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MEETING THE NEED: A SUMMARY AND EVALUATION OF NY FARMNET

by
Dr. John R. Brake
W.I. Myers Professor and
Director, NY FarmNet

and
Bill Phelan
former NY FarmNet
Outreach Coordinator

**Department of Agricultural Economics
Cornell University Agricultural Experiment Station
New York State College of Agriculture and Life Sciences
A Statutory College of the State University
Cornell University, Ithaca, New York, 14853**

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MEETING THE NEED: AN EVALUATION OF NY FARMNET

ABSTRACT

New York FarmNet, a state supported, toll-free, phone help-line for farmers began in March 1986 in response to the farm financial crisis. Its purpose included providing information/referral, individualized business/financial analysis and a general safety net for farm families.

From March 1986 through March 1991 FarmNet received 3853 calls and assigned 534 consultants to work one-to-one with farm families experiencing severe problems. A summary of caller characteristics revealed that slightly over half of callers were males, and nearly all were owners or operators rather than farm workers. Each year caller farm size averaged between 230 and 320 acres, but the range was from one acre to over 4000 acres. Years of farming experience each year averaged 16 to 23 years, but the range was from 1 year or less to a lifetime. Average debt of callers each year averaged between \$100,000 and \$200,000, and several callers reported debt of over \$1,000,000.

The main reasons for calling FarmNet were financial or financial/legal problems, but many other reasons were given including need for job information and emotional stress.

A 1990-91 phone survey sampled people who had called FarmNet in 1986-87. The survey asked about their recollections of help received from FarmNet. They were generally positive on the helpfulness of the phone operators and remembered considering a number of options as a result of a FarmNet consultant visit. About one third of those callers is no longer farming, and one fifth is in a different type of farming than in 1986-87.

Based on five years of the program, several conclusions were offered. 1) A segment of the farm population is likely to be at risk each year; hence, there is a continuing need for addressing such problems; 2) FarmNet served an audience that would not have been reached by previously existing programs; 3) FarmNet's accomplishments went beyond just focusing on problems of callers to build expertise within Cornell Cooperative Extension staff and networking with other agencies and help sources; 4) The program achieved a positive image under the difficult circumstances of sometimes being the messenger of "bad news"; and 5) individualized, demand-driven programs such as FarmNet require difficult policy choices in these times of tight budgets.

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EXECUTIVE SUMMARY

DESCRIPTION OF PROGRAM AND CALLERS

New York FarmNet, a state-supported Cornell Cooperative Extension program that provides a toll-free phone help-line for farmers has now completed five years of operation. The program began in March 1986 in response to the 1980s farm financial crisis. Its purpose was 1) to refer families to appropriate local sources of help, 2) to assist in identification and analysis of options for farm families to deal with their situations, and 3) to provide a safety net for families who don't know where to turn for help.

In its first year of operation, FarmNet received over 1200 calls part of which probably reflected some pent-up demand. In each of the following years calls numbered between 600 and 700-- slightly over 50 per month on average.

Callers varied widely in characteristics. Slightly more than half, (50-60%), were males. Nearly all (95%) farm calls were from owners or operators rather than from farm workers. The average farm size of callers each year has been between 230 and 320 acres, but the range was from one acre to 4000 acres. On average, callers each year had farmed from 16 to 23 years, but callers each year also included those who had just started and those who had farmed a lifetime. The average debt of callers each year was typically between \$100,000 and \$200,000, but several callers reported over \$1,000,000 of debt. Clearly callers varied tremendously in their situations.

Callers phoned FarmNet for a variety of reasons, but financial or financial/legal problems were the major reason. Some 45% of calls in 1986-87 were for financial reasons; however, in the last three years financial calls had dropped to around 30%. Calls of a legal nature consistently made up 18-24% of calls. About 5-10% of calls sought job/employment information, and 5-7% of calls were due to "emotional stress".

A RECENT EVALUATION OF THE PROGRAM

In late 1990 and early 1991, the FarmNet operators conducted a phone survey of a sample of 40 callers drawn from the period October 1986 to September 1987. The sample included people who had called FarmNet three or four years earlier and who had been visited on their farms either by a Cornell Cooperative Extension agent, an area specialist or a part time FarmNet consultant as a result of their call. The purpose of the phone survey was to assess the long term contribution of FarmNet to the caller's well being.

Three quarters of the survey respondents remembered the FarmNet operator as being understanding, sympathetic and a good listener. Half or more said they had been referred to other sources of help or were offered helpful advice. Thirty-four of the forty respondents remembered a farm visit by someone from FarmNet, and thirteen of the 34 said they had three or more farm visits by that person to work with them and assess their situation. Respondents remembered discussing a wide range of alternatives for their situations--more than two alternatives for each caller. Callers utilized many other sources of help--attorneys, clergy, professional counselors, lenders, etc.--and the FarmNet consultant often assisted them

in contacting and working with others. These other sources were typically rated quite effective in helping callers.

Of the 39 callers who were farmers at the time of their call (the 40th was considering whether to start farming), 27 are still farming although eight are in a "different type" of farming than when they called FarmNet. Four said their continuation in farming was directly due to FarmNet consultant advice. When asked of their current well being compared to when they had first called three to four years earlier, 27 said they were either slightly or much better off, seven said they were the same, and six said they were either slightly or much worse off today.

Consistent with past surveys and program evaluations, three-fourths had recommended or would recommend FarmNet to others. Six said they would not--apparently they felt the program had not helped them sufficiently to warrant a positive response. Several respondents offered suggestions for improvement in the program, and at least four of the suggestions had already been incorporated into FarmNet since the time of their calls three to four years earlier.

CONCLUSIONS AFTER FIVE YEARS OF FARMNET

The unique nature of farming means that there will likely always be some number of farmers and their families in financial stress, near, or in business failure, and suffering personal stress and trauma as a result. Those entering, or in, farming have widely varying management capability, and they are engaged in a business requiring large amounts of capital. Their production is subject to pests, diseases, weather problems and economic instability.

FarmNet's accomplishments in five years have been substantial. The program has reached a significant number of farm families that didn't think of, or wouldn't have thought of, Cornell Cooperative Extension for addressing severe financial problems. While serving 3853 callers and assigning 534 on-farm visits to consultants was impressive, FarmNet's contributions were much broader. Numerous training programs benefitted Cornell Cooperative Extension staff as well as its own part time consultants and telephone staff. Networks were built involving other sources of help, help lines, and government agencies; and their awareness of, and ability to address, difficulties of farmers was raised by these efforts. New types of expertise beyond financial/business analysis were made available to farmers through addition of attorneys on FarmNet retainer and part time family consultants with expertise and training in counseling, stress management, and problem resolution. Even though dealing with difficult questions, often including the very survival of the farm or business, FarmNet achieved a positive image among farm audiences and among its users. Three-fourths of callers said they would recommend FarmNet to a neighbor having severe problems.

Whether and how to continue a focus on severe financial/business/family stress of farmers is a critical, difficult issue. Clearly the need will continue; yet the design of such a one-to-one program is not without cost. The cost of a one-to-one referral with an assigned part time consultant is approximately \$300. Cornell Cooperative Extension agents and area specialists have other program responsibilities and may not be able to respond in a timely manner. State policymakers and extension administration face a difficult choice, especially in times of tight state and extension budgets, on how best to address this ongoing need.

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PART I -- OVERVIEW

Although the general perception is that the national farm crisis is over, difficult situations continue to be faced by New York State farmers and their families as price cycles impact on various commodities--grapes, apples, dairy, etc. In response to this ongoing need, NY FarmNet provides information, referrals, and examination of options through on-farm, short-term consulting.

BACKGROUND

NY FarmNet is a program initiated by Cornell Cooperative Extension on March 10, 1986 and funded by New York State through the Department of Agriculture and Markets. An information- referral system to help farm families, it is centered around a toll-free 800# phone line within New York State.

The program originated in response to the 1980's farm financial crisis and as a direct result of recommendations by the 1985 Task Force on Farm Families in Financial Stress, appointed by Cornell Cooperative Extension Director L. A. Noble. This Task Force identified the need for greater support for New York State farm families in difficulty. The New York State legislature followed with funding to Cornell Cooperative Extension for a farm "help-line" called NY FarmNet. More than 3,850 calls have come to FarmNet during its five-year existence.

PURPOSE

The overall intent and philosophy of NY FarmNet is threefold: 1) to refer families to appropriate local sources of help, 2) to assist farm families in identifying options and in developing decision making skills, and 3) to provide a safety net of help for families who do not know where to turn or have tried all the alternatives they could think of without success.

TOLL-FREE TELEPHONE LINE

FarmNet's services are accessed through its toll-free (800#) telephone line, widely advertised in the print and radio media. The toll-free number (1-800-547-FARM) is answered by a FarmNet operator from 10 a.m to 5 p.m. Monday through Friday. At all other times an answering service operator takes calls and messages and, in emergencies, provides appropriate referrals, or contacts FarmNet personnel directly. Types of calls are handled as follows:

- * Production/technical question callers are referred directly to local Cooperative Extension offices or other appropriate sources of information and/or technical services.

- * Questions of personal concerns, job options, abuse, etc. are answered by the operator and/or calls are referred to local sources of help such as job service offices, employment offices, social service agencies, counselors, person abuse response lines, or suicide prevention lines.

* Farm-business financial or family financial problems are referred to the appropriate extension area specialist with farm business management responsibility who calls on the family to provide intensive help. Additional resources and information to meet family needs can be provided by local extension agents with family financial management, communications, and human management expertise. If local extension staff cannot make a timely response (follow up within 24 hours) or if there is no one on staff with appropriate expertise, a part time FarmNet consultant is assigned to work with the individual or family. A pool of part time farm financial consultants has been hired and receives in-service education support especially for this effort. The intent is that the family be helped to: 1) analyze its business situation, 2) consider the options available to address the problem, and 3) over time decide on a course of action.

When answers to legal questions are needed, families may be referred to a list of attorneys with the appropriate farm-legal specialty. For farm liquidation-bankruptcy or similar financial stress questions, a FarmNet attorney-on-retainer is available on a call- back basis.

On occasion, a team of FarmNet consultants may meet with the family to deal with the complex mix of issues facing the farm family.

The initial visit to an individual or family often begins a long and somewhat complex procedure for families to make the legal and financial adjustments to resolve the crisis. NY FarmNet consultants and Cornell Cooperative Extension staff are available to these families for short-term intensive consultation. The rest of the work is done by the family itself and the attorneys and lenders involved. In some cases a resolution of a farm family's situation may take months or years.

IMPORTANCE OF TOLL-FREE PHONE LINE AND VISITS

The importance of the toll-free telephone line is the provision of an anonymous, accessible, acceptable source of help -- making it okay to reach out. The on-farm visits provide the necessary contact to build trust and allow for a direct exchange of information and ideas between NY FarmNet or extension personnel and the farmer/farm family. The goal is to provide farm families help when they need it. NY FarmNet effectively addresses the hesitance of clients to reach out by providing them with anonymity and by developing a relationship of trust and helpfulness.

On-farm visits are important because they take place in a "friendly" environment and because they allow a fuller examination of the issues facing the farm family. An on-farm visit often reveals that the initial "reasons" for the call to FarmNet were not the core problems. NY FarmNet consultants work with the families to define the problems and then explore with them possible options for resolving the problems.

MEDIA EFFORTS

Publicizing NY FarmNet is necessary to enable the farm population to access its services. NY FarmNet brochures were distributed on three different occasions. The initial mailing in October 1986 went out only to Cornell Cooperative Extension (CCE) offices and

were distributed by the extension offices and at Empire Farm Days. The next two sets of brochures were mailed directly to all New York State farms with gross incomes of over 10,000 dollars in September 1987 and in February 1989. These mailings, in cooperation with the New York State Department of Agriculture and Markets, utilized the Department's mailing list. It's interesting to note that there were about 3,000 fewer farms on the 1989 mailing list than on the earlier list.

Public Service Announcements are provided regularly for use in extension newsletters, weekly newspapers and other print media, radio and TV stations. A FarmNet exhibit is shown at major farm shows such as State Fair and Empire Farm Days. In addition, FarmNet services were advertised regularly during 1989 and 1990 through farm newspapers and magazines, e.g. Country Folks, American Agriculturist.

The two direct-mail brochures contained both a description of NY FarmNet services and a listing of NY FarmNet Cornell Cooperative Extension Contacts in each appropriate county (53). Listing these contacts allows the farm family member the choice of calling a local resource first -- one that is possibly more familiar with their farm and family.

PART II -- NY FARMNET RESPONSE TO CALLS

OVERVIEW OF ALL CALLS

NY FarmNet maintains a database¹ of the calls received, perceived problems and types of responses it gave to the calls received. This information assists the project in program planning by keeping tabs on types of problems, numbers of calls, locality of callers, etc.

Total calls are categorized in many ways including farm and non-farm calls. Farm calls include both present and former farmers, members of the farm family, extension agents calling for farmers, those relatives and friends calling for a farmer, and farm workers. The category also includes calls for information by those with a substantial land base and an interest in farming. Calls may take only a few minutes to half an hour or more.

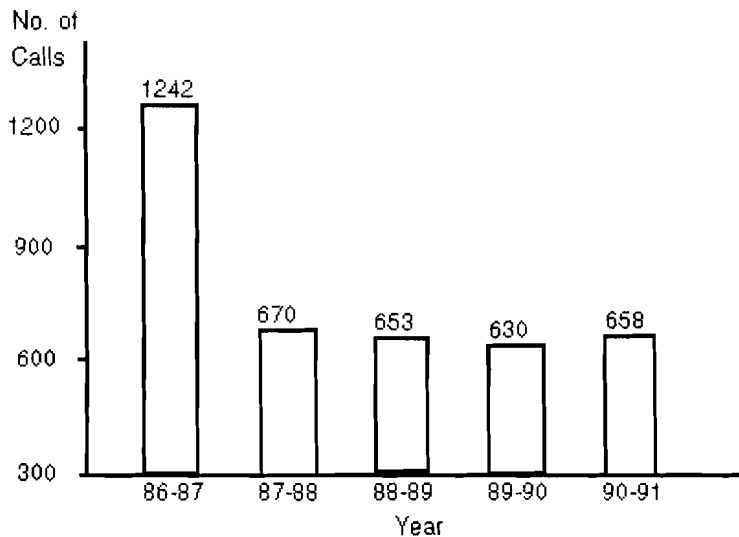
Non-farm calls are calls received from media, agency, legislative or other organizations calling to verify our phone number or services provided, to request brochures, or to learn about any changes in our services, or from students writing papers about the farm situation, and prank calls.

Figure 1 summarizes the numbers of calls received by NY FarmNet from March 10,

¹ The errors that can occur in the maintenance of any database are applicable to NY FarmNet's as well: 1) operator perception when on the phone and recording call information, 2) operator completion of the call sheet, and finally, 3) the data entry errors of typing, logic (choice of categorization of call sheet information), 4) changes in data entry personnel over the four-year life of the project, and 5) caller refusal to provide complete or accurate information.

1986 through March 31, 1991. Total calls received over the period numbered 3853. Numbers of calls received were highest during the first year of service, probably due in part to a backlog of farm financial questions and problems, and possibly to the severity of the farm crisis. The last year, 1990-91 may be distorted since state funding was discontinued from November to January and services were cut back significantly. Supplemental funding was obtained starting in January 1991, and FarmNet was resumed, though at a reduced level.

Figure 1. Total Calls to NY FarmNet by Year



After 1242 calls from March 10, 1986-March 31, 1987, calls each year thereafter were between 600 and 700 per year and the numbers remained relatively constant. Farm calls were about 500 per year after the first year as shown in Figure 2. Non-farm and miscellaneous calls decreased over time as noted in Figure 3.

Figure 2. Farm Calls to NY FarmNet by Year

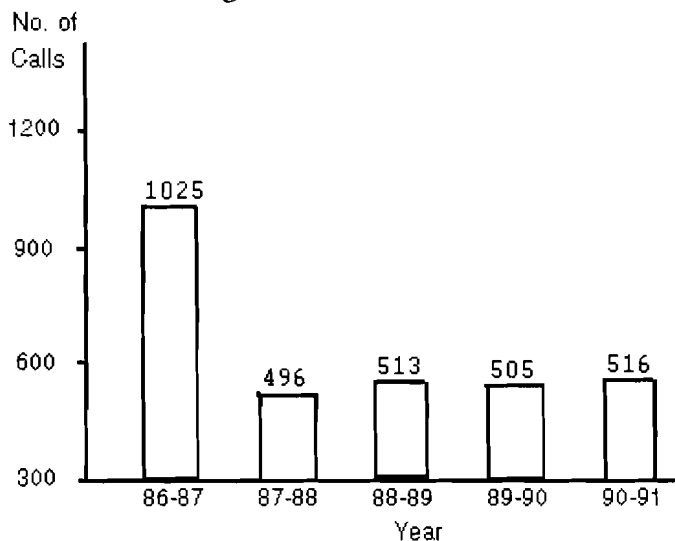
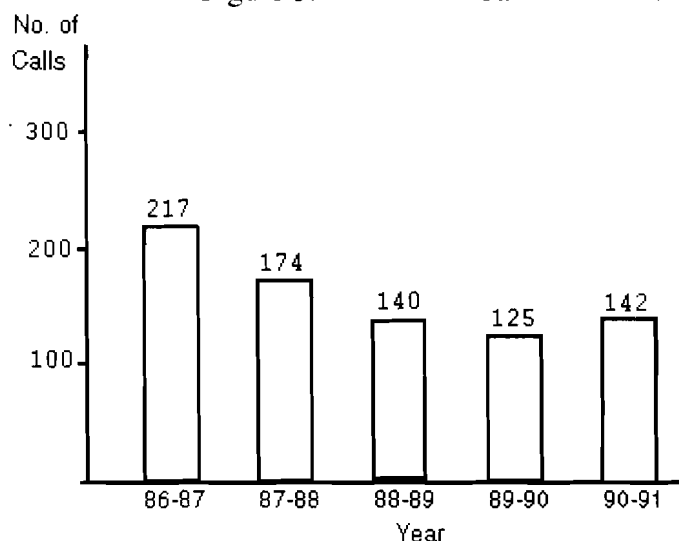


Figure 3. Non-Farm Calls to NY FarmNet by Year



CALLER CHARACTERISTICS

Slightly more males than females have called NY FarmNet. The percentage of male and female callers each year has remained relatively steady over the four years of the project with a range of 50 - 57 percent male callers and 34 - 44 percent female callers (see Table 1). The difference between the sum of the percentages each year and 100% is explained by the fact that this information was not always recorded at the time of the call.

Table 1. Number of Callers by Gender and Year

Year	Male callers		Female callers		Unknown*		Total calls
	No.	Pct.	No.	Pct.	No.	Pct.	No.
1986-87	712	57.3	424	34.1	106	8.5	1242
1987-88	334	49.8	253	37.8	83	12.4	670
1988-89	369	56.5	258	39.5	26	4.0	653
1989-90	337	53.5	260	41.3	33	5.2	630
1990-91	346	52.7	291	44.3	20	3.0	657

* Some callers did not identify their gender or operators neglected to record the information.

Most callers were farm owners, operators or members of the owner's family as noted in Table 2. On a large proportion of calls, however, the information was not obtained. Few calls were received from farm workers.

Table 2. Number of Owner and Farm Worker Calls, by Year

Year	Owner calls	Worker calls	Calls with status unknown
1986-87	743	51	448
1987-88	330	16	324
1988-89	229	14	410
1989-90	226	11	393
1990-91	202	8	447

The majority of calls to NY FarmNet came from dairy farms as can be seen in Table 3. This is expected since dairy farms make up approximately 70 percent of New York farms and are the predominant type of farm in the state. During each half year period of the project, calls from dairy farmers were between 53% and 70% of all calls. Calls from grain and fruit farmers were generally next in importance. The worsening economic situation on dairy farms in late 1990 and 1991 is reflected in the high proportion of calls from dairy farmers from October 1990-March 1991.

Table 3. Caller Farm Type, Half Year Periods

Caller Farm Type	Period*									
	86.1	86.2	87.1	87.2	88.1	88.2	89.1	89.2	90.1	90.2
	<i>percent</i>									
Dairy farmer	65.2	62.1	69.7	66.2	70.3	53.5	56.0	63.1	55.1	68.1
Grain farmer	8.5	0.8	3.4	6.0	0.0	7.9	5.0	2.4	5.1	4.2
Fruit farmer	2.9	2.4	1.1	4.6	1.4	0.9	0.0	2.4	3.1	1.7
Grape farmer	3.1	0.8	2.2	0.7	0.0	1.8	1.0	1.2	0.0	0.0
Vegetable farmer	1.2	7.3	2.2	6.6	1.4	3.5	1.0	2.4	2.0	0.8
Beef producer	1.9	4.8	5.6	3.3	4.1	0.9	1.0	2.4	5.1	1.7
Poultryman	1.2	0.8	1.1	2.6	2.7	0.9	0.0	1.2	1.0	0.0
Former dairyman	2.4	4.0	7.9	5.3	8.1	14.0	6.0	4.8	6.1	4.2
Calling "for a farmer"	2.2	0.8	1.1	0.0	5.4	3.5	8.0	4.8	6.1	9.2
Not a farmer	0.2	1.6	1.1	5.3	6.8	1.8	1.0	0.0	0.0	0.0

* Time period refers to six month periods as follows:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

REASONS FOR CALLING NY FARMNET

The main reasons for calls to NY FarmNet were financial concerns or questions. These ranged from the urgent, such as having received a foreclosure notice, to the less urgent, such as long-range estate planning or intergenerational transfer. Financial concern calls have decreased from almost half (45%) of the calls received in 1986-87 to under a third (30%) of the calls received in 1989-90 though such calls increased again in 1990-91 (Table 4).

Table 4. Reasons for Calling FarmNet, All Callers, by Years *

Category	1986-87		1987-88		1988-89		1989-90		1990-91	
	No.	%	No.	%	No.	%	No.	%	No.	%
Financial	552	44	240	36	189	29	192	30	217	33
Miscellaneous	284	23	187	28	263	40	266	42	296	45
Legal	228	18	157	23	159	24	127	20	123	19
Job Information	129	10	48	7	41	6	36	6	29	4
Emotional	65	5	46	7	30	5	42	7	47	7
Technical questions	64	5	23	3	34	5	23	4	40	6
Learning opportunity	22	2	17	3	14	2	6	1	14	2
Immediate Need	62	5	24	4	8	1	12	2	17	3
Crisis	5	0.5	3	0.5	13	2	13	2	9	1

* Calls may be counted under multiple categories.

"Legal problem" calls have consistently remained around 20% of the total calls received each year. Job information, emotional issues, technical questions, learning opportunities, crisis calls and immediate needs have each remained at the 5 to 10 percent level of total calls.

These percentages, however, tell only a partial story. Perceptions of the FarmNet phone operators and the FarmNet consultants are that the situations described by callers has tended to be more complex in recent years than during the first two years.

While the most important reasons for calls were financial problems, those calling with financial problems often either requested or indicated a need for related information (Table 5). Ten to 36% of callers had legal questions, some had immediate problems to be solved, and 5% to 10% often showed emotional problems.

Table 5. Related Information Requests, "Financial Problem" Callers, by Period*

	86.1	86.2	87.1	87.2	88.1	88.2	89.1	89.2	90.1	90.2
Number of calls	373	125	89	151	74	115	100	84	98	119
Type of information request	<i>percent</i>									
Legal	18.8	20.8	36.0	19.9	28.4	27.2	19.0	10.7	28.6	21.0
Immed. needs	7.5	5.6	4.5	5.3	2.7	0.0	3.0	3.6	4.1	5.0
Emotional	7.2	4.0	6.7	8.6	6.8	3.5	9.0	2.4	7.1	10.1
Job information	5.1	3.2	4.5	2.6	4.1	5.2	3.0	1.2	2.0	5.9
Miscellaneous	2.1	2.4	5.6	4.6	6.8	6.1	6.0	2.4	9.2	6.7
Technical Quests.	1.6	0.0	3.4	1.3	0.0	0.0	1.0	3.6	5.1	4.2
Learning opports.	1.3	0.0	1.1	1.3	4.1	0.0	1.0	1.2	3.1	0.8
Crisis	0.3	0.0	0.0	0.0	1.4	1.7	4.0	4.8	3.1	0.0

*Time period refers to six month periods as follows:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

"Miscellaneous" calls varied in nature but included complaints², calls verifying that the system was in operation, calls from the media, and requests for general or technical information. Miscellaneous calls tended to be from non-farmers and farmers seeking information or help not related to the major NY FarmNet purpose.

HELP PROVIDED BY FARMNET

Referrals

After carefully listening to and assessing the caller's situation, the FarmNet operator refers the individual or family to a Cornell Cooperative Extension agent, a FarmNet consultant, a Cornell University staff member, or to an outside agency contact about which the operators have information.

Legal issues were one of the main concerns of callers because they are so closely tied to financial issues. During the first two years of the project, legal service referrals were

² Callers "sounding-off" about taxes, government, and FmHA.

second in importance after referrals to Cornell Cooperative Extension agents (Table 6). Referral to legal services dropped in relative number when a NY FarmNet attorney-on-retainer became available to handle some of the calls in the third year.

Table 6. Legal Services Referrals as a Percentage of All Calls by Year*

Referral	1986-87		1987-88		1988-89		1989-90		1990-91	
	No.	%	No.	%	No.	%	No.	%	No.	%
FarmNet Atty.	27	2	44	7	98	15	52	8	60	9
Agr. lawyer	-	-	3	.4	27	4	26	4	20	3
Legal service	129	10	95	14	22	3	11	2	7	1

*Years are April 1-March 31 except the first year included March 10, 1986-March 31, 1987

Other specific agencies to which callers were referred were Farm Credit Service, FmHA, private banks, counseling services, educational institutions or services, and assistance programs. In some instances callers were referred to another helpline or "others". Other helplines were used more heavily during FarmNet's first two years of operation while the program developed its own capacity (Table 7). "Other" referrals were made to national organizations that work with farm issues -- legal, financial, etc.-- or the myriad of local organizations within the caller's geographic area that may help callers with their concerns.

Table 7. Other Referrals of FarmNet Calls as a Percentage of All Calls by Year

Referral to	1986-87		1987-88		1988-89		1989-90		1990-91	
	No.	%	No.	%	No.	%	No.	%	No.	%
Another helpline	145	12	65	10	34	5	22	4	15	2
Other	126	10	160	24	112	17	50	8	79	12

Legal Packets

In the early years of the FarmNet program, many callers sought legal information. In response, several "legal packets" were prepared and were sent to callers when the information seemed an appropriate response to callers questions. The sending of "Legal Packets" as a form of direct assistance declined, however, in more recent times. One reason for the decrease in the number of legal packets distributed was due to fewer requests for basic bankruptcy information. Legal questions have become so varied that no "packet" of information now fits a majority of callers, and the program now has an attorney to whom callers can be referred.

Legal packets include:

- 1) Chapter 11: Reorganization options, and Chapter 7 Liquidations
- 2) Description of NY FarmNet and its services.
- 3) Explanations of Chapter 13: Adjustment of Debts
- 4) Farmers in Transition series (Graham and Brake), Department of Agricultural Economics

- 5) Income Tax Consequences of Farm Debt Cancellation and Bankruptcy (George L. Casler)
- 6) Managing Your Exit From Farming - options for exit and factors to consider (Brake)
- 7) New York State Bankruptcy Exemptions (as of 3/90)
- 8) Options for Farm Families Facing Critical Decisions (Brake and Shephard)
- 9) Pointers on finding a lawyer for farm legal issues.

PART III -- NY FARMNET RESPONSE TO FINANCIAL CALLS

This section reviews the NY FarmNet database information on acres farmed, years farmed and debt load for callers having financial concerns, questions, or problems. Discussion focuses on the mean, range, and median statistics for calls. The numbers in the number of Records column represent the total number of financial calls in the database for the period indicated.

SELECTED CALLER CHARACTERISTICS

Table 8 shows calls to NY FarmNet during half year periods starting April 1986. Substantially more financial problem calls were received in the first six months of operation than in the second six months. There was likely some pent-up demand for help in the first few months of the program. For the next two years, April 1987 through March 1989, more

Table 8 -- Number of Callers, Mean Acres, Years Farmed, & Debt, Financial Problem Callers, Half Year Periods

Period*	No. calls	Acres		Years farmed		Debt load	
		Mean	n=	Years	n=	Dollars	n=
86.1	384	273	151	20	99	209,914	35
86.2	133	370	73	15	36	163,119	21
87.1	97	306	38	19	24	118,167	15
87.2	154	270	60	19	55	173,200	31
88.1	73	320	20	20	19	166,035	20
88.2	126	231	42	23	17	194,905	29
89.1	106	280	44	17	19	201,603	33
89.2	90	252	35	16	27	163,984	19
90.1	98	244	38	19	28	171,082	23
90.2	119	407	20	15	22	206,569	16

*Time Periods:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

n = number of observations from which the mean is calculated. For some types of data relatively few callers provided information.

financial problem calls were received in the late fall and winter months. This period includes the harvest period after which farmers see how well they've done, and the planting period, when they may face problems financing their spring planting. For dairy farmers, fall to spring is also a period when additional feed purchases may be required. This is a time when all farmers tend to think about their financial situation, analyze their financial performance, and prepare their income taxes. Therefore, when cash flow, tax problems and/or poor dairy production levels become apparent, it is more likely that NY FarmNet will receive calls.

There are no trends evident in mean acreage, years farmed or debt load of financial problem callers over time. Mean acreage has been between 231 and 370 in each half year period. Mean years farmed have been between 15 and 23, and mean debt load of callers has been between \$118,167 and \$209,914 in each half year period. The range in number of acres farmed, number of years farmed, and the debt load by farm demonstrates the variability in FarmNet caller situations (Table 9). The data also show that not only the small farms but even farms in the 1600 - 4000 acreage range experienced financial stress. The relationship between debt load and size or income is not shown since income information is not asked of callers.

Table 9 -- Number of Calls and Range in Acres, Years Farmed, & Debt Load, Financial Problem Callers, Half Year Periods

Pd.*	No. Calls	Number of acres			Years farmed			Debt load		
		Max	Min	n=	Max	Min	n=	Max	Min	n=
86.1	384	1600	4	151	50	1	99	1,000,000	1,100	35
86.2	133	4000	1	73	61	1	36	900,000	23,000	29
87.1	97	1500	35	38	77	3	24	280,000	2,000	15
87.2	154	1200	25	60	59	1	55	610,000	1,200	31
88.1	73	600	33	20	58	2	19	428,000	1,700	20
88.2	126	880	15	42	74	5	17	1,500,000	3,256	29
89.1	106	1000	20	44	60	1	19	750,000	500	33
89.2	90	1000	1	35	45	1	27	500,000	3,700	19
90.1	98	700	7	38	65	1	28	1,000,000	8,000	23
90.2	119	1600	113	20	30	1	22	507,000	28,000	16

*Time Periods:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

n = number of observations from which the range is calculated.

The median is also a useful statistic since it is not influenced by extremely large or small observations as the mean may be. Also, the median represents an actual situation whereas the mean is not an actual observation for any farm. For the callers to NY FarmNet with problems categorized as financial, the median number of acres owned per farm has remained relatively stable during the half year periods except from April through September 1988 when the median rose to 300 (Table 10).

Table 10 -- Number of Calls and Median Acres, Years Farmed, & Debt Load, Financial Problem Callers, Half Year Periods

Period*	No. calls	No. acres		Years farmed		Debt load	
		Median	n=	Median	n=	Median \$	n=
86.1	384	210	150	20	99	125,000	35
86.2	133	240	73	13	36	100,000	21
87.1	97	195	39	11	24	118,000	15
87.2	154	207	60	17	55	118,000	31
88.1	73	300	20	14	19	132,000	20
88.2	126	217	42	17	17	140,000	29
89.1	106	250	44	10	19	200,000	33
89.2	90	165	35	15	27	132,000	19
90.1	98	188	38	12	28	100,000	23
90.2	119	315	20	16	22	191,500	16

*Time Periods:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

n = number of observations from which the median is calculated.

ASSISTANCE PROVIDED TO CALLERS

Financial consulting assistance is one type of direct assistance provided by Cornell Cooperative Extension (CCE) agents or NY FarmNet Farm Family Consultants (FFCs). Both CCE agents and FFCs respond to the call from NY FarmNet by contacting the caller and arranging a time for an on-farm visit to review the farm's financial records and answer any immediate questions. Cornell Cooperative Extension agents also handle calls from farmers that come directly to their offices rather than through FarmNet.

The direct assistance response of NY FarmNet depends on the operators' screening of calls and assignment of services to those who need them as well as the numbers of farm families in need. As shown in Table 11, typically over half of the total "financial problem" calls received direct assistance. The percentage receiving direct assistance dropped in the second and third years, then rose in the fourth year, and dropped again in the fifth year.

Table 11 -- Percentage of "Financial Problem" Calls Receiving Various Forms of Assistance, Half Year Periods*

	86.1	86.2	87.1	87.2	88.1	88.2	89.1	89.2	90.1	90.2
No. of calls	317	92	80	165	83	106	78	84	98	119
Assistance form	<i>percent receiving</i>									
CCE agent visit	36.7	16.9	18.0	15.9	8.1	8.8	6.0	17.9	12.2	16.0
FNC visit	20.3	40.3	33.7	35.8	35.1	36.0	50.0	46.4	27.6	21.8
Legal packets sent	17.6	10.5	24.7	12.6	8.1	7.0	2.0	0.0	0.0	4.2
FmHA publ. sent	1.2	6.5	6.7	8.6	12.2	0.9	1.0	0.0	0.0	0.8
Other	1.9	1.9	13.5	45.0	58.0	41.2	16.0	7.0	59.2	37.0

*Time Periods:

--.1 refers to April - September of year beginning in April

--.2 refers to October - March of year beginning in October

The source of one-to-one assistance has changed somewhat over time. From April through September 1986, 37 percent of assistance came from CCE staff and 20 percent from NY FarmNet Farm Family Consultants. Since the first year, however, FarmNet's consultants (FNCs) have provided the major share of the one-to-one assistance to callers.

One reason for the shift from CCE to FNC one-to-one follow up may have been the distribution of NY FarmNet informational flyers to farms across the state in late 1986. These flyers had a list of NY FarmNet Cornell Cooperative Extension contact persons in all agricultural counties. This encouraged individuals to call the local extension office directly as an alternative to calling FarmNet. NY FarmNet office staff does not have information on the number of local "FarmNet" callers. The shift also may have been due to CCE staff being unable to take more calls, press of other programs, etc.

By the first part of 1989, only 6 percent of direct assistance was given by CCE agents, and 50 percent of FarmNet "financial problem" calls received follow up assistance from FNCs. By October 90-March 91, however, CCE and FNC assistance represented 16% and 21.8% , respectively, of direct assistance provided to callers.

PART IV -- 1990-91 RESURVEY OF EARLY FARMNET CALLERS

PROCEDURE

As part of the on-going evaluation of the FarmNet program, a random survey was undertaken of a sample of people who had called FarmNet between October 1986 and September 1987. The FarmNet operators completed the phone survey between October 1990 and February 1991. Hence, some of the callers had first called NY FarmNet as long as four years before the survey interview, and all of those interviewed had called more than three years earlier.

The purpose of the interviews was to find out the perceptions of these early callers to FarmNet now that over three years had passed since their first calls to the program. The survey objectives were to: 1) obtain an indication of the long term effect on the caller's life three to four years after FarmNet assigned a FarmNet counselor (FNC) to work with the caller; 2) obtain an evaluation by the caller of the helpfulness of the initial call to FarmNet and the conversation with the operator; 3) obtain an indication of the client's satisfaction with the analyses of the farm and family situation and options for dealing with their situation; and, 4) evaluate the adequacy of follow up information and support provided by the FarmNet consultant and/or the client's linkage with Cornell Cooperative Extension and other local sources of help.

Two previous surveys³ (evaluations of the FarmNet program) covered the periods from March 1986 to September 1986 and from April 1987 to March 1988 and were

³ See Shephard, Thomas M., "An Evaluation of the NY FarmNet Program", AE Research 87-30, Dept. of Agr. Economics, Cornell University, Ithaca, Nov. 1987 and Delaney, Carol, "A Progress Report on the NY FarmNet Program", AE Research 88-16, Dept. of Agr. Economics, Cornell University, Ithaca, Dec. 1988.

completed immediately after those periods. Those earlier surveys focused on all callers to FarmNet. This survey focuses on those who called during the period from October 1986 to September 1987, but the focus is on only those callers who received on-farm visits. Since this group of callers had received the most direct help, they were the most likely to have been given significant long term help by the program.

The survey procedure started with a listing of callers between October 1986 and September 1987. The list included those who had been called upon either by a FarmNet part time consultant (FNC) or a Cornell Cooperative Extension staff member. From this list 50 were selected at random in hopes that 40 surveys could be completed net of nonresponses for all reasons.

As it turned out there were exactly 10 who could not be contacted. Hence, 40 surveys were completed. Of the 10 nonrespondents, one had passed away, one had moved and left no forwarding address, and one had left farming and was unavailable for interview according to his father who answered the phone. With respect to the remaining seven, either phones had been disconnected (5), there was no answer after repeated tries (1), or there was "no such person" at the number reached (1).

RESULTS

The survey consisted of 15 questions, several with multiple answers required, and was six pages long. The typical call took the respondent 10 to 15 minutes to answer the questions. (A copy of the questionnaire is included in the appendix.) The following discussion presents responses more or less in the order of the questions asked.

1. Reason for calling FarmNet

The main reasons for calling were farm financial or legal problems as noted in Table 12. Of 58 reasons given for calling FarmNet by the 40 respondents, 46 could be described as financial or legal in nature. Five respondents indicated "emotional stress", and there were seven other responses which ranged from immediate family needs and technical questions to others difficult to categorize. During the time when these callers contacted FarmNet, there

Table 12. Reasons for Calling FarmNet

Reasons	No. of responses
Farm financial problems	31
Legal problems and concerns	9
Emotional stress	5
Immediate family needs	1
Technical questions	1
Other	11
Financial problems	3
Problems with lenders	3
Wanted business analysis	1
Unspecified	4
TOTAL	58

were no trained "personal consultants" to help callers deal with emotional stress. In early 1989, however, FarmNet added to its part time staff several professionals with training in dealing with personal and emotional stress.

2. Recollection of FarmNet Operator Characteristics

With a program utilizing a telephone operator as the first contact, it is critical that the operator(s) give a good first impression, be good listeners and be helpful. While it had been over three years since the survey respondents had first called FarmNet, all had remembered talking to the operators and they were generally positive in their comments as noted in Table 13. Three quarters of respondents remembered the operator as being understanding and sympathetic and 31 of the 40 thought the operator had been a good listener. Five in eight were referred to helpful sources, and an even half thought the operator had offered helpful advice. Three in eight had remembered receiving written information from the FarmNet office, and one in eight remembers being called back with information.

These characterizations are very similar to those reported by Shephard in the first FarmNet evaluation. In that survey, 55.5% of all callers felt the operator was "very concerned" with their situation while about 37% felt the operator was "somewhat concerned". In the Shephard survey about 66% of callers said they "saw possibilities for dealing with the situation as a result of the call".

Table 13. Caller's Characterizations of Operator

Characterization	Yes	No	No answer/ not applicable	Total
Understanding and sympathetic	30	2	8	40
Good listener	31	1	8	40
Referred you to other sources	25	9	6	40
Offered helpful advice	20	11	9	40
Sent you information	15	14	11	40
Called you back with information	5	22	13	40
Helped you feel better	15	11	14	40
"Other" positive comments	7			7
"Other" negative comments	3			3

Nevertheless, a couple of respondents thought the operators had not been understanding and sympathetic, and there were three negative comments in the open-ended question. One thought that FarmNet "didn't have time to talk", and another thought the operator "didn't care about what happened to him". Positive comments included: "handled the situation well", "operator did a good job", "very willing to help" and it "helped to talk with someone".

3. Follow up after caller phoned FarmNet

During the early years of the program, the typical procedure followed after a call to FarmNet was for the operator to ask the local Cornell Cooperative Extension agent or area specialist with farm management responsibility to contact the caller, assess the situation, and then either make arrangements to work with the family or report back to FarmNet that a

FarmNet consultant (FNC) should be assigned to the case. FarmNet asked that, in each case the contacts should occur within 24 hours. In the last year or so, the phone operators have, on occasion, assigned an FNC directly without contacting the local CCE staff person.

Survey respondents were asked whether someone contacted them after their call to the FarmNet operator. Four in five indicated that someone had contacted them, but surprisingly seven had no recollection of being called, Table 14. (FarmNet records show that there had been follow up with these seven as well, but they apparently did not recall the follow up.) Of the 33 who answered that someone had contacted them, 28 said the return call was within a reasonable time, but five did not answer the question. There were 34 who remembered someone from FarmNet visiting their farm to provide on-farm help.

It's interesting that in this survey as well as the two previous surveys some respondents did not remember having a farm visit. As noted in the table, six of the 40 respondents did not remember a farm visit even though FarmNet records indicate there had been a farm visit. Even in the Shephard and Delaney surveys which were completed much closer to the time of the call, however, some of those who received farm visits denied, or did not recall, having a farm visit from an FNC. In the Delaney report, for example, 12% of those called upon by a Cornell Cooperative Extension agent and 8% of those called upon by a part time FarmNet counselor said they did not have, or did not remember receiving, a farm visit. After the responses in those earlier studies, the FarmNet program reviewed several cases in which respondents claimed no farm visit had taken place. After verifying that such visits had occurred, it was concluded that the "no visit" response was simply a part of the "denial process" or that, in the crisis and stress of the moment, families did not remember all of the support they had received.

Table 14. Follow Up from Call to FarmNet

Question	Yes	No	No answer
Did someone contact you after your call?	32	7	1*
Was the return call within a reasonable time?	28		5
Did someone from FarmNet visit your farm?	34	4	2

*Caller said he had called the FarmNet Financial Consultant.

Of the 34 who remembered having a farm visit, 30 responded to the question asking how many visits they had received, Table 15. There were 19 who had received more than one farm visit, and there were 13 of those who had 3 or more. Two of the respondents had had 5 or more visits by the FNC.

Table 15. Number of Visits by FarmNet Consultant

	Number of visits			
	1 visit	2 visits	3 or 4	5 or 5+
Number of Responses	11	6	11	2

4. Alternatives discussed with the FarmNet consultant

In those cases requiring a farm visit, the FNC was to examine the farm records, discuss the apparent problem, and help the callers to consider options for resolving the

problem. Survey respondents were asked to indicate the alternatives that they had discussed with the consultant.

A perspective on topics discussed is presented in Table 16. About one in three discussed quitting farming while almost as many discussed how to do a better job with their present operation. Other topics discussed five or more times included decreasing the size of the farming operation, changing the type of farming operation, getting an off farm job, declaring bankruptcy, dealing with creditors and selling off assets or retiring. In all, 74 total topics were mentioned by the 34 respondents who remembered a farm visit with an FNC. The fact that this number of specific options was remembered by respondents three years or more after the visits suggests that FNCs made a relatively strong impression on those families visited.

Table 16. Alternatives Discussed with FarmNet Consultant

Alternative	No. of responses
Increase size of farming operation	4
Decrease size of farming operation	5
Change type of farming operation	5
Do a better job with present operation	11
Get an off farm job	8
Declare bankruptcy	6
Quit farming	13
Don't recall or not applicable	2
Other comments:	20
Dealing with creditors	7
Sell assets or retire	5
Start farming	1
Consultant not helpful	2
Other	5

5. Other sources of help

Since FarmNet's help was a very specialized type of help with focus on farm records and general alternatives, it was expected that callers would have sought help from others as well. In fact, the FarmNet operator often suggested other sources of help.

Responses to the survey question on other sources of help indicated that attorneys were the most often used (Table 17). About one third of respondents (13) reported contacting an attorney. Six reported using the local Cooperative Extension office and five sought help from their lenders. Professional counselors and clergy were sought out by only three respondents each. In all about a dozen different sources of help were used.

Table 17. Other Sources of Help Utilized by Callers

Source of help	Number of responses
Attorney	13
Professional counselor	3
Clergy	3
Cooperative Extension office	6
Farmer's advocacy group	1
Lender	5
Farm Family Opportunity Program	1
Government / Social Services office	2
Cooperative, Cattle dealer, Veterinarian, neighbor	4

6. Effectiveness of other sources of help

In follow up to the sources of help utilized, survey respondents were asked to rate how effective each source of help was to them (Table 18). While there were not very many who reported using clergy and professional counselors, those two sources received the highest average evaluation scores by the farmers who did use them. Cooperative extension agents

Table 18. Callers' Effectiveness Rating of Various Help Sources

Source of help	No. of responses	Rating		
		High	Low	Avg.
Attorney	13	10	0	6.5
Professional counselor	1	9	-	9
Clergy	3	10	-	10
Cooperative Extension agent	10	10	3	7.2
FarmNet	33	10	0	5.9
Farmer's advocacy group	2	9	1	5
Other	9	10	3	7.3

Note: Responses are on a 1 to 10 scale with 10 the highest.

received the third highest average score, 7.2 on a 10 point scale. Attorneys had the next highest evaluation, 6.5, followed by FarmNet at 5.9. One of the complaints about FarmNet, which may have contributed to its modest evaluation, was that some callers seemed to expect that FarmNet had money to help them. When they found out that FarmNet was only an information-referral help line, a number of callers expressed disappointment. Also, remember that these people were/are under serious financial and/or emotional stress. Perhaps expecting a consistently high rating for a program that may bring "bad news" is unrealistic.

7. FarmNet consultant assistance in working with others

FarmNet consultants (FNCs) in many cases also help the farm family work with others. The survey inquired about incidences of FNCs helping the caller work with other agencies and help sources (Table 19). Eight respondents said that the FNC had worked with their major lender, and four said the FNC had worked with their attorney. Others reported the FNC had assisted in working with employment agencies or prospective employers, the bankruptcy court and cooperative extension agents.

Again these results are quite consistent with the earlier study by Delaney. That study reported that 54% of Cornell Cooperative Extension agents and 40% of FarmNet counselors helped the family make contact with other sources of help. The fact that 20 contacts with other sources of help were remembered by respondents in this survey more than 3 years after the FNC help again suggests that the help was of importance.

Table 19. FarmNet Consultant Assistance in Working with Others

Other contact	No. of responses
Attorney	4
Your major lender	8
Employment agency or prospective employer	2
Bankruptcy court	1
Coop. Extension agent	3
Others	2

8. Extent of later FNC follow up

Early FarmNet efforts tended to address caller's immediate problems, discuss alternatives and then assume that the farm family would proceed with the plan of action decided upon without further interaction with the FNC. A question on the survey addressed whether these early callers had received follow up. As summarized in Table 20, about one in three had later talked with or met with the FNC. As perhaps might have been expected, nine of the 13 had initiated the contact themselves rather than the FNC initiating the contact.

One of the shortcomings of the FarmNet program that was recognized in the earlier Delaney study was the lack of follow up after the first series of visits. The FarmNet program had assumed that once a course of action was decided upon the farm family would follow through with it. The Delaney report indicated that families often did not follow through and that a later call back from the FNC might be especially useful. As a result a new policy was initiated by FarmNet to have FNCs call the family back 3-6 months after the first series of

Table 20. FarmNet Consultant Follow Up after First Series of Contacts and Who Initiated

Response	No. responding
Yes, consultant initiated the follow up	4
Yes, but caller initiated the follow up	9
No	21
Don't recall, or no answer	6

visits to ask of their progress or need for further help. The present survey of callers who had called before that new policy was initiated underlines the need for a follow up policy.

9. Number of callers still in farming and size of operation

As indicated earlier, one of the purposes of the survey was to determine whether FarmNet had helped callers adjust to their problems. One aspect of this question is whether

the caller is still in farming and whether the caller's current status was due, in part at least, to FarmNet efforts.

On the question of whether the survey respondent was still in farming, 27 indicated that they were while 13 were not (including one who was not farming either at the time of the initial call or the follow up call). Note Table 21. A follow up question asked whether their being in farming was due to "consultant advice". Four of the 27 indicated yes to the question, four said no, and one didn't know. Perhaps having four respondents give FarmNet credit for their still being in farming is a significant contribution even though four in 27 is a relatively small proportion.

Table 21. Callers Still in Farming and Consultant Input

Response	Yes	No	Don't know
Caller is still farming	27	12*	
If farming, is this due to consultant advice?	4	4	1

* One additional caller wasn't a farmer at either the time of call or interview.

Callers were also asked to compare the size of their current farm operation to their farm size at the time they first called FarmNet. Responses are shown in Table 22. About half (14 of 27) are the same size. Two are larger and three are smaller. Interestingly, eight of the 27 are now in a different type of farming than when they first called.

Table 22. Present Operation Size Compared to When FarmNet Was First Called

	Same size	Larger now	Smaller now	Different type
Size of present operation	14	2	3	8

10. Well-being now compared with time of first call

The survey asked how well off the callers felt now as compared to when they had first called FarmNet 3-4 years earlier. All 40 respondents answered the question. As noted in Table 23, two-thirds (13) indicated they were either much better off now or slightly better off now (14) than when they had first called. Seven said they were about the same, and six were either slightly worse off or much worse off than when they had first called.

Table 23. Current Situation Compared to Time of First FarmNet Call

Response	No. of responses
Much better off now	13
Slightly better off now	14
About the same as then	7
Slightly worse off	3
Much worse off	3

11. Willingness to recommend FarmNet to others

Consistent with earlier evaluations, one question asked whether the respondent had or would recommend FarmNet to other farmers, such as a neighbor, if that person had problems. Three fourths said they would recommend FarmNet as seen in Table 24. Eleven had already recommended the program to someone who needed help. Six indicated they would not recommend the program, and four said they "didn't know" whether they would recommend it. Responses are consistent with the Shephard study in which 78% of all callers said they would recommend FarmNet to others. In the Delaney study only about 60% of those who received farm visits said they had, or would, recommend FarmNet to others.

Table 24. Willingness to Recommend FarmNet to Others

Response	No. of Responses
Have recommended and would again	11
Haven't recommended but would	18
Haven't recommended and wouldn't	6
Haven't recommended, don't know if I would	4
Can't remember, but would if asked	1

12. Suggestions for improvement

The last question on the survey was open-ended. It asked whether the respondent had any suggestions or other comments. Eleven respondents made appreciative or positive comments on the program. Seven said they felt FarmNet wasn't helpful or made a negative comment. Fourteen offered suggestions to improve the program.

Among the positive comments were the following:

"Nice to have someone who knew about fruit and grape [farming]".

"FarmNet did everything they were supposed to."

"Farm financial counselor did a good job--laid the facts out."

"Other than not having money to lend, they were very helpful."

Among the negative comments were:

"...felt we were left hanging."

"Disappointed in consultant. Offered no concrete advice."

Thought FarmNet..."had money to help with problems. Assumed FarmNet would pay lawyer."

"Need to be an advocate like Farm Alliance."

"Needed more emotional support, FarmNet follow up, and counseling for kids."

"Cooperative extension agent didn't do any analysis--didn't know what information to give him."

"Still looking for a nonfarm job."

Some of the suggestions included:

"Need referrals to sources of farm financing. Banks won't finance farms."

"Talk to people who handle food stamps so they'll understand farmers better."

"Talking to someone in the same situation might have helped."

"Refer callers to employment, job service agencies and provide help with contacts."

"Would have liked farmer support group."

"Follow up in 3 or 4 months would have helped."

"Provide money for chemical testing."

"Need legal questions answered about leaving farming."

Based on the earlier studies and continuing feedback from clients and other interested parties, several suggested changes have already occurred. In early 1989, for example, family consultants with training in counseling, stress management and personal problem solving were added to the program to visit callers with personal, or personal stress, problems, to listen, help assess their needs, and if appropriate, help them seek out professional help. An attorney was added to the program in 1988, and a second in 1990, to answer legal questions and to work with callers having severe legal problems. Farmer support groups were organized in a number of counties over the '86-'88 period. Also, FarmNet has attempted to network with numerous other help and/or social services agencies to bring about improved understanding of farmers' situations and improved services to stressed farmers and their families. FarmNet personnel have been on programs with NYS employment services and Job Training Partnership agencies; and in the spring of 1990 FarmNet sponsored a workshop in Albany including participants from numerous state agencies and farmer groups, to discuss improved networking by various agencies and help sources to address farmer needs.

PART V -- A FIVE YEAR ASSESSMENT: WHAT HAS FARMNET ACCOMPLISHED?

Each year policymakers face a question of whether to fund NY FarmNet. The program began in response to the farm financial crisis of the mid 1980s; but, by 1989-90 the worst of the crisis seemed to be over. With the tight state budget in 1990-91, FarmNet funds were discontinued three-quarters of the way through the fiscal year. Given the worsening situation among New York dairy farmers in late 1990 and 1991, the Dean of the College of Agriculture and Life Sciences at Cornell sought and obtained funding to continue the program through the remainder of the fiscal year, March 31, 1991. By that time the Governor's 1991-92 budget recommended renewed state funding.

In the first year of FarmNet's operation, 1986-87, calls exceeded 1200, but even with the perceived easing of the farm financial crisis, calls continued at over 600 calls per year. The perception of the FarmNet staff was that, even though call numbers were lower after the first year, the degree of stress and the severity of problems of those who called was as critical as in the early years of the program. The program head, involved since the first day the NY FarmNet system went on-line, stated in February, 1991, "The calls now are more in number, with a higher level of stress and complexity than ever before." Based on five years of operation, several conclusions emerge.

Conclusion 1. There is, and probably always will be, a segment of the farm population facing severe personal and financial crisis.

The very nature of farming--an occupation requiring control of large amounts of capital with its production subject to biological, climatological, and economic variability--almost insures that some number of farmers will experience financial difficulty and personal stress each year. In "normal times" those experiencing problems are likely to come disproportionately from the beginning farmer category because of their untried management, slim margin for error and likely very high indebtedness. But there are typically also diseases, pests and weather problems which may impact individual farmers outside the beginning farmer group in any given year. And of course, in periods of wide-scale farm economic distress, large numbers of farmers with widely varying tenure and other characteristics become affected. Hence, a financial stress/personal stress response is needed, either in extension or in some other effort, to provide individualized analysis of specific family circumstances and of options available to that family.

Conclusion 2. FarmNet has reached an audience beyond the traditional extension audience.

The first evaluation of FarmNet by Shephard found that about 15% of callers had never contacted Cornell Cooperative Extension before. Of the 85% that had contacted extension before, 5/6 had not sought assistance for the "situation" that prompted them to call NY FarmNet. And 1/3 of all callers had not sought out any other source of help (before calling FarmNet) for their current "situation". In short, a majority of callers in 1986, at least, did not envision Cornell Cooperative Extension as a source of help for dealing with severe financial and personal stress problems. Further, the finding that 1/3 had not sought out help anywhere else before calling FarmNet suggests that the program was serving a function as a "safety net" for farmers not knowing where else to turn.

New expertise was brought to bear on farm problems by FarmNet. Two farmer-oriented attorneys were put on FarmNet retainer to return calls of farmers and to answer their serious financial or time-critical legal questions. Consultants with counseling, stress management, problem solving and crisis intervention training were added to the list of consultants and were utilized for visits to those under "extreme stress". Further, the phone implementation was set up so that callers always (except for busy signals) accessed a person, never a recording machine. At hours when FarmNet operators were not at work, a skilled, highly trained answering service was put on the line.

Conclusion 3. FarmNet's contribution has gone much beyond work with individual farm families.

Any summary of FarmNet activity tends to include numbers of phone calls received and the number of individual farm visits by extension staff and FarmNet consultants as a result of the calls. As of the end of the fifth year of operation, March 31, 1991, 3853 calls had been received and 534 individualized farm visits had been assigned by the FarmNet office. Undoubtedly, some number of additional farm visits resulted from calls directly to Cornell Cooperative Extension county offices. These are significant numbers in a state with a farm-dependent population of well under 30,000 farms. And, 525 individualized, problem-focused farm visits by trained specialists to analyze business, finance and/or personal stress

problems is also a significant accomplishment even though "only" 13% of sample callers in the latest evaluation indicated their present situation was directly due to the FarmNet consultant visit and analysis.

FarmNet accomplished much more than these raw numbers indicate, however. Many CCE agents/area specialists as well as the part time FarmNet consultants participated in at least eight in-service education programs held over the past five years. Given the focus and efforts of FarmNet, the level of understanding of the farm situation and the expertise in dealing with farm stress problems among CCE personnel were raised significantly. Staff with high levels of technical expertise who "wouldn't touch" a farm stress problem in 1985 were not only involved, but were dealing effectively with such problems, by 1987.

Other new thrusts came about through FarmNet. Not only did FarmNet make referrals to other sources of help for farmers, but the program developed networks with other help sources, help lines, and social agencies. FarmNet personnel were resource persons for these other groups, and invited personnel from these other help and agency sources to be resource persons for FarmNet. Jointly sponsored programs were provided with these other sources/agencies. FarmNet also organized a major workshop to bring agencies and farm organizations together to discuss problems of farmers and how better to network in order to accomplish improved service for farm families.

Many of the FarmNet efforts also played a part in raising the consciousness of the farm community about the need for personal help. FarmNet advertisements and public service announcements helped make the point that people at times do need help in managing their stress and that it is all right to seek such help. Over the more than five year course of the FarmNet program operators and consultants have noted an important positive change in the attitude of callers toward their need for help.

Conclusion 4. FarmNet has achieved a positive image under difficult circumstances.

The simple fact that an "emergency" program is still in existence in its sixth year underlines FarmNet's positive image. Each year (with the exception noted above) the program has been funded by state policymakers. Continuing feedback from farm groups and farm leaders dealing with the farm population has been positive. Further, three evaluations have consistently reported about 3/4 of callers would recommend the program to a neighbor "in trouble". This is significant when many of the farm visits discuss "unpleasant options" for those in severe financial distress. It is difficult for a consultant or extension professional as well as the farmer to discuss "quitting farming" as an option when one's life dream has been to farm. It is to be expected that some of the negative responses concerning whether callers would recommend FarmNet to others is because they did not like the message of the FarmNet analyst.

All the surveys to date have verified the professionalism and expertise of the phone operators and the support they have provided to the more than 3850 callers. And, while the evaluations of the FarmNet consultants and extension professionals were more variable than those of the phone operators, callers were generally positive and appreciative of the role of the consultants/extension professionals in helping them.

Conclusion 5. Focused, individualized programs such as FarmNet require difficult budget choices.

FarmNet's first year of funding, 1986-87, was at the \$200,000 level from which support was also provided to the Farming Alternatives project. Expenditures per year for FarmNet have been between \$100,000 and \$150,000 with unspent funds returned to New York State. These expenditures supported part time phone operators, an office supervisor (also part time the last 2 years), the phone system including the answering service, training programs for operators, consultants and extension agents, direct pay for time and travel of FarmNet consultants, and the attorneys on retainer. Individual farm visits by consultants recently averaged about \$300 per farm assignment.

What were the benefits of FarmNet? There is evidence that FarmNet prevented several suicides though at least two were not preventable. Certainly a number of farmers and families were helped to adjust to other types or sizes of farm operation or to nonfarm employment. New audiences and new kinds of issues were addressed, and new or improved expertise was brought to bear on critical farm problems. All of these are difficult to put a value on. What is a life worth? What is the value of an easier adjustment or reduced trauma in dealing with life's critical changes? Or what is the value of helping farm families learn it is all right to reach out for assistance and build their own support network?

In evaluating FarmNet, it is important to note that it is a demand-driven rather than a supply-driven effort. A supply-driven program has something to deliver and can consider varied economic means for delivery. A demand-driven program, however, must be ready with an appropriate product or service when and where the client needs it. Hence, both the impacts and costs per contact are likely to be greater under demand-driven programs.

In the final analysis, state policymakers and/or extension administration will be forced to decide whether FarmNet, or other efforts--focussing, in perhaps some other manner, on the problems FarmNet has addressed--are to be continued. Especially in times of tight budget constraints, these involve difficult policy choices.

Appendix I -- FarmNet Database Information and Terminology

As calls are received by the FarmNet operator, basic information is obtained and entered into a database. The information includes: nature of call, focal problem, referrals, direct assistance if provided, caller gender, type of farm, and whether the caller is an owner (or a member of the owner's family) or a farm worker.

Definintions of terms are as follows:

"Immediate Need" Refers to calls where the operator must take immediate action because of the urgency of the situation. Examples of such cases are when the electricity has been turned off on a dairy farm threatening the health of the family and income of the farm by shutting down machinery that feeds and milks the cows and stores the product; no money for food; lender threatening foreclosure tomorrow or soon; etc.

"Emotion" Refers to a call in which the caller indicates that emotion is one of the main issues facing the caller. Emotions such as anger, fear from loss of the farm, marriage, spouse, access to visiting children; anger at the person(s) with whom the farm is being run or is joint owner and who is/are also spouse, father, mother, brother, son, daughter, in-laws.

"Job Information" Refers to calls which seek information about how to search for an off-farm job, and occasionally whether there are other jobs available in the agricultural sector.

"Technical Questions" Refer to questions and concerns that are technical and not financial or personal. These are referred to Cornell Cooperative Extension staff or faculty or other agencies who may be more appropriate to answering the question.

"Learning Opportunities" These are often similar to Job Information but involve training or educational opportunities. This category is for caller concerns, questions, and needs around the issue of re-training, going back to school for those spouses on the farm or farmers who expect to or have already left the farm. The operator refers the caller to local resources such as BOCES, the nearest community or four-year college, JTPA, or other re-training programs as may be appropriate.

"Crisis" Refers to situations in which immediate action is necessary due to a variety of situations including lack of food, shelter, clothing, or the means to obtain them, or life-threatening situations such as accidents or threatened suicide.

"Miscellaneous" Refers to all those call requests/questions not covered by the other categories.

Appendix II -- Survey Instrument
FARM FINANCIAL COUNSELOR CLIENTS

Interviewer _____ Interview # _____

Date/Time: call 1 _____ call 2 _____
 call 3 _____

Phone #(____) _____ - _____
 County _____

Name of Person to Contact _____

Name of FFC _____
 Date of Call to FN _____

Date of FN contact with FFC Contact _____

Hello. Is this the _____ residence?

(IF NO; The # I was calling is _____, and it was for
 _____)
 (name of the person to contact)

(IF WRONG #, TERMINATE)

(IF CORRECT #, BE SURE TO SPEAK WITH CORRECT PERSON, THEN
 CONTINUE)

**This is _____ from NY FarmNet. I am calling FarmNet users who have
 had someone visit their farm from our program. We are trying to evaluate how
 effective our program has been so that we can better help other farm families.**

**I have a few questions to ask you that would help us out greatly. It will take about
 _____ minutes to answer. Is this a good time to talk with you?**

IF NO; USE APPROPRIATE RESPONSE TO REASONS FOR REFUSALS (SEE
 NEXT PAGE)

IF CALL BACK, TIME _____. READ: I may not be in at that time, but
 someone else from FarmNet will get back to you.

Thank you for your help.

REASONS FOR REFUSING**POSSIBLE RESPONSES**

TOO BUSY	This should only take a few minutes. I'm sorry to have caught you at a bad time. I would be happy to call back at a more convenient time. When would be a good time for me to call in the next day or two?
BAD HEALTH	I'm sorry to hear that. May I call back in a day or two? Would that be okay?
FEEL INADEQUATE: DON'T KNOW ENOUGH TO ANSWER	The questions are not at all difficult. They mostly concern how you feel about FarmNet, rather than how much you know about specific things. May I read just a few questions to you and you can see what they are like?
TOO OLD	Older people's opinions are just as important in this survey as anyone else's. We really do want <u>your</u> opinion.
NOT INTERESTED	It's awfully important that we get the opinions of everyone in the sample, otherwise the results won't be very useful. So, I'd really like to talk with you.
NO ONE ELSE'S BUSINESS WHAT I THINK	I can certainly understand; that's why all of our interviews are confidential. Protecting people's privacy is one of our major concerns, and to do that people's names are separated from the answers just as soon as the interview is over. And, all the results are released in a way that no individual can ever be identified.
OBJECTS TO SURVEYS	We think this particular survey is very important because the questions are ones that can help us better work with farm families. So, we really need to have <u>your</u> opinion.

CALL BACK? IF YES. TIME _____ .

I may not be in at that time, but someone else will get back to you.

Thank you.

1. Please think back to when you first called NY FarmNet. What prompted you to call?

- a. Immediate family needs
- b. Farm financial problems
- c. Legal problems and concerns
- d. Need for employment
- e. Technical questions
- f. Emotional stress
- g. Other _____

2. When you called NY FarmNet, you reached a FarmNet operator. Following are some possible descriptions of the FarmNet operator. Please indicate those that apply.

- | | | |
|--|---|---|
| a. Understanding and sympathetic? | Y | N |
| b. A good listener? | Y | N |
| c. Offered helpful advice? | Y | N |
| d. Sent you information? | Y | N |
| e. Referred you to other help sources? | Y | N |
| f. Called back later with information? | Y | N |
| g. Helped you feel better? | Y | N |
| h. Other? (describe) _____ | Y | N |

3. After your call to NY FarmNet, did a Cornell Cooperative Extension agent contact you? Y N

If yes, was the call within 24 hours? Y N

4. Did a Cornell Cooperative Extension (CCE) agent or a FarmNet Financial Counselor (FFC) visit your farm to work with you?

Y N

About how many times did the FFC visit your farm? _____

(continued on next page)

Please rank (10 pt. scale) those you used in terms of their effectiveness? (10 is most, 1 is least effective)

- a. Lawyer _____
- b. Professional counselor _____
- c. Clergy _____
- d. CCE agent _____
- e. Other "crisis" line _____
- f. Farmer's advocate group _____
- g. **FarmNet** _____
- h. Other _____

7. Did the FFC or CCE agent directly assist you in dealing with others? (such as the following:)

- a. Attorney? _____
- b. Bankruptcy court? _____
- c. Your major lender? _____
- d. Other minor creditors? _____
- e. Employment agencies? _____
- f. Potential employers? _____
- g. Others? _____
(list others)

8. After your initial series of contacts (and discussions) with an FFC, did you have later contact (say at least one month later) with an FFC at either your initiation or the FFC's?

Y N

If yes, please describe who initiated, why, what discussions resulted, and the outcome, of the later contact.

9. During your contacts with NY FarmNet, were you referred to an attorney? Y N If yes

Was the attorney helpful to you? Please describe. _____

If you recall the attorney's name, what was it? _____

10. Are you still in farming?

N If NO, when did you discontinue? _____
Was discontinuance due to FarmNet FFC advice?

Y N

Y If YES, is your farming operation now (compared to when you called FarmNet):

Larger _____
The same size _____
Smaller _____

Are the changes due to advice from a FarmNet FFC?

Y N

11. How do you rate your well being now compared to when you first called NY FarmNet about 3 years ago?

Now: Much better off _____
Slightly better off _____
About the same _____
Slightly worse off _____
Much worse off _____

than three years ago.

12. Do you have any suggestions of things FarmNet might have done in working with you to better help you deal with your problems?

Have you ever recommended FarmNet to others?

Y N

Would you, if you knew of a farmer friend in trouble?

Y N

Thank you very much for your help with our survey. It is very much appreciated. Please be assured that your survey responses, as will all FarmNet contacts will be kept confidential. If we can ever help you or a neighbor in the future, please call us.

Other Agricultural Economics Research Publications

No. 90-9	Agricultural Risk Modeling Using Mathematical Programming	Richard N. Boisvert Bruce McCarl
No. 90-10	Organic Field Crop Production, A Review of the Economic Literature	Wayne A. Knoblauch Rebecca Brown Martin Braster
No. 90-11	Dairy Farm Management Business Summary, New York, 1989	Stuart F. Smith Wayne A. Knoblauch Linda D. Putnam
No. 90-12	Strategic Directions in Supermarket Deli/Prepared Foods	John W. Allen Edward W. McLaughlin Thomas R. Pierson
No. 90-13	Evaluation of Wine Trails in New York State	Brian Henehan Gerald B. White
No. 90-14	List of Available Agricultural Economics Publications July 1, 1989 - June 30, 1990	Dolores Walker
No. 90-15	A Social Accounting Matrix for Cameroon	Madeleine Gauthier Steve Kyle
No. 90-16	An Analysis of Consumer Trends and Employee Training in the U.S. Supermarket Delicatessen Industry	Gene German Gerald Hawkes
No. 91-1	The Feasibility of Producing and Marketing Fresh Vegetables in Central and Western New York	Raymond Barnes Gerald B. White
No. 91-2	1991 Budget Guide Estimated Prices for Crop Operating Inputs and Capital Investment Items	Darwin P. Snyder