



# Quality of Life

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## Introduction

For over 20 years, the Iowa Farm and Rural Life poll has asked Iowa farmers to give their perspective about how well people in their area are living. The answers provided about the quality of life in rural communities, when compared over time, provide us with a greater understanding of rural communities' current and future prospects. This report focuses on responses to quality of life issues from questions on the 2004 farm poll and compares them to responses from farm polls of the last two decades. Topics in Report I include the availability and cost of health insurance, the future of farming as an occupation and especially the ability of young people to enter farming, preferred sources of tax revenues for various levels of government, and opinions on recommended goals for Iowa's water quality issues.

Created in 1982 as a partnership of Iowa State University Extension, the Iowa Agricultural and Home Economics Experiment Station, and the Iowa Department of Agriculture and Land Stewardship, the poll helps target Extension and research programs to the needs of farm families. Data on issues of importance to farmers are collected to provide input to local, state, and national leaders in their decision-making. We thank the many farm families who responded to the survey.

## Methods

Questionnaires were mailed to a statewide panel of 2,099 farm operators followed by reminder postcards and replacement questionnaires to maximize the response rate. Usable responses were received from 1,514 operators for a response rate of 73 percent. This report summarizes the findings of this year's poll concerning the various dimensions of quality of life. Additional copies of this report or any previous year can be obtained from your local county Extension office, by contacting the Extension Distribution Center at Iowa State University.

## Quality of Life Highlights from Selected Polls, 1982-2004

### Quality of Life for Other Families, Past Five Years

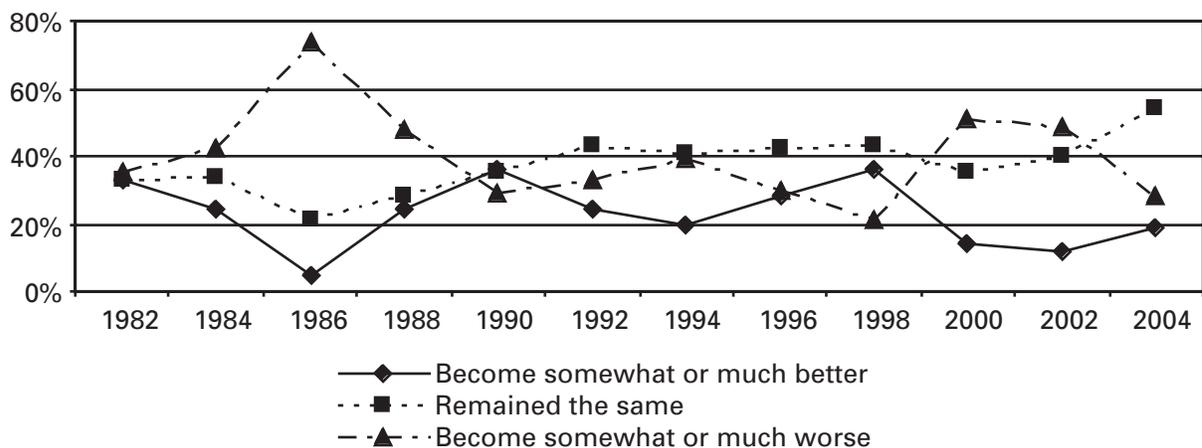
Beginning with the inaugural farm poll in 1982 and continuing through all even numbered years, farmers have rated how well their own and other families in their community are living, and also rated the economic prospects for rural Iowans. Overall, farmer respondents have been fairly positive and optimistic about the recent past and near future of their own family's quality of life, but they tend to be negative and pessimistic when addressing the same issues for other farm families in their communities and rural Iowans in general.

In 2004, the most recent poll, the largest number of farmers in the poll, 54 percent felt, other families' quality of life had remained about the same over the past five years (Figure 1). Nineteen percent felt the quality of life for other farm families in their community had become somewhat or much better over the past five years, but a larger number (28 percent)

more farmers were positive than negative. In 2000 and 2002, the gap once again became negative, as 37 percent more farmers were negative in both years. In 2004 nine percent more farmers were negative than positive when asked to rate other farm families' quality of life in the previous five years.

The percentages of farmers who felt other farm

**Figure 1: Farmers' Perceptions of the Quality of Life in the Past five Years for Farm Families in their Community, 1982-2004**



felt it had become somewhat or much worse. The magnitude of the differences in these perceptions has changed much over time.

In 1982, two percent more farmers answered negatively than positively when asked how the quality of life for other farm families had changed over the previous five years. With the deepening of the farm crisis however, this gap quickly widened. In 1984, 18 percent, and by 1986, 69 percent more farmers were negative than positive. However, by 1988 the gap had narrowed; 24 percent more farmers were negative. In 1990, for the first time since the farm poll began, seven percent more farmers were positive than negative. In 1992, optimism once again fell as nine percent more farmers were negative than positive, which increased to 19 percent in 1994.

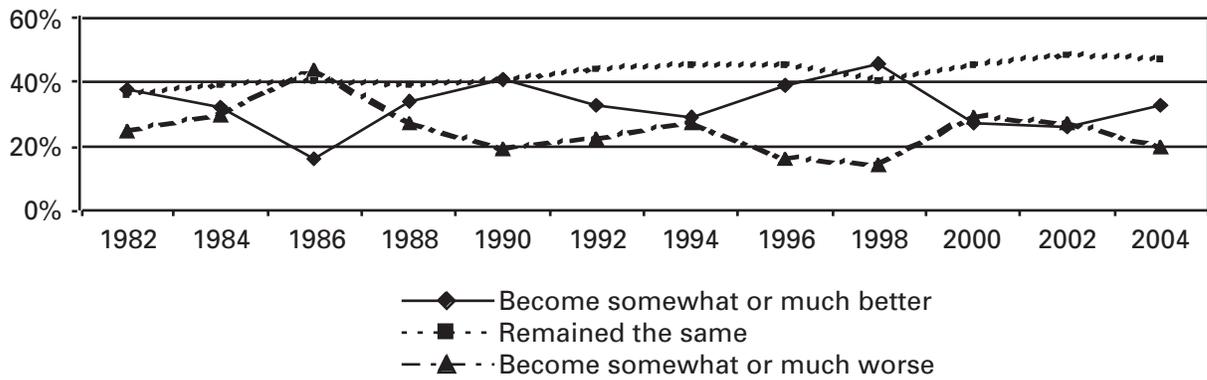
From 1996 to 1998, optimism rose again. In 1996 only two percent more farmers were negative than positive, and in 1998 15 percent

families' quality of life had remained the same over the previous five years also changed over time, but the changes were not as pronounced as the better or worse ratings. In 2004 over one-half of the respondents, the largest percentage for any year, felt that the quality of life for other farm families over the past five years had remained about the same.

### Quality of Life for Own Family, Past Five Years

As already mentioned, respondents to the farm poll have historically been more optimistic about their own family's situation than the situation of other farm families. In 2004, 33 percent felt their own family's quality of life had become somewhat or much better, or about 13 percent more farmers were positive than the 20 percent who felt it had become somewhat or much worse (Figure 2). Forty-seven percent felt quality of life had remained the same.

**Figure 2: Farmers' Perceptions of the Quality of Life in the Past Five Years for Their Own Family, 1982-2004**



In 1982, 13 percent more farmers were positive than negative about their family's situation. From 1984 to 1986 the positive perceptions fell so much that by 1986, 28 percent more farmers were negative than positive. This negative trend reversed, however, with positive perceptions prevailing through 1998. The years of strongest positive perceptions, each at about 40 percent, were 1990, 1996, and 1998, with differences between positive and negative perceptions at 22 percent, 23 percent, and 32 percent, respectively. In 2000 and 2002 positive perceptions again fell sharply as more farmers were negative than positive both years. By 2004 perceptions changed again as 13 percent more farmers were positive than negative. Figure 2 also shows the trend of the percentage of farmers who felt their own family's quality of life had remained the same over the past five years increased slightly over

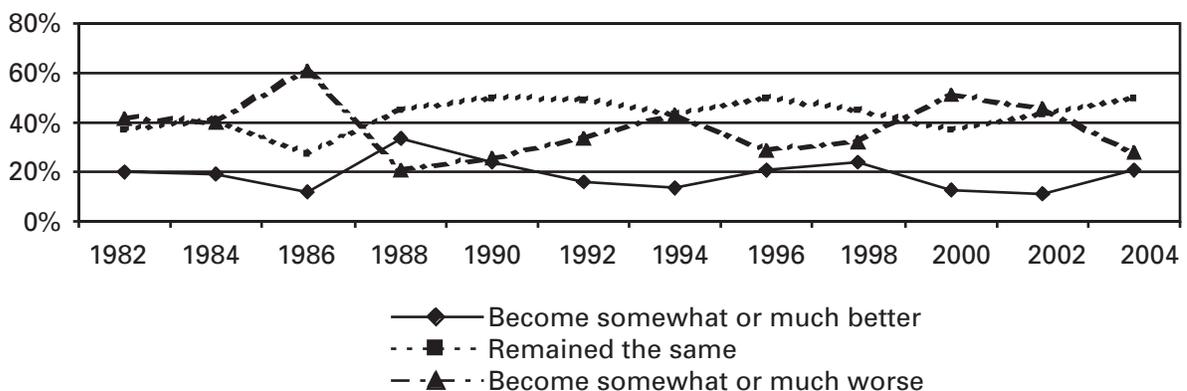
the first decade then remained fairly stable at just over 40 percent.

### Quality of Life for Other Families, Next Five Years

In addition to asking farmers their opinions on how the quality of life had changed in the past five years, we asked them how they thought the quality of life would change in the next five years. In 2004, more Iowa farmers are pessimistic about the future for other farm families than are optimistic (Figure 3). Twenty-one percent felt the next five years would be somewhat or much better. In contrast, 28 percent felt the next five years would become somewhat or much worse and 50 percent felt it would remain about the same.

Looking back over the past 22 years, Iowa farmers typically have been pessimistic about

**Figure 3: Farmers' Perceptions of the Quality of Life in the Next Five Years for Families in Their Community, 1982-2004**



the future for other farm families in their area. In 1982 and 1984 slightly over 20 percent of farmers were more pessimistic than optimistic, and this increased in 1986 to 49 percent more farmers being pessimistic than optimistic. 1988 was the only year when more farmers were optimistic than pessimistic—by 13 percent—about the future for other farm families. Beginning with 1990, however, pessimism again became predominant. Pessimism was especially strong in 1994, 2000, and 2002. Pessimistic farmers outnumbered optimistic farmers by 29 percent in 1994, 38 percent in 2000, and 35 percent in 2002. Although there were some fluctuations, Figure 3 shows that for most years the percentage of farmers who felt that quality of life for other families in their community had remained the same was about 40 to 50 percent.

### Quality of Life for Own Family, Next Five Years

Similar to looking to the past, Iowa farmers are more optimistic about their own family's prospects when looking to the future than other families in their community. When asked how the quality of life would change in the next five years for their own family, 31 percent felt it would become somewhat or much better compared to 18 percent who felt it would become worse, or about 13 percent more farmers were optimistic than pessimistic. Fifty-one percent felt the quality of life for their

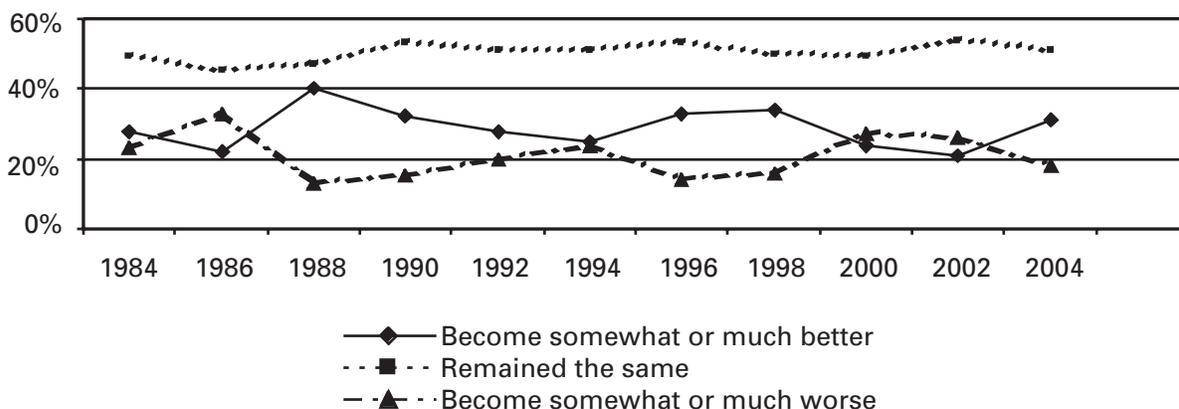
own family would remain about the same in the next five years.

In 1984, five percent more farmers were optimistic than pessimistic on this question. But in 1986, optimism declined sharply as 11 percent more farmers were pessimistic than optimistic. By 1988 however, 37 percent more farmers were optimistic than pessimistic. This optimism remained in varying degrees through the next ten years, reaching highs in 1996 and 1998 when almost one-fifth of respondents were more optimistic than pessimistic about their family's future quality of life. Pessimists outnumbered optimists by three percent in 2000 and four percent in 2002 before optimists once again outnumbered pessimists by 13 percent in 2004. About one-half of respondents believed that the quality of their family's lives would remain the same across all years.

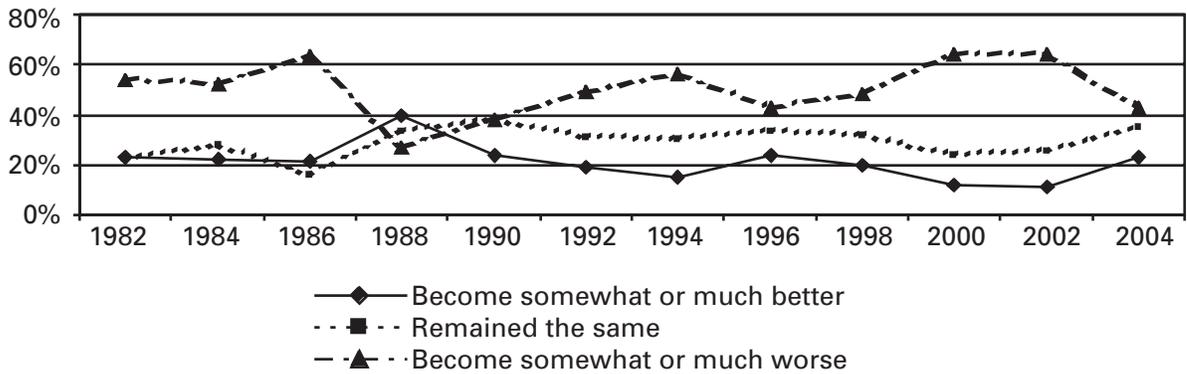
### Economic Prospects for Rural Iowans, Next Five Years

When asked about the overall economic prospects for rural Iowans in the next five years, the respondents to the farm poll were quite pessimistic. In 2004, 23 percent felt Iowa's rural economic prospects would become better, 35 percent felt they would remain the same, and 43 percent felt they would become worse. Pessimists outnumbered optimists by 20 percent in 2004. With the exception of 1988 when optimists outnumbered pessimists by 13 percent, pessimists outnumbered optimists

**Figure 4: Farmers' Perceptions of the Quality of Life in the Next Five Years for Their Own Family, 1984-2004**



**Figure 5: Farmers' Perceptions of the Economic Prospects for Rural Iowans in the Next Five Years, 1982-2004**



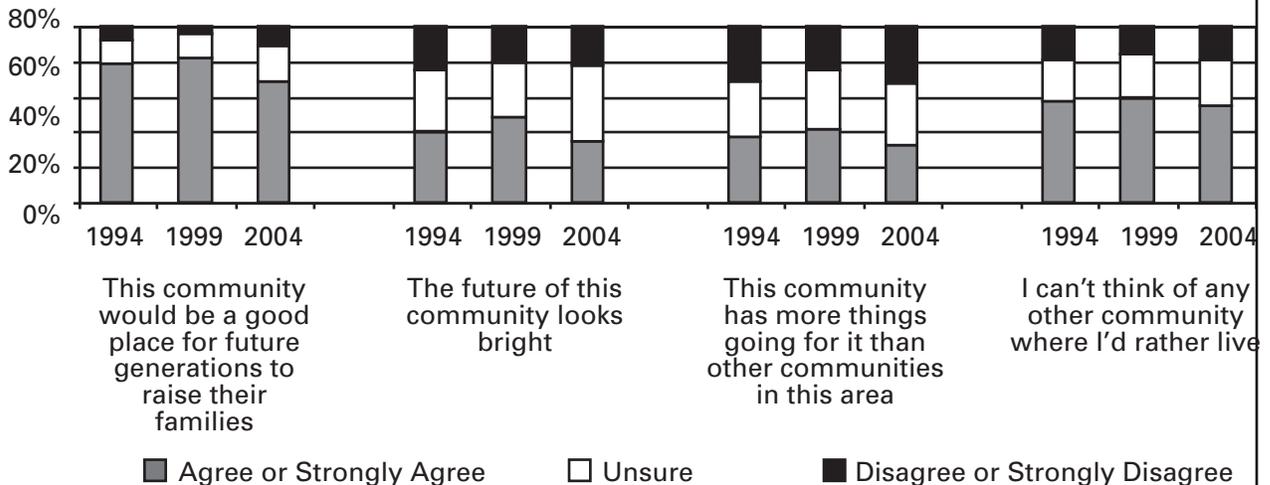
throughout the history of the farm poll. In 1982, 31 percent more farmers were pessimistic about future economic prospects for rural Iowans. This pessimism remained high over the next two farm polls in which pessimists outnumbered optimists by 30 percent in 1984 and 42 percent in 1986. After the optimism of 1988 pessimism about future rural economic prospects has continued through the latest farm poll, with some years exhibiting high levels of pessimism. Pessimists outnumbered optimists by 41 percent in 1994, 52 percent in 2000, and 53 percent in 2002. Figure 5 also indicates considerable fluctuation over the years in the percentage of farmers who believed economic prospects for rural areas will remain the same.

### Farmers' Perceptions of their Communities

In 1994, 1999, and 2004 Iowa farmers answered several questions about the quality of their communities. As seen in Figure 6, these opinions have remained relatively stable over this ten-year period. For each of the four statements, however, farmers in the most recent poll, the 2004 poll, were least likely to agree with the statement.

In 2004, 69 percent agreed that their community would be a good place to raise a family in the future, 20 percent were unsure, and 11 percent disagreed. Although this level of agreement is high, it is about ten percentage points lower than the two previous times

**Figure 6: Farmers' Perceptions of Their Community, 1994-2004**

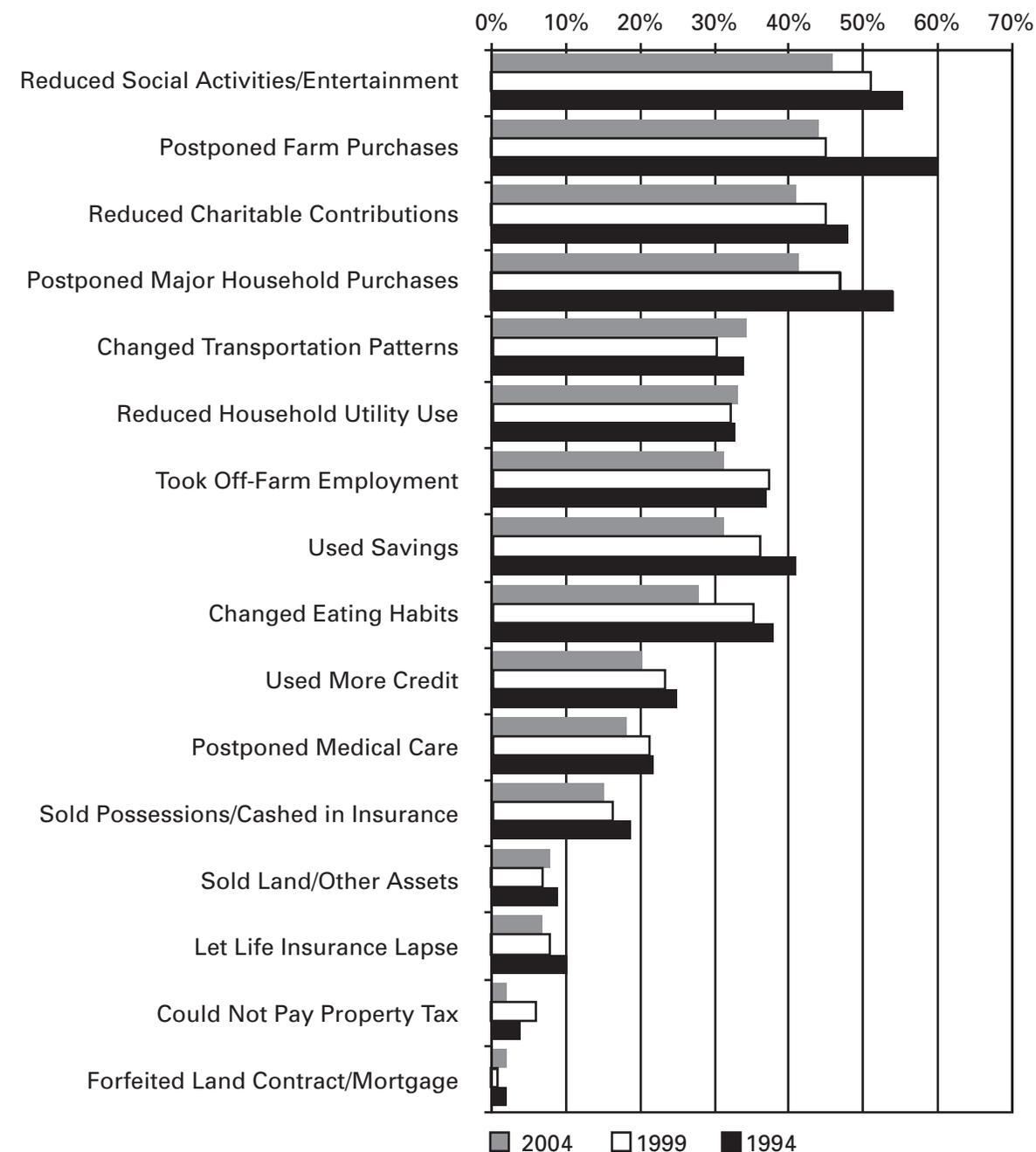


this question was asked. In 1999, 81 percent agreed with this statement, as did 79 percent in 1994. When asked in 2004 if the future of their community looked bright, only 35 percent agreed whereas 42 percent were unsure and 23 percent disagreed. In 1999 48 percent had agreed with this statement and in 1994 40 percent had agreed. Similarly, in 2004 when asked if their community had more things

going for it than other area communities, 33 percent of Iowa farmers agreed, 35 percent were unsure, and 33 percent disagreed. In 1999 42 percent had agreed with this statement and in 1994 37 percent had agreed.

In response to the statement, “I can’t think of any other community where I’d rather live,” farmers were more positive about their community. In 2004, 56 percent agreed, 26

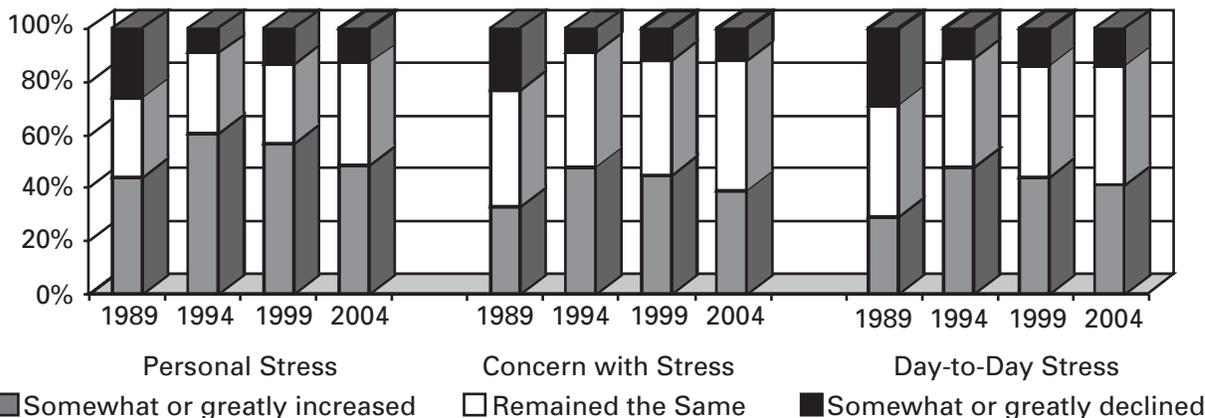
**Figure 7: Percent of Farm Families Making Selected Types of Financial Adjustments in the Past Twelve Months, 1994, 1999, and 2004**



percent were unsure, and 19 percent disagreed that there was no other community in which they would rather live. These percentages are similar to those of 1999 (when 59 percent agreed) and 1994 (when 57 percent agreed). It seems that although many Iowa farmers have

More difficult types of adjustments were made by fewer farmers. Thirty-four percent indicated they had changed their transportation patterns and 33 percent reported an effort to reduce household utility use. Thirty-one percent indicated a family member had taken an

**Figure 8: Farmers' Perceptions of Stress, 1989, 1994, 1999, and 2004**



doubts about the future of their community, the majority believes that it is a good place to live and raise a family.

### Making Financial Adjustments

In 1994, 1999, and 2004 farmers also reported on any types of adjustments in financial management they made over the past 12 months. Figure 7 provides a summary of the percentages of respondents reporting these types of financial adjustments. They are listed from most frequently to least frequently as reported in 2004, with comparisons across time. In 2004, the most frequently reported types of financial adjustments made were voluntary spending cuts and delayed purchases. The most common adjustment, made by 46 percent of farmers polled, was reduced social activities and entertainment expenses. Forty-four percent of farmers postponed one or more major farm purchases, 41 percent reduced charitable contributions and 41 percent postponed major household purchases.

off-farm job, and 31 percent reported using savings to meet living expenses. Twenty-eight percent of farmers said they changed their food shopping or eating habits to save money. One in five reported they purchased more items on credit than before and 18 percent had postponed medical care.

Perhaps the most severe types of financial changes involve adjustments to assets. Fifteen percent of respondents reported they sold possessions or cashed in insurance. Eight percent sold land or other assets to reduce their debt load, and seven percent let their life insurance lapse. Two percent reported being unable to pay their property taxes, and another two percent indicated they had forfeited a land contract or mortgage.

When compared to the percentages reported in 1999 and 1994, however, fewer farmers are making most of these types of financial adjustments today. For 2004, the percentages for only four types of financial adjustments—changed transportation patterns, reduced household utility use, sales of land, and

forfeiture of a land contract or mortgage—are equal to or greater than one or both of the previous two years. Fewer farmers reported making all the other types of financial adjustments over the 1994-2004 decade. What is uncertain, though, is whether fewer farm families are making these adjustments because they have better incomes, they are experiencing less severe financial stress, or they simply cannot make further spending cuts in these areas.

## Stress

Every five years since 1989, farmers have been asked about changes over the previous five years in their levels of personal stress, concern with their level of stress, and day-to-day stress (Figure 8). In 2004, 49 percent of farmers reported their levels of personal stress had increased, 39 percent said it had remained the same, and 13 percent indicated it had declined. When asked about their concern with stress, 39 percent reported being more concerned in 2004 than five years before, 49 percent said their level of concern remained about the same, and 12 percent said they were less concerned today than in the past. In terms of day-to-day stress, 41 percent of farmers indicated this kind of stress had increased, 45 percent said it had

remained the same, and 14 percent reported they felt less day-to-day stress than they did five years before.

When compared over time, the percentage of farmers reporting increasing levels of each type of stress was lowest in 1989, highest in 1994, and has declined from 1994 to 2004. Forty-four percent of respondents in 1989 reported an increase in personal stress. This percentage increased to 60 percent in 1994, before falling to 57 percent in 1999 and 49 percent in 2004. In concern with stress, one-third reported increasing levels in 1989, rising to 48 percent in 1994 and then falling to 45 percent in 1999 and 39 percent in 2004. A similar pattern is evident in day-to-day stress. In 1989, 29 percent of farmers said this type of stress had increased, climbing to 48 percent in 1994, then falling to 44 percent in 1999 and 41 percent in 2004.

The percentage of farmers reporting their levels of each type of stress had declined was highest in 1989, before sharply falling in 1994 and remaining relatively stable from 1994 to 2004 for each type of stress. The percentage of farmers reporting that each of the three types of stress has remained the same has been fairly constant over time.

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