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IMPACTS OF THE FARM FINANCIAL CRISIS:  
RESULTS OF THE 1989 REGIONAL FARM SURVEY FOR MINNESOTA

by

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\*Olson is an assistant professor and Mikesell is a research assistant in the Department of Agricultural and Applied Economics, University of Minnesota, Twin Cities. This research was conducted as part of Minnesota Experiment Station Project No. 14-22 as a contributing project to the Regional Project NC-184 entitled "Rural Development Strategies to Mediate Farm Crisis Impacts on Families and Communities," and was supported in part by the North Central Regional Center for Rural Development. The authors are indebted to Paul Lasley and the NC-184 committee for the development of the survey instrument and initial report outline and to Carroll Rock, George House, Roger Binning, and their staff at Minnesota Agricultural Statistics Service for advice on and mailing of the survey.

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by Kent D. Olson and Chris L. Mikesell<sup>1</sup>

While much public attention has focused on the farm crisis, little scientific inquiry has been directed at understanding its long-term consequences. Extensive media coverage has focused on the tragedies of the crisis, the distress associated with economic hardship, and the farmers' protest against the "causes" of the crisis. Beyond these journalistic accounts of the personal stories of loss, there is very little documentation about the extent or severity of the farm crisis and how these experiences have altered farm families' behaviors and attitudes. Some national and state surveys of farm operators have addressed the needed financial adjustments such as debt-asset ratio, cash flow analysis and lender restructuring options (Melichar, 1984; Jolly, et al, 1985). Other more limited studies have focused on case studies of the farm crisis (Heffernan and Heffernan, 1986; Salamon and Davis-Brown, 1986). Still other studies have examined the severity of the farm crisis within individual states (Leistritz, 1986; Bultena, et al, 1986). However, a regional assessment or perspective of the consequences of the farm crisis was difficult, given that little was known about how economic hardship has affected longer-term adjustments in farm operations or its influence on farm family functioning and individual well-being.

To provide more knowledge of how farm families have been affected, a regional study was conducted in the twelve North Central States. These states included Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota, and Wisconsin. This report summarizes data collected from a sample of Minnesota farm families as part of the larger study. The survey was conducted through the cooperation of the University of Minnesota and the Minnesota Agricultural Statistics Service.

The purpose of the survey was to:

1. Identify what adjustments farm families made during the 1980s in response to the farm crisis,

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2. Identify information and educational needs of farm families, and
3. Assess farm families opinions about several important agricultural and rural development issues.

### Methodology

In February, 1989, a statewide random sample of 700 farm operators and spouses was contacted. A packet of two questionnaires were sent--one for the farm operator (Appendix C) and the other for the spouse (Appendix D). One set of questions were answered by both operator and spouse; other questions were answered only by the operator or by the spouse.

There were 275 operator surveys returned for a response rate of 39 percent and 245 spouse surveys returned for a response rate of 35 percent. Of these, 229 were matched questionnaires for both the spouse and the operator for a response rate of 33 percent. The distribution of responses among Minnesota counties is shown in Figure 1.

### Nonresponse and Weighting

As the response rate for this survey was only 39 percent, the possibility of nonresponse bias in the survey responses requires some consideration.<sup>2</sup>

Nonresponse bias can be of two forms--the first case occurs when the distribution of the survey respondents by selected characteristics is different from the distribution in the population with these same characteristics. A weighting procedure may be used so the survey responses will reflect the population proportions. This weighting procedure is justified only if the individual's characteristics affect their behavior and the responses to the survey questions.

To correct for the nonresponse bias arising from the above case, two characteristics of the farm population were chosen for comparison with the survey respondents: age of the farm operator and gross farm sales (a measure of farm size). Data for the farm population was obtained from the 1987 Census of Agriculture. The distribution of the survey respondents by age and gross farm sales was found to be somewhat different than the farm population, thus indicating a bias in the survey results. The survey data was then adjusted to reflect the characteristics of the farm population.

The weighting matrix is reported in Appendix A Table 1. Differences in the distributions of the unweighted and weighted observations for selected characteristics can be found in Appendix A Tables 2 and 3.

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<sup>2</sup>This section follows the procedures used by Saupe and Eisenhauer (1989).

The second type of bias arises if the nonrespondents would answer differently than respondents with the same characteristics. In this case information about the nonrespondents is needed to correct for the bias. In order to gain this information 28 operator and 35 spouse nonrespondents were interviewed by telephone and asked several of the questions from the mail survey. Appendix B provides a discussion of comparisons made.

### Respondents' Characteristics

The average ages of the farm operator and spouse in the survey were 48.5 and 45.9 (Table 1). The average age of farm operators in the 1987 Minnesota Census of Agriculture was also 48.5. The two biggest age groups as a percentage of the total were the 25-34 and 35-44 year old group; these were the largest group in the 1987 Census also. Almost nineteen percent of the surveyed operators were less than 35 years old; 12.4 percent were over 65. The age distribution of the spouses was slightly younger reflecting the younger average.

Thirty-two percent of the farmers in the survey had become a farm operator in the decade of the 1970s (Table 2). The percentage per decade declines farther back in time with only 3.4 percent of the respondents starting earlier than 1940. The median year for starting was 1968. Only sixteen percent of the respondents started farming in the decade of the 1980s; this smaller percent reflects the financial troubles of those years which probably discouraged some from starting farming, did not allow others to start farming, and caused others to start and stop within that decade.

On average, operators had 12.2 years of education; that is, on average operators finished high school and a small amount of post-high school education. The spouses averaged 12.8 years of education. 14.9 percent of the operators finished eighth grade but did not go on for further schooling. Forty-nine percent had between 9 and 12 years with 79.7 percent of the operators having finished school. Thirty-two point five percent had some college education with 13.8 percent finishing college. Almost 3 percent of the operators had done graduate work. In general, the spouses had received more education; 94 percent had finished high school and 14.2 percent had finished college.

Average net family income from all sources for 1988 were in the lower range of those specified. Fully two-thirds of the operators reported income below \$30,000. Almost half of the farm operators reported their net family income to be between \$10,000 and \$30,000. Less than 5 percent had income over \$70,000.

Sixteen percent of the sample farms had average gross farm sales of less than \$10,000 compared to 31 percent of the population (Table 3). Just under half of the surveyed farms and the population had gross farm sales in the \$10,000 to \$99,999 range. Thirty-five

percent of the survey farms had sales of \$100,000 or more compared to 19.3 percent of the population. 2.7 % of the surveyed farms had sales of \$500,000 or more compared to 1 percent of the population.

In terms of acreage, the sample farms were larger than the population of all farms. The average size farm was 441 acres in the sample of operators compared to 312 acres in the 1987 Census (Table 3). Only 3.8 percent of the survey farm were less than 50 acres compared to 16.5 percent in the population. 8.6 percent of the farms in the sample had over 1000 acres compared to 5 percent in the population.

The proportion of labor supplied by the family changed very little between 1984 and 1988 (Table 4). Over 90% of the labor was supplied by the family on average. Less than 3 percent of the respondents supplied less than 50% of the labor.

#### Farming Intensity and Diversification

The average farm had real estate assets valued at \$226,685 and nonreal estate assets of \$105,634 (Table 5). Forty-five percent of farmers had real estate assets valued at less than \$200,000. The same percentage had non real estate assets of less than \$60,000. Only eleven percent of farms had real estate valued at more than \$500,000.

Thirty five percent of farms had real estate debt of more than \$100,000 and sixteen percent of farms had non real estate debt of more than \$100,000. The average real estate debt was \$99,329 and non real estate debt of \$61,900. Net worth was calculated for each of the 187 farms providing the necessary information. Almost eight percent of the farms were insolvent, that is with total debt exceeding total assets. Sixteen percent had net worth of less than \$100,000 while twenty seven percent had net worth of more than \$250,000. The average calculated net worth was \$213,519.

The average farm contained 441 acres of land up from 405 in 1984 (Table 6). The average owned acreage was 280 acres and the average rented acreage was 294 acres. Twenty-six respondents leased an average of 105 acres to other farmers. (These acreages were calculated by using the number of responses in each category. Thus the total average will not equal the owned plus rented minus rented out average.) Twenty-eight percent of farms were less than 180 acres in size; twenty-nine percent had more than 500 acres. Compared to 1984, owned and rented acreages increased only slightly.

Total cropland increased between 1984 and 1988 even though the introduction of the conservation reserve program (CRP) removed an average of 71 acres from production on 57 farms (Table 7). Pasture, hay, and timber land remained unchanged from 1984 to 1988.

Corn production decreased slightly and soybean production remained essentially the same between 1988 and 1984 (Table 8). The average farm had 134 acres of corn and 149 acres of soybeans in 1988. Wheat, oats and other crop production also remained essentially unchanged.

Livestock production also changed very little (Table 9). The average farm had 78 head of feeder cattle, 28 head of beef cows and 49 head of dairy cows in 1988. Thirty-nine percent of the farms having beef cows had less than 20 head while only six percent of farms with dairy cows had herds this small. Forty-two farms had an average of 87 head of sows in 1988. This was an increase of 17 head from 1984. Almost 65% of the farms with swine had more than 75 sows.

There were twelve farms with ewes in 1988 with an average of 37 head. The number of ewes ranged from 89 head to a single ewe. Eighteen farms reported owning laying hens in 1988. This ranged from 5 hens to 1700 hens with an average of 177 layers. There were only two farms with turkeys. One being a large farm with 10,000 birds.

#### Local Services, Facilities, and Economic Conditions

One series of questions asked for the farm operators' opinions on whether local services, facilities, and economic conditions had changed in the past five years and how they had changed if they had. Although there is a difference of opinion, a majority of the operators felt that these had remained the same over the past five years: quality of schools, health care services, police and fire protection, banking services, and opportunities for entertainment and recreation (Table 10). A majority of the operators felt that these had improved or remained the same: child care facilities, shopping facilities, and adult education opportunities. Of the services and facilities, job opportunities was the only category in which a plurality (42%) felt that it had gotten worse over the past five years.

Of the four financial condition points, a majority felt that the financial condition of farmers and of agribusiness firms had gotten worse although there was a difference of opinion on this point also. A majority of the operators said that the financial condition of lenders had either remained the same or gotten worse. When asked about the financial condition of their own farms, the operators were fairly evenly divided between improved, remained the same and gotten worse.

#### Quality of Life

Although a plurality of operators and spouses (45 and 38 percent, respectively) felt that their family finances have become better during the past five years, 28 percent of the operators and 35 percent of the spouses felt that their finances had gotten worse (Table 11). However, finances are not the total picture of a

family's quality of life; a much smaller proportion (16 and 17 percent, respectively) felt that their quality of life had become worse during the past five years. Eighty-three percent of both operators and spouses felt that the quality of life of their family had remained the same or become better during the past five years. This is much lower than the proportion that said finances had become worse.

Considering their farm's overall financial situation, most farms felt that the likelihood that they will continue to farm for at least the next five years has remained the same. Over a third of the operators and a quarter of the spouses said that the likelihood had increased. Seventeen percent of both the operators and spouses said the likelihood had decreased. This latter proportion is very similar to the proportion that felt that quality of life has decreased but is much lower than the proportion that said finances had decreased. Thus, the likelihood of continuing to farm appears to be more connected to the perception of quality of life than the single measure of financial condition.

Compared to farmers in their area, most operators and spouses (48 and 52 percent, respectively) felt that their financial situation had remained the same. Forty and 32 percent, respectively, felt that their situation had become better than their neighbors during the past five years. A smaller group (12 and 16 percent, respectively) felt that their financial situation had become worse.

When asked whether their satisfaction with farming had changed during the past five years, most operators and spouses said it had remained the same (43 and 49 percent, respectively). The rest of the respondents were essentially split between whether their satisfaction had become better or worse with a few more indicating that it had become worse. For example, 27 percent of the operators said their satisfaction had become better while 29.5 percent said it had become worse. Twenty-three percent of the spouses said their satisfaction had become better compared to 28 percent which said it had become worse.

Three questions dealt with how farmers related with their neighbors and in their community. While most of the operators (49%) and a majority of the spouses felt that the amount of "neighboring" and "helping" had remained the same over the past five years, the proportion of operators and spouses whom felt it had become worse was more than double (or not quite double) the proportion whom felt it had become better. A large majority of both operators and spouses (70% and 72%, respectively) felt that the things they had in common with people in their community had remained the same over the past five years; the remainder of the responses were divided almost evenly between the commonality becoming better or worse.



### Farm Family Adjustments

There were many potential adjustments for farm families to make to respond to financial needs. However, a majority of families (as reported by the operator) did not make any of the adjustments listed in the questionnaire because of financial need in the past five years (Table 12).<sup>3</sup> The one exception to this is that a majority (58%) did postpone major household purchases. However, several adjustments were used by many families: used savings to meet living expenses (48%), cut back on charitable contributions (48%), changed transportation patterns to save money (42%), decreased money saved for children's education (40%), changed food shopping or eating habits to save money (38.5%), spouse has taken off-farm employment (38.5%), operator taken off-farm employment (35%), postponed medical or dental care (34%), sold possessions or cashed in insurance (32%), and reduced household utility use (30%). Over 25 percent (but less than 30%) said they had cancelled or reduced medical insurance coverage, purchased more items on credit, and fallen behind in paying bills.

More than a third of the operators indicated that either they, their spouse, or both had taken off-farm employment because of financial need during the past five years (Table 11). In 1988, 36 percent of the operators worked an average of 36 hours per week in off-farm employment; most of them worked 40 hours per week or more (Table 13). Fifty-one percent of the spouses indicated that they worked off the farm for an average of 31.5 hours per week with almost half of them working 40 hours or more.

### Changes in Farm Operation

Between 1984 and 1988, 77 percent of the operators said they had no change in the number of acres owned; 16 percent said they had decreased and 7 percent had purchased more land (Table 14). Just under half of the operators had not changed the amount of acres rented; 30 percent had increased rented acreage while 21 percent had decreased rented acreage. These changes resulted in almost half of the farms remaining the same size in terms of total acres operated while a third of the farms had increased in size.

One adjustment made by many operators was a decrease in the number of hours worked on their farms. Ninety-four percent of the operators reported that this had decreased. Only 5 percent had increased their hours worked and one percent had not changed.

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<sup>3</sup>When interpreting these adjustments or lack of adjustment, the reader is reminded that this survey went to farmers in 1989. That is, it went to farmers who had survived the 1980s and were still farming or had started farming since the major financial crunch of the 1980s.

Sixty-nine percent of the operators reported that the same amount of family labor was being used on the farm in 1988 as in 1984. Twenty percent of the farms had increased family labor while 12 percent had decreased.

A majority of farmers made these changes in how they managed their farm between 1984 and 1988: paid closer attention to marketing (79%), postponed a major farm purchase (70%), kept more complete financial records (61%), reduced short-term debt (60.5%), and reduced long-term debt (59%) (Table 14). Other changes made by a large number of farmers were: bought crop insurance (48%), shared labor or machinery with neighbors (44%), reduced expenditures for hired help (43%), diversified their farm by raising livestock (37%), and sought off-farm employment (33%).

When the operators looked forward to 1992, a majority said they would pay closer to marketing (69%), reduce both long-term and short-term debt (56% and 53%, respectively), and keep more complete financial records (61%). Other changes which were selected as important were postponing major farm purchase, sharing labor and machinery, reducing expenditures for hired help, buying crop insurance, and diversifying by raising livestock. Changes which were being considered but were not as definite included diversifying by adding crops, buying additional land, renting more acres, using the future markets to hedge prices, and seeking off-farm employment. Almost a third of the operators said they were considering quitting farming in the next five years.

#### Participation in Government Programs

There are a number of government programs and laws designed to help farmers. Their participation and evaluation of these programs varied. Four programs had the highest participation rates: the federal government commodity programs (76%), the 1988 Drought Assistance Act (69%), Federal all-risk crop insurance (38.5%), and the conservation reserve program (CRP; 30%) (Table 15). Farmers had not participated in the other programs listed to the same extent as they had in these just named.

Even in these heavily participated programs, the effectiveness of these programs was evaluated differently. Most of those who participated said the commodity programs were either a lot of help or some help; only 3 percent said they had participated and found the commodity programs to be of no help. Even after all these years of information and public exposure, there were still 1.6 percent of the respondents who claimed they did not know about the commodity programs. Sixty-two percent of the operators had participated in the 1988 Drought Assistance Act and felt the program had helped them either a lot or some. Thirty percent of the farmers did not participate in the drought program because it was not needed or because they did not qualify. Twenty-seven percent had participated

in the Federal all-risk crop insurance and felt that it had been of help, but 12 percent felt it had not been helpful. Interestingly, even in February, 1989, after the drought of 1988, 51 percent of the operators did not participate in the insurance program because they did not think it was necessary. Forty-five percent felt that the CRP was not needed and did not participate. In the other programs with lower participation levels, many of the operators who had participated indicated that the programs had been of no help. A majority said they did not participate because the program was not needed.

#### Information and Training Needs

The operators were asked to indicate their need for information and/or training in several areas in order to continue farming in the next five years. By their responses, there is not a strong showing of need in any area; the needs are spread between several categories (Table 16). For 6 of the 9 areas listed, about a third of the operators said they had a moderate need for information and/or training. Information and training on new technologies was needed at some level by 72.5 percent; 31.8% said this area was a high or very high need. Over half of the operators said the need for information and training was low or not needed in these areas: processing farm products on farm before selling (69%), diversification of the farm (51%), and bookkeeping and financial systems (50%).

#### Farm Spouses' Duties

There are no surprises in the duties listed by the spouses. Ninety-two point six percent of the spouses say they always do household tasks and/or child care; another 5 percent say they do these task sometimes (Table 17). The care of a vegetable garden or animals for family consumption was always done by 64 percent and sometimes by another 25 percent. Bookkeeping and maintaining records was another task done always by 43.6 percent with another 33 percent doing it sometimes. Thirty percent of the spouses always ran farm errands with 64 percent saying they did this sometimes. Working at an off-farm job was also done by 30 percent of the spouses all the time and 40.5 percent sometimes. Sixty-five percent of the spouses said they did field work at least sometimes. Duties which were not done or never performed by a majority of the spouses were: marketing of products (80%), purchasing of major supplies and equipment (71%), and supervising others (58%).

A majority of the spouses said that the time on each of the duties listed had stayed the same over the past five years except for the milking and caring for farm animals (49%). Over twenty percent of the spouses said their time had increased on these duties: working at an off-farm job (28%), bookkeeping and maintaining records (24%), and doing household tasks and/or child care (21%). Over thirty percent of the spouses said their time had decreased on these duties: milking or caring for farm animals (32%) and field work

(30%). Twenty-one percent of the spouses said they had decreased their time spent working at an off-farm job or taking care of a garden or animals for family consumption.

#### Family Decision-Making Behavior

Buying major household appliances was a decision that 79 percent of the spouses surveyed said they did jointly with their partner (Table 18). This was a much higher percentage than the 60 percent that said they made a joint decision to buy or sell land. Renting more or less land was a joint decision for 49 percent of the spouses. Buying major farm equipment was said to be done by the spouses' partner in 51 percent of the spouses' responses and in a joint decision in 45 percent. The decisions of when to sell products and whether to try a new practice were done with the partner in 57 percent of the responses.

#### Life Pressures and Coping Strategies

From the spouses' responses two pressures can be seen as the most often experienced. Twenty-seven of the spouses said they had daily problems in balancing work and family responsibilities; 48 percent said they had this pressure occasionally (Table 19). One fourth of the spouses said they felt the pressure of lacking control over weather and commodity prices on a daily basis; 55 percent felt this occasionally.

The other pressures were felt by a majority of the spouses at least occasionally with two exceptions. A majority of the spouses have almost never felt they had insufficient support in farm or family duties. Also, over three-fourths of the spouses either have almost never had difficulty with child care arrangements or the pressure of child care does not apply to them.

It is also interesting to note that in two instances the responses are almost evenly divided between feeling pressure daily or occasionally versus almost never or not applicable. These two pressures are: no farm help or loss of help when needed and indebtedness and debt-servicing problems.

When faced with the pressures just discussed, there are several coping strategies that can be used to deal with the pressure. The one coping strategy which was used "a great deal" by 36 percent of the spouses was "participating in church activities" (Table 20). Participating in church activities was also used "quite a bit" by 25 percent of the spouses. Only two other strategies were used "a great deal" or "quite a bit" by a majority of the spouses were "making a plan of action and following it" (53%) and "noticing people who have more difficulties in life than I do" (52%). "Reminding myself that for everything bad about farming, there is also something good" was also used by many spouses. Less than 20 percent used eating, drinking, etc.; refused to think about it; or kept problems a secret.

Less than 30 percent sought support from a friend, relative, or minister, and less than 10 percent ever talked to a counselor.

Membership in Organizations

Of the organizations listed, only the farm groups, such as Farm Bureau, National Farmers Organizations, Grange, etc., had a majority of the operators who were current members or had been members (Table 21). These groups were the only ones listed by more than 30 percent of the spouses which were or had been members. Other organizations which were listed as having more than 30 percent of the operators as members were farm supply cooperatives, commodity groups, local governing boards, and marketing cooperatives.

Table 1. Comparison of the age distribution of operators and spouses between respondents and the total farm population in Minnesota

	Sample of Operators	Sample of Spouses	Operators in Farm Population <sup>1</sup>
Average Age	48.5	45.9	48.5
Age	-----Percent-----		
Less than 25	0.8	2.5	2.8
25-34	18.7	19.2	16.9
35-44	23.0	25.4	21.7
45-49	10.1	12.1	10.5
50-54	10.6	13.3	11.0
55-59	10.1	10.4	11.9
60-64	14.3	10.4	11.0
65-69	6.0	4.6	7.1
70 or older	<u>6.4</u>	<u>2.1</u>	<u>7.1</u>
	100%	100%	100%

<sup>1</sup>1987 Census of Agriculture, (U.S. Dept. of Commerce).

Table 2. Experience, education, and net family income of survey respondents

Year Became a Farm Operator	<u>Operators</u>	<u>Spouses</u>
Median 1968	-----Percent-----	
Earlier than 1940	3.4	
1940-1949	10.4	
1950-1959	17.2	
1960-1969	20.9	
1970-1979	32.1	
1980-1989	16.0	
<hr/>		
Average Years of Education	12.2	12.8
	-----Percent-----	
1-8 years	15.7	3.4
9-12 years	49.1	58.7
13-16 years	32.5	35.8
17+ years	<u>2.7</u>	<u>2.1</u>
	100%	100%
<hr/>		
Average Net Family Income Range	-----Percent-----	
Loss	3.4	
\$1--\$9,999	18.8	NA
\$10,000--\$19,999	22.6	NA
\$20,000--\$29,999	23.8	NA
\$30,000--\$39,999	11.9	NA
\$40,000--\$49,999	7.7	NA
\$50,000--\$59,999	5.0	NA
\$60,000--\$69,999	2.3	NA
Over \$70,000	<u>4.6</u>	<u>NA</u>
	100%	NA

Table 3. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Minnesota

	Sample of Operators	Farm Population <sup>1</sup>
Average Gross Farm Sales Range		
	-----Percent-----	
Less than \$10,000	16.2	31.4
\$10,000-39,999	20.0	25.9
\$40,000-99,999	28.5	23.4
\$100,000-249,999	25.8	15.1
\$250,000-499,999	6.9	3.2
\$500,000 or more	<u>2.7</u>	<u>1.0</u>
	100%	100%
Average Size Farm		
	441	312
	-----Percent-----	
1--9 acres	0.0	5.4
10--49 acres	3.8	11.1
50--179 acres	24.4	19.3
180--499 acres	42.5	36.4
500--999 acres	20.7	12.7
1,000+ acres	<u>8.6</u>	<u>5.1</u>
	100%	100%

<sup>1</sup>1987 Census of Agriculture, (U.S. Dept. of Commerce).



Table 4. Percent of farm labor by family

	1984	1988
	-----Percent-----	
Average	92.3	92.6
10--49	2.3	2.7
50--89	15.0	12.5
90--99	25.4	27.0
100	<u>57.3</u>	<u>57.8</u>
	100%	100%
Respondents	260	263

Table 5. Farm assets, debts, and net worth for 1988

	Real Estate Assets	Non Real Estate Assets	Non Real Estate Debt	Non Real Estate Debt
Average	226,685	105,634	99,329	61,900
<\$20,000	0.9	13.5	12.3	31.8
20,000--39,999	4.5	15.0	16.3	20.9
40,000--59,999	4.1	16.5	16.2	17.1
60,000--79,999	8.6	7.0	10.4	10.0
80,000--99,999	10.4	6.5	9.7	4.7
100,000-124,999	9.5	13.0	7.8	7.0
125,000-149,999	7.2	4.0	3.9	1.5
150,000-199,999	14.1	8.0	10.4	3.1
200,000-299,999	18.1	9.5	7.8	2.3
300,000-499,999	11.7	6.5	4.6	0.8
500,000+	10.9	0.5	0.6	0.8
Respondents	221	200	154	129

	Net Worth
Average	213,519
<\$0	7.5
0--49,999	8.5
50,000--99,999	20.4
100,000-149,999	13.3
150,000-199,999	12.9
200,000-249,999	10.1
250,000-499,999	15.5
500,000-749,999	6.5
750,000+	5.3
Respondents	187

Table 6. Farm size, tenure, and acreage distribution for 1984 and 1988<sup>1</sup>

Year: 1988	Total Farm Size	Owned	Rented	Leased Out
Average	441	280	294	105
Acres				
1--9	0.0	1.2	1.7	3.8
10--49	3.8	6.9	11.6	38.5
50--99	6.0	10.9	11.6	3.9
100-179	18.4	25.9	24.8	42.3
180-339	27.4	29.6	24.9	7.7
340-499	15.1	11.3	9.2	3.8
500-999	20.7	11.4	11.6	0.0
1000+	<u>8.6</u>	<u>2.8</u>	<u>4.6</u>	<u>0.0</u>
	100%	100%	100%	100%
Respondents	246	247	173	26
Year: 1984				
Average	405	273	270	121
Acres				
1--9	0.4	2.2	0.6	0.0
10--49	4.6	7.6	10.6	25.0
50--99	6.1	9.3	14.7	20.0
100-179	18.8	25.8	27.0	35.0
180-339	28.3	30.2	25.9	20.0
340-499	16.9	12.0	6.5	0.0
500-999	19.2	10.2	11.8	0.0
1000+	<u>5.7</u>	<u>2.7</u>	<u>2.9</u>	<u>0.0</u>
	100%	100%	100%	100%
Respondents	261	225	170	20

<sup>1</sup>These averages were calculated by using the number of responses in each category. Thus, the total average will not equal the owned plus rented minus rented out average.

Table 7. Cropland acreage by use for 1984 and 1988

Year: 1988				
	Cropland	Pasture & Hay	Timber	GRP
Average	370	72	52	71
Acres				
1--9	0.8	7.2	21.2	10.5
10--49	8.1	40.4	45.1	43.9
50--99	13.5	22.9	19.3	17.5
100-179	19.5	22.3	10.6	21.1
180-339	25.2	6.6	0.9	5.2
340-499	8.9	0.6	2.9	1.8
500-999	14.7	0.0	0.0	0.0
1000+	<u>9.3</u>	<u>0.0</u>	<u>0.0</u>	<u>0.0</u>
	100%	100%	100%	100%
Respondents	246	166	104	57
Year: 1984				
Average	357	74	53	n/a <sup>1</sup>
Acres				
1--9	0.8	5.8	19.2	
10--49	8.9	40.7	46.5	
50--99	13.6	22.5	18.1	
100-179	21.2	22.6	12.2	
180-339	22.4	7.8	4.0	
340-499	10.2	0.6	0.0	
500-999	16.5	0.0	0.0	
1000+	<u>6.4</u>	<u>0.0</u>	<u>0.0</u>	
	100%	100%	100%	
Respondents	236	155	99	

<sup>1</sup>The Conservation Reserve Program (GRP) was not available in 1984.

Table 8. Major crop acreage for 1984 and 1988

Year: 1988				
	Corn	Soybeans	Wheat	Oats
Average	134	149	201	31
Acres				
1--9	3.5	2.0	1.4	7.6
10--49	24.0	22.2	29.7	77.1
50--99	25.0	23.5	12.1	11.9
100-179	24.0	22.2	14.9	2.6
180-339	17.0	20.3	25.7	0.8
340-499	2.5	5.2	6.7	0.0
500-999	3.5	3.9	8.1	0.0
1000+	<u>0.5</u>	<u>0.7</u>	<u>1.4</u>	<u>0.0</u>
	100%	100%	100%	100%
Respondents	200	153	74	118
Year: 1984				
Average	141	147	196	29
Acres				
1--9	2.0	1.5	1.4	4.2
10--49	22.2	23.5	31.5	82.4
50--99	25.3	20.5	13.7	10.0
100-179	24.2	25.7	17.8	3.4
180-339	20.7	20.5	21.9	0.0
340-499	2.1	4.5	2.7	0.0
500-999	2.5	3.0	9.4	0.0
1000+	<u>1.0</u>	<u>0.8</u>	<u>1.4</u>	<u>0.0</u>
	100%	100%	100%	100%
Respondents	198	132	73	119

Table 9. Livestock herd sizes for 1984 and 1988

Year: 1988	Feeder Cattle	Beef Cows	Dairy Cows	Sows
Average	78.3	27.6	49.3	87.2
No. of Head				
1--10	10.5	23.3	3.0	7.1
10--19	22.4	16.2	3.0	14.3
20--29	11.8	23.3	11.9	4.8
30--39	17.1	18.6	19.4	2.4
40--49	7.9	4.6	23.9	4.7
50--74	17.1	7.0	23.9	26.2
75--99	2.7	2.2	10.4	11.9
100-499	5.2	2.2	4.5	26.2
500+	<u>5.3</u>	<u>0.0</u>	<u>0.0</u>	<u>2.4</u>
	100%	100%	100%	100%
Respondents	76	45	67	42
<hr/>				
Year: 1984				
Average	73.1	27.6	48.7	69.8
No. of Head				
1--10	12.9	23.3	2.9	8.6
10--19	20.0	16.2	4.3	13.8
20--29	16.5	23.3	13.1	13.8
30--39	13.0	18.6	18.8	13.8
40--49	4.7	4.6	24.7	6.9
50--74	12.9	7.0	26.1	10.3
75--99	5.9	4.7	4.5	10.4
100-499	9.4	2.3	5.6	20.7
500+	<u>4.2</u>	<u>0.0</u>	<u>0.0</u>	<u>1.7</u>
	100%	100%	100%	100%
Respondents	85	43	69	58

Table 10. 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?"

	<u>Improved</u>	<u>Remained the Same</u>	<u>Gotten Worse</u>	<u>Uncertain</u>	<u>Not Available</u>	<u>Number of Respondents</u>
	-----Percent-----					
Quality of schools	21.0	50.0	23.5	4.8	0.7	272
Job opportunities	13.2	39.0	42.3	4.4	1.1	272
Health care services	21.0	56.1	19.2	3.0	0.7	271
Child care facilities	23.4	47.2	7.4	19.0	3.0	269
Shopping facilities	40.9	35.7	23.0	0.4	-	269
Police & fire protection	29.4	65.4	3.7	1.5	-	272
Adult education opportunities	43.2	48.7	3.7	3.7	0.7	271
Banking services	22.6	56.3	21.1	-	-	270
Opportunities for entertainment and recreation	18.8	57.6	19.2	3.3	1.1	271
The current financial condition of farmers has	17.7	18.5	60.1	3.7	-	271
The current financial condition of agri- business firms in your area has	10.3	32.4	51.5	5.1	0.7	272
The current financial condition of lenders in your area has	15.2	42.7	30.5	11.2	0.4	269
Your farm's financial condition has	31.3	39.3	27.6	1.1	0.7	272

Table 11. 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		No. of Responses	
	Op <sup>1</sup>	Sp <sup>2</sup>	Op	Sp	Op	Sp	Op	Sp
	-----Percent <sup>3</sup> -----							
During the past five years, <u>your</u> family finances have	44.7	38.0	27.1	26.9	28.2	35.1	273	242
During the past five years, the quality of life for <u>your</u> family has	42.2	37.6	41.4	45.0	16.4	17.4	268	242
In the next five years the overall economic condition of farmers will	26.6	25.1	29.6	37.4	43.8	37.4	267	235
Considering your farm's overall financial situation, the likelihood that you will continue to farm for at least the next five years has	34.7	25.7	48.1	57.7	17.2	16.6	268	241
Compared to farmers in your area, your financial situation has	40.0	32.1	48.1	51.7	11.9	16.2	270	240
All things considered, your satisfaction with farming has	27.3	23.0	43.2	49.0	29.5	28.0	271	239
Has "neighboring" over the past five years	15.4	14.1	49.1	55.2	35.5	30.7	273	241
Has neighbors helping each other over the past five years	18.5	12.9	49.3	58.8	32.2	28.3	270	240
Do you believe the things you have in common with people in your community has	15.7	14.9	70.4	71.5	13.9	13.6	274	242

<sup>1</sup>Operator

<sup>2</sup>Spouse

<sup>3</sup>The %'s are calculated with the missing cases omitted.



Table 12. 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?

	<u>Yes</u>	<u>No</u>	Number of Respondents
	--Percent--	--Percent--	
a. Used savings to meet living expenses	48.2	51.8	274
b. Sold possessions or cashed in insurance	32.1	67.9	274
c. Purchased more items on credit	26.6	73.4	274
d. Postponed major household purchase(s)	58.2	73.4	274
e. Let life insurance lapse	15.4	41.8	273
f. Cut back on charitable contributions	47.6	52.4	275
g. Changed food shopping or eating habits to save money	38.5	61.5	275
h. Changed transportation patterns to save money	41.5	58.5	275
i. Reduced household utility use, such as electricity, telephone	29.8	70.2	275
j. Postponed medical or dental care to save money	34.2	65.8	275
k. Cancelled or reduced medical insurance coverage	28.5	71.5	274
i. Borrowed money from relatives or friends	16.7	83.3	275
m. Fallen behind in paying bills	25.3	74.7	273
n. Decreased money saved for children's education	40.4	59.6	265
o. Children have postponed education	8.5	91.5	260
p. Spouse has taken off-farm employment	38.5	61.5	265
q. You have taken off-farm employment	35.4	64.6	271

Table 13. Off-farm employment of operator and spouse in 1988

	<u>Operator</u>		<u>Spouse</u>	
	Number	Percent	Number	Percent
1--9 Hours per week	8	8.2	10	8.1
10--19 Hours per week	9	9.1	14	11.3
20--29 Hours per week	7	7.1	18	14.5
30--39 Hours per week	7	7.1	22	17.7
40+ Hours per week	67	68.4	60	48.4
Average	36.4		31.5	
Number of respondents	98		124	

Table 14. 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 1988-1992		
	Yes Percent	Number of Respondents	Yes Percent	Maybe	Number of Respondents
a. Diversified farm by adding new crops	21.1	270	18.0	29.3	256
b. Diversified farm by raising livestock	36.8	266	25.2	15.4	254
c. Paid closer attention to marketing	79.4	267	69.2	9.9	253
d. Postponed major farm purchase	69.9	269	47.5	19.2	255
e. Reduced long-term debt	58.7	264	56.0	11.5	252
f. Reduced short-term debt	60.5	261	53.4	11.6	251
g. Bought additional land	19.6	271	12.8	25.2	258
h. Sold some land	10.3	271	5.5	9.0	257
i. Rented fewer acres	19.2	265	10.8	13.9	252
j. Rented more acres	25.3	265	18.2	23.4	253
k. Started a new business (not farming)	12.0	267	7.9	15.1	253
l. Used the future markets to hedge prices	16.7	269	19.8	24.8	258
m. Shared labor or machinery with neighbors	43.9	269	31.6	18.3	257
n. Transferred land back to lender	5.6	268	2.0	4.4	255
o. Sought training for new vocation	7.4	271	7.8	13.3	257
p. Reduced expenditures for hired help	43.1	267	32.2	8.8	252
q. Kept more complete financial records	61.0	269	60.7	6.7	254
r. Changed from cash rent to crop share	6.8	264	6.8	14.7	252
s. Bought crop insurance	47.8	270	44.5	12.6	254
t. Reduced machinery inventory	25.1	271	16.4	13.3	256
u. Sought off-farm employment	33.1	269	23.7	15.8	254
v. Retire from farming	7.4	270	11.7	19.8	258
w. Quit farming	4.8	271	7.8	23.7	258

Table 15. 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 A Lot Help of Help	Not Needed	Did Not Qualify	Not Available	Did Not Know About		
	Percent	Percent	Percent	Percent	Percent	Percent		
Federal government commodity programs (e.g., Feed Grain, Dairy Support)	2.8	42.8	30.4	16.0	6.4	-	1.6	250
Conservation reserve program (CRP)	6.3	12.5	10.8	45.0	20.8	0.4	4.2	240
Loans from FmHA	7.9	5.4	8.3	60.0	15.8	-	2.5	240
Farmer/lender mediation service	7.1	5.8	2.9	76.3	5.8	0.4	1.7	240
1988 Drought Assistance Act	6.4	38.2	24.3	19.9	10.4	-	0.8	251
Federal all-risk crop insurance	11.6	15.3	11.6	50.8	6.6	-	4.1	242
Chapter 11 bankruptcy (debt reorganization)	6.2	0.4	-	88.5	2.9	-	2.1	243
Chapter 12 (debt restructuring for farmers)	5.4	0.8	0.4	87.6	2.5	-	3.3	242
Vocational retraining/education program for self or family member	6.5	5.7	3.5	75.9	2.0	1.2	5.3	245

Table 15, continued

Job Partnership Training Act or other off-farm job search assistance program	6.6	0.4	1.7	78.9	2.9	-	9.5	242
Mental health counseling for yourself or family member	7.8	4.5	0.4	82.0	2.0	-	3.3	245
Food stamps	5.7	2.0	1.2	77.5	12.7	0.4	0.4	244
Fuel assistance	5.3	4.9	2.8	72.0	13.0	0.4	1.6	246
Unemployment benefits	6.1	4.5	1.6	69.1	15.4	2.0	1.2	246
Income assistance (e.g., AFDC, SSI)	6.6	0.8	0.8	75.4	11.5	0.4	4.5	244
Financial analysis or counsel- ing by Extension Service	6.6	7.8	2.0	75.0	2.9	0.4	7.0	248

Table 16. 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:

	<u>Not Needed</u>	<u>Low Need</u>	<u>Moderate Need</u>	<u>High Need</u>	<u>Very High Need</u>	<u>Number of Respondents</u>
	-----Percent-----					
Marketing skills	19.1	12.5	35.8	21.4	11.3	257
Diversification of farm operation by adopting new crops and livestock	27.8	23.2	31.3	13.1	4.6	259
Available government assistance	21.2	23.5	35.3	10.2	9.8	255
Bookkeeping and financial systems	29.6	20.6	26.8	17.1	5.8	257
Using appropriate conservation techniques	22.5	22.1	32.9	17.8	4.7	258
Using new technologies as they become available	12.0	15.5	40.7	23.3	8.5	258
Using new machines and chemical inputs to increase my production	17.1	19.1	33.1	22.6	8.2	257
Reducing production costs through low-input farming methods	14.8	16.0	34.8	22.3	12.1	256
Processing farm products on farm before selling	44.6	24.8	21.3	5.8	3.5	258

Table 17. 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			Number of Respondents		
	Always	Some- times	Not Done	Increased	Stayed the Same	Decreased			
	Percent	Percent	Percent	Percent	Percent	Percent			
Field work	9.6	55.4	27.1	7.9	240	12.7	57.0	30.3	221
Milked or cared for farm animals	20.3	45.6	18.3	15.8	241	18.6	49.0	32.4	210
Run farm errands	30.3	64.3	2.9	2.5	241	15.0	69.9	15.0	226
Purchased major farm supplies and equipment	4.6	24.3	57.3	13.8	239	2.5	88.0	9.5	200
Marketed farm products through wholesale buyers or directly to consumers	3.8	16.2	59.4	20.5	234	3.1	86.4	10.5	191
Bookkeeping and maintained records	43.6	32.9	19.3	4.1	243	23.6	69.1	7.3	220
Done household tasks and/or child care	92.6	5.3	0.8	1.2	244	21.1	62.1	16.8	232
Supervised the farm work of others	3.3	38.7	46.7	11.2	240	7.0	78.1	14.9	201
Took care of a vegetable garden or animals for family consumption	64.2	24.6	4.5	1.6	243	9.4	63.7	20.8	230
Worked at an off-farm job	29.8	40.5	19.0	10.7	242	28.0	50.9	21.0	214

Table 18. 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.

	My Husband or Someone Else			Decision Has Never Come Up	Number of Respondents
	Usually Myself	Myself and Husband or Someone Else	Percent		
Buy or sell land	0.4	19.3	59.7	20.6	243
Rent more or less land	-	32.0	49.0	19.1	241
Buy major household appliances	12.7	7.8	78.7	0.8	244
Buy major farm equipment	-	51.0	44.9	4.1	243
Produce a crop or livestock	-	49.6	35.1	15.3	242
When to sell your agricultural products	0.8	57.3	36.9	5.0	241
Try a new agricultural practice	-	57.4	30.2	12.4	242



Table 19. Farm spouses' report of frequency of life pressures

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

	<u>Almost Never</u>	<u>Occasionally</u>	<u>Daily</u>	<u>Does Not Apply</u>	<u>Number of Respondents</u>
	-----Percent-----				
Problems in balancing work and family responsibilities	19.3	48.3	27.3	5.0	238
Conflict with spouse	32.2	54.1	9.1	4.5	242
Conflict with children	30.6	47.5	9.1	12.8	242
Adjusting to new government policies	24.2	55.4	6.7	13.8	240
Difficulty with child care arrangements	28.9	17.8	2.1	51.2	242
No farm help or loss or help when needed	32.4	46.9	2.9	17.8	241
Lacking control over weather and commodity prices	11.7	54.8	25.1	8.4	239
Insufficient support from spouse in farm or family duties	52.5	33.5	4.5	9.5	242
Indebtedness and debt-servicing problems	34.2	40.4	12.9	12.5	240

Table 20. 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-----				Respondents
Participate in church activities	35.7	24.9	29.9	9.5	241
Become more involved in activities outside the farm	12.0	27.0	51.0	10.0	241
Notice people who have more difficulties in life than I do	17.0	34.9	42.7	5.4	241
Tell myself that success in farming is not the only important thing in life	16.3	25.9	38.1	19.7	239
Remind myself that for everything bad about farming, there is also something good	20.3	28.7	38.0	13.1	237
Put up with a lot as long as I make a living from farming	15.5	25.9	35.6	23.0	239
Go on as if nothing is happening	10.9	18.1	41.2	29.8	238
Make a plan of action and follow it	12.3	30.9	42.8	14.0	236
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	4.6	7.5	27.8	60.2	241
Refuse to think about it	1.3	10.9	41.8	46.0	239
Keep problems secret from others	8.0	12.2	46.8	32.9	237
Seek support from friends and/or relatives	6.7	21.4	50.0	21.8	238

Table 20, continued

Seek spiritual support from minister, priest, or other	6.7	12.2	37.0	44.1	238
Talk to a family counselor or other mental health professional	0.8	1.3	8.5	89.4	236
Don't expect to get much income from farming	10.6	13.6	45.8	30.1	236
Try to keep my feelings to myself	12.1	20.1	48.1	19.7	239
Talk to someone who can do something concrete about the problem	5.1	8.1	41.1	45.8	236
Wish that the situation would go away or somehow be over with	12.7	16.9	43.6	26.7	236

Table 21. Operator and farm spouse membership in farm and local organizations

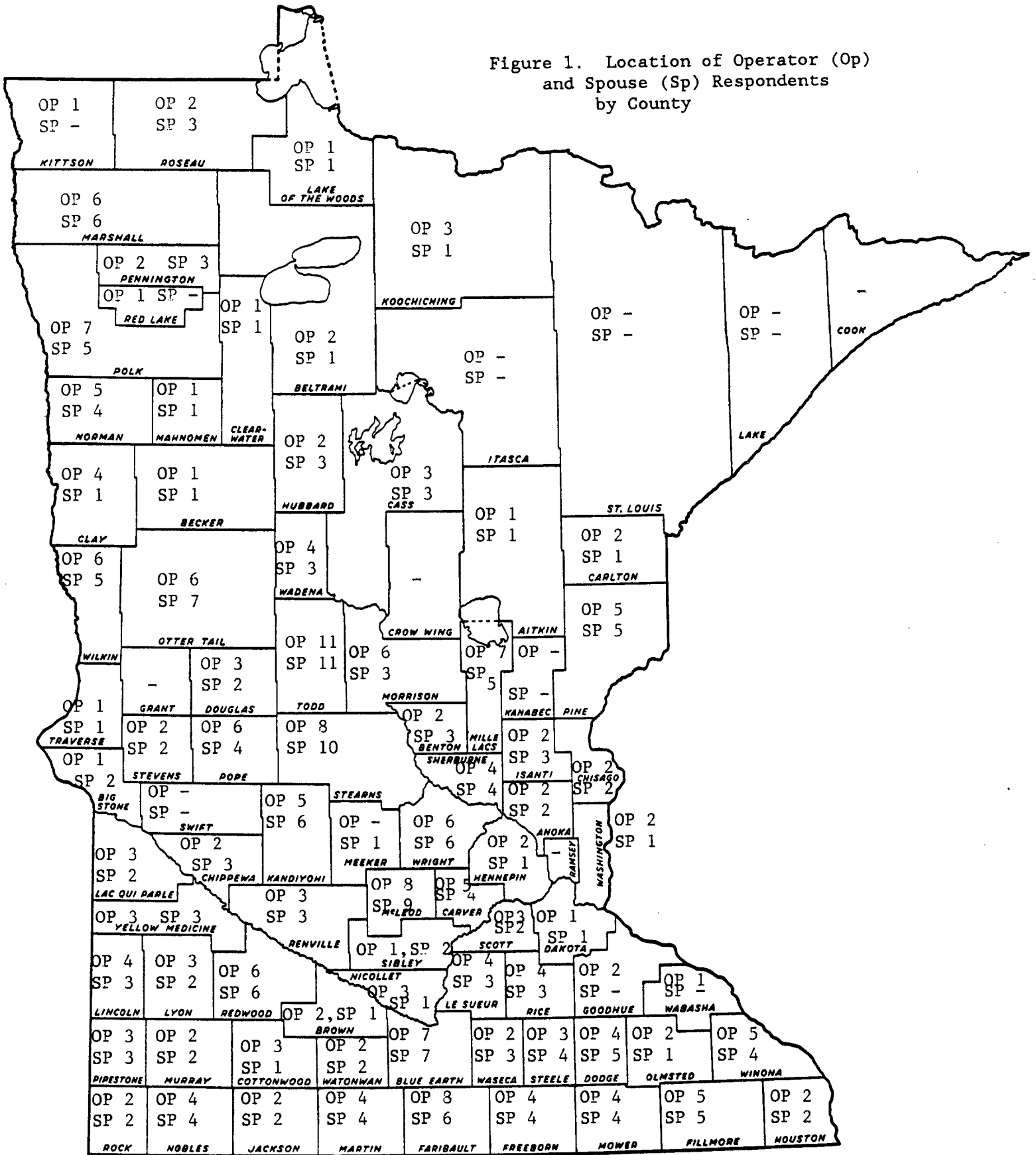
There are a number of farm and local organizations. Please indicate spouse and operator's activity in these organizations.

	Spouse			Operator				
	Former		Number of Respondents	Former		Number of Respondents		
	Member	Never Member		Member	Never Member			
	-----Percent-----		-----Percent-----					
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	25.3	13.3	61.4	233	34.5	17.7	47.8	232
Any women's branches of general farm organizations, such as Farm Bureau Women	5.2	3.0	91.8	232	2.5	2.0	95.5	198
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	18.5	4.8	76.7	227	28.6	9.4	62.1	224
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	3.0	2.6	94.3	230	1.5	0.5	98.0	197
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.7	1.3	97.0	232	-	0.5	99.5	195

Table 21, continued

Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	0.4	0.4	99.2	235	0.9	0.9	98.2	219
Local governing board, such as school board or town council	5.7	5.3	89.0	228	22.0	13.3	64.7	218
Marketing Cooperative	11.0	2.2	86.8	227	23.3	7.2	69.5	223
Farm Supply Cooperative	19.1	2.2	78.7	225	36.4	7.6	56.0	225

Figure 1. Location of Operator (Op) and Spouse (Sp) Respondents by County



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## Appendix A. Weighting.

The high nonresponse rate for this survey (61 percent of farm operators) indicates the potential for bias in the survey results. To improve the representiveness of the sample, we weighted the sample based upon two characteristics of the farm population: the farm operator age and gross farm sales. The population distribution is based upon the results of the 1987 Census of Agriculture. The weights were calculated as follows.

$$\begin{array}{l} \text{Weight for} \\ \text{Observation in} \\ \text{"Gross Sales-Age"} \\ \text{Category} \end{array} = \frac{\text{Percent of the population in} \\ \text{"gross sales-age" category i}}{\text{Percent of the sample in} \\ \text{"gross sales-age" category i}}$$

The specific weights assigned to each observation in a gross sales-age category are given below in Appendix Table 1.

Appendix Table 1. Weights assigned to farm operators and spouses

Age of Operator	Gross Sales of Farm Products Categories		
	<\$10,000	\$10,000- 99,999	≥\$100,000
Age ≤ 34	2.31	1.42	0.38
35-44	2.17	0.82	0.67
45-54	2.06	0.97	0.81
55-64	3.10	0.86	0.49
≥ 65 years	1.02	1.24	1.30

The weights indicate that farms with gross sales of farm products <\$10,000 for operators of all ages were under surveyed as their proportion surveyed is lower than their proportion observed in the farm population. Likewise older farms were also under surveyed in all the gross sales categories. Other categories especially farms with gross sales above \$100,000 were over represented in our sample.



Appendix Table 2. Comparison of weighted and unweighted personal characteristics of operators and spouses

Characteristics	Sample of Operators		Sample of Spouse	
	Unweighted	Weighted	Unweighted	Weighted
<b>Years of Age</b>				
Under 25 years	0.8	0.3	2.5	3.0
25-34 years	18.7	19.4	19.2	20.7
35-44 years	23.0	21.6	25.4	26.2
45-54 years	20.7	21.5	25.4	21.9
55-64 years	24.4	23.0	20.8	20.7
65+ years	<u>12.4</u>	<u>14.2</u>	<u>6.7</u>	<u>7.5</u>
	100%	100%	100%	100%
<b>Years of Education</b>				
1-8 years	15.7	15.5	3.4	5.4
9-12 years	49.1	53.5	58.7	58.1
13-16 years	32.5	27.9	35.8	35.1
17+ years	<u>2.7</u>	<u>3.1</u>	<u>2.1</u>	<u>1.4</u>
	100%	100%	100%	100%
<b>Net Family Income from All Sources</b>				
Loss	3.4	3.7		
\$1--\$9,999	18.8	19.0		
\$10,000--\$19,999	22.6	22.3		
\$20,000--\$29,999	23.8	24.1		
\$30,000--\$39,999	11.9	13.1		
\$40,000--\$49,999	7.7	8.9		
\$50,000--\$59,999	5.0	3.7		
\$60,000--\$69,999	2.3	2.3		
Over \$70,000	<u>4.6</u>	<u>2.9</u>		
	100%	100%		

Mean age of farm operator was 48.5 years for the Census of Agriculture and 48.9 years from our weighted survey respondents.

The weighting procedure had only a small effect upon the distributions by age, education and net family income.

Appendix Table 3. Comparison of weighted and unweighted respondents' farm size characteristics to characteristics of the total farm population of Minnesota

Characteristics	Sample of Operators		Farm Population <sup>1</sup>
	Unweighted	Weighted	
<b>Farm Size in Acres</b>			
1--9 acres	0.0	0.0	5.4
10--49 acres	3.8	6.8	11.1
50--179 acres	24.4	30.3	19.3
180--499 acres	42.5	43.2	36.4
500--999 acres	20.7	14.6	12.7
1,000+ acres	<u>8.6</u>	<u>5.1</u>	<u>5.1</u>
	100%	100%	100%
<b>Gross Sales of Farm Products</b>			
Less than \$10,000	16.2	31.4	31.4
\$10,000--\$39,999	20.0	20.5	25.9
\$40,000--\$99,999	28.5	28.8	23.4
\$100,000--\$249,999	25.8	15.5	15.1
\$250,000 or more	<u>9.6</u>	<u>3.9</u>	<u>4.2</u>
	100%	100%	100%

<sup>1</sup>1987 Census of Agriculture, (U.S. Dept. of Commerce)

Our survey reports small farms with fewer than 50 acres and over reports middle and large sized farms as compared with the farm population. Likewise the survey also under reports small farms in the gross sales categories and over reports the number of middle and larger size farms. The weighted sample will very closely resemble the farm population in the gross sales category as the weights are based, in part, upon the value of gross sales.

## Appendix B. Comparison between respondents and nonrespondents

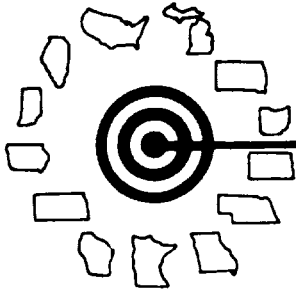
In order to gain additional information about possible bias 28 operator and 35 spouse nonrespondents were interviewed by telephone and asked several of the questions from the mail survey. The sample mean responses from the mail surveys were compared to those of the phone interviews using t-tests.

No significant difference was indicated between the respondents and the nonrespondents for most of the survey questions compared. The average age of the farm operator was 48.6 (farm spouses 46.0) for survey respondents as compared to 48.3 (45.0 for spouses) on the nonrespondent survey. Mean responses were compared for the two surveys and no statistical differences were indicated. Likewise no statistical differences were found for operator and spouse education, total family income and gross farm sales. Average owned acres of the mail survey was 284 acres as compared to 355 acres for the phone survey. This was statistically different ( $\alpha=0.2$  level). However average rented acres were statistically the same 295 for the mail survey and 304 for the phone survey.

Other variables compared were related to perceived quality of life, financial condition, overall satisfaction with farming and plans to continue farming. In this case the average mail surveyee indicated that he was more likely to discontinue farming operations.

There were no statistical differences indicated by the farm operator from a selection of the risk reducing behaviors in question 8 of the survey. Nor were the nonrespondents more or less likely to have off farm occupations.

Similar comparisons were made on the survey of farm spouses with no statistical differences observed.



## NORTH CENTRAL REGIONAL CENTER FOR RURAL DEVELOPMENT

IOWA STATE UNIVERSITY  
of Science and Technology  
216 East Hall  
Ames, Iowa 50011  
515-294-8322

Dear Farm Family:

There is considerable national interest in the social and economic well-being of farm families. While there is general agreement that the last decade has brought many changes to the farm industry, there is little information about how farm families have adjusted to these changes. We are conducting a 12 state study on the well-being of farm families, funded by the North Central Regional Center for Rural Development. A sample of farm families in each of the north central states is being asked to complete identical questionnaires. The states participating in the study are Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota, and Wisconsin.

There are two questionnaires in this packet--one to be completed by the farm operator and another to be completed by the spouse or household partner. We would like the person who is responsible for the majority of the farm operation decisions to complete the farm operator survey, and his/her spouse or household partner to complete the other questionnaire. You will note each questionnaire is numbered to enable us to match couples' responses and to ensure an adequate follow-up. If you are single, simply complete your questionnaire and indicate your marital status on the appropriate question.


You have been randomly selected from a list of all farm families in your state. Therefore, it is important that we hear from everyone. Let me emphasize that your responses will be kept in strict confidence and information about individual respondents will never be given out to anyone for any reason. In addition, we have provided separate envelopes for each person to protect individual confidentiality.

Please complete and return your questionnaire as soon as possible. The information you provide will be used by researchers, Extension staff, and others who deliver services and programs to farm families. On behalf of the research team, we sincerely hope you will participate in this survey, and we thank you for your help.

Sincerely,

Pete Korsching  
Director

Enclosures

 and justice for all  
The Iowa Cooperative Extension Service's programs and policies are consistent with pertinent federal and state laws and regulations on non-discrimination regarding race, color, national origin, religion, sex, age, and handicap.

*Iowa State University and U. S. Department of Agriculture cooperating*

# OPERATOR'S QUESTIONNAIRE

**DIRECTIONS**  
Please circle the appropriate number to answer each question. Your first impression is the answer desired on the following questions.

1. 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?"

	<u>Improved</u>	<u>Remained the same</u>	<u>Gotten Worse</u>	<u>Uncertain</u>	<u>Not Available</u>
a. Quality of schools. . . . .	1	2	3	4	5
b. Job opportunities. . . . .	1	2	3	4	5
c. Health care services . . . . .	1	2	3	4	5
d. Child care facilities . . . . .	1	2	3	4	5
e. Shopping facilities . . . . .	1	2	3	4	5
f. Police and fire protection . . . . .	1	2	3	4	5
g. Adult education opportunities . . . . .	1	2	3	4	5
h. Banking services . . . . .	1	2	3	4	5
i. Opportunities for entertainment and recreation. . . . .	1	2	3	4	5
j. The current financial condition of farmers has . . . . .	1	2	3	4	5
k. The current financial condition of agribusiness firms in your area has. . . . .	1	2	3	4	5
l. The current financial condition of lenders in your area has. . . . .	1	2	3	4	5
m. Your farm's financial condition has. . . . .	1	2	3	4	5

	<u>Yes</u>	<u>No</u>	<u>Not sure</u>
2. Would you recommend farming to your children or another relative? . . . . .	1	2	3

	<u>At least once a week</u>	<u>At least once a month</u>	<u>At least once or twice a year</u>	<u>Not at all</u>
3. How often do you work with other people in your community to solve local problems? . . . . .	1	2	3	4

	<u>Very sorry</u>	<u>Somewhat sorry</u>	<u>A little sorry</u>	<u>Not at all sorry</u>
4. Suppose that for some reason you had to move away from here. How sorry would you be to leave?	1	2	3	4

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

	Become Much Better	Become Somewhat Better	Remained The Same	Become Somewhat Worse	Become Much Worse
a. During the past five years, <b>your</b> family finances have. . . . .	1	2	3	4	5
b. During the past five years, the quality of life for <b>your</b> family has . . . . .	1	2	3	4	5
c. In the next five years the overall economic condition of farmers will . . . . .	1	2	3	4	5
d. Considering your farm's overall financial situation, the likelihood that you will continue to farm for at least the next five years has . . . . .	1	2	3	4	5
e. Compared to farmers in your area, your financial situation has . . . . .	1	2	3	4	5
f. All things considered, your satisfaction with farming has. . . . .	1	2	3	4	5
g. "Neighboring" over the past five years has . . . . .	1	2	3	4	5
h. Neighbors helping each other over the past five year has. . . . .	1	2	3	4	5
i. Do you believe the things you have in common with people in your community have. . . . .	1	2	3	4	5

6. Has your family made any of the following adjustments because of financial need in the past five years?

	<u>Yes</u>	<u>No</u>
a. Used savings to meet living expenses . . . . .	1	2
b. Sold possessions or cashed in insurance . . . . .	1	2
c. Purchased more items on credit . . . . .	1	2
d. Postponed major household purchase(s) . . . . .	1	2
e. Let life insurance lapse. . . . .	1	2
f. Cut back on charitable contributions. . . . .	1	2
g. Changed food shopping or eating habits to save money. . . . .	1	2
h. Changed transportation patterns to save money . . . . .	1	2
i. Reduced household utility use, such as electricity, telephone . . . . .	1	2
j. Postponed medical or dental care to save money . . . . .	1	2
k. Cancelled or reduced medical insurance coverage . . . . .	1	2
l. Borrowed money from relatives or friends . . . . .	1	2
m. Fallen behind in paying bills. . . . .	1	2
n. Decreased money saved for children's education. . . . .	1	2
o. Children have postponed education . . . . .	1	2
p. Spouse has taken off-farm employment . . . . .	1	2
q. You have taken off-farm employment. . . . .	1	2

	Greatly Increased	Somewhat Increased	Remained The Same	Somewhat Declined	Greatly Declined
7. a. Over the past five years, your personal level of stress has . . . . .	1	2	3	4	5
b. Your concern with your level of stress has . . . . .	1	2	3	4	5
c. On a day-to-day basis, your stress has. . . . .	1	2	3	4	5

8. Many farmers believe that the risk in farming has increased during the past five years. In **Column A**, please indicate what changes you have made **to reduce risk** in your operation. In **Column B**, please indicate the changes you are **planning to make** in the next five years. (Please answer both columns A & B)

	Column A Changes Made (1984-1988)		Column B Changes Planned (1989-1993)		
	YES	NO	YES	NO	MAYBE
a. Diversified farm by adding new crops . . . . .	1	2	1	2	3
b. Diversified farm by raising livestock. . . . .	1	2	1	2	3
c. Paid closer attention to marketing . . . . .	1	2	1	2	3
d. Postponed major farm purchase(s). . . . .	1	2	1	2	3
e. Reduced long-term debt. . . . .	1	2	1	2	3
f. Reduced short-term debt . . . . .	1	2	1	2	3
g. Bought additional land . . . . .	1	2	1	2	3
h. Sold some land . . . . .	1	2	1	2	3
i. Rented fewer acres. . . . .	1	2	1	2	3
j. Rented more acres . . . . .	1	2	1	2	3
k. Started a new business (not farming) . . . . .	1	2	1	2	3
l. Used the future markets to hedge prices. . . . .	1	2	1	2	3
m. Shared labor or machinery with neighbors . . . . .	1	2	1	2	3
n. Transferred land back to lender. . . . .	1	2	1	2	3
o. Sought training for new vocation. . . . .	1	2	1	2	3
p. Reduced expenditures for hired help. . . . .	1	2	1	2	3
q. Kept more complete financial records. . . . .	1	2	1	2	3
r. Changed from cash rent to crop share . . . . .	1	2	1	2	3
s. Bought crop insurance. . . . .	1	2	1	2	3
t. Reduced machinery inventory . . . . .	1	2	1	2	3
u. Sought off-farm employment . . . . .	1	2	1	2	3
v. Retire from farming . . . . .	1	2	1	2	3
w. Quit farming. . . . .	1	2	1	2	3

9. There are a number of government programs and laws designed to assist farmers. For each of the programs or laws listed below, please indicate whether you have participated in them over the past five years and how much help they provided.

	<u>YES, I participated in this program and found it to be:</u>			<u>NO, I did not participate in this program because:</u>			
	No Help	Some Help	A Lot of Help	Not Needed	Did Not Qualify	Not Available	Did Not Know About
a. Federal government commodity programs (e.g. Feed Grain, Dairy Support) . . . . .	1	2	3	4	5	6	7
b. Conservation reserve program (CRP) . . . . .	1	2	3	4	5	6	7
c. Loans from FmHA . . . . .	1	2	3	4	5	6	7
d. Farmer/lender mediation services . . . . .	1	2	3	4	5	6	7
e. 1988 Drought Assistance Act. . . . .	1	2	3	4	5	6	7
f. Federal all-risk crop insurance. . . . .	1	2	3	4	5	6	7
g. Chapter 11 bankruptcy (debt reorganization) . . . . .	1	2	3	4	5	6	7
h. Chapter 12 (debt restructuring for farmers) . . . . .	1	2	3	4	5	6	7
i. Vocational retraining/education program for self or family member . . . . .	1	2	3	4	5	6	7
j. Job Partnership Training Act or other off-farm job search assistance program . . . . .	1	2	3	4	5	6	7
k. Mental health counseling for yourself or family member . . . . .	1	2	3	4	5	6	7
l. Food stamps . . . . .	1	2	3	4	5	6	7
m. Fuel Assistance . . . . .	1	2	3	4	5	6	7
n. Unemployment benefits. . . . .	1	2	3	4	5	6	7
o. Income assistance (e.g. AFDC, SSI) . . . . .	1	2	3	4	5	6	7
p. Financial analysis or counseling by Extension Service. . . . .	1	2	3	4	5	6	7







## FARM OPERATION

In order to measure the extent of changes in farm operations from 1984 to 1988, please answer the following questions for last year (1988) and your best recollection for 1984.

	<u>1988</u>	<u>1984</u>
19. What percent of the labor used on your farm was provided by yourself and other family members? . . . . .	_____ percent	_____ percent
20. On the average, how many hours per week do you work on the farm? . . . . .	_____ hours	_____ hours
21. How many acres did you own? . . . . .	_____ acres	_____ acres
22. How many acres did you rent or lease FROM others? . . . . .	_____ acres	_____ acres
23. How many acres of land did you rent or lease TO others? . . . . .	_____ acres	_____ acres
24. Of the total acres you farmed in 1988 and 1984, how many were in:	<u>1988</u>	<u>1984</u>
a. Cropland (include set aside acres)	_____ acres	_____ acres
b. Pasture and Hay	_____ acres	_____ acres
c. Conservation Reserve Program acres	_____ acres	_____ acres
d. Timber/forest	_____ acres	_____ acres
25. Please indicate the number of acres planted to the following crops in 1988 and 1984. If you did not raise these crops, please enter "0".	<u>1988</u>	<u>1984</u>
Corn	_____ acres	_____ acres
Soybean	_____ acres	_____ acres
Wheat	_____ acres	_____ acres
Oats	_____ acres	_____ acres
Sorghum	_____ acres	_____ acres
Barley	_____ acres	_____ acres
Other	_____ acres	_____ acres
26. Please indicate the number of livestock/poultry produced in 1988 and 1984. (If you did not raise, please enter "0")	<u>1988</u>	<u>1984</u>
Beef Cows	_____ head	_____ head
Feeder Cattle	_____ head	_____ head
Dairy Cows	_____ head	_____ head
Sows	_____ head	_____ head
Ewes	_____ head	_____ head
Turkeys	_____ number	_____ number
Laying Hens	_____ number	_____ number

## FARM OPERATION

In order to measure the extent of changes in farm operations from 1984 to 1988, please answer the following questions for last year (1988) and your best recollection for 1984 .

	<u>1988</u>	<u>1984</u>
19. What percent of the labor used on your farm was provided by yourself and other family members? . . . . .	_____ percent	_____ percent
20. On the average, how many hours per week do you work on the farm? . . . . .	_____ hours	_____ hours
21. How many acres did you own? . . . . .	_____ acres	_____ acres
22. How many acres did you rent or lease FROM others? . . . . .	_____ acres	_____ acres
23. How many acres of land did you rent or lease TO others? . . . . .	_____ acres	_____ acres
24. Of the total acres you farmed in 1988 and 1984, how many were in:		
	<u>1988</u>	<u>1984</u>
a. Cropland (include set aside acres)	_____ acres	_____ acres
b. Pasture and Hay	_____ acres	_____ acres
c. Conservation Reserve Program acres	_____ acres	_____ acres
d. Timber/forest	_____ acres	_____ acres
25. Please indicate the number of acres planted to the following crops in 1988 and 1984. If you did not raise these crops, please enter "0".	<u>1988</u>	<u>1984</u>
Corn	_____ acres	_____ acres
Soybean	_____ acres	_____ acres
Wheat	_____ acres	_____ acres
Oats	_____ acres	_____ acres
Sorghum	_____ acres	_____ acres
Barley	_____ acres	_____ acres
Other	_____ acres	_____ acres
26. Please indicate the number of livestock/poultry produced in 1988 and 1984. (If you did not raise, please enter "0")	<u>1988</u>	<u>1984</u>
Beef Cows	_____ head	_____ head
Feeder Cattle	_____ head	_____ head
Dairy Cows	_____ head	_____ head
Sows	_____ head	_____ head
Ewes	_____ head	_____ head
Turkeys	_____ number	_____ number
Laying Hens	_____ number	_____ number

## FINANCIAL CONDITIONS IN FARMING

There is a continuing debate on the financial health of farming. Some people argue that the problem is being exaggerated, while others claim the financial condition remains a very serious problem. To help us assess the financial conditions in farming, we'd like you to answer the following questions.

27. As of January 1, 1989, what was the estimated current market value of your farm assets? . . . . . (including land, buildings, machinery, and livestock)
1. Real Estate Assets \$ \_\_\_\_\_
2. Non-Real Estate Assets \$ \_\_\_\_\_
- 
28. The value of your January 1, 1989 total assets, compared to a year earlier has : . . . . .
1. Increased \_\_\_\_\_
2. Remained the Same \_\_\_\_\_
3. Decreased \_\_\_\_\_
- 
29. As of January 1, 1989, what were your estimated total liabilities? (including all debts for land, buildings, machinery, livestock and unpaid bills) . . . . .
1. Real Estate Debts \$ \_\_\_\_\_
2. Non-Real Estate Debts \$ \_\_\_\_\_
- 
- 
30. Your debts as of January 1, 1989, compared to a year earlier have: . . . . .
1. Increased \_\_\_\_\_
2. Remained the Same \_\_\_\_\_
3. Decreased \_\_\_\_\_
- 
31. What was the gross farm sales, including government farm payments, from your operation in 1988? (Circle the appropriate range)
- |                       |                         |
|-----------------------|-------------------------|
| 1. Less than \$10,000 | 4. \$100,000--\$249,999 |
| 2. \$10,000--\$39,999 | 5. \$250,000--\$499,999 |
| 3. \$40,000--\$99,999 | 6. \$500,000 or more    |
- 
32. Which of the following categories comes closest to your net family income for 1988? (This includes off-farm employment, farming and non-farm income such as interest and Social Security)
- |                        |                       |
|------------------------|-----------------------|
| 1. A loss was realized | 6. \$40,000--\$49,999 |
| 2. \$1--\$9,999        | 7. \$50,000--\$59,999 |
| 3. \$10,000--\$19,999  | 8. \$60,000--\$69,999 |
| 4. \$20,000--\$29,999  | 9. Over \$70,000      |
| 5. \$30,000--\$39,999  |                       |

33. What percent of your total family income for 1988 was derived from:

Farming (including government farm payments) \_\_\_\_\_ percent

Off-farm employment (including self and spouse) \_\_\_\_\_ percent

Other non-farm income (i.e. interest, Social Security) \_\_\_\_\_ percent

TOTAL 100 percent

34. a. Do you anticipate you will apply for a new farm loan or add to existing farm loans for 1989? . . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_
- b. Do you anticipate any problem in securing adequate financing for farm operating expenses for Spring 1989? . . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_
- c. As of January 1, 1989, did you have any outstanding farm non-real estate loans . . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_
- d. Are you current on your non-real estate loans? . . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_
- e. As of January 1, 1989, did you have any outstanding land (real estate) mortgages? . . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_
- f. Are you current on your land (real estate) mortgages?.. . . . . 1. Yes \_\_\_\_ 2. No \_\_\_\_ 3. Not Sure \_\_\_\_

Comments:

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THANK YOU FOR YOUR ASSISTANCE

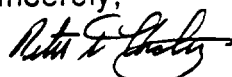
# SPOUSE'S QUESTIONNAIRE

This is a survey to determine the activities of spouses in the day-to-day operation of their farms. This survey is being done in conjunction with the operator's questionnaire. There are a few questions identical on both; however, most are different. Your first impression is the answer desired on the following questions.

Please complete and return your questionnaire in the enclosed self addressed return envelope. The information you provide will be kept strictly confidential and used only in State and Regional summaries. Please note there is no identification except a state code and sequential code to keep track of the questionnaire through the edit and summary programs and to match the operator and spouse questionnaires.

On behalf of the research team, we sincerely hope you will participate in this survey, and we thank you for the help.

Sincerely,



Peter F. Korsching  
Director of the North Central Regional  
Center for Rural Development

PK/jb

Enclosures

**DIRECTIONS: Please circle the appropriate number to answer each question.**

1. We are interested in the kinds of work you do on your farm. Please indicate whether you have performed the following duties and if your time devoted to these tasks has changed over the past five years.

	I Perform ----- These Duties -----				My Time on These ----- Duties Has -----		
	Always	Some- Times	Never	Not Done	Increased	Stayed the Same	Decreased
a. Field work .....	1	2	3	4	1	2	3
b. Milked or cared for farm animals.....	1	2	3	4	1	2	3
c. Run farm errands .....	1	2	3	4	1	2	3
d. Purchased major farm supplies and equipment.....	1	2	3	4	1	2	3
e. Marketed farm products through wholesale buyers or directly to consumers.....	1	2	3	4	1	2	3
f. Bookkeeping and maintained records.....	1	2	3	4	1	2	3
g. Done household tasks and/or child care.....	1	2	3	4	1	2	3
h. Supervised the farm work of others.....	1	2	3	4	1	2	3
i. Took care of a vegetable garden or animals for family consumption.....	1	2	3	4	1	2	3
j. Worked at an off-farm job.....	1	2	3	4	1	2	3

2. 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 spouse or someone else	Myself and spouse or someone else	Decision has never come up
a. Buy or sell land .....	1	2	3	4
b. Rent more or less land .....	1	2	3	4
c. Buy major household appliances .....	1	2	3	4
d. Buy major farm equipment.....	1	2	3	4
e. Produce a new crop or livestock .....	1	2	3	4
f. When to sell your agricultural products .....	1	2	3	4
g. Try a new agricultural practice.....	1	2	3	4

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

	Become Much Better	Become Somewhat Better	Remained The Same	Become Somewhat Worse	Become Much Worse
a. During the past five years, your family finances have .....	1	2	3	4	5
b. During the past five years, the quality of life for your family has.....	1	2	3	4	5
c. In the next five years the overall economic condition of farmers will .....	1	2	3	4	5
d. Considering your farm's overall financial situation, the likelihood that you will continue to farm for at least the next five years has ....	1	2	3	4	5
e. Compared to farmers in your area, your financial situation has .....	1	2	3	4	5
f. All things considered, your satisfaction with farming has .....	1	2	3	4	5
g. "Neighboring" over the past five years has.....	1	2	3	4	5
h. Neighbors helping each other over the past five years has.....	1	2	3	4	5
i. Do you believe the things you have in common with people in your community has.....	1	2	3	4	5

4. a. Suppose that for some reason you had to move from here. How sorry would you be to leave?

<u>Very sorry</u>	<u>Somewhat sorry</u>	<u>A little sorry</u>	<u>Not at all sorry</u>
1	2	3	4

b. How often do you work with other people in your community to solve local problems?

<u>At least once a week</u>	<u>At least once a month</u>	<u>At least once or twice a year</u>	<u>Not at all</u>
1	2	3	4



	Would help	Probably help	Probably would not help	Would not help	Unsure
--	------------	---------------	-------------------------	----------------	--------

- |       |   |   |   |   |   |
|-------|---|---|---|---|---|
| 5. a. | If a situation developed that would hurt your community, would residents in your community help in doing something about it?.....1  | 2 | 3 | 4 | 5 |
| b.    | If a farmer in your community had his/her farm foreclosed and some of the community residents thought it was unfair and organized a protest, would the <b>others</b> help out? .....1 | 2 | 3 | 4 | 5 |
| c.    | If a situation developed that would hurt your community, would <b>you</b> help in doing something about it?.....1   | 2 | 3 | 4 | 5 |
| d.    | If a farmer in your community had his/her farm foreclosed and some of the community residents thought it was unfair and organized a protest, would <b>you</b> help out? .....1        | 2 | 3 | 4 | 5 |

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

	Almost never	Occasionally	Daily	Does not apply
--	--------------	--------------	-------	----------------

- |    |   |   |   |   |
|----|---|---|---|---|
| a. | Problems in balancing work and family duties.....1              | 2 | 3 | 4 |
| b. | Conflict with spouse.....1                                      | 2 | 3 | 4 |
| c. | Conflict with children.....1                                    | 2 | 3 | 4 |
| d. | Adjusting to new government policies.....1                      | 2 | 3 | 4 |
| e. | Difficulty with child care arrangements .....1                  | 2 | 3 | 4 |
| f. | No farm help or loss of help when needed.....1                  | 2 | 3 | 4 |
| g. | Lacking control over weather and commodity prices.....1         | 2 | 3 | 4 |
| h. | Insufficient support from spouse in farm or family duties.....1 | 2 | 3 | 4 |
| i. | Indebtedness and debt-servicing problems.....1                  | 2 | 3 | 4 |

7. During the past twelve months, how often did your family **not** have enough money to afford the kind of:

	Very often	Fairly often	Not very often	Never
--	------------	--------------	----------------	-------

- |    |  |   |   |   |
|----|--|---|---|---|
| a. | Food your household should have? .....1        | 2 | 3 | 4 |
| b. | Clothes your household should have?.....1      | 2 | 3 | 4 |
| c. | Medical care your household should have?.....1 | 2 | 3 | 4 |

8. Below is a list of the ways you might have felt or behaved. How often have you felt this way during the past week?

	<u>Rarely</u>	<u>Sometimes</u>	<u>Occasionally</u>	<u>All the time</u>
a. I felt hopeful about the future.....	1	2	3	4
b. My sleep was restless .....	1	2	3	4
c. I was happy.....	1	2	3	4
d. I felt lonely.....	1	2	3	4
e. I was bothered by things that usually don't bother me.....	1	2	3	4
f. I had trouble keeping my mind on what I was doing.....	1	2	3	4
g. I felt depressed.....	1	2	3	4
h. I felt that everything I did was an effort.....	1	2	3	4
i. I enjoyed life.....	1	2	3	4
j. I felt sad.....	1	2	3	4

9. There are many ways of coping with serious farm problems such as drought and low prices. Listed below are some of these coping strategies. How often do you use any of them?

	<u>Use a great deal</u>	<u>Use quite a bit</u>	<u>Use somewhat</u>	<u>Never use</u>
a. Participate in church activities.....	1	2	3	4
b. Become more involved in activities outside the farm.....	1	2	3	4
c. Notice people who have more difficulties in life than I do.....	1	2	3	4
d. Tell myself that success in farming is not the only important thing in my life .....	1	2	3	4
e. Remind myself that for everything bad about farming, there is also something good.....	1	2	3	4
f. Put up with a lot as long as I make a living from farming.....	1	2	3	4
g. Go on as if nothing is happening.....	1	2	3	4
h. Make a plan of action and follow it.....	1	2	3	4
i. Try to make myself feel better by eating, drinking, smoking, using medication, etc.....	1	2	3	4
j. Refuse to think about it.....	1	2	3	4
k. Keep problems secret from others.....	1	2	3	4
l. Seek support from friends and/or relatives .....	1	2	3	4
m. Seek spiritual support from minister, priest, or other.....	1	2	3	4
n. Talk to a family counselor or other mental health professional.....	1	2	3	4
o. Don't expect to get much income from farming .....	1	2	3	4
p. Try to keep my feelings to myself.....	1	2	3	4
q. Talk to someone who can do something concrete about the problem .....	1	2	3	4
r. Wish that the situation would go away or somehow be over with .....	1	2	3	4

	Greatly Increased	Somewhat Increased	Remained The Same	Somewhat Declined	Greatly Declined
10. a. Over the past five years, your personal level of stress has.....	1	2	3	4	5
b. Your concern with your level of stress has .....	1	2	3	4	5
c. On a day-to-day basis, your stress has.....	1	2	3	4	5

11. We would like to ask you some questions about your social activities

	None	1-2	3-5	6-9	10 or more
a. How many clubs, organizations and other groups (such as bowling teams, church groups, P.T.A) do you belong to?.....	1	2	3	4	5
b. About how many people do you know from whom you can expect real help in times of trouble?.....	1	2	3	4	5
c. About how many relatives do you have that you feel close to?.....	1	2	3	4	5
d. About how many close friends do you have, people you can talk to about personal problems?.....	1	2	3	4	5

12. On the average, how often have you seen your close friends or relatives in the past month?

1. More than once a week      2. At least every week      3. At least once or twice a month      4. Not at all

13. There are a number of farm or local organizations. Please indicate both you and your spouse's membership activity in the following:

	Yourself			Spouse		
	Member	Former Member	Never Member	Member	Former Member	Never Member
a. Any farm organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives.....	1	2	3	1	2	3
b. Any women's branches of general farm organizations, such as Farm Bureau Women .....	1	2	3	1	2	3
c. Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association.....	1	2	3	1	2	3
d. Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts .....	1	2	3	1	2	3
e. Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics.....	1	2	3	1	2	3
f. Farm political action groups, such as a state Family Farm Movement or National Save The Family Farm Coalition.....	1	2	3	1	2	3
g. Local governing board, such as school board or town council.....	1	2	3	1	2	3
h. Marketing Cooperative.....	1	2	3	1	2	3
i. Farm Supply Cooperative.....	1	2	3	1	2	3



14. In the past five years, have you or your spouse:	<u>Yourself</u>		<u>Spouse</u>	
	Yes	No	Yes	No
a. Attended public meetings about farm or other issues.....	1	2	1	2
b. Talked to or written to government officials about public or farm issues .....	1	2	1	2
c. Signed a petition .....	1	2	1	2
d. Become more active in political groups.....	1	2	1	2
e. Participated in a protest over farm foreclosures .....	1	2	1	2

15. Until you were sixteen, did you live mostly on a farm? 1. Yes \_\_\_\_\_ 2. No \_\_\_\_\_

16. With which political party do you identify? 1. Democratic 2. Independent 3. Republican

17. Does your family have a religious preference? 1. No \_\_\_\_\_ 2. Yes \_\_\_\_\_ If yes, please circle the denomination.

1. Episcopalian, United Church of Christ, Presbyterian.
2. Methodist, Lutheran, Disciples of Christ, Christian, Central Christian, Disciples of Christ, First Christian, Northern Baptist, Reformed (such as Christian Reformed).
3. Southern Baptist, Church of Christ, Evangelical/Fundamentalist, Nazarene, Pentecostal/Holiness, Assembly of God, Church of God, Adventist.
4. Catholic
5. Jewish
6. Church of Latter Day Saints
7. Jehovah's Witness
8. Christian Scientist
9. Unitarian-Universalist
10. Other

18. If you worked off the farm or were self-employed in 1988, how much net income did you earn?

- |                       |                       |
|-----------------------|-----------------------|
| 1. Less than \$2,500  | 6. \$30,000--\$39,999 |
| 2. \$2,500--\$4,999   | 7. \$40,000--\$49,999 |
| 3. \$5,000--\$9,999   | 8. \$50,000--\$59,999 |
| 4. \$10,000--\$19,999 | 9. \$60,000--\$69,999 |
| 5. \$20,000--\$29,999 | 10. Over \$70,000     |

19. What percent of your family's net income for 1988 was derived from your off farm work? \_\_\_\_\_%

20. On an average, how many hours per week do you work on the farm? \_\_\_\_\_hours

21. Would you recommend farming to your children or another relative? 1. Yes \_\_\_\_\_ 2. No \_\_\_\_\_ 3. Not sure \_\_\_\_\_