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**THE AGRICULTURAL CRISIS IN THE UPPER MIDWEST:
RESPONSES TO FINANCIAL DISTRESS ON THE FAMILY FARM**

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The farm crisis in the Upper Midwest in the mid-1980s created financial distress that has deeply affected farm families. This paper examines the experiences of these families attempting to survive their financial troubles. It provides a portrait of their personal characteristics and gives a sense of the conditions that they confront in their daily lives. Out of the insights gleaned, this study furnishes ideas for future research. Twenty-two husbands and nineteen wives from twenty-five farm families participated in this study.¹ The data collected from these financially troubled families was gathered between February and November 1986. It was obtained through use of a nonrandom-purposive sampling method, and through administration of a survey questionnaire and extensive interview.

The current agricultural crisis has most severely affected mid-sized farms. Such farms are generally defined as those that are about 450 acres (Waterfield, 1986: 11). Corn and soy bean farmers in the Upper Midwest have been among the hardest hit agricultural producers in the mid-1980s (Petrulis and Green, 1986). The families sampled in this study prior to their financial problems farmed a mean of 360.7 acres (55.1% owned, 44.9% rented) in the Upper Midwest. They primarily produced corn and soy beans and raised livestock as a secondary activity. All families participating in this study had, at least twelve months prior to the time they filled out the survey and participated in the interview, given up land or reduced their farm operations.

The participating families were associated with two social service organizations. First, farmers and their families were surveyed who had obtained help in finding jobs through the Madison Career Learning Center (MCLC), Madison, South Dakota. And, second, those who had participated in support groups established through the Northwest Iowa Mental Health Center (NWIMHC), Spencer, Iowa, were questioned.² No farm families who had left the area were approached to participate in the study.

Other data sources beyond the farm families were used to provide additional insight into their experiences. These other sources include interviews with clergy, social workers, businesspersons, and farm movement leaders in the four farm states of Iowa, Nebraska, Minnesota, and South Dakota, and secondary source materials available in scholarly publications, magazines, newspapers, and television programs. This data base provides a profile of farm families experiencing financial difficulties in the Upper Midwest.

THE CONTEXT OF THE CURRENT CRISIS

There were about 2.1 million farmers in the United States at the beginning of 1986 --670,000 full-time, and 1,430,000 part-time. More than 65,000 of these farmers and their families were forced to leave or abandon farming in the year from June 1986 to June 1987. This amounted to the loss of one farm every eight minutes. An estimated three persons lived on each of these farms, so in total about 200,000 persons were displaced (New York Times, 4 February 1987). A 5.0% to 10.0% percent loss of farms for the next several years is anticipated (Otto, 1985: 1). Many farmers and farm observers in the several Upper Midwest states suggest the crisis will continue into the future (Clauson, 1986; Gustaf, 1986).

Staying in business has historically been a problem for American farmers. The number of farmers has steadily declined since the founding of the nation, and especially so in the past half century. About 25 million farmers have been pushed off the land between 1930 and 1984 (Wimberly, 1986: 40). While farming has always been a tenuous business, this perhaps has been even more true in the Upper Midwest. Many factors peculiar to the region's economy and beyond individual farmer's control have buffeted agricultural producers (Nugent, 1986).

A situation for farmers in the Upper Midwest of external dependence has increasingly emerged. They have been forced to purchase farming inputs and to accept prices paid for crop outputs that have been largely dictated from external large-scale capitalists. Farmers to be competitive have needed to purchase complex machinery, highbred seed, nitrogen-based fertilizers, and expensive pesticides. And, at the same time, they have had little choice but to sell their crops to corporate entities that set prices at levels designed to ring out of them maximum profits. The emergence of foreign producers has exacerbated these problems in the 1980s as markets have become global (Kolko, 1984: 25-29; Hushak, 1986; Saterlee and Arwood, 1987).

Not only have Upper Midwest farmers suffered heavy financial losses, but they have also over the years experienced a commensurate loss of political power. Farmers have watched their political clout decline as their economic situation deteriorated and people fled from rural areas. The possibility of obtaining economic relief from national political institutions thus has seemed increasingly unlikely (Nugent, 1986). The long-term nature of the farm families' problems demands scholarly attention. Their problems are not only those of the present-day but are deeply rooted in history.

THE REALITY OF FINANCIAL DISTRESS

What does financial distress mean for the farm family? Financial distress is a complicated matter that often times forces the full-time farmer, and even members of his family, to work beyond the farm to retain it. Or, more seriously, financial distress leads the farmer to give up ownership of the farm, and perhaps move, to seek outside employment for the sustenance of the family (Heffernan, 1986; Keith, 1986; Trock, 1986). There is no single

way in which a family experiences financial distress. It does not always simply mean losing a farm, and being forced to find a new place to work and live. Sometimes financial distress means making sacrifices to survive, such as finding work beyond the farm or making changes in life style. This paper points out four types of financial distress.

A first type of distress involves the phenomenon of the part-time farmer or so-called "hobby" or "suitcase" farmer (Tobias, 1986). The farmer, or perhaps his wife, in this situation is forced to seek employment beyond the farm to supplement the family's income enough to hang on. Only two of the twenty-five husbands that were surveyed for this study were employed beyond the farm prior to their family's financial crisis, but subsequent to it sixteen farmers developed the part-time pattern. Interestingly, seventeen farm wives of the twenty-five families were employed before the financial crisis, and this increased to twenty-one -- one wife had died -- after it. Apparently a large number of farm wives had been working all along, and perhaps their long standing employment serves as an even earlier indicator of distress.

Second, another type of distress involves the farmer continuing to farm as a "tenant farmer," that is, the farmer rents back the farm land from the lender after having lost it. Of the sixteen families who lost farm land, five were renting back land to farm.

In a third type of distress, "partial displacement," families are completely forced off the land but they remain in the community. Only four of the twenty-five families surveyed for this study underwent partial displacement. Other studies, Heffernan (1985: 10-11) and Otto (1985: 9), have reported partial dislocation rates as high as 55.0% and 73.9%.

The fourth and most absolute kind of distress, "full displacement," involves complete loss of land and flight from the community. No farm families of this kind were surveyed for this study. But Otto (1985: 9) in his study estimates that one year after a financial crisis 14.0% of the families had left the state of Iowa and an additional 12.1% had moved out of their community. Heffernan (1985: 10) in a similar study estimates that 12.5% of such families had left the state of Missouri and another 17.5% had moved to other communities.

The types of financial distress outlined above are often so progressive that a farm family may move from the first of these types of distress through the last if unfavorable economic conditions persist. Financial distress is thus a complex phenomenon that deserves considerable attention if social researchers and policy makers are to gain a more complete understanding of what farmers are doing in the wake of the farm-related financial crisis of the mid-1980s.

FINANCIAL DISTRESS AND ITS SERIOUSNESS

Why are farm families experiencing financial distress? All twenty-five farm families in the survey for this study cited higher costs for needed inputs and lower prices for crops produced as the principal reasons for their difficulties. Beyond these problems, the farm families of this survey also cited in

nine instances adverse weather conditions. In Otto's study (1985: 8), 88.8% cited financial reasons as the most important ones for getting out of farming and 21.2% mentioned natural disasters.

Problems of finance and weather are, as many histories of American agriculture reveal, nothing new to the farm family (Nugent, 1986; Hamilton, 1986; Johnson, 1986). Both of these problems, however, were exacerbated by economic instability -- inflation and deflation, and global trade problems -- during the 1970-80s (Tweeten, 1986; Hushak, 1986; Waterfield, 1986: 11-15).

The seriousness of the financial crises that farm families have experienced is clearly illustrated in this study's survey findings. Farm debt at the time of financial crisis for the families ranged from \$2,750 to \$350,000, with the mean debt being \$141,421. This is particularly striking when one notes the net income of these farm families for the year immediately preceding distress. Their incomes for that period ranged from -\$35,400 to \$9,800, with a mean net income of -\$167. These low net incomes for the final year before their crisis were symptomatic of general long-term low farm incomes.

The farm families, when asked to report their best annual net income reported figures -- all from years between 1975 and 1983 -- that ranged from \$2,500 to \$27,300, with a mean of \$9,470. The mean annual net income of these families suggests that even in the best of times farm families have enjoyed only a moderate income. Historical accounts and this more short-term survey reveal that difficult financial times are nothing new for farm families, and rather seem to indicate unfavorable long-term structural arrangements concerning the division of profits between farm producers and corporate entities.

IMPACT ON THE FAMILY

Who are the financially distressed farm families? The farm husbands who participated in this study range in age from 28 to 64, with a mean age of 44.9 years. The farm wives range in age from 27 to 58, with a mean age of 42.1 years. This data fails fully to make clear the importance of age in explaining what is happening to the distressed farm family, for the mean age of farm husbands and wives apparently hides rather than reveals important patterns.

Rural observers (Dye, 1986; Freese, 1986; Gustaf, 1986) who daily deal with distressed farmers repeatedly point out two distinct age groups who are experiencing very different problems. First, they mention an age group including those over 50 and, second, a group made up of those who are under 40.

As for those who are over 50, they often have trouble finding work, partially because of their age but also apparently due to their lack of education, and also because of their strong desire to continue farming until retirement. Rural observers contend that the typical farmer over 50 has an eighth grade education. The data for this study contradicts this point. All farm husbands and wives over 50 that were surveyed, except two husbands and one wife who did finish the tenth, had completed the twelfth grade. No farmers or their wives over 50 had attended college.

Those under 40, the observers also assert, have many more options because they have a better education, generally one or two years of college, they are not as emotionally tied to the land, and they have more life left to live which gives them a greater sense of freedom to select other career and life style options. The data in this study indicate that farmers and their wives under 40 are better educated than the older group but only very slightly so. In the twelve families under 40, only seven persons, four husbands and three wives, had any post-secondary education. Two of the husbands had attended one year of college, two wives one year of college, and one husband three years of college. Also one husband had completed a vocational-technical course in auto mechanics and one wife had also finished a course in drafting.

Heffernan's study (1985: 3) provides additional general confirmation for this survey's findings concerning education, in that it reveals that 92.0% of farm husbands and 95.0% of wives had at least a twelfth grade education. Thus many farm husbands, young and old alike, have a high school education, but this probably leads them to little more than minimum wage employment in today's competitive labor market. In terms of education, despite the notions of rural observers, younger farmers have little advantage over older ones. As for farm wives, they do not seem to be as adversely impacted by their age and education as do their husbands, perhaps because they do not feel as much responsibility, due to traditional values, to provide the major source of income for the family. Anyhow the problem of age, compounded by education, apparently weighs particularly heavily upon the financially distressed farm husband who feels that he must be the family's principal provider.

Children are an important part of farm families. The twenty-five farm families in this study reared a mean of 3.00 children of which 1.88 still remain at home. The Heffernan study (1985: 3) reports similar figures of 2.9 and 1.8. The forty children in this study that live in distressed farm family homes are a mean age of 14.06 years (females, 13.37; males, 15.35). Eleven of these children are preschoolers or in primary school, sixteen are in secondary school, nine are in college, and four are employed but living at home. Twenty-seven of these forty children were twelve years or older, perhaps suggesting that they would experience distress in much the same way as their parents. One might expect that these children would have a particularly hostile perception of the world in view of the experiences they have seen their parents live through in dealing with financial difficulties.

The traditional farm family has long been noted in sociological literature for its abundance of primary relationships and its supportiveness, but this same family structure has given rise to problems for the family in both good and bad times. No doubt financial distress in many cases has worsened family problems. Joan Blundall (1986), the consultation coordinator of the NWIMHC and the creator of a farm support group network that covers Northwest Iowa, suggests several family structural arrangements that in the time of financial distress foster familial emotional problems.

Blundall states that the daughter-in-law in a farm family undergoing financial difficulties finds herself in a particularly precarious position, because she has little decision-making power in the family, while she is expected to leave her traditional role of homemaker to find outside employment to save the farm.

Also Blundall points out that sons who have inherited farms, particularly if they are in the less than 40 age group, are under great pressure. They are torn between staying on the farm to the absolute end or leaving it for a new career and life style.

Blundall further comments that all farm husbands, but especially those who are in the over 50 age group, feel a deep responsibility to carry on their traditional role as family leader. This perceived role can lead to deadly outbursts of violence when the farm husband fails to live up to its demands.

Finally, Blundall mentions that farm children are experiencing great stress as they watch their parents operate in a world that is apparently beyond their control and from which they seem unable to protect the family.

These several familial structural features may in normal times perhaps only represent limited problems, but in a period of distress these arrangements often entrap family members in seemingly impossible situations. The farm family experiencing financial distress thus often, due to factors of age, education, and tradition, finds itself unable to handle such challenges. The consequences of this inability to deal with family problems are seemingly substantial and negative in terms of physical and emotional well being.

CHANGES IN LIFE STYLE

What changes take place in the life style of the financially distressed farm family? Perhaps the most important of these changes occur in the realms of residence and work. Twenty-two of the twenty-five farm families still lived at their farm homestead one year after their financial crisis, while one family moved to a parent's farm and two others moved to a town. This supports the comments of rural observers (Freese, 1986; Gustaf, 1986) that between 85.0% and 90.0% of all farm families have remained in their home communities. And, this points out that families that have been able to avoid full displacement plainly have preferred to stay where they have always lived. This situation may change if the crisis deepens because rural communities may have a limited capacity to absorb farm family members looking for work.

The distressed farmers surveyed in this study have been remarkably successful in finding work. Twenty-one of twenty-five are currently employed. Twelve are working in manufacturing, four in custom farm operations, two in janitorial work, one in dairy product processing, and two continue to work exclusively as farmers on reduced acreage. Only four farmers presently desire work but are unable to find it. Besides the two farmers who continue to farm for a living, nineteen others are also doing so on a part-time basis. Twenty-one of twenty-five displaced farm wives are presently working. Eleven are employed in clerical jobs, four in clerk-sales, two in fast food, two as full-time babysitters, one in drafting, and one as a primary school teach-

ing assistant. Three farm wives remain at home caring for children, and only one is still unable to find employment.

Net family income shot up from -\$167 in the year before the financial crisis to a mean of \$10,120 for the first year after. An even more remarkable turnaround can be observed for the twelve families in which the husbands took jobs in manufacturing. These families increased their net annual income in the first year after financial problems to a mean of \$18,870. Yet these highly favorable statistics must be put in perspective, for Peter Gustaf (1986), the director of the MCLC, reports that displaced farmers are generally being hired for about \$4.40 per hour. Likewise, David Freese (1986), a counselor for the Iowa Job Training Partnership Program, puts the figure at between \$4.00 and \$5.00 per hour. These figures would work out to an annual income for the distressed farmer, excluding his wife's income, that would not exceed \$10,400 gross and perhaps \$7,800 net. This is certainly a meager income by current standards.

COMMUNITY PARTICIPATION

How does the pattern of community participation change for the distressed farm family? This study's survey indicates that the twenty-five distressed farm families notably increased their amount and kinds of use of social services after their financial crisis. Sixteen families used an average of 1.90 social services (food stamps, fuel assistance, job service, career learning center, and emotional health support groups) before displacement, while after all families used an average of 2.30 social services (food stamps, fuel assistance, medicare, job service, career learning center, emotional health support groups, and legal aid services).

All farm family members participating in this study reported that they were members of a church prior to financial problems and continued their membership in the same church afterward. The church is in a unique position to help the distressed farm family, for much of rural social life revolves around its activities. The church has proved to be one of the most helpful institutions in the farm community for the distressed farm family. Yet many rural observers have commented that the church could be even more active and supportive than it has been in dealing with these problems (Clauson, 1986; Schiltz, 1986).

There was a drop in the number of farm families participating in community activities beyond the church after the emergence of financial problems, but not in the degree of participation for those families that continued to do so. Before financial distress twenty-three families regularly participated in an average of 1.48 community activities (farm, labor, political, and social organizations), and afterward fifteen participated in an average of 1.54 activities. So while less farm families participated in community activities, those who did continue to be active did so at about the same level as before. The decline in overall participation may well have been a product of changes in the life style due to things such as shifts in work patterns.

POLITICAL REALIGNMENT

This study's farm family participation in party politics reveals some intriguing shifts in political alignment. In the period prior to distress, seventeen of twenty-five farm family couples -- husbands and wives -- identified themselves as Republicans, six as Democrats and two split their allegiance between the two parties. Financial problems apparently led the families to a major realignment of their political allegiances. While six couples continued to identify themselves as Democrats, only five of the previous eight couples presently give their support to the Republicans. Five couples currently split their loyalty between the two major parties, and, quite interestingly, nine others now claim to be independents or to have no party affiliation.

This shift in political alignment among the distressed farm families seemingly suggests an increased level of political alienation from the major parties. This development thus has left an opening for political alternatives, and perhaps in part explains the growing attraction in rural areas of the radical right. During the course of carrying out the interviews for this study, one family asked the researcher's opinion about a rightist pamphlet they had been given them and another reported that they had attended a meeting of the rightist Populist Party. Rightist groups seemingly hold a special attraction for some elements of the farming community, for they appeal to traditional American values while offering a simplistic explanation of rural problems (Harrison, 1985; Scholer, 1985).

The political alienation noted in this study's survey and interviews suggests that distressed farm families are fertile ground for rightist activists, but as yet there has been no large scale movement of farmers to embrace the right. If the farm crisis should further deepen and the financial problems of farmers rapidly intensifies, the farm family's attraction to the right may greatly increase. So far these political tendencies seem to have been thwarted through the "safety valve" of churches and support groups.

FAMILY HEALTH ISSUES

What kind of affect has financial distress had on the health of the farm family? Evidence gleaned from this study's survey involving changes in the family's quality of health are limited. This is to be expected because this survey's sample size is relatively small, and large samples are generally necessary to collect data relating to issues of health. Nonetheless, this study's survey, along with its interviews and other source materials, seems to indicate that financial problems are adversely affecting farm family health.

Looking briefly at the data gained from the survey concerning physical health, two families reported in the wake of their financial problems increased or new health problems. One farm wife recently died from liver disease which greatly worsened after the family's farm loss. In another family, since suffering their financial crisis the husband has developed hypertension, the wife's longtime kidney illness has worsened, and a son has

experienced chronic stomach problems. Blundall (1986) reports that her clients complain about and visibly exhibit a wide range of physical illnesses, including bowel and stomach disorders, headaches, lower back pain, heart attack, hypertension, and rapid deterioration among those who have chronic diseases such as cancer.

The situation concerning the emotional health of farm families is somewhat more clear because thirteen families who participated in this study were clients of the NWIMHC. Three of these families characterized their members emotional health as being poor enough to require individual care beyond the support groups. The other ten families all stated that the support groups had provided significant relief from the emotional anguish they were experiencing due to financial problems. None of the twelve MCLC farm families reported reported problems relating to emotional health or utilization of emotional health care services.

Blundall (1986) comments that her support group clients display a number of serious emotional health problems, including paranoia, anxiety, depression, insomnia, marital difficulties, suicidal tendencies, and family violence. Heffernan (1985: 6-9) notes similar emotional health problems in her study, and adds that farm families are also experiencing eating disorders, and increased use of tobacco and alcohol. Self-destructive behavior is one particularly notable response to financial distress. Such behavior may be manifested in a number of ways, such as excessive smoking, drinking, and, most seriously, attempts of suicide. Heffernan (1985: 6) states that 25.0% of the farm husbands and wives reported that they had increased smoking, and 18.0% of the husbands and 12.0% of the wives that they had upped their drinking. Gustaf (1986) adds support to the latter statistics, for he has commented that about 20.0% of his clients have alcohol problems.

Self-destructive behavior in the farm family should come as no surprise, for who else might the rugged, individualistic farmer blame for his problems but himself. There are no other easy targets. The farmer thus turns his anger, frustration, and despair upon himself and sometimes his family. Perhaps this is why there have been during the mid-1980s crisis a number of farmer suicides and suicide-murders (Lamar, 1985: 26). Emotional and physical health problems among financially distressed farm families are real, and pose a serious threat to their well being throughout the period of their personal crisis.

PLANS FOR THE FUTURE

The loss of one's job and way of life make planning for the future very difficult for the financially troubled farm family. Most busy themselves with the problems of day-to-day survival, and devote little time to speculation about the future. But if asked what their plans are, distressed farm families, like all families, do have their futures somewhat mapped out.

When queried if they would like to return to farming on the same scale as prior to their financial crisis, twelve families replied yes and ten no, while in three the husband responded yes and the wife no. Perhaps these findings reveal that farm families

have mixed feelings about what has happened to them, and this probably should not be surprising considering the tremendously traumatizing experiences they have undergone. When asked the more general question of what their plans for the future were, a wide variety of answers were given but the gist of them were to keep on working and try to survive in their community.

What the future holds for farm families who are today experiencing financial problems cannot clearly be seen. But if the consolidation of farming continues, and two hundred years of American agricultural history suggests that it probably will, there may be no place in rural areas for these families. The future for the financially troubled farm family in the Upper Midwest is not a bright one if its aspiration is to remain in agriculture.

CONCLUDING REMARKS

This study provides initial direction for future research. Larger random-sample studies, and accompanying extensive interviews, should be carried out. Such research would provide greater insight into the problems of the farm family experiencing financial distress. Specifically, more research needs to be done to understand who are the financially troubled farm families, what amounts of loss triggers their financial distress, and how such problems affect them and their community. In conjunction with this research, additional issues that should be explored include changes in life style, community participation, political alignment, and family health. If social researchers and policy makers are to understand the ways in which financial stress affects farm families, further more comprehensive studies must be completed.

1

The sample for this study is nonrandom and limited in size because there is no easy way to obtain a random sample of farm families experiencing financial distress, and because few such families openly wish to discuss the very painful matter of financial difficulties. Because of the sampling limitations of this paper, it is intended primarily to provide ideas for future research rather than to be a definitive statement about Upper Midwest farm families suffering financial distress.

2

Because these farm families are actively seeking assistance from community social-service groups, they individually may be somewhat atypical of those experiencing financial difficulties in the Upper Midwest. This researcher's experience in the field, nevertheless, suggests that these families together do seem to provide a good composite picture of the problems that all such families in the region confront as they attempt survive from day-to-day.

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