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Farm Crisis

Personal and Family Stress

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Farmers and their families have always known stress — that uncomfortable feeling experienced when essential machinery breaks down in the middle of harvest, and someone must go to town for a new part; when the cows get out and are half way to the neighbors before anyone knows it; or when the weather won't cooperate, and the seedbed is not ready. Stress is a real part of farm life.

Ordinarily, most people can manage stress with little or no lasting effect, having learned through long experience what to expect and how to cope. Causes of such stress come and go fairly routinely. Generally, we know how to deal with these causes and the stress related.

Recently, a new, more threatening kind of stress has emerged among farmers and their families. This stress is different...different in that for those experiencing it and entangled within its source, there has been little or no prior warning, no previous personal experience and no easy way out. The source of this stress is the threat of possible or pending bankruptcy or foreclosure on the farm itself because of continuing financial circumstances beyond the farmer's control.

Sources and Circumstances

The farm population has declined continuously since it was first counted separately in 1920, a fact passively accepted by many as a matter of course. Fewer and fewer farms are needed to provide food for the nation. Why then is there such concern today? Several differences are apparent.

First, current levels of financial stress in agriculture are higher than they have ever been since the depression years. A survey conducted by the University of Idaho in March 1985 revealed definite signs of financial stress in Idaho's agriculture as evidenced by loan delinquency rates, debt-to-asset ratios and farming expectations (Meyer and Gardner 1985). Ten percent of the state's farmers show a

debt/asset ratio exceeding 70 percent indicating severe financial stress. An additional 25 percent of farmers were found to have debt/asset ratios between 40 and 70 percent, indicating serious financial problems.

More revealing of the situation as it contributes to personal and family stress, however, is the fact that over half (53.6 percent) of the farmers surveyed believe they will be forced out of farming within 5 years if the financial situation remains unchanged. The majority of these are younger producers with growing families. Many have not yet built their farm resources to the extent necessary to establish sufficient equity as have older farmers and thus must borrow more than most.

Second, the rate of decline in the farm population is steepening. Over the 60-year period from 1920 to 1980, the number of individuals living on farms decreased nationally from 31,974,000 in 1920 to 5,617,000 in 1980, an average of about 14 percent over each 10-year period. Comparable Idaho figures are 203,000 in 1920 and 69,000 in 1980, about 11 percent per **decade** (Table 1).

Since 1980, the rate of decline has increased dramatically, now anticipated at an **annual** rate between 5 and 10 percent and expected to extend for several years. Of those in the farm population, a greater proportion than previously are feeling the effect of the financial crunch. There is no safety in numbers for the relatively few remaining in farming.

Third, during the previous 60 years, the pull of bright lights, the excitement of the city and abundant new job opportunities contributed positive motivation for much of the urban migration of farm reared young adults. Leaving the farm was for many viewed as a somewhat romantic and adventuresome thing to do. Within the past 10 to 15 years, that appeal appears to have faded. More and more people, given the opportunity, have shown a preference for rural living.

Fourth, those who left farming during the 1920 to 1980 period generally did so willingly in order to improve their economic situation. Today, the financial crisis in farming shows no favorites. Farms of all sizes, all types of enterprises and in all areas of the state are feeling its effects. Commercial farms, those with gross sales of more than \$40,000 and especially those of more than \$200,000 are the ones experiencing the greater financial stress. Of these, many do not have off-farm sources of income to fall back on. Is it any wonder farmers and farm family members are experiencing emotional stress such as has developed recently?

Signs of Personal and Family Stress

Cooperative Extension Service faculty work extensively with farm families through local offices of the University of Idaho College of Agriculture. A group of these faculty members recently shared their experiences and perceptions of what was happening with many farm families experiencing the stresses and strains of the farm financial crisis.

Some of the visible signs of stress mentioned include personality changes and mood swings, withdrawal from friends and family members, avoidance or denial of the problem or placing blame on others, loss of self esteem, anger, anxiety and depression. Extension faculty indicated that many farmers mistakenly feel terribly responsible for the problems they face. Many feel guilty for having failed to carry on the heritage and tradition of their forefathers. Many of these farms have been in the family for two or more generations and now must be liquidated to cover debt.

Additional indirect signs of the problem witnessed by the Extension agents have included marital problems and

divorce, an increase in health and medical problems, substance abuse, child abuse, aggressive behavior and suicide.

Volunteers manning the Idaho Agricultural Hotline (800-257-3276), established to provide farm families with information, referrals and other resources for farmers caught in the farm crisis, indicated that although most questions initially related to financial matters, an increasing number of family-related emotional concerns were beginning to appear.

Little documentation has been collected on personal and family stress related specifically to the threat of possible or actual foreclosure on farms because of financial stress of the current magnitude. Some initial work has been done in Missouri by Judy and Bill Heffernan (1985). They conducted interviews with families who left farming primarily because of financial reasons between 1980 and 1985. In a preliminary report, the Heffernans indicated that anxiety and uncertainty over farming and its financial problems led to depression for 97 percent of the men and 100 percent of the women (Table 2). Nearly two-thirds of the family members interviewed reported withdrawing from family and friends, 74 percent of the men and 69 percent of the women reported experiencing feelings of worthlessness, and 66 percent of the men and 81 percent of the women reported experiencing great changes in moods.

Other stress symptoms reported by the Heffernans were increased physical aggression, problems with sleeping and eating, confusion, the inability to think or respond logically and increases in smoking and drinking.

The Heffernans focused part of their report on the problems and responses identified for the children of the farm families interviewed. Major, identifiable changes in behavior were reported by 56 percent of the families. Among these were school problems, behavioral upsets, increased fears and bitterness, anger and frustration over losing their future opportunity to farm the family farm. Some parents reported their youngsters, believing that their future as farmers was being denied by the family's loss of the farm, became very angry with them. Other parents appeared to either deny the impact on their children of the concerns faced by the adults or were so engrossed in handling their own stress that they were oblivious to their children's pain.

Changes in children noted by school systems in the area where interviews were conducted were compiled by a Missouri Extension county agriculturalist. This list includes:

1. Students of all ages show symptoms of stress.
2. Large increase in free lunches reported.
3. Noticeable need for medical attention in some children.
4. Need for dental work.
5. Students gobble up school lunches.
6. Students come to school hungry.
7. Students no longer complain about school lunches.

Adolescent behavioral changes reported by interviewed parents included increase in use of alcohol, becoming more withdrawn and bitter over diminished social status and being forced to move and change schools. School grades have

Tables 1. People on Farms: U.S. and Idaho, 1920-1980.

Year	United States	Idaho
1920	31,974,000	203,000
1930	30,529,000	189,000
1940	30,547,000*	203,000**
1950	23,048,000	165,000
1960	15,635,000	148,000
1970	9,712,000	102,000
1980	5,617,000	69,000

Source: U.S. Bureau of the Census, Decennial Census of Population. USDA Stat. Bul. No. 521-525, Farm Population Estimates, 1910-70.

Farm population definitions:

Before 1960 — based on self-identification of respondent.

1960-1978 — persons on places of 10 acres or more with at least \$1,000 of agricultural sales and on places under 10 acres with at least \$250 of agricultural sales.

Current — persons on places with at least \$1,000 of agricultural sales.

*Alaska and Hawaii first added in to U.S. population data.

**Idaho's farm population peaked in 1933-34 at 205,000.

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gone down in the face of increasing rebelliousness, sleep disorders, demands for attention and aggressiveness.

As noted in a *Wall Street Journal* article (1985), the upheaval is taking a mounting toll on a generation of rural youth. The tranquility of rural life is vanishing, and countless farm children are growing up in the atmosphere of constant worry, hopelessness, alienation or outright fear.

Community Responses

These findings are not unlike those reported for the general population when under severe stress. They reflect generally normal reactions to stressful situations and are to be expected. Helping people to understand that fact can be a major item. Helping those experiencing stress and its symptoms cope with the situation is important not only for the individual and his or her family but for the community as a whole. Helping others in the community become aware of the problems farm families are facing is equally important.

One avenue of help for farmers and farm families that currently exists is the Idaho Department of Agriculture Hotline, a source of information and referral for assistance with the financial aspect of the farm crisis. Volunteers provide help with questions related to bankruptcy or foreclosure proceedings, legal rights and sources of legal counsel.

For those who plan to stay with farming and want to increase their management capabilities, an educational program aimed at helping farmers learn more about the business end of running a farm, such as record keeping, farm accounting and financial planning, is in the planning stages. Pending legislative funding, this program will be conducted

jointly by the Idaho Department of Agriculture, the Department of Vocational Education and the University of Idaho College of Agriculture, beginning as early as summer 1986. Such resources will be valuable to farmers seeking to improve as managers.

Not all farmers will continue in farming, however. County resource groups, spearheaded by county agricultural agents and home economists, are being formed in many areas to provide support both for those continuing and those who face leaving farming. These community groups are preparing listings of local resources available to assist with specific problems such as social and mental health services, employment opportunities, bankruptcy and other financial matters.

Many community groups can help farm families who are facing stress. Some of these include local farmer organizations (Grange, commodity groups, Farm Bureau), women's organizations (Extension Homemakers, Idaho Women For Agriculture, church groups, LDS Relief Societies), leaders of youth organizations (4-H and FFA, scout organizations, boys and girls clubs), schools (PTAs, teachers and counselors groups) and churches.

The primary roles of these groups can be helping others in the community recognize the severity of the problem and helping to provide the emotional support various family members need. Organizing informational meetings designed to increase awareness of the farm situation and the stress all family members are experiencing is an important service community groups can provide.

The first and most important thing people need in time of stress is someone to listen and lend a friendly ear. Too often people who normally provide support to others

Table 2. Percent of respondents reporting common reactions to stress during recent times (Heffernan 1985).

Reactions	Have experienced		Continue to experience	
	Men(%)	Women(%)	Men(%)	Women(%)
Became depressed	97	100	56	72
Became withdrawn from family/friends	61	66	26	41
Became nauseous, lost appetite	49	47	18	34
Could fall asleep at night, but would awake and be unable to return to sleep	77	53	41	38
Experienced feelings of worthlessness	74	69	49	41
Became restless, unable to concentrate, agitated	72	81	41	38
Did anything to keep busy	67	41	46	31
Increased smoking	23	25	18	22
Increased drinking	18	12	10	6
Showed increased fear of things, people	38	31	18	25
Became more physically aggressive	49	31	26	9
Experienced great changes in moods, from low to high and back	67	81	36	47
Became confused	54	31	31	19
Became unable to think or respond logically	31	34	13	19
Became unusually silent for periods of time	62	53	44	28

Source: The effects of the agricultural crisis on the health and lives of farm families. Statement of Judith Bortner Heffernan, research associate, Dept. of Rural Sociology, Univ. of Missouri-Columbia. Prepared for a hearing before members of the Committee on Agriculture, U.S. House of Representatives. Presented at a coffee sponsored by Women Involved In Farm Economics (WIFE), Washington, DC, May 6, 1985.

Farm Related Sources of Stress

A 1979 study conducted in Iowa of general events known to cause stress in farm members placed these on a 200-point scale according to the magnitude of the stress. While the symptoms included are broader than just those related to the current financial problems faced by farmers, the ratings point out the relative degree of upset

occurring from these events even under relatively normal conditions.

Scores are averages for a small sample in Iowa. These sources were included among 47 life events known to cause stress among adults. **Maximum rating 200.**

Rating Event

123	Machinery breakdown at critical time
122	Disease outbreak in livestock
120	Becoming ill during planting or harvesting
117	Suffering a major personal illness
104	Finding a valuable animal dead
103	Loss of farm help or no help when needed
101	Having poor cash flow to meet obligations and budget

Rating Event

99	Serious weather-caused delay
97	Adjusting to new government regulations
90	Faced with sudden drop in commodities
89	Sudden increase in pace of work
87	Livestock getting out of pens
79	Major decision over crop/livestock investment
74	Unable to schedule time (interruptions)
73	Major machinery or facility purchase

Source: Stress on the Farm, North Central Regional Extension Publication 192a, January 1983. Co-sponsored by the Cooperative Extension Services of Indiana, Iowa, Michigan, Minnesota, Nebraska, Ohio and Wisconsin in cooperation with SEA-Extension, USDA.

(friends, neighbors, extended family members) fail to respond at all because of feelings of inadequacy or fear of saying the wrong thing. Having friends and relatives avoid the situation or ignore the pain they are undergoing can be equally devastating to people caught in the farm crisis. Both community members and the farmers and their family members need to realize farmers are not solely to blame for the situation. Everyone needs to understand that several factors, most beyond the individual's control, contributed to the situation (Meyer and Gardner 1985).

Finally, farm family members need to feel needed and wanted by the community, not abandoned. They need to know that they are still very much a part of the life of their community and hold an important place in it, that when the crisis is over, they will still have a role to play.

Conclusion

The farm crisis is reality for many farmers and ranchers in Idaho. Although about one-third face severe or serious financial problems, more than half (53.6 percent) of Idaho's 24,600 farmers indicated they believe they will

be forced out of farming within 5 years if the current financial situation continues.

Such a gloomy forecast implies real and potential emotional problems for the roughly 35,000 effected family members whose lives depend upon a healthy farm economy. By becoming aware of the problems faced by farm family members and potential reactions that can be expected of them, Idaho communities and individuals can provide the support their friends, neighbors and family members need to make it through these tough times.

Literature Cited

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