



# **What Do Rural People Think?**

A report by

Minnesota Farmers Union

## **Rural Voices Discussions**

Held March 27 – April 11, 2018

Organized and presented by  
Minnesota Farmers Union  
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## ***What do rural people think?***

**Frustration.** If one word could describe the feelings of rural people, it is exactly that. Frustration that the same issues must be raised over and over again. Frustration that legislators and government have not made major changes to address health insurance costs, road and bridge infrastructure, government regulations without consultation and many other issues.

Since the 2016 election, there has been an ever-present question on the minds of policymakers, elected officials, the media and organizations of all kinds: What do rural people think?

In spring and summer 2017, Minnesota Farmers Union (MFU) organized 16 Rural Voices Discussions to determine the answer to that question. We heard clearly that rural people had quite a bit to say.

### **2017**

- *\$43,429 per year is too much to pay for health insurance that you don't use.*
- *St. Paul politicians need to come out to rural Minnesota to listen to us about what works, and what doesn't work, before they tell us what to do with our farms. Rural people need to be consulted, not told.*
- *Broadband internet is an essential utility, like electricity. It has to be affordable and available throughout all rural areas if we are going to survive and thrive.*
- *Rural Minnesota does not deserve to be left behind on transportation, roads, bridges, health care, wages and everything else.*
- *We need to be able to pay rural health care workers more for their work in nursing homes and health care facilities. Right now, big box stores pay more than health care can pay them. It's our people being taken care of in those nursing homes.*
- *Politicians need to really get out here and listen to us. Not listen and tell, listen and hear.*

In 2018, MFU set out to see if opinions had changed and what is currently on the minds of family farmers and rural residents. Between March 27 and April 11, 2018, Minnesota Farmers Union organized and hosted seven more Rural Voices Discussions around the state.

**Much of what we heard in 2018 re-emphasizes what we heard a year ago, but now we are in a time of even more severe economic hardship in rural Minnesota.** It indicates that the problems we heard about last year still have not been addressed.

### **2018**

- *\$25,000 - \$45,000 per year is too much to pay for health insurance. We need new ideas like 40 Square Cooperative and the ability to buy in to MinnesotaCare.*
- *Our rural roads and bridges need to be fixed. Counties need money to do that. We need an increase in the gas tax and maybe other dedicated funds, to make this happen.*
- *Rural broadband high-speed internet is not a luxury. It is a necessity if we are going to keep people living and working in rural Minnesota. It is an essential utility and we need to make it affordable and accessible for everyone.*
- *Government needs to really listen to rural residents, and especially farmers, when it comes to regulations. Come work with us, not just tell us what to do, and fine us for not following the regulations. We want to do the right thing, but our voices need to be heard by government.*
- *We need a Farm Bill that keeps the farm side and the nutrition side working together. It has to be a bipartisan effort.*
- *Talks of trade wars and tariffs make us nervous in rural Minnesota. It will impact farming and rural communities if it affects the ability of farmers to make money.*
- *We need to make sure all aspects of agriculture are healthy, especially dairy.*

### **How do Rural Voices Discussions work?**

To hear as many voices as possible, we made it clear that the discussions were open to the public, and we contacted a variety of individuals and organizations.

The 2018 Rural Voices Discussions were held in these Minnesota cities:

- Ada
- Cloquet
- Crookston
- Detroit Lakes
- Mankato
- Oronoco
- Willmar

Nearly 350 people participated in these sessions. The format of the sessions was such: After brief remarks from MFU President Gary Wertish and listening panelists, there was a moderated discussion with people raising issues of concern and questions they would like answered.

Panelists we asked to participate included:

- Acting Minnesota Commissioner of Human Services Chuck Johnson
- Deputy Minnesota Commissioner of Agriculture Matt Wohlman
- Assistant Minnesota Commissioner of Human Services for Health Care Nathan Moracco
- Assistant Minnesota Commissioner of Transportation Nancy Daubenberger
- National Farmers Union President Roger Johnson
- National Farmers Union Vice President Patty Edelburg

The participants on the listening panels each pledged to take what they had heard back to their departments to make sure that the voices of all who participated are taken into consideration.

### **Health insurance costs and health care access**

Across Minnesota, the cost of health care dominated the list of what is on people's minds, both in 2017 and 2018.

A key question on people's minds is why no action has been taken. It was noted in most of the meetings that even while the Governor has proposed a public option buy-in to the MinnesotaCare program, the Legislature has held no public hearing on it this year and has not given it any consideration. This was viewed as a major disappointment.

We continued to hear from farmers and small business owners that they are paying anywhere from \$25,000 - \$45,000 per year in health insurance premiums and deductibles before they can recoup any of those dollars.

Both last year and this year, others in attendance pointed out that this was more than many people earn in jobs that often provide them with access to lower-cost health insurance.

People speaking up made it clear that even though they have paid their premiums for years, they have never met their deductible in any of those years. Essentially, they have paid out, but never been on the receiving end of the coverage. As they look at their finances and hear from their banker that they need to cut costs, it sparks a debate within their families of whether they can afford to pay for health insurance, while also wondering whether they can afford not to have health insurance. Farmer after farmer pointed out that this is one of the hidden "input" costs that continue to rise and is both breaking the backs of current farmers and serving as a major barrier to new and beginning farmers.

In both 2017 and 2018, versions of these stories were repeatedly heard at the Rural Voices Discussions. Person after person told their own stories of the high costs of insurance and of care now available only in regional centers. Everywhere in the state, people called for premium and deductible relief. This includes slow ambulance services and limited access to services, and especially of having to travel long distances for both routine and emergency health care.

There is almost universal support for some kind of public health care option to be implemented. A buy-in option to MinnesotaCare was supported, even though many believe that it does not go far enough and that there should be further consideration of a single-payer program.

In 2017, the Legislature passed a reinsurance plan for health care. The consensus is that it did not work because there was no assurance from insurance companies that benefit from this that they would pass on cost reduction benefits to Minnesotans who need it.

Additionally, people called for support for programs such as health care cooperatives; reinstatement of a high-risk health care pool funded by insurance companies; and looking at other ways to provide premium relief for people in the individual health insurance marketplace.

For farmers, affordable health care access and insurance coverage must be a required safety net. Without it, more than one farmer said they would be unable to continue farming. It is not sustainable for farmers to continue to be forced to pay high prices for premiums with high deductibles for catastrophic coverage that they hope they will never use.

### **Agriculture issues**

Because these meetings were hosted by MFU and held in rural communities, it should be no great surprise that agricultural issues were raised. Interestingly, while agricultural issues were discussed, it is clear that the larger statement from people was a perceived disconnect between rural people and "St. Paul" (the Governor, the Legislature, the media, urban residents and government in general).

Person after person expressed that rural people do not believe their voices are being heard by policymakers, especially urban policymakers. There is also a concern that the news media continues to portray rural people in an unfavorable light and that rural people are looked down upon and blamed for problems unfairly.

**Buffers:** In 2017, the Minnesota buffer regulations came up at almost every stop. People expressed that they were glad Farmers Union and other agricultural groups were at the table with the Governor to work on the issue.

In 2018, while the buffer issue was raised, it was raised with the knowledge that it is being worked on. However, it must be pointed out that farmers do not like how the issue was raised and how long it is taking to be resolved.

Again in 2018, several specific points were repeated from 2017: The need for clarity on what is and what is not public water and how private ditches are dealt with needs be addressed. Identification and enforcement of the rules should be under local control, at the county level, with adequate state funding provided so that the system can work; recognition that our state has a diverse landscape which calls for different approaches to addressing the issues; more clarity around the need for the buffers, such as how much they will benefit water quality; and adequate compensation needs to be provided for farmers who take land out of production and put it into buffers. Finally, throughout the state there was strong sentiment that the Governor should order a review of urban zoning and water impact, with a view toward stricter controls of lawn and garden chemical use and the impact of storm water coming from urban areas.

**Ditch mowing:** Farmers and rural residents continue to support ditch mowing along state highways and support a proposed 2018 one-year moratorium to allow resolution of the issues between farmers, the Minnesota Department of Transportation (MNDOT), and the Minnesota Department of Natural Resources (DNR). Again, questions came up about equity around who could mow and bale, with support for it being the adjacent landowner or their designee. There was particular concern that although MNDOT held listening sessions, farmers did not believe that their input was taken into account in the final rules and regulations.

**Labor and employment:** The lack of housing in rural areas was cited as an issue that needs to be addressed on a state and county basis. Additionally, H2A employment issues needs to be resolved.

### **Other agricultural issues raised**

- Farm Bill
  - Must ensure an adequate safety net for farmers, including crop insurance, that helps them continue farming
  - Must include local foods and beginning farmer programs
  - Must help with succession plans for retiring farmers and land access for beginning,

- veteran and socially disadvantaged farmers
  - Must include increased credit and access to capital and operating loans
  - Must include a safety net for produce and organic farmers similar to crop insurance for corn, soybeans, wheat and other commodity crops
  - Must increase the value of ethanol in our economy
  - Must provide incentive for farmer-owned grain reserves
  - Must stop cuts to the United States Department of Agriculture and local offices
  - Must allow farmers on the border to conduct trade with Canada
  - Problems in the dairy program must be fixed
  - Must support having more Farm Advocates
  - Must have more support for organic specialty farmers
  - Must have more support for women and minority beginning farmers, including subsidies and crop insurance
  - Must address Country-of-Origin-Labeling (COOL)
- Local foods
  - Local foods policy, through work such as the Minnesota Food Charter, should be a policy priority to demonstrate that locally grown food is a viable, value-added economic model for some Minnesota farmers. Policy makers should give strong support to programs such as Minnesota Grown, farmers markets and others that boost local foods projects.
- Renewable energy
  - At numerous locations, farmers and community members called for increased funding and support for renewable energy programs, including solar, wind and biofuels. Of particular concern was interconnection fees and the relationship between electric cooperatives and the Minnesota Public Utilities Commission (PUC). A huge issue is continued concern about the Renewable Fuel Standard (RFS).
- Succession planning for older farmers
  - With the age of farmers increasing each year, older farmers need increased incentives to transition their farms to younger or new farmers rather than selling it on the open market to big local farms that just get bigger. There is no loss of farmland, just a loss of farmers. The legislation currently in place provides a small tax credit for retiring farmers to sell or rent to beginning farmers. It is a positive first step that needs to be expanded.
- Workforce issues – need for workers/labor in rural areas
  - There are not enough workers for either agricultural employment or business/commercial employment in rural Minnesota. Farmers and small businesses have difficulty finding people who want to work, have the right training and who are willing to accept the compensation farmers and businesses can afford to pay. Programs to train workers and to provide tax incentives for farmers and businesses so compensation can be increased are necessary, as is the ability to provide benefits which include health care.
- Wolf and elk management
  - The depredation from wolves and elk continues to be a major problem in northern Minnesota. Farmers are frustrated by what they view as both federal and Minnesota DNR staff not seeming to be helpful or supportive in dealing with this problem. Farmers are looking for solid solutions and advocacy by the DNR and federal agencies on coming up with programs that better deal with their loss of crops and livestock.
- Size of farms
  - The loss of farmers and big farms getting bigger concerns many farmers and rural residents who see the impact on main street businesses, schools and community services in rural areas. Programs to encourage the sale of smaller family farms to beginning farmers rather than big existing farms should be a policy priority.
- Pollinators and safe seeds
  - Farmers support pollinators and pollinator programs but challenge the Minnesota Department of Agriculture (MDA), the DNR and others involved to come out and work with local farmers and communities to implement workable programs that include safe seeds that are not invasive weeds. The need to treat seeds should be judiciously reviewed and adopted by MDA.

- Alternative crops
  - Minnesota should investigate and further support the development, cultivation and marketing of alternative crops, such as hemp and hops.
- Deer management
  - Much like elk and wolves in northern Minnesota, deer are a problem in southern Minnesota. Too many deer cause problems ranging from Chronic Wasting Disease (CWD) to crop depredation and automotive crashes. Farmers do not feel the Minnesota DNR is being proactive enough in addressing this deer problem and is placing too much regulation and blame on farmers raising elk.
- Emerald ash borers and tree cutting
  - The emerald ash borer is a major invasive pest making its way through the state. It is not just an urban issue, but a statewide issue, as ash trees are a dominant species throughout the state. It is expensive to treat trees and federal funds for treatment are depleted. Quarantines on transport of ash trees as firewood, or for other purposes, are in place, but there may also be a need to cut and remove trees as a preventive measure. The impact on rural communities, groves and trees on private and public lands needs to be measured and addressed.

### **Hunger issues**

- Market Bucks
  - The Market Bucks program is a program that provides state funding to double people's Supplemental Nutrition Assistance Program (SNAP) benefits when they purchase food at Minnesota farmers markets. This is a program that needs legislative support. It benefits low-income people who use the Market Bucks program as well as farmers at farmers markets who see increased sales and purchases. On the federal level, the SNAP program must continue to be part of the federal Farm Bill.
- Farm to School programs – school lunch program support
  - The number of schools purchasing food directly from farmers is growing, as are direct sales to other institutions such as nursing homes and hospitals. While providing nutritious food to youth, it also benefits farmers by providing them with another market for their produce and other agricultural products. But for this to work, there needs to be state support and funding from the Legislature to help rebuild the cooking infrastructure that was dismantled in previous years, and to provide cost and budget incentives in order for schools and other institutions to afford to buy food directly from farmers.
- Food shelves, SNAP and hunger program support
  - Food shelves in both urban and rural areas are under great pressure and often do not have enough food on hand to meet the needs of their communities. In rural areas, mobile food shelves meet the need, particularly of rural seniors and young parents, plus other residents for whom transportation is an issue. The food shelves also provide more than food, with items such as diapers and other basics. There also continues to be a need for farmers to get more information about the Farm to Food Shelf program through which farmers can donate or sell excess products to food shelves.
- Good Food Access program and the loss of rural grocery stores
  - Rural communities are losing their main street grocery stores because they cannot compete with chain groceries, which center in regional communities. Many rural residents and farmers now have to drive significant distances to purchase groceries, or get them from convenience stores in their towns, most of which have limited inventories and generally higher prices. The Good Food Access program is a state-funded program (which needs continued legislative support) to help build access to local groceries through support for maintaining local groceries or creating programs such as mobile groceries to serve rural communities and populations.

### **Infrastructure issues**

- Rural broadband internet
  - High speed internet is not a luxury for family farmers and rural communities. Without it, farmers and communities cannot retain residents, or be a part of the world's economy. Without adequate internet, youth cannot complete homework or

education programs. Farmers require it for everything ranging from working with the Farm Service Agency (FSA), to communicating with state government to running their farm's operations. As multiple people indicated, broadband needs to be considered an essential utility and that significant state and federal funding is required in order to make it universally available.

- Road and bridge funding
  - Just as in urban areas, rural bridges and roads are in rough shape. There is not sufficient funding available to build or repair roads and bridges, and we are faced with a fast approaching crisis. Roads and bridges are essential for farmers to get their products to market. The Legislature must look at an investment in funding and not mix road and bridge repair with urban transit. Urban transit is important and should be supported, and rural bridge, road and other transportation matters are equally important. They should not be pitted against one another or made to compete for the same dollars.
- Water quality
  - Good water is important to all of us, and policymakers need to work together to ensure that water is protected for the future, while agricultural needs are met. State agencies, legislators and others are again strongly urged to come out to rural Minnesota to meet with farmers and rural communities to seek common-sense and workable solutions for protecting water before issuing fines and rules. Too often rural people feel the onus of solving these issues is put solely on them and that urban overuse of lawn chemicals, salt and road chemicals and the impact of storm water and other urban water use are not taken into consideration. There is great sentiment that the Governor, Legislature and state agencies must create a program that measures the environmental impact of urban water issues.
- Support for programs that encourage renewable energy usage
  - Farmers are early adapters of technology, and there must be state and federal programs that encourage rural (and urban) use of renewable energy. This includes but is not limited to solar, wind and biofuels. These programs and policies must be written and implemented to benefit farmers and rural businesses that are using these programs, instead of benefiting private or cooperative electric programs, or in the case of biofuels, oil and gas companies.

### **Final thoughts**

The biggest lessons learned in both 2017 and 2018 can be summarized in this way: **Rural Minnesotans need more respect and communication.**

Too often rural residents do not feel respected by their government. Inadequate communication is cited as one aspect of this lack of respect.

To reduce this resentment, it is important to once again emphasize the need for policymakers and state officials to come to rural Minnesota and listen to the voices of rural Minnesotans.

**Not talk, listen.** You need to hear what people have to say. Only after listening carefully can there be meaningful conversations that can move us forward to solving the problems facing all of us.

Frustration that people do not feel listened to and see no action on the issues they have raised is not sustainable.

It is critical that the frustrations farmers feel are addressed soon. Questions must be answered about health insurance costs; about why there is not funding to repair and replace roads and bridges; and why farmers do not feel listened to or consulted about regulations that affect their farms and their families. Across the state, we heard voice after voice express that they are watching government carefully and that they intend to vote on issues that impact family farmers and rural communities. We urge that voters be given hope in what they are voting for, rather than face voting out of frustration.

Addressing rural issues must be a top priority of all of us: advocates, government officials and elected legislators.

It cannot happen soon enough.



## A call to action

Based on listening to approximately 350 people in 2018, and 450 people in 2017, **Minnesota Farmers Union is following up on our 2018 Rural Voices Discussion report with the following call to action:**

### Health care

*We call on the Minnesota Legislature to hold immediate hearings on the proposal to allow anyone to buy into MinnesotaCare.*

- Action must be taken to cut down on health insurance premium and deductible costs. To underline, the example last year of \$43,429 per year premium and deductible costs are not sustainable. In 2018, all across the state, this story was repeated by farmers telling us their personal stories of costs ranging from \$25,000 to \$45,000 in annual costs. If we are serious about keeping families on farms, we need to be serious about this health insurance cost crisis. We will be vigilant in actively seeking legislation that considers and passes a public option such as a public buy-in to MinnesotaCare.

### Infrastructure

*We call on the Governor and the Legislature to actively address rural infrastructure issues.*

- We urge the Legislature and the Governor to support additional funding, both from Minnesota and the federal budget, to create universal rural access to broadband high-speed internet.
- We ask the Governor and the Legislature to adequately fund a major public works program to provide funding for building or rebuilding rural roads and bridges.
- We ask the Governor and the Legislature to strongly support renewable energy programs written to benefit family farmers and rural communities rather than utilities.

### Hunger issues

*We call on the Governor and the Legislature to actively address hunger issues.*

- We call on the Governor and the Legislature to support programs to address hunger, especially the Market Bucks program, the Good Food Access Program, food shelf initiatives and implementing the programs outlined in the Minnesota Food Charter.

### Agriculture issues

*The Governor and the Legislature must work closely with farmers on issues that affect them.*

- In regard to buffers, road ditch mowing, water quality, elk farmers, rural labor issues and other environmental matters, we urge the Legislature and the Governor to continue to work with farmers across the state to ensure that farmers have input into proposals. We remind them that different practices work in different areas and that programs be adopted that make sense both agriculturally and environmentally.

### Listening

*We call on the Governor and the Legislature to hold listening sessions and public hearings throughout the state on issues that impact family farmers and rural communities.*

- The Governor, Lt. Governor, state commissioners and legislative committees should schedule listening sessions. The Legislature should come to rural Minnesota and hold hearings on topics including regulations, health insurance costs, ambulance and rural hospital needs, broadband, renewable energy, dairy problems, land access, beginning farmer programs, succession planning, health and human services issues and hunger issues including closed grocery stores and assisting farmers markets that benefit farmers and rural communities.
- These listening sessions should be scheduled for when farmers are not planting or harvesting and held in rural areas. We urge that all listening session information that is written, recorded or otherwise captured be made public and that input from farmers be cited in any conclusions or proposed regulations.