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Adults faced with a crisis need immediate access to information more than entry into longer-term educational programs. This article describes one state's attempts to coordinate its educational resources in response to the agricultural crisis.

# Rural Isolation: The Need for Information

by S.L. Ward

The state of the farm economy has been of considerable concern nationwide and has received extensive media attention during the past year. Farm financial conditions have deteriorated over the past four years as agriculture has experienced a prolonged period of excess supply with persistent pressures on income and net worth of farmers.

The inflationary period of the '70s provided an increasing financial base for borrowing, but since 1981 farmland values have declined drastically and lower farm incomes have reduced the farmer's ability to service existing debt. Significant numbers of farmers, particularly commercial sized family farms (those with gross sales over \$100,000), face problems in obtaining credit, and many face liquidation or foreclosure. In Kansas, as in other states with a strong agriculturally based economy, the problem of individuals and families being dislocated from rural communities has reached crisis proportions.

As an example of the problems being faced nationwide, a farm finance survey completed in February 1986 by the Kansas Crop and Livestock Reporting Service indicated that 5.55 percent of Kansas' 72,000 farmers expect to fail during 1986. The same survey also indicated that an additional 12.5 percent are in critical financial trouble with debt-to-asset ratios of 70 percent or more—a strong signal that their survival is in serious doubt. Agricultural Economists at Kansas State University predict that an additional 25 percent of Kansas' family farms will likely be lost during the following five years. And to make gloomy statistics even more dire, it is estimated that for every seven farms that fail, one rural main street business establishment will close. Based on these predictions, conservative estimates of the numbers of Kansans likely to be affected over the next 12 months and the following five years would suggest that perhaps as many as 200,000 rural residents or approxi-

mately 25 percent of Kansas' rural population could be displaced by 1991.

The implications of this type of displacement in rural communities is likely to be devastating, but more immediate is the impact on individuals and families who are faced with the loss of not only a livelihood but also a way of life. For many rural residents facing this situation, the broad distances that once represented their livelihood and their freedom now isolate them from potential assistance. Time, distance, lack of program availability, shortages of trained helping professionals and insufficient supporting revenues are usually cited as the major barriers to providing assistance in most rural communities.

Work at Kansas State University and the Menninger Foundation over the past few years has suggested that lack of access to information about existing programs is perhaps an even greater obstacle to rural residents seeking assistance with personal and family problems than the traditional barriers. Two programs are now attempting to address the service delivery needs of rural residents through the development of an information access system. While these two programs have mutual roots they have evolved in different directions.

One of these programs is the Service Coordination System for Rural Rehabilitation developed by the Menninger Foundation's Research and Training Center for Vocational Rehabilitation. This model is designed to provide disabled rural residents with a user oriented, actuated and controlled delivery system which is community based, locally adapted, yet linked to a state or regional information network.

The other program is the Kansas Farmer's Assistance, Counseling and Training Service (FACTS). Established by the 1985 Kansas legislature this program was designed to assist Kansas farmers, ranchers, agribusinessmen and their families in avoiding or alleviating the problems and distress resulting from the current agricultural economic crisis. More specifically the legislative mandate directed the FACTS Program to:

1. help Kansas farmers, ranchers and agribusinessmen save the family farm/business operation whenever humanly possible.
2. help individuals and families cope with the problems involved in living under the conditions imposed by the current farm economy.
3. help families make a successful transition to another livelihood, when absolutely no way can be found to save the farm/business.

In simpler terms, the FACTS Program was developed to serve as the state's point of first assistance for rural individuals and families in crisis. In this capacity, the FACTS Program was envisioned primarily as a statewide, toll-free telephone hotline to provide information and referrals for farm production, financial management and family stress problems. In fact, the overwhelming number of calls has caused the FACTS Program to evolve into much more than just a hotline referral source for farm families. In the first eight months of operation, nearly 2,000 individuals and families have requested FACTS assistance.

There have been some surprises in the individuals calling and the types of assistance requested. Prior to starting up the hotline, all pertinent research and knowledgeable input suggested that this economic crisis was a young farmer's problem and that, as such, the farms involved would be smaller. Also, it was suggested that since farmers are such a stoic lot, that a significant proportion of all calls would be from farm wives wanting to discuss family prob-

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lems. Statistics suggest otherwise, as shown in Figure 1.

Figure 1

<b>Personal Data</b>			
Male Callers:	72.33%	Average Age:	49
Female Callers:	27.67%	Average Years Farming:	25
<b>Farm Data</b>			
Diversified Farms:	63.73%	Crop Only Farms:	23.75%
Agri-Businesses:	6.70%	Livestock Only Farms:	5.80%
Average size of Farms: 1145 acres			
<b>Type of Assistance Requested</b>			
Financial/Legal:	70.84%		
Employment/Retraining:	10.66%		
Family Problems:	5.71%		
(Includes mental health problems)			
Other:	12.79%		
(Includes requests for specific information)			

At the current level of usage, it is estimated the FACTS Program will receive calls from at least 5 percent of the state's farmers in the first year. Considering the increasing difficulty farmers are having in finding operating capital for the approaching season and the expected impact of the 1985 farm bill, there is every reason to expect the level of calls to increase during the spring and winter of 1986.

Currently, the FACTS staff consists of six staff positions. This includes:

- 1) a program director with experience in business and community development,
- 2) an attorney with an agricultural law background,
- 3) a farm management specialist with a strong farm finance background,
- 4) a family needs specialist,
- 5) a family therapist with a strong crisis intervention background,
- 6) and an employment/retraining specialist with extensive experience in dislocated worker programs.

The current procedure in providing assistance to hotline callers is for a FACTS staff member (or trained volunteer) to take the initial incoming call and fill out an intake sheet listing name, address, phone and basic nature of the call along with a brief description of the situation. Callers are then assured of the absolute confidentiality of all calls and asked when it would be convenient for a FACTS staff member to call them back. Return calls are made in all situations except when we encounter extremely emotional callers, potential suicides, or callers who refuse to provide a name or phone number. During this interval, the situation is assessed, prioritized and a determination is made as to which staff specialist (or specialists) can provide the most appropriate counseling.

A return call is then made to the individual and as much time as is necessary is spent on the phone with them to determine specifics about the problems being experienced, how these problems developed, and what the caller wants for his or her future. The FACTS staff specialist then helps callers examine potential options for dealing with the identified problems and, as necessary, provides referrals to sources of direct assistance.

At the present time, services provided directly by the

FACTS Program consist of:

1) Farm Credit Counseling - no cost farm plan reorganization and debt restructuring assistance at six locations throughout the state.

2) Legal Assistance - no cost legal assistance at 11 locations throughout the state provided through a contract with Kansas Legal Services, Inc. (a non-profit legal assistance corporation).

3) Documentation of Innovative Approaches - cataloging of innovative individual and community responses to specific problems that might be transferable to other situations.

4) Assistance Directories - development of a state-wide directory of emergency assistance resources and a directory of agricultural, social service, community and legal assistance sources for use by both the FACTS staff and other helping professionals who might have direct contact with distressed farmers and other rural residents.

5) Community Response Assistance - technical assistance to local communities and organizations in developing local responses to specific situations and needs.

6) Master Calendar of State, Regional and Local Events - identification of workshops, seminars, conferences and other educational activities that might be of value to either those with problems or other helping agencies.

7) Documentation and research of farm and rural community conditions and analysis of possible state and local initiatives.

8) Documentation and research of radical and extremist organizations and activities.

One unexpected result of receiving so many calls has been the ability of FACTS staff to accurately identify immediate problem situations (e.g. a bank closing), individual and family needs not being met by existing services and geographical areas of the state with concentrations of particular types of problems. The ability to identify such situations and needs has motivated the FACTS staff to be as responsive as possible. In some situations, response is possible almost immediately. In other situations, FACTS works cooperatively with other state and local agencies and programs to provide assistance utilizing existing resources. To date, the FACTS program has seen only one agency refuse to utilize existing resources to respond to rural crisis situations.

Currently, cooperative relationships have been developed with seven agencies providing needed services statewide:

1) Kansas Cooperative Extension Service - provides one-on-one farm financial analysis to all farmers requesting such assistance, assists communities with economic development programs, provides entrepreneurial training seminars for dislocated farmers wanting to establish a private business, provides training for individuals and organizations wanting to establish inter-personal support networks, and cooperates in the development of local Farm Stress Seminars and Rural Issues Forums.

2) Kansas Attorney General - investigates and provides legal assistance in cases involving loan fraud and consumer protection.

3) Consultation of Cooperating Churches in Kansas - provides immediate cash grants for families needing temporary emergency assistance for food, medical assistance, utilities, etc.

4) Kansas Rural Issues Ecumenical Coalition - assists organizations and communities in the development of Rural Issues Forums and other public educational programs.

5) Regional Mental Health Centers - provides long-



term professional mental health counseling as well as providing local backup, as necessary, in suicide intervention situations.

6) Area Agencies on Aging – provides special services to individuals 55 and older as well as providing employment/retraining assistance.

7) Small Business Development Centers – provides one-on-one financial counseling services for rural non-farm businesses and also provides assistance to communities in developing plans for adapting to long-term business pattern changes.

Recent work by rural sociologists suggests that dislocated farm families value most those individuals who took the time to listen and were willing to be non-judgmental. The experience of the FACTS staff strongly supports these findings. If there is any one significant aspect of the development of the FACTS Program that has enabled it to succeed, it has been having a professionally trained staff that has extensive personal experience in the subject matter areas they deal with. When callers talk to a FACTS specialist it becomes immediately obvious to them that they are talking to a person who not only cares about their problem, but also understands it. As a result, very close relationships tend to develop between the FACTS staff and the individuals and families they counsel – relationships that sometimes last over extended periods of time and eventually encompass a wide range of problems.

Another factor that seems to result from the professional expertise of the FACTS staff is trust. It is not infrequent for callers to have literally hundreds of thousands of dollars at risk when they call the hotline. It is absolutely critical that the information individuals receive be the best possible for their circumstances. And the only way this can be assured is with a professional staff. Volunteers in such a program as FACTS can play many valuable roles, receiving initial intake calls (after they have training in handling suicide calls), assisting in research and promotion activities, providing administrative support. But the counseling role is one that must, if for no other reason than liability, be handled by professionals.

One demonstrable result of the levels of trust exhibited is the fact that at least half of all calls daily are repeat calls. Furthermore, the followup rate on referrals is remarkably high. In most situations it runs close to 100 percent. In two particular types of referrals (legal assistance and farm financial analysis) followup sometimes exceeds 100 percent. Such a situation results when individuals find the service so valuable that they go home and tell friends and relatives about the service and they, in turn, go directly to the service provider, bypassing FACTS.

Another factor that has contributed much to the success of the FACTS Program has been its political neutrality. Considerable effort has gone into insuring that callers are provided with factual information as it relates to their situation. From the beginning, it was felt that if callers believed that counseling was biased toward any particular political viewpoint, the program's credibility would be seriously compromised. Our success in achieving this goal has aptly been demonstrated by the fact that, to date, the FACTS Program is the first issue all of the state's farm organizations have ever unanimously supported.

But for all of the apparent responsiveness and success of the FACTS Program, several issues still need to be addressed. One persistent problem is exposure. Media support has been remarkable, but even so a common complaint from individuals across the state is that they don't find out about the program until it is too late. Additionally, several priority needs have been identified that have yet to be met through any existing resource.

The emotional toll of operating a farm under today's economic conditions can be devastating to both individuals and families. In order to help families work through these stresses, the FACTS Program believes it is highly desirable to develop a statewide "Good Neighbor" network whereby farmers and farm families who have been through crisis situations can provide peer support to others facing similar problems. Finding the resources to begin the development of local support networks that can link together has been difficult. Similarly, the effect of farm stress on children is extreme. But as of yet there are few, if any programs, that are capable of responding specifically to youth problems either in a family setting, through the schools or through youth programs.

The fact has also been recognized that professionals from a wide variety of agencies and organizations who have direct contact with farmers and other rural residents under stress are at a loss as to how to deal with the intimate, personal (and sometimes explosive) situations that can suddenly develop. Much work needs to be done to provide these professionals with a working knowledge of how to deal not only with such situations but also their own feelings about such situations.

And lastly, the potential for research across the broad range of individual, family and community issues involving reactions to stress and change are hardly being addressed. To put it mildly, there is a significant event occurring in rural America today. It is one that we have a responsibility to know more about; not just so we can cope with the immediate problems, but also so we can address the future.