## Testimony of Meri Lillia Mullins, Longmont, CO on "Supporting the Next Generation of Agricultural Businesses" before the House Small Business Committee Subcommittee on Rural Development, Agriculture, Trade, and Entrepreneurship July 25, 2019 Washington, DC

## Introduction

First, I would like to extend my thanks to Chairwoman Finkenauer, Ranking Member Joyce, and the Members of the Subcommittee for the invitation to testify here today. Thank you for holding this hearing and for the opportunity to provide a perspective on the challenges and opportunities faced by the next generation of farmers and ranchers, such as myself.

My name is Meri Lillia Mullins. I am a first-generation farmer, and manager of Lighthearted Ranch in Longmont, Colorado - a 42-acre ranch where we raise goats, meat birds, laying hens, grow fruits and vegetables, and manage 15 honey bee hives. Over half of the property is under intensive land restoration using periods of rest and grazing to restore the native grasslands back to productive grazing conditions.

In addition to farming, I work full-time off the farm, and volunteer with Mad Agriculture, a local nonprofit who works with farmers to restore soil health while thriving economically through farm planning and policy work. I am also a member of the National Young Farmers Coalition and our local chapter, the Flatirons Young Farmers Coalition.

## **Farming Background**

As a first generation farmer, I did not grow up on a farm, but I came to farming through my education and early career. I have a Bachelor's degree in Chemical Environmental Engineering from the University of Toledo. Throughout college, I worked on environmental education in urban schools. I desired to connect kids to the environment. Following college, I realized that everyone can connect to the environment through food and everyone has a direct impact on our agricultural system. I began to direct my advocacy work toward agricultural science and soil health education. This led me closer and closer to farmland and farmers. I connected with the local agriculture community through Mad Agriculture and the Flatirons Chapter of the National Young Farmers Coalition. I began to gain an appreciation for the integrity of farming, the technical aptitude that is required, and the adaptation and resilience that farmers and ranchers must have.

I decided to put my background in science and technical skills to use towards a meaningful and challenging farming career. I began seeking farm labor opportunities to gain more hands on experience in farming. I quickly realized that farming was not as romantic as it seemed. Farm labor jobs paid much less than minimum wage. In many cases, they offered an exchange for housing or food, but even with these benefits, they were still paying under minimum wage with stipends of around \$400 per month. Without housing provided, the wages offered were \$12 per hour without health insurance, but in Boulder County the average housing is a minimum of \$1,000 a month. I simply couldn't afford to learn how to farm and cover my living expenses, while paying down my student debt.

Farming full-time was no longer a possibility for me. My next best option was to find somewhere I could volunteer or work part-time on a farm while keeping my day job, to at least continue building my farming experience. It was almost two years ago now that I was presented with the opportunity to apprentice with the ranch manager of Lighthearted Ranch. She was looking to train someone to take over the ranch

management, and I jumped at the opportunity. I moved into a small trailer on-site to begin learning from her.

The ranch is owned by a woman who is interested in supporting young people in pursuing agriculture, but is not a farmer or rancher herself. It was an amazing opportunity for me to dive into agriculture and learn about running a ranch without taking on the financial risk myself. I have now been managing the ranch for about a year. I was chosen as the successor because of my interest in land restoration and my connections to the local farming community that I could lean on for support. In addition to our goats and birds, we have two horses, a small orchard, a 2500 square-foot vegetable garden and 15 honey beehives. Over half of our property is currently under land restoration due to the degraded quality of the land due to previous management. The rest is in production or kept in native perennial cover.

I manage the ranch, but my current payment is housing and land use, and this is also the case for two other ranch hands. We all have other sources of off farm income. While this is a wonderful learning opportunity, managing the ranch full-time while working full-time and staying deeply involved in our strong agricultural community through the Young Farmers chapter and Mad Agriculture takes its toll.

I rarely have a day off. I spend weekdays working in town. In the mornings, evenings, and weekends, I work on the ranch. I frequently take farm calls at work and regularly have to run home from town to attend to something urgent on the ranch. Through this experience, I have been humbled and gained a deep gratitude for lifelong farmers and ranchers, who must be on call 24-7 to the needs of the farm and the community<sup>1</sup>. I am not unique in working off farm, over 60% of US farmers have off farm incomes.

## Farming with Student Loan Debt

Farmers work day in and day out to feed our families and our communities. I would love for this to be my life's work. The unfortunate reality is the risk is too high with my student debt burden and without inheriting any land. The current condition of the ranch I manage now is not conducive to turn a living profit in the next few years. This is the common state of any land that is potentially affordable for a young single person. Land that is more productive, with healthier soils, are sold at a premium. Agricultural land is Colorado on average is over \$1,400 an acre<sup>2</sup>. Purchasing enough land to have my own operation is not feasible since \$500 of my monthly income is tied up with student loan payments.

My only pathway to farming now is to continue in my current job, so that I can ensure my monthly payments are made on time, and farm in my spare time. But my current workload is not sustainable long-term. I am faced with a few options; face burnout by working and farming full-time; farm full-time and forgo any health insurance and retirement planning while accruing more interest on my loans; acquire massive debt purchasing my own farm to attempt to defy all odds to make a living farming for myself; or quit farming altogether and just keep my day job. None of these are viable options that lead towards a successful and long-term agricultural career.

Without any financial cushion or inheritance, the chances of me quitting my engineering job to pursue farming full-time at this point is pretty slim. While the barriers to entry into an agricultural career are high for first generation farmers, one way to support beginning farmers is through student loan forgiveness. My student loan debt is currently the largest obstacle that I face in my pursuit of farming. This is the reality for many talented, passionate young individuals across the country. I have experience in conservation planning and using NRCS programs through work with Mad Agriculture. I have also attended multiple education and community building events through our local Young Farmers chapter,

<sup>&</sup>lt;sup>1</sup> USDA National Agricultural Statistics Service. 2017 Census of Agriculture

<sup>&</sup>lt;sup>2</sup> USDA National Agricultural Statistics Service. Land Values, 2018 Summary. ISSN 1949-1867

and have spent many hours learning from other farmers around the world. Without congressional support, our aging rural farm community is at risk of losing these gifted young farmers to other industries.

We need to ensure that we have a strong population of young and beginning farmers in this country. Currently, the average age of a farmer in Colorado is 58, and nationally, farmers over 65 outnumber farmers under 35 by six-to-one. Farmers provide a valuable public service. Agriculture meets one of our most basic needs — producing the food we eat. We also steward nearly one billion acres of land, about half of the land area of the United States, providing valuable ecosystem services and protecting natural resources. Lastly, we support rural economies, providing jobs and income that have helped these communities weather population decline and the Great Recession. As the nation faces a crisis of attrition within the agriculture sector, it is essential that we help a new generation of growers succeed.

I urge that you do everything in your power to support the next generation of farmers and ranchers by addressing student loan debt for farmers such as myself. Thank you again for the opportunity to be here today. I look forward to your questions.