

FARM CRISIS INTERVENTION
PROJECT REPORT

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This report provides accomplishment information for May through December, 1985, of the Farm Crisis Intervention Project by Vo-Ag Instructors. The results of the Project were gathered and compiled by the Area Vo-Ag Coordinators.

The Farm Crisis Intervention Project was created and funded by the 1985 Minnesota State Legislature. The Project enabled vocational agriculture staff to provide emergency educational financial planning assistance to farmers. The assistance was available to all farmers.

The Project was administered by the State Board of Vocational Technical Education. The Project is an add-on-program for those programs and staff that were involved in the project. The report does reflect what the Vo-Ag staff can do in a special effort, while also continuing to conduct its regular program.

PURPOSES

The Farm Crisis Intervention Project consisted to two major purposes:

1. To provide financial planning to all farm operators/families desiring assistance.
2. To provide Farmers Home Administration (FmHA) with loan processing assistance.

MAJOR ACCOMPLISHMENTS OF PROJECT:

1. Assisted 3,357 farm families with individual financial management assistance. The Vo-Ag instructors spent 17,277 hours in face to face consultation in this process.
2. 860 farm management instructor days were contributed to assist all the Minnesota district FmHA offices in assistance of processing 2,252 different loan activities. 5,821 hours were spent by the farm management staff in this activity.
3. Provided 2,530 farm families with FINLRB projections.
4. Developed strategy for:
 - a. 2,058 farm families to continue farming.
 - b. 221 farm families to discontinue farming.
5. Provided assistance to lending institutions in processing loan applications for 2,018 farm operators to obtain credit to continue their farm operations.
6. Provided 453 farm families in obtaining legal assistance.
7. Provided farm management information for 2,028 farmers participating in group meetings.

Participation results provides data for both individual consultations and group sessions. A total of 3,357 individuals were assisted with financial management; 1,238 of whom were not regularly enrolled in farm financial management programs. Instructors spent 11,340 hours with regular enrollees and 5,937 hours with non-enrollees. 499 non-enrollees were assisted by phone.

Computer programs provided service for 1,624 enrollees and 906 non-enrollees with FINLRB; 254 enrollees and 187 non-enrollees in FINFLO; 74 enrollees and 45 non-enrollees in FINTRAN and 444 enrollees and 131 non-enrollees were serviced by other programs.

Group sessions, sponsored totally or partially by vocational agriculture staff, provided farm financial management education to 823 enrollees and 1,205 non-enrollees; family stress management education was provided to 174 enrollees and 233 non-enrollees; and family resource management education to 111 enrollees and 14 non-enrollees.

As a result of vocational agriculture farm crisis staff efforts, 1,399 enrollees and 659 non-enrollees developed strategies to continue farming while 36 enrollees and 135 non-enrollees developed strategies to discontinue farming. 333 enrollees and 165 non-enrollees developed strategies to obtain off farm income. 548 enrollees and 208 non-enrollees developed a strategy for family resource management and 375 enrollees and 277 non-enrollees developed strategies for dealing with stress.

Several agencies, groups and professionals assisted vocational agriculture. A total of 3,216 enrollees and 2,786 non-enrollees received this type of assistance.

FmHA office activities 50 adult Farm Business Management instructors in the district offices. A total of 860 days and 5,821 instructional hours were spent on the project. These included 170 guaranteed loans; 248 operating loans; 177 security checks; 107 chattel appraisals; 513 review and evaluations of farm plans; 261 analysis of past year records; 533 FINLRBs; 170 loan deferrals and 130 other activities.

Instructors requested further inservice activities in the areas of FINPACK, legal awareness and stress management.

Attached is the compilation of the report of accomplishments on a survey form used to gather this information.

GROUP SESSIONS: (Group meetings/sessions sponsored totally or partially by Vo Ag Farm Crisis Staff)

Number of individuals taught in group sessions.

| | <u>ENROLLEES</u> | <u>NON-ENROLLEES</u> |
|-------------------------------|------------------|----------------------|
| 6. Farm Financial Management | <u>823</u> | <u>1,205</u> |
| 7. Family Stress Management | <u>174</u> | <u>233</u> |
| 8. Family Resource Management | <u>111</u> | <u>14</u> |

PART II: ACCOMPLISHMENTS

How many individuals have accomplished the following as a result of Vo Ag Farm Crisis Staff efforts:

| | <u>ENROLLEES</u> | <u>NON-ENROLLEES</u> |
|---|------------------|----------------------|
| 9. Developed a strategy to continue farming | <u>1,399</u> | <u>659</u> |
| 10. Developed a strategy to obtain off farm income | <u>333</u> | <u>165</u> |
| 11. Developed a strategy to discontinue farming | <u>86</u> | <u>135</u> |
| 12. Developed a strategy for family resource management | <u>548</u> | <u>268</u> |
| 13. Developed a strategy for dealing with stress | <u>375</u> | <u>277</u> |

PART III: EDUCATIONAL EFFORTS WITH OTHER AGENCIES

| Type of Agency, Group or Professionals | Number of people contacts in agencies and groups receiving assistance through Farm Crisis Intervention projects. | |
|---|---|---------------|
| | ENROLLEES | NON-ENROLLEES |
| 14. Financial (banks, FmHA, lenders, etc.) | 1,194 | 824 |
| 15. Human Services (social workers, counselors, etc.) | 115 | 128 |
| 16. Employment (job services, employment agencies, etc.) | 99 | 61 |
| 17. Educational (Ag Extension, etc.) | 313 | 302 |
| 18. Legal (attorneys, legal aid, etc.) | 248 | 205 |
| 19. Agricultural (farm groups, commodity organizations, etc.) | 884 | 831 |
| 20. Advocates (Dept. of Agriculture) | 86 | 163 |
| 21. Clergy and Lay Counselors | 79 | 118 |
| 22. Farm Security | 91 | 34 |
| 23. Private Consultants | 107 | 58 |
| 24. Other (please specify) | 48 | 62 |

PART IV: FmHA OFFICE ACTIVITIES

(only staff that were assigned to a FmHA Office please complete)

| | |
|---|--------------|
| 25. Number of Days | <u>860</u> |
| 26. Number of Hours | <u>5,821</u> |
| 27. Office Location | <u></u> |
| 28. Types of Activities (list number of each) | |
| a. Guarantee Loans | <u>170</u> |
| b. Operating Loans | <u>248</u> |
| c. Security Checks | <u>177</u> |
| d. Chattel Appraisels | <u>107</u> |
| e. Review and Evaluate Farm Plans | <u>513</u> |
| f. Analysis of Past Year Records | <u>261</u> |
| g. FINLRBs | <u>533</u> |
| h. Loan Deferrals | <u>170</u> |
| i. Other (please specify) | <u></u> |
| | <u>130</u> |

PART V: NEED FOR FURTHER INSERVICE ACTIVITIES

(Please comment on each.)

A. FINPAK

B. Legal Awareness

C. Stress Management

D. Other