belief that community pharmacies have the potential to play an even greater role in health promotion and screening than they do at present.

4.1 Fundamentals of health promotion

There are numerous reasons for a country with an ageing population to place a heavy emphasis on health education and health promotion. These include:

- a) Personal reasons:
- reduced mortality and morbidity
- improved quality of life
- b) Social:
- reduction in heath inequalities
- achieving best health gains for minimal expenditure
- c) Economic:
- low cost strategy for health maintenance
- low cost strategy for prevention of ill health

Health education can be defined as "communication activity aimed at enhancing positive health and preventing or diminishing ill health in individuals or groups, through influencing the beliefs, attitudes and behaviour of those with power and of the community at large" (Downie, Tannahill et al. 1996).

The main difference between health education and health promotion is that the latter utilises socio-economic and environmental change, as well as education, to enhance the health of a population.

Health promotion can be defined as "efforts to enhance positive health and reduce the risk of ill health, through the overlapping spheres of health education, illness prevention and health protection" (McClelland and Rees 2000).

Primary prevention is the prevention of onset of disease. Primary health promotion is targeted at healthy people and aims to encourage the maintenance of good health and the prevention of ill health. Secondary prevention is the prevention of the progression of disease by early detection. Secondary health promotion is targeted at individuals who may be suffering from a disease that is undiagnosed and may be asymptomatic. Tertiary prevention is the prevention of avoidable complications of an irreversible disease. Tertiary health promotion aims to minimise disability due to illness or disease state enabling clients to lead an active life within the restrictions of their disease state or disability (McClelland and Rees 2000).

4.2 Development of health promotion in pharmacy

The role of the community pharmacist in health promotion and prevention has developed over time from a largely advisory role focused on medication and ill health to a role involving pro-active involvement in health promotional activities. Since the early 1980's pharmacists have been providing advice on healthy lifestyle, supplying health education leaflets, designating special areas in the pharmacy for displaying material and providing advice, participating in local and national health promotion campaigns, undertaking diagnostic screening (including for hypertension, cholesterol, diabetes), and establishing injecting equipment exchange (McClelland and Rees 2000). Indeed, Krass et al 2001) note how over the last decade an extended role for the community pharmacist has been encouraged by several major reports on the pharmacy profession both in Australia and abroad. These services are alluded to in the Submission to the Committee from the Pharmacy Guild of Australia, but it is our intention to highlight some of these in more detail.

Three areas with particularly significant potential for community pharmacy contribution are health promotion and primary and secondary prevention. This is, in part at least, derived from the unique position pharmacy occupies within the community, particularly their ready access. They can offer information, advice and self-care resources and screening services to identify people at risk of diseases such as heart disease. Screening provides a focus from which to develop and enhance the 'promotion/education role'. In recent years individual community pharmacies have implemented screening services and reported predominantly positive experiences (appendix 1), highlighting their accessibility to patients, stable presence in the community, and staff pharmacists' relationships with patients and primary health providers. They also played a key role in promoting adherence to pharmaceutical therapy, for which adherence was often poor. Numerous studies (appendix 1) also show that a pharmacist's information and advice is acceptable to clients. This was particularly the case in a survey of pharmacists in remote and rural areas during 1996, where over 60% of pharmacists reported being involved in a range of early intervention and health promotion programmes (Krass et al 2001). Overall, the study showed pharmacists found the programme professionally satisfying, and could envisage

an ongoing role in provision of such a service. Client interest was high, and efforts received support from the majority of pharmacists (Krass et al 2001).

4.3 Realising the potential of community pharmacists

The major points put forward to legitimise the pharmacist's role in health promotion include the opportunities which the pharmacy setting offers for the provision of information and their ready access for at least 8 hours per day. Pharmacists see the healthy as well as the ill, and they have the opportunity to build up a essentially informal relationship with customers and their families over years. Consumers have free choice of pharmacy (in urban areas at least) and can seek advice at any pharmacy they wish. Overall, pharmacists have an ability to potentially make a large contribution to local health promotion and screening campaigns, allow for early detection and intervention of illness.

Rural and remote areas offer numerous opportunities for pharmacists to explore. Links with other health care providers can be strengthened and pharmacists may be able to provide services not available from other health care providers including vaccination, disease state monitoring, health promotion, disease prevention (especially through risk assessment and screening). The last may include cardiovascular disease, diabetes, mental illness and treatment of minor illnesses. Pharmacists in some areas have already begun to play a role in improving indigenous health (such as on the Tiwi Islands), working with new health models including participating in multipurpose centres and telepharmacy, and with remote dispensing models such as depots, part time pharmacies and arms length supply (much like that currently occurring in Yeoval).

Given the potential value of community pharmacists in providing health promotion and screening services to older people in rural communities it is critical that all possible efforts be made to enhance the network of pharmacists in rural areas, and to support health promotion and screening in rural pharmacies.

4.4 Problems facing pharmacist retention in rural areas

A number of problems are faced in maintaining pharmacist numbers in rural areas. These include a lower number of full time equivalents per 100,000 population in rural areas compared with urban areas, higher vacancy rates (double the urban rates in rural areas and more than triple in remote areas), higher number of hours worked a week (approximately 36 in capital cites, 40 in rural areas and 45 in remote areas) and an ageing workforce (the average age of pharmacists is 45 years in capital cities, 47.5 in rural areas, and 48 in remote areas) (Dr S. Taylor, Faculty of Pharmacy, 2003, pers.com.).

The Pharmacy Guild (Dr S. Taylor 2003, pers. com.) has identified two main factors influencing the supply of rural pharmacists, recruitment and retention.

Recruitment

There are insufficient numbers of pharmacists overall; most are often reluctant to work in regional areas. Anecdotal evidence suggests this is because the social ties of pharmacists are with metropolitan areas, a lack of appreciation of the benefits of rural practice, difficulties with obtaining work for partners and education (particularly secondary) for their children, difficulties in obtaining locum pharmacists, lack of rural background, and negative perceptions of rural practice.

Retention

Pharmacists are leaving rural areas for a number of reasons including their increasing age and wish to retire, insufficient locums, poor quality of their family life, particularly access to appropriate educational opportunities for their children, lack of access to continuing professional education, lack of interprofessional linkages, inadequate financial incentives and to little support from the local community

How can recruitment and retention be improved? Essentially, strategies include the development of innovative models of pharmacy practice, recognition of the pharmacist's family needs, addressing professional isolation, increased availability of staff particularly appropriate locum services, succession planning and financial incentives for relocating or remaining in rural practice.

A number of initiatives based on the strategies outlined above have been implemented in recent years with the support of the Pharmacy Guild and Federal Government. They include a rural pharmacy maintenance allowance (of between \$1500 and \$38000), a CPE allowance of \$2000 per pharmacist, a start up allowance of \$100,000 and a succession allowance of \$70000. Young pharmacists are being encouraged to enter rural pharmacy through internship funding, undergraduate scholarships and ATSI scholarships. Other initiatives under the auspices of the Guild include an emergency locum service, the rural and remote infrastructure grant scheme, a rural pharmacy newsletter, and ongoing promotion of rural pharmacy practice.

All initiatives must continue to be monitored to evaluate their effectiveness. If they are effective, ongoing funding must be made available, and, if unsuccessful, alternatives must be found.

4.5 Efforts to support service provision

Much work is still needed to institute a successful in-pharmacy health promotion and screening programme.

To enhance the ability of pharmacists to provide such a service it will be necessary to ensure

a) the provision of appropriate technology in all pharmacies (currently not possible due to cost).

- b) a clear plan regarding what information to provide to clients; this includes a screening protocol with medical practitioners prior to the commencement of the programme
- c) increased privacy within the pharmacy
- d) decreased waiting times
- e) a high profile community education programme on the role of pharmacies
- f) ongoing pharmacist education programmes,
- g) adequate reimbursement to pharmacists and
- h) further research into community pharmacy.

An example of community pharmacy research is the Faculty of Pharmacy's (University of Sydney - Orange) current research project into the viability of offering osteoporosis risk assessment in rural pharmacies. This project recognises the enormous costs of osteoporosis to those who suffer the condition (particularly women and men over the age of 60) and to the remainder of the Australian population in terms of support, provision of medical facilities and so on. The project represents an extension of the Faculty's ongoing interest in enhancing community pharmacy involvement in diabetes and cardiovascular screening. All are seeking to tackle major health problems within the community, particularly for those who are older. Of course, screening from a relatively early age may well improve identification, prevention and management of chronic ill health in the longer term.

4.6 Summary and recommendations

Community pharmacies provide excellent opportunities for health promotion and screening in rural and remote areas, activities that are obviously desperately needed in an ageing population.

Based on these opportunities, the following recommendations are made.

Recommendations

- 1. Increased funding for research into the provision of health promotion and screening services in rural pharmacies.
- 2. Continued incentives to bring pharmacists into rural communities, and ongoing monitoring of their efficacy.
- 3. Increased funding for the training of pharmacists and the provision of health screening tests in pharmacies, particularly including financial incentives to cover cost of delivery.
- 4. Development of links between allied health providers (including pharmacists) and medical practitioners to develop best practice health management protocols.

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Appendix 1 Summary of studies in community pharmacy, health promotion and screening

Barwini and Panton (1987) identified a vast majority (86%) of those surveyed as willing to ask the pharmacist for health advice; 66% had already done so. Einarson et al (1988) found that clients not only expressed favourable attitudes towards such a service but were willing to pay more after having received it. From a different perspective Mackowiak et al. (1988) surveyed 1000 pharmacists at random to determine their willingness to assume a greater role in patient education, their perceptions of their ability to provide patient counselling on osteoporosis, and their knowledge of the disease, its treatment and cost to society. Of the 288 respondents, 87% reported they would actively participate in counselling patients, 88% recommended products when asked to do so by patients, 9 of 10 demonstrated general medical knowledge about osteoporosis and 4 out of 10 answered questions requiring specific or detailed knowledge.

Ibrahim et al (1990) demonstrated a positive impact of a pharmacy program of education, consultation and cholesterol screening with a mean reduction in total cholesterol. McCoy (1990) reports on a screening service seeing 700 patients per year.

Paluck et al. (1994) argued that pharmacists in British Columbia most frequently participate in health education/disease preventing activities directly related to the dispensing or selling of medications. Lowest participation rates were in speaking to community groups on health related matters, disease screening programmes, querying clients on occupational stress, counselling clients and querying clients on their smoking status.

Tann and Blenkinsopp (1996) identified characteristics of 'leading edge' community pharmacists as initiating more actions, being more patient centred, being effective networkers and influencers, and more focused on staff development.

Moore and Cairns (1996) noted health promotion activities were undertaken in all pharmacies. Health promotion activity was 2.5 times more likely to be reactive rather than proactive. Barriers included remuneration issues, space, time, training and insufficient liaison with other health professionals. Lack of privacy and lengthy waiting times for customer pharmacist interaction were major barriers for the consumers (Airaksinen, Ahonen et al. 1995).

Srnka and Portner (1997) showed that consumer confidence and trust in pharmacists provided ongoing opportunities for pharmacists to create products and health services. Issues raised relating to extent of involvement of pharmacists included the role of pharmacists in behaviour modification, selecting areas of focus, working with doctors for referrals, enlightening community leaders

and care organisations of the benefits, developing strategies for fair purchase of services to achieve program goals and the provision of adequate compensation.

Gilbert (1998) argued that community pharmacists in South Africa were handling a substantial amount and range of inquiries related to oral health and dental disease, and were willing to fulfil a meaningful role as oral health advisers. However, they were receiving little education on these matters and seemed to operate in isolation from dentists and other health professionals, raising doubts about their ability to play a meaningful role in primary health care.

Steinweg et al (1998) identified that a formal self-care program based in pharmacies could have a positive effect on participants' health and health care, resulting in cost effective demand management.

Cordina et al (1998) found 90.2% of respondents in Malta believed the pharmacist should be promoting health education through individual advice. 85.7% of community members indicated their support for screening and monitoring services; almost ¾ of participants indicated their willingness to participate in pharmaceutical care programmes. The study also indicated a need for pharmacists to actually market those services offered by the pharmacy which were unfamiliar to the public. Even higher levels of enthusiasm for screening programmes were recorded by McElnay et al (1993).

Schaefer and Cone (1998), practising community pharmacists, had a goal in their pharmacy of helping all individuals make wise choices that will maintain or improve their health status. Screening healthy people as well as those who were at risk offered the opportunities for education, providing information that helps patients make wise health-care decisions. Screening also allowed for early detection and intervention, particularly in the case of osteoporosis. To create initial interest, the pharmacists started with patient counselling prompted by an enlarged list of daily calcium recommendations posted near the pharmacy counter. Information on fall prevention was given or made available to older clients.

Anderson (1998) reported an investigation of the effects of a community pharmacist training program in health promotion. Pharmacists reported a change from spending the majority of their time dispensing prescriptions to being more proactive in advising patients. Time was mentioned as the greatest barrier to health promotion during first interviews, but remuneration was the constraint mentioned most frequently after training. Anderson (2000) reported similar results. She highlighted the potential value of pharmacists for health promotion in the community, with 90% of the population (UK) seeing a pharmacist in a given year. However, issues of training and remuneration had to be addressed if promotion was to become fully integrated into the pharmacist's role. She suggested that, based on data from the Barnet scheme (Todd 1993) and other studies (Benson and Cribb 1995; Keene and Cervetto 1995; Moore, Cairns et al.

1995; Moore, Cairns et al. 1996), the main constraints to pharmacist involvement in health promotion were a lack of time, space, finance, training and a perceived conflict between the professional and commercial role of the pharmacist. Van Mil (2001) and Rossing et al. (2002) identified similar barriers in Europe.

Rutter et al (2000) discussed the gap between the pharmacist's perception of their current role compared with their aspirations. Participants voiced a shared vision of wanting to play a more integral part in the health care of patients. Two key external obstacles to attaining aspirations were lack of awareness among other health care professionals and the general public about the pharmacist's skills and attributes and current UK legislation that limited the potential for community pharmacists to expand their role away from the pharmacy premises. In a similar study by Bell et al (2000), over 80% of surveyed customers were in favour of increasing the range of services provided by pharmacists.

Munroe Rosenthal (2000) considered a number of factors influencing the successful implementation of a bone mineral screening facility in pharmacies. including the nature and process of measurement, the selection of machine/s and interpretation of results. She noted how some pharmacists offered BMD testing as an integral component of pharmaceutical care services for osteoporosis prevention and management. The approach emphasised the pharmacist's patient care skills beyond screening and fosters the development of long term relationships with patients. Marketing efforts were also directed at local doctors, emphasising the convenience of the service, describing the training and special qualifications of pharmacy staff in the area and highlighting the collaborative aspects of the service. For example, patients whose BMD tests indicated increased fracture risk should be referred to their doctor for further evaluation and an appropriate treatment plan. Physicians may likewise refer patients to a pharmacist for a screening test or for various pharmacy-based patient care services to reduce the risk of osteoporosis or improve outcomes of drug therapy. Overall, osteoporosis screening offered a new dimension to pharmacy practice.

Rushton (2001) showed that extended role activities of pharmacists were low when required skills not traditionally associated with community pharmacy were necessary. Explanations for involvement related more to pharmacist professional orientation than to the settings in which they worked.

Gray et al (2002) recruited 31 pharmacists and 46 staff from 25 community pharmacies, and trained them in the delivery of osteoporosis screening services. Participants were required to recruit and follow up 30 adult patients (i.e. aged over 18, able to give written consent, not pregnant or nursing) entering the pharmacy, using patient-completed questionnaires. Pharmacists worked in collaboration with GPs, and the project was run over 6 months.

Babb and Babb (2003) discuss ideas for increased pharmacist involvement in public health, including the conducting of screening programmes, provision of specialised services that focus on such areas as hypertension, diabetes, asthma, patient education, smoking cessation and general medication management. Their study notes how pharmacists are uniquely positioned as the most accessible health care providers in the community to assist in achieving high primary health care outcomes.

Watson et al. (2003) identify the main barriers to pharmacists in prevention of HIV, Hep B and Hep C in Scotland as time pressure, lack of private area, and lack of training. Advantages include accessibility, potential anonymity as well as use of pharmacy for non sensitive purchases and dispensing.

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