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## LOCAL PROGRAMS AND ACTIVITIES TO HELP FARM PEOPLE ADJUST

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Many farm families are experiencing severe financial stress under conditions of low commodity prices, high debt loads and high real interest rates. Along with financial stress, many farm families experience emotional stress as they face possibilities of farm foreclosure, changing occupations and moving to a new location. If they are able to stay on the farm, they may face low family income and be unable to achieve their family goals unless they seek off-farm work.

The workshop discussion centered on four major questions. (1) What types of adjustments are farm families having to make? (2) What kinds of help are needed? (3) What local resources might be available to provide support? (4) How might extension efforts be initiated?

*Types of Adjustments.* Farm families under financial stress are faced with several types of possible adjustments including financial, social and emotional, and occupational and locational. Financial adjustments might include asset-debt restructuring, ownership of resources, family living income and the legal aspects of these adjustments. Social and emotional adjustments might include status in the community, personal relationships, self-image and mental stress. Occupational and location adjustments might include leaving the farm for a new occupation in a new location or shifting to part-time or full-time work off the farm but staying in the same location. Most farm families need assistance or support in making these adjustments.

*Kinds of Help Needed.* The extension service in many states is helping farm families with financial analysis. There is a need for more awareness of the help available and the importance of making early financial and legal adjustments before options are closed.

There is opportunity for expanded local programs to provide emotional support for families under stress. These families need to real-

ize that they are not alone and that farm business failure does not mean personal or family failure. Those who lose their farms must deal with lost pride and must reestablish new goals in life.

For families moving off the farm, there may be a need for short-term assistance for food and shelter. Educational programs, job training and relocation assistance may be needed.

*Local Resources.* Major resources are the community groups and agencies including churches, ministerial associations, mental health agencies, social service agencies, job service, labor unions, chambers of commerce, lender groups, local farm organizations, social organizations, senior citizen groups and United States Department of Agriculture (USDA) agencies. Local government units may provide mental health services, social services, welfare and workfare. Some of these groups can be active in soliciting volunteers for various services needed.

Universities, community colleges and vocational schools are resources for job training. Private firms might provide on-the-job training and employment.

Family members and friends can help identify signs of depression, but they may need training. Youth groups, such as 4-H and informal peer groups, can provide emotional support to the youth in the families under stress. Local groups such as marketing clubs, computer clubs or management clubs might provide emotional support as well as providing an opportunity to improve skills. Farmers who have exited from farming might serve as resource persons; however, one discussant had encountered some resistance when attempting to have a farmer talking to farmers.

There may be opportunity to develop video tapes on pertinent topics for use by local groups, extension homemaker clubs or for individual use.

*Initiating Extension Efforts.* Extension administrators need to legitimize and provide incentives for shifting field and state staff time from other program efforts to programs that help farm families make adjustments. Some present programs might be repackaged to reduce staff time.

Local extension advisory committees should be encouraged to recognize the need for the family support programs and be involved in setting extension program priorities. Field staff should be trained to recognize their roles as coordinators of programs and be able to recognize symptoms of stress but not to do family stress counseling. Finally, the local extension field staff can play key roles in coordinating local resources, agencies and support efforts for farm families under financial and emotional stress.