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THE OHIO STATE UNIVERSITY  
2110 FINE HALL  
COLUMBUS, OHIO 43210

RESULTS OF THE 1989 REGIONAL FARM SURVEY: OHIO

Linda M. Lobao

Department of Agricultural Economics  
and Rural Sociology

Katherine Meyer

Department of Sociology

Ohio State University  
Columbus, Ohio 43210

## Results of the 1989 Regional Farm Survey: Ohio

This report summarizes data collected from a sample of Ohio farm families as part of a larger study conducted in the twelve North Central states. These states included Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. This survey was conducted through the cooperation of The Ohio State University and Ohio Agricultural Statistics Service with funding from the North Central Regional Center for Rural Development.

The purpose of the survey was to:

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identify what adjustments farm families made during the 1980s in response to the farm crisis,

11/3/84

identify information and educational needs of farm families, and

assess farm families' opinions about several important agricultural and rural development issues.

### Methodology

In February, 1989, a statewide random sample of 1000 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and the other for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse. Reminder letters and follow-up questionnaires were mailed at two and four week intervals, respectively, in order to increase response.

There were 388 operator surveys returned for a response rate of 38.8 percent, and 353 spouse surveys returned. Of the total 741 respondents, 314, or 83 percent, were matched questionnaires for both the spouse and the operator. This paper presents the major findings from the mail survey on the status of farm families in Ohio.

In addition to the mail survey, 44 nonrespondents were interviewed by telephone and asked a number of questions from the mail survey in order to determine any bias in the survey. Demographic characteristics reveal that nonrespondents were slightly younger, with a median age of 47 years for operators and 45 years for spouses compared with 53 and 51 years, respectively, for respondents. Median education was the same for respondents and nonrespondents. Average income from farming was in the same range for both groups. Operators' perceptions about their farm financial situation relative to other farmers were also generally similar. These comparisons show that the replies of respondents and nonrespondents were in a similar range with no appreciable variations between the two groups.

### Results

Respondents' personal characteristics are reported in Table 1. The mean age of operators, 52.3 years is comparatively close to that reported by the Census of Agriculture for Ohio in 1987. The age of farm operators from the

Census of Agriculture is 51.1 years. Farmers tend to be an increasingly older population and this sample is no exception: about one-third of operators and a fourth of spouses are over age 60. The majority of respondents completed at twelve years of formal education. About one-third of the operators as well as spouses had some post-secondary education. Average net family income, which includes both farm and nonfarm income, was in the range of \$20,000 to \$29,999. About eight percent of the respondents experienced a negative net family income.

Farm characteristics of survey respondents are reported in Table 2. Mean farm size of survey respondents was 367 acres and over half of respondents have between \$10,000-\$99,000 in gross farm sales. In comparison, Census data show that Ohio farms are generally smaller than those in our sample, with a farm size of 189 acres. The Census shows that about half of Ohio farms have gross sales under \$10,000.

Respondents were questioned about whether local services, facilities, and economic conditions had improved, gotten worse, or stayed the same over the last five years. In general, most respondents reported that local services and facilities stayed the same (Table 3). Shopping seemed to be the greatest area of improvement, mentioned by about two-thirds of the respondents. Nearly forty percent also reported improvements in both adult education and banking services. Respondents were less positive about and evenly divided over improvements in job opportunities and schooling. Even greater pessimism was expressed about the farm economy. Over sixty percent said the current financial situation of farmers had become worse and nearly 45 percent reported poorer conditions for agribusiness firms. A somewhat greater number of respondents (29 percent) reported deterioration in their own farm's financial condition than those who reported improvements (21 percent) with the remaining majority experiencing no change.

Both operators and spouses were asked to evaluate the quality of life in their community, family, and farm economy. Table 4 shows that while most factors remained the same, again, there was somewhat more pessimism regarding the farm economy. Thirty-eight percent of the operators and nearly 44 percent of the spouses believe the overall economic condition of farmers will become worse in the next five years and both sets of respondents are more likely to report less (rather than greater) satisfaction with farming over time. When questioned about their own financial situation as compared to other farmers, however, about one-third of the respondents report better conditions. This may reflect the general tendency of our sample to over-represent farms with higher sales and to have excluded those who experienced the brunt of the farm crisis--those who left farming altogether in the past five years. More deterioration than improvement in the tradition of "neighboring" was also expressed. In general, spouses are more likely to report poorer family and farm finances, more pessimistic prospects for future farming, and less satisfaction with farming. This suggests that any farm/family policy might be directed first to spouses who are expressing the greatest disappointment in the farm opportunity structure.

Farm operators report their families have made a number of adjustments to these changing economic conditions. Table 5 shows that over half have

postponed major household purchases and used savings to meet living expenses. Between 30 percent and 40 percent cut back on charitable contributions, changed shopping and transportation patterns to save money, reduced household utility usage and decreased money saved for their children's education. More than a third of the operators and nearly 40 percent of spouses sought off-farm employment. Over one-fourth report increasing use of credit, selling possessions or cashing in insurance, and postponing medical or dental care to save money. About one-fifth have fallen behind in paying bills.

Table 6 shows the pattern of off-farm employment for operators and spouses. Of the total sample, 162 operators (44.4% percent of 365 valid responses) and 165 spouses (49.4% of 334 valid responses) worked at an off-farm job in 1988. Complete data are available for 161 operators and their spouses regarding the hours per week spent at off-farm work. Mean hours worked are 36.1 hours and 32.5 for operator and spouse, respectively. Over 70 percent of the operators and half of the spouses work a full-time week of forty or more hours.

Farmers were asked about changes in the farm operation between 1984 and 1988. Nearly half (45%) reported no changes in the amount of land operated while over one-third increased operations. About one-quarter reported a decrease in time spent on farm work which may reflect the increases in off-farm employment found among the sample. Over one-fifth also reported an increase in family labor. This suggests that family labor may be functioning as a substitute for operators work or that perhaps family labor is being substituted for hired labor cutbacks (see Table 8).

Operators were asked to compare changes made in the farm operation between 1984 and 1988 and to discuss future changes anticipated in several years to come. Table 8 shows that farmers responded to precisely those factors that put operators at greatest risk during the recent farm crisis-- nearly three-quarters postponed major farm purchases, over sixty percent reduced both short and long-term debt, 43 percent began to share machinery and labor with neighbors, almost 45 percent reduced hired labor expenses, and more than a third diversified operations with livestock. Farmers are also keeping closer watch on financial records and marketing practices.

Changes anticipated in the next decade involve similar risk reduction techniques. In addition, many farmers report they may use future markets to hedge prices (nearly 40 percent) and more than one-fifth anticipate starting a new nonfarm business. In contrast to often echoed expectations about wide-outmigration from farming into new career channels as a consequence of farm restructuring, only about 15 percent of operators may seek training for new vocations. Rather, most farmers seem to expect to leave farming through retirement and almost thirty-percent may be doing so in the next several years.

A number of farm and nonfarm programs can assist families who wish to remain in farming. Table 9 shows the extent to which farmers have participated in these programs and the level of help the programs offered. As would be expected, the majority of farmers (about three-quarters) have participated in federal commodity programs. About one-quarter have

participated in the Conservation Reserve Program and about half received help from the 1988 Drought Assistance Act. Most felt the aid they received from these programs was helpful. Reasons for nonparticipation in these programs were generally that the farmer did not need them. About 8 percent of all operators did not qualify for commodity programs; 18 percent did not qualify for the CRP; thirteen percent did not qualify for FmHA loans; and nearly 16 percent did not qualify for 1988 drought assistance. Around 7 percent of farmers filed Chapter 11 bankruptcy or Chapter 12 reorganization.

In addition to farm related federal programs, some farmers participated in educational and social welfare programs. About fourteen percent reported that they or other family members participated in vocational retraining programs. Eight percent took part in off-farm job assistance programs and nine percent used mental health counseling services. However, most farmers using off-farm job search and mental health assistance reported they were of no help. This suggests that delivery of these services may have been inadequate or alternatively, that such services have limited capacity to deal with social structural problems, such as lack of local employment alternatives and deteriorating family well-being. A comparatively high proportion of farmers (from one-fifth to one-quarter) reported needing food stamps, fuel assistance, unemployment benefits, and income assistance programs. However, only about half of those reporting need for such programs could actually use them: close to 10 percent of all farmers report they did not participate because they did not qualify. In sum, this table suggests that at a minimum, upgrading and extension of social welfare services are still necessary to meet the needs of the farm population.

Farmers were asked about the types of information and training they would need to stay in farming in the next five years. Table 10 shows that the types of information and training farmers need involve reducing farm production costs and gaining marketing advantages: the use of new technologies, low input farming, and improving marketing skills. Most farmers expressed at least a moderate need for these. Farmers seem somewhat less inclined to want information/training about recently advocated small farm survival strategies such as increasing value-added production and diversifying operations. About one-third also report little need to learn more about available government assistance.

One of the reasons for the survival of family farming has been the ability of farmers to reduce household consumption and to combine flexible and alternative ways of generating income during financial downturns. Women's roles are critical in providing new methods of supporting the family and subsidizing the farm. Spouses (who in our sample are about 98 female) were asked the extent to which they performed various farm duties and whether the time spent on each duty had changed over the past five years. The results are shown in Table 11. Spouses participate in those areas of farm production traditionally reserved for women (running farm errands, bookkeeping, and taking care of home consumption needs) as well as in broader farm activities. Over half of the spouses do field work and take care of farm animals. Spouses report somewhat less involvement in making major farm purchases and marketing. Nearly all spouses perform household tasks and over half have always or sometimes worked at an off-farm job.

Spouses were also asked to report changes in farm work roles. Our expectation was that farm work would increase both in time and across different roles. However, notable increases in the amount of time allocated to farm activities appear mainly in book and record keeping. Time spent on other farm activities, such as field work and taking care of farm animals, actually appeared to decrease. What changed for women was the time spent in off-farm work, with over one-quarter reporting an increase. Spouses' main contributions to farm and family survival thus appear to be coming through off-farm rather than farm work.

Spouses' involvement in decision-making is shown in Table 12. Nearly all (87%) spouses are involved in decisions about purchasing major household appliances but participate less in direct decisions about farming. Almost 60 percent of spouses are involved in decisions to buy or sell land and about 40 percent are involved over land rental and farm equipment purchases. Most decisions about marketing products or trying new practices are still made by the operator with little spousal input. Few spouses also make any decisions alone in contrast to a much greater extent of decision-making by "operators or someone else."

Women play crucial roles in buffering stress and in facilitating family adaptations during times of economic crisis and change. The pressures farm spouses experience not only affect them personally but have implications for the general well-being of their family. Spouses were asked how often they experienced various stressful situations. The results are shown in Table 13. The greatest pressures involve "lacking control over weather and prices" and "problems in balancing work and family responsibilities" (experienced occasionally by over half the respondents and on a daily basis by one-quarter). Under 10 percent report conflict with spouse or children on a daily basis, although a much larger proportion (about half) experience some occasional conflict. Almost one-fifth report some difficulty with childcare arrangements.

Social psychological strategies that enable spouses to cope with farm pressures and reduce stress are shown in Table 14. Spouses were asked what they did the last time they had a serious problem about farming such as drought or low prices. The most frequent mechanism for coping is turning to religion and participating more in church activities, used often or a great deal by more than half the spouses. Another strategy is to divert interests into activities outside farming, used at least often by nearly 40 percent of spouses. Many spouses use cognitive strategies. They try to cope by rationalizing the situation as something that must be put up with in life: seeing their situation as more favorable than that of others; telling themselves that there are good and bad things about farming; putting up with a lot for farm life--all of which are used often or more by over half the spouses. Others try to ignore the situation entirely ("go on as if nothing is happening", "wish the situation away", "refuse to think about it") used by often or more by at least one-fifth of the spouses. Relatively few spouses sought much support from external sources but when they did so, they tended to use family and relatives first, followed by spiritual counseling. Only about 6 percent turned to mental health professionals. About one-third tried to

cope with pressure through eating or addictive substances, but only 9 percent did this frequently.

A variety of farm and local organizations claimed respondents' attention. Table 15 shows the organizational involvement of operators and their spouses. Fifty-nine percent of operators and 50 percent of their spouses are members of general farm organizations. Another 16 and 13 percent of operators and spouses, respectively, have been past members of these organizations. Nearly one-fifth of the spouses participate in women's branches of general farm organizations but only about three percent are involved in independent women's farm organizations. About two percent of both operators and spouses are members of farm political action groups. Over one-fifth of the operators are members of market or supply cooperatives. Finally, 19 percent of operators and about 9 percent of spouses have served on local governing boards.

### Summary

The image of farm households social and economic adaptations from the Ohio data suggests several summary points. First, farmers have generally reported little change in many community services such as health care, child care, shopping, police and fire protection, and banking. Better job opportunities and schooling, however, do not appear to have followed the extension of other services into rural areas, at least according to the perceptions of our sample. Farmers also believe economic conditions in farming have declined but most consider themselves to be no worse off than other farmers in their area. There is also more pessimism than optimism regarding satisfaction with farming among both operators and spouses.

Families have some adaptations to current farm restructuring. Most have had to tap into savings and postpone major household purchases. Some have used other strategies such as changing food, transportation, utility, and health care use to save money. Another strategy some have used is to increase off-farm employment, particularly by the farm spouse. Regarding the farm operation, farmers have tried to reduce debt and expenses and are now sharing or intend to share labor and machinery with neighbors. Over 10 percent of operators also state that they will retire within the next five years. In order to continue farming, farmers expressed most need for methods that would lower production costs. Farm spouses report most difficulty in balancing their numerous responsibilities which has been undoubtedly exacerbated by off-farm work.

Federal agriculturally-related programs seemed to have helped many farmers. But for every farmer served by nonfarm economic and social programs (income assistance, food stamps, fuel assistance) another needy farmer was not because of qualification standards. In this period of economic transition, the position of the farm family seems to be one of tension and change.

TABLE 1. COMPARISON OF RESPONDENTS' PERSONAL CHARACTERISTICS TO PERSONAL CHARACTERISTICS OF TOTAL FARM POPULATION IN OHIO

Personal Characteristics	Sample of Operators	Sample of Spouses	Farm Population*
Average (Median)	53.0	51.0	51.1
	-----Percent-----		
Under 25 years	0.5	0.3	N/A
25-34 years	9.7	11.9	N/A
35-44 years	20.8	23.4	N/A
45-49 years	11.0	9.8	N/A
50-54 years	11.6	15.7	N/A
55-59 years	14.0	14.0	N/A
60-64 years	11.5	12.4	N/A
65-69 years	10.2	6.0	N/A
70 years +	<u>10.7</u>	<u>6.5</u>	N/A
	100%	100%	
<hr/>			
Average Years of Education	12.0	12.0	N/A
(Median)	-----Percent-----		
1-8 years	1.6	1.8	N/A
9-12 years	65.1	64.6	N/A
13-16 years	26.8	29.7	N/A
17+ years	<u>6.4</u>	<u>3.9</u>	<u>N/A</u>
	100%	100%	
<hr/>			
Average Net Family Income Range	-----Percent-----		
Loss	7.9		N/A
\$1--\$9,999	7.9		N/A
\$10,000--\$19,999	20.7		N/A
\$20,000--\$29,999	15.9		N/A
\$30,000--\$39,999	18.7		N/A
\$40,000--\$49,999	14.4		N/A
\$50,000--\$59,999	6.2		N/A
\$60,000--\$69,999	3.1		N/A
Over \$70,000	5.1		N/A
	<u>100%</u>		<u>N/A</u>

\* = State 1987 Census of Agriculture, Advance State Report  
N/A Not Available



TABLE 2. COMPARISON OF RESPONDENTS' FARM CHARACTERISTICS TO FARM CHARACTERISTICS OF TOTAL FARM POPULATION IN OHIO

	Sample of Operators	Farm Population*
Average Size Farm** (Mean)	367	189
	----- Percent -----	
	Frequency	
1 -- 9 acres	8.0	7.6
10 -- 49 acres	3.4	21.0
50 -- 179 acres	30.4	40.5
180 -- 499 acres	33.8	22.3
500 -- 999 acres	17.0	6.4
1,000+ acres	<u>7.5</u>	<u>2.2</u>
		100%
-----		
Average Gross Farm Sales Range*	----- Percent -----	
Less than \$10,000	14.5	49.7
\$10,000 -- \$99,000	54.8	39.5
\$100,000 or more	<u>30.7</u>	<u>10.8</u>
	100%	100%

Note: \* = Ohio 1987 Census of Agriculture, Advance State Report

\*\* = Average farm size is defined as land owned and operated plus land rented from others minus land rented to others.

TABLE 3. FARM OPERATORS' OPINIONS ON LOCAL SERVICES, FACILITIES, AND ECONOMIC CONDITIONS

How have the following services, facilities and economic conditions changed in your community over the past five years? Would you say they have generally "improved," "remained the same," or "gotten worse?"

	Improved	Remained The Same	Gotten Worse	Uncertain	Not Available	Number of Respondents
	-----Percent-----					
1. Quality of schools	21.6	49.3	22.4	5.9	.8	375
2. Job opportunities	28.0	39.3	28.5	3.7	.5	379
3. Health care services	23.3	56.6	12.1	7.2	.8	373
4. Child care facilities	21.8	45.0	7.0	21.6	4.6	370
5. Shopping facilities	63.1	28.1	7.8	.8	.3	374
6. Police and fire protection	26.1	66.4	5.6	1.6	.3	375
7. Adult education opportunities	37.0	52.4	4.5	4.3	1.9	376
8. Banking services	39.2	47.3	12.4	.8	.3	372
9. Opportunities for entertainment and recreation	24.9	57.8	11.0	4.5	1.9	374
10. The current financial condition of farmers has	11.3	23.6	60.6	3.8	.8	373
11. The current financial condition of agri-business firms in your area has	9.6	37.8	44.7	6.9	1.1	376
12. The current financial condition of lenders in your area has	15.2	53.7	19.0	9.6	2.4	374
13. Your farm's financial condition has	21.1	47.9	28.9	1.1	1.1	380

TABLE 4. FARM OPERATOR AND SPOUSE OPINIONS ON QUALITY OF LIFE IN THEIR COMMUNITY

Please circle the response that comes closest to your opinion about the quality of life in your community.

	Become Better		Remained the Same		Become Worse	
	Op	Sp	Op	Sp	Op	Sp
- - - - - Percent - - - - -						
1. During the past five years, your family finances have	40.8	36.2	31.5	30.5	27.6	33.3
2. During the past five years, the quality of life for your family has been	37.1	34.5	49.9	53.0	13.1	12.4
3. In the next five years the overall economic condition of farmers will	31.3	20.4	30.8	36.1	37.9	43.5
4. Considering your farm's overall financial situation, the likelihood that you will continue to farm for at least the next five years has	26.6	21.0	56.8	61.1	16.6	18.0
5. Compared to farmers in your area, your financial situation has	37.6	29.4	53.4	59.1	9.0	11.6
6. All things considered, your satisfaction with farming has	21.7	15.5	50.8	55.7	27.5	28.8
7. Has "neighboring" over the past five years	14.4	12.8	58.8	64.0	26.8	23.2
8. Has neighbors helping each other over the past five years	14.6	14.9	59.7	64.6	25.6	20.5
9. Do you believe the things you have in common with people in your community has	16.6	12.8	66.5	71.0	16.8	16.3

Note: 1. Op - Operator (N = 368 - 387)  
 2. Sp - Spouse (N= 334 - 348)

TABLE 5. FARM FAMILY ADJUSTMENTS REPORTED BY OPERATOR AS MADE IN 1985-1989 BECAUSE OF FINANCIAL NEED

Has your family made any of the following adjustments because of financial need in the past five years?	Yes	No	Number of Respondents
	-- Percent--		
a. Used savings to meet living expenses	50.5	49.2	378
b. Sold possessions or cashed in insurance	25.9	74.1	379
c. Purchased more items on credit	25.6	74.4	379
d. Postponed major household purchase(s)	55.2	44.8	377
e. Let life insurance lapse	13.3	86.7	376
f. Cut back on charitable contributions	42.2	57.8	377
g. Changed food shopping or eating habits to save money	39.1	60.9	376
h. Changed transportation patterns to save money	38.5	61.5	379
i. Reduced household utility use, such as electricity, telephone	37.5	62.5	376
j. Postponed medical or dental care to save money	28.6	71.4	377
k. Cancelled or reduced medical insurance coverage	15.8	84.2	379
l. Borrowed money from relatives or friends	17.1	82.9	380
m. Fallen behind in paying bills	19.3	80.7	380
n. Decreased money saved for children's education	34.8	65.2	353
o. Children have postponed education	8.6	91.4	348
p. Spouse has taken off-farm employment	39.0	61.0	364
q. You have taken off-farm employment	34.2	65.8	371

TABLE 6. OFF-FARM EMPLOYMENT OF OPERATOR AND SPOUSE IN 1988

	Operator		Spouse	
	Number	Percent	Number	Percent
None				
1 - 9 Hours Per Week	8	5.0	7	4.3
10 - 19 Hours Per Week	18	11.2	16	10.0
20 - 29 Hours Per Week	10	6.2	23	14.3
30 - 39 Hours Per Week	12	7.4	32	19.9
40 + Hours Per Week	113	70.2	83	51.5
Average Hours Per Week	36.1		32.5	
Number of Respondents	161		161	

TABLE 7. CHANGES IN FARM OPERATION REPORTED BY FARM OPERATOR--1984 AND 1988

	Acres Owned	Acres Rented	Total Acres Operated	Operator Hours Worked on Farm	Percent Family Labor on Farm
	-----Percent-----				
Increase	21.9	24.0	34.5	17.8	22.2
Decrease	6.4	16.8	20.1	25.8	13.9
No Change	<u>71.6</u>	<u>59.3</u>	<u>45.4</u>	<u>56.4</u>	<u>63.9</u>
	100%	100%	100%	100%	100%

DISCUSSION OF TABLES 8 AND 9

TABLE 8. FARM OPERATORS' REPORT OF RISK REDUCTION BEHAVIORS FOR 1984 - 1988 AND BEHAVIORS PLANNED FOR 1989-1993

Many farmers believe that the risk in farming has increased during the last five years. Please indicate if you have made any of the following adjustments.

	Changes Made 1984 - 1988		Changes Planned 1989 - 1993		
	Yes	Number of Respondents	Yes	Maybe	Number of Respondents
	----Percent----		-----Percent-----		
a. Diversified farm by adding new crops	18.6	370	16.9	32.0	350
b. Diversified farm by raising livestock	32.9	368	24.3	15.0	346
c. Paid closer attention to marketing	79.5	370	68.9	10.0	350
d. Postponed major farm purchase	72.8	372	40.6	26.7	345
e. Reduced long-term debt	63.9	360	52.5	11.1	341
f. Reduced short-term debt	61.1	350	50.2	9.4	331
g. Bought additional land	15.7	370	12.5	19.7	345
h. Sold some land	9.7	371	6.2	11.7	341
i. Rented fewer acres	24.3	362	15.5	8.9	336
j. Rented more acres	24.9	357	21.6	16.2	333
k. Started a new business (not farming)	10.3	370	9.6	14.5	344
l. Used the future markets to hedge prices	18.8	366	19.4	17.9	340
m. Shared labor or machinery with neighbors	43.0	370	35.2	12.8	344
n. Transferred land back to lender	3.8	366	1.8	2.9	341
o. Sought training for new vocation	8.1	369	6.4	8.5	342
p. Reduced expenditures for hired help	44.6	363	29.2	8.6	336
q. Kept more complete financial records	60.6	368	57.9	5.9	332
r. Changed from cash rent to crop share	9.7	360	10.2	10.2	339
s. Bought crop insurance	23.0	365	22.4	16.2	339
t. Reduced machinery inventory	29.4	371	20.3	13.8	340
u. Sought off-farm employment	31.8	365	22.8	13.0	338
v. Retire from farming	9.3	364	10.5	19.6	342
w. Quit farming	7.0	359	8.6	23.6	339

Table 9. FARM OPERATORS' REPORT OF PARTICIPATION IN GOVERNMENT PROGRAMS AND THEIR OPINIONS ON HOW HELPFUL THE PROGRAMS WERE

There are a number of government programs and laws designed to assist farmers. Please indicate whether you have participated in them over the past five years and how much help they provided.

	Participated			Did Not Participate				Number of Respondents
	No Help	Some Help	A Lot of Help	Not Needed	Did Not Qualify	Not Available	Did Not Know About	
	-----Percent-----			-----Percent-----				
Federal Government commodity programs (e.g. Feed Grain, Dairy Support)	4.1	41.3	27.5	14.6	8.3	1.4	2.8	363
Conservation Reserve Program (CRP)	7.2	15.4	3.2	51.0	18.3	1.7	3.2	345
Loans from FmHA	7.5	5.3	4.7	64.3	13.1	1.4	3.6	359
Farmer/lender mediation service	7.5	2.9	0.6	68.4	5.2	2.6	12.8	345
1988 Drought Assistance Act	9.4	28.2	11.1	33.6	15.7	0.6	1.4	351
Federal all-risk crop insurance	10.6	8.0	3.4	61.6	5.7	1.1	9.5	349
Chapter 11 bankruptcy (debt reorganization)	5.6	0.8	0.3	88.1	3.7	0.3	1.1	354
Chapter 12 (debt restructuring for farmers)	6.2	1.1	0.6	86.8	4.2	0.3	0.8	355
Vocational retraining/education program for self or family member	5.6	6.5	1.7	73.7	5.6	1.7	5.1	354
Job Partnership Training Act or other off-farm job search assistance program	6.5	0.6	0.6	79.0	5.7	2.3	5.4	353
Mental health counseling for yourself or family member	6.5	2.0	0.8	83.1	3.1	0.3	4.2	356
Food stamps	7.3	0.6	0.3	80.6	9.9	0.0	1.4	355
Fuel Assistance	6.2	3.1	0.3	77.3	8.7	0.0	4.5	357
Unemployment Benefits	6.2	3.7	0.8	76.1	9.8	0.6	2.8	356
Income Assistance (eg. AFDC, SSI)	6.5	2.8	0.6	72.5	8.4	0.6	8.7	356
Financial analysis or counseling by Extension Service	7.0	5.1	2.3	73.8	3.7	0.6	7.6	355

TABLE 10. FARMERS' OPINIONS ON THEIR INFORMATION AND TRAINING NEEDS TO CONTINUE FARMING IN THE NEXT FIVE YEARS

In order to continue farming in the next five years, I will need information/training on:

	Not Needed	Low Need	Moderate Need	High Need	Very High Need	Number of Respondents
	Percent					
Marketing Skills	20.8	11.1	33.2	24.7	10.2	361
Diversification of Farm Operation by Adopting New Crops and Livestock	36.4	14.6	34.7	11.2	3.1	357
Available Government Assistance	32.1	15.4	30.7	15.1	6.7	358
Bookkeeping and Financial Systems	32.7	16.6	34.3	10.5	5.8	361
Using Appropriate Conservation Techniques	23.4	18.4	38.2	13.9	6.1	359
Using New Technologies As They Become Available	14.1	13.9	36.8	26.3	8.9	361
Using New Machines and Chemical Inputs to Increase My Production	13.8	15.5	39.0	23.2	8.6	362
Reducing Production Costs Through Low-Input Farming Methods	15.6	12.8	35.7	23.7	12.3	359
Processing Farm Products On Farm Before Selling	47.1	21.4	20.6	8.1	2.8	359



TABLE 11. FARM SPOUSES' REPORT ON TYPES OF FARM DUTIES AND CHANGES IN THE AMOUNT OF TIME SPENT ON THESE DUTIES

	Perform These Duties					Time on These Duties Has			
	Always	Sometimes	Never	Not Done	Number of Respondents	Increased	Stayed The Same	Decreased	Number of Respondents
	----- Percent -----					----- Percent -----			
1. Field Work	14.4	51.5	25.2	8.9	326	12.1	53.7	34.2	298
2. Milked or Cared for Farm Animals	18.5	39.7	19.4	22.4	330	12.5	53.1	34.3	271
3. Run Farm Errands	22.6	68.5	5.6	3.3	337	14.0	64.1	21.9	315
4. Purchased Major Farm Supplies and Equipment	4.5	26.0	56.1	13.4	335	4.5	83.3	12.2	246
5. Marketed Farm Products through Wholesale Buyers or Directly to Consumers	5.1	21.1	53.2	20.5	331	6.4	81.2	12.4	234
6. Bookkeeping and Maintained Records	50.7	29.0	17.6	2.6	341	23.4	65.6	11.0	308
7. Done Household Tasks and/or Child Care	90.9	6.2	2.4	.6	339	23.2	64.3	12.4	314
8. Supervised the Farm Work of Others	5.8	34.0	42.6	17.6	329	7.2	77.6	15.2	250
9. Took Care of a Vegetable Garden or Animals for Family Consumption	57.1	32.1	7.0	3.8	343	10.2	66.8	23.0	313
10. Worked at an Off-Farm Job	32.4	27.9	28.5	11.1	333	25.6	58.5	15.9	258

TABLE 12. FARM SPOUSES' OPINIONS ON FAMILY DECISION-MAKING BEHAVIOR

For each of the following decisions, please indicate whether you usually make the decision, your spouse/someone else makes the decision, or you make the decision together with your spouse/someone else.

	Usually Myself	My Husband or Someone Else	Myself and Husband or Someone Else	Decision Has Never Come Up	Respondents
	----- Percent -----				
Buy or Sell Land	.9	15.4	58.1	25.6	344
Rent More or Less Land	.9	27.7	41.1	30.0	343
Buy Major Household Appliances	17.3	10.7	70.0	2.0	347
Buy Major Farm Equipment	1.8	46.0	41.6	10.6	341
Produce a Crop or Livestock	1.5	43.2	28.3	27.1	336
When to Sell Your Agricultural Products	2.4	55.9	29.7	12.1	340
Try A New Agricultural Practice	1.8	56.4	24.0	17.8	337

TABLE 13. FARM SPOUSES' REPORT ON FREQUENCY OF LIFE PRESSURES

There are many pressures on farm families. How frequently do you experience the following pressures?

	Almost Never	Occasionally	Daily	Does Not Apply	Number of Respondents
	----- Percent -----				
Problems in Balancing Work and Family Responsibilities	15.8	50.6	25.1	8.5	342
Conflict with Spouse	38.1	51.3	7.0	3.5	341
Conflict with Children	32.8	44.9	8.2	14.1	341
Adjusting to New Government Policies	22.8	56.0	7.8	13.5	334
Difficulty with Child Care Arrangements	28.6	15.8	2.1	53.6	336
No Farm Help or Loss of Help when Needed	27.1	45.1	3.8	23.9	339
Lacking Control over Weather and Commodity Prices	11.1	54.8	25.6	8.4	332
Insufficient Support from Spouse in Farm or Family Duties	55.9	30.8	5.3	8.0	338
Indebtedness and Debt- Servicing Problems	33.1	39.3	10.4	17.2	338

TABLE 14. COPING STRATEGIES USED BY FARM SPOUSES

How Often Do You Use Any of The Following Coping Strategies?	Use A	Use Quite	Use	Never	Number of
	Great Deal	A Bit	Somewhat	Use	
	- - - - - Percent - - - - -				
Participate in Church Activities	35.0	19.8	28.9	16.3	343
Become More Involved in Activities Outside the Farm	11.5	27.4	47.9	13.2	340
Notice People Who Have More Difficulties in Life than I do	19.9	34.7	39.8	5.6	337
Tell Myself that Success in Farming Is Not the Only Important Thing in Life	18.2	32.4	31.5	17.9	336
Remind Myself that for Everything Bad About Farming, There Is Also Something Good	20.7	36.7	30.5	12.1	338
Put Up with A Lot as Long as I Make A Living from Farming	18.2	31.3	29.2	21.3	329
Go on as if Nothing Is Happening	14.1	24.3	41.4	20.1	333
Make A Plan of Action and Follow It	17.2	32.3	37.5	12.9	325
Try to Make Myself Feel Better by Eating, Drinking, Smoking, Using Medication, etc.	3.6	5.1	23.0	68.4	335
Refuse to Think about It	3.9	14.2	43.9	37.9	330
Keep Problems Secret from Others	7.3	13.0	52.9	26.9	333
Seek Support from Friends and/or Relatives	6.6	15.9	46.8	30.6	333
Seek Spiritual Support from Minister, Priest, or Other	9.6	9.6	32.2	48.7	335
Talk to a Family Counselor or Other Mental Health Professional	1.2	1.2	3.9	93.7	331
Don't Expect to Get Much Income from Farming	18.0	17.4	40.4	24.2	327
Try to Keep My Feelings to Myself	12.6	24.0	44.9	18.6	334
Talk to Someone Who Can Do Something Concrete about The Problem	4.6	12.8	37.5	45.1	328
Wish that The Situation Would Go Away or Somehow Be Over With	13.1	17.1	39.6	30.2	328

TABLE 15. OPERATOR AND FARM SPOUSE MEMBERSHIP IN FARM AND LOCAL ORGANIZATIONS

There are a number of farm and local organizations. Please indicate spouse and operator's activity in these organizations.

	Spouse				Operator			
	Member	Former Member	Never Member	Number of Respondents	Member	Former Member	Never Member	Number of Respondents
	----- Percent -----				----- Percent -----			
1. Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	50.2	13.4	36.5	329	58.8	15.8	25.5	330
2. Any women's branches of general farm organizations, such as Farm Bureau Women	8.7	9.7	81.6	321	3.4	7.5	89.2	268
3. Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	10.9	3.7	85.3	320	21.8	5.9	72.3	307
4. Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	2.8	2.2	95.1	324	2.2	1.8	96.1	279
5. Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.2	1.2	97.5	323	0.7	0.4	98.9	272
6. Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	1.5	.3	98.2	329	2.0	0.3	97.7	298
7. Local governing board, such as school board or town council	4.0	4.6	91.4	326	11.0	8.4	80.5	308
8. Marketing Cooperative	9.3	2.5	88.2	323	22.0	5.3	72.7	304
9. Farm Supply Cooperative	12.7	2.8	84.6	324	23.3	5.9	70.8	305