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# FARM STRESS: ITS ECONOMIC DIMENSION, ITS HUMAN CONSEQUENCES

# INTERIM REPORT OF THE SPECIAL STUDY ON FARM SAFETY AND FARM RELATED HEALTH ISSUES OF THE STANDING SENATE COMMITTEE ON AGRICULTURE AND FORESTRY

JUNE 1993

Chairman The Honourable Eric A. Berntson

Deputy Chairman The Honourable Herbert O. Sparrow

MONDAY, June 21, 1993

The Standing Senate Committee on Agriculture and Forestry has the honour to present its

## **TENTH REPORT**

Your Committee, which was authorized by the Senate on Tuesday, September 22, 1992 to undertake a special study on farm safety and farm related health issues, presents an interim report on "Farm Stress: Its Economic Dimension, Its Human Consequences".

Respectfully submitted,

Eric A. Berntson Chairman

#### MEMBERSHIP

# THE STANDING SENATE COMMITTEE ON AGRICULTURE AND FORESTRY

#### The Honourable Eric A. Berntson, Chairman

The Honourable Herbert O. Sparrow, Deputy Chairman

and

#### The Honourable Senators:

Michael J. Forrestall \*Royce Frith (or Gildas L. Molgat) Len Gustafson Daniel Hays \*Lowell Murray (or John Lynch-Staunton) H. A. Olson Raymond J. Perrault Orville H. Phillips Maurice Riel Eileen Rossiter Mira Spivak

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Greatful recognition is also given to Senator E.W. (Staff) Barootes, former Chairman of the Committee, and Senator james Ross who resigned from the Senate prior to the tabling of this interim report.

#### **ORDER OF REFERENCE**

Extract from the Minutes of proceedings of the Senate of Tuesday, September 22, 1992:

The Honourable Senator Barootes moved, seconded by the Honourable Senator Olson, P.C.:

That the Standing Senate Committee on Agriculture and Forestry be authorized to undertake a special study on farm safety and farm related health issues.

After debate,

The question being put on the motion, it was adopted.

Gordon L. Barnhart

Clerk of the Senate

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# DRAFT INTERIM REPORT OF THE SPECIAL STUDY ON FARM SAFETY AND FARM-RELATED HEALTH ISSUES OF THE STANDING SENATE COMMITTEE ON AGRICULTURE AND FORESTRY

"Farming is one of the most dangerous occupations in Canada. According to Dr. James Dosman, Director of the Centre for Agricultural Medicine at the University of Saskatchewan, more farmers are killed each year than miners; they are just not all in the same place at the same time.

The fatality rate on farms is thought to be higher than in the construction industry, and involves, unfortunately, a proportionately higher percentage of young and elderly people.

Hazards on the farm arise from a number of sources and can result in risk to physical health and even death."

(Senate Debates, 22 September 1992, p. 2097)

With these comments, Senator Barootes, the then-Chairman of the Standing Senate Committee on Agriculture and Forestry, sought the Senate's permission for the Committee to examine farm safety and farm-related health issues.

# FARM STRESS: ITS ECONOMIC DIMENSION, ITS HUMAN CONSEQUENCES

"Often when we talk about sustainable agriculture, it is sustainable in terms of products and economics, not in terms of people. We would like to see attention given to the sustainability of the people in the agricultural community." (13:9)

The Committee recognizes that hazards on the farm are both numerous and varied. Most arise from elements common to all farms, such as machinery operation, the design of farm facilities and chemical use. Exposure to such hazards can result in illness, injury or death for people who live and work on farms.

One important but often overlooked hazard is the stress faced by many farmers and their families. While farm stress emanates from several sources, most witnesses saw unstable and adverse economic conditions as the most significant one in relation to farmers' - 3 -

health and safety. The Committee heard that adverse economic conditions not only cause stress, often leading to occupationally-linked ill-health, but that the conditions also make farmers more susceptible to illness or injury from other hazards.

Thus, adverse economic conditions alone and in combination with other sources of stress such as fluctuating weather, long work hours, lack of information, and isolation are linked to symptoms of mental and physical ill-health. Signs of mental ill-health include depression, inability to concentrate, difficulty making decisions, sleep disturbances, increased alcohol use, reduced productivity and frequent arguments with family and friends. Physical signs include headaches, back pain and fatigue.

In addition, adverse economic conditions influence many choices relevant to the health and safety of farmers. For example, economic conditions affect whether or not machinery having the latest safety devices will be purchased, and how safely that equipment will be used by a farm operator who is inattentive because of fatigue. They affect the decision of whether personal protective equipment will be purchased for the mixing and application of chemicals, and how carefully the applicator, worried about inadequately attended children, concentrates on proper procedures for mixing and use. They affect the timing of the decision to repair or upgrade the ventilation system in an animal barn with air quality problems.

This Interim Report summarizes the information received by the Committee from witnesses who shared their expertise and insights on economic conditions, and on the mental and emotional stress, and their physical consequences, being experienced by many Canadian farmers and their families. The recognition that stress must be considered along with the more common physical, chemical and biological hazards faced by farmers was strongly reinforced during the Committee's hearings.

#### THE ECONOMIC DIMENSION

"(S)tress is very much related to concern about economics,..." (11:9)

The economic conditions in the agricultural industry are a major source of stress for Canadian farmers and their families, and affect almost every facet of farm lives. The stress resulting from adverse economic conditions has been ongoing for some time and continues to exist, with pervasive effects on farm health and safety. It affects the mental, emotional and physical health of farm people, and it affects the decisions in a number of areas pertinent to farm safety, including the purchase and use of personal protective equipment, chemical use on the farm, the purchase of machinery with improved safety devices, beneficial changes to the design of farm facilities, the number of hours worked by the farmer and the farm family, and the intensity of effort required during work hours.

#### A. Adverse Economic Conditions: The Nature and Extent of the Problem

Unstable and adverse economic conditions within the agricultural industry are not new. For a number of years, Canadian farmers have experienced high levels of stress arising from a number of sources, including high input costs, low market returns, uncertain markets and unfavourable weather conditions. These factors have had an impact on income, debt, and asset values in the industry.

# 1. What is the Current State of Farm Finances?

Officials from Agriculture Canada told the Committee that, based on the results of the 1992 Farm Financial Survey, there was a fairly steady decline from 1980 to 1987 in the total value of assets on the average farm, from just over \$500,000 to about \$450,000. Although there have been increases since that time, with the 1991 figure slightly greater than the 1980 figure in nominal terms, in real terms the 1991 level was less than the 1980 level. Certainly, declining asset values are a stress-inducing factor for most Canadians, whether they are urban or rural dwellers.

The stress resulting from declining asset values can be exacerbated if accompanied by increasing debt levels. While debt per farm increased between 1980 and 1983, it has remained fairly constant since that time at just under \$100,000. Further, because debt has been relatively constant, the pattern of net worth per farm has mirrored that of assets, declining from about \$450,000 in 1980 to approximately \$375,000 in 1987, before rising again to its 1980 level of about \$450,000 in 1991. Again, however, with inflation, the 1991 figure was less than the 1980 level.

Percent equity per farm, defined as net worth divided by total assets, has followed a pattern similar to net worth, falling from about 85% in 1980 to approximately 80% in 1987 before rising again to about 82% in 1991.

Clearly, poor economic conditions continue to exist in the agricultural industry, and these conditions often contribute to higher stress levels for those farmers who see their asset values and net worth decline, while their debt remains or increases.

Many witnesses told the Committee of the need for off-farm employment in order to sustain their families during tough economic times. Ms. Nettie Wiebe noted that there has been "a steep decline in prices, especially in the grain sector. This makes it necessary for us to try to augment the family farm income by taking off-farm work, and that in a place where there are fewer and fewer jobs. We are looking more desperately for those fewer jobs." (13:29)

Officials from Agriculture Canada told the Committee that non-farm income has increased significantly since 1987, leading to an increase in total income for the average farm over the 1987 to 1991 period. Non-farm income includes wage and salary income from off-farm work, income from other off-farm businesses, pension income, interest income, and all other income.

For the 52% of Canadian farms with average cash income per family of less than \$50,000, off-farm income is deemed to be important, but for the 36% of farms with average cash income per family totalling less than \$25,000, it is seen as essential. For many of these operators, the main occupation may be off the farm. At the other extreme, net market income is relatively important for the 28% of farm operations with average cash income of at least \$100,000.

The 1992 Farm Finance Survey also revealed that while the financial situation for many farms has improved since 1987, some farms have gone out of business. For example, whereas 5% of farms in 1987 had cash flow (after payment of debt-servicing requirements) of less than \$10,000 and less than 50% equity, this figure had declined to 2% by 1991; officials speculated that some of these farms may have ceased to operate. For operations with low equity (less than 50%) and cash flow in the \$10,000 to \$20,000 range, there was a marginal decrease from 2% of farms in 1987 to 1% in 1991. For those low equity operations with cash flow exceeding \$20,000, there was an slight increase from 5% of farms in 1987 and 1989 to 6% in 1991.

Over time there have also been fewer farms with low (under \$10,000) and intermediate (\$10,000 - \$20,000) cash flow and equity in the 50%-75% range. The proportion of such farms fell from 6% in 1987 to 4% in 1991 for the low cash flow cases and from 4% in 1987 to 3% in 1991 for those farms with intermediate cash flow. Those with cash flow exceeding \$20,000 increased steadily from 10% in 1987 to 14% in 1991.

Changes have also occurred among high equity (greater than 75%) farms. In 1987, 15% of farms had high equity and low cash flow; this figure had declined steadily to 10% by 1991. Similarly, 13% of high equity operations had an intermediate cash flow in 1987, but this figure had declined to 11% by 1991. The percent of farms with high equity and cash flow exceeding \$20,000 rose steadily from 40% of all farms in 1987, to 46% in 1989 and 49% in 1991. Clearly, those farming operations with high equity and significant cash flow will be in a relatively secure financial position.

#### 2. Which Sector Has the Most Stress?

Adverse economic conditions have not been experienced equally by all sectors of the agricultural industry. In fact, at times the differences among them in their average levels of income, debt, and assets have been striking.

Grain farms were under the greatest stress in the 1980s. The results of the 1992 Farm Financial Survey indicate that assets per farm in this sector increased from 1987 to 1989 but in 1991 were virtually unchanged from the 1989 level, at about \$500,000. The Committee learned that, for the most part, the gains were concentrated in eastern Canada and reflected rising land prices. Further, while average debt levels declined slightly between 1987 and 1989, they increased again, reaching almost \$100,000 in 1991. Net worth increased between 1987 and 1989, but declined somewhat from 1989 to 1991; in that year, average net worth was just over \$400,000. Percent equity per farm, at about 80% in 1987, increased to 83.2% in 1989 before declining slightly to almost 82% in 1991.

Asset values on dairy farms, on the other hand, increased substantially and steadily over the 1980 to 1991 period, rising from an average of about \$470,000 to approximately \$750,000. Debt also rose, but not to the same absolute extent, with the result that net worth increased steadily; in 1980, net worth per farm was just under \$400,000, rising to almost \$600,000 in 1991. Percent equity per farm, despite a drop between 1980 and 1983 from

about 82% to just over 78%, has remained relatively constant at 78% since 1989, a figure that is lower than that for all Canadian farms on average. Dairy farms, being a relatively good risk, have tended to have relatively more debt than other farms.

Since 1987, the earliest year for which data are available, the pattern for poultry farms has mirrored that for dairy farms. A steady increase in asset values, with a smaller increase in debt, has led to significant increases in net worth. In 1991, the average poultry farm had assets of just over \$1,000,000, debt of about \$200,000 and net worth of approximately \$800,000; percent equity was 79.3%.

The beef, grain and cash crop farms tend to have relatively more of their cash income from off-farm sources, which reflects, in part, labour demands in different farm sectors. These types of farms do not require daily attention by the farmer and farm family in the same way that a dairy or hog operation does. The Committee also learned that, in 1991, grain, dairy and hog farms received a considerable portion of their income from program payments. Net market income, on the other hand, was important for poultry and, to a lesser extent, dairy operations; it was a relatively small proportion of cash income for cash crop, grain and beef farms. Clearly, there are differences among the various types of operations in the relative importance of these different sources of income. However, it is important to recognize the uncertainty associated with the amount and timing of program payments, the relative scarcity of off-farm employment, the impact of low commodity prices and uncertain markets, and what these mean in terms of the stress experienced by farmers and farm families.

#### B. What Factors Contribute to Hard Economic Times in Agriculture?

Witnesses cited a variety of factors as contributing to the unfavourable economic conditions in the agricultural industry. These included low commodity prices, high input costs, the Canada-United States Trade Agreement, declines in markets, and uncertainty about the outcome of the Uruguay Round. Dr. Nikki Gerrard of the Saskatchewan Mental Health Clinic indicated that "...stressors that produce problems for farmers are the result of the GATT talks, the migration of rural population to urban centres, and the ongoing financial and support program changes." (14:16)

Officials from Agriculture Canada told the Committee that in the 1970s and early 1980s, expectations about the future of the agricultural industry were high; markets were

perceived, by governments and farmers, as steadily growing and income prospects were thought to be good. These expectations influenced asset values and the price people were prepared to pay to enter the industry.

The situation, however, began to alter in the mid- and late-1980s. Changes, both realized and potential, to trading arrangements, with the Canada-United States Free Trade Agreement and the General Agreement on Tariffs and Trade, introduced some uncertainty and made it difficult for people to plan for the future. Market returns in some sectors also declined.

Farm income support and stabilization programs were also amended somewhat during the 1980s and early 1990s. For example, changes were made to the *Western Grain Stabilization Act*, and the Gross Revenue Insurance Plan and the Net Income Stabilization Account were introduced. Further, there was a move toward more tripartite programs, with farmers, provincial governments and the federal government participating in such programs as the Crop Insurance plan. Program changes represent still another source of uncertainty for farmers and their families.

Nevertheless, officials from Agriculture Canada indicated that while the relative degree to which the provincial versus federal governments have supported the agri-food sector has varied over time, the federal government's share exceeds 50% of total expenditures in support of the agricultural industry. As well, they noted that agriculture derives a larger share of total expenditures than its contribution to Canada's Gross Domestic Product, although it varies significantly among the provinces. The problem for producers, however, is that such payments may be uncertain, in their magnitude and in their timing.

# C. Avenues of Change: Farm Debt Review Boards and the Canadian Rural Transition Program

# 1. Farm Debt Review Boards

From its earlier work the Committee was aware of the Farm Debt Review Board process, established on 5 August 1986 to ensure that farm operations in financial difficulty or facing foreclosure have access to an impartial third-party review and possible financing or refinancing. The primary purpose of the voluntary process, available in each province, is to consider the financial affairs of the farmer and facilitate a mutually-acceptable arrangement between the farmer and his or her creditor(s). No agreement can be forced on the parties, although once an agreement is reached and signed by them, it is a legal contract.

The process may also have other benefits. For example, the farmer may begin to realize that he or she is not the first, nor the only, individual to be experiencing financial problems. As well, a Farm Debt Review Board field person makes an assessment and diagnosis of the current financial health of the farm, which may assist the farmer in negotiations with his or her creditor(s) and in assessing the various options for resolving the financial difficulties.

Officials from Agriculture Canada provided the Committee with information about past and current activities by the Farm Debt Review Boards in each province. In the January 1987 to December 1992 period, 19,641 applications were received by the provincial Boards. The number of applications received in each year is variable, falling from 3,843 applications in 1987 to 2,905 in 1989, before rising again to reach 3,664 applications in 1991 and falling to 2,860 in 1992. With the poor harvest conditions in the fall of 1992, a slight increase is anticipated in 1993. Saskatchewan has consistently had the highest proportion of the applications received, at almost 60% of the total; significant numbers of applications have also been made in Ontario, Manitoba and Alberta.

Of the 16,881 applications completed since the program's inception through to 31 December 1992, a mutually-acceptable arrangement was identified in 12,702 or 75.2% of the cases. In 33.4% of these arrangements, debt was restructured, while 26.0% of the cases involved a quit claim and lease back. Other arrangements included disposing of some assets, reaching a satisfactory exit package, rescheduling debt or obtaining off-farm employment. Saskatchewan represented 46.3% of the cases where an arrangement was reached, followed by Ontario, Alberta, and Manitoba, at 13.0%, 12.8% and 12.6%, respectively.

In explaining the 4,179 or 24.8% of cases where no arrangement was possible between the farmer and his or her creditor(s), the reasons included no accommodation between the parties, excessive debt and poor management. Saskatchewan represented 55.2% of the cases where no arrangement was reached, followed by Alberta at 14.0%.

The Committee also learned of Specialized Counselling Assistance Grants, available since 1 April 1988 to Farm Debt Review Board clients for financial, tax and legal counselling, and diagnostic and personal counselling. These Grants are most frequently used for the former purpose prior to signing an agreement with a creditor; clients requiring diagnostic and personal counselling most often access free services provided by governments, and religious and self-help organizations. These Grants are of particular usefulness to those clients contemplating a substantial adjustment to their farming operation, when counselling and advice beyond that provided by the Farm Debt Review Boards may be required to ensure the farmer has adequate knowledge of the implications of alternative choices.

#### 2. The Canadian Rural Transition Program

In an earlier study the Committee examined the Canadian Rural Transition Program, implemented in September 1986 to assist farmers whose financial difficulties force them to leave farming to make the transition into alternative employment and another way of life. It is available to those farmers who leave with, and without, having undergone the Farm Debt Review Board process, although administrators of the Program will accept the farmer's application based on a referral from a Farm Debt Review Board, thereby expediting the process for the farmer.

The Program, financed by Agriculture Canada and delivered by Employment and Immigration Canada, provides various types of counselling and assistance to exiting farmers and their families: personal and job counselling; financial assistance for transition, training, travel, job search, relocation and the establishment of a new, non-farm business; and partial wage reimbursement for employers as an incentive to hire farm family members who have difficulty in obtaining employment. The average cost of the program for an average farm family choosing to exit farming is currently about \$8,700.

Officials from Agriculture Canada told the Committee that, over the 1988 to 1992 period, 3,581 applications were received. There has, however, been a steady decline in the use of this Program, with applications received falling from 1,123 in 1988 to 483 in 1992. Since 1989, Alberta and Saskatchewan have been responsible for the greatest proportions of applications received in each year; together, they have represented at least 45% of the applications received. In 1992, there was an increase in the number of applications in Alberta and in the Atlantic region.

While the witnesses generally felt that farm safety and farm health would be enhanced if the economic conditions in the agricultural industry were to improve, no specific suggestions were made as to how this should occur.

#### THE HUMAN CONSEQUENCES

"...at the present time, the lack of a program for humans in agriculture is the missing link..." (11:25)

For some time now, stories have appeared in newspapers and journals, and on television and radio, detailing the ways in which the mental and emotional health of some farmers and their families is at risk. Certainly, many witnesses told the Committee that the economic conditions within the agricultural industry are having a negative effect on the general health of the farm community. They emphasized that alleviating the stress associated with farming must be a priority. Something must be done to improve the mental and emotional health of Canadian farmers and their families. Sustaining the land is not enough. If truly sustainable agriculture is to be achieved, human sustainability must occur.

As noted earlier, mental and emotional outcomes of stress are themselves contributors to unsafe and unhealthy conditions of work. For example, the inattentiveness that may accompany mental stress may mean that farmers are less careful in following proper procedures in mixing and applying chemicals. It may be a determinant in whether they remember to turn the machine off before trying to fix it. It may put the whole family under pressure, thereby increasing the risk of accidental exposure or injury.

# A. Stressed Farmers and Farm Families: The Nature and Extent of the Problem

#### 1. What Do We Know?

Unfortunately, it is largely by word-of-mouth and coverage in the media that one is able to gain some sense of how prevalent mental and emotional health problems, and their physical effects, are among the Canadian farming population. Insufficient and inadequate data are available on the nature and extent of the stress. Researchers, legislators, and others must rely on anecdotal evidence when attempting to determine research, legislative and service delivery priorities.

The evidence that is available suggests that many farmers and their families are experiencing mental and emotional stress, as manifested, in part, by suicide. Dr. Gerrard told the Committee of research that revealed an incidence of suicide among Alberta farmers that exceeded twice the provincial rate. (14:8) The Committee also learned that suicides may be

"staged" to resemble accidents. (14:9)

Further, other mental, emotional and physical manifestations of stress include: cardiovascular problems, digestive problems, chronic fatigue, headache, backache, difficulties in concentrating, forgetfulness, loss of temper, emotional outbursts, inability to relax, mental confusion, depression, anxiety, insomnia and other sleep disorders, marital breakdown and other relationship problems, family violence, and substance abuse. Dr. Gerrard indicated that rural physicians in Saskatchewan estimate that 80% of patient visits are due to stress-related illnesses. (14:7)

Ms. Raymonde Chartrand of the Fédération des agricultrices du Québec talked to the Committee about how economic worries create an endless series of health-related problems for farmers. The anxiety produced by financial concerns leads to the fear of not getting the work done. This in turn creates pressure to finish just one more field or one more job: "Consequently, fatigue occurs. Danger increases as well. Health and safety risks arise. Farmers do not take all the proper precautions. Being in a hurry, they fear that lapse in attention that may have drastic consequences. Other symptoms appear: sleeplessness despite fatigue, the continuation of daytime activities during the night, the use of medication either to sleep or to be able to work during the day." (13:18)

Farm accidents and fatalities may result when farmers are distracted, confused, less alert or preoccupied with pain. Committee members heard that, particularly during busy periods of farm work, such as calving, seeding and harvesting, farmers tend to be in a hurry and, on occasion, to cut corners. As acknowledged by Mr. Carl Palmer of the National Steering Committee of Farmers with Disabilities of the Canadian Paraplegic Association, "...at haying time, you are running against the weather." (12:17) At these times, farmers and their families work long hours and sometimes engage less experienced people to help, thereby increasing the risk of an accidental injury or exposure.

While it is usually the adult members of the farm community who are the focus of attempts to understand and address farm stress, adolescents and young children are also affected. Dr. Gerrard related the following observation to the Committee: "Whereas teenage girls used to talk about boys, now they talk about their parents' farm stress." (14:9) Dr. Gerrard often counsels rural school children aged 11 to 18 years when their parents and teachers have observed their preoccupation with their parents' suffering from farm stress. (14:9) Ms. Donna Lunn of the Canadian Farm Women's Network also shared stories that illustrate how devastating the crisis is for children. For example, she told the Committee that "(a) farmer brought his eight-year-old son to the bank with him because his wife was working off the farm and he had no access to child care. The child was given a piece of paper and a pencil to amuse himself while the adults were discussing an operating loan. ... Among the names of family members, a smiling sun and flowers, we see numbers. From an eight-year-old one might expect to see double-digit numbers, but in this case there were four-digit numbers. He was not counting apples, but dollars. On another portion of the paper he had written thousands of dollars with Xs through them, presumably as the banker was saying 'no'." (13:11)

Another story concerned the child's letter to Santa Claus that read: "Dear Santa, I do not wish for anything this year except health and happiness, and please, Santa, don't let them take our farm." (13:11) Clearly, the adverse economic conditions in the industry, the mental and emotional stresses of farmers and their spouses, and the physical manifestations of that stress, are having profound and disturbing effects on farm children.

The differences between rural and urban areas in availability and access to services, both at the time of injury and afterward, are an additional source of anxiety. Dr. Dosman told the Committee that there is "a widening gap in diagnostic and preventive health services and in family support services between rural and city dwellers." (11:12) Rural areas are relatively less likely to be close to a major tertiary care hospital, thereby delaying any medical response to an injury and increasing the possibility of complications. In addition, there may be less access in terms of rehabilitation, occupational therapy, prosthetic, support, counselling and other services.

# 2. Extra Stresses for Some Groups: Disabled Farmers, Farm Women and Parents Without Child Care

#### a. Disabled Farmers

Representatives of the National Steering Committee of Farmers with Disabilities of the Canadian Paraplegic Association spoke to the Committee about some of the particular pressures and risks experienced by disabled farmers.

The National Steering Committee noted that disabled farmers can pursue gainful and fulfilling employment on their farms. According to its mission statement, farming is "a viable and realistic occupational goal for persons with disabilities and their families." (12:8) Nevertheless, a disability adds more strain to what is already a stressful situation. In addition to the mental, emotional and physical stresses experienced by all farmers and farm families, when a disability occurs the economic viability of the farm may be affected due to the added costs of lifestyle, farm system and equipment modifications for the disabled person.

Prolonged, or perhaps lifetime, periods of hospitalization and/or rehabilitation, and the ongoing physical demands of a disability, may require that the size of the farming operation be decreased. Ultimately, such an action could lead to decreased farm receipts and an increased need for off-farm employment by family members. Further, it might be more difficult to finance some of the accommodation, equipment and other changes that are needed if the disabled farmer chooses to remain on the farm.

Concerning these required changes to machinery and farm facilities (including the family home), Mr. Palmer told the Committee that "...whatever the nature of the disability, there have to be a lot of changes made in order to keep on farming." (12:10) Ms. Patricia Harrison of the National Steering Committee noted that the cost of machinery modifications may be high, involving expenditures "up to \$18,000." (12:8) Further changes are associated with modifications to the home, such as wheelchair ramps and installing hand controls on equipment for those with no, or limited use of their legs, and changing doorknobs for those who may have lost the use of their hands.

Another concern is the risk of further injury following the initial disabling injury. For example, Mr. Palmer told the Committee: "Because I have continued to farm after having lost my legs, other things have happened. For example, I lost the end of one finger and I broke a wrist and now have arthritis in it. Things like that happen because of having to do things differently." (12:11) Aging is a related concern. Ms. Harrison noted that "farmers are finding it very difficult, 20 years post injury, to be as physical as they have to be." (12:12) As farm activities become more difficult to perform, disabled farmers may have to rely on technology to a greater extent, as pointed out by Mr. Murray Bedel of the National Steering Committee when he told the Committee: "...as I get older, I have to rely a little more on technology." (12:13)

If the injury requires hospitalization, family members may be called upon to perform relatively unfamiliar farm tasks, perhaps with unfamiliar machinery. The result is that these family members, often young adolescents or older relatives, may then be at increased risk of illness, injury or death. For example, Mr. Palmer noted that "...the children do not have the judgment of speed or how close to get to the side of a ditch; how much it will take to rollover a tractor; or how close to come when you are working around trees with your cutter boards and equipment, et cetera." (12:17) For the disabled farmer, the added risks placed on his or her family may add further stress.

When a disability does occur, peer counselling by disabled farmers and their family members is important in helping the newly-disabled farmer and his or her family to make an informed choice as to whether and how to keep farming. As Mr. Bedel told the Committee: "when I was injured, the first stress was caused by thinking about whether or not farming was even an option for me." (12:9)

Such counselling should involve all family members. When a disability occurs, the entire farm family must learn how to cope with that disability, and the coping may begin very shortly after the injury occurs and continue for months, years, or a lifetime. As explained by Mr. Palmer: "(t)he pain is not only on the day of the accident. It goes on. After an accident, the pain goes on for the rest of one's life." (12:19)

#### b. Farm Women

According to the 1991 Census, more than 25% of the 390,870 farm operators in that year were women. Approximately 10% ran the farm themselves as individual operators, which for many would lead to significant stress. Clearly, farm women are important contributors to the agricultural community, and the particular stresses that they may encounter must be recognized.

Farm women may face the stressors generally experienced by farm men including economic stressors, the environmental hazards on the farm, erratic work schedules and relationship problems - plus others that are relatively unique and are often related to their role within the family.

For example, farm women often have a double or triple workload. Ms. Nettie Wiebe of the National Farmers' Union told the Committee that "(o)n average (farm women) do between 95 and 103 hours of work per week. Some of (the farm women) who have children and, hence, a higher domestic and child care load, do many more hours of work a week than that." (13:28) Often, farm women work on the farm, off the farm and in the home. Clearly, the quantity of work one is expected to perform can lead to stress, and many hours spent doing work may lead to reduced leisure time and fatigue which, in turn, may exacerbate stress.

As well, farm women's lack of status within the agricultural industry, whether real or perceived, may be another source of stress for them. Ms. Wiebe also related to the Committee a comment made to her by one farm woman in a debt crisis: "We farmed for several decades and then, when things went badly, it was his farm, our debt and my fault." (13:32) As well, farm women often perceive themselves as unable to influence the actions and views of others. For farm women, this lack of interpersonal power may be manifested in decisions being made by others, often their spouse, without their knowledge or their input. For many, this lack of status, and lack of recognition by others - including bankers, their spouse, sales representatives and the community - of their partnership in the farm enterprise, is causing stress.

For Canadians, whether rural or urban dwellers, the ultimate result of stress may be increased family confrontation that can lead to severe conflict and even abusive interpersonal relationships. However, family violence may be a particular concern for farm women due to the lack of shelters in rural areas for abused women and children. As Ms. Lunn related to the Committee: "there is one shelter in my entire county which is in the city. ... Women who live in one end of my county are accessing a neighbouring county's shelter because we do not have that facility for them." (13:42) As a result, family members may find themselves remaining in an abusive environment simply because they feel that they have nowhere else to go.

#### c. Parents Without Child Care

The desperate need of many farm parents for appropriate, accessible, affordable child care arrangements was raised by several witnesses. While the need for child care is not limited to the farming community, some aspects of the farming environment may lead to increased risks for children who are not in child care. The lack of child care services, not only for off-farm employment but also for particular seasonal periods on the farm, is another source of stress for all farm parents, particularly farm women. As a result, rural child care requirements may differ from those in urban areas.

When child care services are unavailable, parents may take children with them as they perform farm work, allowing children to play in an adjacent area or taking them on machinery with them. In either case, children are exposed to potential risks, as are parents who may be less attentive to their work due to the constant supervision of children nearby. Alternatively, parents may leave children in the house unattended while they perform farm work, thereby also exposing children to potential risks, although of a different nature.

The Rural Child Care Survey, conducted by the Federated Women's Institutes in Canada in 1989, found that in situations where needed child care services were not available, 40% of children under the age of ten were left in "unsatisfactory circumstances." In other homes, 38% of young children were left in the care of neighbours or nearby relatives, where parents generally felt that their children were receiving good, if not excellent, care. Further, while 18% of children were occasionally left in the care of older siblings, 50% of parents did not feel comfortable with this arrangement. Finally, drop-in centres and before-and-after school programs were also rare, with less than 20% of survey respondents having access to either of these services.

Distance is a major factor for farm parents. When acceptable child care is available, it can be many miles away. One-half of survey respondents travelled more than 15 kilometres to reach suitable child care services. This additional travelling time significantly extends the duration of the work day, creating hardship for parents and the children who must rise earlier, get home later, and spend more time travelling and ultimately less time together. Feelings of guilt and inadequacy may also result for the parents.

Some parents have developed innovative solutions to their child care problems. Ms. Jacquie Linde of the Federated Women's Institutes of Canada provided the Committee with the following anecdote. "One mother devised a special whistle communication system that her children can use while she is out tending crops or farm animals. The children signal to her with a shrill metal whistle that is audible for great distances from the farm house. This is not a perfect system, but it is more reassuring for both the mother and her children than extended periods of silence." (13:27)

Although all provinces have some licensed child care spaces, these may be insufficient to meet the needs of rural families. However, even if spaces are available, some families find the cost to be prohibitive or the distance so great as to be inaccessible. Further, many families may have seasonal needs for child care, and facilities may be unable or reluctant to provide child care services on such a periodic basis.

The importance of ensuring that farm parents do not need to take their children to their workplace, whether the barn or the field, in the same way that urban dwellers do not, was made clear by Ms. Chartrand. She told the Committee: "I don't think that a doctor who is going to do an operation at a hospital is going to have his two-year-old playing between his legs while he operates." (13:45,46) For the safety of farm children, and the safety and peace of mind of their parents, affordable, accessible, flexible child care in rural areas is seen as an urgent need.

## B. What Factors Contribute to Stressed Farmers and Farm Families?

As discussed earlier, there are many factors contributing to mental and emotional health problems among Canadian farmers and their families. The most stress is created by those factors that the farmer and his or her family cannot control, and those that last a long period of time.

Many of the factors causing mental and emotional stress are viewed as uncontrollable, and include the weather, disease or pests, commodity prices, input costs, equipment failure, media portrayal of the agricultural industry, government policies and the lack of adequate, affordable, accessible child care.

Other sources of stress, over which farmers and their families may have limited, if not total, control include the migration of families from rural areas to urban centres, deciding which crops to produce, meetings with creditors and hours of work. These factors, although controllable to some extent, may still be stress-inducing. Farmers have considerable anxiety about unexpected events that might limit their ability to control their work. As Ms. Chartrand observed: "...farmers fear work stoppages, the inability to do their work. Given the extent of the tasks that must be done on a farm, of the amount of work they must do and of the many types of knowledge needed for a farm to operate, which make farmers virtually irreplaceable, work stoppages are perceived as catastrophic." (13:19)

Finally, inadequate access to health services can also contribute to mental and emotional stress. Farm families may be geographically isolated from not only medical facilities - 19 -

to provide acute care, but also from service providers who can provide preventive health care. This inability to access needed services can affect the physical and mental health of all. Dr. Dosman told the Committee of how his organization "conducted a study on farm stress that...led to an enhanced recognition of the problem but certainly...left everyone frustrated with ways and means of assisting these large numbers of families scattered over a very wide area." (11:10)

#### C. Paths for the Future: Current and Proposed Solutions

Many witnesses offered the Committee suggestions on what future actions might be taken to limit the effects of mental and emotional stress. While prevention was seen as the best solution, given the uncontrollable nature of many of the sources of stress, total elimination was not viewed as possible. As noted by Dr. Gerrard, "farm stress and the accompanying symptoms and ramifications, such as accidents and health care costs and loss of life - physically and morally - can be addressed and minimized. You will never eliminate farm stress, but you can manage some of its symptoms." (14:17)

#### 1. Education

Effective educational programs are seen as one way to reduce the levels of stress and their effects for farm families. Education about stress should be targeted at farm operators, farm spouses, farm children and others playing a role in the agricultural industry. The connection of stress with adverse effects on general health and its relation to other hazards on the farm was deemed to be a vital message. Although such initiatives are unlikely to result in improved economic conditions, they could lead to greater care being taken in the use of machinery, the application of chemicals and the design of farm facilities.

The better trained and more informed farmers and their family members are about ways to deal with stress, the more likely it is that some of the health problems aggravated by uncertainty about the economic conditions will be alleviated. Further, education and training may lead to greater care in performing certain practices and procedures on the farm. Then, if the farmer is inattentive, his or her skills based on that education and training may help in avoiding illness, injury or death.

Children, farm women and farmers with disabilities are some of the groups within the general farm community seen as benefitting from targeted educational programs. In relation to children, Ms. Harrison pointed out that "...they are the ones who often remind mom and dad that you do not do that and to be careful. ... With that kind of focus, hopefully they will grow up into safe adults when they are working in the farm areas." (12:18) In Saskatchewan, training courses are being delivered to farm women, training them, for example, in the operation of machinery, so that if a family member has an accident, they will know how to shut the machinery off. For disabled farmers, education is needed as a means of preventing further illnesses, injuries and fatalities.

Various educational initiatives were mentioned by witnesses who also noted that financial constraints threaten the continuity of current endeavours and the possibility of developing future programs. The Agricultural Health and Safety Network in Saskatchewan was cited as one example of efforts to reach farmers with preventive programs and information.

The National Farm Safety Week that occurs annually in July was also mentioned as a useful endeavour. Mr. Palmer noted that "(i)t is a shame that it only takes place once a year." (12:17) He pointed out the need for farm safety information to be disseminated throughout the year, and through a variety of mediums including documentaries, newspaper articles, radio shows and pamphlets. He suggested that Country Canada, an agriculture program viewed by many farmers, could include a short segment - at the beginning, middle or end of the program - about farm safety. (12:17,18)

#### 2. Counselling

Witnesses recognized that controlling or limiting stress and its consequences will take more than education. Peer counselling - talking to those who are also experiencing similar conditions, whether family, friends or neighbours - is seen as invaluable. Through self-help, discussion or community support groups, meetings with peers who are having similar experiences serve as an indication that a particular problem or concern is not unique. This realization that individual perceptions are shared realities may reduce anxiety levels as the concern becomes, in some sense, "normalized."

Farmers have a great reluctance to identify themselves publicly as needing help or having difficulties. They do not want to admit personal weakness or vulnerability. As noted by Dr. Gerrard, "(t)here is a lot of denial out there. The story goes that a farm family will sell cattle to go to Hawaii just so their neighbours will not suspect they are in trouble. People go Peer counselling is based on the belief that sharing a concern or problem with peers often leads to a solution as a greater number of individuals think about, and provide personal insights into, the possible solutions for particular problems. Farmers need to relate to farmers who share their daily experience. As stated by Ms. Lunn, "(t)he phrase 'spring is coming' has a very different meaning to a farming person that to an urban person." (13:42) For the latter, it may signal the prelude to summer, while for the former it may lead to thoughts of cash flow, crop projections, or meetings with the banker. It was emphasized that: "Collectively, farmers are able to find original solutions to help themselves cope with the intense stress they must live with daily." (13:23)

For groups within the farm community who have special needs, peer counselling is particularly important. Disabled farmers and their families need a forum for sharing ideas on equipment and facility modification, as well as for providing support and encouragement. Parents with dependent children need assistance to compare experiences on finding services and on feelings of guilt and inadequacy. Farm women need confirmation that they are an integral part of the farm community.

Community-based services were advocated by witnesses. The idea is to provide farm families with access to support networks within their community, rather than to require them to travel vast distances to access services in a traditional clinic environment with which they may be less comfortable. Dr. Gerrard commented that "(i)n part due to vast geographical distances, the focus of efforts must be away from a one-on-one type to service to something that communities and people can do for themselves." (14:10)

One model that incorporates this approach is the Rural Quality of Life Program, a mental health program in Saskatchewan that addresses stress symptoms and stressors using a community development approach based on grass roots organizing, community ownership and empowerment. According to Dr. Gerrard, the aim is to "give people the skills to eat for a lifetime, rather than an intervention that will feed them for a day." (14:10) The four main objectives or components of the program are on-site education (including workshops, courses and presentations), group facilitation (including leading self-help and community discussion groups), community organizing (including coalition-building, organizing self-help groups, and establishing telephone crisis lines and shelters) and a resource base (including video and audio tapes, pamphlets and manuals, as well as acting as the end-of-phone support for front-line volunteers).

Anecdotal evidence suggests that this program has been successful, with visits to physicians and other mental health professionals having decreased as a result of the program.

#### 3. Research

Research was identified by some witnesses as a priority for the future. For example, a need was identified for research focusing on the relation of stress to farm accidents, and on stressors as they relate to the changing context of farming in Canada. Further knowledge is also needed about various farm stress programs and their effectiveness, and gender-specific research should be undertaken. The Centre for Agricultural Medicine at the University of Saskatchewan was identified by some witnesses as the ideal agency to coordinate such research.

#### 4. Federal Support

Enhanced federal support was also recommended by witnesses. This support could take the form of a Department of Human Services within such agencies as the Farm Credit Corporation to oversee the needs of clients and staff in relation to farm stress. Such an initiative might be of benefit to clients of these agencies and to the employees whose actions increase the stress level of farmers. Departmental activities could include education and skills training for field officers in such areas as communication, assessing and dealing with crisis situations, and handling stress.

Federal support could also be given to a collaborative clearinghouse or central repository, within Agriculture Canada, for programs, research and support services related to farm stress.

#### 5. Child Care

The provision of child care services was identified as a solution for some of the stress endured by farm families. The results of the 1989 Rural Child Care Survey conducted by the Federated Women's Institutes of Canada indicated that the lack of child care facilities was a major concern, whether women worked off the farm, on the farm or in the home.

Given the hours of work and the seasonal nature of farm work, central child care facilities with inflexible schedules do not meet the needs of parents with children. Innovative schemes, such as central child care registries and portable facilities, were recommended by survey respondents, as was income support for families to enable parents to stay at home with their young children, if they wish. Of the survey respondents, more than 60% indicated that they would prefer to remain at home and care for their own children if they could afford to do so.

#### FARM STRESS EQUALS PEOPLE STRESS

The Committee sees the concept of human sustainability in agriculture as significant. People are the cornerstone of any sustainable development in agriculture and the health of these people must be preserved. The present levels of stress reported by farm communities is unacceptable. The recognition that stress creates ill-health and contributes to injury, accidental death and illness makes it a serious concern of national significance.

Efforts to reduce farm stress require the attention of many segments of Canadian society. Farmers and their families can take the lead in acknowledging and articulating its effects. Educators, researchers, service providers and legislators can direct public policy to areas of particular concern and to ways the stress can be alleviated. The health of our farms and the health of our farmers are bound together, and both are sustainable.

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