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When the Good Times Gave Out: The Community Impacts of the 1980s Farm Crisis in Central Minnesota

By Michelle Skroch

The shock of the 1980s farm crisis took many rural areas by surprise and part of what made the 1980s farm crisis so hard on the rural populace were the hopes many of them felt going into the 1980s. Floyd was a young boy in the 1980s who lived on his family's dairy farm near St. Wendel, Minnesota. His family was one of many that enjoyed one of the most profitable and promising periods of farming in the 1970s. They were enthusiastic about what the next decade could bring. "I'd have been 12 or 13 years old. . . My uncle and aunt were over in the evening. They were celebrating for New Year's Eve, for the coming of 1980. And I remember laying in my bed listening to them. They were talking and hoping that the 1980s were gonna be as good as the 1970s were. And it turned out, it was not."¹ With such high agricultural prices and an encouraging market in the 1970s, nobody could fathom anything short of prosperity across rural America.

After their best years in agriculture, eager children were taking over their parents' farms with hopes of expansion. Banks loaned freely and the government encouraged planting fencepost to fencepost.² Farmers were told they needed to feed the world, so they rose to the challenge. The 1980s were promised to be even better. Forty decades later, the farming communities still remember the pains and struggles they endured as well as the shimmering hope they had before the good times gave out.

The farms and rural communities of Stearns County, Minnesota, were not spared from the 1980s farm crisis and both experienced the strain of financial stress and reacted in ways that bled into the sentiments of the communities and how the people of those communities functioned. Collective and individual experiences of the 1980s farm crisis have been under studied therefore scholars have assumed the effects of the crisis ended in 1986 when the economic market showed an upturn. Instead, rural communities in Minnesota took much longer to heal as they continued to struggle with mental and financial stress, the loss of civic institutions, and the changing of family roles.

Literature Review

Scholarship on the 1980s farm crisis has been developed in a disproportionate manner both geographically and in methodology. Most existing scholarship has focused on the economic impacts of the crisis at a national level; others have focused on Iowa. In recent years, academics in sociology have taken an interest in the farm crisis, but neglected depth and coverage on community fabric, particularly in Stearns County.

¹ Floyd, interviewed by Michelle Skroch, February 21, 2021.

² Michael Stewart Foley, "'Everyone Was Pounding on Us': Front Porch Politics and the American Farm Crisis of the 1970s and 1980s," *Journal of Historical Sociology* 28, no. 1 (2015): 104–24.

Neil Harl, a farm economist at Iowa State University, was one of the first to recognize the impending debt disaster for farms and the agricultural industry. In *The Farm Debt Crisis of the 1980s* Harl demonstrated how economic policies in the 1960s and 1970s contributed to the severity of the crisis. Government officials did not heed the warnings of an impending financial disaster and, in the depths of the crisis, denied the problem until having to resort to a bailout situation. Once the government enacted pay out methods and amended the Farm Credit System, strong recovery came to the agriculture sector. Harl believed much was learned in the 1980s farm crisis and that it should be documented for the next agricultural crisis that occurs.³

Anatomy of an American Agricultural Credit Crisis: Farm Debt in the 1980s, by Kenneth L. Peoples, et al. largely agreed with Harl's account. Peoples and the other authors focused on the macroeconomic finances of the farm crisis by looking at market patterns and the Farm Credit System. The backdrop of the 1980s farm crisis was in the 1950s and 60s when farming advanced from a pay as you go financial system to debt financed expansion through government payments and bank incentives. This trend continued at a quickening pace till borrowing peaked right before the bust. Peoples judged the end of the farm crisis to be in 1986 based on loan delinquency rates and farmland prices. The following five years demonstrated significant recovery and the cycle ended in 1990. In contrast to Harl, Peoples is speculative of the lessons of history because one cannot know the full context of a situation in the present moment.⁴ Neither of these approaches considered the rural farm communities which suffered through the crisis. This study challenges the economic assumption that the crisis ended in 1986. Ideas that the farming sector experienced significant recovery after 1986 fail to account for the overall health of rural communities.

Steven Murdock noted this discrepancy and tried to raise awareness by calling on academics to study the crisis in a rural sense, not a strictly agricultural one. His "Impacts of the Farm Financial Crisis of the 1980s on Resources and Poverty in Agriculturally Dependent Counties in the United States" claimed it was critical to continue examining the impact of the crisis on the general welfare of rural areas. It was a rural crisis as well as a farm crisis and rural areas are more vulnerable to economic decline.⁵

Sociologists have acknowledged that "as farms decline in number and grow in size, their effects reverberate across communities."⁶ However, the specifics of these effects have not been heavily investigated until recently. Patrick Mooney tried to answer this question as to why sociology had such a lagging interest in the farm crisis which would normally be a topic of great interest because of the massive community impact. Mooney argued the general public's apathy to the farm crisis after 1985 was mirrored in sociology. He suggested that the urban-rural divide and media and government portrayals of farming stumbling from one crisis to the next gave the false impression that the 1980s were nothing unusual. A final theory was that sociologists were theoretically unprepared to deal with the farm crisis.⁷

³ Neil E. Harl, *The Farm Debt Crisis of the 1980s* (Ames: Iowa State University Press, 1990).

⁴ Kenneth L. Peoples et al., *Anatomy of an American Agricultural Credit Crisis: Farm Debt in the 1980s* (Maryland: Rowman and Littlefield, 1992).

⁵ Steve H. Murdock, Larry Leistriz, and Rita A. Hamm, "Impacts of the Farm Financial Crisis of the 1980s on Resources and Poverty in Agriculturally Dependent Counties in the United States," *Policy Studies Review* 7, no. 4 (1988): 118.

⁶ Linda Lobao and Katherine Meyer, "The Great Agricultural Transition: Crisis, Change, and Social Consequences of Twentieth Century US Farming," *Annual Review of Sociology* 27 (2001): 103-24.

⁷ Patrick H. Mooney, "Sociology and the Farm Crisis," *Mid-American Review of Sociology* 12, no.

A University of Minnesota-sponsored research project conducted by Paul C. Rosenblatt dives into the human aspect of the farm crisis. *Farming is in Our Blood: Farm Families in Economic Crisis* paid close attention to the financial strains and the familial stresses that accompanied it, dedicating sections to the bank and lender relationships with farmers, many of whom took on debt at the urging of their bankers. Others cast blame on government agencies for encouraging farmers to expand beyond their means. As the crisis progressed, farm families became more fiscally conservative, following a rough pattern of personal conservation, off-farm employment, piecemeal selloffs, and finally foreclosure or sheriff sale.⁸

Sociologists Linda Lobao and Katherine Meyer's study "The Great Agricultural Transition: Crisis, Change, and Social Consequences of Twentieth Century US Farming" used three trends—macro-level theorizing, politically charged impacts on the communities, and the effects of farm change on households—to find transitional experiences of family farms in the late 20th century. Farming had not followed linear development or yielded equality among rural households. The number of farms decreased but the size of existing farms increased. The introduction of production contracts turned the largest farms into factory farms further marginalizing smaller farms below the required income to support a family.⁹

Other aspects of community history of the farm crisis are studied by Jenny Barker-Devine and Pamela Riney-Kehrberg. However, as noted earlier, both have an emphasis on Iowa. Barker-Devine focused on women farmers in Iowa and how the crisis pushed them to become political activists, forming Women Involved in Farm Economics (WIFE).¹⁰ Riney-Kehrberg focused on the children in "Children of the Crisis: Farm Youth in Troubled Times." Breaking away from the mainstream adult-centered stories of the crisis, Riney-Kehrberg argued that the 1980s farm crisis is comparable to the 1930s Great Depression, leaving an invisible scar on the people. Children experienced the financial stress as acutely as their parents and sacrificed their childhood for their family to survive. Despite these difficulties, many children healed from the crisis, often better than their parents. She noted that the children are all grown up, and historians should ask these former children about the crisis and how they were affected by it. This paper partially addresses this question.¹¹

The overall consensus among scholars on the farm crisis is the economic impact in rural areas. None disagree that it was devastating for rural communities, but they all have their own angle and review of the devastation. One area of contention among scholars is the question of why sociology has not studied the crisis much until recently and which areas deserve the most attention. The economics are an important part, but are still only half the picture of the experiences the rural communities. This paper also argues that scholars who have studied the farm crisis have not given it the proper scope of duration.

1 (1987): 3-13.

⁸ Paul C. Rosenblatt. Paul C. Rosenblatt, *Farming is in Our Blood: Farm Families in Economic Crisis* (Ames: Iowa State University Press, 1990).

⁹ Lobao, 810–27.

¹⁰ Jenny Barker-Devine, "The Answer to the Auxiliary Syndrome: Women Involved in Farm Economics (WIFE) and New Organizing Strategies for Farm Women, 1976-1985," *Frontiers: A Journal of Women's Studies* 30, no. 3 (2009): 117-141.

¹¹ Pamela Riney-Kehrberg, "Children of the Crisis: Farm Youth in Troubled Times," *Middle West Review* 2, no. 1 (Fall 2015): 11-25.

The Rural Community in Late 1970s and Early 1980s

The agricultural bust of the 1980s was rooted in the economic policies of the 1970s which encouraged mass agricultural expansion as the world market demanded more U.S. agricultural exports. As a result, U.S. farm production exploded. With an encouraging economy and seemingly endless demand, farmers incurred massive amounts of debt to keep up with the boom. It appeared everything agriculturally related was in the highest demand and the prices of land, equipment, and crops reflected this demand. The boom also attracted speculators, most of whom were debt financed. This massive boom was unsustainable, but with a whole host of economic and agricultural experts encouraging such behavior in the agricultural sector, few saw the signs of impending disaster. Fewer yet wanted to admit to it. Many farmers in central Minnesota were caught up in this cycle of expansionist fervor.

To examine the rural communities of Stearns County oral interviews were conducted with people who experienced the crisis firsthand: farmers, business individuals, and children.¹² For many of them, their hardships in the 1980s were partially determined by the positions they were in prior to the crisis. Many farmers used the rising inflation to finance their debt loads, as inflation rose, they could continue taking out loans because their inflated collateral increased their purchasing power and overall value.

The 1980s farm crisis had similar patterns to previous agricultural downturns, but it differed sharply because of the global integration of agriculture economics. This globalization accentuated the vulnerability of rural sectors to economic changes. Economists of the time were also unprepared to understand the implications of the monetary policies being implemented in the late 1970s.¹³ This created a confusing atmosphere as farmers and rural residents struggled to navigate the drop in agricultural markets

In 1979 the Federal Reserve acted to lower the inflation rate, and Congress acted with a contradictory policy known as supply side economics. Russia's invasion of Afghanistan had prompted President Jimmy Carter to place an embargo on Russia, eliminating a massive portion of the agricultural market.¹⁴

The results burst the agricultural boom. Farm values and income plummeted as interest rates skyrocketed. The inflation farmers used for value withered, and their collateral was no longer enough to guarantee the loans owed to the banks. Farmers still had to pay their loans with an income that had shrunk, in many cases, by over half. Many banks panicked and raised interest rates, then started calling in loans and foreclosing.¹⁵ The farm crisis did not end abruptly, rather it faded out through monetary policy changes, massive government direct payments to farmers, and the demise of many family farms.

Those who expanded at the end of the boom were at the highest risk for farm failure from severe financial issues through the 1980s. Sally farmed with her husband, Martin, in the Albany

¹² Note: To protect the identities of the individuals interviewed for this project the interviewees' names will not be used. Pseudonyms will be used instead.

¹³ Barry J. Barnett, "The U.S. Farm Financial Crisis of the 1980s," *Agricultural History* 74, no. 2 (2000): 366-80.

¹⁴ Pamela Riney-Kehrberg, "A Special and Terrible Irony: Hunger on Iowa's Farms during the Agricultural Crisis of the 1980s," *The Annals of Iowa* 78, no. 4 (Fall 2019): 363.

¹⁵ Peoples, 31-36.

area in Central Minnesota. They operated a hog farm with some beef cattle they purchased in 1975. It required extensive improvements. They were raising six children in 1980, from ages nine to newborn, and three more children were born between 1981 and 1985 for a total of nine children. Sally recalled when they started expanding in 1980. “That's when we decided we needed...a functioning granary which we didn't have. [We] used to have an old log granary and you'd go out there in the evenings and you'd see the rats running around... Then we needed to refinance and go into debt.”¹⁶ Their loan totaled around \$50,000.

Rupert was born and raised on the farm he still operates today in Holdingford, Minnesota. Going through the 1980s, he farmed dairy cattle and pigs with his father who was a guiding hand. They expanded in the late 1960s.¹⁷ He had no children during that time. Ben farmed near Pierz, and he lost everything but his house during the crisis. He had heavily expanded in land and machinery in the late 1970s, and times could not have been better for him. “I was trucking like crazy; you know, things were [good]. Till the '80s, till Carter pulled his order, and I had five semi-trucks and 12 trailers sitting in the yard and not one load to haul.” In 1980, he began to lose everything, and it did not stop till the 1990s. “It was the toughest time of my life.” He was raising five children at that time and had over \$100,000 in debt.¹⁸

Jerry was eleven years old in 1980 and was being raised on his father Ben's expanding dairy farm when the crisis hit. He was the eldest of five children and was keenly aware that things were not going well for his family, even though his parents did not explain things to him. “Well, I guess as I was growing up you realize the struggles that were going on.”¹⁹ His experiences as a child through the crisis influenced his perception of farming later in life.

Understanding the rural community, though, necessitates a look at the main street businesses who relied on a healthy farm economy. Joe owed a local auctioneer company which has been serving the Central Minnesota area for 50 years. “I started this business when I was 18 so since 1971 that's been our full-time occupation. I'm so fortunate to have been able to experience the dream that I had as a small boy to be involved in the auction business.”²⁰ Joe was born and raised on a farm himself and his lifelong occupation has kept him in touch with the rural communities. He held a deep degree of empathy for the communities during the crisis even though he was not experiencing any financial hardships himself.

Denis helped his father run the family business, Arnold's Equipment in St. Cloud, Minnesota, a machinery and parts dealer, which he would come to own and operate with his brothers in the 1980s. The business was started by his father and Denis helped operate it for most of his life until it was sold a few years ago to a competitor. His business was largely shielded from the crisis because of the diversity his business had outside of their regular agricultural clientele and the failing of many local competitors.²¹

These were the positions rural central Minnesotan residents found themselves in when the crisis struck their home and families. It is also important to note the uniqueness of farming in relation to other forms of self-employment and family-owned businesses. A farm's survival

¹⁶ Sally, interviewed by Michelle Skroch, February 25, 2021.

¹⁷ Rupert, interviewed by Michelle Skroch, February 21, 2021.

¹⁸ Ben, interviewed by Michelle Skroch, February 28, 2021.

¹⁹ Jerry, interviewed by Michelle Skroch, March 1, 2021.

²⁰ Joe, interviewed by Michelle Skroch, February 11, 2021.

²¹ Denis, interviewed by Michelle Skroch, February 18, 2021.

relies as much on the functioning of the household as it does on agricultural productivity and income. The farm is also the home.

The Crisis in the Community

The rural hardships and losses during the farm crisis significantly reshaped rural communities impacted by them, particularly through fluctuations in the number and sizes of farms. The number of farms has decreased but the size of existing farms has increased. These farm transformations in size and number are common occurrences in agriculture, however. As opposed to long-term organic change, the 1980s farm crisis was characterized by “hemorrhaging short-term farm transitions due to extreme financial stress.” Furthermore, farms and their households are deeply “embedded in local and regional contexts that affect farm survival.”²²

These fluctuations in farm size and number fail to relay the traumatic changes that occurred in communities as a result. Some farms were in a price squeeze paradox where they were not making enough money to cover their costs of operation because of their decrease in income and increase in loan payments. Therefore, some farmers were forced to add on to their operation to make up the difference.²³

By doing that, you create a problem by putting more milk on the market which, the price is gonna go down some more yet. But a dairy farmer is forced to do that. And there’s just no place to put milk no more. That’s why the price is gonna keep on comin’ down until enough of us go out of business so there’s less cattle... and it’s just a matter of elimination.²⁴

The only way to ensure an increase in farm income during the crisis was farm expansion which glutted the market and stagnated prices.²⁵ It was a tactic tried by many yet was successful for very few.

Only a few years earlier, many farmers were taking out large loans with fluctuating interest rates. For Sally and her family, the interest rate skyrocketed and stayed there. “When we refinanced [in 1980], we had 8% interest. We paid as high as 18% interest.”²⁶ Her and Martin were also faced with the dilemma of raising all their children as well. “When you got a bunch of kids you can only afford to make so much into payments. So, what we did was we made the same payment, most of it was interest. Very little went on principle.”²⁷ They were forced to extend their loan due to their inability to pay down the principle, otherwise they would have had no money left to provide for the family.

Martin was forced to look for a job off the farm. He had intended to be a full-time farmer and the promising atmosphere of the late 1970s influenced Martin to quit his job at Dairy Craft in St. Cloud in 1977. “[My lowest point was] when I was trying to look for a job, that would have been 1980. Jobs weren’t even that plentiful. Actually, the crisis was [so] bad there was only three years in a row that I relied off of farming only... when I got a job at Polar it was over half

²² Lobao, 106-116.

²³ Bradley H. Baltensperger, “Farm Consolidation in the Northern and Central States of the Great Plains.” *Great Plains Quarterly* 7, no. 4 (1987): 257.

²⁴ *God’s County*. Directed by Louis Malle. Nouvelles Editions de Films, 1985. 1 :17 :30

²⁵ Baltensperger, 263.

²⁶ Sally, interview.

²⁷ Sally, interview.

[the family's income]. You were lucky to pay your interest off rather than on the principle."²⁸ He was hired on to Polar in Opole in 1984 and he worked there for thirty years retiring in 2014. The stable income and insurance from off farm work were too hard to replicate through farming after the crisis for Martin to quit.

Rupert had loan payments to make as well, which he had taken out with his father as cosigner. "I remember I took out a few loans in early 80s and I was paying up to 18% interest at that time, but it wasn't big loans, but I don't know how we did it." He was raising pigs and every cent he made from them that did not go toward farm overhead went toward paying off his land loan of \$5,000. His high interest rates followed much of the same pattern as Martin and Sally's loans. Rupert had some experience with loan payments before the crisis hit, so he was able to draw on those lessons to help support him through the 1980s.

Because he was a child, Jerry did not have loans to pay, but his father did. Jerry recalled how his family built a new house in 1979 or 1980, but when the agricultural market plummeted, the bank foreclosed on it in 1983-84. "When the bank was foreclosing on it, everybody was in the same boat. Nobody had any money, so they would have a Sheriff sale at the courthouse in Little Falls, but nobody bid on it. So, we got to stay there until maybe the mid to late 80s and then finally they worked out an agreement."²⁹

For Ben, the farm crisis was a catastrophe as all his expansion efforts failed to reach fruition, beginning with market prices. He took the agricultural experts' advice to expand operations and buy land at inflated prices in the late 1970s and paid dearly for it.³⁰ "We were exporting corn and beans to Russia. And Russia went and invaded Afghanistan. And so what did [President Carter] do? He cut the corn and beans off and the prices fell like a rock. Corn was five bucks a bushel. Ended up being a buck or \$0.75 and beans were \$8 and they were down at \$3 or \$4... income went down eighty percent." For Ben, if the government had not intervened, he would have been able to make good on the loans he had taken out and the expansions he had made.

Unfortunately, the effects of the grain embargo and interest rates were too much for Ben, and the bank began repossession. "I bought that piece of land it was seven percent [interest]. And all at once inflation hit, we had ten percent inflation. And so the federal government or Federal Land Bank went and raised their interest rates up to eighteen to twenty percent [in the '80s]. So that double my payment on that land, that 80 acres."³¹ As the crisis wore on Ben failed to make his payments and the bank repossessed the land he had purchased in the late 1970s. However, the land had decreased in value, so it was no longer sufficient to cover the outstanding debt. Ben was forced to make payments on the land he no longer owned.

This feeling of government interference as the cause of the crisis, rather than farmers mismanaging their money was common among farmers in positions like Ben's. The main issue to farmers was market price, not the loans they were failing to pay. Farmers felt they were not being paid enough for the goods they were producing and blamed low market prices for their struggles and the main reason for failure.³² If the government had not placed the embargo on

²⁸ Martin, interview.

²⁹ Jerry, interview.

³⁰ Nick Coleman, "Town, way of life are in trouble." *Star Tribune*, April 21, 1986.

³¹ Ben, interview.

³² Rosenblatt, 3-13.

Russia and raised the interest rates, farmers like Ben believed they would have been more than able to repay the debts they owed.³³ Therefore, many farmers felt it was the government's responsibility to remedy the situation and assist farmers. However, government assistance was not widely available partly due to the Reagan administration failing to acknowledge the problem until the mid-1980s.³⁴

Ben soon became unable to afford basic amenities needed to operate his farm and take care of his family, let alone bank payments. "I never had enough. I could hardly survive. I had to keep the family going. I had a hell of a time trying to pay the electricity bill. They come out here one day and said pay me my fifty-seven bucks or we're gonna turn your juice off. Well, I couldn't have the juice off so I scratched up fifty-seven bucks to pay him for the electricity."³⁵ He tried to find employment off the farm, but he ran into the same issues Martin experienced with a shrunken job market.

The failure of businesses, including large ones, was another feature of the farm crisis which compounded the economic depression for farmers. The American Feeder Pig Co-op, based in Wisconsin with a branch in Sauk Centre, Minnesota, was the primary buyer of Sally and Martin's pigs and therefore their biggest income supplier. In 1984 the company, only four years after renaming themselves and announcing large expansion, found themselves in massive debt, owing banks and farmers, like Sally and Martin, more than they were worth.³⁶ "We had sold our hogs through the Wisconsin Feeder Pigs up in Sauk Centre. And we cashed the first check, went sold pigs a second time, got the second check, and found out both checks bounced at the bank. So we had all these payments that needed to be made and there was no money there."³⁷ In 1985, the company voluntarily liquidated themselves to pay back creditors seventy-five to ninety cents on the dollar.³⁸

Newspaper reports of struggling local businesses were common headlines as towns saw their rural and agricultural bases wither away. As farms collapsed or restricted their spending, business stagnated, people were laid off or the business failed and people left, causing depopulation that exacerbated the cycle. By 1982, the Minnesota town of Tracy had lost its grain elevator, Beardsley lost its hardware store, and two Glencoe Co-ops were planning a merger to survive.³⁹ In that same year, Long Prairie lost its implement dealer and St. Cloud lost a Case dealer. Large equipment manufacturers like International Harvester (IH) and White Farm Equipment went through measures to avoid bankruptcy, which they were dangerously close to experiencing.⁴⁰ IH and John Deere sales had fallen by the billions by 1983.⁴¹ Both businesses had expressed hope for 1984 but IH failed in November of that year and sold out to Case.⁴² These big corporate buyouts affected all the small local dealerships like Denis's business,

³³ R. C. Longworth, "The family-farming heartland withering into a desert of debts." *Chicago Tribune*, February 3, 1985.

³⁴ Mel Antonen, "Farm Union leaders hear worst on farming." *St. Cloud Times*, March 27, 1982.

³⁵ Ben, interview.

³⁶ "Feeder pig co-op members learn of financial changes." *The Country Today*, January 11, 1984.

³⁷ Sally, interview.

³⁸ "Co-op liquidation may be largest ever." *Manitowoc Herald-Times*, February 1, 1985.

³⁹ Antonen, Mel.

⁴⁰ Sheri Brenden, "Farm slump brings down merchants, too." *St. Cloud Times*, October 19, 1982.

⁴¹ Keith E. Leighty, "Dealers face tough year." *Winona Daily News*, March 8, 1983.

⁴² Denis, interview.

Arnold's, who now had to merge their dealership lines and help customers navigate the playing field in an unstable market.

Others who were not in such a precarious position tried to cut the struggling farmers some slack. Denis tried to have understanding and compassion for farmers. “[They] would come in with their stories of their losses and their promises for next year to be better and you trusted that they would pull through for you, and some did, some didn't.” Denis’s empathy led him to allow the business to carry too much debt for farmers, some of which totaled over \$100,000. “I guess we were too nice because...there wasn't a lot of teeth into collecting that debt.” This kindness in times of stress and uncertainty was not always met with reciprocated kindness as some farmers took advantage of Denis’s leniency and continually refused to pay until he was forced to turn the customer over to a credit collector.⁴³ As time went on, Denis’s leniency became a risk for the family business, but they always maintained enough paying customers to balance out those who were defaulting.

Income diversity was a blessing during the farm crisis. The farmers who were hit the hardest by the crisis were usually those who specialized in cash crops and therefore relied on exports for good prices. Farmers who had an operation that included dairy and hogs stood a better chance of survival, although it was not guaranteed. This was especially important to the town of Belgrade, Minnesota because the community’s economy relied on the dairy farmers. In 1986, the Belgrade community credited the town’s survival through the crisis up to that point to the dairy industry.⁴⁴ This was also true for businesses. Those that dealt solely with farmers struggled more and were more likely to fail than businesses that geared some of their sales toward the public. Arnold’s Equipment was able to coast through the hardships of the crisis because of their diversity in customers.

Auctioneers benefitted from the crisis because the failing of farms increased the demand for the services auctioneers offered. Joe’s auctioneer business had made a name for itself in Central Minnesota many years before the crisis, so his business was positioned to service a larger area and meet the demand. Auctioneers in 1982 were reported to have an increase of five to thirty percent in farm auctions compared to 1981. Joe recalled, “we might do 150 farm auctions in a year back then, now not so much.” As great as it may have been for his auction business, Joe recognized that times were not good for many others.

It was devastating for us. We know most of these folks personally that we had auctions with or became very much acquainted with during the process of having an auction. It’s emotional for us to know that it was difficult. Probably the farmer at that point, had little or no choice when it came to having an auction.⁴⁵

However, as much as both parties disliked the circumstances, the fact remained that he was operating a business and his services were requested.

Amid the general struggles that farmers, townspeople, and business owners experienced, many contemporary newspapers expressed hope for better days after reporting on local tragedies. But the farmers who lived through the crisis and were interviewed forty years later did not express this feeling of hope. Rather, they expressed feelings of disbelief of their survival and a

⁴³ Denis, interview.

⁴⁴ Mike Kennedy, “Dairy industry keeping Belgrade’s spirit alive.” *St. Cloud Times*, December 24, 1986.

⁴⁵ Joe, interview.

reluctance to truly remember how hard it was for them. For those who saw the crisis play out for neighbors and customers, not themselves, they experienced a sense of helplessness for their community.

Stress and Ways of Coping

These hardships painted a bleak picture of Central Minnesota in the 1980s farm crisis. As hard as it was for rural Minnesotans to make a go of things, they were not entirely without means of survival. Some called on family members, used ingenuity, or looked for different occupations. However, coping methods were sometimes limited for rural residents by “community norms that encourage conformity, by lack of diverse role models, and by the tendency to use denial to deal with difficulties.”⁴⁶ In any circumstance farmers prioritized survival, first as a family unit and second as a family farm. This was done in both a financial and mental capacity. Many farm incomes were cut in half, yet the cost of operation had not decreased. Furthermore, if the farmer was unlucky enough to have taken out a loan, the interests rates compounded, leaving only one place to conserve money: personal and family expenses.

None of the farmers interviewed attempted to expand their farms as a way of supplementing income; instead they opted for off-farm employment. This often created relationship issues, as farm families spent less time socializing together. If off-farm employment was unattainable or insufficient, the next step many tried was expenditure cutting, and if this failed, the stages of selling would begin.⁴⁷

As farm families became desperate in their expense cutting or simply ran out of money, many experienced the ironic situation of being a food producer suffering from food insecurity. Some communities noticed this occurrence on farms and constructed food giveaways with varying degrees of success. Some people did not take advantage of the food aid because they were too proud, or they felt they were not poor enough to use it.⁴⁸ Part of this refusal was the mental denial of the situation in which many farmers found themselves. They did not want to go to the food bank because it forced them to acknowledge that their finances had deteriorated so severely that they could no longer afford to feed their own families. It was an admission to the poverty many farmers were ashamed to be experiencing.⁴⁹

Following the trend of food bank usage by rural people in need, “by 1988, the worst of the food crisis seemed to be over.” This drop may have been from an improving market, but some point to the fact that activists lost interest in the crisis on a large scale and no longer encouraged farmers to take advantage of the food aid programs. Therefore, the stigma and shame of food aid returned, and many stopped using food banks.⁵⁰

Ben’s family, however, frequently used their local food bank. “The only thing was [the food bank]. We mostly lived off the food bank.”⁵¹ Sally opted for older practices of conservation and self-sufficiency through gardening, canning, and butchering. “Basically, you live with less.

⁴⁶ Mary Van Hook, “Family Response to the Farm Crisis: A Study in Coping,” *Social Work* 35, no. 5 (1990): 425-426.

⁴⁷ Rosenblatt, 42-50.

⁴⁸ Riney-Kehrberg, “A Special and Terrible Irony,” 364-381.

⁴⁹ Rosenblatt, 112.

⁵⁰ Riney-Kehrberg, “A Special and Terrible Irony,” 382, 387-388.

⁵¹ Ben, interview.

The farming stuff a lot of it there's not much you can do... that's always gonna be there and you're gonna have that expense so the only place you can really save is if you save on your personal expenses."⁵² Sally's children used hand-me-down clothes; she sewed anything else they needed and sold whatever else she thought they could do without.

Other financial coping mechanisms were so prevalent that one could see them in the local newspapers. "First, you cut your livestock herds. Then you sell some machinery. Next 80 acres. And in the end—when things don't get better—you find you sold your whole future."⁵³ These sectioned farm selloffs were one of the financial mechanisms that Ben tried. "I owed the bank so I sold this and that off to try and get the loan paid down. Money is short."⁵⁴ Ben sold everything other than the house his family lived in, which left him without the tools to continue farming. He had no means of generating an income with a family to support and the same bank payments to make. These financial struggles and the actions taken to combat them created large amounts of stress. Stress became another issue of the crisis that farmers and rural communities dealt with.

The financial struggles of the farm crisis are easier to see than the mental ones, even though both took a drastic toll on those impacted. As the farm crisis progressed, the overall mental health in agriculturally dependent areas underwent a massive decline in all genders and age groups.⁵⁵ The spike in mental health issues was so significant that by the mid-1980s farm depression exceeded that of metro areas.⁵⁶ The greatest spike occurred between 1981 and 1986 when the farm crisis peaked, however, the mental health of rural areas did not become comparable to precrisis levels until 1989.⁵⁷

Farmers are characteristically independent, a distinction they take pride in; however, the failure to live up to the standards they and society set left many with feelings of shame, grief and depression as their livelihood, security, and connection to the land were endangered. Dairy farmers were particularly vulnerable to depression and suicide if they had to sell the whole herd to slaughter. Many experienced "sense of presence" in their grief once the herd was gone because they could not deal with the sudden absence of the animals. Others felt like failures to themselves, their family, and their legacy as farmers.⁵⁸

A reality of the time was the lack of counseling and coping assistance. These services were not commonly known or widely available for rural communities, so many struggled with their financial and mental issues privately. These mental issues would sometimes manifest in substance abuse—mostly alcohol—physical aggression, and erratic behaviors, all of which increased among farmers during the crisis.⁵⁹

⁵² Sally, interview.

⁵³ Antonen, Mel.

⁵⁴ Ben, interview.

⁵⁵ Suzanne T. Ortega, Johnson, David R., Beeson, Peter C., Craft, Betty J., "The Farm Crisis and Mental Health: A Longitudinal Study of the 1980s," *Rural Sociology* 59, no. 4 (Winter 1994): 608.

⁵⁶ Ortega, 609.

⁵⁷ Ortega, 613.

⁵⁸ Rosenblatt, 109-111.

⁵⁹ Ortega, 600-601.

This led many to not talking to friends and family about their problems. Instead, farmers struggled with their mental issues on their own terms, which sometimes developed into self-isolation.⁶⁰ Ben chose his own form of coping that did not involve the assistance of others.

I just struggled with it. There wasn't much of that counseling. The farmers, when the prices were good, their sons would wanna farm. So then they put a loan on their farm to buy another farm. Then they lost everything [and] the farmers shot themselves. There was a lot of farmers shot themselves in them days. There was no such thing as counseling.⁶¹

This withdrawn and personal way of coping was a defining aspect of farmers. Joe recalled how “Oftentimes the only person they tell their troubles to is Jesus and nobody else.”⁶² Sally said she did not know any other ways to deal with the crisis. To her, farmers did what was necessary to survive, and they did not ask for help.

Suicides increased substantially in rural areas during the farm crisis.⁶³ Jerry’s uncle struggled with depression and feelings of being trapped after his income decreased and his wife wanted a divorce and half the farm. “I think he just really felt trapped and nowhere to go and all busted up. I think he was suffering from the farm crisis way more than anything. He didn’t have any money to put the crops in in the spring and he committed suicide in March of ’91.”⁶⁴ This occurred five years after the farm crisis was supposedly over.

As overworked as some people were with trying to supplement income, many had pastimes they regularly attended. These pastimes were their own form of personal mental health care. Ben played cards at the local bar routinely, as well as bowling and fishing—all pastimes that barely cost anything.⁶⁵ Sally used her enjoyment of reading to cope with the stress. She never chose anything serious because it defeated the purpose of her reading to get away. Her husband, Martin would often go out to the shop to tinker on machinery as his form of respite. The stress, however, extended to their children as well.

To relieve the stress we took the kids and we went down to Valley Fair for the day and spent the money. So much was going on and it's like, hell with it. We took the kids and we spent the day down there. Had a good day. We had no control over anything else. We had all the bills and it was what it was. And so I said, well, we worked hard, we deserve it.⁶⁶

At other times they had to face the situation and it created tensions between them. “[Sally] was kinda upset 'cause I was always gone,” Martin recalled. “We couldn't go to graduation parties or whatever was going on in the evening 'cause I worked...that part wasn't so good.”⁶⁷ Redirecting key family efforts from the family farm or business to other income producing attempts, which was usually translated into off farm employment, was a particularly tension filled process.

Blame was another coping mechanism used to justify how farmers ended up in the positions they were in and it was often mixed with anger. Some felt betrayed because they did as the

⁶⁰ Rosenblatt, 141-145.

⁶¹ Ben, interview.

⁶² Joe, interview.

⁶³ Rosenblatt, 107-108.

⁶⁴ Jerry, interview.

⁶⁵ Ben, interview.

⁶⁶ Sally, interview.

⁶⁷ Martin, interview.

government and experts told them to do, but their promises failed to deliver. Abandonment was another feeling, as all the officials farmers once relied on turned away and the government was in denial of the crisis.⁶⁸ Ben felt both. “The bank didn't try to help me. The government didn't do nothing, there was no subsidies in them days...They were just out there stabbing us in the back.”⁶⁹ For Ben, there was nothing he could do to save the things he had lost, nor did he get any of it back.

Jerry's mother suffered with a severe mental disorder, bipolar manic depression, during the crisis and for decades later. “She'd be sitting there on the edge of the bed, sobbing, she just couldn't quit crying. And the problem was she had depression and we really didn't know it at the time.” She had suffered, undiagnosed, all through the 1980s. Another long-term effect of his parents' experiences through the crisis was their divorce in 1991.

A coping mechanism many farmers used to deal with the crisis mentally after it passed, and perhaps during the crisis, was to simply bury the memory of it. Martin admitted he often had the feeling he would lose the farm, to which he quickly added that he did not “even want to remember it.” This shows the long term effects the crisis had on the mental state of the people who went through it. But some people actually felt relief once the situation was over and they could begin building a new life.

In addition to financial balancing and mental health strategies, another tool was personal agency. Sally's story of the bounced checks from the American Feeder Pig Co-op was not something she was going to let go of easily. That was money Sally and her family desperately needed and furthermore, it was rightfully theirs. She wrote to her congressman and filed paperwork with courts in Wisconsin to get some of the money back. Many lawsuits played out in the courts of Wisconsin as the largest creditor, the St. Paul Bank for Cooperatives, demanded they be paid in full which would have left farmers like Sally and Martin with hardly anything. It took years for her to finally see a return on her efforts, but she never was able to fully get back all that was owed to them. It was still better than nothing.⁷⁰

Sally also began talking to neighbors and people at the bank more in the mid-1980s. “People's interests have dropped. They used to have an annual meeting and finally I went, and I said, why are some people paying this much interest? And I said in all these years, we've never missed a payment, and they've always been on time and you've yet to touch our account and change it. No kidding, it did not take long and it started going back down.”⁷¹ This community networking provided Sally with other means to cut expenses for her family. She was able to find out where she could get the cheapest items, how to bargain, and new ways of self-sufficiency.

As the 1980s wore on, Ben could clearly see that he was in danger of losing everything that he had left. He was determined to keep the house though and prevent a farm auction and foreclosure. “I had some pigs and some chickens as well we kept them so we could at least have something to eat. I think there were three semis, I couldn't sell the tractors and I ended up with the torch and cut them up and sold the parts, was the only way I could sell them.”⁷² He made no

⁶⁸ Foley, 105.

⁶⁹ Ben, interview.

⁷⁰ Sally, interview.

⁷¹ Sally, interview.

⁷² Ben, interview.

mention of the bank foreclosure on the house as his son Jerry had, nor the sheriff sale that ensued.

After losing so much of the farm and still deep in debt, Ben sought for a way to support his family with few skills and no job market. In 1985, he decided to attend St. Cloud Technical College on the GI Bill as a former soldier of the Vietnam War. “They paid us to go to school and then plus I had a family so they paid for them too.”⁷³ It was the first time in many years he was receiving a regular paycheck even if it was from the VA. With his newly acquired education, Ben tried to be an over-the-road trucker, “but when you get out you couldn’t find a job to save your hide.” His education finally started showing a return after 1990. “In 1990 I was broke, stone broke. But after that you could get a job driving truck...things got better after 1990.”⁷⁴

Local religious organizations were not well equipped to deal with business failures, but they offered counseling. Many Catholic and Lutheran churches collaborated to create support groups and raise awareness of the rural issues taking place.⁷⁵ Unfortunately, church assistance was not always adequate or empathic. Jerry’s mother sought the counsel of a priest in 1981 when she was pregnant with her fourth child and already struggling financially to care for the other children. “She went to the priest just crying. And she said I don’t know what to do. I got a baby coming and everything’s falling apart, and [the priest] told her just throw another potato in the pot. He goes everything will be fine. She would always tell that story.”⁷⁶

Communities also banded together by seeking survival through unity and community support. In Freeport, Minnesota two of the town’s implement dealers closed in the spring of 1987. This forced those in the area to travel sixty to eighty miles to find equipment and parts, while draining money away from the community as people traveled elsewhere for business. To combat this commerce drain, the community raised \$100,000 to open a new farm center to replace the businesses lost and attract new customers.⁷⁷ For other communities, the closing of businesses, failing of farms, and loss of customers was something they could not fight. “Those are signs that the town is hurting more than people are willing to admit.”⁷⁸ Instead, like many farmers, communities that lacked agency often settled for denial.

The Crisis in the Home: Women and Children

While the farm crisis narrative is traditionally centered on the head of the household and farm, usually a male figure, it was not just a struggle for them—it was for their families as well. The wives and the children had just as much to lose. Having young children in the household during a financial disaster compounded the issue exponentially, because in many instances the farmer was forced to choose between the farm and the family. There was not enough money to fully support both.

During the crisis, many farm couples who were raising young children did not explain the severity of the family’s situation to their children. Parents were acutely aware that they could not provide their children with new clothes and toys were a rarity. Children may not have been

⁷³ Ben, interview.

⁷⁴ Ben, interview.

⁷⁵ Debra Olson, “Churches pitch in to help battle farm crisis woes.” *St. Cloud Times*, May 28, 1985.

⁷⁶ Jerry, interview.

⁷⁷ Mike Nistler, “Merchants, farmers open farm center to boost Freeport.” *St. Cloud Times*, August 3, 1987.

⁷⁸ Kennedy, Mike.

overly aware of the family's financial status if they were too young to know any better, but the parents knew full well what their status was in society: they were in poverty.

Many parents stated they did not think their children noticed much of the family's struggles. Sally did not think it made a significant impact on her children at the time because she assumed they would not have known any different. "I think that kids are just, this is the way it was. I don't know that they noticed a whole lot. Because I think they all do the same thing now is share clothes and pass them on, raise a garden, do their own meat."⁷⁹ It was viewed as an influence on them, but not a traumatic life altering experience, because parents assumed they had very little or no recollection of how times were before the crisis.

When Sally and Martin reflected on the experiences of their children during the crisis, one point both brought up was the holidays, particularly Christmas. "We had quite a few kids, trying to buy Christmas presents, couldn't even hardly do it." Martin didn't really try to explain to his children the financial state he and Sally were in "because we had no money, hardly no money, so you won't get much for Christmas. How do you tell them that?"⁸⁰ Ben simply stated that his children just made the best of it because there was nothing else that could be done to change it.

This lack of communication was not exclusive to the holiday season. Many parents did not talk to their children about the circumstances of the family, believing the children would not fully understand, or should not worry about it; therefore, they did not need to know. Some "family members created barriers by their withdrawal and their sense of individualism and shame."⁸¹ Spouses would fail in their communication with each other as well. However, sometimes the sharing of information could have negative side effects especially with children.⁸² The reactions of worry, concern, and denial were not conducive to children's mental growth, but neither was the absence of parental communication. This was the difficulty of the situation for parents. Although many children were able decipher the rough financial standing of their family anyway.

Even if some parents did not communicate effectively with their children, they still tried their best to provide for the rest of their needs. Health insurance was a struggle for Sally and Martin with their nine children. In the 1980s, they had one child that was sick and needed hospital attention, another needed surgery, and another experienced a farm accident with a tractor saw blade that required medical attention. All of this had to be paid without insurance.⁸³ Many farm families struggled to afford health insurance or simply did not have it if they did not have an off-farm job.

Children in the Farm Crisis

One of the biggest demographic groups directly impacted by the farm crisis was children. Yet, their experiences are often overshadowed by the adults they depended on even though the

⁷⁹ Sally, interview.

⁸⁰ Martin, interview.

⁸¹ Van Hook, 425.

⁸² Van Hook, 428.

⁸³ Martin, interview.

children suffered the same stress as their parents. These hard times demanded more of children than normal and required more sacrifices.⁸⁴

Area schools in central Minnesota like Belgrade, Foley, and St. Cloud experienced drops in school attendance as well as in agricultural programs. Achievements for children in K-12 education dropped significantly.⁸⁵ St. Cloud Technical College's enrollment was so poor in their agricultural classes that they dropped the program entirely in 1986. The young rural adults who made up the bulk of agricultural enrollment were no longer pursuing agricultural careers because the farm crisis had disillusioned many of them, so they believed there was no longer a future in agriculture.⁸⁶

Jerry experienced the farm crisis as a child in a home without a sufficient income for all of the 1980s. In contrast to what many parents thought of their children's experiences, he understood things should have been different for his family. "You know when mom and dad don't have any money to pay the electric bill. I mean you know that things aren't good." Jerry also had the odd experience of having more money in his pocket than his parents at times. "Us kids, we always seemed to be able, when spring came around, to get jobs and have money 'cause mom and dad... It always seemed like things weren't going that great." One instance was when Jerry and his mother were in Little Falls, Minnesota and her car battery died, but she could not afford a new one. "I happen to have \$100 in my billfold. I wasn't very old, maybe 10 or 11 and I gave it to her."⁸⁷ The same situation occurred with school and Jerry's mother told him that he was responsible for buying his own clothes and school supplies because she could not afford it.

The crisis had a profound and lasting effect on Jerry, especially regarding his career choices and education. "When I was growing up I always felt like I gotta get out of here 'cause there's just no future. I could never quite build a dream that was going to make money. I guess as time went on you definitely understand that you better get some education because I seen Dad caught in a loop there where he didn't have any post-secondary education."⁸⁸ Jerry's mother always felt she was cheated out of receiving an education once she married and got into farming. Jerry did not want to go through either of the situations his parents had endured so he attended St. Cloud Technical College to be a mechanic. A few years later, he purchased his own auto shop business in Rice, which he still runs today. He has no interest in farming and none of his siblings tried farming as an occupation either.

Women as Income Supporters

A stereotype that many farm women battled was the image of a homemaker with no skills outside of traditional women's work and child rearing. Although this was never the prescribed role of farm women, it became even less so in the 1980s when the farm income alone soon became too little to support a family and a farm. In many cases, at least one parent had to get employment elsewhere to make up for the shrunken income of farming. A contracted farm income, unfortunately, did nothing to reduce the work and manual labor that went along with it.

⁸⁴ Andrea Stone, "Farm crisis deals blow to young." *St. Cloud Times*, July 16, 1985; Riney-Kehrberg, "Children of the Crisis: Farm Youth in Troubled Times," 13.

⁸⁵ Stone, Andrea.

⁸⁶ Debra Olson, "Ag programs fail enrollment test." *St. Cloud Times*, September 1, 1986.

⁸⁷ Jerry, interview.

⁸⁸ Jerry, interview.

With one spouse working off the farm the other must pick up the slack and women were often the ones to do so in whatever form was necessary.

Off-farm work was sometimes stressful for the women because they were still responsible for the home. Between all of their responsibilities, farm women had little time for the things they enjoyed. Furthermore, many farm women did not receive widespread recognition for the work they did on farms. Sally recalled this feeling of unrecognition from her community. “I was a farmer I did the work...It's different now because most women work away from home. I understand that, but sometimes it's almost like, what do you think we did years ago, nothing? I mean most farm women worked probably harder than people that work a job in town. Because it doesn't quit, its here all the time.”⁸⁹

Jerry's mother worked on and off at Frigidaire in St. Cloud, which was an unpleasant job but necessary for her family. Between the family's lack of money, her job, raising children, and tending to the house she was under more stress than was good for her health.⁹⁰ She experienced a common occurrence for farm women during the crisis which was role overload.⁹¹ The main farm labor tasks routinely done by farm women in Minnesota consisted of errands, bookkeeping, caring for animals, and field work. This demanding workload paired with off farm employment left little time for women to care for themselves. For other women, however, it was a nice change. Sally liked the connections she was able to make through the small day jobs she did, and it was also a chance for her to get away from the worrying for a while. Even though many farm women went to work off the farm, they did not decrease their involvement with farming affairs, particularly in the decision-making process. With women contributing a large percentage of income to the farm, their opinions and thoughts often held more influence during and after the farm crisis than previously. A high level of debt correlated with a higher level of farm women involved in decisions.⁹²

A frustration many farm women felt was the inadequacy of their community's assistance efforts. Farm women were already dissatisfied with their financial situations which severely cut into their leisure time so the lack of community support for farm families was viewed as a betrayal on the part of their neighbors. Farm women are often the ones responsible for leaving the farm to run errands, so they were more attuned to how the community was treating their family. Many felt the community was cutting them off, especially in terms of social support. The main forms of service farm women wanted of their communities were educational and job training, healthcare, and support groups.⁹³

The farm crisis was a family affair. It affected the communities that relied on the small, family-owned businesses and farms and as a result deeply extended itself into the home. The women and children of the crisis experienced the hardships and sacrifices as much as the men because they stood to lose just as much.

⁸⁹ Sally, interview.

⁹⁰ Jerry, interview.

⁹¹ Dr. Sharon Danes, “Minnesota Farm Women: Who Are They and What Do They Do?,” University of Minnesota, (November 1988), 1-3.

⁹² Sharon M. Danes and Kathryn D. Rettig, “Farm Wives’ Business and Household Decision Involvement in Times of Economic Stress,” *Home Economic Research Journal* 21, no. 3 (March 1993): 308-315.

⁹³ Danes, Dr. Sharon, “Minnesota Farm Women,” 6-7.

Conclusion

In 1987 a controversial headline came out proclaiming that “It may be heresy to say this, but the farm crisis has ended.”⁹⁴ The title simultaneously stated its position and the fact that it was not widely accepted in agricultural areas. Many were still in the throes of the crisis and trying to find sources of income. The author, James Gannon, backs up his statement with reports of farm income increasing. However, this was due to large government payouts to farms, not from farmers earning the income through production. The article was a statement that the farm crisis was over, in the sense that the government and general urban public would cease worrying about the crisis. It was now left solely in the hands of the impacted local rural communities to deal with. This was a bellwether signal of the overall decreasing interest in the farm crisis and in rural America in general.

The 1980s farm crisis is a misunderstood event in many aspects. The term farm crisis is a misnomer because it implies that farms were the only sector seriously affected. Therefore, it discounts the struggles of rural residents, business owners, schools, and of farmers and their families. The commonly accepted time period of the farm crisis is from 1981 to 1986. Some also end the crisis earlier in 1985. In either case, the allotted four or five years given to the farm crisis severely discredits those who continued to struggle for years afterward. The crisis started in 1980 and did not show signs of better times until after 1990. They experienced a whole decade of financial struggle and uncertainty versus five years. Such a limited time frame cuts the picture of the farm crisis in half.

Another long-term aspect of the farm crisis scholars do not give much thought to are the mental effects of the crisis which are still present in many of the interviewees. Many stated that they would much rather forget the whole experience. Some interviewees avoided certain questions or stated they do not care to remember. Such trauma was also seen in the children of the crisis. Jerry saw no future for himself in farming and he was impacted by what he saw his father go through with losing the farm and having no education or trade to fall back on when his farm failed. He also remembers the painful and heated discussions between his parents as they struggled to survive.

In Jerry’s opinion, his father Ben never did recover financially or mentally from the farm crisis compared to his position of the late 1970s. For Ben, he was broke till 1990, but things got better after that when he was finally able to land a steady job driving a semi-truck. Ben did not compare his standing in the 1990s to what he had in the late 1970s, but he still entertained a few conjectures. “I don't know what I could have did different. I wouldn't have expanded so much, but that was the deal in them days. You made money, you expanded, but who would have known that Carter would pull that. And you know that the jackass is still alive, that's what I think of him.”⁹⁵

For many, the mental effects are far stronger today than the financial effects, but some feel that after forty years they would have liked to have seen a return for their suffering through the 1980s as was the case with Sally. “I just wish when we did finally have time to make some money, to invest it towards retirement, that the interest is a lot higher than what it is and could

⁹⁴ James Gannon, “It may be heresy to say this, but the farm crisis has ended.” *St. Cloud Times*, May 6, 1987.

⁹⁵ Ben, interview.

get paid back some of [what] we paid in the 80s. We paid such high interest and we've never seen it anywhere.”⁹⁶ These rural communities paid for the farm crisis in more ways than money and that is what many studies on the farm crisis have missed.

The farmers interviewed are all retired now, with the exception of Rupert who is still farming at the age of 65. Sally and Martin want their farm to continue in the name of one of their children, even though Martin still thinks the farm crisis never truly ended. Both Joe and Denis were removed from the financial hardships of the farm crisis, but they too believe that their communities did not see better days till the early 1990s. “When you're living through it, it's hard to put your finger on it. But as you look back, you believe that oh this is kind of what happened.”⁹⁷ Overall, it appears that there is “no clear end to the farm crisis”⁹⁸ but it is safe to say it lasted much longer than commonly believed.

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⁹⁸ Riney-Kehrberg, Pamela. “A Special and Terrible Irony,” 388

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