The Spiral Down to Poverty: Rural Communities in Crisis by Noela Lippert is No. 15 in the series of Occasional Papers published by the ACSJC to promote discussion and reflection.

In her paper Ms Lippert traces how the deregulation of the banking system in the 1980s, combined with drought, spiralling interest rates, falling commodity prices and rising farming costs combined to send many farmers and rural communities into crisis.

Ms Lippert's paper also comments on the recently introduced Rural Assistance Scheme and she offers some suggestions for future action. The Council would welcome feedback on the paper for possible use in our quarterly newsletter Justice Trends.

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The opinions expressed in ACSJC Occasional Papers do not necessarily reflect the policies of the Australian Catholic Social Justice Council. These papers are published to provide information and to stimulate public discussion.
THE SPIRAL DOWN - AUSTRALIA'S RURAL COMMUNITIES IN CRISIS

Australia is in the grip of a rural recession, some would say a depression, comparable to that of the 1890s. The rampant economic rationalism and consumerism of the 1980s has undermined the principles of social justice and humanitarianism in favour of the short term expediencies of the market and the emphasis on personal gain, speculation and profit. Smaller rural communities have been marginalised by this emphasis on the creation of urban capital, and by the cost cutting exercises of both State and Federal Governments, in the name of efficiency and critical mass determinations for service delivery. Little consideration has been given to the human and social costs of these policies on smaller rural and remote communities and the families within them.

As emphasised by the Australian Catholic Bishops Conference in its *Statement on the Distribution of Wealth in Australia Common Wealth For the Common Good*, the gap between the rich and privileged and the poor and disempowered is growing in Australia. Hundreds of thousands, if not millions of Australians are suffering from 'socio-economic deprivation', with the Bishops identifying farming communities as 'one of the truly poor in our midst'. If this gap is not to widen into a gaping chasm, with rural communities placed on the precipice of political, social and economic oblivion, then major structural inequalities and policies which disadvantage rural people (and others) must be redressed. The Bishops' Call For Action recognises the interdependence of all Australians and challenges all of us, and particularly Catholics, to "reject the greedy grip of consumerism" so as "to make an equitable society where the needs of all are addressed" (ACBC 1992 p.150-151). In his speech to the National Conference on *Common Wealth For the Common Good* in Melbourne on 4 November 1992, Dr Michael Mason emphasised that the viability of our society depended on us accepting this challenge. He stated:

*The good of all is not achieved by selfish pursuit of individual advantage; the common good requires each to take into account the consequences of their actions for others because of our interdependence...Without this acknowledgment of our fundamental interdependence and obligation to seek the common good, today's claims for specific human rights for the individual are mere fingers in the dyke while a rising sea-level of unrestrained greed washes over the top.* (Mason, 1992 p. 5)
"A Tragedy of Epic Dimensions"

In November 1991 the author Morris West described the rural crisis in Australia as a "tragedy of epic dimensions" which had undermined many rural communities and reduced many farmers and their families to a form of "serfdom or peonage" (The Weekend Australian 24/25 November 1991). This very emotive description is daily proving to be no exaggeration for many of Australia's family farmers and their rural communities. Even with the breaking of the drought in many areas of the country the future for large numbers of family farmers is grim.

Historical, economic and political factors related to the growth of global capitalism have placed Australia in a situation where certain individuals, communities and industries must be sacrificed - or at best socio-economically marginalised - to allow structural readjustments which favour the increased internationalisation of the Australian economy. Small to medium rural communities and the family farm in particular, are some of the offerings on the altar of transnational capitalism, and economic rationalism is the creed chanted by the politicians, senior bureaucrats and big business who officiate at this ceremony.

The deregulation of the banking system during the 1980s, combined with the removal of tariffs and import restrictions, as well as the dismantling of state marketing boards (Landline, 20/4/92), exposed the small to medium family farmer to the full onslaught of global capitalist restructuring (Lawrence 1991 p.5). Advised by the Department of Primary Industry and the State Departments of Agriculture and the banks to expand their enterprises so as to take full advantage of the economies of scale, many farmers borrowed extensively to purchase adjoining properties and modern agrimachinery.

"Downgraded to Peasant Status"

Drought, coupled with spiralling interest rates, bank charges and margins (often in excess of an effective interest rate of 30%), commodity price falls and the rising cost of inputs (seed, pesticides, fuel, fertilisers, machinery and parts - most controlled by overseas interests) meant that many farmers were unable to service their loans and were either forced off their properties, or remain in a state of "suspended animation" - reduced to "tenant farmers" or a "form of peasantry to the banks" (from interviews with farmers or their representatives).

For some farmers in financial difficulties depressed land prices have enabled them to remain on their properties in a state of "suspended animation" to the banks until the market improves and the bank can realise a better price for the property. For others, the depressed land prices have enabled wealthier neighbours to buy their land. In both situations the tension in rural communities is increased. Many stories have been related to me about banks seeking out the neighbours of financially strapped farmers, and offering them low interest rate loans to take over the property. The banks however, do not consider refinancing the existing farmer with these low interest loans. Rather they are expected to continue to pay the high interest and charges as well as substantial margins for risk.

At the Annual Conference of the Agricultural Bureau of NSW in Cowra in July 1991, Lindsay Moore, a solicitor from West Wyalong who deals on a daily basis with farmers losing their properties, stated:

...It is hard to be optimistic from where I stand as a country solicitor... The family farm is disappearing. The small and the mid-size operations are giving way to large corporations...This is the climate that encourages the megafarm to overproduce and to present it with the financial clout to beat the hell out of the family farm... The end result is that the farmer and the grazier even in developed countries like ours are being downgraded to peasant status....
my view the economic survival of the country town of less than 5000 people will be imperilled. If given free rein the absentee landlord and the investor will move in and take possession. (Moore 1991 p.3)

In my interviews with farmers, stock and station agents, banks and rural consultants, it became apparent that a significant number of properties have already been bought at rock bottom prices by urban and rural professionals, bureaucrats and other investors. These properties offer immediate negative gearing and other tax reduction advantages, as well as the opportunity for speculative gain in the medium to longer term when commodity and land prices improve. Will rural properties become the new tax havens for wealthy urban professionals, bureaucrats and business people, and provide another avenue for their non-productive wealth creation as in the 1980s with the CBD property markets?

Whether corporately-linked or owned by an absentee landlord, the control over rural capital is being transferred away from the farm family and the local community, and into the hands of urban investors. The repercussions for rural society include the repatriation of income away from the rural areas to the cities in the form of rents and profits; a decline in rural morale as more family farmers are forced off their farms, and the atrophying of small to medium country towns as job opportunities dry up and young people and mobile professionals leave the area. This has resulted in a decline in living standards and service provision in these areas, and the marginalisation of whole communities. In her book The Food Makers Sarah Sargent argued that the demise of the family farm would leave the "rural fabric in tatters".

Added to this were falling property values, the inability to access finance to put in the next year’s crop, rising margins for risk and finally bank foreclosures. The immorality of the banks policies on margins for battling farmers, and the divisiveness of the Government policies of interest rate subsidies for neighbours and others to buy out these struggling family farmers was strongly criticised by Cronin, and was seen as an indication that the Government was "subservient to the banks". He wrote:

Some farmers on the Eyre Peninsula (were) paying up to 6.4% more than their neighbours, this ‘risk loading’ (being) put on the worst-off farmers, building up their unpayable debts...

At the same time:

The Government’s policy of making cheap money available for someone else to buy this family’s farm,
but no cheap money to let them stay and trade their way out of trouble, is both bizarre and cruel. This policy serves only to divide the rural community placing farmer against farmer, neighbour against neighbour. (Cronin 1991 p.35 -39)

New Rural Adjustment Scheme

The provisions of the new Rural Adjustment Scheme (RAS) announced by the Minister for Primary Industry the Hon Simon Crean MP on 21 September 1992, and rushed through the House of Representatives at 1 am on 11 November 1992, and the Senate at 1.30 am on Friday 18 December 1992, raises similar concerns about the power of the banks to determine the future participants in the farming industry. Considering that the banks "since deregulation ... have picked up an extra $1 billion or more from farmers" with risk margins alone (Cronin 1991 p.41), one is tempted to ask whether such provisions will give the banks more power to determine the future participants in Australian farming and agriculture and, in effect, make government policy subservient to that of bank interests. With many farmers still paying interest in excess of 16% according to Graham Blight, the president of the National Farmers' Federation (Canberra Times 18/11/92), issues of social justice and equity would appear to be low on the list of priorities when banks are dealing with the farming community.

Such a prospect is of concern to many people in rural areas who have already been significantly disadvantaged by the irresponsible lending practices of the banks to the rural sector during the 1980s and 1990s. In his Second Reading Speech of the Rural Adjustment Bill 1992 to the House of Representatives, Mr Crean stated:

'It is intended that the Rural Adjustment Scheme should support the commercial financial system rather than act to usurp or compete with commercial institutions.' (Daily Hansard [H of R] 10/11/92)

Under the provisions of the new RAS introduced in January 1993, the focus is "on more effective management of farm business through productivity growth and farm adjustment" rather than "the emphasis on assistance and debt reconstruction under the old scheme". Farmers who "can demonstrate past and future profitability and performance of the farm unit", and "are able to access commercial finance" will be eligible for interest rate subsidies of up to 50% in normal circumstances and up to 100% in periods of extreme downturn. (DPIE Press Release 21 September 1992, Daily Hansard [H of R] 10/11/92).

It would appear that profitability is to be determined by the farmer's ability to access commercial finance in the short term. If access to finance is not forthcoming then the farmer is determined to be unviable and is encouraged to leave the industry by enticement of a means tested $45 000 grant (which cuts out completely when total assets, including the family home and car exceed ($90 000) and non-repayable Farm Household Support (FHS) assistance for 9 months if the farmer leaves within 2 years of accumulated FHS payments. Any payments after 9 months, however, are to be repaid at commercial interest rates. The assets test for FHS payments excludes the working assets of the farm, including stock, plant, machinery and raw materials.

Farm Household Support Provisions

FHS payments, which will be delivered by the Department of Social Security from 20 March 1993, are to help the farm family with day to day living expenses. They are payable at a rate, to be determined by the farmer, up to the equivalent of JSA. The repayment provision of the FHS and the re-establishment grant are designed "to increase the incentive to sell quickly" (DPIE 21/9/92) for farmers determined to be unviable by their inability to obtain carry-on finance from financial institutions. If the farmer sells after the 2 year period they do not qualify for any of the re-establishment grant and must also repay all FHS assistance plus interest.

Senator Meg Lees, the Deputy Leader of the Australian Democrats, put forward amendments to the FHS Bill which sought "to change the scheme from a loan scheme to a normal welfare payment, while retaining the financial incentives offered for families to leave farming". (Daily Hansard [Senate] 17/12/92 p. 5476). Although the Deputy Leader of the National Party, Senator Grant Tambling indicated that it was "the Coalition's policy to move towards grants" (ibid 17/12/92 p. 5477), the National Party did not support the Democrat amendments and they were defeated 55 to 8 [7 Democrats plus Janet Powell] on the floor of the Senate. (ibid p. 5479)
Senator Lees also pointed out another difficulty in relation to the re-establishment grant, that being the ineligibility of the former family farmer to access Job Search Allowance if the grant remained a liquid asset, as this would exceed the liquid assets threshold for JSA of $10 000 for a family. Therefore unless the family was able to use the grant to purchase or put a deposit on a home or business, they would be ineligible for JSA until their liquid assets were "spent down" to $10 000. Senator Peter Cook (Labor) confirmed that this would be the case. He stated:

That is right they will have to do that. It will not be available so that they have special treatment. They will have to spend it down until they are eligible for other payments. (Daily Hansard [Senate] 17/12/92 p. 5475)

The re-establishment grant for many farm families will therefore be a welfare payment paid in advance, and not a grant for their re-establishment. Given the difficulties of accessing finance without an income, many former farm families will be forced to use much of their re-establishment grant, as well as any other liquid assets resulting from the sale of their farm, for their day to day living expenses until their liquidity has been "spent down" to $10 000.

The modified JSA hardship provisions introduced in December 1991 for farmers in financial difficulty will cease when the new FHS scheme is introduced on 20 March 1993. Farmers currently paid under these provisions can remain on them until the provisions expire in December 1993 and/or then apply for FHS or standard JSA.

Farmers or their spouses are also able to apply for Job Search Allowance (JSA) under the ordinary provisions, provided that their assets and income are within the set limits and that they can show that they are actively looking for work. Because the working assets of the farm are included in the assets calculation, many farmers find they are ineligible for JSA. While there are no repayment provisions for JSA, any farmer or his or her spouse who remains on JSA for longer than 9 months is excluded from the $45 000 re-establishment grant. Any farmer who changes over to the FHS scheme after being on JSA, will have the period on JSA counted in FHS calculations for repayment. In effect farmers opting to change from JSA to FHS, and who do not exit the industry within 2 years, could find themselves paying back JSA. No other group in the community is expected to repay their JSA payments.

For those farm families who can fulfil the assets test criteria for JSA, the need to be "available for and actively seeking work", has resulted in spouses applying for the benefit as their "availability for work" is not as questionable. The criteria for actively seeking work, nonetheless poses problems, as many rural areas are considered "low employment areas", which means that the opportunities for finding work locally are minimal. Many farmers and their partners were unsure about how far they must travel to seek out work, and whether failure to do so would result in the loss of their benefits. Difficulties with the staff at Department of Social Security offices were related to me by a number of farm families. Wrong or misleading information or instructions was a common complaint, as well as an abrupt and uncompassionate manner from counter and other staff.

Finally the farmer who is unable to access commercial finance and is ineligible for JSA because of their level of assets, can apply for Farm Household Support assistance for up to 2 years and remain on the farm. Whether through a return to profitability or a reluctance to leave, all FHS monies must be repaid at commercial interest rates after 2 years of accumulated payments have elapsed.

The likelihood of a return to profitability by accessing commercial finance would seem to be remote, given the Australian Bureau of Agricultural and Resources Economics (ABARE) figures released at the National Farmers' Federation Conference in Canberra on 17 November 1992, which show farmers' terms of trade "slipping over 2 successive quarters to levels similar to those applying at the peak of the rural downturn in the middle of last year" (The Australian 18/11/92). The figures show a 7.9 percent fall in the price of wheat, a 16 per cent drop in the cotton price, a 11 per cent fall in sheep prices and a 6.9 per cent decrease in wool. (Australian Financial Review 18/11/92) Also farmers' debt levels would have increased with the addition of FHS repayments and compounding interest on existing loans. Without access to FHS payments after the 2 year period, and if they remain ineligible for JSA...
because of their assets, farmers in this category, will be at the mercy of the banks.

The effect on land prices in the areas where significant numbers are determined to be unviable, and therefore pressured to leave the industry under FHS terms, will push land prices down further making it cheaper for wealthier farmers and those corporately linked to expand their holdings. The gap between rich and poor in rural areas will widen.

And what will happen to those farmers who do sell their properties? Where will they live and/or find employment? With limited financial resources their best hope of home ownership is to remain in the smaller rural towns. However, employment opportunities in these towns are limited, with many farmers facing the prospect of joining the ranks of the long term unemployed. The displacement of these farm families and their dispossession from their land places enormous strains on relationships within the family both between the spouses and the generations.

For many farmers they are born and bred farmers, with a deep love for their land. They know no other occupation or lifestyle. While some are guilty of bad farm management and allowing their land to degrade (often acting on the advice of government officials and agribusiness representatives), many possess an enormous wealth of knowledge about the land and its idiosyncrasies, which will be lost with the exit of so many family farmers. The loss of the family farm is far more than the loss of an income or business - that is the one dimensional explanation of the economic rationalist or urban bureaucrat. For these farmers, it is the loss of a cultural heritage, a commitment to the land, to hard work, to the community and to the next generation.

The effect on smaller rural communities will be enormous. According to Sharon Guerra, a rural counsellor in the Victorian Mallee, "your home is your business and your business is part of the community. If you lose your farm then you lose your identity". (quoted in Hill, ACOSS Conference 1992 p.5) By association, "the community loses its people and its life force. As farm sizes are increased in order to remain viable, the distance between neighbours also increases and the farming communities diminish in numbers, vitality and person power". (ibid) Also as more properties become corporately linked or owned by absentee landlords, farm managers will replace family farmers. This is of great concern to people I have spoken to in rural areas.

They feel that the land will not be as well looked after as it would be by the family farmer who intends to hand the property on to the next generation.

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**ABARE Farm Survey Report 1992**

According to ABARE's *Farm Surveys Report 1992*, "an estimated 35 percent of broadacre farms are expected to record a negative farm cash income in 1991-92". Farm business profits, considered by ABARE to be a "more appropriate measure of the underlying profitability of the farm than is farm cash income", have also declined significantly for the second consecutive financial year. The Report explained:

*Farm business profit declined from an average profit of $6405 per farm in 1989-90 to an average loss of $23 590 per farm in 1990-91. This trend is expected to continue, with broadacre farms expected to record an average loss of $29 100 in 1991-92. ... Underlying this data, an estimated 83 per cent of broadacre farms are expected to record a farm business loss in 1991-92, with considerable diversity across the broadacre industries. Only 6 per cent of sheep specialists are expected to record a farm business profit in 1991-92, compared with an estimated 36 per cent of farm businesses in the wheat and other crops industry and 38 per cent of farms in the dairy industry." (ABARE 1992 p.16/17)

According to ABARE's report on *Australian Broadacre Agriculture 1990-91 and 1991-92* at the broader Australian level, the value of farm land assets fell by an average of around 12 per cent, with plant and machinery purchases by broadacre farms falling by an average of 60 per cent in 1990-91. As a result of these declines, total farm capital value fell by an average of $122 000 per farm. ABARE has estimated that "a substantial number of broadacre farms (approximately 4300) have recorded two consecutive years of negative cash operating surplus and have debt levels exceeding their cash reserves. These farms will be most at risk in the current financial environment." (ABARE 1991 p.5)

The levels of unemployment and other forms of social security assistance in some rural areas is increasing at alarming rates. According to ACOSS in the country areas of Victoria, DSS offices in regional centres recorded the following increases:

- Wangaratta - 107%; Hamilton - 92%;
- Horsham - 97%; Morwell - 77%;
- Shepparton - 72%; Swan Hill - 76%
"However," as pointed out by ACOSS, "any figures must be seen as an underestimate due to the constant out-migration of youth from rural areas, and the difficulties farmers (or their spouses) have in attaining eligibility for unemployment benefits. Other statistics ... have shown disproportionately high youth unemployment in rural areas." (ACOSS 1991 p.3)

In the western division of New South Wales it is not uncommon for towns like Walgett, Bourke and Nyngan, to register unemployment figures in excess of 50% (Sunday Telegraph November 1, 1992). The story is the same in the other States, with the southern and western regions of Queensland, the Eyre Peninsula of South Australia, the Murchison-Gascoyne region and southern areas of Western Australia, the sheep specialist areas of Tasmania, the Mallee and Wimmera districts of Victoria and the north west of the Northern Territory, all considered "hot spots" in this rural crisis.

The outlook for 1992-93 farm incomes and profits is similarly depressing with ABARE forecasting that average farm business profits for all broadacre industries will remain negative with an average forecast loss of $25 900 - a modest improvement on the $29 100 loss of 1991-92. At the same time ABARE has estimated that 10 000 of the remaining 126 000 farmers may be forced to leave in the next 2 to 3 years (SMH 22/9/92)

"Walkouts will turn into a Stampede"

Land prices in some of these areas have slumped to less than a third of their mid-1980s value with the family's equity in the property reduced to less than zero. So bad is the situation in the drought stricken western lands division of NSW that many families have already walked off their properties and according to a report in Sunday Telegraph on November 1,1992 "these walkouts will turn into a stampede in the next two years."

The drought has robbed some graziers of up to 90% of their sheep. Together with the rural economic slump, it has set in train inexorable social and economic upheaval. According to a recent survey by the Western Lands Advisory Board of NSW, a state government body, the average debt load on properties in the Western Division has reached almost a half-million dollars and with farms having been destroyed by drought, the ability to service the debt is zero.

The survey suggests that at least a third of the region's pastoralists may be forced off their land and 600 families may have to leave farms and country towns during the next four years.

...Families who paid big taxes ... from the previous years wool boom are penniless, some living on food vouchers. Children have been brought back home from city boarding schools and withdrawn from hostels in regional country towns.

...Australia's biggest four banks- Westpac, ANZ, National Australia and the Commonwealth - hold combined outstanding debts of $3.8 billion to rural industries ...Many farmers believe that only the sharp fall in land values in the wake of the crisis has deterred a wave of foreclosures. (The Bulletin 29/9/92 pp. 28-32)
What will happen to these families? According to the rural counsellor for the Bourke area, John de Bomford, many of his clients are in their forties and fifties and grew up in the area deprived of an education. "Imagine their understanding of their financial situation when they can't even read or write," he asks. (SMH 13/6/92) The chances of them finding employment elsewhere are poor, considering their age and lack of literacy and numeracy skills. As Asa Wahlquist states in her article "Dirt Poor":

Out there, people are waiting, not only for drought-breaking rains but also for the imminent massive social change.

The heartbreak has only just begun. (SMH 13/6/92 p.35)

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**The Wet Harvest**

In November and December 1992 the rains finally came to the Western Lands Division of NSW and south western Queensland reducing the drought affected area of NSW from 75% to 16%. However for the grain producing areas of southern NSW, Victoria and South Australia the rain could not have come at a worse time, delaying harvesting of the barley and wheat crops and causing the downgrading of many from first grade malting barley and prime hard wheat to stock feed. The loss of income to farmers, who had been optimistic about their crops reversing their downward slide into financial oblivion, has been devastating. A report in The Land of 31 December 1992, explained the enormity of this new crisis:

Nationally it is estimated that weather damage could claim nearly half the 14 million tonne bumper wheat crop, dashing hopes that this could be the harvest to restore the ailing grain industry to health and give Australia's balance of payments a much-needed boost.

With affected farmers sustaining dockages of $50/tonne and more, industry leaders fear that the 1992 harvest will spell the end of the road for many farmers, while preventing others from paying-off debts or embarking on hoped-for replacement of machinery. (p.3)

In the rain-hit NSW wheat belt alone, $100 million was estimated to have been wiped off the value of the crop, with the area around West Wyalong and the southern Riverina having 90% of the crop downgraded to stockfeed quality only (The Land 7/1/93 p.3). The Eyre Peninsula of South Australia and the Mallee and Wimmera areas of Victoria have also been hard hit.

Hailstone and rain damage to fruit and vegetable crops and vineyards in South and Western Australia, Victoria, NSW, and the Darling Downs area of Queensland, have caused havoc for growers with preliminary loss estimates for Victoria put at $7million for the tomato industry, $5 million for the stonefruit industry and $2million in cherry damage. (The Weekly Times 23/12/92 p. 3) Storms and flooding in the Adelaide Hills and surrounding farming districts in the week before Christmas was estimated to have caused losses of "at least $1 billion ... destroying cereal, grape, and fruit crops". (Canberra Times 24/12/92) The unseasonably wet conditions are also proving to be an ideal environment for locusts to breed, with farmers in the Mallee district of Victoria, and in southern NSW facing the prospect of further crop and feed losses to an insect plague (Sunday Age 22/11/92, SMH 5/12/92). Wool growers in these areas are also battling the problems of fly strike, foot rot and fleece rot as a result of the heavy rains.

For many cash strapped farmers the situation has been too much for them to bear, with reports of farmer suicides increasing over the Christmas/New Year period. Doctors and other health professionals as well as rural counsellors have all expressed concern about the extra stresses such crop failures place on farmers, dashing their hopes for a good crop after so many years of drought. It is not surprising that such stresses have resulted angry scenes at the grain terminals when farmers have been told that their rain damaged crop has been downgraded to feed status, or worse still to be told to take it back to the farm and bury it.

The loss of income resulting from the downgrading and/or destruction of their crops means that more farmers will be forced off their farms as their chances for viability again disappear. The hard work and long hours put in by all members of the farm family, the going-without of items considered by many in the city to be essentials so as to maximise the chances of viability, and the on-going battles with the bank and government departments would seem to have been in vain. Is it any wonder that some farmers feel that "even God is against us".
The breakthrough in the General Agreement on Tariffs and Trade (GATT) negotiations in November 1992, following the resolution of the dispute over oilseed subsidies between the US and the European Community (EC), offered a small glimmer of hope for the Australian farmer. The President of the National Farmers’ Federation, Graham Blight, said that the proposed reduction in tariff and non-tariff barriers could generate $500 million a year in farm income as a result of the increase in world commodity prices (Canberra Times 24/11/92 p.9). However the effects of the proposed changes would take about three years to trickle down to the Australian farmer, by which time many would have been forced from the industry. (ibid)

A more immediate effect was felt on the Australian stock market, with "heavy trading in the futures market...with institutions looking to bet on higher equity prices while not expanding their already bloated equity weighting" (SMH 24/11/92). The benefits from the GATT negotiations and "breakthroughs" would therefore appear to benefit speculative urban capital rather than the hard working family farmer and the rural sector generally.

Furthermore any "glimmer of hope" for battling Australian farmers from the GATT negotiations was quickly snuffed out in January 1993 when the US Department of Agriculture offered more than a half a million tonnes of subsidised white wheat to Pakistan, going back on assurances given by President Bush to limit wheat tonnages to Pakistan under the Export Enhancement Program (EEP). The potential loss to Australian growers is $100 million (Canberra Times 13/1/93).

"User pay" and "Critical Mass" Vs "Community Need"

The displacement of farmers and their families has major ramifications for small to medium rural communities whose services have already been 'rationalised' and 'regionalised' because they fail to fulfil 'critical mass' criteria for the delivery of services. Professor Geoffrey Lawrence examined the access and equity aspects of the "critical mass" concept for the provision of services to declining rural communities in his article "Dynamics of Decline -Implications for Social Welfare Delivery In Rural Australia". He stated:

The problem of critical mass is related to issues of distance and dispersed demand. ... At a time of increasing demands for rationalisation and privatisation of welfare services, it appears inevitable that declining rural communities will be less likely to be able to fulfil the minimum critical mass requirements of governments. One should not be too readily deceived by the high cost argument, however. Some government services are both more abundant and more sophisticated than others and some rural communities (such as a number of mining towns) do enjoy well-developed services. In terms of their political economy of health and welfare provision, it would appear that wealth producing communities are able to attract services. Conversely, declining communities are not. (Lawrence 1989. p.46)

Small communities with less than 5000 people and reliant on broadacre wool and wheat have been savaged by the rural downturn and government rationalisation policies. Often significant distances from major population centres where the broader employment base might offer some form of off-farm employment for the farming family, these smaller communities have borne the full brunt of the recession with loss of population, particularly the young, businesses and employment, banks and retail facilities, government services like railways, post offices, schools and hospitals, and professionals like doctors, social workers, teachers, priests and other ministers of religion. "Yet, the irony here is," as Lawrence pointed out, "that many people remaining in the country towns which are in the process of decline are the very people who need ready access to human services." (ibid p.41) The spiral down into poverty - both economic and infrastructural - for these rural communities, and the individuals and families within them - has been set in motion.
Federal and State Governments alike have attacked rural areas with their policies of economic rationalism and concepts of "critical mass" and "user pay" in social and community service delivery. The concept of "community need" has basically been ignored, for in many rural areas the delivery of health, community and other services has never been greater (Healthsharing Women Jan/Feb 1991 p.5). In its discussion paper "A Fair Go For Rural Health" for the National Rural Health Conference in Toowoomba in February 1991, the organising committee found after extensive consultations with interested parties, that:

Few, if any, rural areas have adequate services to meet the needs of rural communities experiencing rural recession and geographic isolation. Concentrated and integrated mental health services are urgently required to address problems such as teenage suicide, diagnosis and management of dementia, stress management, counselling and a vast array of psychiatric disorders. (DHCS 1991 p.20)

Domestic violence, marriage breakdowns, child abuse, alcoholism, juvenile crime, poverty, behavioural and learning problems with children, suicide and health problems are all increasing in rural areas, yet the availability of services has decreased. Simple quantity analysis based on population numbers seems to be all important to the bean counting bureaucrat and urbo-centric politician, with quality of service and community need considered "old fashioned", "soft", or economically irrelevant.

In one rural town in New South Wales, the hours for the social worker have been reduced from 35 to 28 hours per week. This meant that services to people in smaller outlying communities and on farms had to be cut. Because of the needs of the people in the area the social worker decided to work the extra day each week for no pay raising questions about liability and workers' compensation in the event of an accident.

The government's justification for cutting down on the hours was that the number of clients seen by the rural social worker in a week was less than a comparable worker in the city. No recognition was given to the time taken travelling from one client to another; nor the transport barriers to accessing services for some rural people; nor the lack of alternative services like doctors and other health professionals, nor the magnitude of some of the problems presenting in these areas eg. suicides, DV, child sexual assaults and extreme poverty. This is a very good example of the inappropriateness of imposing an urban service model on a rural situation.

Marriages and other relationships have broken down under the stress of the family's financial situation, with increased reports of domestic violence, and tension between the generations as fathers and sons blame one another for the situation. These problems are not being addressed because of the lack of counselling and other support services in many rural areas. The need for more accommodation for women and children escaping domestic violence situations has been emphasised by many welfare and women's agencies, the police and community health centres. (see Lyla Coorey's article "Domestic Violence in Rural Areas" 1991)

A lack of counselling services in country areas could in part be addressed by better access to 008 telephone counselling services, enabling geographically isolated individuals to vent their feelings of shame, anger, guilt and loss. The high cost of telephone calls act as a barrier to rural people seeking assistance from professionals or reassurance from geographically distant family and friends. Perceived lack of anonymity is also a major problem for people in smaller rural towns. Many social and community welfare workers have emphasised this problem. A 008 counselling facility would provide an avenue for confidential assistance during these particularly stressful times.

In recognition of this need, the Sisters of Charity at the Outreach Centre of St Vincent's Hospital in Sydney installed a 008 facility in August 1992. The service operates for the rural area codes of 068 (Bourke/Nyngan) and 080 (Broken Hill/Wilcannia). Between 3 August and 31 October 1992 453 calls for assistance, advice and support were received. The Sisters are hoping to get extra funding to enable them to expand the service to all rural areas in NSW.
Men, particularly those from farms, are reluctant to seek assistance, perceiving it to be unmanly and an admission of their incompetence. They doubt the confidentiality of Community Health centres, seeing them as just another government department. Rural men were far more likely to consult general practitioners about their problems although they would usually confront the doctor with some physical ailment rather than admit to feelings of depression and anxiety. The shortage of general practitioners in many rural areas means that there is no access to this primary health care option.

**The Ultimate Price**

For many, the ultimate price has been paid - the loss of their farm, their heritage, their families future, their lifestyle and career, their community ties and for some the shame of their perceived failure has meant that they have resorted to suicide. According to the campaign director of the Wool Action Group, Barry Millet, there has been "a sharp increase in the number of farmer suicides in the face of a perceived hopeless economic future caused by low commodity prices and spiralling farm costs." (Canberra Times 15/7/91) In an address to the ACOSS National Conference in Sydney in October 1991, John Hill, the Director of the Rural Ministries Project for the Uniting Church, emphasised that:

..The last decade has in many ways been one of the hardest in our history - in terms of its effect on rural communities......The fact is that many farmers in the grain growing areas have not recovered from the 1982-83 drought. In those years and the ones that followed, many farmers had to borrow in order to survive... ...The result has been that many farmers and their families have paid a huge price, in emotional, spiritual and physical terms; from the struggle to survive through this period of prolonged uncertainty and anxiety. (John Hill Aug 1992 p.3)

"The rise in the rates of suicide has paralleled the decline in the number of farms"

Leone Coolahan, in her report on Patterns of Suicide and Attempted Suicide in the South Eastern Region of NSW for the NSW Department of Health, found a direct correlation between the increased numbers of suicides in country areas and the rural recession. She wrote:

**Whilst the current economic recession is affecting all of Australia, the greatest impact has been in the rural sector... where ... the rise in the rates of suicide has paralleled the decline in the number of farms. ...The greatest proportion of 15-19 and 40-45 year old males who committed suicide lived in rural areas. (Coolahan 1991 p.47)**

Social workers, ministers of religion, rural counsellors, doctors and other health professionals in many areas of rural Australia have identified a similar link. Many local community, church and social welfare groups have reproduced the booklet Coping with Stress in Our Country Communities developed by Women in Agriculture - Victorian Mallee Group, in recognition of the increasing levels of depression and despair in their local areas.

Ms Coolahan's findings are supported by a recent analysis done by the NSW Coroner's Court which found that suicides in NSW had risen in 1991 by more than 13% in a year, with an extraordinary 44% increase reported in the 45 to 55 year age group. According to a report in the SMH, Dr Michael Dudley, psychiatrist and suicide analyst at the Prince of Wales
Hospital, considered "the rise in middle aged suicides was so dramatic (that) health and community agencies needed to monitor this age group carefully. ... Middle-aged people were often under enormous stresses which went largely ignored. ... Men ... were especially vulnerable to losing their jobs, possibly for the first time in their lives." (SMH 16/1/93)

At the AMA National Conference in May 1992, Dr Brendan Nelson said that there was "irrefutable evidence that the unemployed were at increased risk of premature death, chronic illness, psychiatric problems, suicide and accidents." (SMH 1/6/92) Considering the high levels of unemployment, business failures and farm family displacements in rural areas, as well as the increasing impoverishment of many farm and other rural families, it is not surprising that the growing body of evidence shows that in general rural Australians suffer poorer health. (DHCS 1991 p.5)

**The Shortage of Rural Doctors**

These problems are further exacerbated by the lack of general and specialist medical practitioners; and the rationalisation of health services which has seen the closure of, or withdrawal of some services from, rural hospitals and community health centres. Shortages of mental health facilities, drug, alcohol and trauma counselling, women's health services, and paediatric, preventative and other services are particularly acute in many rural and remote areas (DHCS 1991 p.20). No longer can the "myth" of rural lifestyle equating with health, and the traditional image of the self-reliant and independent country person, be used by Governments to maintain a lesser standard of health service for people in rural areas (Humphries 1989 p.17). In the discussion paper for the National Rural Health Conference in Toowoomba in February 1991, it was stated that:

> Contrary to this myth, it is apparent that many rural residents are not coping and those most isolated geographically and with the least resources are suffering the most. Many of the problems with service delivery are long term and getting worse. (DCSH, 1991. p.4)

Poor roads and transport infrastructure also affect access to health services in rural areas, and when combined with the lack of educational, retail, recreational and other community facilities, act as major disincentives to the recruitment and retention of doctors and other health professionals in small country towns (DHCS 1991 pp.32-34). In NSW alone, there are more than 80 vacancies in rural medical practice (Rural Doctors' Resource Network, 1991). This situation is unlikely to change while policies which undermine and marginalise small to medium rural communities continue to be espoused. In a recent article in the Australian Farm Journal, Trevor Johnston wrote:

> Given a better range of options, and a greater focus on policies which would ensure and maintain a decent standard of living in rural Australia, more people would choose to live and work there. (AFJ Aug 1992 p.8)

The burnout of counsellors, doctors and other health professionals as well as priests and ministers of religion has become a major problem in the retention of these services in rural and remote areas. As one service is withdrawn from an area the other remaining services are placed under increased stress as they pick up the pieces. This in turn places more stress on the individual professionals concerned undermining their own health and personal relationships. As long as governments maintain policies of recentralisation to the larger regional towns, smaller rural and remote communities will find it increasingly difficult to attract these professionals. The negatives of country existence will continue to be imprinted in the minds of all potential rural practitioners and the social and professional vulnerability of a decision to work in the country will be highlighted. (Lippert 1992)

**75 % on Health Care Cards**

The poverty levels of many rural families and individuals can be gauged by the increasing percentage of people in these areas using Health Care Cards for medical consultations, and the escalation in requests for assistance from such agencies as the St Vincent de Paul Society, the Brotherhood of St Lawrence, the Smith Family and the Salvation Army. During my discussion with welfare agencies, the Family Support Service and Community Centres in the Canberra-Goulburn Archdiocese in 1991 and 1992, all reported significant increases in requests for assistance. For example, in Cootamundra the amount of emergency relief provided by the Neighbourhood Centre in the 6 month period from September 1991 to March 1992 was more than double the amount provided in the preceding 6 months. (Lippert 1992)
In some rural communities the number of patients on health care cards is now in excess of 75 per cent according to some rural doctors. This figure is increasing all the time as young people experience greater difficulties finding work; as marriages breakdown due to financial and emotional stresses placing more women with their dependent children on the sole parent benefit; and as more farmers are either forced off their farms to join the ranks of the unemployed, or who are reliant JSA, Household Support or Family Allowance Supplement to keep food on the table.

The ageing population of rural areas and the in-migration of social security beneficiaries to smaller rural communities where the housing is cheaper, adds to the spiralling upwards of the number of people in rural areas in financially marginal situations. The question arises as to whether smaller and more isolated rural communities will become the social security ghettos of the 1990s?

Few families in these smaller rural towns and communities would be unaffected by the rural crisis. Even relatively well-to-do farmers with little or no debt would have seen the value of their properties decline and their incomes significantly reduced. Their decreased spending power within the community has been an important factor in town business bankruptcies, which further shrinks the employment base of, and services within, these communities. Many farmers who are not in financial difficulties are concerned about the future of our rural industries and communities, and wonder whether handing on the farm to the next generation may be more of a liability than an asset.

**Community Service Infrastructure**

Large numbers of farming families throughout Australia have been displaced (see Lia Bryant "Farm Family Displacement" 1991) and their communities rendered impotent as government services are reduced or withdrawn. The centralisation of State Community Services and Health Departments, as well as CES and Social Security offices to larger regional towns has meant that many rural people must travel hundreds of kilometres to register for assistance that is rightly theirs.

Travelling can be particularly difficult with the lack of public transport services and poor roads in many rural areas. Often families with a car find it difficult to budget for the petrol for such trips, relying on assistance from the Salvation Army, the Smith Family or the St Vincent de Paul Society.

The cost of travel has undermined the social and community fabric of many rural towns. Out of town families are unable to join in sporting and other social events, while some families have had to withdraw their children from school because they can no longer afford the petrol to meet up with the school bus (The Bulletin September 29, 1992). Lessons are done at home usually under the supervision of the mother, which places additional strains on the family, as well as withdrawing the child from contact with his/her peers. In responses from rural families and groups in the Canberra-Goulburn Archdiocese to the Bishops' survey on family life in Australia, the expense of getting to Mass on Sunday was also raised, in many instances the cost of petrol for a family exceeding $10.

State and Federal Governments' rationalisation and recentralisation of services to larger regional centres like Wagga, Dubbo, and Orange in NSW, has resulted in hospital closures or partial closures, cutbacks to education, transport, post offices, community services and health in these smaller communities. Catholic schools have been particularly hard hit, with many boarding schools experiencing a loss of numbers as farmers are unable to afford fees. Even local rural Catholic primary and high schools are experiencing financial difficulties as more families apply for fee remissions, or withdraw their children making up excuses to hide their financial problems.

Similarly State schools are reporting more requests for assistance with uniforms, text books, stationary and excursions, as well as exemptions from fees. Losses of school numbers due to the declining population as farmers sell up or walk off their properties, and as the remaining farm workers leave these areas in search of alternative employment, also threatens the future of some rural schools. (Lippert 1992)

**Rural Women**

Farm women's ability to commit themselves to community services and voluntary work has also been
undermined. Schools have expressed difficulties with obtaining enough volunteers for tuckshop duty, help in the classroom and assistance with reading, sport and craft. Hospitals and other community services have also reported a loss of volunteer helpers as more farm women take on the farm labouring tasks once done by farm employees, or participate in off-farm employment in an attempt to keep food on the table. The use of the car for anything but essential tasks is a luxury which many farm families can no longer afford.

In March 1992 I attended a Rural Women's Day in West Wyalong. Approximately 50 women attended from both farming and town situations. Despite an informative program, good publicity and a variety of speakers, the turnout was disappointing compared to the previous such day 18 months earlier when more than 300 women had attended. From discussions with a broad cross-section of the audience and organisers, it became apparent that there were 3 main reasons for non-attendance. Firstly the women were too busy on the farm, or at work. Secondly, the cost of petrol for such an event could not be justified, and thirdly what was the point of another meeting. The situation was hopeless and they had resigned themselves to this fact. John Hill in his address to ACOSS also referred to these feeling of hopelessness and apathy in rural communities. He stated:

*There is in many places a loss of morale, not just at an individual, but a community level, with a corresponding loss of energy to work at turning things around. Additionally there is a widespread feeling of being besieged by central government policies, poor seasons, and a lack of understanding from the 'city'. The recession represents a time when people can't get jobs, businesses can no longer survive, self-esteem dives and people leave rural areas in despair.* (Hill 1991 p.5)

Off-farm employment for women in rural areas is limited. During the 1980s, many farm women in rural Victoria, NSW and Queensland got jobs as cleaners, cooks and receptionists servicing the hospitality industry in the smaller towns. The income from this employment enabled the farm family to keep up with their interest payments to the banks. As the recession took hold the tourist traffic north to the Sunshine State dropped off, many motels and other businesses cutting back on staff, some going into receivership. With the loss of this off-farm income, on top of high interest rates and commodity price falls and drought, the economic fragility of many family farms became apparent. According to ABARE's *Farm Surveys Report* of 1991:

*Off-farm income ... is a significant contributor to family income on many family farms. ... Even in a favourable income year like 1989-90, average off-farm income in the broadacre industries was equivalent to about a third of average family income.*

However, opportunities for obtaining off-farm income from wages depend on the physical location of the farm and the farm size. Operators of smaller farms located closer to regional centres have more opportunities to earn wages from working off the farm. Unfortunately, farms identified as financially exposed in 1990-91 do no fall into this mould. (ABARE 1991 pp. 17-18)

Employment opportunities in rural areas have declined further since this report.

The desperation of many rural women to maintain some form of off-farm income to ensure that food was on the table for the family, has meant exploitation of some women by unscrupulous businesses. For example, one women that I spoke to told me that she was getting paid $30.00 a week for working as a cleaner in a hotel from 6.00am to 10.00am Monday to Friday. Because the family was ineligible to JSA, this was the only income the family had to purchase food and other necessities.
"Blame the Victim Mentality"

This sense of hopelessness and powerlessness is very strong in many of the rural communities. Because of the declining electoral importance of country areas, many rural people feel that both the Labor and Coalition politicians don't care about their communities as "there are few votes in it". The doctrines of economic rationalism, embraced by both sides of politics and the major primary producers organisation, the National Farmers' Federation, means that the economic, social and community problems affecting small to medium family farmers and their communities are not addressed. Rather these farmers are blamed for the situation in which they find themselves, with little acknowledgment of the historical circumstances which contributed to their difficulties eg. the deregulation of the banking system and the accompanying hike in interest rates and charges, the removal of the floor price for wool and the fall in the price of wheat, the rising cost of inputs and the declining value of the $A, the recession, double-digit unemployment and the drought.

These farmers are being asked to pay the ultimate price - the loss of their farms - when they have worked hard and are very efficient by world standards. They are to be the scapegoats for the failure of domestic and international economic policies which have elevated econometric models and their quantitative and, in large part, mythical concepts of productivity, efficiency, level playing fields and user pay, and devalued hard work and the importance of community and family in favour of the creation of non-productive speculative wealth.

The real tragedy is that these economic rationalist policies have undermined rural community and caring networks, and disempowered, impoverished and marginalised a significant percentage of the Australian population - those individuals and families who live in small to medium rural towns. The family farmer has, to all intents and purposes, been reduced to a pieceworker on his own land, taking all the risks with the weather, the markets and the financial circumstances but seeing very few of the benefits for their hard work. Their productive efforts are being swallowed up in interest payments to the banks, taxes and charges to the government and profits by way of input purchases to agribusiness enterprises.

Conclusion

Rural Australia is hurting. Individuals, families and communities have been marginalised by the emphasis on economic concerns to the exclusion of social, community, spiritual and political considerations. In the final chapter of their statement on the distribution of wealth in Australia, Common Wealth for the Common Good, the Australian Catholic Bishops' Conference asked:

"What kind of society do we want?"

In answering this question, I pose a number of others.

Do we want a society where the gap between the rich and powerful, and the poor and marginalised is widened? Do we want a society which emphasises the profit motive and market forces above the needs of individuals, families and communities? Do we want a society which marginalises and scapegoats those who cannot fulfil the economic rationalist definition of efficiency and productivity? Do we want a society in which hard physical labour is devalued in favour of the clever manipulation of the capital and markets? And do we want a society where the non-productive speculative wealth of urban centres is elevated, while the productive capacity and hard work of our rural communities is spiralled down into insignificance and ridicule?

If the answer to these questions is yes, then the spiral down for Australia's rural communities and the family farm, in particular, will continue. More family farmers will be forced off their land as properties are amalgamated or taken over by corporate interests. The population and employment base will shrink and services, both government and private, will be withdrawn. Those who remain, whether because of their lack of mobility due to age, poverty, or family circumstances or because of a desire to stay in a rural area, will be further marginalised in relation to the delivery of services, geographical isolation, social and community disintegration and physical and spiritual alienation from their lifeblood, the land. In her speech to the Social Justice Commission Workshop in Canberra in November 1991, Pat Daly summed up the
despair of many rural people about the future of their communities. She said:

I wonder how much longer country people can go on working long hours, for a negative income in a climate of heartache. (Catholic Voice February 1992)

If the answer to the above questions is no, however, then how do we reverse this spiral down for rural communities and reduce the heartache and despair of rural people?

Firstly, government policies and programs of decentralisation need to replace those of rationalisation and recentralisation. The criteria of need must be elevated above considerations of critical mass and efficiency. In this way the current imbalance of power and of resource allocation to rural areas will begin to be redressed.

Secondly basic infrastructure improvements and maintenance need to be undertaken, particularly in the areas of transport, education, health, communications and community services. Careful attention needs to be paid to service delivery models so that they do not simply impose an urban model on a rural situation but rather take into account existing family and community networks and agencies.

Thirdly the narrow financial perspective of the economic rationalist must be replaced by broader social, economic and cultural considerations which will benefit the community as a whole, rather than the privileged elite of larger and larger landowners. "The get big or get out" ideology devalues physical labour, domestic reproductive work and community commitment, in favour of market manipulation for profit, power and greed, for as stated in Common Wealth For the Common Good:

Superdevelopment betrays a mentality which measures human well-being in materialist terms. A society in which success and failure are primarily seen in this way overlooks the personal, spiritual and communal dimensions of the human person. This emphasis on material success or failure develops mechanisms and structures which maintain or increase the distance between those who are rich in material things and those who are not. (ACBC 1992 p.141)

Finally greater recognition needs to be given to the hard work and long hours of many family farmers, and the social, economic and spiritual value of their commitment to the land and their rural communities. Fifteen hours of physical work a day; droving stock thousands of kilometres along the "long paddock" for feed; battling extremes of weather and temperature; participating in off-farm employment; and offering support for community activities are all evidence of the hard work put in by farming families. Farm women, in particular, have taken over many of the tasks, like carting, slashing, mending fences and general maintenance - once done by employed farm labourers. But there is no guaranteed minimum wage or overtime payments for these farm families. There are no career promotions or perks. Rather their commitment is to a cultural heritage which claims a bond with the land, which emphasises the importance of family and community; and which values physical effort.

These "sentimental" considerations are of little importance to the urban-based, career-oriented, upwardly-mobile econocrat, who cannot quantify such "soft" inputs. For as Michael Barnard commented in The Age recently:

Perhaps sentimentality has no place in today's economic rationalism. Yet there is something ugly about a nation that can expend so much energy in lofty, city-bound debates on multiculturalism and similar political fetishes yet remain seemingly indifferent, or all but, to the steady haemorrhaging of its historically most significant cultural minority, the country "tribe" (of whatever racial origin). (The Age 20/11/93)

Hopefully the Church through its various agencies and in cooperation with other denominations, can show that the doctrines of the economic rationalists which dominate the urbo-centric bureaucracy and political arena, are socially and morally unjust and will lead to the extinction of small to medium farming communities, and the family farm in particular. The spiral down in services and lack of political commitment to these communities must be reversed if social justice and equity for Australians living in rural areas is to be a reality.
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