

Adjustments of Farm Families to Economic Stress

A Two Year Study

**Kathryn D. Rettig
Jean W. Bauer
Sharon M. Danes**

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ADJUSTMENTS OF FARM FAMILIES TO ECONOMIC STRESS: A TWO YEAR STUDY

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Introduction

The past few years were difficult for rural Minnesota. The economic climate was one of uncertainty, yet farm families made many positive adjustments in response to significant changes. The Minnesota Extension Service and the Department of Family Social Science at the University of Minnesota, concerned with the quality of life of rural Minnesota families, initiated research to identify needs of those experiencing that severe economic strain.

This study, conducted in 1987 and 1988, examined the effects of economic strain on the economic, social, psychological, and physical well-being of Minnesota farm families following mandatory Farm Credit Mediation. The objectives of this research project were to:

- (a) Study the economic strategies used to adjust to reduced income.

- (b) Discover both positive and negative outcomes of economic stress.
(c) Learn about the kinds of assistance families received.
(d) Determine feelings about futures in farming, and intended changes in farm operations.
(e) Examine the adequacy of incomes for meeting basic needs.
(f) Learn about degrees of satisfaction with life and family life.
(g) Determine the involvement of various family members in decision-making about the farm operation and family living.
(h) Examine continuing recovery processes.

Results of the 1987 survey are presented first, followed by results of the 1988 survey.

Questionnaire Distribution — 1987 Survey

Questionnaires were mailed in March, 1987, to families representing cases of recently completed mandatory Farm Credit Mediation¹. The cases were randomly selected from within a random sample of 29 counties in the southern two-thirds of Minnesota.

Data was collected from mediation cases in a manner that allowed for two separate adult respondents per case, who were usually a husband and wife. Forty-seven percent of the

cases contacted returned questionnaires. The response rate of usable questionnaires was 42% of those mailed.

¹To be considered as "completed" meant that the mediation process was complete whether or not there was a settlement. A settlement was attempted and might have reached an impasse for any number of reasons. Any of these reasons were assumed to have created a stressful economic environment.

Respondents' Demographics — 1987 Survey

Cases in the sample received income from several sources. These included farm support payments (67%), interest income (54%), dividends (53%), Social Security (26%), pensions (10%), and off-farm jobs (53%). The median adjusted gross income for 1986 was \$9,371 (mean = \$7,789). Nearly one-fourth of the cases (23%) reported losses in 1986 for adjusted gross income.

The respondents were primarily people age 40 or older (74%). Their ages ranged from 21 to 79 years, with an average of 48.8 years for men and 47.1 years for women. The average age of farm operators in the United States was 50.5 years² which means the Minnesota sample was comparable in age to the national population of farm operators.

The nearly equal proportions of men (49.7%) and women (50.3%) participating in the survey reflected the large number of husband and wife couples in the sample (263 or 89%). The 66 individuals brought the totals to 329 mediation cases and 592 respondents. Ninety-seven percent of the respondents were Caucasian, identical to their proportion within the national farm population (97% Caucasian).³

The majority of respondents were couples married for the first time (84%). An additional seven percent were married but had previously been divorced or widowed. The remaining seven percent were currently separated, divorced, or widowed. Current marriages ranged in length from 1 to 59 years with an average of 25.1 years.

Twenty percent of the households had one child at home, 17% had two, 25% had three or more.

No children were living at home in 38% of the households. The average age of children at home was 12.6 years with a range from less than one to 44 years. Families in this sample had more children (3.5) than in the national farm population where the average number of children was 2.14.⁴

About half (52%) of the respondents had completed 12 years of schooling. Another third (33%) had some technical school or college attendance beyond high school. Women (57%) were more likely than men (46%) to have completed high school.

Nearly two-thirds (65%) of the sample were Protestant. One-fourth (25%) were Catholic. Respondents reported frequent attendance at religious services or activities with 66% indicating attendance of once a week or more. Frequent attendance was more common among women (71%) than men (60%).

²U.S. Department of Commerce, Bureau of the Census. (1984). *United States: Summary and State Data (1982 Census of Agriculture, Vol. 1, part 51)*. Washington, D.C.: Government Printing Office.

³U.S. Department of Commerce, Bureau of the Census and U.S. Department of Agriculture, Economic Research Service. (1986). *Farm Population of the United States: 1984*. (Current Population Reports, Farm Population, Series P-27, No. 59). Washington, D.C.: Government Printing Office.

⁴U.S. Department of Commerce, Bureau of the Census and U.S. Department of Agriculture, Economic Research Service. (1985b). *Farm Population of the United States: 1984*. (Current Population Reports, Farm Population, Series P-27, No. 59). Washington, D.C.: Government Printing Office.

Findings — 1987 Survey

Although the severity of the economic stress and its effects were profound, one of the most important results of the study was the evidence of strength in these farm families and their ability to respond to difficulties in positive, growth-producing ways.

The people surveyed were very willing to describe how the economic stress had affected

them, both personally and as a family. Several individuals even thanked the research team for giving them the opportunity to express their personal views and for indicating concern for farmers. One woman said she had been unable to talk with her neighbors or brothers and sisters because of the embarrassment, but said it was a relief just to be able to write down some of her feelings.

POSITIVE OUTCOMES OF ECONOMIC STRESS

The positive results of experiencing a stressful economic situation were found in changed personal feelings, attitudes, and behaviors; changed family interaction patterns; improvements in managerial practices; and increased connections to the outside world.

CHANGED PERSONAL FEELINGS AND ATTITUDES

The stressful economic situation was reported to have strengthened individuals in many ways. Respondents said they developed a renewed philosophy of life and were more aware of important personal values. Many said they had a stronger faith in, and felt closer to God. They mentioned having more compassion for the poor and for people in trouble. The need to "take one day at a time" led to an increased appreciation of the simple joys in life. There was a reduced tendency to take life for granted after experiencing the economic losses.

Respondents mentioned feeling stronger as individuals, more independent in decision making, and more confident in standing up for personal rights. Several women reported more confidence in approaching financial decisions. Both men and women said they were conscious of having become better listeners, more willing to discuss problems, and to help others.

Respondents said they were aware that family, friends, and health had become more important to them. The following is an example:

"This situation has challenged me concerning the reality of my value system. It's easy to say that family, dependence upon God, and health are more important than the things money can buy; but when faced with reduced savings and income, I've found out just how beautiful these non-monetary things are."

CHANGED FAMILY INTERACTION PATTERNS

Most respondents said the family became more important and moved "closer together" during the stressful times. They talked about enjoying family activities more than before, and about how they appreciated the help they received in money and services from both the immediate and extended

family members. They often reported that their major social activities were going to the homes of relatives, because there wasn't money to do other things.

Economic stress can place serious strain on marriages, yet many couples mentioned the development of a deeper love and understanding for each other, and more unity and mutual respect and consideration. Respondents often talked about how much their communication had improved.

Respondents said they became more open, willing to discuss problems, and interested in listening more attentively. Important values and goal priorities were more likely to be discussed and more cooperation was established in working toward the things they identified as most important.

Parents said they were more likely to be open with their children about problems. They realized that children are told by someone else if not by the family. They said the economic situation was helpful in teaching children about money management and in facing financial responsibilities.

Those respondents who were moving out of the crisis period said they had more time to spend with their children.

CHANGED MANAGERIAL BEHAVIORS

The economic situation forced many couples to set new goals and clarify priorities. The comment of one was typical:

"We have learned to put our priorities in place; our wants and needs have changed; we have less drive for material success; and we make much better use of what we have on hand."

An important positive outcome of the stress was improvement in money management practices. Respondents said they now have more knowledge of laws, banking services, investment alternatives, and community resources. They said they now keep better records, have improved business practices, and have become more effective consumers by thinking about things they purchase.

Other positive monetary management strategies noted by respondents were the establishment of an emergency fund, watching spending more

closely, and thinking more carefully about going into debt. More thoughtful planning was mentioned as a positive outcome of financial difficulties.

Evidence for these positive monetary changes came from the voluntary responses given to general questions like: "How has the economic situation affected you personally: What kind of changes have you observed in your feelings, attitudes, or behaviors?" Other questions more specifically asked about the economic adjustment strategies used in response to reduced income.

One of the important new monetary strategies was improved managerial practices which included ten different behaviors. Those managerial strategies used more frequently since mediation were:

- (a) delaying purchases 73%
- (b) clarifying priorities 66%
- (c) planning spending more carefully 66%
- (d) coordinating trips to town 50%
- (e) coordinating wardrobes in clothing purchases 35%
- (f) improving meal planning 34%

A strategy of involving children more in discussions about decisions was mentioned by 43% of respondents.

CONNECTIONS TO THE OUTSIDE WORLD

People in the sample appreciated the help and support given by friends, ministers, mediators, counselors, Minnesota Extension Service personnel, and personnel of other community agencies. They identified helpful support groups, and offered to initiate support groups. They also advised the research team to ask more questions about the kinds of help needed but not received in times of greatest stress.

A more proactive political involvement resulted from the respondents' experience with economic crisis. Several people mentioned they had changed political party identification, were more interested in reading and learning about the farm economic crisis, and were more active in writing to Senators and Representatives about farm problems. Many respondents wrote to their Congressional Representatives about the problems of a "cheap food policy" and the effects of this policy on farmers. Many mentioned

attending public meetings, talking to farm advocates, attorneys, and public officers.

Other kinds of connections to the outside world were expressed in movement toward more education and new occupations. Respondents wrote comments such as this, about receiving scholarships and going back to school, due to the encouragement of a particular person:

"We are now debt-free, have other investments than land, more education, and new jobs. It was hard to leave farming, but life is now looking better for us."

About half the households (52%) were anticipating a change in their farming operations. The three types of changes being considered most often were increasing their off-farm income (36%), changing the size of the operation (30%), and reducing family living expenditures (27%). Only 27% were not expecting changes, and 21% were uncertain about the matter.

DIFFICULTIES RESULTING FROM ECONOMIC STRESS

It would be a mistake to leave the impression there were only good outcomes for farm adults experiencing severe economic stress. Respondents also reported personal and family difficulties, and changed interactions with the outside world.

PERSONAL CHANGES

The most frequently mentioned effects of stress were changes in mental and physical health status. Sometimes there was mention of death by a respondent who felt the loss of a spouse was due to the crisis. Other times there were severe stress reactions:

"I lost a very precious life to the farm economy."

"My wife had a heart attack in the lender's office and had to be taken to the hospital by ambulance. She was in coronary intensive care for seven days."

One man expressed both mental and physical health consequences:

"The situation, at first, gave me feelings of

frustration, anger, low self-esteem, depression, and caused me a stress heart attack. While lying in the hospital, I realized that my life and family were worth more to me than material things."

There were some people who were not as positive in their resolution of feelings:

"How secure about your future would you feel, if at 59 years of age, you were forced to cash in your life insurance, denied health insurance, had to give your family farm to the lender that recently ate you up in excessive interest rates? We know of only one way out . . . suicide (God forgive me.)"

Hospitalization for severe clinical depression was reported in a few cases, however most people were able to continue usual functioning. They did admit to being angry, depressed, bitter, exhausted, and worried. Many said it had "destroyed their hope for the future," and that they "didn't care any more," had no goals, and were "tired of fighting for a lost cause."

There was continued evidence of stress in reports of sleep and appetite disturbances, withdrawal, and difficulty in concentration and making decisions. They also reported other reactions typical of people in stress situations. These included experiencing emotional highs and lows, and being quick tempered and "always on edge," full of doubts about their own abilities, and tired and exhausted. One respondent wrote:

"It is the worst experience I have ever had. I am full of doubts about my ability to do anything any more."

The extended work hours and lack of leisure time were additional personal effects of the economic crisis. Several respondents commented on elements of this effect:

"We are unable to take a day off because we are unable to afford to pay someone to help us."

"I have to work all the time away from home so that I feel I am neglecting my husband's needs. We cannot get along unless I work."

"My wife worries. She is not always agreeable on continuing farming. She works a 40-hour week in town plus three hours each day in outside chores. She is tired, so a social life is nonexistent."

FAMILY CHANGES

The comments of respondents provided some indications of stress in their marriages:

"I am unhappy with my spouse because he cannot handle money and will not allow me to be involved."

"We are currently seeing a counselor in hopes of saving the marriage and dealing with all the repercussions of the situations. It will be a long recovery period. There are days when it would be much easier to give up than to go on."

Frequently they spoke of dissension in the family and of short tempers due to stress. Parents who had expected to be able to help children in the future found it difficult to adjust to changed realities:

"Our five daughters helped us with the milking morning and night since they were little. We hoped to help them out. But we are not even able to help ourselves."

"Our children helped with work in the fields and with chores. I expected one day to be able to return the favors of their labor by giving them financial help when they would need it to start their homes and families. But instead, I am in worse shape than they are or may ever be. We have to take handouts from them."

Some families were facing problems with their children who were experiencing the stress at school and in the community. Teenagers were hurt because of gossip by people in town. Some children were reported to be experiencing severe headaches. Others became very negative or had problems with school work.

INTERACTION WITH THE OUTSIDE WORLD

Many of the respondents agreed with one woman's statement that her entire family now "has little faith in our national politics toward agriculture." The respondents were particularly concerned about the fairness of the tax system and the lack of adequate incomes for farmers.

"We don't want welfare. We once were a proud and happy family. All we want is to be paid a fair price for our labors. We can't strike for higher wages. We have to take whatever we can get. We don't get

\$20 an hour like mechanics. Even kids who bean-walk get \$4-5 an hour."

The most overwhelming negative affects of the economic crisis reported were bitterness toward financial institutions, and a lack of trust and respect for lending officers. Much resentment was reported over the way farm men and women felt they were treated by financial institutions. Many had lost faith in the competence of financial officers and attorneys.

Some families said they hoped others found more outside help from the community than they had. There were comments that churches and ministers were not helpful and that friends withdrew. They also wrote about embarrassment and humiliation received from many sources.

"When the word got out that we were having financial problems, one brazen person who had just received a hefty inheritance came to our house and wanted to "buy" our family farm that my husband's grandfather homesteaded . . . hurt, hurt, hurt!"

"I'm glad we survived the humiliating remarks of the lending institution supervisor and board."

"No one who hasn't been forced into the situation knows what it is like paying for groceries with food stamps, what to do when the disconnect notice comes for the lights, telling an irate bill collector you have no money, or going into a classroom after being out of high school for thirty years."

A general feeling of helplessness was expressed by many families who could see no solutions and very little assistance from the outside. They said it felt to them as if no one cared and that they were totally on their own in this life.

EVIDENCE OF COMMUNITY SUPPORT

Most people (72% of cases) said they did not apply for any type of formal assistance during the economic crisis. Of those who did request assistance, each said they received only one kind. Most often, the assistance received was in the form of school meals (11%), energy (8%) or fuel oil assistance (7%), food stamps (6%), or surplus commodities (3%).

Other kinds of assistance were each mentioned

by at least one respondent. These included AFDC, Social Security, WIC, continuing education, food shelf, hired labor, additional jobs, and help from relatives and the church.

VIEWS OF THE OVERALL SITUATION

Respondents were asked how they felt about their life as a whole on a scale of 7 ("delighted") to 1 ("terrible"). They responded: "delighted" (2%), "pleased" (13%), "mostly satisfied" (21%), "mixed" (47%), "mostly dissatisfied" (11%), "unhappy" (4%), and "terrible" (2%). Compared to other studies^{5,6,7,8} these farm adults reported lower satisfaction with their lives as a whole (mean = 4.27, p<.01).

They were asked how they felt about the adequacy of their income, how much in control they felt, and their expectations for the future. Thirty-nine percent said income was adequate for only the necessities. And while 21% indicated it was not at all adequate, 34% said they could afford some of the things they wanted.

Most individuals (74%) were optimistic their financial condition would improve in the future rather than stay the same (20%) or get worse (7%). They felt "in control" (45%) of the financial situation more than "out of control" (27%) or "fluctuating control" (45%).

FEELINGS ABOUT FAMILY LIFE

Respondents were asked how they felt about their "family life as a whole." The scale again was from 7 ("delighted") to 1 ("terrible"). The average of their responses was 5.2, indicating they were "mostly satisfied."

⁵ Andrews, F. M. & Withey, S. B. (1976). *Social Indicators of Well-Being*. New York: Plenum.

⁶ Campbell, A., Converse, P. E., & Rodgers, W. L. (1975). *The quality of American Life: Perceptions, Evaluations and Satisfaction*. New York: Russell Sage Foundation.

⁷ Retting, K. D. (1980). *Interpersonal resource exchanges as predictors of quality of marriage and family life*. Unpublished doctoral dissertation. East Lansing, MI: Michigan State University.

⁸ Willits, F. K., & Crider, D. M. (1966). *Well-being at midlife: Satisfaction with community, job, marriage, and life as a whole*. Bulletin 863. University Park, PA: The Pennsylvania State University, College of Agricultural Experiment Station.

Figure 1 compares feelings about family life with feelings about life as a whole. It shows slightly higher family life satisfaction reported by men.

The family environment is most important in meeting personal needs for love and affection, status and respect, comfort and assistance, meaningful communication, useful personal goods, and money. Individuals reach highest levels of satisfaction in life when these needs are adequately met. The questionnaire included at least six questions in each of these six resource areas of the family environment: love, status, services, communication, goods, and money. Figure 2 reports the results.

MONEY RESOURCES

These respondents were expected to express low satisfaction with the adequacy of money for meeting personal needs. The mean score of the seven questions concerning satisfaction with money resources indicated women were "mostly dissatisfied" (mean=3.96). Men were more likely to be "about equally satisfied and dissatisfied" (mean=4.06) (paired $t = 2.37$, $p < .05$).

Respondents were asked, for example, how they felt about "the money available for their personal use." Their average response was "about equally satisfied and dissatisfied."

LOVE AND STATUS RESOURCES

A much more favorable evaluation of their situation was seen in their responses to the six questions concerning the love and the affection received within the family. To these questions the respondents said they were "mostly satisfied."

Six questions were also asked concerning the extent to which families met their personal needs for respect and status. In meeting these needs, women were less satisfied than men (paired $t = 2.47$, $p < .05$) with the family environment. Respondents felt "mostly satisfied" with the one question specifically asked about the amount of respect received, however, women's responses were less satisfied than men's (paired $t = 3.18$, $p < .01$).

Men and women responded similarly to specific questions concerning "confidence in your abilities," "appreciation of you as a unique person," and "recognition of personal accomplishments."

SERVICES RESOURCES

Individuals responding to the survey appreciated the comfort, support, and assistance services provided by their families. The "errands they often do for you" was the most important assistance. That was followed by "the way they work with you or for you," the "physical care received when you need it," "the help given whenever it is needed," and the things done "to make you more comfortable."

Women were less satisfied than men on items which measured satisfaction with the comfort, support, and assistance services provided by

Figure 1. Satisfaction of the overall situation (mean scores).

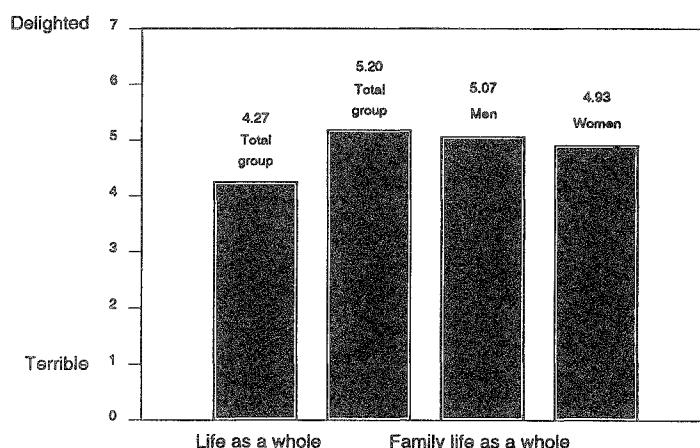
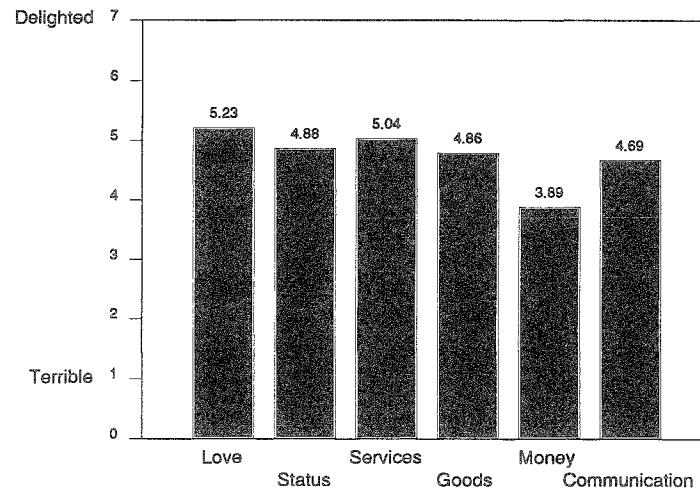


Figure 2. Satisfaction with the components of family environment (mean scores).



their families (paired $t = 5.38$, $p < .001$). Since women are traditionally the providers of these services, and are less likely to be receivers, their levels of family life satisfaction were affected.

COMMUNICATION RESOURCES

Women were also less satisfied than men with family communication patterns (paired $t = 4.03$, $p < .001$). Respondents were "mostly satisfied" with the "willingness to listen to your point of

view" and "the freedom to discuss a wide range of topics."

Respondents were least satisfied with several other communication factors. These were "willingness to talk about sensitive issues or problems," "the willingness to discuss alternative solutions to problems," "the discussion of problems without emotional outbursts," and the "way money concerns are discussed." Respondents were also asked about the "ability to negotiate when there are differences of opinion," "how openly and honestly you can

Figure 3. Income increasing economic adjustment strategies (percentages).

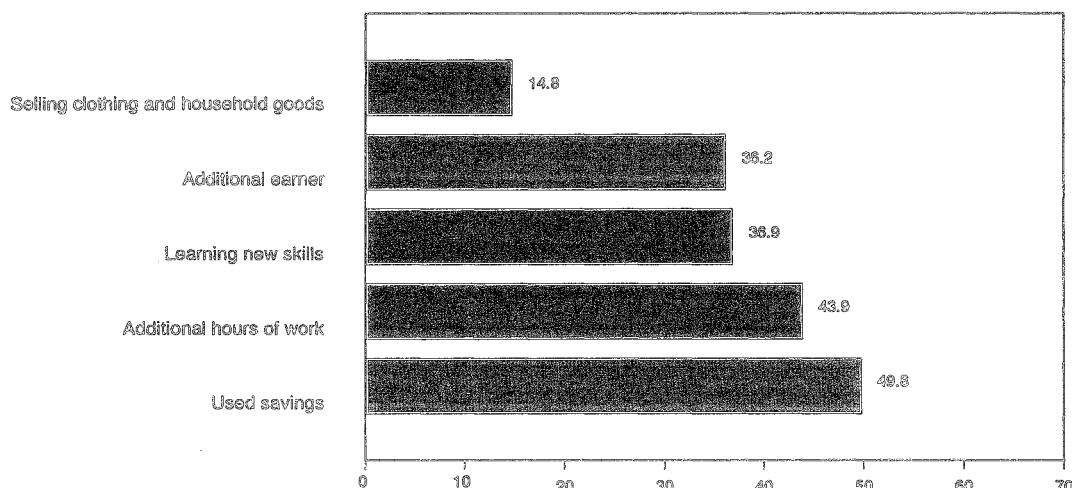
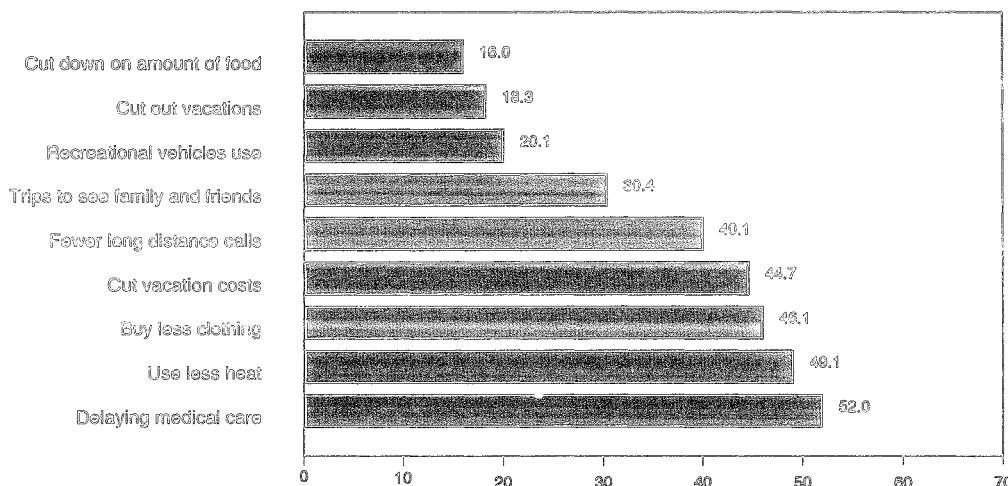


Figure 4. Expense decreasing economic adjustment strategies (percentages).



express feelings," and "the way they can disagree with you without blaming."

ECONOMIC ADJUSTMENT STRATEGIES

Families have several choices of managerial strategies to employ when faced with reduction of resources. It is possible to:

- (a) increase income

- (b) decrease expenses by using less or lower quality goods
- (c) substitute time and skills for money expenditures to produce goods and services at home
- (d) exchange or pool resources
- (e) learn new skills which will result in higher income in the future
- (f) manage existing resources more effectively

It was noted earlier that respondents reported

Figure 5. Resource extension economic adjustment strategies (percentages).

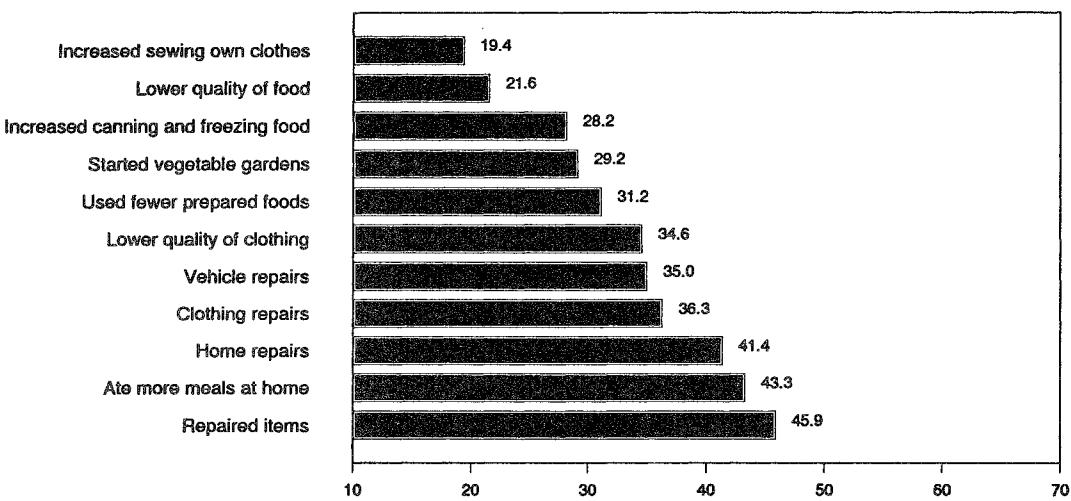
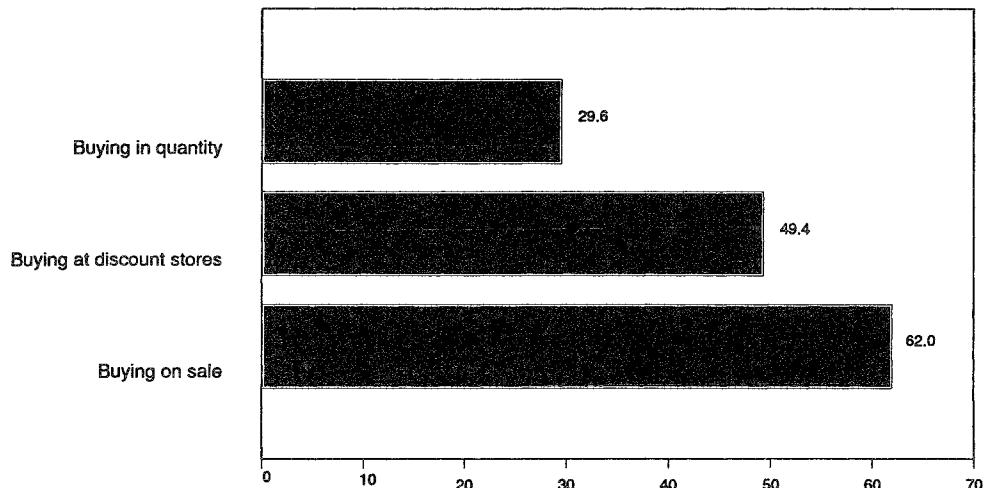


Figure 6. Shopping economic adjustment strategies (percentages).



improved managerial decision practices. The income increasing strategies of using savings, and adding an additional earner or adding additional work hours, and the investment strategy of learning new skills, were employed more frequently (Figure 3).

Selling clothing and household goods in yard and garage sales was not as popular with these rural families as might be true in urban areas.

The decreasing expenses strategies reported in Figure 4 shows that many people responding to the study cut down on medical care by delaying appointments with doctors. Many cut heat, clothing, and vacation costs as well.

There was also a shift in time use from market purchased goods and services to time-intensive home produced goods and services. Figure 5 demonstrates the resource extension strategies

Figure 7. Resource substitution economic adjustment strategies (percentages).

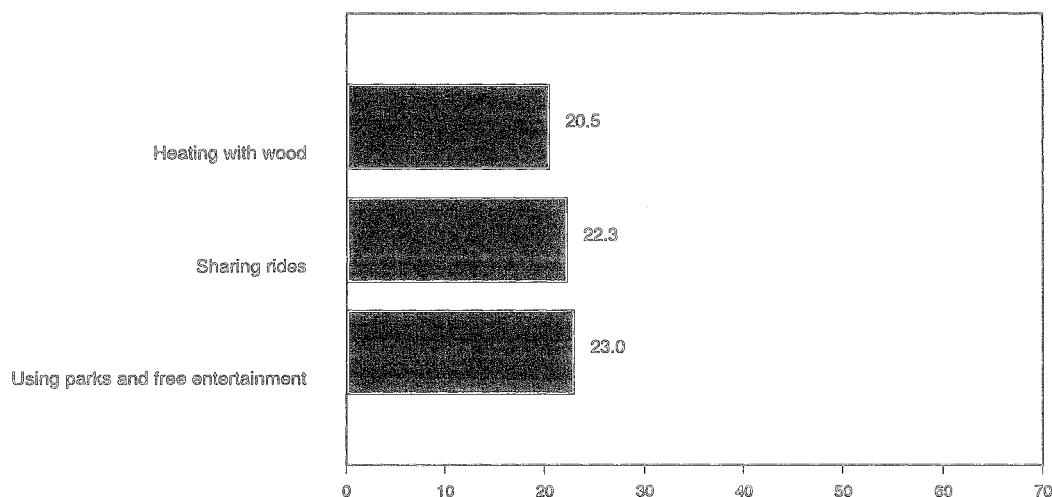
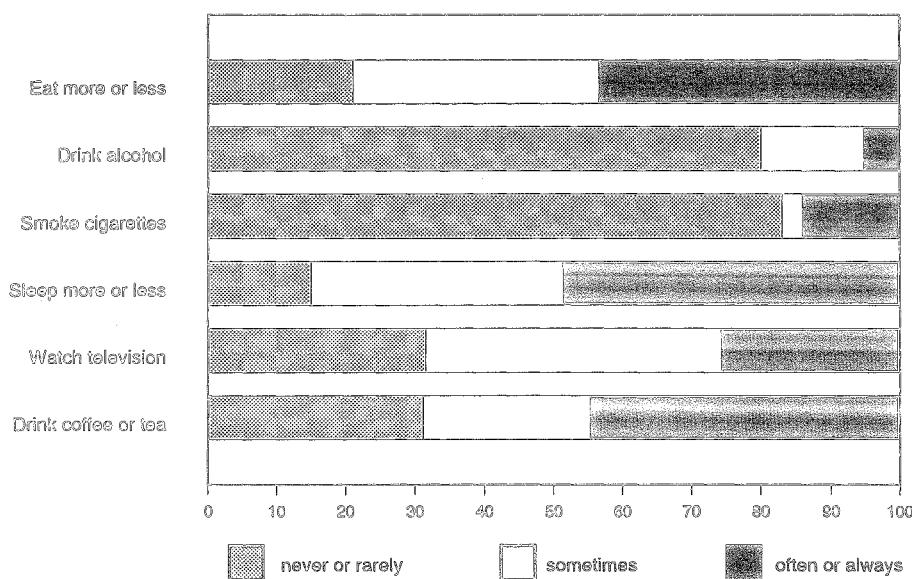


Figure 8. Personal habits personal adjustment strategies (percentages).



employed. More families repaired items like clothing, did their own home and vehicle repairs, and ate more meals at home with fewer partially prepared foods. They started vegetable gardens and lowered the quality of the food and clothing purchased. They did more canning and freezing, but not much more hunting and fishing for food or raising animals for own meat. Few of the respondents reported an increase in sewing clothes.

Respondents used shopping strategies for extending their money incomes (Figure 6). The majority said they were more frequently buying on sale, purchasing at discount stores, and buying items in quantity. Some were using resource substitution strategies of heating with wood, sharing rides, and using parks and other free entertainment (Figure 7).

PERSONAL ADJUSTMENT STRATEGIES

Respondents were asked to indicate on a five-point scale, which of 34 personal strategies they had used in response to stress, and how often they used each strategy. Possible responses were "never," "rarely," "sometimes," "often," or "always." The two lowest categories (never and rarely) and the two highest categories (often and always) were combined for analysis.

The personal adjustment strategies included:

personal habits, social and spiritual support, and "other" strategies. Reporting personal habits, over 80% of the respondents said they never/rarely drank alcohol or smoked cigarettes in response to stress (Figure 8). On the other hand, only 21% said they never/rarely ate more or less food and only 15% said they never/rarely slept more or less than usual.

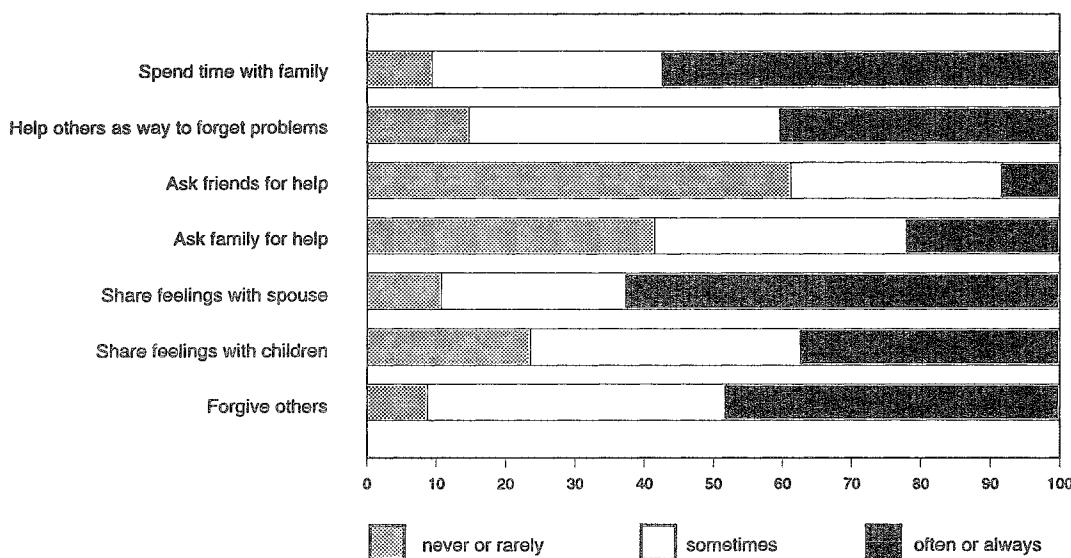
Farm men and women appeared to turn to spouse and family, not to friends, when they felt the most stress (Figure 9). Most said they never/rarely asked friends for help. The majority of respondents said they often/always shared feelings with their spouse and spent time with their family.

All but three percent of the respondents said they "at least sometimes have faith in God." And most (71%) said they prayed for help when they experienced stress.

From the other personal strategies (Figure 10), nearly all of the respondents (97%) reported they "do not think of taking their own life" in response to stress. This was a positive response, considering the tremendous burdens of debt felt by so many farmers.

Over 85% of the respondents to this survey noted that they mentally prepared themselves "for the worst" in response to their stress. The self-reliance of farmers was evident in the remarks of many who said they "often/always" have faith in themselves, and who said they

Figure 9. Social support personal adjustment strategies (percentages).



"stand their ground and fight for what they want." Just over half of the respondents said that they "often/always think of alternatives to farming" when under stress.

INVOLVEMENT IN DECISION DISCUSSIONS

Respondents were questioned about discussions concerning decisions often made by farm families. They were asked to indicate their involvement in these discussions on a scale of 0 ("not at all") to 6 ("very much involved"). The responses suggest a rather traditional, gender-based division of responsibilities in these families.

According to the responses, these farm women were least involved in discussions concerning "whether to try a new production practice" (mean = 2.90), "planning and coordinating the farm-related work," "when to sell products," and "whether to produce some new crop or livestock." They were most involved in "which family living bills to pay" (mean = 4.64), "planning and coordinating home-related work," and "whether

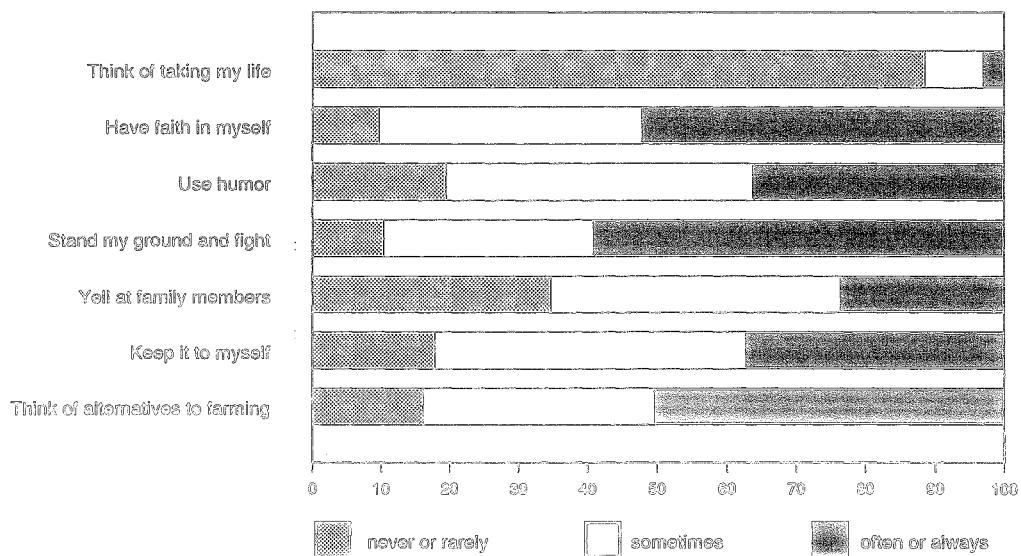
to buy a major appliance or furnishing."

Men were most involved in the "planning and coordinating of farm-related work" and "which farm operation bills to pay." They indicated least involvement in "planning and coordinating home-related work."

Forty-three percent of the respondents said they were involving children in financial discussions more than they had done prior to the economic crisis. However, when asked about the specific kinds of discussions listed above, it appeared that few children had these learning opportunities. Given the average age of the respondents, it may be that parents were involving their older children, but not the children who were under 18 years of age and still living at home.

Children were least likely to be involved in discussions about which "family living or farm operation bills to pay," according to the perceptions of their parents. They were most likely to be involved in discussions about "whether someone in the family will take an off-farm job" and discussions about "buying, selling, and renting land."

Figure 10. Other personal adjustment strategies (percentages).



Conclusions — 1987 Survey

The severity of economic strain experienced by farm families in this sample definitely affected quality of life. Ratings of satisfaction with "life as a whole" were significantly lower than ratings by respondents in other recent surveys with randomly selected samples of the general population. The high percentage of respondents with mixed satisfaction, as well as those who indicated dissatisfaction, were particularly noticeable when comparing them with other studies.

Researchers working directly with the questionnaires' hand-written responses clearly noted the pervasiveness of remarks communicating despair, discouragement, and the personal anguish experienced. The dramatic personal, family, and lifestyle changes were often described in detail. There were many examples of farms that had been in the family for long periods of time, but were now lost. Farming was the family history. Giving up the farm meant giving up a past which grounded their identities as persons. Giving up a personal past meant giving up a part of themselves, and losing confidence and self-esteem or respect. They felt the tremendous insecurities of having to begin again as pioneers in a new lifestyle with a loss of continuity and nothing substantial, like land, to pass on to future generations⁹.

Despite the pervasiveness of despair and depression, one of the most significant results of this study was the evidence it found of strength in these farm families, of their abilities to respond to their difficulties in growth-producing ways. There were positive changes in personal behaviors and attitudes, family interaction patterns, managerial practices, and connections to the outside world.

Obvious change toward more proactive political involvement resulted from the experience with economic crisis. Respondents attended public meetings, wrote to their congressional representatives, and felt more commitment

toward educating others about farm issues.

Experiencing adversity helped people clarify value priorities, set realistic goals, and improve decision making and long-range planning. Financial management practices were particularly improved as a result of severe reduction of resources. And while this could, and perhaps should, have been an opportunity for children to learn more about financial management, the evidence for this change was inconsistent.

Parents mentioned in their written responses that children had been helped to face financial responsibilities. When asked about the degree of their oldest child's involvement in discussions about eighteen different financial issues, they typically said "not at all." Families perhaps needed to be made aware of the importance of financial education in the family setting, so it could have become a more conscious undertaking.

Values of privacy, independence, and ownership were evident. Families did not report exchange of goods or services as a strategy used when resources were scarce. It may be that more specific questions were needed to more accurately identify the extent of use of this economic strategy.

It may also be true that farm families are more independent from their neighbors than in past times when equipment and work loads were often shared. The cooperation and social support styles have changed in modern farming communities. The implications for families who need support are presently being examined by other researchers.

⁹ The authors wish to thank Karin M. Rettig for the ideas expressed in this section and for her research assistance.

Questionnaire Distribution — 1988 Survey

Most of those returning questionnaires in 1987 stated willingness to be contacted again, and were surveyed in 1988 about their progress toward economic, psychological, physical, and

social recovery. The data was collected between March and June of 1988, so the respondents did not yet know the Summer of 1988 would be one of severe drought. The results of the 1988 study,

therefore, likely over-estimated well-being for these people.

Results are further biased by the nature of individuals willing to answer two lengthy

questionnaires. It is assumed the respondents represent the most healthy individuals or those who had recovered the most, and the families which were not absolutely incapacitated by economic crisis.

Respondents' Demographics — 1988 Survey

Respondents in the second survey year included 331 persons representing 198 mediation cases and 75% of the people to whom the questionnaires were mailed in March of 1988.

Respondents averaged about 49 years of age and 27 years of marriage. They were primarily of German and Norwegian descent, represented mainly Protestant religions, and had completed at least high school education. They had between three and four children, although many no longer had children living at home (38%). The majority were still actively farming (72%), but

also had off-farm jobs (52%).

Many of those who were no longer actively farming said they intended to return to farming in the future. Farming operations were owned mainly by individuals (84%) compared to partnerships (12%) or corporations (3%). A majority of cases in the study did not settle the dispute during the formal 60-day mediation period (57%), but usually arrived at a settlement later. Some indicated that foreclosure occurred (29%), repossession resulted (9%), or bankruptcy was filed (16%).

Findings — 1988 Survey

The people who responded to the second questionnaire indicated many positive changes in the one-year period between surveys. They reported reduced levels of stress, improved economic well-being, and increased satisfaction with life and family life in general. Their physical, social, and psychological well-being had also improved, but these changes were less dramatic than changes in perceived economic well-being.

REDUCED LEVELS OF STRESS

Results indicated things were going much better in the Spring of 1988 compared to 1986. Most respondents felt problems were most severe (47%) in 1986. The level of stress was "somewhat or much better" for 83% of the people in 1988.

It appeared that successful mediation settlements were associated with reduced stress levels, but with only minor improvements in financial conditions. Stress levels were reported the "same or worse" for 24% of those who did not settle disputes during the formal mediation period. Only 8% of the respondents who did settle disputes during mediation reported stress to be the "same or worse" ($t = 2.78$, $p < .001$).

The reduced levels of stress were reported by the majority of respondents, but not for all:

"Our situation with the farm has not improved in the first three years. It has been very stressful the last year with a Chapter 12 bankruptcy and then a Chapter 7, plus other issues brought to court by our lenders. The health of my husband has now reached a point (caused by stress) where he will no longer be able to farm or be employed elsewhere, thus creating extra stress for both of us, plus many extra medical bills."

A person who had once felt the reduction of stress due to relief of farm responsibilities, noted the presence of new pressures:

"The worst of the financial stress is over. However, the new stress of moving and how to spend any money we make now is almost unbearable. Maybe because we expected too much too soon in the way of relaxation or something. Hard to say why it is so bad."

Another warned that financial stress continued:

"This farm crisis is a long way from over."

Farmers are spending, but they do not have the security . . . Nothing for replacement of assets. We have gotten rid of some of the debt load--there is no financing to secure land. Rents are higher, but income will not sustain it. Family off-farm income is \$13,000. Prescription and health insurance are over \$300 per month (\$3,600 yearly). My husband walks with a cane; we are older."

PERCEIVED ECONOMIC WELL-BEING

Perceived economic well-being was a measure of how people felt about the current and future economic situation. Respondents were asked to compare their present financial condition to that of the previous year by deciding whether it was "much worse" (coded 1 on a five point scale), "worse," "about the same," "better," or "much better" (coded 5). Most said their situation was "somewhat" (49%) or "much better" (16%). Fewer said it was the "same" (28%) or "somewhat worse" (7%).

Responses by those who settled disputes at mediation were similar to responses by those who had not. However, the people who were no longer in farming were more likely to say that their financial condition had remained the same (44%) than were people who continued to farm (23%). Respondents no longer farming rated their present financial condition lower than respondents still farming ($t = 2.01$, $p < .05$).

People who stayed actively involved in farming also generally felt more encouraged about their future financial situation ($t = 2.18$, $p < .05$) and about their future ($t = 2.30$, $p < .05$) than those who had already left farming.

The questionnaire asked about the economic recovery process in yet a different way. Individuals were asked on a five point scale to "agree" (5) or "disagree" (1) with statements about financial behaviors. They indicated they were "paying bills more consistently" (mean = 3.96) and felt it was "easier to face the task of paying bills" (mean = 3.74). They said they could "better meet current financial needs" (mean = 3.67) and were more "encouraged about their financial situation" (mean = 3.70). They also indicated the "financial worries were less intense" (mean = 3.62) and there was "more control on spending" (mean = 3.71).

The combination of these responses gave an indicator of economic recovery behaviors which

had a somewhat higher mean score (mean = 3.69) than was true for similar scores created to indicate physical (mean = 3.30), psychological (mean = 3.60), and social (mean = 3.58) behavioral changes. Respondents seemed to feel they had made more behavioral changes in the economic domain of their lives, despite the lack of statistically significant differences in the mean scores.

Perceived economic well-being had a fragile existence for many of the adults in the study:

"The past keeps pulling you back down. There are good days, then along comes another threat or fear. We are older. How long can we work and how long will we have a job? Being ill would destroy any financial future in a wink. Insurance on the car and truck at \$185 a month and over \$100 a month for prescription drugs doesn't allow for going to the doctor for a general physical. I need \$800 of dental work. We finally have fire insurance on our home."

PERCEIVED SOCIAL WELL-BEING

The social well-being of respondents was indicated in the 1988 survey by ratings of life satisfaction, family life satisfaction, changed social behaviors, and satisfaction with community resources.

CHANGES IN LIFE SATISFACTION

In the second survey, people evaluated their lives as a whole somewhat more positively than one year earlier, but their levels of life satisfaction still remained lower than previous studies have reported^{10,11,12} (Table 1). The percentage of respondents who were about

¹⁰ Andrews, F. M., & Withey, S. B. (1976). *Social Indicators of Well-Being*. New York: Plenum.

¹¹ Rettig, K. D. (1980). *Interpersonal resource exchange as predictors of quality of marriage and family life*. Unpublished doctoral dissertation. East Lansing, Michigan: Michigan State University, p. 111.

¹² Willits, F. K., & Crider, D. M. (1986). *Well-being at midlife: Satisfaction with community, job, marriage, and life as a whole*. Bulletin 863. University Park, Pennsylvania: The Pennsylvania State University, Pennsylvania Agricultural Experiment Station, p.14.

"equally satisfied and dissatisfied" remained higher than most other studies.

Positive changes in life satisfaction were sometimes due to conscious changes in attitude:

"I believe our attitudes made a difference in getting through a very difficult time and in reconstruction time. We made decisions to love, to forgive, to never give up, to honestly look at our mistakes and to change. I believe we were able to do this because of our faith in God."

CHANGES IN FAMILY LIFE SATISFACTION

Respondents were asked to rate how they felt about their "family life as a whole" on a scale of "terrible" (1) to "delighted" (7). The average response of "mostly satisfied" (mean = 5.4) was very similar to their expressed satisfaction level from one year earlier (mean = 5.2) (Table 2). There were no statistically significant differences in levels of family life satisfaction between:

- (a) this sample and previous studies,
- (b) respondents who were still farming and those who were not, or
- (c) those who had settled disputes during the formal mediation process and those who did not.

The family environment is most important in meeting personal needs for love and affection, status and respect, comfort and assistance, meaningful communication, personal goods, and money. The 1988 questionnaire again included at least five questions on each of six important resources the family environment provides individuals: love, status, services, goods, money and communication.

Results from the 1988 survey indicated that satisfaction with family life had improved on all six resource dimensions for the women respondents. There were also no longer any statistically significant differences found between the men and the women on their evaluations of the resources they received in the family setting. The times of greatest stress produced the greatest effect on the reduced family life satisfaction of women. Women also reported the most dramatic changes in family life satisfaction one year later.

MONEY RESOURCES

It was expected that money available for meeting personal needs would be more adequate in 1988 than in 1987 and respondents indicated this was true. The mean score for the four items measuring satisfaction with money resources for meeting personal needs was 4.47 in 1988 compared to 3.98 in 1987. This indicated that

Table 1. Percentage of respondents in recent surveys evaluating life as a whole.

	Farm Mediation 1988 (n=331)	Farm Mediation 1987 (n=592)	Willits & Crider 1966 (n=1,650)	Rettig 1980 (n=244)	Andrews & Withey 1976 (n=1,528)
Delighted	9	2	11	4	13
Pleased	12	13	36	28	33
Mostly satisfied	33	21	37	49	34
Mixed (equally satisfied and dissatisfied)	39	47	13	15	13
Mostly dissatisfied	4	11	2	3	3
Unhappy	3	4	1	1	2
Terrible	0	2	1	0	2
Mean		4.7	4.3	not reported	5.3
					5.3

people had reached a point of considering themselves "equally satisfied and dissatisfied" as compared to the "mostly dissatisfied" they had reported earlier.

The 1988 survey again specifically asked how respondents felt about "the money available for personal use." Their average response was 4.29 in 1988 compared to 3.94 in 1987, suggesting that more of the personal needs for money were being met.

LOVE AND STATUS RESOURCES

Families also contribute to an individual's psychological and social well-being by meeting personal needs for love and affection. The responses concerning satisfaction with love and affection needs met in the family setting did not change during the year between surveys. The average of scores on the five questions representing receiving love from the family was 5.21 for men and for women, and for families both in and out of farming. However, individuals no longer farming were more satisfied with the affectionate way family members acted toward them ($t = -2.19, p < .05$).

Responses to five questions concerning the extent to which the economically stressed families met their personal needs for status showed a slight increase in their 1988 combined

mean (mean = 5.09) in comparison to the previous year (mean = 4.88). The respondents said they felt satisfied with "the amount of respect they received" (mean = 5.21). This was also a slight increase from the previous year (mean = 5.01).

Individuals who were no longer involved in farming were more satisfied both with the family encouragement of personal growth ($t = -2.32, p < .05$) and with the way family members made them feel important ($t = 2.39, p < .05$) as compared to those still actively involved in a farming lifestyle. Individuals no longer farming were also more satisfied with the way their families appreciated them as unique persons ($t = -2.49, p < .05$).

SERVICES RESOURCES

The satisfaction reported by all respondents concerning the services received in the family did not change significantly from one survey year to the next (mean = 5.03). However, when comparing men and women, the ratings of men decreased and the evaluations of women became more positive. This resulted in mean scores without statistically significant differences. People were most satisfied with the "physical care they received when they needed it." Individuals who were actively farming were not as satisfied as others on the way family members

Table 2. Percentage of respondents in recent surveys evaluating satisfaction with family life.

	Farm Mediation 1988 (n=331)	Farm Mediation 1987 (n=592)	Rettig 1980 (n=248)	Andrews & Withey 1976 (n=3,000)
Delighted	7	4	13	22
Pleased	33	29	45	41
Mostly satisfied	32	37	27	28
Mixed (equally satisfied and dissatisfied)	23	22	13	7
Mostly dissatisfied	4	5	1	1
Unhappy	1	2	1	1
Terrible	0	1	0	0
Mean	5.4	5.2	5.7	5.7

worked with them, did errands, assisted them, or made them more comfortable ($p < .05$).

reported greater change in social behaviors than men from the time of most severe stress to the spring of 1988 ($t = 2.47, p < .05$).

COMMUNICATION RESOURCES

Seven of the same questions about communication were asked in both surveys. It appeared that respondents were more highly satisfied with family communication in 1988 (mean = 4.88) than in 1987 (mean = 4.69). The greatest increase in satisfaction was in the way they rated their families for "willingness to consider alternative solutions to problems" and "willingness to talk about sensitive issues or problems."

The families who did not settle during mediation were no more satisfied than those who did settle concerning the way their families communicated on any of the seven items measuring this family resource. Individuals who were no longer actively farming were more satisfied with the way their families discussed alternative solutions to problems ($t = -2.22, p < .05$).

CHANGES IN SOCIAL BEHAVIORS

Satisfaction with family life was considered one indicator of social well-being. The survey also included others, such as satisfaction with the numbers and quality of friendships, and changes in social behaviors which had occurred since the problems felt most severe.

People seemed to notice the most change in their increased interest in "going places" (mean = 3.80), "helping others," "ease in listening to others," and "patience with family members." They reported the least change in their willingness to "trust others" (mean = 3.02). The respondents who had settled disputes during mediation and were still farming were more willing to trust others ($t = 2.67, p < .01$). One expressed it this way:

"To simply express my feelings: Until one year ago I felt emotionally burned out. I didn't trust anyone. It is now 14 months since our settlement and I'm finally beginning to regain trust."

Those farmers who settled their financial disputes during mediation, in comparison to those who did not, said they found it easier to "listen to others" ($t = 2.44, p < .05$) and to "have friends come over" ($t = 1.96, p < .05$). Women

SATISFACTION WITH COMMUNITY RESOURCES

Social well-being could also be viewed as connectedness to the larger community and satisfaction with various community resources. The people responding to the 1988 survey had mixed feelings about the services provided by their communities.

The mixed feelings were evident in responses to open-ended questions. They seemed to indicate less emotional intensity than in 1987. There was less expressed anger, bitterness, and despair. However, there was continued evidence that all was not well with farmer-lender relations. Respect for attorneys had also not returned due to the high costs of less than satisfactory services. One need was suggested by a woman respondent:

"Address the issue about banker-farmer relations. My husband has soured on them completely: He thinks they are all crooks! Also, the necessity of legal counsel. But the cost is too high and not readily available to many."

Another man said a change he would like to make "is to quit donating to lawyers for services not rendered." And equity in the legal system was questioned by some respondents who reported judges would not hear their cases.

Several people wanted more assistance in finding employment:

"We wish there was some way to be helped in finding part-time work. Most jobs seem to have 'insiders' who are contacted as jobs open up."

Social well-being, on the average, seemed to have improved for the majority of respondents in the sample ($t = 4.28, p < .05$).

PERCEIVED PHYSICAL WELL-BEING

Individuals were asked to rate the quality of their health on a seven point satisfaction scale. They responded that they were "somewhat satisfied" (mean = 5.03). The respondents who had

completed mediation during the formal time period rated the quality of their health higher than those who did not settle. They said they did not "feel tired as much of the time" ($t = 2.75, p < .01$), "had less trouble sleeping" ($t = 3.11, p < .01$), their "eating patterns had improved" ($t = 4.20, p < .01$), and "less muscle tension was felt" ($t = 2.02, p < .05$).

The indications were that respondents who had successfully completed mediation were not experiencing as much physical stress during the Spring of 1988 compared to those who resolved cases at a later time. It was possible that their financial difficulties were not as severe.

Not all of the evidence concerning the relationships of mediation to physical health was positive:

"I do think both my husband and I have had a lot of health problems since we were one of the first ones and got the worst deal around our area. Our names had to be published in the newspaper for foreclosure for the whole county to see, and also the amount, which really hurt more than anything. Then came all these lucky people in the county with bigger write-offs than our debt was. Now foreclosures no longer have to be in the paper. We were upset that everyone was not treated alike. I almost had a nervous breakdown and it was really hard on our children because they know that we had worked hard together all these years and didn't get a chance like the rest. I shed many tears at the lender's office, but seems like they didn't care how you felt or about your health. I've got nothing good to say for the ones we dealt with because they wouldn't listen anyway."

Another respondent said:

"I think our mental health has suffered. I feel we have aged a good ten years, and others I have talked to agree. I also wonder if our 'brain damage' can ever be repaired or healed."

PERCEIVED PSYCHOLOGICAL WELL-BEING

Changes in psychological well-being were measured in the second survey by asking individuals what changes they had noticed in the ways they had been thinking or feeling. Changes

in perceived "cognitive behaviors" included the ability to concentrate, make choices and decisions, and think about goals and future plans. Perceived change in feelings or "emotional behaviors" involved fearfulness, irritation, depression, anger, cheerfulness, and emotional control.

Changes in cognitive and emotional behaviors were closely related to each other in the minds of respondents ($r=.91$), and therefore represent a personal indicator of psychological well-being. The most change was identified for behaviors of "thinking more about future goals" (mean = 3.86), greater "willingness to plan for the future," and "better ability to make decisions." Persons who settled cases during the formal mediation period were more likely to report these changes than the others in the sample.

Improved memory, concentration, and organization were changes less frequently identified by respondents as cognitive behavioral changes they noticed.

The most important emotional behavior change was "I feel more motivation to do well" (mean = 3.81). It was identified as an important personal change. The least amount of change was reported for "My feelings of bitterness are less intense" (mean = 3.40).

INTENTIONS FOR FUTURE CHANGE

Respondents were asked about their intentions for change, and were asked to indicate on a five point scale whether the changes were "highly unlikely" (1) or "highly likely" (5) in the next three years. They were least likely to "move from the community" in which they lived (mean = 1.77) or "move from the farm" (mean = 1.90), and most likely to make "changes in their overall financial situation" (mean = 3.56), "adjust how they spent money," and "make changes in the amount of family income."

Men seemed to have more serious commitment than women for "changing the overall financial situation," "ability to deal with financial emergencies," "changes in the use of credit" ($p < .01$), and "changing the ways in which money was spent" ($p < .05$).

Respondents were also interested in changing the way they used time. They expressed low levels of satisfaction, on a seven point scale, with "the balance between work and leisure" (mean = 4.31) and the "time spent in leisure and

recreational activities" (mean = 4.16). The problem was clearly stated by one farm wife:

"We are getting by financially, but just getting by. There is no extra for leisure. We do not have much of a family life as I work a variety of hours and don't see our school children much. My husband also works part-time off the farm and we try to work different shifts, so we don't have to get a sitter for the children. My husband and I don't see much of each other either."

Open ended responses often expressed intentions for change in this area:

"I would like time for me and my interests, but I make no plans in case I get work. I work most every weekend. Some weeks my husband and I are lucky to share one or two meals."

"Money regulates my free time. I would like time for my choices. I would like to visit my children in Colorado and Arizona more often. I will try to take a few more days of time for relaxation and spend more time with my husband on vacation."

"The biggest change is I have decided to get married this year. I've always avoided it in the past because I spent too much time working to make ends meet. I can't let the situation dictate and influence my happiness and feelings anymore."

RESOURCES NEEDED FOR MAKING DESIRED CHANGES

Hoping to discover the respondents' perceived needs for educational programming, the questionnaire asked what resources, other than money, would be needed to make the intended changes. The scarce and needed resources for change were often the expected ones, the economic resources of time and money. Also mentioned were the human resources of help and support from community institutions.

Money resources were so limited for these people that several told about money needs anyway. They mentioned learning to live on a tight budget for a long period of time. They had decided to check more frequently on cash flow, using a computer program in the county extension office. Others, recognizing the need to move, nevertheless said money was so tight it

was not even possible to investigate alternatives:

"Dependable off-farm jobs are not available in our area. Although we would like to sell the farm, we wouldn't be able to get enough money from the sale to be able to live comfortably any other place. So, at the present time, we're just trying to keep our bills and mortgages paid just to survive."

"It would be nice if there were some low interest loans available for older farmers such as us who are now trying to find a home that we can possibly pay for in the few working years left."

"All I would like is enough money to live and not to exist. Peace of mind that now when we are up to retiring age, that we have enough food and our health will be good after all the stress."

Sometimes the need for money was for tuition scholarships, books, or a family living supplement. Several respondents mentioned the need for a better economy for the United States, which they said meant reduction in the trade deficit and evaluation of the tax policies which allow taxing people who are insolvent.

One respondent mentioned the need for human resources:

"We need emotional support and understanding. It's very difficult to change your entire way of life after so many years doing something you love."

Another man said he needed "people who will actually listen, instead of telling you what you must do--such as more education and different jobs. This is very difficult to do at our age."

Sometimes the need for support was expressed as a need for counseling or therapy:

"I need emotional support for my husband to let go of his angry feelings toward his mother and brother who caused the loss of the farm."

The importance of friendship was a theme in many responses, typified by: "Friends that are true and understand what one is putting up with in Alzheimer's disease." And, the listening abilities of family members was mentioned as an important resource.

Although the needs for jobs, for more education,

and more skills were mentioned by many, the acquisition of these skills did not necessarily solve the problem:

"I did take a GED, a telemarketing class, and typing, but cannot afford a typewriter. I finally borrowed one. Believe me when you are 59 years old, many who are hiring for jobs do not want you. I am working as a domestic because I have not been able to get a job."

Some who were still farming said they needed to find people to take jobs they had to offer, to "take my work load," or "to find reliable help."

Resources from community institutions were needed. One woman suggested that local pastors and churches would be of great help, even though her's had not been. It was suggested that it would be good to have more programs for young farm couples and children to "pull the sadness and bitterness from us to go only upward in our lives." Classes on how to buy a house wisely or assistance in learning how to remodel old houses were mentioned as needs.

Legal assistance was also requested by several respondents. And one cynically said he sought "a lawyer who isn't a wimp and a banker who isn't a crook."

Summary — 1987 and 1988 Surveys

Mandatory Farm Credit mediation cases were sampled by mail survey in 1987 and 1988, concerning recovery from economic strain. Reduced levels of stress were reported in 1988 compared to one year earlier, particularly when the mediation case had settled within the 60 days prescribed by law. The project did not study financial settlements of the mediation process.

The respondents compared present financial conditions in 1988 to one year earlier. More than half reported the situation to be "somewhat or much better." A level of optimism for the future five years was present for these people, but they were less optimistic about the future five years in the second survey year than they had been in the first survey year. The decrease in optimism occurred despite 1987 being considered a good production year and despite the 1988 survey being conducted before drought was known to be occurring in that year.

Respondents who settled during mediation reported better physical and social well-being and were more optimistic about their financial future. Those that settled were:

- (a) not feeling as stressed
- (b) better able to think more about future goals and plans
- (c) more able to make decisions
- (d) more willing to trust others
- (e) feeling more relaxed
- (f) having less trouble sleeping and less fatigue and illness
- (g) better able to listen to others

- (h) more outgoing with friends and neighbors

The intensity of negative feelings toward the community services available and the relationships with agencies had not improved in the two year period. Farmer-lender relations and respect for attorneys continued to show tension in the second year of the study.

Many of the families were ready to move from the farm, but getting needed resources was said to be a major problem. The respondents mentioned several needs:

- (a) dependable off-farm jobs in the area
- (b) low interest loans to purchase housing in the local community
- (c) support from family, friends, and community institutions
- (d) continued support from the Minnesota Extension Service for computer programs to help families
- (e) increased family income to get above living with the minimum amount
- (f) education and training for a new job
- (g) scholarships to help the family live while learning new job skills
- (h) education on how to buy used housing and remodel it for the family
- (i) more educational programs for young farm couples and children
- (j) financial assistance for job search and moving costs
- (k) affordable health insurance

Conclusion

Economic well-being of farm families is of concern for everyone in Minnesota. As one segment of the population struggles for viability, it affects everyone. More attention needs to be given to helping people understand how the rural economic environment affects everyone in the state.

There is a great potential for families who leave farming, but remain in the community, to assist community leaders in looking for solutions to local problems and to assist in improving resource coordination.

There needs to be leadership and education in communities about resource coordination to improve the dialogue between farmers, lenders, businessmen, attorneys, and community

agencies including churches and other support groups. Educators need to seek effective ways to cooperate with and encourage a renewed enthusiasm for the formulation and critique of public policy issues by lay persons.

And since a successful democracy such as ours depends upon the active involvement of educated citizens, this kind of change would benefit both lay persons and their chosen leaders.

The Minnesota Extension Service is in a key position to assist both with this leadership role and dialogue, and with seeking ways of encouraging the renewed enthusiasm for the formulation and critique of public policy issues by lay persons.

