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EVALUATION OF NORTH DAKOTA'S
AGRICULTURAL MEDIATION SERVICE

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Project Report to
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Highlights

This study evaluated North Dakota's Agricultural Mediation Service from both borrower and creditor perspectives. The Mediation Service was evaluated based on a mail survey of 180 borrowers and 250 creditors using the mediation service. Survey returns were the basis for identifying participant attitudes of mediation service delivery.

Generally, farm borrowers had a friendly relationship with their creditor in mediation. Borrowers did not know how flexible their creditor would be during mediation sessions. Most borrowers had some understanding of the mediation process prior to the first mediation session, yet were fearful about participating in mediation. The primary reasons borrowers participated in mediation was the hope of a quicker, more private settlement than through bankruptcy. Borrowers rated mediation as a good way of solving financial problems among farm borrowers and creditors and believed the mediation procedure was fair.

Creditors perceived their relationship with borrowers as friendly, but were undecided about how flexible farm borrowers would be during mediation. Creditors understood the mediation process and felt confident before attending the first session. Creditors primarily participated in mediation because the borrower requested it. Secondary motives were a quicker, more private settlement than bankruptcy. Creditors felt mediation was a satisfactory way of solving borrower-creditor problems in general. Creditors rated mediation as a satisfactory way of solving their problems with farm borrowers. Nearly 40 percent of creditors believed that the mediation procedure was fair or very fair.

Borrowers and creditors suggested similar improvements for the mediation service. Specifically, respondents recommended documenting mediation sessions, establishing definite time intervals, requiring legally binding agreements, requiring all creditors to be present at mediation sessions, and developing a follow-up mechanism.

Mediation appeared to be an effective mechanism for resolving borrower-creditor conflicts. Most borrowers and creditors participating in mediation reached a settlement. The majority of farm borrowers and to a less extent creditors supported mediation. This implies that mediation was a constructive mechanism for settling financial problems among farm borrowers and their creditors.

EVALUATION OF NORTH DAKOTA'S AGRICULTURAL MEDIATION SERVICE

James F. Baltezare, Cole R. Gustafson,
and F. Larry Leistritz¹

Introduction

The 1980s were a time of extreme financial stress for farm borrowers and their lenders. Fluctuating monetary and fiscal policies combined with several years of drought created farm economic conditions similar to those of the 1930s (Harrington and Carlin 1987, Murdock and Leistritz 1988, Harl 1986). Farm bankruptcies and foreclosures during the 1980s were occurring at a rate seven times greater than the historic average (Federal Deposit Insurance Corporation 1987, U.S. Department of Agriculture 1985). Such conditions pitted farm borrowers against farm lenders as each side struggles for economic survival.

The United States Congress, in an effort to solve some of the financial problems facing both farm borrowers and lenders, enacted the Agricultural Credit Act of 1987 (P.L. 100-233, 1988). The Act restructures financial institutions providing credit to farmers, sets forth the conditions under which delinquent farm loans either are restructured or foreclosed upon, and provides delinquent borrowers with numerous borrower rights. One provision of the Act (Title V) established federal funding for developing and operating state-sponsored agricultural mediation programs. These programs were designed to settle credit disputes between delinquent farm borrowers and their lenders and minimize legal expenses of each party. Specifically, Title V

- established guidelines for state mediation programs,
- established matching federal grants for operations of qualifying state mediation programs,
- required certain federal agencies (Farmers Home Administration or FmHA) that make, guarantee, or insure farm loans to participate in the mediation process, and
- required Farm Credit System (FCS) institutions to participate in the mediation program.

The intent of the mediation program was to furnish a mechanism whereby agricultural borrowers and lenders could resolve their financial problems.

North Dakota's Agricultural Mediation Service

Prior to the Agricultural Credit Act of 1987, the North Dakota Department of Agriculture used "informal mediation" to resolve farm borrower/lender disputes. Farmers would contact the state agriculture

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department requesting assistance in dealing with their financial problems. The agriculture department would then assign credit counselors to help farm operators develop financial plans to meet financial obligations. If necessary, credit counselors would try to bring borrowers together with their lenders in an attempt to resolve financial disputes. Lenders such as FmHA and FCS were not required by law to participate and could foreclose on borrowers once loans become delinquent. Only state appropriated funds were available to support the efforts of credit counselors.

Passage of the Agricultural Credit Act of 1987 created "formal mediation" proceedings. Either a farm borrower or a creditor of a delinquent farm borrower could request mediation. Mediation must be offered and time to complete the mediation process must given to FmHA and FCS borrowers before foreclosure proceedings could be initiated. Participation by other creditors is strictly voluntary.

The Agricultural Mediation Service provides farmers with a negotiator (whose duties are similar to those of past credit counselors) once a farmer or lender requests mediation. Credit counselors/negotiators help farm operators prepare financial documents necessary to participate in the mediation process. The service assigns a mediator to each case. The mediator arranges meetings between farm borrowers and their lenders to resolve financial conflicts. The credit counselor/negotiator attends the mediation meeting with the borrower and is required by law to negotiate on behalf of the borrower. Borrowers and lenders attempt to resolve their financial differences at the meeting with the mediator acting as a moderator and facilitator. Participants either reach an agreement or agree that a solution is unattainable. Creditors can initiate foreclosure proceedings only after mediation reaches an impasse.

North Dakota established its mediation service in January 1989 and held its first mediation sessions in March 1989. The mediation service is responsible for training mediators, accepting applications for mediation, and arranging meetings between farm borrowers and lenders. The state provides credit counselors/negotiators who supply farm management counseling, technical support, and financial advice to farm borrowers engaged in mediation.

The mediation program is strictly voluntary for borrowers, and nominal fees are charged to participants (starting December 1, 1989). (A waiver may be granted to those unable to pay.) The program gives farmers and lenders an opportunity to negotiate a mutually acceptable resolution of the borrower's debt delinquency. Mediation can yield similar results as bankruptcy while minimizing legal fees and court costs of both lender and borrower.

Over 1,385 requests for mediation were initiated during 1989. As of December 31, 1989, 212 cases were still open. Of the 1,174 mediation cases resolved during 1989, 605 farm operators were offered mediation and either declined or did not respond and therefore lost the right to mediate. Of the remaining 569 cases which went to mediation, 65 percent ended with some type of agreement between borrower and lender. The mediation service uses 10 mediators and employs between 35 and 40 credit counselors/negotiators.

Role of Mediators

Mediators play an important role in the mediation process, for they are responsible for bringing farm borrowers and their creditors together in an attempt to negotiate a voluntary settlement mutually acceptable to both parties. The mediator's primary duty is to facilitate discussions between farm borrowers and creditors. Specific mediator duties include

- mediating between farm borrowers and their creditors,
- conducting mediation meetings in a manner ensuring issues from both parties are heard and fairly represented,
- listening to borrowers' and their creditors' concerns and interests,
- advising borrowers of available assistance programs, and
- advising, counseling, and assisting borrowers and creditors in arriving at an agreement.

Mediators are the central figure in resolving financial conflicts between farm borrowers and lenders.

Methods mediators use to reach settlements range from "orchestrating" to "dealmaking" (Kolb 1983). "Orchestrators" provide a forum for the parties to meet with only limited input. "Dealmakers" try to develop a package acceptable to both sides and take an active role in negotiations. The ability of the mediator to "orchestrate" or "make deals" is a primary factor determining whether the mediation process is successful (Kochan et al. 1979).

Mediation Benefits

Mediation is a process whereby a neutral third party helps participants (farm borrowers and their creditors) reach a voluntary agreement to resolve financial disputes (Kochan et al. 1979). The number of settlements reached represents the effectiveness of mediation. Alternatively, mediation can be described as a narrowing process. Participants start with a number of differences and resolve each one by one until none remain and a total agreement is reached. Therefore, mediation success can be evaluated by the number of individual issues resolved. Individual issues in agricultural mediation might include estimating future cashflows, forgiving principal and interest payments, lowering interest rates, and extending loan duration.

Mediation benefits both farm borrowers and creditors. The major benefit is the potential to resolve borrower/creditor disputes as an alternative to foreclosure or bankruptcy, thus avoiding associated monetary costs, time demands, and uncertainty (Gustafson et al. 1987). Faiferlick and Harl (1988) estimated costs for borrowers involved in Chapter 12 bankruptcy to be \$9,900 for attorney's fees and expenses and \$3,400 for trustee's fees. The time required to complete bankruptcy proceedings was nearly four times longer (and more expensive) than settlements negotiated outside of bankruptcy. Additional out-of-pocket expenses for borrowers and creditors were court costs and bookkeeping and accounting costs. Other potential benefits of mediation for

both borrowers and creditors include reduced legal costs, a quicker and more private settlement, and an overall favorable settlement compared to bankruptcy or foreclosure.

Farm borrowers could use mediation to delay appeal or foreclosure proceedings. Delays might allow the farm borrower more time to identify and evaluate legal, business, and personal alternatives and provide more time for economic conditions in North Dakota to improve, especially after two consecutive drought years. An additional step before foreclosure might extend the time involved in the overall settlement process, adding to creditors' costs and potentially making them more willing to negotiate and make concessions.

Settlements reached through mediation might allow the borrower to remain on the farm. Mediation agreements could involve restructuring loan payments and/or modifying the farm operation. Modifications might include selling some assets or changing enterprise combinations to create a feasible farm plan. Restructuring loans and/or modifying the farming operation could produce a farm plan so borrowers could pay bills and continue farming.

Creditors face considerable economic costs as a result of delinquent or nonperforming loans (Gustafson et al. 1987). Economic costs include uncollected principal and interest, maintenance costs (i.e., insurance, property taxes, and repairs), and losses on the sale of collateral property. Creditors encounter further financial uncertainty from changes in collateral values from the time of default until the obligation becomes current or collateral is acquired.

Mediation allows creditors to turn some delinquent loans into performing loans, thus reducing economic costs associated with delinquency. Credit institutions may be willing to forgive principal and interest payments in arrears, lower loan interest rates, and extend the loan duration to establish a performing loan. The average debt write down (debt forgiven to restructure loans) per FmHA borrower through November 1989 was an estimated \$146,000 (Taylor 1990). The average debt write off (debt forgiven in loan buyouts or liquidations) during the same period was \$204,800 per FmHA borrower. Creditors may have a financial incentive to participate in mediation in an attempt to write down delinquent loans. By shortening delinquency periods and using write downs rather than write offs, overall losses to credit institutions may be less with agreements reached through mediation rather than through bankruptcy.

Creditors may want to avoid legal uncertainties associated with bankruptcy. Mediation provides creditors an ample chance to participate in negotiations and influence mediation settlements. The ability of creditors to affect settlements may be lost in bankruptcy proceedings.

Purpose

The purpose of this study was to evaluate North Dakota's Agricultural Mediation Service. Specific objectives included

- determining expectations and motives of farm borrowers and creditors who participated in agricultural mediation,
- estimating the cost of mediation for farm borrowers and creditors,
- assessing the effectiveness of the mediation process from borrower and creditor perspectives,
- evaluating both mediators and credit counselors/negotiators used by the North Dakota Agricultural Mediation Service, and
- identifying potential improvements to the mediation service.

The North Dakota Agricultural Mediation Service was evaluated from both farm operator and credit institution perspectives so both sides could make their opinions known and potential changes in the program could be identified to improve the mediation service delivery.

Analytical Procedure

Information for the study was obtained from mail surveys of both farm borrowers and financial institutions. Although separate questionnaires were developed, major portions of each were similar so borrower and creditor attitudes could be compared. Each questionnaire consisted of several sections designed to evaluate specific aspects of the mediation service.

The borrower questionnaire consisted of five sections. Section 1 estimated the cost required to participate in the mediation process and presented potential motives for trying mediation. Section 2 rated the usefulness and abilities of the mediator. Section 3 evaluated mediation as a means of solving borrower/creditor conflicts. Section 4 rated the assistance provided by the credit counselor/negotiator. Section 5 elicited socioeconomic and demographic information of respondents.

The creditor questionnaire consisted of four sections. Sections 1, 2, and 3 were identical to the borrower questionnaire evaluating the mediation process, mediators, and mediation in general as a means of resolving borrower/creditor conflicts. Section 4 obtained information on the credit institution size (expressed in terms of loan volume) and location.

Responses from sections 1, 2, and 3 from both the borrower and creditor questionnaires were compared to isolate significant differences in opinions among farmers and lenders. Significant differences may indicate specific areas where the mediation service could be modified to improve program content and delivery. Comparisons were made within each survey group to further identify characteristics of participants who benefitted most (or least) from the service. This provided a program evaluation across geographic areas, classes of creditors, and types of borrowers.

Classifications

Characteristics of respondents were used to develop classifications within borrower and creditor survey groups. Classifications were used to isolate specific types of borrowers and lenders who are likely to use the mediation service and to be successful in reaching an agreement through mediation. Borrowers and lenders receiving the greatest benefit from the program can be identified. Isolating borrowers and lenders likely to resolve their financial problems through mediation allows the service to target the mediation program for these individuals and institutions. The result is more efficient use of available financial resources supporting the mediation program.

Borrowers

Respondents to the borrower survey were organized into specific classifications to further analyze borrower responses. Borrower classifications (Table 1) included

- geographic location,
- age,
- education,
- farm income
- farm size,
- major creditor involved in mediation, and
- whether some type of settlement was reached.

Respondents were organized into geographic locations based on their county of residence (Figure 1). Farm income represented the dollar value of total gross receipts for agricultural products sold during 1988. Farm size was estimated by summing the number of acres the farmer owned and rented. Type of borrower represented the borrower's largest creditor involved in mediation.

Creditors

Respondents to the creditor survey were classified into survey groups (Table 2) by

- credit institution type,
- credit institution size,
- percentage of agricultural loans,
- geographic location, and
- percentage of settlements reached.

TABLE 1. BORROWER CLASSIFICATIONS, NORTH DAKOTA
AGRICULTURAL MEDIATION SERVICE SURVEY, 1990

Classification/Group	Number of Respondents	Percentage
Geographic Location		
West	16	9
West Central	55	32
East Central	67	38
East	37	21
Age (years)		
45 or less	57	35
46 to 54	53	33
55 or older	52	32
Education (years)		
12 or less	93	58
more than 12	67	42
Farm Income (thousands)		
\$45 or less	48	36
\$46 to \$90	41	31
more than \$90	44	33
Farm Size (acres)		
800 or less	52	33
801 to 1,600	54	35
more than 1,600	49	32
Type of Creditor		
FCS	26	15
FmHA	136	79
Commercial Banks	10	6
Settlements		
Yes	91	56
No	73	44

Credit institution size was based on the dollar value of all loans processed by the institution during 1988. The percentage of agricultural loans was estimated by dividing the total dollar value of agricultural loans processed by the total dollar value of all loans processed in 1988. Percentage of settlements reached was estimated by dividing the number of successful settlement cases by the number of mediation cases the credit institution participated in.

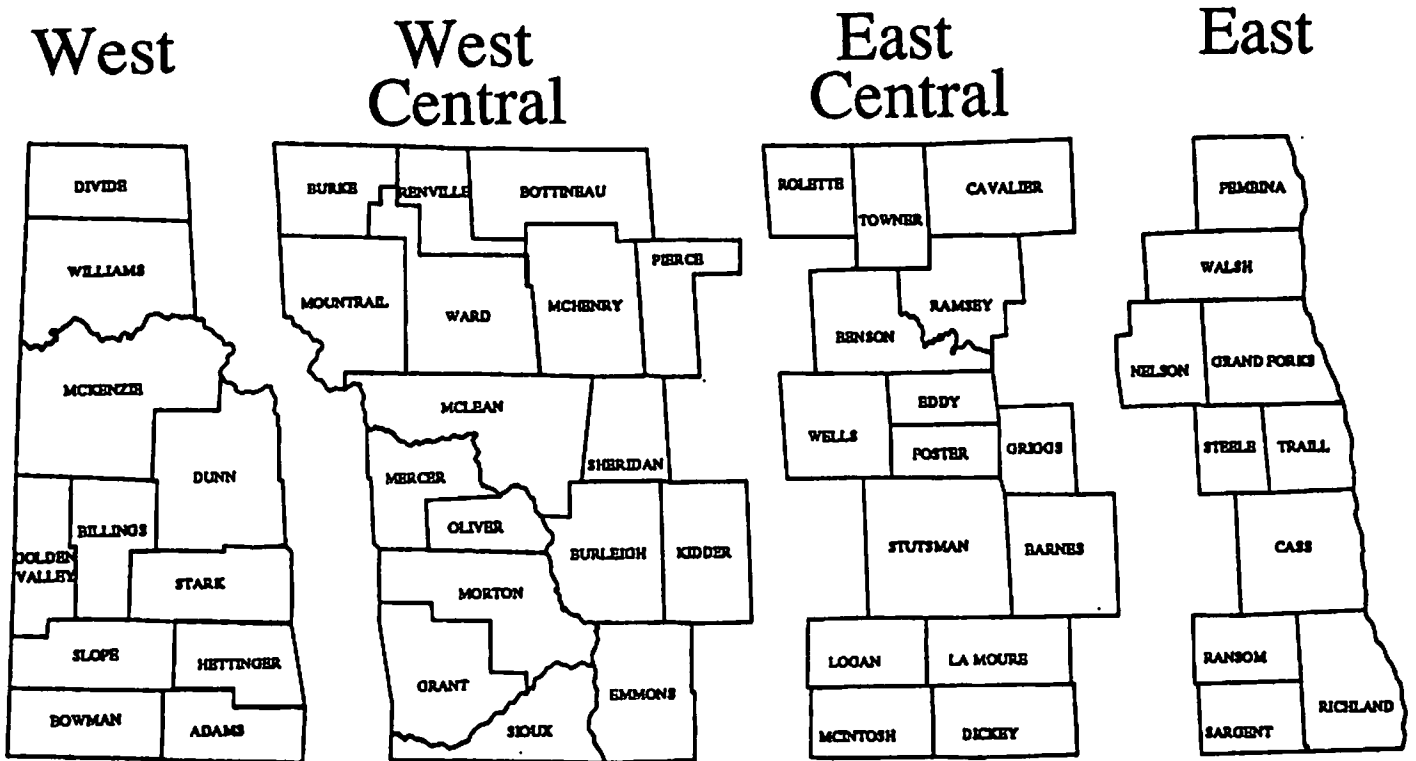


Figure 1. North Dakota Geographic Locations

Statistical Tools

Means and frequencies were developed and presented, as appropriate, for all questions by borrower and creditor classifications. Various significance tests were used to determine if differences existed among classifications for nonparametric (attitudinal) and parametric (descriptive) parameters. A Kruskal-Wallis test (used to test attitudinal parameters) or a T-test (used to test descriptive parameters) was used to determine if significant differences existed among various classifications for appropriate survey questions.

Kruskal-Wallis Test

A Kruskal-Wallis test was used to detect differences in responses among survey classifications for questions with yes/no and ranking responses. Kruskal-Wallis (K-W) one-way analysis of variance by ranks is useful in testing whether independent samples are from different populations (Daniel 1978). The K-W test determines whether differences among samples represent merely chance variations or genuine population differences (Siegel 1956). The test converts scores to ranks using more of the information in the observation than just a mean test and is useful in situations where a normality assumption (homoscedasticity) does not hold or is not critical (Mendenhall et al. 1974).

TABLE 2. CREDITOR CLASSIFICATIONS; NORTH DAKOTA AGRICULTURAL
MEDIATION SERVICE SURVEY, 1990

Classification/Group	Number of Respondents	Percentage
Geographic Location		
West	16	14
West Central	37	33
East Central	34	31
East	24	22
Credit Institution Type		
FCS	17	7
FmHA	46	19
Commercial Banks	113	46
Credit Unions	71	28
Credit Institution Size (million)		
\$3.5 or less	28	33
\$3.6 to \$15.0	31	37
more than \$15.0	25	30
Percentage of Agricultural Loans		
65 percent or less	30	36
66 percent to 95 percent	29	35
more than 95 percent	25	29
Percentage of Settlements Reached		
1 percent or less	32	34
2 percent to 65 percent	28	30
more than 65 percent	33	36

T-Test

A T-test was used to determine if the means from two different classifications were the same. The basic T-test accommodates the assumption that the variances from classifications were unequal. The T-test assumes variables are normally and independently distributed within each classification (SAS Institute Inc. 1985).

Weighted Average Index

A weighted average index was developed to facilitate comparisons between overall borrower and creditor responses and among their respective classifications. The index allows responses to Likert-type questions to be summarized into one value representing the general attitudes of respondents.

The weighted average index is a quick reference to identify differences in opinions among respondents.

The weighted average index (WAI) for Likert-type attitudinal questions was estimated with the following equation:

$$\text{WAI} = (1\% \text{ of } 1 \text{ responses}) + (2\% \text{ of } 2 \text{ responses}) + (3\% \text{ of } 3 \text{ responses}) + (4\% \text{ of } 4 \text{ responses}) + (5\% \text{ of } 5 \text{ responses}).$$

The equation places different weights on each response. Weighted responses are summed to estimate an overall weighted average score for a particular question. The overall weighted average score can be compared to other scores for the same question as well as related questions among groups and classifications to identify differences in opinions.

Significance Testing

Responses among and within survey classifications were compared using the K-W test and T-test to determine if significant differences existed. A 90 percent confidence level was assumed to be sufficient for this type of data. Specifically, responses of creditors and borrowers to questions relating to expectations, motives, costs, mediators, and mediation in general were compared to identify areas of significant differences. Significance tests were also performed within classifications to identify differences among types of borrowers or lenders.

Data Collection Procedure

A mail survey was used to collect data from both borrowers and creditors who participated in mediation during 1989. The borrower sample consisted of 480 farm operators who had used the mediation service (Table 3). Borrowers surveyed took part in the mediation program with FmHA and/or FCS and either had or had not reached some type of agreement with FmHA or FCS through the mediation program.

Most of the farm borrowers (85 percent) using the mediation service attempted to resolve delinquencies with FmHA. The majority (65 percent) of the FmHA borrowers in the sample reached an agreement through mediation. Just over 15 percent of the borrower survey were farmers who mediated with FCS. Most (63 percent) were able to resolve delinquencies through mediation.

Over 355 financial institutions were surveyed (Table 3). Financial institutions surveyed were

- county and district FmHA offices,
- branch and regional FCS associations,
- credit unions, and
- state and national banks in North Dakota.

TABLE 3. SURVEY GROUPS AND SAMPLE SIZES, NORTH DAKOTA
AGRICULTURAL MEDIATION SERVICE SURVEY, 1990

Survey Group	Sample Size	Percent of Survey Group
Creditors		
Farmers Home Administration (county and district offices)	54	15.1
Farm Credit Services (branch and regional associations)	32	8.9
Credit Unions	115	32.0
State and National Banks	<u>158</u>	<u>44.0</u>
Total	359	100.0
Farmers		
Farmers Home Administration		
Reached an Agreement	273	56.8
No Agreement	134	27.8
Farm Credit Services		
Reached an Agreement	45	9.6
No Agreement	<u>28</u>	<u>5.8</u>
Total	480	100.0
Totals	839	

The majority of creditors surveyed were state and nationally chartered banks. Financial institutions surveyed may or may not have participated in the North Dakota Agricultural Mediation Program. Institutions participating in the mediation process were asked to complete the questionnaire. Non-participating institutions were asked if they had eligible borrowers and if so would they indicate why they did not participate.

Survey Instrument Design

A borrower (Appendix A) and a creditor (Appendix B) survey instrument were developed to evaluate the quality of the mediation service and mediation as a way of resolving borrower/lender conflicts. Questionnaires contained several sets of statements from which respondents could select responses from a Likert-type scale (Likert 1967). Additional closed-ended and open-ended questions were included. Personnel in the Agricultural Economics Department, Fargo, and Agricultural Mediation Service, Bismarck, reviewed survey instruments to identify ambiguous, inflammatory, or unnecessary questions and to ensure study objectives would be met.

The borrower survey instrument was designed to collect opinions and attitudes of farm operators using the mediation service. Specifically, borrowers were asked to comment on the mediation process and mediation in

general as a way of solving borrower/lender conflicts. Borrowers were asked to evaluate the mediator and credit counselor/negotiator assigned to their case. The survey instrument was used to identify possible motives for trying mediation. The questionnaire collected socioeconomic characteristics of respondents including age, county of residence, marital status, education, years as principal farm operator, type of farm business, farm income, farm enterprises, and farm size. The questionnaire was used to identify borrower expectations before mediation proceedings and their thoughts afterward.

The creditor questionnaire was designed to collect opinions and attitudes of financial institutions involved in mediation proceedings. Credit institutions were asked to comment on the mediation process and evaluate mediation as a way of solving financial conflicts with borrowers. Creditors were asked to evaluate mediators and identify their motives for trying mediation. Selected characteristics of responding credit institutions were also collected including total and agricultural loan volume, county in which the institution was located, and whether the credit institution was affiliated with a multibank holding company.

Mailings

The North Dakota Agricultural Mediation Service supplied two sets of mailing labels for each survey group. Mailing lists were sorted by ZIP code to facilitate bulk-rate mailing. One set of labels was used to address the initial mailing. Questionnaires were sent in a window envelope printed with a return address, bulk-rate mailing permit, and a forwarding and return postage guaranteed, address correction requested (Appendix C).

A cover letter was included asking potential respondents for their cooperation and providing information about survey sponsors. A self-addressed business reply envelope was supplied with each questionnaire. The second mailing contained a brief reminder stating this was the last opportunity to respond (Appendix C).

The initial mailing was sent January 11, 1990. As responses were received, corresponding labels on the remaining mailing label set were removed, leaving only nonrespondents' labels. Those not responding to the initial mailing within three weeks were mailed a second questionnaire February 1, 1990.

Over 430 questionnaires were returned--250 creditor and 180 borrower surveys (Table 4). Response rates were 69 percent and 38 percent for the creditor and borrower surveys, respectively. The overall response rate was 52 percent.

Nonresponse Bias

Nonresponse bias can exist when only a portion of a sample replies and when reasons for nonresponse are related to the survey topic (Kish 1967). Characteristics of nonrespondents could be significantly different from those who do respond. Wrong addresses, deaths, literacy, and loss of questionnaire

TABLE 4. RESPONSE RATES, BY SURVEY GROUP, NORTH DAKOTA
AGRICULTURAL MEDIATION SURVEY, 1990

Survey Group	Sample Sizes	Returns	Percent Response
Borrowers	480	183	38
Creditors	<u>359</u>	<u>249</u>	<u>69</u>
Totals	839	432	52

in the mail are not likely sources of nonresponse bias. The opinions of these individuals will usually not be biased in either a positive or negative way with respect to the survey topic. Reasons for refusing to respond that may lead to nonresponse bias in both the borrower and creditor surveys are strong feelings against the Agricultural Mediation Service personnel (i.e., mediators and negotiators/credit counselors) and the mediation process, feelings toward borrowers/creditors involved, and whether settlements were reached through the mediation.

A follow-up mailing was used in this study to mitigate potential nonresponse bias. Additional mailings increase response rates, helping to minimize possible nonresponse bias.

The potential for nonresponse bias can be examined by comparing responses among mailings for certain questions in the borrower and creditor questionnaires (Wellman et al. 1980). Questions selected from the borrower survey were Numbers 5 (relationship with largest creditor), 7 (was a settlement reached through mediation), 14 (competence of credit counselor/negotiator), 23 (case presented fairly by mediator), and 27 (fairness of mediation). Questions selected from the creditor survey were Numbers 4 (relationship with borrowers), 7 (were settlements reached through mediation), 21 (cases presented fairly by mediators), and 25 (fairness of mediation). Responses among mailings were compared using a Kruskal-Wallis test (K-W). Significant differences in responses were based on a 90 percent confidence level.

No significant differences were found in responses to the five borrower questions among mailings nor among responses to the four questions tested in the creditor survey. This suggests little potential for nonresponse bias to exist in either survey.

Results

Survey responses are presented for both borrowers and creditors and for each of the borrower/creditor classifications. Responses are organized into several general areas including

- respondent characteristics,
- expectations,
- motives,
- settlements,
- costs,
- logistics,
- mediation process,
- mediator evaluations,
- credit counselor/negotiator evaluations, and
- mediation service improvements.

Survey responses in these areas provides the basis for evaluating mediation service delivery.

Respondent Characteristics

Socio-demographic characteristics of borrowers were examined to identify the types of individuals using the mediation service. Identifying characteristics of borrowers using mediation will facilitate targetting service delivery. Characteristics of creditors responding were examined to identify the types of creditors participating in mediation.

Borrowers

The average responding borrower participating in mediation was 50 years old (Table 5). The majority of borrowers were married and had a high school education. Most borrowers operated an individual farm business with crops generating 50 percent or more of the farm's gross income in 1988.

The average respondent had been operating the farm business for nearly 25 years (Table 6). Average farm size was approximately 1,500 acres and generated over \$83,000 in gross income. Over a third of the borrowers had some type of off-farm employment.

The characteristics of borrowers responding (especially age, education, and farm size) were similar to those found in another study estimating the financial and socioeconomic characteristics of North Dakota farm and ranch operators (Leholm et al. 1985). Similarities between the two imply that farm operators using the mediation service are representative of a typical or average North Dakota farmer based on socio-demographic characteristics. This may provide some insight of the magnitude and extent of financial problems facing North Dakota farm operators.

Forty-five percent of the responding borrowers participated in mediation proceedings with FmHA (Table 7). Other financial creditors borrowers indicated participated were FCS and commercial banks. Nearly 10 percent of the respondents indicated businesses were involved in the mediation process.

TABLE 5. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDING BORROWERS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Characteristic	Responses	Percent
Age (years)		
Less than 46	57	35
46 to 54	53	33
55 and over	52	32
Mean = 50		
Median = 50		
Marital status		
Married	137	85
Single	11	7
Other	13	8
Education level (years)		
8 or less	18	11
9 through 12	75	47
13 through 14	46	29
15 through 16	17	11
17 and over	4	2
Farm business ownership		
Individual	140	88
Partnership	17	11
Corporation	2	1
Farm enterprises		
Crops	87	58
Livestock	25	16
Mixed	39	26

Almost 80 percent of the borrower respondents reported that their largest debt obligation was with FmHA. This compares with 15 percent and 6 percent for FCS and commercial banks, respectively. FmHA borrowers are more likely to be in a position to use the mediation service to resolve financial problems.

Creditors

The majority of creditors responding did not participate in mediation (Table 8). However, over half of the FCS and nearly all FmHA offices responding did participate. Some creditors not participating did have

TABLE 6. CHARACTERISTICS OF RESPONDING BORROWERS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Characteristic	Mean ^a	Median ^b	Range
Principal operator (years)	24	24	2 - 48
Gross receipts (dollars)	\$83,272	\$66,789	\$0 - \$430,000
Off-farm income (percent)	35	17	0 - 100
Acres owned	979	785	40 - 7,500
Acres leased	841	480	0 - 11,500
Farm size (acres)	1,479	1,200	160 - 12,662

^a Average

^b Middle observation

TABLE 7. CREDITORS PARTICIPATING IN MEDIATION REPORTED BY RESPONDING BORROWERS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Creditor	Responses	Percent
Farm Credit Services (FCS)	52	15
Farmers Home Administration (FmHA)	156	45
Commercial bank (CB)	65	19
Credit union (CU)	10	3
Insurance companies (IC)	1	0
Businesses (B)	32	9
Individuals (I)	19	6
Other (O)	8	2
Total	343	100

eligible borrowers. Reasons given for not participating by creditors who had eligible borrowers included:

FmHA

- *Borrower did not participate.*

FCS

- *Meditations were conducted by the special credit department.*
 - *Meditations were handled by the central office.*

Commercial
Banks

- *Used local credit counselors.*
 - *Worked the problem out with the borrower.*
 - *Waste of time.*
 - *Borrower did not want outside mediation.*

TABLE 8. PERCENTAGE OF RESPONDING FINANCIAL INSTITUTIONS PARTICIPATING IN AGRICULTURAL MEDIATION AND PERCENTAGE OF ELIGIBLE BORROWERS, BY CREDITOR, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Creditor	Participate			Did Not Participate But Had Eligible Borrowers		
	n	Yes	No	n	Yes	No
		-- % --			---- % ----	
All creditors	247	44	56	115	22	78
FCS	17	53	47	8	75	25
FmHA	46	93	7	3	33	67
Commercial bank	113	41	59	62	26	74
Credit unions	71	17	83	42	5	95

- *Borrower waived right of mediation.*
 - *The size of our loans were not a major portion of the debt of those that filed.*
 - *We were not asked to participate.*
 - *Have not been in a position to need the mediation service.*
 - *Mediator informed us that it was not necessary for us attend.*
 - *Dispute was not with our institution.*
- Credit Unions
- *Trying to work out a solution with the borrower.*
 - *Did not have to go.*

The average creditor responding processed loans exceeding \$134 million during 1988 (Table 9). The largest creditor group responding based on the value of loans processed was FmHA, which handled nearly \$300 million of loans in 1988. Over 90 percent of the value of loans processed by creditors responding were agriculture related.

Expectations

The majority of borrowers and creditors responding described their relationship with each other as friendly or very friendly (Appendix Table D1). However, significant differences in attitudes existed among borrowers based on creditor type and whether a settlement was reached. FCS borrowers described their relationship as less friendly compared to FmHA borrowers. Over 30 percent of FCS borrowers described their relationship as hostile. Borrowers who reached a settlement described their relationship with creditors as more friendly than those who did not reach a settlement. Significant differences in attitudes existed among creditors by credit institution type. Most FCS and

TABLE 9. FINANCIAL CHARACTERISTICS OF RESPONDING CREDITORS PARTICIPATING IN MEDIATION, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Creditor	Value of All Loans	Value of Ag Loans	Percentage of Ag Loans
	-----million dollars-----		
All creditors	\$134,148	\$125,118	93
FCS	\$176,167	\$134,500	76
FmHA	\$297,852	\$296,647	100
Commercial bank	\$ 15,950	\$ 7,256	45
Credit unions	\$ 33,995	\$ 21,259	63

FmHA creditors described their relationship with borrowers as okay, while commercial banks and credit unions described their relationship with borrowers as friendly.

Borrowers and creditors responding were uncertain as to how flexible each would be before mediation (Appendix Table D2). Significant differences in attitudes were found by borrower age and education. Borrowers less than 54 years old expected their creditor to be more inflexible than borrowers who were older. Borrower respondents with more than 12 years of education believed their creditor would be more inflexible than respondents with a high school education or less. Significant differences in attitudes existed among creditors based on credit institution type. FCS and FmHA creditors thought their borrowers would be more inflexible compared to how commercial banks viewed their borrowers.

The majority of borrowers and creditors responding did not contact other borrowers/creditors who had been through mediation to see what their experiences were before deciding on mediation (Appendix Table D3). However, creditors contacted other creditors significantly more often than borrowers contacted other borrowers. Borrowers less than 54 years old and borrowers who did not reach a settlement were more likely to contact others who had been through mediation. Significant differences existed among creditors by credit institution type and geographic location. Credit institutions operating in the west and east were more likely to contact other creditors than those in the west central and east central portions of the state.

Borrowers and creditors responding thought they had some understanding of the mediation process before attending the first mediation session (Appendix Table D4). Significant differences in understanding the mediation process existed among credit institution types, geographic locations, and percentages of settlements reached. Responding commercial banks and credit unions thought they had less of an understanding of the mediation process than FCS and FmHA creditors. One-third of the credit unions responding indicated they had no understanding of the mediation process before the first session.

Creditors in the west thought they had a better understanding of the mediation process than those in the west central, east central, and east.

Creditors were significantly more confident than borrowers about participating in mediation before attending the first session (Appendix Table D5). Thirty percent of the borrowers felt fearful or extremely fearful about participating in mediation. Borrowers with a high school education or less tended to be more fearful of mediation than those with more than 12 years of education.

This set of questions was designed to estimate borrower and creditor expectations of mediation before attending the first session. Expectations and perceptions of mediation are important determinants in the success of the mediation process. Preconceived biases of the mediation process could inhibit mediation as a viable means of resolving financial disputes.

Borrowers/creditors seemed to have some understanding of the mediation process before attending the first session. As a result, most borrowers/creditors were not afraid to participate in the mediation process. Both sides described their relationship as somewhat friendly. This implies that creditors and borrowers still can communicate and can work with the other to resolve financial disputes. However, both sides were not sure how flexible the other would be during negotiations. Responses suggest that both sides do not have preconceived biases of the mediation process. Therefore, mediation has the potential to resolve financial conflicts between borrowers and creditors.

Motives

Nearly 40 percent of the borrowers responding participated because mediation was recommended by the negotiator assigned to them by the mediation service. A third of the borrowers participated at the suggestion of their creditor. Over 20 percent participated based on their own personal decision. Forty-five percent of the creditors responding participated because the farm borrower wanted mediation. Over 25 percent of the creditors participated based on a company decision to take part and mediation participation was mandated by law.

Borrowers and creditors were asked to identify potential motives for trying mediation. (Results by borrower/creditor classification are presented in Appendix E.) The primary reason borrowers participated was that mediation could provide a quicker settlement to their financial problems with creditors than other available options (Table 10). Secondary borrower motives were a more private means of settlement than bankruptcy and their credit counselor recommended mediation participation. The primary reason creditors participated was the borrower wanted mediation. Creditors also participated to a lesser extent in hopes of a quicker settlement and because mediation provided a more private means of settlement than bankruptcy.

Neither borrowers nor creditors participated in mediation to lower their legal costs. One of the primary reasons for developing a mediation service

TABLE 10. BORROWER AND CREDITOR MOTIVES FOR TRYING MEDIATION RANKED BY THE WEIGHTED AVERAGE INDEX, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Motives	Borrowers		Creditors	
	Weighted Average Index	Rank	Weighted Average Index	Rank
Provide a quicker settlement	381	1	309	2
More private settlement than bankruptcy	358	2	308	3
Credit counselor recommended it	358	3		
Hoped to cut a better deal with mediation	340	4	233	5
Borrower/creditor suggested mediation	334	5	382	1
Wanted to delay foreclosure	323	6		
Lower legal costs	315	7	256	4

was to minimize legal costs of both sides. Borrowers and creditors seemed unaware of the potential to minimize their legal costs with mediation.

Borrowers did not appear to be using mediation as a means of delaying foreclosure proceedings. Some creditors felt that borrowers used mediation to stall the resolution process and ultimately foreclosure. However, borrowers seemed to view mediation as a valid method of solving their financial problems with creditors rather than a means of delaying foreclosure actions.

Settlements

Over half the borrowers and nearly 75 percent of the creditors responding reached a settlement through mediation (Appendix Table F1). The average creditor responding participated in eight mediation cases and reached a settlement in three of these cases for a settlement percentage exceeding 45 percent (Appendix Table F3.) Borrowers in the east geographic location were significantly less likely to reach a settlement than borrowers in other locations. Less than 40 percent of the borrowers responding from the east reached a settlement through mediation. Significant differences in the percentage of settlements reached existed among creditor classifications based on credit institution type, percentage of agricultural loans, and geographic location. Commercial banks were relatively less successful in reaching a settlement through mediation. Creditors with a smaller percentage of agricultural loans reached fewer settlements. Creditors in the west central geographic location were significantly more likely to reach a settlement than those in any other location.

The Agricultural Mediation Service provided a listing of borrowers identifying those who had reached a settlement in their estimation. Comparing

Agricultural Mediation Service borrower agreements with borrower respondents who indicated that they had reached an agreement showed

<u>Agricultural Mediation Service Agreements</u>	<u>Borrower Agreements</u>	
	<u>Yes</u>	<u>No</u>
	---- percent	----
Yes	44	27
No	10	19

In more than a third of the responses, the agricultural mediation service and borrower respondents disagreed as to whether an actual agreement had been reached through mediation. Disagreements represent either a "yes" by the mediation service and a "no" by borrowers or a "no" by the mediation service and a "yes" by borrower respondents. This suggests there is some confusion between the two groups as to whether agreements had actually been reached. Confusion may stem from differences in opinion as to what constitutes an agreement.

Over 55 percent of the borrowers and nearly 40 percent of the creditors responding rated settlements reached through mediation as favorable or very favorable compared to bankruptcy (Appendix Table F2). Borrowers rated mediation settlements significantly more favorable than creditors. However, both sides felt that mediated settlements were more desirable than settlements reached through bankruptcy. Borrowers successful in reaching an agreement through mediation rated mediated settlements significantly more favorably than borrowers who were not successful.

Costs

The average out-of-pocket cost of mediation for borrowers responding was \$385 (Appendix Table G1). This compares with \$100 on average for creditors responding. Mediation cost borrowers significantly more to participate than creditors. Lower mediation costs for creditors may be due to their ability to spread costs over more cases and internalize some of the costs of participating in mediation.

Respondents appeared to encounter some difficulty identifying mediation costs. In order to clarify responses in future survey efforts, an itemized listing of potential costs should be provided to respondents. An itemized list will allow survey sponsors to identify potential mediation costs to be included. This would provide a more detailed analysis of respondent expenditures to comply with mediation and remove the burden of remembering costs incurred from respondents.

Both borrowers and creditors agreed that the cost of mediation is less than bankruptcy (Appendix Table G2). Forty percent of creditors and nearly 60 percent of borrowers rated the cost of mediation as much less than bankruptcy. Both sides recognize mediation as a viable means of lowering settlement costs especially when compared to bankruptcy.

Logistics

Borrowers and creditors responding were satisfied with the scheduled time of day for mediation sessions (Appendix Table H1). Significant differences in borrower attitudes were detected among creditor type and whether a settlement was reached. FCS borrowers and borrowers who did not reach a settlement were somewhat less satisfied with the time of day for mediation sessions.

Borrowers and creditors were satisfied with the location of mediation sessions (Appendix Table H3). Significant differences existed among some of the borrower classifications (education and settlement). However, differences were based on the degree of satisfaction. FCS creditors were significantly less satisfied with the location of mediation sessions. One-third of the FCS respondents were unsatisfied with the location of mediation sessions.

The majority of borrowers and creditors responding rated the length of mediation sessions as okay (Appendix Table H2). However, 25 percent of the creditors responding rated the sessions as long or too long. Over 40 percent of FCS and 35 percent of FmHA creditors responding rated the mediation sessions as long or too long.

The average number of mediation sessions held for all borrowers was 1.6 (Table 11). Generally, borrowers in the west and east were involved in significantly more sessions than borrowers in the west central and east central portions of the state. Borrowers reaching a settlement through mediation were involved in significantly more mediation sessions than borrowers not successful in reaching a settlement.

Mediation Process

The majority (62 percent) of borrowers rated mediation as a good or very good way of solving borrower/creditor problems in general (Appendix Table I1). This compares with 27 percent of creditors who responded good or very good. Half the creditors thought mediation was an okay way of solving borrower/creditor problems in general. Borrowers rated mediation significantly higher than creditors as a way of solving borrower/creditor problems in general. Borrowers who did not reach a settlement rated mediation significantly lower than those reaching an agreement. However, nearly 45 percent of those borrowers not reaching a settlement still rated mediation as a good or very good way of solving financial problems among borrowers and creditors. Over 35 percent of the creditors responding reaching 1 percent or fewer settlements rated mediation as a poor or very poor way of solving borrower/creditor problems.

Nearly 60 percent of borrowers and 20 percent of creditors rated mediation as a good or very good way of solving their borrower/creditor problems (Appendix Table I2). Borrowers rated mediation significantly higher than creditors as a means of solving their financial problems. However, 45 percent of creditors responding rated mediation as okay. Significant differences existed among borrower classifications by gross farm income, farm size, creditor type, and settlements. Differences were reflected in the

TABLE 11. AVERAGE NUMBER OF MEDIATION SESSIONS HELD, BY BORROWER CLASSIFICATION, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Average Number of Mediation Sessions	Significant Difference					
		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
All borrowers	1.6						
Geographic location							
(1) West	1.8	Y	N	Y	N	Y	N
(2) West Central	1.3						
(3) East Central	1.6						
(4) East	2.1						
Age (years)							
(1) 45 or fewer	1.6	N	N	N	--	--	--
(2) 46 to 54	1.6						
(3) 55 or older	1.7						
Education (years)							
(1) 12 or fewer	1.7	N	--	--	--	--	--
(2) more than 12	1.6						
Gross farm income (thousands)							
(1) \$45 or fewer	1.4	Y	Y	Y	--	--	--
(2) \$46 to \$90	1.6						
(3) more than \$90	2.0						
Farm size (acres)							
(1) 800 or fewer	1.5	Y	Y	Y	--	--	--
(2) 801 to 1,600	1.4						
(3) more than 1,600	2.0						
Creditor type							
(1) FCS	1.8	Y	N	Y	--	--	--
(2) FmHA	1.7						
(3) Commercial bank	1.6						
Settlements							
(1) Yes	1.7	Y	--	--	--	--	--
(2) No	1.5						

relative strength of agreement with mediation being a good or very good way of solving their financial problems. Over 55 percent of FCS and 45 percent of FmHA creditors rated mediation as a poor or very poor way of solving their financial problems with borrowers. FCS and FmHA creditors rated mediation significantly lower than commercial banks and credit unions.

Over 60 percent of borrowers and nearly 40 percent of creditors responding thought the mediation procedure was fair (Appendix Table I3). Fifty-five percent of creditors thought mediation was neither fair nor unfair. Significantly more borrowers than creditors thought mediation was fair. Little difference was found in attitudes among borrower and creditor classifications. Any differences can be attributed to the relative strength of agreement as to the fairness of mediation.

Both borrowers and creditors were generally satisfied with the time required to complete the mediation process (Appendix Table I4). Borrowers were significantly more satisfied than creditors with the time required to

comply with mediation. Over 40 percent of the FCS and FmHA creditors responding were unsatisfied with the time required to complete mediation. However, over 60 percent of borrowers and over 70 percent of creditors rated the speed of the mediation process as faster or much faster than bankruptcy (Appendix Table I5).

Mediator Evaluations

More than 70 percent of borrowers and 40 percent of creditors responding rated mediators' overall performance as good or very good (Appendix Table J11). Borrowers rated mediators' performances significantly higher than creditors. Significant differences in attitudes were found among creditors based on geographic location. Over a third of the creditors in the west rated mediators' overall performances as poor.

Specific mediator attributes that borrowers rated most notable based on the weighted average index were patience, trustworthiness, explanation of the mediation process, ability to listen, and knowledge of farm finance (Table 12). (Detailed results for each of these attributes is presented in Appendix J. Borrowers rated the mediator significantly higher than creditors for each attribute listed. However, both parties provided favorable mediator ratings.)

TABLE 12. BORROWER AND CREDITOR MEDIATOR EVALUATIONS RANKED BY THE WEIGHTED AVERAGE INDEX, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Attributes	Borrowers		Creditors	
	Weighted Average Index	Rank	Weighted Average Index	Rank
Patience	409	1	370	1
Trustworthiness	403	2	362	3
Explanation of the mediation process	402	4	358	5
Ability to listen	402	3	365	2
Knowledge of farm finance	398	5	335	10
Competence	394	6	341	8
Knowledge of farming	394	7	359	4
Communication skills	393	8	341	7
Neutrality	392	9	350	6
Ability to establish priorities	389	10	320	11
Understanding of the issues	389	11	336	9
Ability to advise	381	12	317	12
Ability to overcome obstacles	372	13	313	14
Suggestions	368	14	315	13

Creditors generally agreed with borrowers, except creditors rated the mediators' knowledge of farming higher than their knowledge of farm finance. Attributes borrowers and creditors alike rated mediators lowest on (although they still received good ratings) included ability to overcome obstacles and suggestions.

The majority of borrowers and creditors responding did have confidence in the mediator's ability to reach settlements (Appendix Table J16). Notably, nearly 60 percent of the borrowers who did not reach an agreement still had confidence in the mediator's ability to reach a settlement. FCS creditors had the least confidence in the mediator. Less than half of the creditors in the west had confidence in the mediator's ability to reach a settlement.

Both parties felt the mediator was sympathetic to their position (Appendix Table J17). Significant differences in attitudes existed among borrower and creditor classifications. However, generally borrowers and creditors alike still felt the mediator was sympathetic.

Over 85 percent of both borrowers and creditors believed their cases were presented fairly to all parties at mediation by the mediator (Appendix Table J18). Responses of borrowers and creditors among classifications revealed virtual agreement that cases were presented fairly by the mediator. Mediators seemed to excel in this area based on survey returns.

Results suggest that mediators supplied by the mediation service are well trained and can conduct effective mediation sessions. Both borrowers and creditors agreed they trusted mediators assigned to their cases. Also, both parties felt mediators presented their cases fairly at mediation sessions. Mediator support suggests that both parties feel mediators are creating an atmosphere conducive to negotiations. Therefore, mediators apparently were effective in their role as facilitators of the mediation process.

Negotiator Evaluations

Specific attributes of credit counselors/negotiators were ranked based on the weighted average index (Table 13). (Results for each individual attribute by borrower classification are presented in Appendix K.) The attribute negotiators were most noted for was their knowledge of agriculture. Other notable attributes included knowledge of lending programs and practices and understanding of the borrowers' problems. The attribute rated lowest was follow-up work done by the negotiator.

The majority of borrowers responding indicated negotiators did help them prepare for the mediation process (Table 14). Negotiators helped borrowers organize records, complete loan forms, establish communications and negotiate with creditors, and explain available programs. The majority of borrowers responding indicated that the negotiator helped them avoid bankruptcy.

Favorable borrower ratings suggest Agricultural Mediation Service negotiators are well trained and able to perform their assigned tasks effectively. Negotiators seem to be well received by borrowers. Borrowers

TABLE 13. BORROWER CREDIT COUNSELOR/NEGOTIATOR EVALUATIONS RANKED BY THE WEIGHTED AVERAGE INDEX, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Attributes	Weighted Average Index	Rank
Knowledge of agriculture	431	1
Knowledge of lending programs and practices	418	2
Understanding of your problems	414	3
Effort and time resolving your situation	404	4
Competence	401	5
Ability to deal with your creditors	397	6
Follow-up work	382	7

TABLE 14. RESPONSES TO "DID YOUR CREDIT COUNSELOR/NEGOTIATOR: ...?" NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Question	Responses		
	Yes	No	Uncertain
	-----percent-----		
Help you get your records organized	59	37	4
Assist you in completing loan forms	62	37	1
Help establish communication between you and your creditors	69	20	11
Help negotiate with your creditors	81	11	8
Explain available credit programs	68	24	8
Suggest changing cropping/livestock practices	23	73	4
Suggest selling some land	16	79	5
Suggest selling some machinery	20	77	3
Suggest you consider bankruptcy	16	79	5
Help you avoid bankruptcy	55	28	17

believe negotiators are competent and understand their problems. Negotiators appear to be doing a good job of representing borrowers during the mediation process.

Mediation Service Improvements

Borrowers and creditors responding offered similar suggestions to improve mediation service delivery. Specific recommendations included

- documenting mediation sessions,
- establishing definite time intervals,
- requiring legally binding agreements,
- insisting all creditors be present at mediation sessions, and
- developing a follow-up mechanism.

Some of these were recommended by the first borrower and creditor participants to use the mediation program immediately following its conception. Some suggestions have been adopted by the Agricultural Mediation Service and subsequently incorporated into the mediation process.

Documenting sessions was viewed essential by both borrowers and creditors responding. Both parties wanted written transcript of exactly what was said and agreed upon during mediation sessions. In some instances, one side would agree to do a specific action by a certain date. However, when the time to perform the action came, nothing was done because the party either did not remember what was agreed upon or did not agree to do the action in the first place. Written documentation would eliminate these situations since both sides would have documentation of precisely what was said concerning actions to be performed by both parties and when these actions would be accomplished.

Respondents wanted specific time periods established for each step in the mediation process. Some respondents felt the mediation process was too drawn out and was taking too long to complete. Establishing definite time intervals for notifying participants, scheduling the first mediation session, and completing the overall mediation procedure would ensure the process would be concluded in a timely manner.

Many respondents also wanted agreements to be legally binding. Some creditors and borrowers responding indicated that one side or the other failed to uphold their end of the agreement. When this occurred, there was no recourse (other than declaring the agreement null and void) to force participants to act upon what was agreed to during mediation sessions. Respondents thought legally binding agreements would put some "teeth" into the process. However, legally binding agreements would require lawyer participation in mediation proceedings. Including lawyers in the process would increase mediation participation costs substantially, thus eliminating one of the desirable aspects of mediation (minimizing legal costs of both parties).

In some instances, agreements could not be reached because the position of creditors absent from mediation sessions was unknown. Creditors participating in mediation were not sure whether agreements reached would be viable if the borrower was delinquent with other creditors not in attendance. In other instances, agreements depended upon certain actions to be performed by creditors not in attendance. Creditors participating in mediation did not want to be the only ones making concessions, especially in instances where the borrower was delinquent with other creditors. Requiring all creditors to attend mediation would ensure that both parties know exactly who is involved, what their financial stake is, and what concessions each creditor would be willing to make to reach a viable agreement.

Respondents indicated that some type of follow-up mechanism should be developed. Follow-up procedures would monitor the progress both parties are making in adhering to terms agreed upon at mediation. Ensuring that participants are acting on terms outlined at mediation should enhance the effectiveness of mediation as a means to resolve financial disputes. Additionally, follow-ups should minimize the time required to complete the mediation process since the timeliness of actions would be monitored.

Conclusions

The purpose of this study was to evaluate the North Dakota Agricultural Mediation Service. Evaluation criteria centered on mediation mechanics and concept as viewed by program participants. A survey of both borrowers and creditors involved in mediation provided the basis for determining the effectiveness of mediation service delivery as administered by the North Dakota Agricultural Mediation Service. Survey returns were used to identify borrower and creditor expectations of mediation and determine borrower and creditor motives for mediation participation. Suggestions for improvements in mediation service delivery were also elicited.

Mediation participants provided favorable evaluations of mediation service delivery. Borrowers in particular and creditors in general thought mediators excelled in organizing and conducting mediation sessions. Participants were satisfied with the logistics of the mediation process (i.e., scheduled time of day, length, and location of mediation sessions) and provided mediators with favorable overall performance ratings. This suggests mediators supplied by the mediation service are well trained and able to perform effectively their role as facilitator of the mediation process.

Borrowers furnished favorable approval ratings to the performance of negotiators assigned to their case. Most borrowers indicated negotiators helped them avoid bankruptcy. This implies negotiators supplied by the mediation service are well trained and are representing the interests of borrowers.

Borrowers overwhelmingly supported the mediation concept. The majority of borrowers rated mediation as a good or very good way of solving their problems with creditors and thought the mediation process was fair or very fair. Creditors also supported mediation but to a significantly lesser extent. Support for the mediation concept could be a reflection of the

perceptions borrowers and creditors have of the negotiators and mediators involved in the mediation process. Without well trained negotiators and mediators, attitudes concerning mediation as a means of resolving financial disputes would be considerably different. The percentage of mediation cases ending with agreements provides further evidence the mediation concept works.

Borrowers participated in mediation primarily because it could potentially provide a quick settlement to their financial problems with creditors and it was a more private means of settlement than bankruptcy. This implies that borrowers in general want to resolve their delinquency with creditors quickly and privately, thus avoiding financial uncertainties and public disclosures associated with foreclosure. Mediation allows borrowers an opportunity to reach an agreement with their creditors on their own terms rather than on terms prescribed by a judge during bankruptcy/foreclosure proceedings.

Creditors participated in mediation because the borrower wanted mediation. Mediation was forced upon FmHA and FCS by federally mandated actions. Yet, creditors as a group seemed to feel the mediation process had some merit. Creditors generally agreed mediation could solve their financial problems with borrowers and the mediation procedure was fair. Creditors might want to re-evaluate their attitude of mediation from one of forced participation to one that views mediation as another financial tool available to resolve financial disputes with farm borrowers. Mediation also allows the creditor some control in determining the financial outcome, which would be forfeited should the case reach bankruptcy.

Mediation as administered by the North Dakota Agricultural Mediation Service is an effective mechanism in solving financial problems among farm borrowers and their creditors. Borrowers in particular and creditors in general support the mediation concept and feel mediators and negotiators trained by the Mediation Service are effective in their roles in the mediation process. Mediation appears to be a viable option available to borrowers and creditors to resolve financial disputes.

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Appendix A

Borrower Survey Instrument

NDSU

Department of Agricultural Economics
 North Dakota State University
 State University Station, P.O. Box 5636
 Fargo, North Dakota 58106-5636
 (701) 237-7441

December 1989

Dear North Dakota Farmer:

The Department of Agricultural Economics at North Dakota State University in cooperation with the North Dakota Department of Agriculture is conducting a study to evaluate the quality of mediation services provided by the North Dakota Agricultural Mediation Service. We need your assistance in evaluating how well the mediation process is working for both borrowers and lenders and how it can be improved in the future.

Because you have participated in the mediation process, you have been selected to complete the enclosed questionnaire. The questionnaire should take about ten minutes to complete. Your opinion regarding experiences with the Agricultural Mediation Service is needed so an objective evaluation can be made.

Please complete the questionnaire at your earliest convenience—right now, if you can—and return it in the stamped, self-addressed envelope. The information you provide will be kept strictly confidential and used only to develop overall statistics. Your participation is strictly voluntary, but we would appreciate your cooperation to ensure a quality mediation service. Watch for survey results in your newspaper. Thank you for your assistance.

Sincerely,



Cole R. Gustafson
 Assistant Professor



L. Roger Johnson
 Administrator, ND Ag
 Mediation Service

INSTRUCTIONS: Please try to complete all parts of the questionnaire. If you are not sure of a response, answer the best you can. All questions pertain only to the mediation service offered by the North Dakota Department of Agriculture.

1. Did you participate in Ag Mediation in 1989? (Check one)
 Yes No...If no, please stop here and return the questionnaire.
2. Why did you participate in Ag Mediation? (Check one)
 Credit counselor/negotiator recommendation Lender recommendation
 Personal decision Other (specify) _____
3. Which creditor(s) participated in mediation? (Check all that apply)
 Farm Credit Services Insurance Companies
 Farmers Home Administration Businesses
 Commercial Banks Individuals
 Credit Unions Other (specify) _____
4. With which creditor involved in mediation did you have the greatest debt? (Check one)
 Farm Credit Services Insurance Company
 Farmers Home Administration Business
 Commercial Bank Individual
 Credit Union Other (specify) _____
5. How would you describe your relationship with this creditor? (Check one of the 5 numbers below)
 Very Hostile 1 2 3 4 5 Very Friendly
6. How flexible did you expect your largest creditor to be before mediation? (Check one of the 5 numbers below)
 Very Inflexible 1 2 3 4 5 Very Flexible
7. Did you reach a settlement through Ag Mediation? (Check one)
 Yes No
8. How many mediation sessions were held? _____ session(s)
9. How satisfied were you with the scheduled time of day for your mediation session(s)? (Check one of the 5 numbers below)
 Very Unsatisfied 1 2 3 4 5 Very Satisfied
10. How would you rate the length of your mediation session(s)?
 Too Long 1 2 3 4 5 Too Short
11. How satisfied were you with the location of your mediation session(s)?
 Very Unsatisfied 1 2 3 4 5 Very Satisfied
12. Did you contact other farmers who had been through mediation to see what their experiences were before you decided on mediation?
 Yes No

13. Which of the following assisted and/or advised you during the mediation process? (Check all that apply)

- Lawyer(s)
- Credit counselor/negotiator
- Family member(s)
- Friend(s)
- Private consultant
- Other (specify) _____

14. How would you rate the competence of the credit counselor/negotiator assigned to your case? (Check one of the 5 numbers)

Very Poor 1 2 3 4 5 Very Good

15. How much did it cost you to participate in the mediation process? (Include lawyer and financial advisor fees, travel expenses, etc.) _____ dollars

16. How would you rate your understanding of the mediation process before attending the first mediation session? (Check one)

No Understanding 1 2 3 4 5 Complete Understanding

17. How did you feel about participating in mediation before attending the first mediation session?

Extremely Fearful 1 2 3 4 5 Extremely Confident

Below are some statements about possible motives for trying mediation. Please circle the number that best corresponds to how you feel about each statement.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
18. I participated in mediation because:					
I thought mediation would lower my legal costs.....	1	2	3	4	5
mediation would provide a quicker settlement.....	1	2	3	4	5
lender recommended it.....	1	2	3	4	5
I hoped to "cut a better deal" with mediation.....	1	2	3	4	5
credit counselor/negotiator recommended it.....	1	2	3	4	5
mediation was a more private means of settlement than bankruptcy.....	1	2	3	4	5
I wanted to delay appeal/foreclosure..	1	2	3	4	5

19. Do you have any additional comments about the mediation process?

Below are some statements about the mediator. Please circle the number that best corresponds to how you feel about each statement.

	Very Poor	Poor	Okay	Good	Very Good
20. How was the mediator's:					
explanation of the mediation					
process	1	2	3	4	5
understanding of the issues	1	2	3	4	5
knowledge of farming	1	2	3	4	5
knowledge of farm finance	1	2	3	4	5
competence	1	2	3	4	5
neutrality	1	2	3	4	5
communication skills	1	2	3	4	5
ability to establish priorities	1	2	3	4	5
trustworthiness	1	2	3	4	5
patience.....	1	2	3	4	5
overall performance	1	2	3	4	5
ability to listen	1	2	3	4	5
ability to advise	1	2	3	4	5
ability to overcome obstacles	1	2	3	4	5
suggestions.....	1	2	3	4	5

21. Did you have confidence in the mediator's ability to reach a settlement? (Check one)
 Yes No

22. Did you feel the mediator was sympathetic to your position?
 Yes No

23. Was your case presented fairly to all parties at mediation by the mediator?
 Yes No

24. Do you have any additional comments about the mediator?

We are interested in your perceptions of mediation. Please indicate your answer by circling or checking one answer for each question.

25. How would you rate mediation as a way of solving farmer-lender problems in general?
 (Check one of the 5 numbers below)

Very Poor 1 2 3 4 5 Very Good

26. How would you rate mediation as a way of solving your problems with lenders?
 Very Poor 1 2 3 4 5 Very Good

27. How fair was the mediation procedure?
 Very Unfair 1 2 3 4 5 Very Fair

If you answered 1 or 2 to the above question, do you feel the whole mediation process is unfair or just your situation? (Check one)
 whole process just my situation

28. How satisfied were you with the time required to complete the mediation process?
 Very Unsatisfied 1 2 3 4 5 Very Satisfied

29. How would you rate the cost of mediation compared to bankruptcy?
 Much Less 1 2 3 4 5 Much More

30. How would you rate settlements reached through mediation compared to bankruptcy?
 Very Unfavorable 1 2 3 4 5 Very Favorable

31. How would you rate the speed of the mediation process compared to bankruptcy?
 Much Slower 1 2 3 4 5 Much Faster

32. Do you have any other comments about the mediation service?

We are interested in your perceptions of the credit counselor/negotiator assigned to your case. Please indicate your answer by circling or checking one answer for each question.

	Very Poor	Poor	Okay	Good	Very Good
33. How was the credit counselor/negotiator's:					
knowledge of agricultural lending					
programs and practices.....	1	2	3	4	5
understanding of your problems.....	1	2	3	4	5
ability to deal with your creditors.....	1	2	3	4	5
effort and time spent resolving					
your situation.....	1	2	3	4	5
knowledge of agriculture.....	1	2	3	4	5

34. How would you rate the follow-up work by the credit counselor/negotiator assigned to your case?
 Very Poor 1 2 3 4 5 Very Good

35. Did your credit counselor/negotiator:
- help you get your records organized..... Yes No Uncertain
 - assist you in completing loan forms..... Yes No Uncertain
 - help establish communication between you
and your creditors..... Yes No Uncertain
 - help negotiate with your creditors..... Yes No Uncertain
 - explain available credit programs..... Yes No Uncertain

 - suggest changing cropping/livestock practices..... Yes No Uncertain
 - suggest selling some land..... Yes Yes Uncertain
 - suggest selling some machinery..... Yes No Uncertain
 - suggest you consider bankruptcy..... Yes No Uncertain
 - help you avoid bankruptcy..... Yes No Uncertain

36. Do you have any other comments about the credit counselor/negotiator?

We need to know a few things about you so we can use your responses to represent others like you who did not receive our questionnaire.

37. What is your age? _____ Years
38. What is your county of residence? _____ County
39. What is your marital status? (Check one)
 Married Single Other (specify) _____
40. What is the highest year of education you have completed? (Circle one)
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22
 Grade School High School University or Trade School Graduate School
41. How many years have you been the principal operator/partner of the farm? _____ Years
42. Which of the following best describes your farm business in 1988? (Check one)
 Individual ownership Partnership Corporation
43. What was the dollar value of total gross receipts for agricultural products you sold during 1988? (Include CCC forfeitures and government payments.) _____ dollars
44. What percent of the family's income in 1988 came from off farm employment?
 _____ percent
45. Which of the following farm enterprises generated 50 percent or more of your gross farm income in 1988? (Check one)
 Crops Livestock Mixed: 50% crops and 50% livestock
46. How many acres of land did you own and rent in 1988?
 _____ Acres Owned _____ Acres Rented

Appendix B

Creditor Survey Instrument

INSTRUCTIONS: Please try to complete all parts of the questionnaire. If you are not sure of a response, answer the best you can. All questions pertain only to the mediation service offered by the North Dakota Department of Agriculture. If you are a county supervisor, branch manager, or district manager, answer questions based on the geographical area you represent. If you were involved in more than one mediation case, estimate your overall opinion of the mediation service or mediator.

1. Did your institution participate in Ag Mediation in 1989? (Check one)
 Yes No

If no, did you have eligible borrowers?
 Yes No

If yes, why didn't your institution participate?

If you answered "no" to any of the questions above, please stop here and return the questionnaire.

2. What type of credit institution are you? (Check one)
 Farm Credit Service Credit Union
 Farmers Home Administration Other (explain) _____
 Commercial Bank

3. Why did your institution participate in Ag Mediation? (Check one)
 Company decision
 Farmer decision
 Other (explain) _____

4. How would you describe your relationship with the majority of your borrowers involved in the mediation process? (Check one of the 5 numbers below)
 Very Hostile 1 2 3 4 5 Very Friendly

5. How flexible did you expect your borrowers to be before mediation? (Check one of the 5 numbers below)
 Very Inflexible 1 2 3 4 5 Very Flexible

6. How many separate mediation cases did your institution participate in? _____ cases

7. Did your institution reach any settlements through Ag Mediation? (Check one)
 Yes If yes, how many? _____ settlement(s)
 No

8. How satisfied was your institution with the scheduled time of day for mediation session(s)?
 Very Unsatisfied 1 2 3 4 5 Very Satisfied
9. How would your institution rate the length of a mediation session(s)? (Check one)
 Too Long 1 2 3 4 5 Too Short
10. How satisfied was your institution with the location of mediation sessions? (Check one)
 Very Unsatisfied 1 2 3 4 5 Very Satisfied
11. Which of the following assisted or advised you during the mediation process? (Check all that apply)
 Lawyer
 Other (specify) _____
 Doesn't apply
12. Did your institution contact other creditors who had been through mediation to see what their experiences were before your institution decided on mediation?
 Yes No
13. How much did it cost your institution (average per case) to participate in the mediation process? (Include lawyer and financial advisor fees, travel expenses, etc.)
 _____ dollars
14. How would you rate your institution's understanding of the mediation process before attending the first mediation session? (Check one)
 No Understanding 1 2 3 4 5 Complete Understanding
15. How did your institution feel about participating in mediation before attending the first mediation session? (Check one)
 Extremely Fearful 1 2 3 4 5 Extremely Confident

Below are some statements about possible motives for trying mediation. Please circle the number that best corresponds to how you feel about each statement.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
16. We participated in mediation because:					
we thought mediation would lower our legal costs.....	1	2	3	4	5
mediation would provide a quicker settlement.....	1	2	3	4	5
the farm operator wanted to.....	1	2	3	4	5
we hoped to "cut a better deal" with mediation.....	1	2	3	4	5
mediation was a more private means of settlement than bankruptcy....	1	2	3	4	5

NDSU

Department of Agricultural Economics
 North Dakota State University
 State University Station, P.O. Box 5636
 Fargo, North Dakota 58105-5636
 (701) 237-7441

December 1989

Dear Creditor:

The Department of Agricultural Economics at North Dakota State University in cooperation with the North Dakota Department of Agriculture is conducting a study to evaluate the quality of mediation services provided by the North Dakota Agricultural Mediation Service. We need your assistance in evaluating how well the mediation process is working for both farm borrowers and creditors and how it can be improved in the future.

Your credit institution may or may not have participated in the mediation process with some of your farm borrowers. If you participated in mediation, your opinion regarding experiences with the Agricultural Mediation Service is needed so an objective evaluation can be made. The questionnaire should take about ten minutes to complete. If you did not participate in mediation, answer the first question of the survey and return it to us.

Please complete the questionnaire at your earliest convenience—right now, if you can—and return it in the stamped, self-addressed envelope. The information you provide will be kept strictly confidential and used only to develop overall statistics. Your participation is strictly voluntary, but we would appreciate your cooperation in order to ensure a quality mediation service. Watch for survey results in your newspaper. Thank you for your assistance.

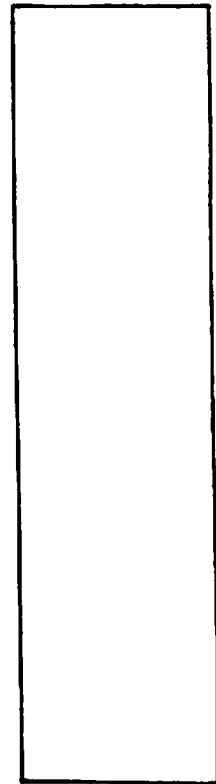
Sincerely,



Cole R. Gustafson
 Assistant Professor



L. Roger Johnson
 Administrator, ND Ag
 Mediation Service



17. Does your institution have any additional comments about the mediation process?

Below are some statements about the mediator. Please circle the number that best corresponds to how you feel about each statement.

	Very Poor	Poor	Okay	Good	Very Good
18. How was the mediator's:					
explanation of the mediation process ..	1	2	3	4	5
understanding of the issues	1	2	3	4	5
knowledge of farming	1	2	3	4	5
knowledge of farm finance	1	2	3	4	5
competence	1	2	3	4	5
neutrality	1	2	3	4	5
communication skills	1	2	3	4	5
ability to establish priorities	1	2	3	4	5
trustworthiness	1	2	3	4	5
patience	1	2	3	4	5
overall performance	1	2	3	4	5
ability to listen	1	2	3	4	5
ability to advise	1	2	3	4	5
ability to overcome obstacles	1	2	3	4	5
suggestions	1	2	3	4	5

19. Did your institution have confidence in the mediator's ability to reach settlements? (Check one)

- Yes No

20. Did your institution feel the mediator was sympathetic to your position?

- Yes No

21. Was your case(s) presented fairly to all parties at mediation by the mediator?

- Yes No

(next page) →

22. Do you have any additional comments about the mediator?

We are interested in your perceptions of mediation. Please indicate your answer by circling or checking one answer for each question.

23. How would you rate mediation as a way of solving farmer-creditor problems in general?
(Check one)

Very Poor 1 2 3 4 5 Very Good

24. How would you rate mediation as a way of solving your financial problems with farmers?

Very Poor 1 2 3 4 5 Very Good

25. How fair was the mediation procedure?

Very Unfair 1 2 3 4 5 Very Fair

If you answered 1 or 2 to the above question, do you feel the whole mediation process is unfair or just your situation? (Check one)

whole process just our situation

26. How satisfied was your institution with the time required to complete the mediation process?

Very Unsatisfied 1 2 3 4 5 Very Satisfied

27. How would you rate the cost of mediation compared to bankruptcy?

Much Less 1 2 3 4 5 Much More

28. How would you rate settlements reached through mediation compared to bankruptcy?

Very Unfavorable 1 2 3 4 5 Very Favorable

29. How would you rate the speed of the mediation process compared to bankruptcy?

Much Slower 1 2 3 4 5 Much Faster

(next page) →

30. Do you have any comments about the mediation service?

We need to know a few things about your credit institution so we can use your responses to represent others like you who did not receive our questionnaire.

31. What is the total dollar value of all loans processed by your institution in 1988?

\$ _____

32. What is the total dollar value of agricultural loans processed by your institution in 1988?

\$ _____

33. If you are a commercial bank, is your bank affiliated with a multibank holding company?
 Yes No

34. In what North Dakota county is your institution located? _____ County

Thank you

Appendix C

Window Envelope, Business Reply
Envelope, and Reminder

Window Envelope

Department of Agricultural Economics
North Dakota State University
of Agriculture and Applied Science
P.O. Box 5636
Fargo, North Dakota 58105-5636

Forwarding and Return
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DEPARTMENT OF AGRICULTURAL ECONOMICS
NORTH DAKOTA STATE UNIVERSITY
P.O. BOX 5636
FARGO, NORTH DAKOTA 58105-9990



9 8 7
6 5 4
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Reminder

February 1990

We have not received your evaluation of North Dakota's Agricultural Mediation Service. Your response is essential to ensure a quality mediation service. **Information you provide will be kept confidential.** Please take this final opportunity to complete and return the questionnaire. Discard the enclosed questionnaire if you have already responded to the mediation survey.

Appendix D

Expectations

APPENDIX TABLE D1. RESPONSES TO "HOW WOULD YOU DESCRIBE YOUR RELATIONSHIP WITH BORROWERS/CREDITORS INVOLVED IN MEDIATION," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Hostile	Hostile	Okay	Friendly	Very Friendly		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	5	14	30	19	32	359	N	-	-	-	-	-
(2) All Creditors	0	2	34	44	20	382						
Borrowers:												
Geographic Location												
(1) West	0	6	31	25	38	395	N	N	N	N	N	N
(2) West Central	5	17	27	20	31	355						
(3) East Central	8	15	30	14	33	349						
(4) East	0	17	34	20	29	361						
Age (years)												
(1) 45 or fewer	2	19	30	12	37	363	N	N	N	-	-	-
(2) 46 to 54	11	13	31	15	30	340						
(3) 55 or older	2	10	30	29	29	373						
Education (years)												
(1) 12 or fewer	4	12	31	18	35	368	N	-	-	-	-	-
(2) more than 12	6	17	29	18	30	349						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	17	25	30	28	369	N	N	N	-	-	-
(2) \$46 to \$90	9	7	37	10	37	359						
(3) more than \$90	2	25	25	9	39	358						
Farm Size (acres)												
(1) 800 or fewer	2	14	25	22	37	378	N	N	N	-	-	-
(2) 801 to 1,600	5	13	37	15	30	352						
(3) more than 1,600	8	18	23	16	35	352						
Creditor Type												
(1) FCS	0	31	35	15	19	322	Y	N	N	-	-	-
(2) FmHA	5	12	28	20	35	368						
(3) Commercial Bank	9	9	37	9	36	354						
Settlements												
(1) Yes	0	13	30	19	38	382	Y	-	-	-	-	-
(2) No	11	18	31	17	23	323						
Creditors:												
Credit Institution												
(1) FCS	0	0	56	44	0	344	N	Y	Y	Y	Y	N
(2) FmHA	0	5	43	38	14	361						
(3) Commercial Bank	0	0	27	48	25	398						
(4) Credit Unions	0	0	17	42	41	424						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	0	26	48	26	400	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	0	37	43	20	383						
(3) more than \$15.0	0	0	33	54	13	380						
Ag Loans (%)												
(1) 65 or fewer	0	0	20	63	17	397	N	N	N	-	-	-
(2) 66 to 95	0	0	42	39	19	377						
(3) more than 95	0	0	36	40	24	388						
Geographic Location												
(1) West	0	0	40	40	20	380	N	N	N	N	N	N
(2) West Central	0	5	27	41	27	390						
(3) East Central	0	0	36	49	15	379						
(4) East	0	0	39	44	17	378						
Settlements Reached (%)												
(1) 1 or fewer	0	3	23	48	26	397	N	N	N	-	-	-
(2) 2 to 65	0	4	39	43	14	367						
(3) more than 65	0	0	36	40	24	388						

APPENDIX TABLE D2. RESPONSES TO "HOW FLEXIBLE DID YOU EXPECT YOUR BORROWER/CREDITOR TO BE BEFORE MEDIATION," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference					
	Very Inflex.	Inflex.	Neither Flexible	Very Flexible		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	18	14	42	11	291	-	-	-	-	-	-
(2) All Creditors	6	12	57	19	307	-	-	-	-	-	-
Borrowers:											
Geographic Location											
(1) West Central	19	6	56	13	281	N	N	N	N	N	N
(2) West Central	16	18	42	11	287	-	-	-	-	-	-
(3) East Central	17	18	32	16	298	-	-	-	-	-	-
(4) East	21	12	44	5	287	-	-	-	-	-	-
Age (years)											
(1) 45 or fewer	20	20	39	11	271	N	Y	-	-	-	-
(2) 46 to 54	25	10	44	8	274	-	-	-	-	-	-
(3) 55 or older	10	20	31	20	318	-	-	-	-	-	-
Education (years)											
(1) 12 or fewer	11	12	44	14	318	Y	-	-	-	-	-
(2) more than 12	29	21	32	9	248	-	-	-	-	-	-
Gross Farm Income (Thousands)											
(1) \$45 or fewer	20	17	35	17	282	N	N	-	-	-	-
(2) \$46 to \$90	22	12	41	5	289	-	-	-	-	-	-
(3) more than \$90	16	26	30	9	289	-	-	-	-	-	-
Farm Size (acres)											
(1) 800 or fewer	16	12	40	14	306	N	N	-	-	-	-
(2) 801 to 1,600	17	15	40	15	292	-	-	-	-	-	-
(3) more than 1,600	22	23	33	8	269	-	-	-	-	-	-
Creditor Type											
(1) FCS	31	19	27	4	261	N	N	-	-	-	-
(2) FmHA	16	14	43	12	296	-	-	-	-	-	-
(3) Commercial Bank	18	18	46	9	273	-	-	-	-	-	-
Settlements											
(1) Yes	16	18	38	10	296	N	-	-	-	-	-
(2) No	20	11	46	13	282	-	-	-	-	-	-
Creditors:											
Credit Institution											
(1) FCS	11	11	67	11	278	N	Y	Y	N	N	N
(2) FmHA	7	19	60	12	283	-	-	-	-	-	-
(3) Commercial Bank	2	9	49	31	336	-	-	-	-	-	-
(4) Credit Unions	8	0	67	8	326	-	-	-	-	-	-
Creditor Size (mil.)											
(1) \$3.5 or fewer	7	14	54	18	304	N	N	-	-	-	-
(2) \$3.6 to \$15.0	0	68	13	6	312	-	-	-	-	-	-
(3) more than \$15.0	13	4	50	25	311	-	-	-	-	-	-
Ag Loans (%)											
(1) 65 or fewer	3	10	53	23	324	N	N	-	-	-	-
(2) 66 to 95	7	18	54	14	296	-	-	-	-	-	-
(3) more than 95	8	4	68	16	304	-	-	-	-	-	-
Geographic Location											
(1) West Central	6	19	50	19	300	N	N	N	N	N	N
(2) West Central	5	14	54	24	306	-	-	-	-	-	-
(3) East Central	8	9	56	18	311	-	-	-	-	-	-
(4) East	0	9	70	13	320	-	-	-	-	-	-
Settlements Reached (%)											
(1) 1 or fewer	9	13	50	19	306	N	N	-	-	-	-
(2) 2 to 65	3	11	68	0	301	-	-	-	-	-	-
(3) more than 65	3	6	61	24	324	-	-	-	-	-	-

APPENDIX TABLE D3. RESPONSES TO "DID YOU CONTACT OTHER BORROWERS/CREDITORS WHO HAD BEEN THROUGH MEDIATION TO SEE WHAT THEIR EXPERIENCES WERE BEFORE DECIDING ON MEDIATION," BY BORROWER/CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses		Significant Difference					
	Yes	No	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	-- Percent --							
(1) All Borrowers	11	89	Y	-	-	-	-	-
(2) All Creditors	19	81						
Borrowers:								
Geographic Location								
(1) West	19	81	N	N	N	N	N	N
(2) West Central	8	92						
(3) East Central	14	86						
(4) East	6	94						
Age (years)								
(1) 45 or fewer	16	84	N	Y	N	-	-	-
(2) 46 to 54	12	88						
(3) 55 or older	6	94						
Education (years)								
(1) 12 or fewer	10	90	N	-	-	-	-	-
(2) more than 12	13	87						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	11	89	N	N	N	-	-	-
(2) \$46 to \$90	7	93						
(3) more than \$90	16	84						
Farm Size (acres)								
(1) 800 or fewer	8	92	N	N	N	-	-	-
(2) 801 to 1,600	11	89						
(3) more than 1,600	14	86						
Creditor Type								
(1) FCS	4	96	N	N	N	-	-	-
(2) FmHA	12	88						
(3) Commercial Bank	18	82						
Settlements								
(1) Yes	7	93	Y	-	-	-	-	-
(2) No	16	84						
Creditors:								
Credit Institution								
(1) FCS	22	73	N	N	N	Y	N	Y
(2) FmHA	19	81						
(3) Commercial Bank	25	75						
(4) Credit Unions	0	100						
Creditor Size (mil.)								
(1) \$3.5 or fewer	14	86	N	N	N	-	-	-
(2) \$3.6 to \$15.0	26	74						
(3) more than \$15.0	12	88						
Ag Loans (%)								
(1) 65 or fewer	10	90	N	N	N	-	-	-
(2) 66 to 95	21	79						
(3) more than 95	24	76						
Geographic Location								
(1) West	33	67	N	Y	N	N	N	Y
(2) West Central	19	81						
(3) East Central	9	91						
(4) East	27	73						
Settlements Reached (%)								
(1) 1 or fewer	9	91	Y	N	N	-	-	-
(2) 2 to 65	29	71						
(3) more than 65	15	85						

APPENDIX TABLE D4. RESPONSES TO "HOW WOULD YOU RATE YOUR UNDERSTANDING OF THE MEDIATION PROCESS BEFORE ATTENDING THE FIRST MEDIATION SESSION," BY BORROWER/CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	No Under-standing	Little Under-standing	Some Under-standing	Good Under-standing	Complete Under-standing		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	11	22	31	20	16	308	N	-	-	-	-	-
(2) All Creditors	6	24	28	24	18	324						
Borrowers:												
Geographic Location												
(1) West	19	12	38	25	6	287	N	N	N	N	N	N
(2) West Central	9	22	29	18	22	322						
(3) East Central	15	23	28	20	14	295						
(4) East	5	25	31	22	17	321						
Age (years)												
(1) 45 or fewer	8	25	28	23	16	314	N	N	N	-	-	-
(2) 46 to 54	10	21	29	23	17	316						
(3) 55 or older	17	21	31	12	19	295						
Education (years)												
(1) 12 or fewer	13	19	32	19	17	308	N	-	-	-	-	-
(2) more than 12	11	27	25	21	16	304						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	8	15	35	19	23	334	N	N	N	-	-	-
(2) \$46 to \$90	22	22	24	7	25	291						
(3) more than \$90	14	23	26	33	5	295						
Farm Size (acres)												
(1) 800 or fewer	8	21	31	21	19	322	N	N	N	-	-	-
(2) 801 to 1,600	17	23	32	15	13	284						
(3) more than 1,600	12	20	25	23	20	319						
Creditor Type												
(1) FCS	12	35	23	15	15	286	N	N	N	-	-	-
(2) FmHA	12	19	30	21	18	314						
(3) Commercial Bank	10	27	27	27	9	298						
Settlements												
(1) Yes	11	20	32	22	15	310	N	-	-	-	-	-
(2) No	12	26	25	16	21	308						
Creditors:												
Credit Institution												
(1) FCS	0	11	22	22	45	401	N	Y	N	Y	Y	Y
(2) FmHA	4	26	21	23	26	341						
(3) Commercial Bank	2	25	39	25	9	314						
(4) Credit Unions	33	25	17	17	8	242						
Creditor Size (mil.)												
(1) \$3.5 or fewer	11	25	25	21	18	310	N	N	N	-	-	-
(2) \$3.6 to \$15.0	6	39	26	19	10	288						
(3) more than \$15.0	8	17	29	25	21	334						
Ag Loans (%)												
(1) 65 or fewer	14	23	27	23	13	298	N	N	N	-	-	-
(2) 66 to 95	7	32	29	21	11	297						
(3) more than 95	4	28	24	20	24	332						
Geographic Location												
(1) West	0	0	25	31	44	419	Y	Y	N	Y	N	N
(2) West Central	13	27	27	19	14	294						
(3) East Central	2	27	32	24	15	323						
(4) East	4	32	23	27	14	315						
Settlements Reached (%)												
(1) 1 or fewer	3	22	19	28	28	356	Y	N	N	-	-	-
(2) 2 to 65	3	39	29	11	18	302						
(3) more than 65	12	15	31	30	12	315						

APPENDIX TABLE D5. RESPONSES TO "HOW DID YOUR INSTITUTION FEEL ABOUT PARTICIPATING IN MEDIATION BEFORE ATTENDING THE FIRST MEDIATION SESSION," BY BORROWER/CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Extremely Fearful	Fearful	Neither	Confident	Extremely Confident		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	11	19	42	17	11	298	Y	-	-	-	-	-
(2) All Creditors	0	6	57	29	8	339						
Borrowers:												
Geographic Location												
(1) West	6	25	44	19	6	294	N	N	N	N	N	Y
(2) West Central	11	22	37	19	11	297						
(3) East Central	18	14	48	11	9	279						
(4) East	0	22	39	25	14	331						
Age (years)												
(1) 45 or fewer	11	21	41	20	7	291	N	N	N	-	-	-
(2) 46 to 54	8	19	42	17	14	310						
(3) 55 or older	14	22	38	16	10	286						
Education (years)												
(1) 12 or fewer	13	23	42	14	8	281	Y	-	-	-	-	-
(2) more than 12	6	19	39	24	12	317						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	13	15	53	15	4	282	N	N	N	-	-	-
(2) \$46 to \$90	15	22	38	10	15	288						
(3) more than \$90	6	23	33	26	12	315						
Farm Size (acres)												
(1) 800 or fewer	7	24	39	18	12	304	N	N	N	-	-	-
(2) 801 to 1,600	14	20	49	12	5	274						
(3) more than 1,600	12	20	31	25	12	305						
Creditor Type												
(1) FCS	4	20	40	16	20	328	N	N	N	-	-	-
(2) FmHA	13	19	41	18	9	291						
(3) Commercial Bank	0	27	46	9	18	318						
Settlements												
(1) Yes	13	18	47	15	7	285	N	-	-	-	-	-
(2) No	8	19	37	22	14	315						
Creditors: Credit Institution												
(1) FCS	0	11	33	56	0	345	N	N	N	N	N	N
(2) FmHA	0	5	55	26	14	349						
(3) Commercial Bank	0	4	64	27	5	333						
(4) Credit Unions	0	8	67	17	8	325						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	7	57	14	22	351	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	7	53	30	10	343						
(3) more than \$15.0	0	4	54	42	0	338						
Ag Loans (%)												
(1) 65 or fewer	0	7	57	33	3	332	N	N	N	-	-	-
(2) 66 to 95	0	4	61	21	14	345						
(3) more than 95	0	8	46	29	17	355						
Geographic Location												
(1) West	0	0	63	25	12	349	N	N	N	N	N	N
(2) West Central	0	8	51	35	6	339						
(3) East Central	0	6	52	33	9	345						
(4) East	0	4	73	14	9	328						
Settlements Reached (%)												
(1) 1 or fewer	0	7	48	32	13	351	N	N	N	-	-	-
(2) 2 to 65	0	7	57	36	0	329						
(3) more than 65	0	6	58	30	6	336						

Appendix E

Motives

APPENDIX TABLE E1. RESPONSES TO "THOUGHT MEDIATION WOULD LOWER LEGAL COSTS," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	15	18	18	35	14	315	Y	-	-	-	-	-
(2) All Creditors	20	33	20	25	2	256						
Borrowers:												
Geographic Location												
(1) West	20	13	7	47	13	320	N	N	N	N	N	N
(2) West Central	15	29	19	27	10	288						
(3) East Central	15	12	19	40	14	326						
(4) East	14	14	17	35	20	333						
Age (years)												
(1) 45 or fewer	21	21	11	36	11	295	N	Y	Y	-	-	-
(2) 46 to 54	8	28	22	32	10	308						
(3) 55 or older	19	2	17	38	24	346						
Education (years)												
(1) 12 or fewer	11	19	24	28	18	323	N	-	-	-	-	-
(2) more than 12	22	16	8	45	9	303						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	25	16	11	34	14	296	N	N	Y	-	-	-
(2) \$46 to \$90	5	15	28	30	22	349						
(3) more than \$90	19	24	12	31	14	297						
Farm Size (acres)												
(1) 800 or fewer	21	12	8	42	17	322	N	N	N	-	-	-
(2) 801 to 1,600	6	20	30	28	16	328						
(3) more than 1,600	17	20	13	39	11	307						
Creditor Type												
(1) FCS	20	12	20	36	12	308	N	N	N	-	-	-
(2) FmHA	14	19	16	36	15	319						
(3) Commercial Bank	30	20	20	20	10	260						
Settlements												
(1) Yes	17	17	18	38	10	307	N	-	-	-	-	-
(2) No	16	18	16	34	16	316						
Creditors:												
Credit Institution												
(1) FCS	33	34	11	22	0	222	N	N	N	N	Y	N
(2) FmHA	28	36	10	23	3	237						
(3) Commercial Bank	14	26	31	29	0	275						
(4) Credit Unions	0	42	25	25	8	299						
Creditor Size (mil.)												
(1) \$3.5 or fewer	19	23	23	31	4	278	N	N	N	-	-	-
(2) \$3.6 to \$15.0	15	41	11	30	3	265						
(3) more than \$15.0	21	42	16	21	0	237						
Ag Loans (%)												
(1) 65 or fewer	15	37	26	19	3	258	N	N	Y	-	-	-
(2) 66 to 95	12	27	19	42	0	291						
(3) more than 95	29	42	4	21	4	229						
Geographic Location												
(1) West	38	25	25	12	0	211	N	Y	N	N	N	N
(2) West Central	20	26	20	31	3	271						
(3) East Central	9	41	19	28	3	275						
(4) East	20	40	20	20	0	240						
Settlements Reached (%)												
(1) 1 or fewer	28	31	24	17	0	230	N	N	N	-	-	-
(2) 2 to 65	23	31	8	35	3	264						
(3) more than 65	15	40	18	24	3	260						

APPENDIX TABLE E2. RESPONSES TO "MEDIATION WOULD PROVIDE A QUICKER SETTLEMENT," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree		Strongly Agree	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4
	Percent										
(1) All Borrowers	4	7	18	46	25	Y	-	-	-	-	-
(2) All Creditors	13	18	21	43	309						
Borrowers:											
Geographic Location											
(1) West Central	7	27	13	47	5	Y	Y	N	Y	N	N
(2) East Central	4	8	13	50	25						
(3) West Central	3	4	18	49	26						
(4) East	6	3	22	36	33						
Age (years)											
(1) 45 or fewer	7	6	16	55	16	N	Y	Y	-	-	-
(2) 46 to 54	5	12	20	43	20						
(3) 55 or older	0	2	16	39	43						
Education (years)											
(1) 12 or fewer	5	7	16	44	28	N	-	-	-	-	-
(2) more than 12	4	6	19	51	20						
Gross Farm Income (Thousands)											
(1) \$45 or fewer	7	7	16	43	27	N	N	N	-	-	-
(2) \$46 to \$90	5	8	20	47	20						
(3) more than \$90	2	2	17	47	32						
Farm Size (acres)											
(1) 800 or fewer	6	4	18	39	33	N	N	N	-	-	-
(2) 801 to 1,600	6	8	18	50	18						
(3) more than 1,600	0	9	17	46	28						
Creditor Type											
(1) FCS	8	0	29	38	25	N	N	N	-	-	-
(2) FmHA	3	9	13	49	26						
(3) Commercial Bank	10	0	30	40	20						
Settlements											
(1) Yes	5	7	10	51	27	N	-	-	-	-	-
(2) No	4	6	25	41	24						
Creditors:											
Credit Institution											
(1) FCS	22	33	11	34	0	N	Y	Y	Y	Y	N
(2) FmHA	20	21	21	36	2						
(3) Commercial Bank	7	12	25	46	10						
(4) Credit Unions	0	17	17	58	8						
Creditor Size (mil.)											
(1) \$3.5 or fewer	19	19	16	42	4	N	N	N	-	-	-
(2) \$3.6 to \$15.0	8	12	23	50	7						
(3) more than \$15.0	13	29	12	46	0						
Ag Loans (%)											
(1) 65 or fewer	12	19	15	46	8	N	Y	Y	-	-	-
(2) 66 to 95	3	12	23	62	0						
(3) more than 95	25	29	13	29	4						
Geographic Location											
(1) West Central	19	25	25	25	6	N	N	N	N	N	N
(2) East Central	8	17	26	40	9						
(3) West Central	13	16	10	55	6						
(4) East	15	15	25	45	0						
Settlements Reached (%)											
(1) 1 or fewer	18	25	21	29	7	N	N	N	-	-	-
(2) 2 to 65	15	8	19	50	8						
(3) more than 65	12	15	21	46	6						

APPENDIX TABLE E3. RESPONSES TO "BORROWER/CREDITOR SUGGESTED MEDIATION," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	9	19	17	39	16	334	Y	-	-	-	-	-
(2) All Creditors	3	10	12	52	23	382						
Borrowers:												
Geographic Location												
(1) West	0	36	7	57	0	321	N	N	N	N	N	N
(2) West Central	10	20	3	53	14	341						
(3) East Central	9	15	22	35	19	340						
(4) East	12	12	34	21	21	327						
Age (years)												
(1) 45 or fewer	7	20	20	40	13	332	N	Y	Y	-	-	-
(2) 46 to 54	19	16	16	39	10	305						
(3) 55 or older	2	15	13	44	26	377						
Education (years)												
(1) 12 or fewer	6	20	15	41	18	345	N	-	-	-	-	-
(2) more than 12	14	14	19	40	13	324						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	7	22	10	49	12	337	N	N	Y	-	-	-
(2) \$46 to \$90	5	18	13	40	24	360						
(3) more than \$90	20	13	21	33	13	306						
Farm Size (acres)												
(1) 800 or fewer	9	18	20	32	21	338	N	N	N	-	-	-
(2) 801 to 1,600	14	8	17	42	19	344						
(3) more than 1,600	7	26	11	47	9	325						
Creditor Type												
(1) FCS	18	9	36	23	14	306	N	N	N	-	-	-
(2) FmHA	7	20	13	42	18	344						
(3) Commercial Bank	0	11	22	67	0	356						
Settlements												
(1) Yes	8	17	20	42	13	335	N	-	-	-	-	-
(2) No	10	20	16	39	15	329						
Creditors:												
Credit Institution												
(1) FCS	0	0	25	50	25	400	N	N	N	N	N	N
(2) FmHA	8	23	8	33	28	350						
(3) Commercial Bank	0	2	14	66	18	400						
(4) Credit Unions	0	0	0	73	27	427						
Creditor Size (mil.)												
(1) \$3.5 or fewer	11	12	0	54	23	366	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	10	10	59	21	391						
(3) more than \$15.0	0	4	13	61	22	401						
Ag Loans (%)												
(1) 65 or fewer	0	0	14	62	24	410	N	N	N	-	-	-
(2) 66 to 95	0	16	4	64	16	380						
(3) more than 95	12	13	4	46	25	359						
Geographic Location												
(1) West	6	0	12	63	19	389	N	N	N	N	N	N
(2) West Central	3	8	17	50	22	380						
(3) East Central	3	16	3	55	23	379						
(4) East	0	10	15	45	30	395						
Settlements Reached (%)												
(1) 1 or fewer	7	3	13	48	29	389	N	N	N	-	-	-
(2) 2 to 65	0	15	16	46	23	377						
(3) more than 65	3	7	10	61	19	386						

APPENDIX TABLE E4. RESPONSES TO "HOPE TO CUT A BETTER DEAL WITH MEDIATION," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
							Percent	Percent	Percent	Percent	Percent	Percent
(1) All Borrowers	10	13	21	39	17	340	-	-	-	-	-	
(2) All Creditors	27	29	28	16	0	233	-	-	-	-	-	
Borrowers:												
Geographic Location												
(1) West	7	27	0	53	13	338	N	N	N	N	N	
(2) West Central	16	11	14	45	14	330	-	-	-	-	-	
(3) East Central	7	15	27	33	18	340	-	-	-	-	-	
(4) East	11	6	23	37	23	355	-	-	-	-	-	
Age (years)												
(1) 45 or fewer	13	17	24	31	15	318	N	Y	-	-	-	
(2) 46 to 54	16	11	18	45	10	322	-	-	-	-	-	
(3) 55 or older	2	9	15	44	30	391	-	-	-	-	-	
Education (years)												
(1) 12 or fewer	8	12	21	39	20	351	N	-	-	-	-	
(2) more than 12	14	14	17	41	14	327	-	-	-	-	-	
Gross Farm Income (Thousands)												
(1) \$45 or fewer	9	7	20	50	14	353	N	N	-	-	-	
(2) \$46 to \$90	12	13	23	40	12	327	-	-	-	-	-	
(3) more than \$90	12	17	21	21	29	338	-	-	-	-	-	
Farm Size (acres)												
(1) 800 or fewer	10	12	16	45	17	347	N	N	-	-	-	
(2) 801 to 1,600	12	10	24	36	18	338	-	-	-	-	-	
(3) more than 1,600	11	15	19	35	20	338	-	-	-	-	-	
Creditor Type												
(1) FCS	12	4	20	32	32	368	N	N	-	-	-	
(2) FmHA	10	14	18	44	14	338	-	-	-	-	-	
(3) Commercial Bank	10	20	40	10	20	310	-	-	-	-	-	
Settlements												
(1) Yes	14	14	15	44	13	328	N	-	-	-	-	
(2) No	7	14	23	36	20	348	-	-	-	-	-	
Creditors:												
Credit Institution												
(1) FCS	50	38	0	12	0	174	N	Y	N	Y	N	
(2) FmHA	36	31	15	18	0	215	-	-	-	-	-	
(3) Commercial Bank	19	26	41	14	0	250	-	-	-	-	-	
(4) Credit Unions	8	25	50	17	0	276	-	-	-	-	-	
Creditor Size (mil.)												
(1) \$3.5 or fewer	35	27	23	15	0	218	Y	N	Y	-	-	
(2) \$3.6 to \$15.0	15	22	33	30	0	278	-	-	-	-	-	
(3) more than \$15.0	35	39	22	4	0	195	-	-	-	-	-	
Ag Loans (%)												
(1) 65 or fewer	26	34	33	7	0	221	N	N	-	-	-	
(2) 66 to 95	15	31	35	19	0	258	-	-	-	-	-	
(3) more than 95	43	22	9	26	0	218	-	-	-	-	-	
Geographic Location												
(1) West	37	44	19	0	0	182	Y	N	Y	N	N	
(2) West Central	26	23	31	20	0	245	-	-	-	-	-	
(3) East Central	32	26	29	13	0	223	-	-	-	-	-	
(4) East	10	35	30	25	0	270	-	-	-	-	-	
Settlements Reached (%)												
(1) 1 or fewer	36	18	39	7	0	217	N	N	-	-	-	
(2) 2 to 65	39	15	23	23	0	230	-	-	-	-	-	
(3) more than 65	12	46	24	18	0	248	-	-	-	-	-	

APPENDIX TABLE E5. RESPONSES TO "MORE PRIVATE MEANS OF SETTLEMENT THAN BANKRUPTCY," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	10	13	15	33	29	358	Y	-	-	-	-	-
(2) All Creditors	14	14	28	38	6	308						
Borrowers:												
Geographic Location												
(1) West	6	20	27	20	27	342	N	N	N	N	N	N
(2) West Central	11	6	9	43	30	372						
(3) East Central	7	16	12	32	33	368						
(4) East	9	14	23	28	26	348						
Age (years)												
(1) 45 or fewer	9	16	11	40	24	354	N	Y	Y	-	-	-
(2) 46 to 54	15	10	8	40	27	354						
(3) 55 or older	0	9	23	19	49	408						
Education (years)												
(1) 12 or fewer	6	13	16	32	33	373	N	-	-	-	-	-
(2) more than 12	12	11	9	38	30	363						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	9	14	14	34	29	360	N	N	Y	-	-	-
(2) \$46 to \$90	5	8	13	33	41	397						
(3) more than \$90	12	20	12	27	29	341						
Farm Size (acres)												
(1) 800 or fewer	10	13	15	31	31	360	N	N	N	-	-	-
(2) 801 to 1,600	10	14	10	38	28	360						
(3) more than 1,600	6	11	11	35	37	386						
Creditor Type												
(1) FCS	13	9	22	39	17	338	N	N	N	-	-	-
(2) FMHA	7	11	14	34	34	377						
(3) Commercial Bank	10	30	20	20	20	310						
Settlements												
(1) Yes	10	13	10	32	35	369	N	-	-	-	-	-
(2) No	8	13	21	37	21	350						
Creditors:												
Credit Institution												
(1) FCS	22	11	45	22	0	267	N	Y	Y	Y	Y	N
(2) FMHA	20	21	33	26	0	265						
(3) Commercial Bank	10	7	26	45	12	342						
(4) Credit Unions	0	25	8	59	8	350						
Creditor Size (mil.)												
(1) \$3.5 or fewer	23	23	19	35	0	266	Y	N	N	-	-	-
(2) \$3.6 to \$15.0	11	11	26	48	4	323						
(3) more than \$15.0	12	13	33	38	4	309						
Ag Loans (%)												
(1) 65 or fewer	11	15	22	48	4	319	N	Y	Y	-	-	-
(2) 66 to 95	8	15	19	54	4	331						
(3) more than 95	29	17	37	17	0	242						
Geographic Location												
(1) West	19	12	31	25	13	301	N	N	N	N	N	N
(2) West Central	11	20	29	37	3	301						
(3) East Central	12	13	19	50	6	325						
(4) East	15	10	40	30	5	300						
Settlements Reached (%)												
(1) 1 or fewer	17	7	31	35	10	314	N	N	Y	-	-	-
(2) 2 to 65	19	19	39	19	4	270						
(3) more than 65	6	12	21	55	6	343						

APPENDIX TABLE E6. RESPONSES TO "CREDIT COUNSELOR/NEGOTIATOR RECOMMENDED IT," BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	4	16	9	46	25	372						
Borrowers:												
Geographic Location												
(1) West	13	7	13	54	13	347	N	N	N	N	N	N
(2) West Central	2	17	8	50	23	375						
(3) East Central	7	17	5	43	28	368						
(4) East	0	15	15	43	27	382						
Age (years)												
(1) 45 or fewer	8	24	15	40	13	326	Y	Y	Y	-	-	-
(2) 46 to 54	4	16	4	55	21	373						
(3) 55 or older	0	7	4	48	41	423						
Education (years)												
(1) 12 or fewer	1	17	6	50	26	383	N	-	-	-	-	-
(2) more than 12	8	15	11	44	22	357						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	2	11	13	47	27	386	N	N	N	-	-	-
(2) \$46 to \$90	5	18	2	50	25	372						
(3) more than \$90	2	17	10	46	25	375						
Farm Size (acres)												
(1) 800 or fewer	4	18	6	39	33	379	N	N	N	-	-	-
(2) 801 to 1,600	4	12	6	55	23	381						
(3) more than 1,600	4	20	11	45	20	357						
Creditor Type												
(1) FCS	4	9	5	55	27	392	N	N	N	-	-	-
(2) FmHA	5	17	10	44	24	365						
(3) Commercial Bank	0	20	10	50	20	370						
Settlements												
(1) Yes	5	14	6	50	25	376	N	-	-	-	-	-
(2) No	4	17	10	44	25	369						

APPENDIX TABLE E7. RESPONSES TO "WANTED TO DELAY APPEAL/FORECLOSURE," BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference						
	Strongly Disagree	Disagree	Undecided	Agree		Strongly Agree	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	14	20	20	21	25	323						
Borrowers:												
Geographic Location												
(1) West	12	13	19	19	37	356	N	N	N	N	N	
(2) West Central	13	21	22	23	21	318						
(3) East Central	14	19	18	21	28	330						
(4) East	14	23	20	20	23	315						
Age (years)												
(1) 45 or fewer	18	27	20	18	17	289	N	Y	Y	-	-	
(2) 46 to 54	16	22	26	18	18	300						
(3) 55 or older	9	9	13	26	43	385						
Education (years)												
(1) 12 or fewer	13	15	21	25	26	336	N	-	-	-	-	
(2) more than 12	17	27	19	14	23	299						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	16	16	11	23	34	343	N	Y	Y	-	-	
(2) \$46 to \$90	20	17	23	18	32	345						
(3) more than \$90	20	25	23	20	12	279						
Farm size (acres)												
(1) 800 or fewer	19	17	16	19	29	322	N	N	N	-	-	
(2) 801 to 1,600	16	20	20	23	21	313						
(3) more than 1,600	11	22	24	17	26	325						
Creditor Type												
(1) FCS	12	17	21	25	25	334	N	N	N	-	-	
(2) FmHA	13	21	18	21	27	328						
(3) Commercial Bank	20	20	30	20	10	280						
Settlements												
(1) Yes	17	20	19	20	24	314	N	-	-	-	-	
(2) No	11	20	19	24	26	334						

Appendix F

Settlements

APPENDIX TABLE F1. RESPONSES TO "DID YOU REACH A SETTLEMENT THROUGH AG MEDIATION?" BY BORROWER/CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses		Significant Difference					
	Yes	No	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	-- Percent --							
(1) All Borrowers	53	47	Y	-	-	-	-	-
(2) All Creditors	72	28						
Borrowers:								
Geographic Location								
(1) West	69	31	N	N	N	Y	Y	Y
(2) West Central	57	43						
(3) East Central	56	44						
(4) East	37	63						
Age (years)								
(1) 45 or fewer	53	47	N	N	N	-	-	-
(2) 46 to 54	61	39						
(3) 55 or older	50	50						
Education (years)								
(1) 12 or fewer	54	46	N	-	-	-	-	-
(2) more than 12	54	46						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	56	44	N	N	N	-	-	-
(2) \$46 to \$90	46	54						
(3) more than \$90	52	48						
Farm Size (acres)								
(1) 800 or fewer	62	38	N	N	N	-	-	-
(2) 801 to 1,600	58	42						
(3) more than 1,600	46	54						
Creditor Type								
(1) FCS	52	48	N	N	N	-	-	-
(2) FmHA	55	45						
(3) Commercial Bank	30	70						
Creditors:								
Credit Institution								
(1) FCS	78	22	N	N	Y	N	N	Y
(2) FmHA	82	18						
(3) Commercial Bank	56	44						
(4) Credit Unions	92	8						
Creditor Size (mil.)								
(1) \$3.5 or fewer	79	21	N	N	N	-	-	-
(2) \$3.6 to \$15.0	67	33						
(3) more than \$15.0	74	26						
Ag Loans (\$)								
(1) 65 or fewer	57	43	Y	Y	N	-	-	-
(2) 66 to 95	82	18						
(3) more than 95	80	20						
Geographic Location								
(1) West	56	44	Y	N	Y	N	Y	N
(2) West Central	89	11						
(3) East Central	69	31						
(4) East	62	38						

APPENDIX TABLE F2. RESPONSES TO "HOW WOULD YOU RATE SETTLEMENTS REACHED THROUGH MEDIATION COMPARED TO BANKRUPTCY?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference						
	Very Unfavorable		Neither Favorable			Very Favorable	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Unfavorable	Favorable	Unfavorable	Favorable								
(1) All Borrowers	12	24	8	21	359	Y	-	-	-	-	-	
(2) All Creditors	4	49	9	25	334							
Geographic Location												
(1) West Central	0	20	20	27	373	N	N	N	N	N	N	
(2) West Central	9	21	4	28	382							
(3) East Central	21	24	10	9	329							
(4) East	3	28	3	35	388							
Age (years)												
(1) 45 or fewer	7	28	6	31	367	N	N	N	-	-	-	
(2) 46 to 54	14	10	12	19	369							
(3) 55 or older	14	29	7	11	354							
Education (years)												
(1) 12 or fewer	12	22	7	17	370	N	-	-	-	-	-	
(2) more than 12	11	23	10	28	352							
Gross Farm Income (thousands)												
(1) \$45 or fewer	9	25	2	32	376	N	N	N	-	-	-	
(2) \$46 to \$90	15	21	16	10	340							
(3) more than \$90	11	22	5	27	370							
Farm size (acres)												
(1) 800 or fewer	8	23	8	22	376	N	N	N	-	-	-	
(2) 801 to 1,600	17	13	11	19	354							
(3) more than 1,600	12	28	7	23	352							
Creditor Type												
(1) FCS	5	19	14	24	376	N	N	N	-	-	-	
(2) FmHA	12	24	7	22	361							
(3) Commercial Bank	13	25	12	12	350							
Settlements												
(1) Yes	10	16	7	25	382	Y	-	-	-	-	-	
(2) No	15	34	10	15	327							
Creditors:												
Credit Institution												
(1) FCS	0	75	0	25	325	N	N	N	N	N	N	
(2) FmHA	8	51	8	22	320							
(3) Commercial Bank	0	46	10	27	351							
(4) Credit Unions	8	25	17	33	334							
Creditor Size (mil.)												
(1) \$3.5 or fewer	4	46	12	23	333	N	N	N	-	-	-	
(2) \$3.6 to \$15.0	3	41	15	30	331							
(3) more than \$15.0	0	70	0	17	343							
Ag Loans (%)												
(1) 65 or fewer	4	53	11	18	327	N	N	N	-	-	-	
(2) 66 to 95	0	58	8	15	341							
(3) more than 95	5	41	9	36	335							
Geographic Location												
(1) West	0	73	0	9	345	N	N	N	N	N	N	
(2) West Central	3	56	11	19	324							
(3) East Central	6	39	13	23	336							
(4) East	5	38	5	48	341							
Settlements Reached (%)												
(1) 1 or fewer	4	46	11	27	332	N	N	N	-	-	-	
(2) 2 to 65	7	37	8	33	341							
(3) more than 65	3	50	6	28	342							

APPENDIX TABLE F3. AVERAGE NUMBER OF MEDIATION CASES AND SETTLEMENTS AND SETTLEMENT PERCENTAGES, BY CREDITOR CLASSIFICATIONS,
NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Cases	Settlements	Settlement Percentage	Significant Differences in Settlement Percentages						
				1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4	
All Creditors	7.9	3.3	45.5							
Credit Institution										
(1) FCS	28.0	11.4	50.2	N	N	Y	N	N	N	N
(2) FmHA	11.3	4.0	35.8							
(3) Commercial Bank	2.1	0.9	40.0							
(4) Credit Unions	1.6	1.2	90.0							
Creditor Size (mil.)										
(1) \$3.5 or fewer	7.5	3.4	50.3	N	N	N	-	-	-	-
(2) \$3.6 to \$15.0	5.4	1.9	36.6							
(3) more than \$15.0	11.8	4.7	50.9							
Ag Loans (#)										
(1) 65 or fewer	4.3	1.6	43.3	N	N	N	-	-	-	-
(2) 66 to 95	6.5	3.6	53.3							
(3) more than 95	13.8	4.6	40.4							
Geographic Location										
(1) West	3.4	1.4	30.2	N	N	N	N	N	N	N
(2) West Central	10.2	3.6	54.9							
(3) East Central	5.4	2.1	43.7							
(4) East	11.1	5.8	41.5							
Settlements Reached (#)										
(1) 1 or fewer	6.4	0.3	0.7	Y	Y	Y	-	-	-	-
(2) 2 to 65	14.3	5.2	36.5							
(3) more than 65	5.4	4.7	96.6							

Appendix G
Mediation Costs

APPENDIX TABLE G1. AVERAGE COSTS OF MEDIATION, BY BORROWER/CREDITOR CLASSIFICATIONS, NORTH DAKOTA
AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Average Mediation Cost	Standard Deviation	Significant Difference					
			1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	384	1,251	Y	-	-	-	-	-
(2) All Creditors	103	254						
Borrowers:								
Geographic Location								
(1) West	247	261	Y	Y	Y	Y	N	Y
(2) West Central	272	653						
(3) East Central	566	1,972						
(4) East	355	648						
Age (years)								
(1) 45 or fewer	300	730	Y	Y	Y	-	-	-
(2) 46 to 54	289	560						
(3) 55 or older	652	2,102						
Education (years)								
(1) 12 or fewer	459	1,581	Y	-	-	-	-	-
(2) more than 12	342	762						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	212	461	Y	Y	Y	-	-	-
(2) \$46 to \$90	333	625						
(3) more than \$90	664	2,160						
Farm Size (acres)								
(1) 800 or fewer	257	574	Y	N	Y	-	-	-
(2) 801 to 1,600	614	2,124						
(3) more than 1,600	383	712						
Creditor Type								
(1) FCS	1,123	2,784	Y	Y	N	-	-	-
(2) FmHA	231	549						
(3) Commercial Bank	409	444						
Settlements								
(1) Yes	254	470	Y	-	-	-	-	-
(2) No	584	1,807						
Creditors:								
Credit Institution								
(1) FCS	168	160	Y	N	Y	Y	Y	Y
(2) FmHA	114	383						
(3) Commercial Bank	105	174						
(4) Credit Unions	36	42						
Creditor Size (mil.)								
(1) \$3.5 or fewer	137	412	Y	Y	Y	-	-	-
(2) \$3.6 to \$15.0	92	193						
(3) more than \$15.0	69	56						
Ag Loans (%)								
(1) 65 or fewer	96	189	Y	Y	Y	-	-	-
(2) 66 to 95	156	418						
(3) more than 95	52	109						
Geographic Location								
(1) West	138	175	Y	Y	Y	N	N	Y
(2) West Central	115	373						
(3) East Central	67	69						
(4) East	111	255						
Settlements Reached (%)								
(1) 1 or fewer	98	139	Y	N	Y	-	-	-
(2) 2 to 65	155	465						
(3) more than 65	91	191						

APPENDIX TABLE G2. RESPONSES TO "HOW WOULD YOU RATE THE COST OF MEDIATION COMPARED TO BANKRUPTCY?," BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference						
	Much Less	Less	Similar	More		Much More	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	57	14	16	6	7	N	-	-	-	-	-	-
(2) All Creditors	40	31	17	11	1	-	-	-	-	-	-	-
Borrowers:												
Geographic Location												
(1) West	43	36	14	0	7	N	N	N	N	N	N	N
(2) West Central	64	12	12	4	8	-	-	-	-	-	-	-
(3) East Central	57	8	20	10	5	-	-	-	-	-	-	-
(4) East	50	21	12	6	11	-	-	-	-	-	-	-
Age (years)												
(1) 45 or fewer	54	12	18	9	7	N	N	N	-	-	-	-
(2) 46 to 54	65	18	11	0	6	-	-	-	-	-	-	-
(3) 55 or older	54	9	16	9	12	-	-	-	-	-	-	-
Education (years)												
(1) 12 or fewer	49	12	21	7	11	Y	-	-	-	-	-	-
(2) more than 12	68	15	8	4	5	-	-	-	-	-	-	-
Gross Farm Income (Thousands)												
(1) \$45 or fewer	56	15	9	7	13	N	N	N	-	-	-	-
(2) \$46 to \$90	55	8	24	3	10	-	-	-	-	-	-	-
(3) more than \$90	65	12	10	8	5	-	-	-	-	-	-	-
Farm Size (acres)												
(1) 800 or fewer	56	13	14	6	11	N	N	N	-	-	-	-
(2) 801 to 1,600	57	11	15	8	9	-	-	-	-	-	-	-
(3) more than 1,600	61	13	20	2	4	-	-	-	-	-	-	-
Creditor Type												
(1) FCS	48	17	17	9	9	N	N	N	-	-	-	-
(2) FmHA	58	13	15	7	7	-	-	-	-	-	-	-
(3) Commercial Bank	60	20	10	0	10	-	-	-	-	-	-	-
Settlements												
(1) Yes	60	12	11	8	9	N	-	-	-	-	-	-
(2) No	49	18	22	4	7	-	-	-	-	-	-	-
Creditors:												
Credit Institution												
(1) FCS	25	25	38	12	0	N	N	N	Y	Y	Y	Y
(2) FmHA	42	25	19	11	3	-	-	-	-	-	-	-
(3) Commercial Bank	34	39	18	9	0	-	-	-	-	-	-	-
(4) Credit Unions	67	25	0	8	0	-	-	-	-	-	-	-
Creditor Size (mil.)												
(1) \$3.5 or fewer	46	23	12	19	0	N	N	N	-	-	-	-
(2) \$3.6 to \$15.0	33	43	17	7	0	-	-	-	-	-	-	-
(3) more than \$15.0	35	26	35	4	0	-	-	-	-	-	-	-
Ag Loans (%)												
(1) 65 or fewer	40	30	30	0	0	N	N	N	-	-	-	-
(2) 66 to 95	37	37	11	15	0	-	-	-	-	-	-	-
(3) more than 95	36	27	18	18	0	-	-	-	-	-	-	-
Geographic Location												
(1) West	38	31	23	8	0	N	N	N	N	N	N	N
(2) West Central	41	35	16	5	3	-	-	-	-	-	-	-
(3) East Central	39	23	19	19	0	-	-	-	-	-	-	-
(4) East	40	40	15	5	0	-	-	-	-	-	-	-
Settlements Reached (%)												
(1) 1 or fewer	32	43	14	11	0	N	N	N	-	-	-	-
(2) 2 to 65	38	35	11	12	4	-	-	-	-	-	-	-
(3) more than 65	44	25	22	9	0	-	-	-	-	-	-	-

Appendix H

Logistics

1. The first part of the report discusses the current state of the logistics industry and the challenges it faces. It highlights the need for more efficient and sustainable supply chain management practices.

2. The second part of the report focuses on the role of technology in logistics. It explores how digital tools and automation can improve operational efficiency and reduce costs.

3. The third part of the report examines the impact of global trade and international logistics. It discusses the complexities of cross-border shipping and the importance of strong relationships with international partners.

4. The fourth part of the report addresses the environmental and social responsibilities of logistics companies. It emphasizes the need for sustainable practices and ethical sourcing to build a resilient and responsible supply chain.

5. The final part of the report provides recommendations for logistics companies to improve their performance and competitiveness. It suggests investing in technology, optimizing routes, and fostering collaboration with stakeholders.

6. The report concludes by summarizing the key findings and the importance of logistics in the global economy. It calls for continued innovation and collaboration to address the challenges ahead.

7. The report is intended for logistics professionals, industry leaders, and policymakers. It provides a comprehensive overview of the current landscape and offers practical insights for improving logistics operations.

APPENDIX TABLE H1. RESPONSES TO "HOW SATISFIED WERE YOU WITH THE SCHEDULED TIME OF DAY FOR MEDIATION SESSION(S)?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Unsatisfied	Unsatisfied	Neither	Satisfied	Very Satisfied		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	12	6	10	23	49	391	Y	-	-	-	-	-
(2) All Creditors	6	2	30	40	22	370						
Borrowers:												
Geographic Location												
(1) West	19	6	6	13	56	361	N	N	N	N	N	N
(2) West Central	13	9	11	24	43	375						
(3) East Central	14	3	6	24	53	399						
(4) East	6	6	11	26	51	410						
Age (years)												
(1) 45 or fewer	7	4	16	26	47	402	N	N	N	-	-	-
(2) 46 to 54	13	11	4	25	47	382						
(3) 55 or older	16	4	7	20	53	390						
Education (years)												
(1) 12 or fewer	12	7	10	18	53	393	N	-	-	-	-	-
(2) more than 12	12	5	9	30	44	389						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	11	4	13	30	42	388	N	N	N	-	-	-
(2) \$46 to \$90	5	9	5	27	54	416						
(3) more than \$90	20	5	9	11	55	376						
Farm Size (acres)												
(1) 800 or fewer	6	4	10	27	53	417	N	N	N	-	-	-
(2) 801 to 1,600	13	2	11	33	41	387						
(3) more than 1,600	17	12	4	8	59	380						
Creditor Type												
(1) FCS	20	12	8	28	32	340	Y	N	N	-	-	-
(2) FmHA	11	5	8	22	54	403						
(3) Commercial Bank	10	0	30	20	40	380						
Settlements												
(1) Yes	11	2	7	25	55	411	Y	-	-	-	-	-
(2) No	15	9	12	22	42	367						
Creditors:												
Credit Institution												
(1) FCS	0	0	22	67	11	389	N	N	N	N	N	N
(2) FmHA	5	5	42	30	18	351						
(3) Commercial Bank	7	0	25	43	25	379						
(4) Credit Unions	8	0	17	42	33	392						
Creditor Size (mil.)												
(1) \$3.5 or fewer	7	4	29	32	28	370	N	N	N	-	-	-
(2) \$3.6 to \$15.0	9	0	26	39	26	373						
(3) more than \$15.0	4	0	33	50	13	368						
Ag Loans (%)												
(1) 65 or fewer	10	0	23	47	20	367	N	N	N	-	-	-
(2) 66 to 95	7	0	32	29	32	379						
(3) more than 95	4	4	32	44	16	364						
Geographic Location												
(1) West	6	0	44	31	19	357	N	N	N	N	N	N
(2) West Central	5	3	19	46	27	387						
(3) East Central	6	0	38	32	24	368						
(4) East	5	4	27	50	14	364						
Settlements Reached (%)												
(1) 1 or fewer	9	0	16	53	22	379	N	N	N	-	-	-
(2) 2 to 65	3	7	29	43	18	366						
(3) more than 65	6	0	27	40	27	382						

APPENDIX TABLE H2. RESPONSES TO "HOW WOULD YOU RATE THE LENGTH OF MEDIATION SESSION(S)?" BY BORROWER AND CREDITOR CLASSIFICATIONS,
NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Too Short	Weighted Average Index	Significant Difference					
	Too Long	Long	Okay	Short			1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	4	82	6	6	310	Y	-	-	-	-	-
(2) All Creditors	5	20	67	8	0	278						
Borrowers:												
Geographic Location												
(1) West	0	7	93	0	0	293	N	N	N	N	N	N
(2) West Central	2	4	80	9	5	311						
(3) East Central	4	5	79	6	6	305						
(4) East	0	3	85	3	9	318						
Age (years)												
(1) 45 or fewer	2	2	87	4	5	308	N	N	N	-	-	-
(2) 46 to 54	6	4	75	10	5	304						
(3) 55 or older	0	8	78	6	8	314						
Education (years)												
(1) 12 or fewer	4	5	76	7	8	310	N	-	-	-	-	-
(2) more than 12	0	3	87	5	5	312						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	78	9	9	323	N	N	N	-	-	-
(2) \$46 to \$90	10	2	75	8	5	296						
(3) more than \$90	0	2	84	5	9	321						
Farm Size (acres)												
(1) 800 or fewer	0	4	82	8	6	316	N	N	N	-	-	-
(2) 801 to 1,600	4	2	83	6	5	306						
(3) more than 1,600	4	9	75	4	8	303						
Creditor Type												
(1) FCS	4	0	92	0	4	300	N	N	N	-	-	-
(2) FmHA	2	5	80	8	5	309						
(3) Commercial Bank	10	0	70	0	20	320						
Settlements												
(1) Yes	1	2	85	7	5	313	N	-	-	-	-	-
(2) No	4	7	77	5	7	304						
Creditors:												
Credit Institution												
(1) FCS	0	44	56	0	0	256	N	Y	Y	Y	Y	N
(2) FmHA	12	23	63	2	0	255						
(3) Commercial Bank	0	14	70	16	0	302						
(4) Credit Unions	0	8	83	9	0	301						
Creditor Size (mil.)												
(1) \$3.5 or fewer	7	15	70	8	0	279	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	19	74	7	0	288						
(3) more than \$15.0	0	25	67	8	0	283						
Ag Loans (%)												
(1) 65 or fewer	0	20	73	7	0	287	N	N	Y	-	-	-
(2) 66 to 95	0	18	68	14	0	296						
(3) more than 95	8	21	71	0	0	263						
Geographic Location												
(1) West	7	20	67	6	0	272	N	N	Y	N	N	N
(2) West Central	8	22	68	2	0	264						
(3) East Central	3	15	70	12	0	291						
(4) East	0	27	59	14	0	287						
Settlements Reached (%)												
(1) 1 or fewer	3	19	68	10	0	285	N	N	Y	-	-	-
(2) 2 to 65	7	29	64	0	0	257						
(3) more than 65	3	15	67	15	0	294						

APPENDIX TABLE H3. RESPONSES TO "HOW SATISFIED WERE YOU WITH THE LOCATION OF MEDIATION SESSION(S)?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Unsatisfied	Unsatisfied	Neither	Satisfied	Very Satisfied		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	10	4	25	17	44	381	N	-	-	-	-	-
(2) All Creditors	3	10	31	27	29	369						
Borrowers:												
Geographic Location												
(1) West	6	0	25	13	56	413	N	N	N	N	N	N
(2) West Central	7	7	35	16	35	365						
(3) East Central	12	4	20	17	47	383						
(4) East	9	3	23	17	48	392						
Age (years)												
(1) 45 or fewer	4	5	35	19	37	380	N	N	N	-	-	-
(2) 46 to 54	13	6	23	11	47	373						
(3) 55 or older	12	2	20	19	47	387						
Education (years)												
(1) 12 or fewer	9	2	26	13	50	393	Y	-	-	-	-	-
(2) more than 12	11	8	27	21	33	357						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	6	2	28	23	41	391	N	N	N	-	-	-
(2) \$46 to \$90	12	10	20	12	46	370						
(3) more than \$90	14	5	32	11	38	354						
Farm Size (acres)												
(1) 800 or fewer	6	4	23	18	49	400	N	N	N	-	-	-
(2) 801 to 1,600	11	2	26	18	43	380						
(3) more than 1,600	12	8	31	10	39	356						
Creditor Type												
(1) FCS	4	8	32	24	32	372	N	N	N	-	-	-
(2) FmHA	10	3	24	16	47	387						
(3) Commercial Bank	10	20	30	10	30	330						
Settlements												
(1) Yes	8	5	20	17	50	396	Y	-	-	-	-	-
(2) No	12	5	32	14	37	359						
Creditors:												
Credit Institution												
(1) FCS	0	33	45	22	0	289	Y	Y	N	Y	N	N
(2) FmHA	2	7	28	26	36	384						
(3) Commercial Bank	2	9	36	28	25	365						
(4) Credit Unions	8	0	17	33	42	401						
Creditor Size (mil.)												
(1) \$3.5 or fewer	3	7	29	32	29	377	N	N	Y	-	-	-
(2) \$3.6 to \$15.0	7	3	27	23	40	386						
(3) more than \$15.0	0	17	46	16	21	341						
Ag Loans (%)												
(1) 65 or fewer	3	10	40	24	23	354	N	N	N	-	-	-
(2) 66 to 95	7	4	37	19	33	367						
(3) more than 95	0	12	20	32	36	392						
Geographic Location												
(1) West	0	25	37	19	19	332	N	N	N	N	N	N
(2) West Central	5	8	22	30	35	382						
(3) East Central	3	9	35	24	29	367						
(4) East	0	5	38	33	24	376						
Settlements Reached (%)												
(1) 1 or fewer	0	9	41	25	25	366	N	N	N	-	-	-
(2) 2 to 65	7	14	18	22	39	372						
(3) more than 65	3	9	30	31	27	370						

Appendix I

Mediation Process

APPENDIX TABLE II. RESPONSES TO "HOW WOULD YOU RATE MEDIATION AS A WAY OF SOLVING FARMER-CREDITOR PROBLEMS IN GENERAL?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	8	9	21	24	38	375	Y	-	-	-	-	-
(2) All Creditors	6	17	50	24	3	301						
Borrowers:												
Geographic Location												
(1) West	0	13	7	27	53	420	N	N	N	N	N	N
(2) West Central	5	6	29	25	35	379						
(3) East Central	8	11	21	24	36	369						
(4) East	11	6	14	26	43	384						
Age (years)												
(1) 45 or fewer	9	9	25	26	31	361	N	N	N	-	-	-
(2) 46 to 54	6	10	21	19	44	385						
(3) 55 or older	6	6	16	29	43	397						
Education (years)												
(1) 12 or fewer	6	11	21	20	42	381	N	-	-	-	-	-
(2) more than 12	8	4	21	32	35	382						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	6	2	25	27	40	393	N	N	N	-	-	-
(2) \$46 to \$90	7	20	17	17	39	361						
(3) more than \$90	11	5	14	28	42	385						
Farm Size (acres)												
(1) 800 or fewer	2	8	21	21	48	405	N	N	N	-	-	-
(2) 801 to 1,600	9	10	17	26	38	374						
(3) more than 1,600	8	8	25	21	38	373						
Creditor Type												
(1) FCS	19	12	15	15	39	343	N	N	N	-	-	-
(2) FmHA	4	7	23	28	38	389						
(3) Commercial Bank	20	20	10	20	30	320						
Settlements												
(1) Yes	1	4	17	26	52	424	Y	-	-	-	-	-
(2) No	15	15	26	22	22	321						
Creditors:												
Credit Institution												
(1) FCS	0	22	67	11	0	289	N	N	N	N	N	N
(2) FmHA	12	17	48	21	2	284						
(3) Commercial Bank	0	18	54	23	5	315						
(4) Credit Unions	8	8	34	42	8	334						
Creditor Size (mil.)												
(1) \$3.5 or fewer	7	18	54	18	3	292	N	N	N	-	-	-
(2) \$3.6 to \$15.0	3	19	42	36	0	311						
(3) more than \$15.0	0	17	54	21	8	320						
Ag Loans (%)												
(1) 65 or fewer	3	20	47	27	3	307	N	N	N	-	-	-
(2) 66 to 95	4	18	61	14	3	294						
(3) more than 95	4	16	40	36	4	320						
Geographic Location												
(1) West	12	13	63	6	6	281	N	N	N	N	N	N
(2) West Central	5	16	41	35	3	315						
(3) East Central	3	9	61	21	6	318						
(4) East	4	32	41	23	0	283						
Settlements Reached (%)												
(1) 1 or fewer	13	25	47	12	3	267	Y	Y	N	-	-	-
(2) 2 to 65	4	18	39	36	3	316						
(3) more than 65	0	9	61	27	3	324						

APPENDIX TABLE 12. RESPONSES TO "HOW WOULD YOU RATE MEDIATION AS A WAY OF SOLVING YOUR FARMER/CREDITOR PROBLEMS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	11	9	21	31	28	356	Y	-	-	-	-	-
(2) All Creditors	7	29	45	18	1	277						
Borrowers:												
Geographic Location												
(1) West	0	12	19	50	19	376	N	N	N	N	N	N
(2) West Central	9	5	26	30	30	367						
(3) East Central	13	9	22	28	28	349						
(4) East	11	11	12	34	32	365						
Age (years)												
(1) 45 or fewer	12	9	21	37	21	346	N	N	N	N	N	N
(2) 46 to 54	9	6	25	28	32	368						
(3) 55 or older	6	11	17	31	35	378						
Education (years)												
(1) 12 or fewer	9	11	22	27	31	360	N	-	-	-	-	-
(2) more than 12	11	6	19	39	25	361						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	11	0	23	31	35	379	Y	N	N	N	N	N
(2) \$46 to \$90	15	15	19	27	24	330						
(3) more than \$90	9	14	11	36	30	364						
Farm Size (acres)												
(1) 800 or fewer	6	4	25	25	40	389	N	Y	N	N	N	N
(2) 801 to 1,600	13	9	17	33	28	354						
(3) more than 1,600	8	14	20	35	23	351						
Creditor Type												
(1) FCS	24	20	12	28	16	292	Y	N	N	N	N	N
(2) FmHA	7	5	24	33	31	376						
(3) Commercial Bank	20	30	0	30	20	300						
Settlements												
(1) Yes	1	2	21	38	37	405	Y	-	-	-	-	-
(2) No	21	17	20	26	16	299						
Creditors:												
Credit Institution												
(1) FCS	0	56	33	11	0	255	N	N	Y	Y	N	N
(2) FmHA	12	33	45	10	0	253						
(3) Commercial Bank	5	27	43	23	2	290						
(4) Credit Unions	8	0	67	25	0	309						
Creditor Size (mil.)												
(1) \$3.5 or fewer	7	36	54	3	0	253	Y	N	N	N	N	N
(2) \$3.6 to \$15.0	10	19	35	36	0	297						
(3) more than \$15.0	4	29	54	13	8	316						
Ag loans (%)												
(1) 65 or fewer	7	20	53	20	0	286	N	N	N	N	N	N
(2) 66 to 95	11	21	43	25	0	282						
(3) more than 95	4	44	44	8	0	256						
Geographic Location												
(1) West	12	38	38	6	6	256	N	N	N	N	N	N
(2) West Central	5	33	38	24	0	281						
(3) East Central	6	15	64	15	0	288						
(4) East	9	36	37	18	0	264						
Settlements Reached (%)												
(1) 1 or fewer	13	41	37	9	0	242	Y	Y	N	N	N	N
(2) 2 to 65	7	21	43	25	4	298						
(3) more than 65	3	18	64	15	0	291						

APPENDIX TABLE 13. RESPONSES TO "HOW FAIR WAS THE MEDIATION PROCEDURE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses						Weighted Average Index	Significant Difference					
	Percent							1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Very Unfair	Unfair	Neither	Fair	Very Fair	Fair							
(1) All Borrowers	3	8	27	28	34	382	Y	-	-	-	-	-	
(2) All Creditors	1	5	55	32	7	339							
Borrowers:													
Geographic Location													
(1) West	0	13	12	31	44	406	N	N	N	N	N	N	
(2) West Central	0	11	34	25	30	374							
(3) East Central	6	5	28	27	34	378							
(4) East	3	3	24	35	35	396							
Age (years)													
(1) 45 or fewer	5	7	26	28	34	379	N	N	N	N	N	N	
(2) 46 to 54	0	6	31	32	31	388							
(3) 55 or older	4	10	22	25	39	385							
Education (years)													
(1) 12 or fewer	3	8	25	29	35	385	N	-	-	-	-	-	
(2) more than 12	3	8	29	27	33	379							
Gross Farm Income (Thousands)													
(1) \$45 or fewer	0	6	27	29	38	399	N	N	N	N	N	N	
(2) \$46 to \$90	5	10	30	30	25	360							
(3) more than \$90	7	9	21	23	40	380							
Farm Size (acres)													
(1) 800 or fewer	0	4	23	29	44	413	Y	Y	N	-	-	-	
(2) 801 to 1,600	7	6	24	33	30	373							
(3) more than 1,600	2	15	32	19	32	364							
Creditor Type													
(1) FCS	12	8	24	32	24	348	N	N	N	N	N	N	
(2) FmHA	1	7	28	28	36	391							
(3) Commercial Bank	10	10	40	20	20	330							
Settlements													
(1) Yes	1	2	16	34	47	424	Y	-	-	-	-	-	
(2) No	6	12	42	22	18	334							
Creditors:													
Credit Institution													
(1) FCS	0	11	56	33	0	322	N	N	N	N	N	N	
(2) FmHA	2	5	52	29	12	344							
(3) Commercial Bank	0	7	59	30	4	331							
(4) Credit Unions	0	0	50	42	8	358							
Creditor Size (mil.)													
(1) \$3.5 or fewer	0	7	43	43	7	350	N	N	N	N	N	N	
(2) \$3.6 to \$15.0	0	3	55	32	10	349							
(3) more than \$15.0	0	0	71	25	4	333							
Ag Loans (%)													
(1) 65 or fewer	0	0	70	30	0	330	Y	N	N	N	N	N	
(2) 66 to 95	0	4	46	32	18	364							
(3) more than 95	0	8	48	40	4	340							
Geographic Location													
(1) West	0	13	56	25	6	324	N	N	N	N	N	N	
(2) West Central	3	3	59	24	11	337							
(3) East Central	0	3	55	39	3	342							
(4) East	0	9	46	36	9	345							
Settlements Reached (%)													
(1) 1 or fewer	0	9	44	41	6	344	N	N	N	N	N	N	
(2) 2 to 65	4	0	57	28	11	342							
(3) more than 65	0	3	58	33	6	342							

APPENDIX TABLE 14. RESPONSES TO "HOW SATISFIED WERE YOU WITH THE TIME REQUIRED TO COMPLETE THE MEDIATION PROCESS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Unsatisfied	Unsatisfied	Neither	Satisfied	Very Satisfied		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	6	5	34	29	26	364	Y	-	-	-	-	-
(2) All Creditors	9	22	40	25	4	293						
Borrowers:												
Geographic Location	0	13	31	12	44	387	N	N	N	N	N	N
(1) West	8	4	36	30	22	354						
(2) West Central	6	3	38	28	25	363						
(3) East Central	3	6	31	37	23	371						
(4) East												
Age (years)	11	3	35	37	14	340	N	Y	N	-	-	-
(1) 45 or fewer	2	9	34	27	28	370						
(2) 46 to 54	4	2	33	26	35	386						
(3) 55 or older												
Education (years)	3	4	37	27	29	375	N	-	-	-	-	-
(1) 12 or fewer	9	6	30	34	21	352						
(2) more than 12												
Gross Farm Income (Thousands)	2	4	36	41	17	367	N	N	N	-	-	-
(1) \$45 or fewer	2	5	27	32	34	391						
(2) \$46 to \$90	11	9	32	18	30	347						
(3) more than \$90												
Farm Size (acres)	2	6	33	33	26	375	N	N	N	-	-	-
(1) 800 or fewer	7	4	33	32	24	362						
(2) 801 to 1,600	8	6	33	22	31	362						
(3) more than 1,600												
Creditor Type	8	0	36	32	24	364	N	N	N	-	-	-
(1) FCS	4	6	34	31	25	367						
(2) FmHA	20	0	40	10	30	330						
(3) Commercial Bank												
Settlements	2	5	26	34	33	391	Y	-	-	-	-	-
(1) Yes	9	4	47	23	17	335						
(2) No												
Creditors:												
Credit Institution	0	44	45	11	0	267	N	N	Y	Y	Y	Y
(1) FCS	14	33	36	17	0	256						
(2) FmHA	9	11	46	30	4	309						
(3) Commercial Bank	0	8	33	42	17	368						
(4) Credit Unions												
Creditor Size (mil.)	11	29	36	21	3	276	N	N	N	-	-	-
(1) \$3.5 or fewer	3	20	42	32	3	312						
(2) \$3.6 to \$15.0	8	25	29	34	4	301						
(3) more than \$15.0												
Ag Loans (%)	7	7	47	36	3	321	N	Y	N	-	-	-
(1) 65 or fewer	7	36	29	21	7	285						
(2) 66 to 95	8	32	32	28	0	280						
(3) more than 95												
Geographic Location	12	31	38	13	6	270	N	N	N	N	N	N
(1) West	14	13	35	33	5	302						
(2) West Central	6	30	34	27	3	291						
(3) East Central	5	18	59	18	0	290						
(4) East												
Settlements Reached (%)	9	13	47	31	0	300	Y	N	Y	-	-	-
(1) 1 or fewer	14	39	32	11	4	252						
(2) 2 to 65	3	18	40	30	9	324						
(3) more than 65												

APPENDIX TABLE 15. RESPONSES TO "HOW WOULD YOU RATE THE SPEED OF THE MEDIATION PROCESS COMPARED TO BANKRUPTCY?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Much Slower	Slower	About The Same	Faster	Much Faster		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	2	5	32	21	40	392	-	-	-	-	-	-
(2) All Creditors	4	3	20	45	28	390	-	-	-	-	-	-
Borrowers:												
Geographic Location												
(1) West	0	0	43	29	28	385	N	N	N	N	N	N
(2) West Central	5	5	35	16	39	379	-	-	-	-	-	-
(3) West Central	2	5	26	24	43	401	-	-	-	-	-	-
(4) East	3	6	36	16	39	382	-	-	-	-	-	-
Age (years)												
(1) 45 or fewer	6	2	38	24	30	370	N	Y	N	-	-	-
(2) 46 to 54	2	6	30	15	47	399	-	-	-	-	-	-
(3) 55 or older	0	7	24	20	49	411	-	-	-	-	-	-
Education (years)												
(1) 12 or fewer	2	5	31	18	44	397	-	-	-	-	-	-
(2) more than 12	4	5	32	22	37	383	-	-	-	-	-	-
Gross Farm Income (Thousands)												
(1) \$45 or fewer	2	5	26	26	41	399	N	N	N	-	-	-
(2) \$46 to \$90	3	6	29	21	41	391	-	-	-	-	-	-
(3) more than \$90	2	3	21	16	58	425	-	-	-	-	-	-
Farm Size (acres)												
(1) 800 or fewer	2	6	35	21	36	383	N	N	N	-	-	-
(2) 801 to 1,600	2	4	26	20	48	408	-	-	-	-	-	-
(3) more than 1,600	5	5	29	15	46	392	-	-	-	-	-	-
Creditor Type												
(1) FCS	0	5	24	19	52	418	N	N	N	-	-	-
(2) FmHA	3	4	33	22	38	388	-	-	-	-	-	-
(3) Commercial Bank	13	12	38	0	37	336	-	-	-	-	-	-
Settlements												
(1) Yes	0	2	25	24	49	420	Y	-	-	-	-	-
(2) No	7	9	43	17	24	342	-	-	-	-	-	-
Creditors:												
Credit Institution												
(1) FCS	0	0	0	88	12	412	N	N	Y	N	N	N
(2) FmHA	8	3	19	24	46	397	-	-	-	-	-	-
(3) Commercial Bank	2	5	27	51	15	372	-	-	-	-	-	-
(4) Credit Unions	0	0	17	50	33	416	-	-	-	-	-	-
Creditor Size (mil.)												
(1) \$3.5 or fewer	8	4	15	38	35	388	N	N	N	-	-	-
(2) \$3.6 to \$15.0	4	3	25	39	29	386	-	-	-	-	-	-
(3) more than \$15.0	0	0	17	65	18	401	-	-	-	-	-	-
Ag Loans (%)												
(1) 65 or fewer	0	4	21	46	29	400	N	N	N	-	-	-
(2) 66 to 95	7	0	26	45	22	375	-	-	-	-	-	-
(3) more than 95	5	4	9	50	32	400	-	-	-	-	-	-
Geographic Location												
(1) West	9	0	37	27	27	363	N	N	N	N	N	N
(2) West Central	3	3	17	41	36	404	-	-	-	-	-	-
(3) East Central	3	6	23	45	23	379	-	-	-	-	-	-
(4) East	5	0	14	57	24	395	-	-	-	-	-	-
Settlements Reached (%)												
(1) 1 or fewer	0	8	20	44	28	392	N	N	N	-	-	-
(2) 2 to 65	11	4	7	48	30	382	-	-	-	-	-	-
(3) more than 65	3	0	22	50	25	394	-	-	-	-	-	-

Appendix J
Mediator Evaluations

APPENDIX TABLE J1. RESPONSES TO "HOW WAS THE MEDIATOR'S EXPLANATION OF THE MEDIATION PROCESS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	0	3	24	41	32	402	Y	-	-	-	-	-
(2) All Creditors	1	2	42	43	11	358						
Borrowers:												
Geographic Location												
(1) West	0	0	13	50	37	424	N	N	N	N	N	N
(2) West Central	0	2	31	37	30	395						
(3) East Central	1	3	22	41	33	402						
(4) East	0	6	17	46	31	402						
Age (years)												
(1) 45 or fewer	2	5	21	47	25	388	N	N	N	-	-	-
(2) 46 to 54	0	2	23	49	26	399						
(3) 55 or older	0	2	27	24	47	416						
Education (years)												
(1) 12 or fewer	1	2	27	32	38	404	N	-	-	-	-	-
(2) more than 12	0	4	21	51	24	395						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	2	19	35	44	421	N	Y	N	-	-	-
(2) \$46 to \$90	3	2	29	34	32	390						
(3) more than \$90	0	5	19	54	22	393						
Farm Size (acres)												
(1) 800 or fewer	0	2	18	41	39	417	N	Y	N	-	-	-
(2) 801 to 1,600	2	2	26	34	36	400						
(3) more than 1,600	0	6	27	44	23	384						
Creditor Type												
(1) FCS	4	0	38	37	21	371	Y	N	Y	-	-	-
(2) FmHA	0	2	20	43	35	411						
(3) Commercial Bank	0	20	30	30	20	350						
Settlements												
(1) Yes	0	1	22	38	39	415	Y	-	-	-	-	-
(2) No	1	6	26	43	24	383						
Creditors:												
Credit Institution												
(1) FCS	0	0	22	78	0	378	N	N	N	N	N	N
(2) FmHA	2	7	44	32	15	351						
(3) Commercial Bank	0	0	43	48	9	366						
(4) Credit Unions	0	0	50	33	17	367						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	4	54	27	15	353	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	3	32	49	16	378						
(3) more than \$15.0	0	0	42	54	4	362						
Ag Loans (%)												
(1) 65 or fewer	0	0	40	47	13	373	N	N	N	-	-	-
(2) 66 to 95	0	0	44	41	15	371						
(3) more than 95	0	8	42	42	8	350						
Geographic Location												
(1) West	0	14	43	36	7	336	N	N	N	N	N	N
(2) West Central	3	2	30	49	16	373						
(3) East Central	0	0	55	36	9	354						
(4) East	0	0	43	48	9	366						
Settlements Reached (%)												
(1) 1 or fewer	0	3	24	59	14	384	N	Y	N	-	-	-
(2) 2 to 65	4	3	39	36	18	361						
(3) more than 65	0	0	48	49	3	355						

APPENDIX TABLE J2. RESPONSES TO "HOW WAS THE MEDIATOR'S UNDERSTANDING OF THE ISSUES?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	1	7	21	44	27	389	-	-	-	-	-	-
(2) All Creditors	3	9	47	31	10	336	-	-	-	-	-	-
Borrowers:												
Geographic Location												
(1) West	0	13	0	60	27	401	N	N	N	N	N	N
(2) West Central	0	4	25	44	27	394						
(3) East Central	2	6	17	45	30	395						
(4) East	3	8	26	40	23	372						
Age (Years)												
(1) 45 or fewer	4	7	21	47	21	374	N	Y	-	-	-	-
(2) 46 to 54	0	6	26	48	20	382						
(3) 55 or older	0	8	14	37	41	411						
Education (years)												
(1) 12 or fewer	1	8	21	38	32	392	N	-	-	-	-	-
(2) more than 12	2	6	21	52	19	380						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	2	4	17	45	32	401	N	N	N	-	-	-
(2) \$46 to \$90	3	5	37	30	25	369						
(3) more than \$90	0	10	7	59	24	397						
Farm Size (acres)												
(1) 800 or fewer	2	4	18	44	32	400	N	N	N	-	-	-
(2) 801 to 1,600	2	8	23	40	27	382						
(3) more than 1,600	0	11	19	45	25	384						
Creditor Type												
(1) FCS	8	8	21	42	21	360	N	N	Y	-	-	-
(2) FmHA	0	4	20	48	28	400						
(3) Commercial Bank	0	40	20	20	20	320						
Settlements												
(1) Yes	1	3	18	48	30	403	Y	-	-	-	-	-
(2) No	1	11	25	38	25	375						
Creditors:												
Credit Institution												
(1) FCS	0	11	33	56	0	345	N	N	Y	N	Y	N
(2) FmHA	5	15	51	22	7	311						
(3) Commercial Bank	2	7	45	34	12	347						
(4) Credit Unions	0	0	42	42	16	374						
Creditor Size (mil.)												
(1) \$5.5 or fewer	0	11	58	23	8	328	N	N	N	-	-	-
(2) \$3.6 to \$15.0	3	6	42	39	10	347						
(3) more than \$15.0	4	17	42	33	4	316						
Ag Loans (%)												
(1) 65 or fewer	3	7	50	33	7	334	N	N	N	-	-	-
(2) 66 to 95	0	11	41	37	11	348						
(3) more than 95	4	17	50	25	4	308						
Geographic Location												
(1) West	0	29	50	14	7	299	N	Y	N	N	N	N
(2) West Central	8	8	35	35	14	339						
(3) East Central	0	6	49	39	6	345						
(4) East	0	5	62	24	9	337						
Settlements Reached (%)												
(1) 1 or fewer	4	10	38	41	7	337	N	N	N	-	-	-
(2) 2 to 65	7	11	46	25	11	322						
(3) more than 65	0	6	46	39	9	351						

APPENDIX TABLE J3. RESPONSES TO "HOW WAS THE MEDIATOR'S KNOWLEDGE OF FARMING?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	0	7	24	37	32	394	Y	-	-	-	-	-
(2) All Creditors	0	4	44	41	11	359						
Borrowers:												
Geographic Location												
(1) West	0	0	0	79	21	421	N	N	N	N	N	N
(2) West Central	0	4	30	36	30	392						
(3) East Central	0	11	17	39	33	394						
(4) East	0	8	29	23	40	395						
Age (years)												
(1) 45 or fewer	0	7	19	35	39	406	Y	N	Y	-	-	-
(2) 46 to 54	0	4	35	45	16	373						
(3) 55 or older	0	8	17	29	46	413						
Education (years)												
(1) 12 or fewer	0	7	28	31	34	392	N	-	-	-	-	-
(2) more than 12	0	6	20	43	31	399						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	0	23	41	36	413	Y	N	N	-	-	-
(2) \$46 to \$90	0	12	29	30	29	376						
(3) more than \$90	0	10	17	39	34	397						
Farm Size (acres)												
(1) 800 or fewer	0	0	24	33	43	419	Y	N	N	-	-	-
(2) 801 to 1,600	0	13	25	31	31	380						
(3) more than 1,600	0	6	25	40	29	392						
Creditor Type												
(1) FCS	0	13	12	42	33	395	N	N	Y	-	-	-
(2) FmHA	0	5	23	38	34	401						
(3) Commercial Bank	0	30	30	20	20	330						
Settlements												
(1) Yes	0	2	19	48	31	408	Y	-	-	-	-	-
(2) No	0	14	25	31	30	377						
Creditors:												
Credit Institution												
(1) FCS	0	0	44	56	0	356	N	N	N	N	N	N
(2) FmHA	0	2	51	30	17	362						
(3) Commercial Bank	0	7	39	47	7	354						
(4) Credit Unions	0	0	42	50	8	366						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	4	50	31	15	357	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	6	32	55	7	363						
(3) more than \$15.0	0	4	57	35	4	339						
Ag Loans (%)												
(1) 65 or fewer	0	7	28	62	3	361	N	N	N	-	-	-
(2) 66 to 95	0	4	59	26	11	344						
(3) more than 95	0	4	50	33	13	355						
Geographic Location												
(1) West	0	0	64	22	14	350	Y	N	Y	N	Y	N
(2) West Central	0	0	28	55	17	389						
(3) East Central	0	9	58	24	9	333						
(4) East	0	5	38	57	0	352						
Settlements Reached (%)												
(1) 1 or fewer	0	3	50	36	11	355	N	N	N	-	-	-
(2) 2 to 65	0	7	36	36	21	371						
(3) more than 65	0	3	39	55	3	358						

APPENDIX TABLE J4. RESPONSES TO "HOW WAS THE MEDIATOR'S KNOWLEDGE OF FARM FINANCE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
(1) All Borrowers	1	4	26	34	35	398	-	-	-	-	-	-
(2) All Creditors	1	10	50	31	8	335	-	-	-	-	-	-
Borrowers:												
Geographic Location												
(1) West	0	13	0	53	34	408	N	N	N	N	N	N
(2) West Central	0	4	30	34	32	394	-	-	-	-	-	-
(3) East Central	2	3	22	36	37	403	-	-	-	-	-	-
(4) East	0	3	28	26	43	409	-	-	-	-	-	-
Age (years)												
(1) 45 or fewer	2	2	24	28	44	410	Y	N	Y	-	-	-
(2) 46 to 54	0	4	31	49	16	377	-	-	-	-	-	-
(3) 55 or older	0	6	18	25	51	421	-	-	-	-	-	-
Education (years)												
(1) 12 or fewer	1	6	26	28	39	398	N	-	-	-	-	-
(2) more than 12	0	1	24	40	35	409	-	-	-	-	-	-
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	2	19	34	45	422	Y	N	N	-	-	-
(2) \$46 to \$90	2	5	32	29	32	384	-	-	-	-	-	-
(3) more than \$90	0	2	29	32	37	404	-	-	-	-	-	-
Farm Size (acres)												
(1) 800 or fewer	0	2	20	28	50	426	Y	Y	N	-	-	-
(2) 801 to 1,600	2	4	29	32	33	390	-	-	-	-	-	-
(3) more than 1,600	0	6	29	34	31	390	-	-	-	-	-	-
Creditor Type												
(1) FCS	4	4	21	38	33	392	N	N	Y	-	-	-
(2) FmHA	0	4	22	35	39	409	-	-	-	-	-	-
(3) Commercial Bank	0	10	60	10	20	340	-	-	-	-	-	-
Settlements												
(1) Yes	0	2	20	43	35	411	N	-	-	-	-	-
(2) No	1	7	30	28	34	387	-	-	-	-	-	-
Creditors:												
Credit Institution												
(1) FCS	0	11	67	22	0	311	N	N	N	N	N	N
(2) FmHA	0	12	51	27	10	335	-	-	-	-	-	-
(3) Commercial Bank	2	10	49	29	10	335	-	-	-	-	-	-
(4) Credit Unions	0	8	42	50	0	342	-	-	-	-	-	-
Creditor Size (mil.)												
(1) \$1.5 or fewer	0	8	58	27	7	333	N	N	N	-	-	-
(2) \$1.6 to \$15.0	3	6	52	32	7	334	-	-	-	-	-	-
(3) more than \$15.0	0	17	48	35	0	318	-	-	-	-	-	-
Ag Loans (%)												
(1) 65 or fewer	3	10	42	45	0	329	N	N	N	-	-	-
(2) 66 to 95	0	8	59	26	7	332	-	-	-	-	-	-
(3) more than 95	0	13	58	21	8	324	-	-	-	-	-	-
Geographic Location												
(1) West	0	14	64	15	7	315	Y	N	Y	N	Y	N
(2) West Central	0	11	33	39	17	362	-	-	-	-	-	-
(3) East Central	0	12	52	33	3	327	-	-	-	-	-	-
(4) East	5	5	67	23	0	308	-	-	-	-	-	-
Settlements Reached (%)												
(1) 1 or fewer	4	14	46	32	4	318	N	N	N	-	-	-
(2) 2 to 65	0	4	50	32	14	356	-	-	-	-	-	-
(3) more than 65	0	12	49	33	6	333	-	-	-	-	-	-

APPENDIX TABLE J5. RESPONSES TO "HOW WAS THE MEDIATOR'S COMPETENCE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	4	26	34	34	394	-	-	-	-	-	-
(2) All Creditors	1	11	43	36	9	341	-	-	-	-	-	-
Borrowers:												
Geographic Location												
(1) West Central	0	13	0	40	47	421	N	N	N	N	N	N
(2) West Central	2	4	31	33	30	385						
(3) East Central	3	3	21	35	38	402						
(4) East	0	3	29	34	34	399						
Age (years)												
(1) 45 or fewer	1	2	28	32	37	402	N	N	Y	-	-	-
(2) 46 to 54	0	4	29	49	18	381						
(3) 55 or older	4	8	17	19	52	407						
Education (years)												
(1) 12 or fewer	3	6	26	28	37	390	N	-	-	-	-	-
(2) more than 12	0	3	24	40	33	403						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	15	36	45	422	Y	N	N	-	-	-
(2) \$46 to \$90	5	5	43	20	27	359						
(3) more than \$90	3	2	25	37	33	395						
Farm Size (acres)												
(1) 800 or fewer	0	2	20	32	46	422	Y	Y	N	-	-	-
(2) 801 to 1,600	6	6	24	31	33	379						
(3) more than 1,600	0	7	35	30	28	379						
Creditor Type												
(1) FCS	8	8	21	38	25	364	N	N	Y	-	-	-
(2) FmHA	1	3	23	35	38	406						
(3) Commercial Bank	0	10	50	20	20	350						
Settlements												
(1) Yes	1	4	16	42	37	410	Y	-	-	-	-	-
(2) No	3	6	34	28	29	374						
Creditors:												
Credit Institution												
(1) FCS	0	11	44	45	0	334	N	N	N	N	N	N
(2) FmHA	2	12	47	27	12	335						
(3) Commercial Bank	0	13	40	40	7	341						
(4) Credit Unions	0	8	33	50	9	360						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	15	42	31	12	340	N	N	Y	-	-	-
(2) \$3.6 to \$15.0	0	3	45	42	10	359						
(3) more than \$15.0	0	21	42	37	0	316						
Ag Loans (%)												
(1) 65 or fewer	0	13	40	44	3	337	N	N	N	-	-	-
(2) 66 to 95	0	7	48	34	11	349						
(3) more than 95	0	17	42	33	8	332						
Geographic Location												
(1) West	0	31	46	23	0	292	Y	N	Y	Y	N	N
(2) West Central	3	11	27	40	19	361						
(3) East Central	0	12	52	33	3	327						
(4) East	0	0	55	40	5	350						
Settlements Reached (%)												
(1) 1 or fewer	0	18	39	39	4	329	N	N	N	-	-	-
(2) 2 to 65	4	7	41	37	11	344						
(3) more than 65	0	9	39	43	9	352						

APPENDIX TABLE J6. RESPONSES TO "HOW WAS THE MEDIATOR'S NEUTRALITY?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA
 AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	1	5	26	37	31	392	Y	-	-	-	-	-
(2) All Creditors	0	12	43	28	17	350						
Borrowers:												
Geographic Location	0	6	27	47	20	381	N	N	N	N	N	N
(1) West	0	4	27	34	35	400						
(2) West Central	3	3	19	45	30	396						
(3) East Central	0	6	29	28	37	396						
(4) East												
Age (years)	2	0	26	40	32	400	N	N	N	-	-	-
(1) 45 or fewer	0	6	31	37	26	383						
(2) 46 to 54	2	6	20	31	41	403						
(3) 55 or older												
Education (years)	2	3	25	35	35	398	N	-	-	-	-	-
(1) 12 or fewer	0	5	27	39	29	392						
(2) more than 12												
Gross Farm Income (Thousands)	0	4	17	38	41	416	N	N	N	-	-	-
(1) \$45 or fewer	3	2	35	30	30	382						
(2) \$46 to \$90	3	2	28	37	30	389						
(3) more than \$90												
Farm Size (acres)	0	2	18	40	40	418	N	Y	N	-	-	-
(1) 800 or fewer	4	2	31	29	34	387						
(2) 801 to 1,600	0	9	30	39	22	374						
(3) more than 1,600												
Creditor Type	8	4	30	29	29	367	N	N	N	-	-	-
(1) FCS	0	4	24	38	34	402						
(2) FmHA	0	10	20	60	10	370						
(3) Commercial Bank												
Settlements	1	4	19	42	35	409	N	-	-	-	-	-
(1) Yes	1	6	31	33	29	383						
(2) No												
Creditors:												
Credit Institution	0	22	22	56	0	334	N	N	N	N	N	N
(1) FCS	0	17	49	15	19	336						
(2) FmHA	0	7	44	29	20	362						
(3) Commercial Bank	0	0	42	42	16	374						
(4) Credit Unions												
Creditor Size (mil.)	0	8	42	27	23	365	N	N	N	-	-	-
(1) \$3.5 or fewer	0	6	52	23	19	355						
(2) \$3.6 to \$15.0	0	17	35	39	9	340						
(3) more than \$15.0												
Ag Loans (%)	0	4	48	38	10	354	N	N	N	-	-	-
(1) 65 or fewer	18	41	15	26	15	324						
(2) 66 to 95	0	8	42	33	17	359						
(3) more than 95												
Geographic Location	0	21	43	29	7	322	Y	N	N	N	N	N
(1) West	0	8	38	24	30	376						
(2) West Central	0	13	41	37	9	342						
(3) East Central	0	10	57	19	14	337						
(4) East												
Settlements Reached (%)	0	4	43	39	14	363	N	N	N	-	-	-
(1) 1 or fewer	0	11	43	21	25	360						
(2) 2 to 65	0	9	43	33	15	354						
(3) more than 65												

APPENDIX TABLE J7. RESPONSES TO "HOW WAS THE MEDIATOR'S COMMUNICATION SKILLS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	1	5	26	36	32	393	Y	-	-	-	-	-
(2) All Creditors	0	10	50	29	11	341						
Borrowers:												
Geographic Location												
(1) West	0	7	13	47	33	406	N	N	N	N	N	N
(2) West Central	0	6	26	31	37	399						
(3) East Central	2	5	23	39	31	392						
(4) East	0	6	29	37	28	387						
Age (years)												
(1) 45 or fewer	2	7	21	40	30	389	N	N	N	-	-	-
(2) 46 to 54	0	2	35	37	26	387						
(3) 55 or older	0	6	19	32	43	412						
Education (years)												
(1) 12 or fewer	1	7	24	33	35	394	N	-	-	-	-	-
(2) more than 12	0	3	27	42	28	395						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	2	21	41	36	411	N	N	N	-	-	-
(2) \$46 to \$90	3	7	33	25	32	376						
(3) more than \$90	0	10	19	39	32	393						
Farm Size (acres)												
(1) 800 or fewer	0	0	22	42	36	414	N	Y	N	-	-	-
(2) 801 to 1,600	2	8	25	29	36	389						
(3) more than 1,600	0	9	28	38	25	379						
Creditor Type												
(1) FCS	4	13	29	33	21	354	Y	N	N	-	-	-
(2) FmHA	0	4	23	39	34	403						
(3) Commercial Bank	0	10	30	30	30	380						
Settlements												
(1) Yes	0	5	20	37	38	408	Y	-	-	-	-	-
(2) No	1	7	29	37	26	380						
Creditors:												
Credit Institution												
(1) FCS	0	11	56	33	0	322	N	N	N	N	N	N
(2) FmHA	0	12	56	20	12	332						
(3) Commercial Bank	0	7	47	34	12	351						
(4) Credit Unions	0	8	42	33	17	359						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	7	58	23	12	340	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	10	45	29	16	351						
(3) more than \$15.0	0	9	43	44	4	343						
Ag Loans (%)												
(1) 65 or fewer	0	7	45	41	7	348	N	N	N	-	-	-
(2) 66 to 95	0	4	59	19	18	351						
(3) more than 95	0	17	42	33	8	332						
Geographic Location												
(1) West	0	14	57	22	7	322	N	N	N	N	N	N
(2) West Central	0	13	38	30	19	355						
(3) East Central	0	6	56	31	7	339						
(4) East	0	5	57	29	9	342						
Settlements Reached (%)												
(1) 1 or fewer	0	11	36	46	7	349	N	N	N	-	-	-
(2) 2 to 65	0	14	46	22	18	344						
(3) more than 65	0	0	61	30	9	348						

APPENDIX TABLE J8. RESPONSES TO "HOW WAS THE MEDIATOR'S ABILITY TO ESTABLISH PRIORITIES?" BY BORROWER AND CREDITOR CLASSIFICATIONS,
NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	4	28	35	31	389	Y	-	-	-	-	-
(2) All Creditors	3	15	49	25	8	320						
Borrowers:												
Geographic Location												
(1) West	0	0	20	47	33	413	N	N	N	N	N	N
(2) West Central	0	4	33	31	32	391						
(3) East Central	5	0	22	41	32	395						
(4) East	0	9	31	32	28	379						
Age (years)												
(1) 45 or fewer	3	4	26	39	28	385	N	N	N	-	-	-
(2) 46 to 54	0	0	39	35	26	387						
(3) 55 or older	2	6	19	33	40	403						
Education (years)												
(1) 12 or fewer	3	3	30	31	33	388	N	-	-	-	-	-
(2) more than 12	0	3	27	43	27	394						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	17	40	39	414	N	N	N	-	-	-
(2) \$46 to \$90	5	2	38	20	35	378						
(3) more than \$90	2	3	29	39	27	386						
Farm Size (acres)												
(1) 800 or fewer	0	0	22	40	38	416	N	Y	N	-	-	-
(2) 801 to 1,600	6	4	26	26	38	386						
(3) more than 1,600	0	6	34	41	19	373						
Creditor Type												
(1) FCS	13	4	33	29	21	341	Y	N	N	-	-	-
(2) FmHA	0	2	27	38	33	402						
(3) Commercial Bank	0	10	30	40	20	370						
Settlements												
(1) Yes	1	1	23	38	37	409	Y	-	-	-	-	-
(2) No	3	5	34	33	25	372						
Creditors:												
Credit Institution												
(1) FCS	0	11	78	11	0	300	N	N	N	Y	Y	N
(2) FmHA	5	20	51	17	7	301						
(3) Commercial Bank	3	12	45	33	7	329						
(4) Credit Unions	0	8	42	33	17	359						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	15	58	19	8	320	N	N	N	-	-	-
(2) \$3.6 to \$15.0	3	17	43	30	7	321						
(3) more than \$15.0	4	13	52	26	5	315						
Ag Loans (%)												
(1) 65 or fewer	4	14	43	36	3	320	N	N	N	-	-	-
(2) 66 to 95	0	15	56	18	11	325						
(3) more than 95	4	17	54	21	4	304						
Geographic Location												
(1) West	0	14	64	22	0	308	N	N	N	N	N	N
(2) West Central	8	17	36	22	17	323						
(3) East Central	0	16	53	28	3	318						
(4) East	0	9	57	29	5	330						
Settlements Reached (%)												
(1) 1 or fewer	4	15	44	33	4	318	N	N	Y	-	-	-
(2) 2 to 65	7	18	46	25	4	301						
(3) more than 65	0	3	58	27	12	348						

APPENDIX TABLE J9. RESPONSES TO "HOW WAS THE MEDIATOR'S TRUSTWORTHINESS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference						
	Very Poor	Poor	Okay	Good		Very Good	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	1	4	25	31	403							
(2) All Creditors	0	2	52	28	362							
Borrowers:												
Geographic Location												
(1) West	0	0	20	40	420							
(2) West Central	0	6	31	24	396							
(3) East Central	3	5	16	39	37							
(4) East	0	0	29	28	414							
Age (Years)												
(1) 45 or fewer	2	1	23	35	408							
(2) 46 to 54	0	4	33	35	387							
(3) 55 or older	2	6	17	22	418							
Education (Years)												
(1) 12 or fewer	2	2	29	27	401							
(2) more than 12	0	6	19	37	407							
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	17	36	418							
(2) \$46 to \$90	3	5	35	17	386							
(3) more than \$90	2	3	22	32	407							
Farm Size (acres)												
(1) 800 or fewer	0	2	20	34	44							
(2) 801 to 1,600	4	6	25	25	397							
(3) more than 1,600	0	4	28	36	390							
Creditor Type												
(1) FCS	8	4	33	21	34							
(2) FmHA	0	4	22	33	41							
(3) Commercial Bank	0	0	20	60	20							
Settlements												
(1) Yes	1	5	18	34	42							
(2) No	1	3	32	31	392							
Creditors:												
Credit Institution												
(1) FCS	0	0	67	33	0							
(2) FmHA	0	5	56	22	17							
(3) Commercial Bank	0	0	48	35	17							
(4) Credit Unions	0	0	42	25	33							
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	4	50	23	365							
(2) \$3.6 to \$15.0	0	0	47	37	369							
(3) more than \$15.0	0	0	65	17	353							
Ag Loans (%)												
(1) 65 or fewer	0	0	50	29	371							
(2) 66 to 95	0	4	52	22	362							
(3) more than 95	0	0	58	29	355							
Geographic Location												
(1) West	0	14	50	29	7							
(2) West Central	0	0	36	28	36							
(3) East Central	0	0	59	35	6							
(4) East	0	0	67	19	14							
Settlements Reached (%)												
(1) 1 or fewer	0	0	52	37	11							
(2) 2 to 65	0	0	46	29	25							
(3) more than 65	0	3	52	24	21							

APPENDIX TABLE J10. RESPONSES TO "HOW WAS THE MEDIATOR'S PATIENCE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	0	1	24	40	35	409	Y	-	-	-	-	-
(2) All Creditors	0	2	46	32	20	370						
Borrowers:												
Geographic Location												
(1) West	0	0	8	54	38	430	N	N	N	N	N	N
(2) West Central	0	2	25	38	35	406						
(3) East Central	0	2	20	41	37	413						
(4) East	0	0	26	40	34	408						
Age (years)												
(1) 45 or fewer	0	2	21	40	37	412	N	N	Y	-	-	-
(2) 46 to 54	0	0	29	49	22	393						
(3) 55 or older	0	2	20	24	54	430						
Education (years)												
(1) 12 or fewer	0	2	25	36	37	408	N	-	-	-	-	-
(2) more than 12	0	0	22	42	36	414						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	2	17	38	43	422	N	N	N	-	-	-
(2) \$46 to \$90	0	0	34	32	34	400						
(3) more than \$90	0	2	20	39	39	415						
Farm Size (acres)												
(1) 800 or fewer	0	2	14	43	41	423	N	N	N	-	-	-
(2) 801 to 1,600	0	2	31	27	40	405						
(3) more than 1,600	0	0	25	46	29	404						
Creditor Type												
(1) FCS	0	4	38	29	29	383	Y	N	N	-	-	-
(2) FmHA	0	1	20	41	38	416						
(3) Commercial Bank	0	0	20	60	20	400						
Settlements												
(1) Yes	0	0	18	47	35	417	N	-	-	-	-	-
(2) No	0	3	28	37	32	398						
Creditors:												
Credit Institution												
(1) FCS	0	0	67	22	11	344	N	N	N	N	N	N
(2) FmHA	0	2	51	25	22	367						
(3) Commercial Bank	0	2	39	44	15	372						
(4) Credit Unions	0	0	42	25	33	391						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	0	42	35	23	381	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	3	40	37	20	374						
(3) more than \$15.0	0	0	58	29	13	355						
Ag Loans (%)												
(1) 65 or fewer	0	0	41	38	21	380	N	N	N	-	-	-
(2) 66 to 95	0	4	48	26	22	366						
(3) more than 95	0	0	50	38	12	362						
Geographic Location												
(1) West	0	0	64	29	7	343	Y	N	Y	N	Y	N
(2) West Central	0	0	36	31	33	397						
(3) East Central	0	6	43	36	15	360						
(4) East	0	0	57	29	14	357						
Settlements Reached (%)												
(1) 1 or fewer	0	3	36	43	18	376	N	N	N	-	-	-
(2) 2 to 65	0	4	39	32	25	378						
(3) more than 65	0	0	55	27	18	363						

APPENDIX TABLE J11. RESPONSES TO "HOW WAS THE MEDIATOR'S OVERALL PERFORMANCE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	5	20	36	37	401	Y	-	-	-	-	-
(2) All Creditors	3	11	45	34	7	331						
Borrowers:												
Geographic Location												
(1) West	0	13	7	27	53	420	N	N	N	N	N	N
(2) West Central	0	6	19	38	37	406						
(3) East Central	5	0	19	37	39	405						
(4) East	0	9	23	34	34	393						
Age (years)												
(1) 45 or fewer	3	2	21	40	34	400	N	N	N	-	-	-
(2) 46 to 54	0	2	26	39	33	403						
(3) 55 or older	2	10	13	23	52	413						
Education (years)												
(1) 12 or fewer	3	7	18	31	41	400	N	-	-	-	-	-
(2) more than 12	0	2	22	40	36	410						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	11	40	45	426	N	N	N	-	-	-
(2) \$46 to \$90	5	5	24	27	39	390						
(3) more than \$90	2	2	27	32	37	400						
Farm Size (acres)												
(1) 800 or fewer	0	2	14	38	46	428	N	Y	N	-	-	-
(2) 801 to 1,600	6	4	23	23	44	395						
(3) more than 1,600	0	8	25	40	27	386						
Creditor Type												
(1) FCS	13	4	17	37	29	365	N	N	N	-	-	-
(2) FmHA	0	5	18	36	41	413						
(3) Commercial Bank	0	10	30	40	20	370						
Settlements												
(1) Yes	1	2	17	34	46	422	Y	-	-	-	-	-
(2) No	3	8	22	37	30	383						
Creditors:												
Credit Institution												
(1) FCS	0	11	56	33	0	322	N	N	N	N	Y	N
(2) FmHA	5	12	54	19	10	317						
(3) Commercial Bank	3	10	37	45	5	339						
(4) Credit Unions	0	8	33	42	17	368						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	15	46	27	12	336	N	N	N	-	-	-
(2) \$3.6 to \$15.0	3	10	43	34	10	338						
(3) more than \$15.0	4	9	43	39	5	332						
Ag Loans (%)												
(1) 65 or fewer	4	7	39	43	7	342	N	N	N	-	-	-
(2) 66 to 95	0	11	52	22	15	341						
(3) more than 95	4	17	42	33	4	316						
Geographic Location												
(1) West	0	36	36	28	0	292	Y	Y	N	N	N	N
(2) West Central	8	11	25	42	14	343						
(3) East Central	0	3	56	35	6	344						
(4) East	0	5	67	24	4	327						
Settlements Reached (%)												
(1) 1 or fewer	4	15	33	41	7	332	N	N	N	-	-	-
(2) 2 to 65	7	4	50	32	7	328						
(3) more than 65	0	9	42	43	6	346						

APPENDIX TABLE J12. RESPONSES TO "HOW WAS THE MEDIATOR'S ABILITY TO LISTEN?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA
 AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	1	4	22	38	35	402	Y	-	-	-	-	-
(2) All Creditors	0	4	44	35	17	365						
Borrowers:												
Geographic Location												
(1) West	0	13	7	33	47	414	N	N	N	N	N	N
(2) West Central	2	4	23	36	35	398						
(3) East Central	2	1	22	41	34	404						
(4) East	0	0	23	40	37	414						
Age (years)												
(1) 45 or fewer	0	3	21	44	32	405	N	N	Y	-	-	-
(2) 46 to 54	0	2	27	47	24	393						
(3) 55 or older	4	4	19	17	56	417						
Education (years)												
(1) 12 or fewer	2	4	22	33	39	403	N	-	-	-	-	-
(2) more than 12	0	1	24	42	33	407						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	17	33	46	421	N	N	N	-	-	-
(2) \$46 to \$90	2	0	35	28	35	394						
(3) more than \$90	2	5	22	39	32	394						
Farm Size (acres)												
(1) 800 or fewer	0	4	16	40	40	416	N	Y	N	-	-	-
(2) 801 to 1,600	2	0	26	32	40	408						
(3) more than 1,600	2	6	26	38	28	384						
Creditor Type												
(1) FCS	4	0	42	33	21	367	Y	N	N	-	-	-
(2) FmHA	1	3	18	39	39	412						
(3) Commercial Bank	0	10	20	50	20	380						
Settlements												
(1) Yes	0	1	19	42	38	417	N	-	-	-	-	-
(2) No	3	5	24	35	33	390						
Creditors:												
Credit Institution												
(1) FCS	0	0	56	44	0	344	N	N	N	N	N	N
(2) FmHA	0	7	49	24	20	357						
(3) Commercial Bank	0	2	39	44	15	372						
(4) Credit Unions	0	0	42	25	33	391						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	0	50	27	23	373	N	N	N	-	-	-
(2) \$3.6 to \$15.0	0	7	33	37	23	376						
(3) more than \$15.0	0	4	46	38	12	358						
Ag Loans (%)												
(1) 65 or fewer	0	0	38	41	21	383	N	N	N	-	-	-
(2) 66 to 95	0	7	41	30	22	367						
(3) more than 95	0	4	50	29	17	359						
Geographic Location												
(1) West	0	7	50	36	7	343	Y	N	Y	N	Y	N
(2) West Central	0	3	25	42	30	399						
(3) East Central	0	6	52	30	12	348						
(4) East	0	0	62	29	9	347						
Settlements Reached (%)												
(1) 1 or fewer	0	0	39	39	22	383	N	N	N	-	-	-
(2) 2 to 65	0	7	36	36	21	371						
(3) more than 65	0	3	49	36	12	357						

APPENDIX TABLE J13. RESPONSES TO "HOW WAS THE MEDIATOR'S ABILITY TO ADVISE?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	8	27	33	30	381	Y	-	-	-	-	-
(2) All Creditors	3	19	45	24	9	317						
Borrowers:												
Geographic Location												
(1) West	0	13	7	40	40	407	N	N	N	N	N	N
(2) West Central	0	8	29	33	30	385						
(3) East Central	5	2	31	33	29	379						
(4) East	3	11	23	34	29	375						
Age (years)												
(1) 45 or fewer	3	7	25	40	25	377	N	N	Y	-	-	-
(2) 46 to 54	2	4	33	43	18	371						
(3) 55 or older	2	8	23	17	50	405						
Education (years)												
(1) 12 or fewer	4	8	27	27	34	379	N	-	-	-	-	-
(2) more than 12	1	5	27	43	24	384						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	2	4	23	30	41	404	N	N	N	-	-	-
(2) \$46 to \$90	5	5	34	29	27	368						
(3) more than \$90	2	10	24	34	30	380						
Farm Size (acres)												
(1) 800 or fewer	2	4	26	30	38	398	N	Y	N	-	-	-
(2) 801 to 1,600	6	2	27	31	34	385						
(3) more than 1,600	0	15	29	37	19	360						
Creditor Type												
(1) FCS	13	8	25	29	25	345	N	N	Y	-	-	-
(2) FmHA	1	5	25	37	32	394						
(3) Commercial Bank	0	20	50	10	20	330						
Settlements												
(1) Yes	1	3	24	40	32	399	Y	-	-	-	-	-
(2) No	4	11	30	27	28	364						
Creditors:												
Credit Institution												
(1) FCS	0	22	56	22	0	300	N	N	N	N	Y	N
(2) FmHA	5	20	51	12	12	306						
(3) Commercial Bank	2	22	37	34	5	318						
(4) Credit Unions	0	8	42	33	17	359						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	27	39	19	15	322	N	N	N	-	-	-
(2) \$3.6 to \$15.0	3	13	54	23	7	318						
(3) more than \$15.0	4	26	48	17	5	293						
Ag Loans (%)												
(1) 65 or fewer	4	21	43	29	3	306	N	N	N	-	-	-
(2) 66 to 95	0	18	52	15	15	327						
(3) more than 95	4	25	46	17	8	300						
Geographic Location												
(1) West	0	36	43	21	0	285	N	N	N	N	N	N
(2) West Central	9	17	34	20	20	325						
(3) East Central	0	18	52	27	3	315						
(4) East	0	14	52	29	5	325						
Settlements Reached (%)												
(1) 1 or fewer	4	21	43	29	3	306	N	N	N	-	-	-
(2) 2 to 65	7	14	39	29	11	323						
(3) more than 65	0	19	50	22	9	321						

APPENDIX TABLE J14. RESPONSES TO "HOW WAS THE MEDIATOR'S ABILITY TO OVERCOME OBSTACLES?" BY BORROWER AND CREDITOR CLASSIFICATIONS,
NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	2	11	25	37	25	372	Y	-	-	-	-	-
(2) All Creditors	4	14	54	21	7	313						
Borrowers:												
Geographic Location												
(1) West	0	13	7	53	27	394	N	N	N	N	N	N
(2) West Central	0	4	33	37	26	385						
(3) East Central	5	8	25	37	25	369						
(4) East	0	17	23	34	26	369						
Age (years)												
(1) 45 or fewer	3	7	28	37	25	374	N	N	Y	-	-	-
(2) 46 to 54	0	8	31	45	16	369						
(3) 55 or older	2	11	19	28	40	393						
Education (years)												
(1) 12 or fewer	3	9	26	31	31	378	N	-	-	-	-	-
(2) more than 12	0	8	28	45	19	375						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	26	40	30	396	N	N	N	-	-	-
(2) \$46 to \$90	5	8	35	25	27	361						
(3) more than \$90	2	15	19	37	27	372						
Farm Size (acres)												
(1) 800 or fewer	0	6	26	38	30	392	N	N	N	-	-	-
(2) 801 to 1,600	6	6	25	32	31	376						
(3) more than 1,600	0	15	30	36	19	359						
Creditor Type												
(1) FCS	13	8	29	33	17	333	Y	N	Y	-	-	-
(2) FmHA	0	6	26	41	27	389						
(3) Commercial Bank	0	50	20	10	20	300						
Settlements												
(1) Yes	1	5	22	42	30	395	Y	-	-	-	-	-
(2) No	3	15	29	34	19	351						
Creditors:												
Credit Institution												
(1) FCS	0	0	78	22	0	322	N	N	N	N	N	N
(2) FmHA	5	17	56	12	10	305						
(3) Commercial Bank	5	13	50	30	2	311						
(4) Credit Unions	0	8	50	25	17	351						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	23	50	15	12	316	N	N	N	-	-	-
(2) \$3.6 to \$15.0	7	10	50	27	6	315						
(3) more than \$15.0	4	17	63	12	4	295						
Ag Loans (%)												
(1) 65 or fewer	7	17	48	24	4	301	N	N	N	-	-	-
(2) 66 to 95	0	11	63	15	11	326						
(3) more than 95	4	21	50	17	8	304						
Geographic Location												
(1) West	0	31	54	15	0	284	N	N	N	N	N	N
(2) West Central	8	11	45	22	14	323						
(3) East Central	0	15	58	24	3	315						
(4) East	5	5	67	19	4	312						
Settlements Reached (%)												
(1) 1 or fewer	7	14	43	32	4	312	N	N	N	-	-	-
(2) 2 to 65	7	7	56	22	8	317						
(3) more than 65	0	18	55	21	6	315						

APPENDIX TABLE J15. RESPONSES TO "HOW WAS THE MEDIATOR'S SUGGESTIONS?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
(1) All Borrowers	4	10	27	32	27	368	Y	-	-	-	-	-
(2) All Creditors	4	14	53	21	8	315						
Borrowers:												
Geographic Location												
(1) West	0	13	7	53	27	394	N	N	N	N	N	N
(2) West Central	2	10	29	35	24	369						
(3) East Central	6	3	31	35	25	370						
(4) East	3	17	23	17	40	374						
Age (years)												
(1) 45 or fewer	3	9	32	23	33	374	N	N	Y	-	-	-
(2) 46 to 54	2	10	31	41	16	359						
(3) 55 or older	6	7	19	32	36	385						
Education (years)												
(1) 12 or fewer	6	10	25	25	34	371	N	-	-	-	-	-
(2) more than 12	1	6	31	39	23	377						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	6	2	26	36	30	382	N	N	N	-	-	-
(2) \$46 to \$90	5	13	32	20	30	357						
(3) more than \$90	2	12	25	32	29	374						
Farm Size (acres)												
(1) 800 or fewer	4	4	24	32	36	392	N	Y	N	-	-	-
(2) 801 to 1,600	6	5	31	23	35	376						
(3) more than 1,600	2	17	26	40	15	349						
Creditor Type												
(1) FCS	13	4	37	25	21	337	Y	N	Y	-	-	-
(2) FMHA	2	6	26	37	29	385						
(3) Commercial Bank	0	60	20	0	20	280						
Settlements												
(1) Yes	2	6	20	41	31	393	Y	-	-	-	-	-
(2) No	5	14	34	26	21	344						
Creditors:												
Credit Institution												
(1) FCS	0	0	78	22	0	322	N	N	N	N	Y	Y
(2) FMHA	5	17	54	14	10	307						
(3) Commercial Bank	5	17	51	22	5	305						
(4) Credit Unions	0	8	33	42	17	368						
Creditor Size (mil.)												
(1) \$3.5 or fewer	0	19	46	23	12	328	N	N	N	-	-	-
(2) \$3.6 to \$15.0	7	13	50	20	10	313						
(3) more than \$15.0	4	13	67	12	4	299						
Ag Loans (%)												
(1) 65 or fewer	7	17	55	17	4	294	N	N	N	-	-	-
(2) 66 to 95	0	11	56	18	15	337						
(3) more than 95	4	17	50	21	8	312						
Geographic Location												
(1) West	0	29	57	14	0	285	N	N	N	N	N	N
(2) West Central	8	6	50	22	14	328						
(3) East Central	0	18	52	27	3	315						
(4) East	5	14	57	14	10	310						
Settlements Reached (%)												
(1) 1 or fewer	7	14	50	25	4	305	N	N	N	-	-	-
(2) 2 to 65	7	11	46	25	11	322						
(3) more than 65	0	15	58	21	6	318						

APPENDIX TABLE J16. RESPONSES TO "DID YOU HAVE CONFIDENCE IN THE MEDIATOR'S ABILITY TO REACH SETTLEMENT(S)?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses		Significant Difference					
	Yes	No	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	-- Percent --							
(1) All Borrowers	75	25	Y	-	-	-	-	-
(2) All Creditors	64	36						
Borrowers:								
Geographic Location								
(1) West	94	6	Y	N	N	Y	N	N
(2) West Central	75	25						
(3) East Central	76	24						
(4) East	71	29						
Age (years)								
(1) 45 or fewer	67	33	Y	Y	N	-	-	-
(2) 46 to 54	81	19						
(3) 55 or older	82	18						
Education (years)								
(1) 12 or fewer	75	25	N	-	-	-	-	-
(2) more than 12	77	23						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	79	21	N	N	N	-	-	-
(2) \$46 to \$90	71	29						
(3) more than \$90	80	20						
Farm Size (acres)								
(1) 800 or fewer	79	21	N	N	N	-	-	-
(2) 801 to 1,600	79	21						
(3) more than 1,600	71	29						
Creditor Type								
(1) FCS	56	44	Y	N	N	-	-	-
(2) FmHA	79	21						
(3) Commercial Bank	80	20						
Settlements								
(1) Yes	89	11	Y	-	-	-	-	-
(2) No	59	41						
Creditors:								
Credit Institution								
(1) FCS	37	63	N	N	N	N	N	N
(2) FmHA	64	36						
(3) Commercial Bank	64	36						
(4) Credit Unions	75	25						
Creditor Size (mil.)								
(1) \$3.5 or fewer	65	35	N	N	Y	-	-	-
(2) \$3.6 to \$15.0	73	27						
(3) more than \$15.0	43	57						
Ag Loans (%)								
(1) 65 or fewer	57	43	N	N	N	-	-	-
(2) 66 to 95	73	27						
(3) more than 95	57	43						
Geographic Location								
(1) West	43	57	Y	N	N	N	N	N
(2) West Central	76	24						
(3) East Central	57	43						
(4) East	67	33						
Settlements Reached (%)								
(1) 1 or fewer	50	50	N	Y	N	-	-	-
(2) 2 to 65	69	31						
(3) more than 65	72	28						

APPENDIX TABLE J17. RESPONSES TO "DID YOU FEEL THE MEDIATOR WAS SYMPATHETIC TO YOUR POSITION?"
BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses		Significant Difference					
	Yes	No	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	-- Percent --							
(1) All Borrowers	78	22	Y	-	-	-	-	-
(2) All Creditors	62	38						
Borrowers:								
Geographic Location								
(1) West	93	7	N	N	N	N	N	N
(2) West Central	74	26						
(3) East Central	80	20						
(4) East	79	21						
Age (years)								
(1) 45 or fewer	68	32	N	Y	N	-	-	-
(2) 46 to 54	81	19						
(3) 55 or older	90	10						
Education (years)								
(1) 12 or fewer	78	22	N	-	-	-	-	-
(2) more than 12	80	20						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	80	20	N	N	N	-	-	-
(2) \$46 to \$90	75	25						
(3) more than \$90	80	20						
Farm Size (acres)								
(1) 800 or fewer	82	18	N	N	N	-	-	-
(2) 801 to 1,600	76	24						
(3) more than 1,600	78	22						
Creditor Type								
(1) FCS	81	19	N	N	N	-	-	-
(2) FmHA	78	22						
(3) Commercial Bank	89	11						
Settlements								
(1) Yes	83	17	N	-	-	-	-	-
(2) No	72	28						
Creditors:								
Credit Institution								
(1) FCS	44	56	N	Y	Y	N	N	N
(2) FmHA	53	48						
(3) Commercial Bank	73	27						
(4) Credit Unions	75	25						
Creditor Size (mil.)								
(1) \$3.5 or fewer	64	36	N	N	Y	-	-	-
(2) \$3.6 to \$15.0	73	27						
(3) more than \$15.0	50	50						
Ag Loans (%)								
(1) 65 or fewer	63	37	N	N	N	-	-	-
(2) 66 to 95	68	32						
(3) more than 95	58	42						
Geographic Location								
(1) West	50	50	N	N	Y	N	Y	N
(2) West Central	50	50						
(3) East Central	74	26						
(4) East	73	27						
Settlements Reached (%)								
(1) 1 or fewer	73	27	N	N	N	-	-	-
(2) 2 to 65	58	42						
(3) more than 65	53	47						

APPENDIX TABLE J18. RESPONSES TO "WAS YOUR CASE(S) PRESENTED FAIRLY TO ALL PARTIES AT MEDIATION BY THE MEDIATOR?" BY BORROWER AND CREDITOR CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses		Significant Difference					
	Yes	No	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	-- Percent --							
(1) All Borrowers	95	5	Y	-	-	-	-	-
(2) All Creditors	87	13						
Borrowers:								
Geographic Location								
(1) West	100	0	N	N	N	N	N	N
(2) West Central	93	7						
(3) East Central	95	5						
(4) East	100	0						
Age (years)								
(1) 45 or fewer	93	7	N	N	N	-	-	-
(2) 46 to 54	98	2						
(3) 55 or older	96	4						
Education (years)								
(1) 12 or fewer	94	6	N	-	-	-	-	-
(2) more than 12	97	3						
Gross Farm Income (Thousands)								
(1) \$45 or fewer	96	4	N	N	N	-	-	-
(2) \$46 to \$90	95	5						
(3) more than \$90	93	7						
Farm Size (acres)								
(1) 800 or fewer	100	0	Y	Y	N	-	-	-
(2) 801 to 1,600	92	8						
(3) more than 1,600	94	6						
Creditor Type								
(1) FCS	92	8	N	N	N	-	-	-
(2) FmHA	97	3						
(3) Commercial Bank	90	10						
Settlements								
(1) Yes	98	2	N	-	-	-	-	-
(2) No	93	7						
Creditors:								
Credit Institution								
(1) FCS	100	0	N	N	N	N	N	N
(2) FmHA	85	15						
(3) Commercial Bank	85	15						
(4) Credit Unions	100	0						
Creditor Size (mil.)								
(1) \$3.5 or fewer	88	12	N	N	N	-	-	-
(2) \$3.6 to \$15.0	90	10						
(3) more than \$15.0	83	17						
Ag Loans (%)								
(1) 65 or fewer	83	17	N	N	N	-	-	-
(2) 66 to 95	85	15						
(3) more than 95	96	4						
Geographic Location								
(1) West	80	20	N	N	N	N	N	N
(2) West Central	89	11						
(3) East Central	87	13						
(4) East	90	10						
Settlements Reached (%)								
(1) 1 or fewer	86	14	N	N	N	-	-	-
(2) 2 to 65	88	12						
(3) more than 65	88	12						

Appendix K

Negotiator Evaluations

APPENDIX TABLE K1. RESPONSES TO "HOW WOULD YOU RATE THE COMPETENCE OF THE CREDIT COUNSELOR/NEGOTIATOR ASSIGNED TO YOUR CASE?," BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
All Borrowers	8	7	15	16	54							
Geographic Location						401						
(1) West	13	0	6	12	69	424	N	N	N	N	N	
(2) West Central	5	13	15	14	53	397						
(3) East Central	6	5	20	16	53	405						
(4) East	14	6	8	19	53	391						
Age (years)												
(1) 45 or fewer	11	10	19	14	46	374	N	Y	N	-	-	
(2) 46 to 54	10	10	11	15	54	393						
(3) 55 or older	2	2	14	17	65	441						
Education (years)												
(1) 12 or fewer	9	6	10	12	63	414	Y	-	-	-	-	
(2) more than 12	5	9	23	21	41	381						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	4	23	13	60	429	N	Y	N	-	-	
(2) \$46 to \$90	10	12	15	14	49	380						
(3) more than \$90	14	7	15	19	45	374						
Farm Size (acres)												
(1) 800 or fewer	6	4	15	12	63	422	N	Y	N	-	-	
(2) 801 to 1,600	6	7	15	21	51	404						
(3) more than 1,600	12	10	17	15	46	373						
Creditor Type												
(1) FCS	16	4	15	19	46	375	N	N	Y	-	-	
(2) FmHA	5	8	14	15	58	413						
(3) Commercial Bank	30	10	20	20	20	290						
Settlements												
(1) Yes	5	4	14	15	63	430	Y	-	-	-	-	
(2) No	11	11	17	16	45	373						

APPENDIX TABLE K2. RESPONSES TO "HOW WAS THE CREDIT COUNSELOR/NEGOTIATOR'S KNOWLEDGE OF AGRICULTURAL LENDING PROGRAMS AND PRACTICES?" BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses				Weighted Average Index	Significant Difference						
	Very Poor	Poor	Okay	Good		Very Good	1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
							Percent	Percent	Percent	Percent	Percent	Percent
All Borrowers	2	2	19	30	47							418
Geographic Location												
(1) West	0	0	7	53	40	N	N	Y	N	N	N	433
(2) West Central	0	4	25	26	35							402
(3) East Central	5	0	14	27	54							425
(4) East	0	3	25	17	55							424
Age (years)												
(1) 45 or fewer	2	2	19	33	44	N	N	N	-	-	-	415
(2) 46 to 54	2	0	20	36	42							416
(3) 55 or older	0	3	20	20	57							431
Education (years)												
(1) 12 or fewer	0	3	26	24	47	N	-	-	-	-	-	415
(2) more than 12	3	0	12	36	49							428
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	2	17	31	50	N	N	N	-	-	-	429
(2) \$46 to \$90	2	5	20	30	43							407
(3) more than \$90	0	0	19	30	51							432
Farm Size (acres)												
(1) 800 or fewer	0	0	20	27	53	N	N	N	-	-	-	433
(2) 801 to 1,600	4	4	15	27	50							415
(3) more than 1,600	0	2	25	33	40							411
Creditor Type												
(1) FCS	0	4	13	29	54	N	Y	N	-	-	-	433
(2) FARM	2	1	19	31	47							420
(3) Commercial Bank	0	10	40	20	30							370
Settlements												
(1) Yes	0	1	14	39	46	N	-	-	-	-	-	430
(2) No	4	3	25	20	48							405

APPENDIX TABLE K3. RESPONSES TO "HOW WAS THE CREDIT COUNSELOR/NEGOTIATOR'S UNDERSTANDING OF YOUR PROBLEMS?," BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
All Borrowers	2	4	17	32	45	414						
Geographic Location												
(1) West	0	0	13	50	37	424	N	N	Y	N	N	N
(2) West Central	0	4	27	35	34	399						
(3) East Central	5	2	13	27	53	421						
(4) East	3	11	9	29	48	408						
Age (years)												
(1) 45 or fewer	5	5	14	38	38	399	N	Y	N	-	-	-
(2) 46 to 54	0	2	24	31	43	415						
(3) 55 or older	0	4	14	28	54	432						
Education (years)												
(1) 12 or fewer	1	3	22	33	41	410	N	-	-	-	-	-
(2) more than 12	3	5	11	32	49	419						
Gross Farm Income (Thousands)												
(1) \$45 or fewer	0	9	11	40	40	411	N	N	N	-	-	-
(2) \$46 to \$90	8	0	22	23	47	401						
(3) more than \$90	0	2	16	31	51	431						
Farm Size (acres)												
(1) 800 or fewer	2	6	12	34	46	416	N	N	N	-	-	-
(2) 801 to 1,600	4	2	15	27	52	421						
(3) more than 1,600	0	4	25	35	36	403						
Creditor Type												
(1) FCS	4	0	17	33	46	417	N	N	N	-	-	-
(2) FmHA	2	5	15	32	46	415						
(3) Commercial Bank	0	10	40	20	30	370						
Settlements												
(1) Yes	1	2	13	41	43	423	N	-	-	-	-	-
(2) No	4	7	21	23	45	398						

APPENDIX TABLE K4. RESPONSES TO "HOW WAS THE CREDIT COUNSELOR/NEGOTIATOR'S ABILITY TO DEAL WITH YOUR CREDITORS?" BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
All Borrowers	4	8	16	31	41	397						
Geographic Location							N	N	N	N	N	N
(1) West	0	7	0	47	46	432						
(2) West Central	2	8	24	31	35	389						
(3) East Central	5	5	19	24	47	403						
(4) East	6	14	6	37	37	385						
Age (years)							N	Y	N	-	-	-
(1) 45 or fewer	7	9	14	38	32	379						
(2) 46 to 54	0	6	22	32	40	406						
(3) 55 or older	2	6	14	25	53	421						
Education (years)							N	-	-	-	-	-
(1) 12 or fewer	2	8	16	27	47	409						
(2) more than 12	5	6	18	37	34	389						
Gross Farm Income (Thousands)							N	N	N	-	-	-
(1) \$45 or fewer	0	9	15	38	38	405						
(2) \$46 to \$90	10	5	18	27	40	382						
(3) more than \$90	0	9	19	30	42	405						
Farm Size (acres)							N	Y	N	-	-	-
(1) 800 or fewer	2	6	12	35	45	415						
(2) 801 to 1,600	6	2	20	27	45	403						
(3) more than 1,600	2	15	19	33	31	376						
Creditor Type							N	Y	Y	-	-	-
(1) FCS	8	4	17	29	42	393						
(2) FmHA	3	5	16	34	42	407						
(3) Commercial Bank	0	50	20	10	20	300						
Settlements							Y	-	-	-	-	-
(1) Yes	1	5	12	39	43	418						
(2) No	7	12	19	24	38	374						

APPENDIX TABLE K7. RESPONSES TO "HOW WOULD YOU RATE THE FOLLOW-UP WORK BY THE CREDIT COUNSELOR/NEGOTIATOR ASSIGNED TO YOUR CASE?" BY BORROWER CLASSIFICATIONS, NORTH DAKOTA AGRICULTURAL MEDIATION SURVEY, 1990

Classifications	Responses					Weighted Average Index	Significant Difference					
	Very Poor	Poor	Okay	Good	Very Good		1 vs 2	1 vs 3	2 vs 3	1 vs 4	2 vs 4	3 vs 4
	Percent											
All Borrowers	8	5	23	25	39	382						
Geographic Location	7	0	21	36	36	394	N	N	Y	N	N	N
(1) West	11	8	23	25	33	361						
(2) West Central	3	5	23	21	48	406						
(3) East Central	11	6	25	25	33	363						
(4) East												
Age (years)	5	7	26	29	33	378	N	N	N	-	-	-
(1) 45 or fewer	12	2	22	23	41	379						
(2) 46 to 54	4	8	24	21	43	391						
(3) 55 or older												
Education (years)	6	8	20	26	40	386	N	-	-	-	-	-
(1) 12 or fewer	9	3	29	22	37	375						
(2) more than 12												
Gross Farm Income (Thousands)	4	9	28	23	36	378	N	N	N	-	-	-
(1) \$45 or fewer	11	5	24	25	35	368						
(2) \$46 to \$90	12	2	21	19	46	385						
(3) more than \$90												
Farm Size (acres)	4	4	30	22	40	390	N	N	Y	-	-	-
(1) 800 or fewer	4	2	20	31	43	407						
(2) 801 to 1,600	15	11	25	15	34	342						
(3) more than 1,600												
Creditor Type	4	4	35	31	26	371	N	N	N	-	-	-
(1) FCS	8	5	23	24	40	383						
(2) FmHA	20	20	10	20	30	320						
(3) Commercial Bank												
Settlements	4	2	20	33	41	405	Y	-	-	-	-	-
(1) Yes	12	9	29	14	36	353						
(2) No												