

Preparedness Fundamentals for Small and Limited-Resource Farm Families

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INTRODUCTION

According to data from the Federal Emergency Management Agency (FEMA), less than half of Americans are familiar with local hazards, and fewer than 40 percent have created a household emergency plan and discussed it with household members. Fifty-six percent of Americans believe that estate planning is important, but only 33% of adults in the U.S. have documented their end-of-life plans. Many small and limited-resource families do not perform estate planning due to a complex mix of historical factors including systemic racism, lack of access to legal services, a perception that estate planning is not necessary for those with limited assets, mistrust of the legal system, and the resulting phenomenon of “heirs’ property”.

OBJECTIVES

Small farms are farms that generate \$250,000 or less in gross income or \$50,000 or less in net income. USDA policy identifies Limited-Resource as one of four “historically underserved” groups. The objective of the workshops was to educate farm families on topics related to estate planning and disaster preparedness. The desired outcomes were to emphasized proactive measures for disaster preparedness, including having emergency kits, securing insurance coverage, accessing resources during emergencies and the importance of estate planning, including the drafting of wills, establishing trusts, and designating beneficiaries.

DELIVERY METHODS

The delivery of this education program consisted of three in-person workshops. The workshops were located at the North Carolina Cooperative Extension - Duplin, Harnett, and Robeson County Centers. The program was funded by a grant through the W.K. Kellogg Foundation. Speakers included specialists from the North Carolina Department of Agriculture and Consumer Services, North Carolina A&T Cooperative Extension Staff, Legal Aid of North Carolina, Local County Emergency Services and Team Rubicon Humanitarian Organization.

RESULTS

A total of 62 persons attended the three workshops. Evaluations conducted at the beginning and end of the workshops showed that the participants knowledge of estate planning had increased from an average of 2.1 to 4.2, disaster preparedness from 2.3 to 4.2, and understanding challenges of heirs’ property from 2.1 to 4.1 on a scale of 1 to 5. At the conclusion of the workshops, several farmers commented orally and on the written evaluation form that they are more prepared for an emergency and would work toward having a will for their family and a succession plan for their farm in place.

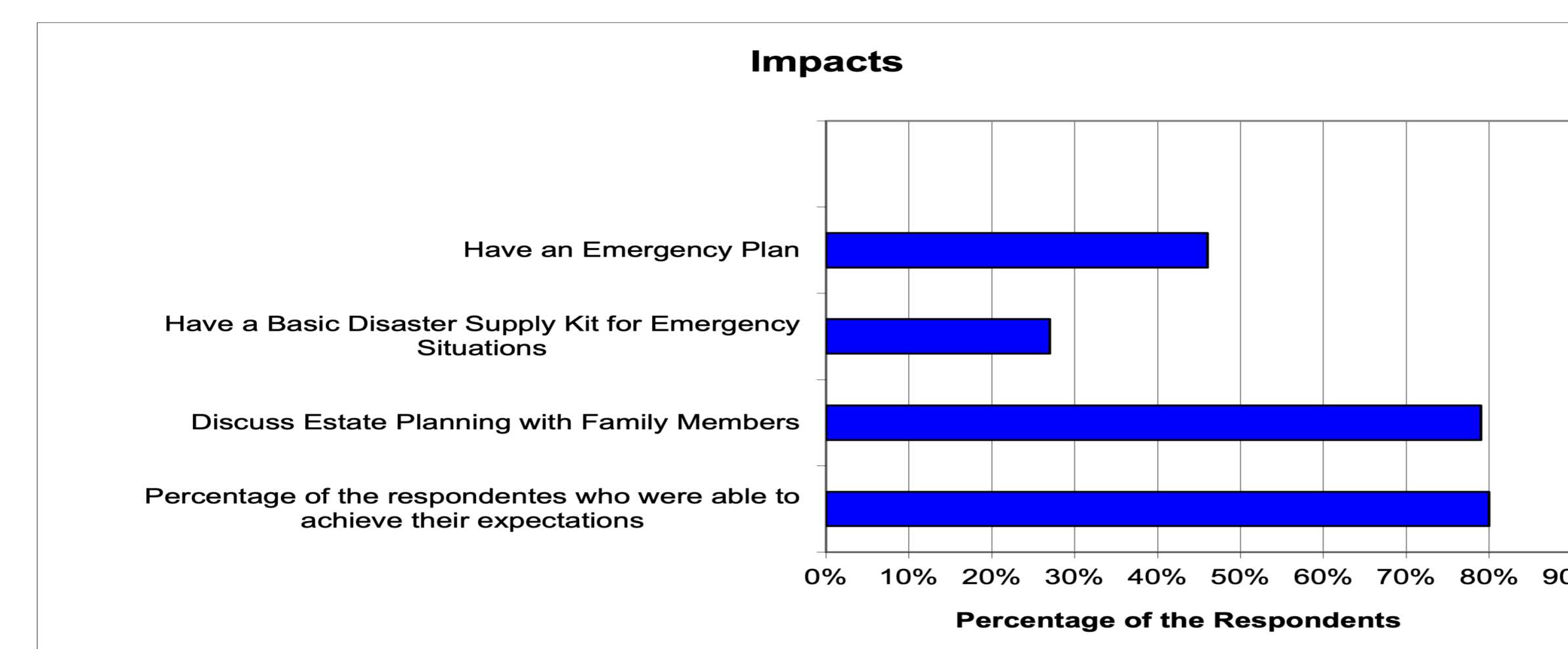
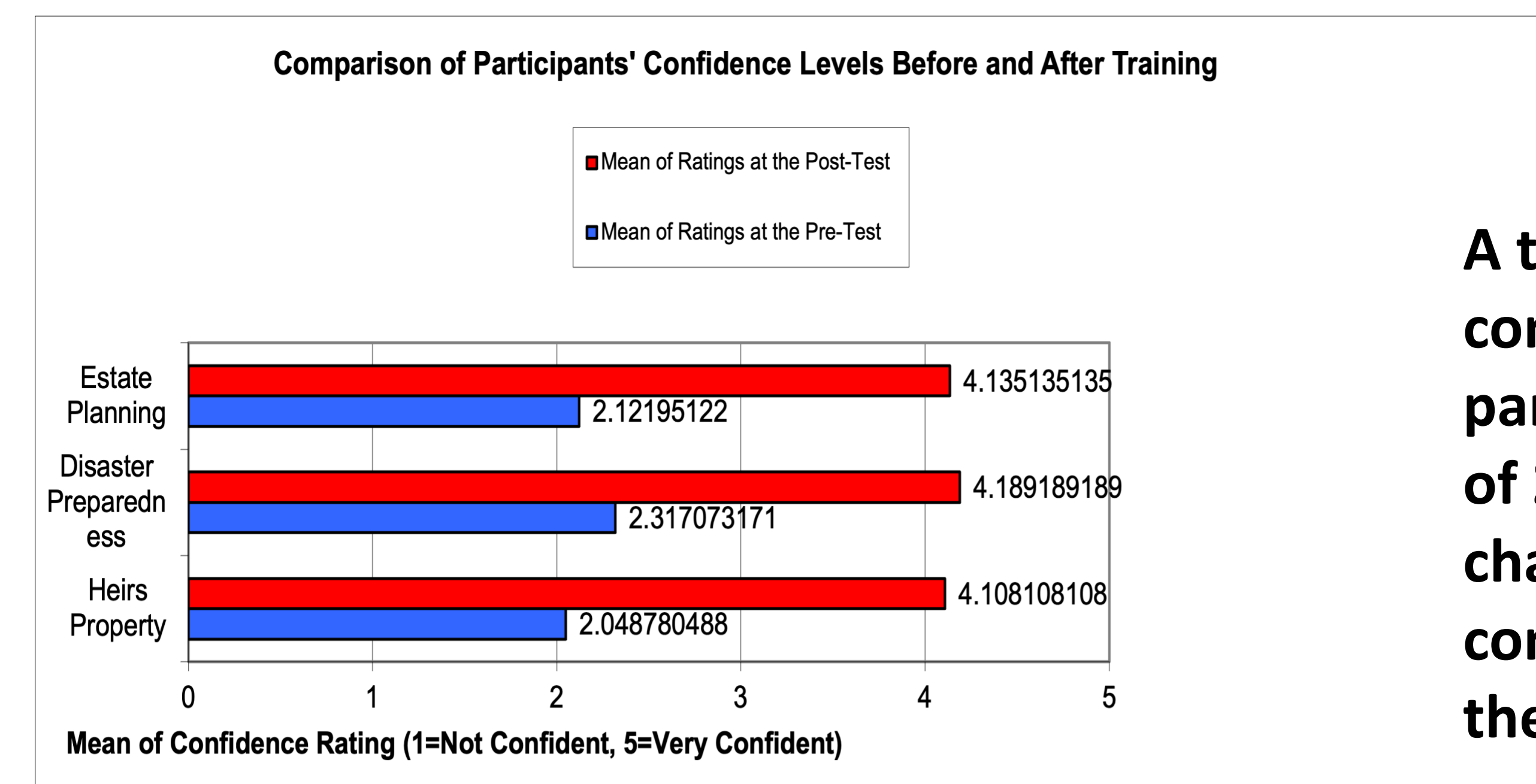


Figure 1 CRD Agent Kittrane Sanders providing information on Estate Planning during Preparedness Workshop in Lillington.



Figure 2. Participants working through group exercise during Preparedness Workshop in Lumberton.

FOLLOW-UP EVALUATIONS

Follow up interviews and surveys taken nine months after the last workshop showed that 79% of the participants had discussed estate planning with family members; 46% have an emergency plan; and 27% have a basic disaster supply kit for emergency situations. Four of the participants stated that they had established a farm succession plan which included having a will in place to ensure the orderly transfer of assets and property, including the farm itself. Several other participants stated that have they worked with family members to set goals and strategies to put a farm succession plan in place.

CONCLUSIONS

With these tools and strategies in place, local small and limited-resource farm families can build the confidence they need to effectively deal with the challenges of estate planning, manage heirs’ property and enhance disaster preparedness. Individuals and communities can now safeguard their assets, preserve their legacies, and enhance their resilience in the face of uncertainties.