

## **Project Support—Help for Farm Families Under Stress**

**John M. Sperbeck**

Those of us who work for the Cooperative Extension Service have always been in the business of helping farm families.

But in the last few years, farm families have needed our help more than at any time since the Depression years of the 1930's. In Minnesota, we have about 100,000 farms. Roughly 40,000 are "commercial" farms where the family's primary livelihood comes from farming. Estimates are that one-fourth of those—10,000 farm businesses—are having severe financial problems and may not make it.

Minnesota is not unlike other Midwest Corn Belt states heavily dependent on the now shaky farm export market. Due partially to heavy dependence on export markets for corn, soybeans, and wheat, the Midwest farm economy is in worse shape than other parts of the country.

Minnesota and several other states in the North Central ACE region have geared up to give some intensified, emergency help to farm families. Programs are geared to help in two general areas—farm financial planning and stress management.

We have a long history of working with farmers in farm financial planning. Farm management associations, computer financial planning packages, and the like are in place and need only minor modifications to help farm families who in many cases have not been our clients in the past. But it's stress management—which may mean getting help

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**John M. Sperbeck is a communications specialist at the University of Minnesota, St. Paul.**

for someone contemplating suicide—where we're a newer kid on the block.

Minnesota's program is called Project Support; the long name is Educational Aid for Minnesota's Farm Families. Our county offices are setting up community network systems where families needing counseling can find referrals to professionals in the community. Examples of the network include farm financial institutions, community mental health organizations, job retraining agencies, school counselors, and law enforcement officials.

Why school counselors and law enforcement officials? All family members are affected when things aren't going well on the farm. Kids who are having emotional problems at school can be identified through school counselors—and the parents can also be offered help.

One of our counties offered a training session for agencies and individuals who work with farm families—the network of people that form Project Support in Minnesota. The county sheriff's department asked to be involved since they get calls on child and spouse abuse problems.

Extension workers aren't pretending they're experts at stress management counseling. They've received some preliminary training to help them apply a "bandaid" until families can be referred to other agencies.

In each of our four Extension districts, county and area agents have been assigned to work from one-quarter to one-half time on Project Support. The county people work across county lines to give financial planning and stress management help to farm families. Agents who have been reassigned are those with special expertise in farm financial planning and setting up community networking systems.

One thing Project Support is *not* pretending to do is save every farm business that's in financial trouble. Three audiences have been identified. The first is farm families who have already left farming or will do so shortly. We'll try to help these families in the transition out of farming into other occupations.

The second target audience is farm families that need immediate help with financial planning to stay in business. And the third, and largest in terms of numbers, is farm families who will continue to farm. They may not need immediate, short-term help to save the farm. But our goal is to help keep them from getting into severe financial straits.

Many of the farmers we're working with have not contacted the county agent for farm management help before. One of our top ag agents says about two-thirds of the farmers he's doing financial planning with have never contacted him before. Now they're being sent to him by lenders. Unfortunately, it may be too late for some of them to salvage the farming operation.

In another county, the home economist and ag agent are working together to organize support groups for farm couples who are having problems. The agents organized the operation and located host couples who would have other couples to their home to discuss mutual problems. They used a media blitz to let other couples know about the program. Couples interested in going to support group meetings could then call one of the host couples directly.

We have another ag agent who is trying to work one-on-one with any farmer in the county who requests help. This agent is setting up meetings in every town, village, and hamlet. Farmers who want to get financial counseling go to the meeting, get a short presentation on FINPACK (that's the financial planning program developed by our farm management specialists), then go home and get their records together as much as possible. Then they come into the county office by appointment and have their farm operation analyzed on the computer program. Once that's done, they have another individual session with the agent to discuss financial planning options.

At the state level, our communication unit is represented on the five-person task force that planned the program and organized the agent training. We're doing the usual heavy dose of media support for the program. The vast majority of our news releases are content oriented; that is, they're designed to have a message that can help a farm family with financial planning or stress management.

We were also directly involved in special agent training for the project. We've found the program a great opportunity to work closely with our coworkers in county and area offices.

Although the project obviously is adding to our workload (*creating* stress), morale and esprit de corps have been strengthened in our unit. At meetings of both the statewide task force and in our communications unit, we've had some honest questions about whether we can really make a difference with Minnesota's farm families. A typical

response is, "Well, if we can prevent one suicide or help even one family sort things out, it's worth it."

Our field staff is strongly committed to this program. It's been a rejuvenating experience to work with them and have some of their enthusiasm rub off on those of us who are in communication support positions—removed a bit from the front lines.

You're probably well aware that Extension has been criticized for allegedly ignoring "small" farmers and working directly with only a minority of farm families. Project Support in Minnesota is designed to be proactive—to seek out farm families that need help and to deliver it with care and understanding.

Our Extension director, Pat Borich, says we're being watched "very closely" by the state's opinion leaders and farm organizations. Thus far we've enjoyed strong support for the program. It's nice to feel needed—although we don't like the distressed farm economy that made the project necessary.