



Family business perspectives and stress in two-generation farm and ranch families  
by Claudia Mattheis

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in  
Home Economics

Montana State University

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**Abstract:**

Agriculture is an important economical resource to this nation and to many states such as Montana. During the past decade farmers and ranchers have faced numerous economic, environmental, and familial stressors. Many family farms and ranches have failed. One of the biggest reasons for their failure was the unsuccessful attempts at transferring the farm to the succeeding generation. This study examined the relationship between family/business perspectives and stress in two-generation farm and ranch families. Family/business perspectives were comprised of the variables of family cohesion, family expressiveness, and perception of how well the business was working. The later variable was comprised of the three sub-variables of how well the business arrangement was working, concern about the business, and perception of how much other family members pull their own weight in the family business.

It was hypothesized that family/business perspectives are negatively related to perceived stress levels for both the retiring and receiving generations. Correlation coefficients and step-wise regression analyses were utilized to test the hypothesis. The results generally indicated that family business perspectives affect stress in two-generation farm and ranch families. While few generational differences were found, there were an number of differences by family position. Interpretations of these differences are suggested.

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IN TWO-GENERATION FARM AND RANCH FAMILIES

by

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This thesis has been read by each member of the thesis committee and has been found to be satisfactory regarding content, English usage, format, citations, bibliographic style, and consistency, and is ready for submission to the College of Graduate Studies.

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Date 4/22/93

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## ABSTRACT

Agriculture is an important economical resource to this nation and to many states such as Montana. During the past decade farmers and ranchers have faced numerous economic, environmental, and familial stressors. Many family farms and ranches have failed. One of the biggest reasons for their failure was the unsuccessful attempts at transferring the farm to the succeeding generation. This study examined the relationship between family/business perspectives and stress in two-generation farm and ranch families. Family/business perspectives were comprised of the variables of family cohesion, family expressiveness, and perception of how well the business was working. The later variable was comprised of the three sub-variables of how well the business arrangement was working, concern about the business, and perception of how much other family members pull their own weight in the family business. It was hypothesized that family/business perspectives are negatively related to perceived stress levels for both the retiring and receiving generations. Correlation coefficients and step-wise regression analyses were utilized to test the hypothesis. The results generally indicated that family business perspectives affect stress in two-generation farm and ranch families. While few generational differences were found, there were an number of differences by family position. Interpretations of these differences are suggested.

## CHAPTER 1

## INTRODUCTION

This study is about the impact that family/business perspectives have on the perceived stress levels of family members of two-generation farm families. This study pertains to two-generation farm/ranch families during a time of the life-cycle in which the retirement/transfer process is taking place. The retiring generation is considering, or in the process of retirement and/or transferring the farm business to the receiving generation. Concurrently, the receiving generation is considering, or in the process of, taking over their parents farm or ranch business. This transitional period is often problematic and stressful for these families as they attempt the goal of transferring the farm/ranch business.

Family/business perspectives, i.e., how family members define their overall family business situation, are hypothesized as affecting commitment of family members to goals of their family business (Weigel & Ballard-Reisch, 1991). In this study, family/business perspectives, used interchangeably with business/family perspectives, are comprised of the variables of cohesion, expressiveness, and perceptions of how well the business is working. This

study will look at how family/business perspectives are related to stress levels of the retiring and receiving generations.

Family owned businesses are an integral part of the United States economy. According to national estimates, approximately 90% of businesses in this country are family owned and operated, contributing to approximately 40% of the Gross National Product (Rosenblatt, 1985). Since most parents want to pass the business on to their children (Bratton & Berkowitz, 1976; Hedlund & Berkowitz, 1979) the process of transferring the enterprise from the retiring to the receiving generation is particularly significant.

One type of family-owned businesses that has recently been given greater attention is that of farming and ranching. United States farmers and ranchers make significant contributions to the portentous worldwide agriculture market. Agriculture is important to the economic well-being of this nation and to many rural states. In fact, it is the largest industry in states such as Montana. In Montana, agriculture contributed 2.1 billion dollars to the state's economy during 1990 (Montana Agricultural Statistics, 1991). Thus, the contribution of the farm and ranch sector is vital to our society. However, during the past decade many farmers and ranchers have had to struggle to maintain their family farms as they faced economic, environmental, and familial stressors.

Two-generation farm and ranch family businesses face various stressors inherent in the dynamics of combining family and business such as role confusion, power struggles, and boundary issues. How this combination of stressors influences the stress levels of the generations is beginning to be fleshed out (Keating & Little, 1991; Keating & Munro, 1989; Marotz-Baden, 1988; Marotz-Baden & Mattheis, 1992; Rosenblatt & Albert, 1990; Weigel & Weigel, 1987; Wilson, Marotz-Baden, & Holloway, 1991).

Transferring the business to the succeeding generation is an additional stressor experienced by many farm and ranch families (Jonovic & Messick, 1986; Marotz-Baden, Keating, & Munro, 1993). It is a process that is often difficult to accomplish. The success rate of such transfers is estimated at approximately 30% into the second generation (Beckhard & Dryer, 1983) and 13% into the third generation (Ward, 1987). It is suspected that these rates are somewhat higher for farm and ranch families. Because the mean age of farmers is over 51 (Kendall, 1988) the transfer issue is especially relevant to them as they will probably be contemplating retirement at some point during the next 15 years. The outcomes of intergenerational transfers are important because they may influence the next farming generation, the economy of the farm family, and the coherence or unity within the farm family (Boehlje, 1973, Russell, Griffin, Flinchbaugh, Martin, & Atilano, 1985,

Weigel, Weigel, & Blundall, 1987, cited in Keating & Munro, 1989).

Farmers and ranchers have very little experience with the process of transferring the farm from one generation to the next. They may be the recipient generation at some point and the transferring generation at another. In addition, the familial, financial and legal issues involved in transferring a business from one generation to the next are often complex and difficult for farm families to understand (Anderson & Rosenblatt, 1985). This is true for both retiring and receiving generations, partially because of their lack of experience and partially because of the potential relationship stressors between the generations (Magnuson-Martinson & Bauer, 1986). Considering the above circumstances, it is likely that the transfer process will be confusing and stressful for many farm families.

In order to develop programs which would help farmers successfully transfer their businesses to the succeeding generation it is imperative that certain aspects of the process be understood more completely. Although recent studies have focused on the transfer process, much more information about the struggles faced by both the receiving and retiring generations and their coping behaviors is needed. Understanding the nature of family/business perspectives that develop within two-generation farm and ranch families may provide valuable insight and needed

information concerning the transfer process. Such information would be useful for educational purposes such as potential intervention strategies for assisting farm and ranch families. This information would also contribute to a growing body of intergenerational farm/ranch transfer research.

The present study posits that one possible reason for stress is that family/business perspectives affect the stress levels of the generations. In turn, stress levels may impact subsequent commitment to goals of the business, including that of the retiring generation transferring the business to the receiving generation.

Families and businesses can both be conceptualized as systems. When two-generation farm families work together the following basic systems are present: (1) the retiring generation, defined in this research as parents age 50, or older, who own, and/or operate, a farm or ranch business, and are facing, or engaged in, the probable retirement/asset transfer process, involving transference of the business to one or more of their adult children; (2) the receiving generation defined as adult children, over 18 years of age, and his/her spouse, who are identified by the retiring generation as being most involved in the farm/ranch enterprise, and are facing, or currently involved in, the probable retirement/asset transfer

process; and (3) the intergenerational farm family business.

Inherent within these three systems are complex interaction processes which result in the formation of family/business perspectives. Such perspectives represent the overall views or perceptions that family members have of their family and business situations. Weigel and Ballard-Reisch (1991) suggest that such perspectives are negatively related to stress levels in intergenerational family businesses and may ultimately affect commitment to business goals.

In the present study the family/business perspective is defined as the overall positive or negative views that family members have about the current intergenerational family business situation (Weigel et al, 1991) and consists of perceptions of family cohesion, family expressiveness, and how well the family business is working. The purpose of this study is to look at the relationships between stress levels of two-generation farm and ranch families and the three components of the family/business perspective: (1) family cohesion, (2) family expressiveness, and (3) perceptions of how well the business is working.

### Conceptual Framework

Social exchange theory is utilized in this thesis as the theoretical foundation to help explain the impact that family/business perspectives have on the interactional dynamics of two-generation farm/ranch families. Social exchange theory posits a process in which people make situational decisions based on the rewards, costs, and subsequent outcomes involved (Nye, 1979, Sabatelli, 1988, Thibaut & Kelly, 1959, cited in Ballard-Reisch & Weigel, 1991). Outcomes are viewed in the context of what can be realistically expected. As long as outcomes are consistently greater than expectations, individual family members are satisfied. When outcomes are less than what was expected, dissatisfaction occurs (Homans, 1974, Marstan & Hecht, 1988, Sabetelli, 1984, cited in Ballard-Reisch & Weigel, 1991). The social exchange perspective posits that people will remain in situations as long as the rewards are greater than the costs and the outcomes are better than the perceived alternatives (Nye, 1979, Sabetelli, 1988, Thibaut & Kelly, 1959, cited in Ballard-Reisch & Weigel, 1991).

Ballard-Reisch and Weigel (1991) developed a sequential, four stage, Interaction-Based Model of Social Exchange based on intergenerational farm/ranch family interactions. The four stages of the model are: 1) member resources, dependencies and alternatives; 2) social

exchange driven interaction; 3) outcomes of social exchange; and 4) system maintenance/change feedback loops.

Social exchange driven interactions are based on the underlying individual resources/capabilities members bring to the family business, dependencies that develop according to the degree to which members are committed to accomplishing the goal of maintaining the family farm, and possible alternatives which may exist outside that two-generation farming enterprise. Some possible resources/capabilities brought into the family business are creativity, communication skills, business acumen and previous experience. A key assumption in their model is that dependencies between members of the family develop according to the extent that the various members are committed to the goals of the business. Thus, as members become more committed to the business, they also become more dependent upon each other. (Weigel & Ballard-Reisch, 1991).

These social exchange driven interactions are also affected by alternatives available to family members. Alternatives may become important if members are not satisfied with their situations. Resources, dependencies, and alternatives form the basis from which outcomes of the social exchange driven interaction process emerge.

Two prominent outcomes, according to Weigel and Ballard-Reisch (1991), are the negotiation of roles and power currencies. Well defined roles tend to reduce

confusion and stress. "Power currencies are the sources of power or capacities members can use to increase their chances of exerting control in a specific situation" (Hocker & Wilmot, 1985, cited in Weigel & Ballard-Reisch, 1991, p. 12). Satisfaction with the social exchange process and the outcomes of roles and power currencies form the basis for the next outcome of the model.

The final outcome of the above interaction-based model is what Weigel & Ballard-Reisch (1991) call the business/family perspective. The family/business perspective evolves according to overall positive or negative views individual family members acquire concerning certain factors, such as stress and cohesion, present within the intergenerational farm/ranch family business. Such perspectives, based on current family/business situations, are influenced by the positive or negative valence attributed to the views and the importance of the situation. Family/business perspectives impact the family business system and may ultimately affect commitment to the goals of the business. This can lead to system maintenance or change. The more congruence there is "...between an individual's business/family perspective and his/her commitment to the family business, the more likely the individual will be to engage in communication aimed at maintaining the current situation" (Weigel & Ballard-Reisch, 1991, p. 17). If there are discrepancies between

family/business perspectives and goal commitment then individuals will attempt to change the system through goal reassessment, modification, abandonment, or withdrawal (Weigel & Ballard-Reisch, 1991).

Weigel and Ballard-Reisch (1991) first suggest that current stress levels are an important component of the family/business perspective. On the same page however, the authors state that "Stress levels are negatively related to the family/business perspective". One instance includes stress as being within the family/business perspective. The other suggests that stress is outside of the family/business perspectives.

The present study utilizes the second conceptualization and hypothesizes that the family/business perspective impacts upon the perceived stress levels of the intergenerational family members. This relationship is conceptualized in Figure 1. As this model suggests, stress may affect the congruence between family business perspectives and goal commitment, which could ultimately influence the family's success in accomplishing the goal of transferring the farm from the older to the younger generation. Ballard-Reisch and Weigel's (1991) Interaction-Based Model of Social Exchange was utilized in the present study because it is a helpful framework for understanding how two-generation farm family interactions can affect commitment to goals of the family business.

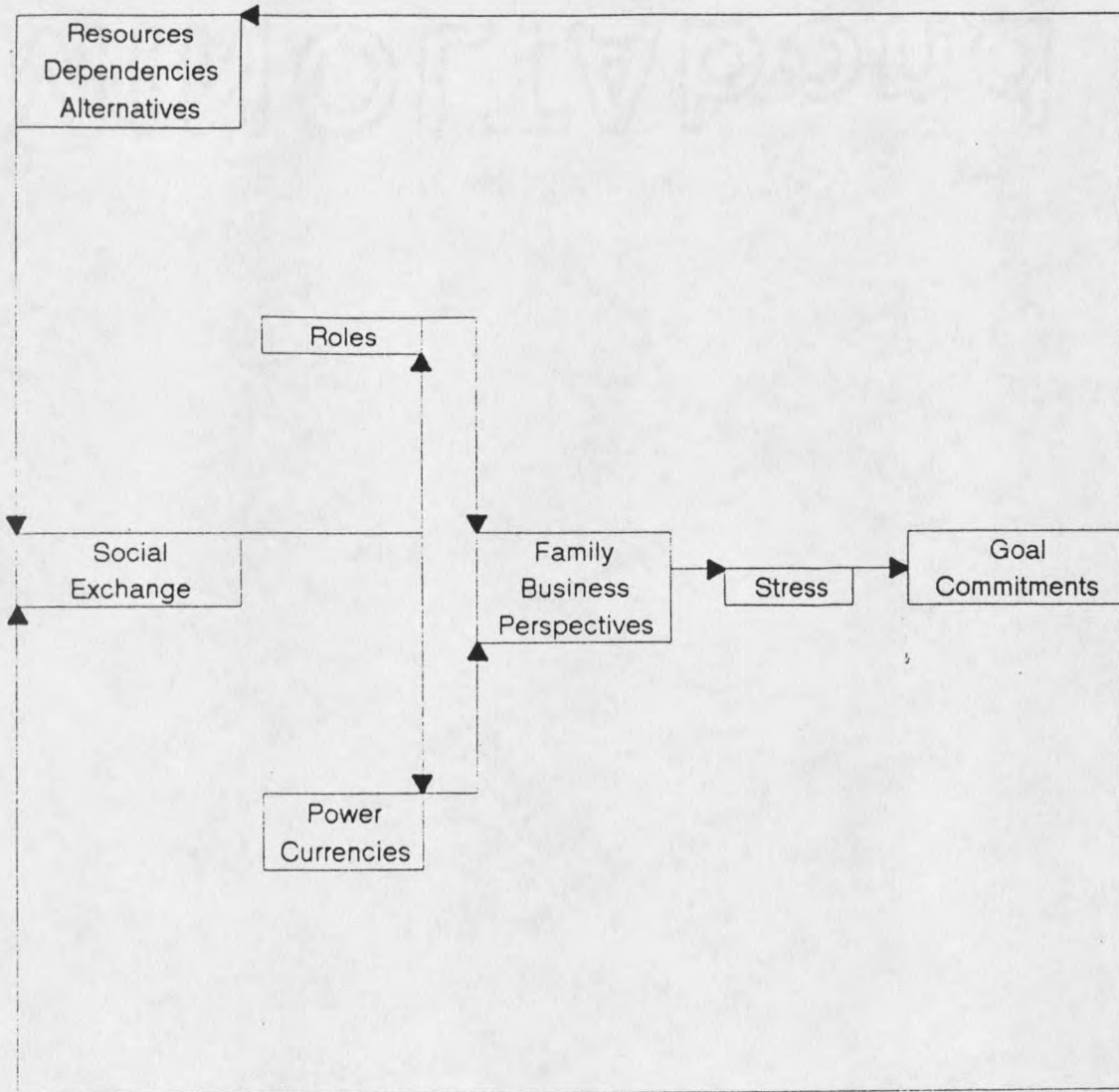


Figure 1. Conceptual Model

Adapted from Weigel, D. & Ballard-Reisch, D., 1991.

## CHAPTER 2

## LITERATURE REVIEW

This chapter provides a review of the relevant current literature. A broad overview of the factor of stress and those factors which constitute the family business perspective (i.e., cohesion, expression, and perception) within a family relations context is given. The overview of each factor is followed by a more detailed review of its relationship to stress within intergenerational farm/ranch families. The literature reviewed is summarized and followed by a presentation of the hypothesis.

Stress

Over the past 50 years, stress in families has increasingly become a topic of research. Rubin Hill (1949) categorized family stress in terms of "family disruptions", such as death, adoption and alcoholism, which lead to crisis. Others began to identify stressors which impacted individuals. Holmes and Rahe (1967) suggested that the most prominent stressors were in response to familial issues and affected not only the individual but also his/her family.

Most recently, stress has been viewed in a family

context. It is suggested that both the resources available to and utilized by families and the perception of the situation affect how the family system will respond to stressors. This, in turn, ultimately affects the stress levels experienced by the entire family (Boss, 1988; McCubbin & Patterson, 1981).

During the past decade, researchers have begun to address the issue of stress within the context of the two-generation farm/ranch family. These families have unique family dynamics in that the parents and the adult children both live and work in close proximity to one another (Rosenblatt, Nevaldine, & Titus, 1978; Urey & Henggeler, 1983; Weigel, Weigel, & Blundall, 1987). Some studies (Coughenour & Kowalski, 1977; Marotz-Baden & Cowan, 1987) have focused on dyadic relationships, i.e., fathers and sons, or mothers and daughters-in-law. Coughenour and Kowalski (1977) suggested that relationships between fathers and their adult sons may become confusing and problematic because of the difficulty in having to choose when to deal with each other as family members and when as co-workers. Although the mother-in-law is believed to be the most problematic relative, Marotz-Baden and Cowan (1987) found that close proximity between rural mothers and daughters-in-law did not increase the stress levels of either group of women.

Research indicates that the younger generation appears to be more stressed than the older generation (Weigel & Weigel, 1987). Other studies explored possible stressors and stress levels of the individual family members of both generations (Russell et al, 1985; Wiegall & Weigel, 1987; Wilson et al, 1991). All members experience various levels of stress. However, daughters-in-law are often reported as being the most stressed family member (Keating & Little, 1991; Marotz-Baden, 1988; Weigel & Weigel, 1987; Wilson et al, 1991). Recent research (Marotz-Baden & Mattheis, 1992) suggests that this may be due to the peripheral position of the daughters-in-law within the two-generation farm/ranch family.

Researchers are also focusing on coping strategies utilized by farm/ranch families. Weigel and Weigel (1987) identified stressors and coping strategies of two-generation farm families. Competition, defined as combining work and family roles, was the most frequently cited stressor for the family members in their study. They reported faith, defined as reappraising the meaning of the problem, as the most often used coping strategy. Marotz-Baden and Colvin (1986), in a comparative study of rural and urban couples, found that reframing, seeking spiritual support, and seeking social support were often used as coping strategies by both groups, but especially by the rural couples.

The process of transferring the ranch/farm to the next generation is a topic of recent interest. Intergenerational transfer was reported as stressful by all four family members (Keating & Munro, 1989; Marotz-Baden, 1988; Rosenblatt & Albert, 1990; Salamon & Markin, 1984; Swogger, 1991; Weigel & Weigel, 1987). Since two-generation farm families struggle with the stressors of combining family and business, and with the transfer process, it would be useful for professionals working with such families to understand the family dynamics of cohesion, expressiveness, and perception which make up the family/business perspective, and are hypothesized to be related to generational stress levels.

#### Cohesion

Cohesion, used interchangeably with cohesiveness in this research, is becoming a more widely used concept describing family relations. Cohesion has been defined as "...the emotional bonding that family members have towards one another" and a family process that "...had to do with the degree to which an individual was separated from or connected to his family system" (Olson & McCubbin, 1983, p.48). In Olson's Circumplex Model of Marital and Family Systems, four levels of family cohesion are examined: (1) disengaged, (2) separated, (3) connected, and (4) enmeshed. Disengaged family systems, where there is little family

attachment, and enmeshed family systems, where there is too much attachment, are both viewed as extreme levels of functioning and problematic for the family. Olson and McCubbin (1983) contend that the central or balanced levels of cohesion, labeled as separated and connected on the Circumplex model, are the most optimal for healthy family functioning.

Anderson (1986), testing Olson's Circumplex Model, found that couples who tend to function on the more balanced levels of cohesion also have more positive communication skills. La Coste, Ginter, and Whipple (1987), in a study of adolescents and their parents, found a high correlation between cohesiveness and perceived communication. The findings of both studies indicate that the level of cohesion within the system influences family functioning.

Little research exists on family cohesion in two-generation farm/ranch families. One study, which focused on the marital cohesion of both generations, reported a significant negative relationship between marital cohesion and stress for fathers, suggesting that higher levels of marital cohesion were related to lower stress levels (Wilson et al, 1991). This relationship was not significant for the mothers, sons, or daughters-in-law. Weigel and Weigel (1987) looked at factors assumed to create stress for family members. One such factor, "too

much family contact", was correlated with stress. Perhaps family contact taps some aspect of cohesion. Although data are sparse, it appears that cohesion is related to family functioning in two-generational farm/ranch families.

### Expressiveness

Expressiveness is another factor related to family functioning. Research by Hedlund and Berkowitz (1979) found that families in which all members could openly express their feelings, opinions, and ideas had less stress. Out of the 13 families they studied in which the members could openly communicate/express their feelings, etc., only two couples experienced marital or intergenerational transfer stress. Six of the seven families in which the members did not openly express themselves experienced these stressors. Anderson and Rosenblatt's (1985) study on the intergenerational transfer of farm land also emphasized the importance of expressiveness in rural families. In regards to the transfer process, the most often mentioned advice offered by respondents was more discussion between family members and early planning (Anderson & Rosenblatt, 1985).

Russell, Flinchbaugh, Griffin, and Martin (1983) looked at factors which eased the transfer process. They found that open discussion among family members was the single strongest predictor of ease in the transfer process.

Such expression eased the transfer process for both generations.

Weigel and Weigel (1987) identified various coping strategies utilized by two-generation farm families. Talking with others, one of the factors identified in their study, addressed the importance that family members placed on talking about problems and stressors they encountered. Having a family meeting was reported as the most frequently used option of the four possibilities listed within the above factor. The other options were to talk to other families, talk to relatives, and seek help from professionals.

The above studies emphasize the importance that expression plays within two-generation farm family relations. Perception, or how family members view their situation, is another component of family dynamics that is beginning to be looked at in a rural context. It is addressed next.

### Perception

Increasingly, researchers are concluding that individual perception, i.e., how family members define their own situations, plays an important part in family relations. In McCubbin and Patterson's (1981) double ABCX model of stress and crisis, "perception" of the situation is an important factor influencing how well individuals

adapt to stressful situations. Boss (1988), in her Contextual Model of Family Stress, suggests that in order to understand stress levels within families it is important to gain insight into how the family perceives the situation. "The meaning they give to the event is the key to their appraisals of the situation; this meaning influences not only the families' vulnerability but, also, how the families and family members will act and react to what is happening to them" (Boss, 1988, p. 19). Both models highlight the importance of the relationship between perception and stress.

Olson, Russell, and Sprenkle (1983) also emphasize the importance of perception by suggesting that "Couples and families will function most adequately if there is a high level of congruence between the perceived and ideal descriptions for all family members" (Olson et al, 1983, p. 74). A recent study by Malia, Norem, and Garrison (1991) supported the general notion that discrepancies between perceived real and ideal family functioning have an impact on family health, again emphasizing the importance of perception in family functioning.

The younger and the older generations view the transfer through different lenses (Keating, 1991; Marotz-Baden, 1986; Weigel & Ballard-Reisch, 1991). A situation may be perceived as stressful for one generation but not for the other. Russell, et al., (1983) studied two-

generation farm family members perceived ease of transferring the farm to the next generation. They suggested that, when the retiring generation perceives farming as burdensome or the farming lifestyle questionable, they also perceive the transfer decision as difficult. The authors state that the retiring generation "may be caught between wanting to preserve a family heritage and yet believing that heritage to be diminished in value under their stewardship" (Russell et al, 1983, p. 15). On the other hand, the authors suggest that the receiving generation's perception of the farming lifestyle as highly satisfactory is associated with their perceived difficulty of transfer because the receiving generation may be overly excited at having the transfer finalized so they can attain this lifestyle. The receiving generation may also be uncomfortable about not knowing to what extent they will be involved in the farm operation. Thus, perceptions of the situation affect how both generations respond to the transfer process and may influence the stress levels of the family members.

A study by Keating (1987) reported that the most important predictor of stress for both farm men and women was the personal resource of mastery of control over their situations. Perception appears to be a key component of such mastery. The author reported that "High stress farmers felt that their fate and consequently their

livelihood was out of control" (Keating, 1987, p. 246).

A recent study of forty eight rural adults from Colorado reported that for the most part there is a tendency "...for negative perceptions of the overall farm/ranch situation to be associated with farm/ranch family experience of specific family stressors or strains, and with elevated stress and depression levels" (Fetsch & Brooke-Jacobsen, 1992, p. 24). Studies such as this one and those discussed above are indicative of the impact that perception has on stress within a family context.

#### Summary and Hypothesis

In summary, the literature suggests that transferring the farm from one generation to the next is often a stressful process. Cohesion, expressiveness, and perception are all influential aspects of family functioning which affect the transfer process. Although little research exists on cohesion, there appears to be a curvilinear relationship between levels of cohesion and positive communication within families. Increased expressiveness within families appears helpful in the reduction of stress and, thus, can be a useful coping strategy. The perception that family members have of their situation influences how they respond to stressors and to one another. Such perceptions are also related to stress levels. Both the retiring and receiving generations view

the transfer process from different vantage points. Thus, their stress levels may be different for each generation.

Family/business perspectives, family members' overall perceptions of their family business situations, are purported to affect commitment to goals of the family business, possibly by creating stress. Intergenerational farm family business transfers are often reported as stressful and confusing. Understanding the relationship between family business perspectives and stress may provide clarity to some of the confusion. The two questions addressed in this study are "Do family/business perspectives affect stress?" and "Are the affects generational?"

This study hypothesizes that family/business perspectives impact the perceived stress levels of the retiring and receiving generations. Each of the three family/business perspective components, i.e., family cohesion, family expressiveness, and perception of how well the family business is working, are hypothesized to affect stress levels. It is assumed that the greater the family cohesion, expressiveness, and perception of how well the business is working, the more positive each of these components is perceived and the more positive the family/business perspective will be. The more positive the family/business perspective is for each generation, the lower the stress level for each generation. Below, the

overarching hypothesis is stated followed by more specific hypotheses related to each of the family/business perspective components.

The more positive the intergenerational family business perspective is for the retiring and receiving generations, the lower the stress levels are for each generation.

- A. The higher the perceived level of intergenerational family cohesion, the lower the perceived stress levels for each generation.
- B. The higher the perceived level of intergenerational expressiveness, the lower the perceived stress levels for each generation.
- C. The better the retiring and receiving generations perceive the family business to be working, the lower the perceived stress levels for each generation.
  - 1. The better the retiring and receiving generations perceive the business arrangement to work, the lower the stress levels for each generation.
  - 2. The less often the retiring and receiving generations are concerned about the family business, the lower the stress levels of each generation.

3. The more that the retiring and receiving generations believe the other generation is pulling its own weight in the family business, the lower the stress level for each.

## CHAPTER 3

## METHODS

The data for the present study are from the 1991 Montana data set of the W-167 Western Regional Agriculture Experiment Station research project. The Montana research was funded by Montana Agriculture Experiment Station Grant No. MONBOO266. The Montana project was designed with two objectives: to identify work/employment factors that may contribute to family stress and factors that mediate stress; and to investigate how work/employment decisions are made and relate to family functioning. The Montana project focuses on factors of the retirement/succession process which contribute to stress in families, how those families mediate stress, and how the process affects family functioning (Marotz-Baden, 1989). The present study, which analyzed data from the Montana project, focused on complete intergenerational families, i.e., those families in which fathers, mothers, sons, and daughters-in-law all responded.

Sampling Procedure

The questionnaires for the Montana project were pretested on six two-generation farming families in Idaho. The questionnaires were then revised based on the feedback

of the respondents. It was then piloted with two Montana families and then slightly revised. Separate questionnaires were designed for all four family members, i.e., mothers, fathers, sons, daughters-in-law (see Appendix A for copy of questionnaire for fathers).

Extension agents throughout the state of Montana identified families in which the father was 50 years of age or older. Letters explaining the project and asking for the names and addresses of the most involved child and his/her spouse were sent to 308 husbands and their wives. One husband was not married, five couples had no children over age 18, and in eight cases one of the parents was deceased. Thus, the sample size was reduced to a potential of 294 two-generation farm/ranch families. Questionnaires were sent separately to these husbands and wives. After utilizing the Dillman (1978) approach of sending three follow-up letters, 115 fathers and 113 mothers responded for a total of 228 members of the retiring generation (39%).

These fathers and mothers were asked to send the name and address of the adult child who was most involved in the operation. Parents identified 125 most involved sons, 95 daughters-in-law, seven most involved daughters, and four sons-in-law. Questionnaires were then sent separately to these adult children. Of those identified, 83 sons, 61 daughters-in-law, four daughters, and one son-in-law

responded with completed questionnaires. The final sample consisted of 144 responses for the receiving generation (64%).

There were 63 families in which the mother, father, and most involved adult child all responded with usable data. There were 43 complete families in which the mother, father, son and daughter-in-law responded. The data from these 43 complete families were utilized in the present study.

### Operational Definitions

#### Cohesion and Expressiveness

The variables of cohesion and expressiveness were measured by Bloom's Family Functioning Scale (Bloom, 1985). This particular scale measures 15 dimensions of family functioning. The instrument results in ranges of scores indicative of disengaged (low functioning) to cohesive (high functioning) families. For the purposes of this study only the sub-scales measuring the dimensions of cohesion and expressiveness were utilized. The average Cronbach's alpha reliability coefficients of three studies done on the psychometric properties of Bloom's Family Functioning Scale were .84 for cohesion and .82 for expressiveness (Bloom, 1985). These alpha scores reflect the internal consistency of the instrument (the degree to which the instrument measures what it is intended to measure). The average

inter-item correlations for the sub-scales used in the present study were .52 for cohesion and .49 for expressiveness (Bloom, 1985). The present study reported reliability coefficients of .86 for cohesion and .76 for expressiveness.

Participants were asked to respond to 10 items pertaining to the family dimensions of cohesion and expressiveness. The four possible answers for each item ranged from "Very untrue for my family", a score of one, to "Very true for my family", a score of four. The items of the cohesion sub-scale were 1) family members really help and support one another, 2) there is a feeling of togetherness in our family, 3) our family doesn't do things together, 4) we really get along well with each other, and 5) family members seem to avoid contact with each other when at home. The items for the expressiveness sub-scale were 1) family members feel free to say what is on their minds, 2) our family does not discuss its problems, 3) family members discuss problems and usually feel good about the solutions, 4) in our family it is important for everyone to express his or her opinion, and 5) we don't tell each other about our personal problems.

### Perception

This study was interested in three aspects of the perception variable of "how well the family business was working". Each respondent's perception of how well the

family business was working was measured by three items. In reference to the family business, respondents were asked to respond to the item "How well does the arrangement work?". Response choices were (1) "very well, (2) "all right most of the time", (3) "not very well", and (4) "it's a disaster". The second item measuring how well the business was perceived to be working was the statement "I believe my children/parents pull their own weight on the farm/ranch". The final item measuring how well the business was perceived to be working was the statement "I am often concerned about the farm/ranch business". On the second and third items participants were asked to respond on a five-point Likert type scale ranging from (1) "strongly agree" to (5) "strongly disagree".

#### Perceived stress

The dependent variable of perceived stress was measured by the Perceived Stress Scale devised by Cohen, Kamarak, and Mermelstein (1983). This 14 item scale was designed to measure the degree to which situations in one's life are perceived as stressful. This scale is most reliable for those situations which occurred during the previous month. Coefficient alpha reliability for the Perceived Stress Scale ranged from .84 to .86 (Cohen et al, 1983). The present study reports a coefficient alpha reliability of .85 for this scale.

The family/business perspective variables of cohesion, expressiveness, and perception of how well the business is working were examined to see if there was a relationship between them and perceived stress. Pearson Product Moment correlation coefficient analysis was selected to test the strength and the direction (positive or negative) of the relationships between the variables, first by family position (i.e., fathers, mothers, sons, daughters-in-law) and then by generation. Sum scores were calculated for both the retiring and receiving generations. Considering that the hypotheses for this study posited directional relationships, a one-tailed test of significance was selected. The probability level for statistical significance was set at  $p \leq .05$ , indicating a 95% probability that the results did not occur by chance, and the observed relationship is probably a real one (Gay, 1987). Multiple regression analysis was then used to determine what percentage of family/business perspective variables account for the total variance of perceived stress. Step-wise regression, in which variables can be added to the regression model one at a time, was then selected to see which of the variables were the best predictors of stress. Since the sample was small, multi-collinearity of the variables was of concern. Therefore, variance inflation factors, which determine the degree of multi-collinearity, were included in the step-wise

regression analysis. The results indicated that multicollinearity was not a problem. Descriptive statistics were run for the demographic variables of age, education, income, number of children, and number of years married.

#### Description of the Sample

The retiring generation consisted of 43 fathers and mothers, the receiving generation of 43 sons and daughters-in-law. The mean ages of the four family members were as follows: fathers, 63.3, mothers, 59.3, sons, 34.8, and daughters-in-law 32.3. The retiring generation had an average of four children and had been married for an average of 37 years. The receiving generation had been married for an average of 10 years and had an average of three children. The receiving generation was considerably more educated with 74.5% reporting some post high school education, compared to 44.8% for the retiring generation. The mean income for the retiring generation was \$38,000, and \$32,000 for the receiving generation.

Table 1. Description of the Sample.

	Father (n=43)	Mother (n=43)	Son (n=43)	Daughter- in-law (n=43)
Mean Age in Years	63.3	59.3	34.8	32.3
Number of Years Married	37			10
Mean Number of Children	3.6			2.5
Education	%	%	%	%
Some Grade School	2.3	0.0	0.0	0.0
Completed Grade School	7.0	9.5	0.0	0.0
Less than High School Graduate	9.3	4.8	0.0	0.0
High School Graduate	44.2	33.3	23.3	27.9
Some Trade School	7.0	2.4	7.0	0.0
Trade School	2.3	0.0	7.0	11.6
Some College	11.6	23.8	25.6	23.3
Two-Year Degree	0.0	7.1	7.0	4.7
Four-Year Degree	9.3	9.5	20.9	18.6
Graduate School	7.0	9.5	7.0	11.6
Post-Graduate	0.0	0.0	2.3	2.3
Income	%	%	%	%
Under \$15,000	26.2	21.1	33.3	31.7
\$15,000-\$29,999	38.1	42.1	45.2	43.9
\$30,000-\$44,999	16.7	15.8	2.4	4.9
\$45,000-\$59,999	9.5	10.5	14.3	14.6
\$60,000-\$74,999	4.8	2.6	4.8	4.9
\$75,000-\$89,999	2.4	2.6	0.0	0.0
\$90,000 or more	2.4	5.3	0.0	0.0
Mean		\$38,000		\$32,000

## CHAPTER 4

## RESULTS

The overarching hypothesis proposed that the more positive the intergenerational family/business perspective was for the retiring and receiving generations, the lower the stress levels would be for each generation. Correlation coefficient and step-wise regression analyses were used to test the hypothesis. Due to the small sample size, multiple regression results were not significant and, therefore, not reported. Only the statistically significant results of the step-wise regression analysis were reported. The results of the data analysis were presented first by generation and then by family position.

Data AnalysisGenerations

Hypothesis one. The perceived level of intergenerational family cohesion will be negatively related to the perceived stress levels for each generation. Statistically significant Pearson Product Moment correlation coefficients of  $-.36$  for the retiring and  $-.47$  for the receiving generations supported this hypothesis, as shown in Table 2.

Table 2. Correlation Results Between the Family/Business Perspective Variable of Cohesion and Perceived Stress by Generation.

Variables	Retiring Generation (n=43)		Receiving Generation (n=43)	
	r	p	r	p
Cohesion	-.3575	.032*	-.4652	.003**

\*p<=.05  
\*\*p<=.01

However, cohesion was not the best predictor of perceived stress for the retiring or the receiving generations.

Hypothesis two. A negative relationship will exist between the perceived level of intergenerational family expressiveness and the perceived stress levels of both generations. This hypothesis was supported by statistically significant correlation coefficients for both the retiring ( $r=-.44$ ) and the receiving ( $r=-.49$ ) generations as shown in Table 3. Expressiveness was not the predictor for stress for the retiring generation.

Table 3. Correlation Results Between the Family/Business Perspective Variable of Expressiveness and Perceived Stress by Generation.

Variables	Retiring Generation (n=43)		Receiving Generation (n=43)	
	r	p	r	p
Expressiveness	-.4426	.006**	-.4865	.002**

\*p<=.05

\*\*p<=.01

However, expressiveness was the single strongest predictor variable of perceived stress for the receiving generation ( $R^2 = .24$ ) accounting for 24% of the variance as shown in Table 4.

Table 4. Step-wise Regression Analysis Between Family/Business Perspective Variables and Perceived Stress for the Receiving Generation.

Variable	$R^2$	F	p
Expressiveness	.26500	12.97967	.0009*

\* Statistically Significant at .01

Hypothesis three. A negative relationship will exist between perception of how well the business is working and

perceived stress levels for each generation. Perception of how the family business was working was comprised of three sub-hypotheses.

Sub-hypothesis one. A negative relationship will exist between perception of how well the business arrangement is working and perceived stress levels for both generations. Significant correlation coefficients were obtained for the retiring ( $r=-.49$ ) and receiving ( $r=.38$ ) generations (Table 5). How well the business arrangement works was the best predictor of stress for the retiring

Table 5. Correlation Results Between the Family/Business Perspective Variable of How Well the Business Arrangement Works and Perceived Stress by Generation.

Variables	Retiring Generation (n=43)		Receiving Generation (n=43)	
	r	p	r	p
Business Arrangement	-.4901	.003**	.3843	.017*

\*p<=.05

\*\*p<=.01

generation, accounting for 24% of the variance ( $R^2 = .24$ , Table 6).

Table 6. Step-wise Regression Results Between Family/Business Perspective Variables and Perceived Stress for the Retiring Generation.

Variable	R <sup>2</sup>	F	p
Business Arrangement	.24172	9.88176	.0037

\* Statistically Significant at .01

However, it was not significant in predicting stress for the receiving generation.

Sub-hypothesis two. The less often the retiring and receiving generations are concerned about the family business, the lower the stress levels for each generation. The correlation coefficient of .35 was statistically significant for the retiring generation. A significant correlation was not obtained for the receiving generation (Table 7). How often each generation was concerned about the business was not the best predictor of stress for either generation.

Table 7. Correlation Results Between the Family/Business Perspective Variable of Concerned About the Business and Perceived Stress by Generation.

Variables	Retiring Generation (n=43)		Receiving Generation (n=43)	
	r	p	r	p
Concerned	.3457	.036*	-.0289	.861

\*p<=.05

\*\*p<=.01

Sub-hypothesis three. The more the retiring and receiving generations believe the other generation is pulling its own weight in the family business, the lower the stress levels will be for each generation. The correlations between this variable and perceived stress were not significant for either generation, as shown in Table 8. Perception of how much the other generation is pulling its own weight was not a significant predictor of stress for the retiring or receiving generation.

Table 8. Correlation Results Between the Family Business Perspective Variable of Pulling Weight and Perceived Stress by Generation.

Variables	Retiring Generation (n=43)		Receiving Generation (n=43)	
	r	p	r	p
	Perceived Stress			
Pull Weight	-.2641	.114	-.2657	.102

\*p<=.05

\*\*p<=.01

The above analysis tested the hypotheses which assumed there would be generational differences. Although the correlations between the family/business perspective variables and stress were statistically significant, for at least one of the generations, family position (i.e., mothers, fathers, sons, daughters-in-law) and gender may be relevant as the literature review also indicated differences in stress by family members. Pearson Product Moment coefficient correlations and step-wise regression were used to ascertain correlations between these variables by family position.

#### Family Position

Hypothesis one. There is a negative relationship between cohesion and perceived stress. Significant

correlation coefficients were found for both mothers ( $r=-.58$ ) and sons ( $r=-.53$ ) as shown in Table 9. Cohesion, however, was not the best predictor of stress for any

Table 9. Correlation Results Between the Family/Business Perspective Variable of Cohesion and Perceived Stress by Family Position.

	Fathers	Mothers	Sons	Daughters-in-law
Variables	Perceived Stress			
Cohesion	-.3022 .062	-.5752 .000**	-.5335 .000**	-.2619 .107

\* $p < .05$

\*\* $p < .01$

of the four family positions.

Hypothesis two. A negative relationship exists between expressiveness and perceived stress. Expressiveness was statistically significantly related to stress for the fathers ( $r=-.43$ ), mothers ( $r=-.47$ ), and sons ( $r=-.60$ ). The relationship was not significant for the daughters-in-law, as shown in Table 10. Expressiveness was a statistically significant predictor of stress for the fathers ( $R^2=.20$ ) accounting for 20% of the variance, as shown in Table 11.

Table 10. Correlation Results Between the Family/Business Perspective Variable of Expressiveness and Perceived Stress by Family Position.

	Fathers	Mothers	Sons	Daughters- in-law
Variables	Perceived Stress			
Expressiveness	-.4250 .007**	-.4747 .002**	-.6025 .000**	-.2150 .189

\*p<=.05

\*\*p<=.01

Table 11. Step-wise Regression Results Between Family/Business Perspective Variables and Perceived Stress for Fathers.

Variables	R <sup>2</sup>	F	p
Expressiveness	.19670	8.32566	.0067*

\* Statistically Significant at .01

It was also a statistically significant predictor of stress for sons ( $R^2=.36$ ) accounting for 36% of the variance, as shown in Table 13.

Table 12. Step-wise Regression Results Between Family/Business Perspective Variables and Perceived Stress for Sons.

Variable	R <sup>2</sup>	F	p
Expressiveness	.36098	21.46616	.0000*

\* Statistically Significant at .01

Hypothesis three. Perception of how well the family business is working, consisting of three sub-hypothesis, will be negatively related to perceived stress.

Sub-hypothesis one. A negative relationship exists between perception of how well the business arrangement is working and perceived stress. There was a statistically significant relationship between how well the business arrangement works and stress for fathers ( $r = -.41$ ), mothers ( $r = -.54$ ), and sons ( $r = -.42$ ), as shown in Table 13. Perception of how well the business arrangement works was statistically significant for mothers ( $R^2 = .32$ ); accounting for 32% of the variance (see Table 14).

Table 13. Correlation Results Between the Family/Business Perspective Variable of How Well the Business Arrangement Works and Perceived Stress by Family Position.

	Fathers	Mothers	Sons	Daughters-in-law
Variables	Perceived Stress			
Business Arrangement	-.4059 .010**	-.5378 .001**	-.4163 .007*	-.1749 .293

\*p<=.05

\*\*p<=.01

Table 14. Step-wise Regression Results Between Family/Business Perspective Variables and Perceived Stress for Mothers.

Variable	R <sup>2</sup>	F	p
Business Arrangement	.31883	14.04158	.0008*

\* Statistically Significant at .01

Sub-hypothesis two. There is a positive relationship between how often one is concerned about the family business and stress. Concern about the family business was statistically significantly related to stress ( $r=-.37$ ) for mothers, as shown in Table 15. How often one is concerned

Table 15. Correlation Results Between the Family/Business Perspective Variable of Concerned About the Business and Perceived Stress by Family Position.

	Fathers	Mothers	Sons	Daughters- in-law
Variables	Perceived Stress			
Concerned	.1219 .460	.3656 .020*	-.0506 .750	.0307 .875

\*p<=.05

about the family business was not a statistically significant predictor of stress for any of the four family positions.

Sub-hypothesis three. A negative relationship exists between perception of other family members pulling their own weight in the family business and stress. Others pulling their own weight in the family business was statistically significantly related to stress for the daughters-in-law ( $r=-.43$ ), as shown in Table 16. Perception of other family members pulling their own weight in the family business was also the best predictor of stress for the daughters-in-law accounting for 22% of the variance, as shown in Table 17.

Table 16. Correlation Results Between the Family/Business Perspective Variable of Pulling Weight and Perceived Stress by Family Position.

	Fathers	Mothers	Sons	Daughters-in-law
Variables	Perceived Stress			
Pull Weight	-.2143 .190	-.1558 .337	-.0434 .785	-.4270 .007**

\*p<=.05

\*\*p<=.01

Table 17. Step-wise Regression Results Between Family/Business Perspective Variables and Perceived Stress for Daughters-in-law.

Variable	R <sup>2</sup>	F	p
Pulling Weight	.21860	9.79157	.0035*

\* Statistically Significant at .01

## CHAPTER 5

## DISCUSSION

The overarching hypothesis for this study proposed a negative relationship between family/business perspectives and perceived stress levels for both the retiring and receiving generations. The results of the study generally supported this hypothesis. These results are discussed below and are organized around the three family/business perspective variables.

Cohesion and Expressiveness

Family cohesion was significantly related to lower stress levels for both generations (Table 2). Expressiveness was also statistically significantly related to stress for both generations, as shown in Table 3. Based on the items comprising the expressiveness sub-scale, the data suggest that feeling free to talk about issues, express opinions, and discuss problems helps to reduce stress. The fact that expressiveness was the best predictor of stress for the receiving generation (Table 4) suggests that this is important for them. One possible explanation for the generational differences involves generational stake theory, which posits that both

generations are invested, or have stake in, the family business according to their particular life cycle stage (Bengston & Kuypers, 1971; Rosenblatt & Anderson, 1981). Therefore, the receiving generation, which has a stake in taking over the business as part of the process of starting a life and building financial security together, is also at a developmental stage in which differentiation from family of origin is normative. Having the freedom to express opinions, feelings, and ideas is an important part of this process for the receiving generation.

#### Perception

The hypothesized relationship between the family/business perspective variable of how well the business is working and stress was partially supported. The first component, "how well the business arrangement is working" was supported for both generations (Table 5). The second component "often concerned about the family business" was statistically significant only for the retiring generation as shown in Table 7. The final component, "others pull their own weight", was not significantly related to stress for either generation (Table 8).

How well the business arrangement is working was the best predictor of stress for the retiring generation (Table 6). Generational stake theory offers an explanation for

this. The retiring generation has a stake in passing the business on to their children (Bengston & Kuypers, 1971). Developmentally, this generation is concerned with their own mortality. Legacy, a way of preserving immortality, may become a vital issue for them. Consequently, it is important that the business arrangement be working well in order to facilitate the transfer of the family business and continuity of the legacy.

In summary, the overarching hypothesis for this study was, for the most part, supported. Both the cohesion and expressiveness variables of the family/business perspective were related to stress, with expressiveness being a significant predictor of stress for the receiving generation. The hypothesized relationship between perception of how well the family/business is working, the third variable of the family business perspective, and stress was partially supported. The component "how well the business arrangement works" was significant for both generations and was the best predictor of stress for the retiring generation.

Thus, family/business perspectives appear to affect stress levels of both the retiring and receiving generations in two-generation farm/ranch families. Family position and gender may provide additional insight into the relationships between family/business perspectives and stress.

Few generational differences were found between the retiring and receiving generations. Overall, family/business perspectives were negatively related to stress for both generations.

Examining the hypothesized relationships by family position offered additional clarity about the relationship between family business perspectives and stress. The family/business perspective variables, in general, were related to stress for the original nuclear family members (i.e., fathers, mothers, sons) and only slightly related for daughters-in-law, the most peripheral member of the family business system (Marotz-Baden & Mattheis, 1992). The results are discussed below and organized by family position.

#### Mothers

With the exception of others pulling their own weight, all of the family/business perspective variables are related to stress for mothers, as shown in Tables 9, 10, 13, and 15. One possible explanation for these relationships is that mothers are typically in caretaking/kinkeeping roles within families in which cohesion and expressiveness might be perceived as critical aspects of family functioning. Mother's concern about the family business and how well the business arrangement works, the best predictor of her stress (Table 14), may also be

perceived by her as important to family functioning. Perhaps if the business arrangement is working well there is less strife in the family. Consequently, this might lead to less stress for the mothers who may be depicted as the so called "family glue" or "peacekeeper".

### Fathers

How well the business arrangement works (Table 13) and expressiveness (Table 10), the best predictor of stress, as shown in Table 11, are both inversely related to stress for fathers. Again, this may be reflective of the importance the retiring generation, particularly fathers, place on intergenerational continuity and legacy. Leaving a legacy for children, and thus, in a sense, preserving their own immortality, may explain why it is important to fathers that the business arrangement be working well. A good working business arrangement may facilitate the intergenerational transfer process and accordingly assure continuity of the family business and way of life. A poorly working arrangement may hinder the transfer process or completely dissolve family/business relationships. Thus, the legacy would probably not continue to the next generation.

Sons

The relationship between cohesion and stress was statistically significant for sons (Table 9). This may be interpreted in several ways. First, if sons are viewing farming/ranching as a way of life, then it may be important to them that everybody in the family gets along together. Davis-Brown and Salamon (1987) posited two distinct types of farm families with diverse goals and characteristics. One type of family focused on identity and family concerns, a primary goal of the business being continuity of a viable farm. Intergenerational cooperation was deemed important by these families. The other type of family focused on independence, was very business oriented, and intergenerationally competitive (Davis-Brown & Salamon, 1987). Another interpretation might be that sons think if they don't get along then they may not be the ones to get the farm/ranch. If farming and family continuity are important to the sons, according to generational stake theory, they would not want to jeopardize relationships with their parents (Marotz-Baden, Keating, & Munro, 1993). How well the arrangement works, also statistically significant for sons, perhaps was viewed by them as being a key component in facilitating a smooth transfer of the family business, and consequently important to their future security. Expressiveness, the best predictor of stress for sons (see Table 13), may be interpreted as tapping into the

son's individuation process, which is probably more difficult because these sons worked with their parents and often resided in relatively close proximity.

#### Daughters-in-law

The relationship between others pulling their own weight, an issue of equality, and stress was the best and only predictor of stress for daughters-in-law (Tables 16 & 17). Perhaps the original nuclear family members are less concerned about the issue of equality because they view their situations as family business. Daughters-in-law, being in peripheral positions, may view farming strictly as business and, therefore, may be more concerned about equality. The original nuclear family members may view farming/ranching as a way of life, whereas the daughters-in-law may view farming as a way to make a living. In addition, or perhaps alternatively, this relationship between stress and equality may reflect her position in the family. Marotz-Baden and Mattheis (1992) found that daughters-in-law view themselves as being peripheral to, and lacking equal status in, the extended farm family system. Additionally, the daughters-in-law were peripheral to the family business system and had little responsibility for business-related decision making. Lack of equality may be related to the daughters-in-law consistently higher stress scores in farm family research.

Gender

Expressiveness was the best predictor of stress for both fathers and sons (Table 11) suggesting a possible gender effect. One interpretation of this may be that men are more problem solving and independent oriented. Women are oriented more towards connectedness (Tannen, 1990). According to this perspective, men would be more apt to view expressiveness as a way to assert independence and solve problems.

Overall, this study indicates that family business perspectives, whether viewed generationally or by family position, affect stress within two-generation farm and ranch families. The stress may influence the congruence between family business perspectives and commitment to the goals of the business, although that relationship was not tested in this study. Transferring the farm/ranch business from the retiring to the receiving generation is a major goal of many farmers and ranchers which could ultimately be affected by family/business perspectives. Congruence between such perspectives and commitment to goals of the business may help facilitate a successful transfer process, incongruence may lead to eventual failure of the process.

Implications

The results of this study have implications for rural health care professionals, counselors/therapists, extension

agents, and researchers. Overall, family business perspectives are related to stress in two-generation farm families. Knowing this information would be an asset to rural health care professionals in the diagnosis, treatment, and referral of farm or ranch individuals manifesting physical symptoms associated with high stress.

The results of this study may also be beneficial information for counselors or therapists as they may want to focus on how family/business perspectives affect stress as part of treatment plans for two-generation farm or ranch families. Knowing that individuals perceive their family/business situations differently may be helpful. For example, knowing that "expressiveness" is the best predictor of stress for fathers and "how well the business arrangement works" is the best predictor of stress for mothers provides insight into some issues which may be influencing family functioning. Extension agents may also find the information from this study useful in planning and implementing programs for rural adult education.

The information on family/business perspectives and stress in two-generation farm and ranch families would also be helpful in facilitating future research. Future research could address the following questions:

1. What other components of family/business perspectives are related to stress?

2. What other aspects of family functioning do family/business perspectives affect?
3. Do family business perspectives actually affect commitment to the intergenerational transfer process?
4. How does the developmental need for the receiving generation to individuate affect their success within the transfer process?

#### Limitations

Only the complete two-generation farm families were utilized in this study. Thus, the sample size was small (n=43) limiting the data analysis techniques utilized. In addition, non-random sampling methods were used in obtaining the sample. Consequently, the results of this study cannot be generalized beyond the sampled population. Another limitation of this study was that only one component (i.e., family/business perspectives) of the Interaction-Based Model of Social Exchange was tested. Also, in order to thoroughly test the family/business perspective it is important to include more variables in the study than could be obtained from this particular data set.

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APPENDIX  
QUESTIONNAIRE

The purpose of this questionnaire is to learn how farmers and ranchers plan for retirement and transfer or sale of their farms or ranches and how they feel about farming/ranching with their adult children. Be as careful and honest as you can, and be sure to answer all of the questions. All information you disclose will be kept completely confidential.

**SECTION A The following questions are about retirement and transfer or sale of your farming/ranching business.**

1. What does retirement from farming/ranching mean to you? (Circle all that apply)

- 1 HAVING LITTLE OR NO RESPONSIBILITY FOR THE FARM/RANCH
- 2 DOING LITTLE OR NO PHYSICAL WORK ON THE FARM/RANCH
- 3 SELLING OR TRANSFERRING THE OPERATION

2. Are you planning to retire from farming/ranching?

- 1 NO
- 2 NOT SURE
- 3 YES

If yes, at what age do you plan to retire?  
 \_\_\_\_\_ YEARS OF AGE

4 I RETIRED AT THE AGE OF \_\_\_\_\_

3. The following are reasons why you might retire (or retired) from farming/ranching. How important is each reason to you? Please circle your answer for each question.

U means Unimportant  
 NVI means Not Very Important  
 SI means Somewhat Important  
 VI means Very Important  
 EI means Extremely important

1 To lighten my physical work load.....	U	NVI	SI	VI	EI
2 To establish my children in farming/ranching.....	U	NVI	SI	VI	EI
3 To pursue other activities.....	U	NVI	SI	VI	EI
4 To reduce my responsibilities...	U	NVI	SI	VI	EI
5 To provide income for my retirement.....	U	NVI	SI	VI	EI

4. Do you expect your farm/ranch to remain in your family after your retirement or death?

1 NO

If no, what do you think will happen to it?

---

2 YES

If yes, who do you think will own it?

---

5. The following are reasons people transfer ownership of their farm/ranch upon retirement or death. How important is each reason to you? Please circle your answers.

U means Unimportant

NVI means Not Very Important

SI means Somewhat Important

VI means Very Important

EI means Extremely Important

- |   |   |   |     |    |    |    |
|---|---|---|-----|----|----|----|
| 1 | To treat all our children fairly.....                                     | U | NVI | SI | VI | EI |
| 2 | To get one or more of our children started in farming/ranching.....       | U | NVI | SI | VI | EI |
| 3 | To provide financial security for ourselves or our survivors.....         | U | NVI | SI | VI | EI |
| 4 | To keep the farm/ranch in the family.....                                 | U | NVI | SI | VI | EI |
| 5 | To keep the farm/ranch intact even if it means selling to an outsider.... | U | NVI | SI | VI | EI |

6. The following are reasons why people delay transferring ownership of their farm/ranch. How important is each reason to you? Please circle your answers.

U means Unimportant  
 NVI means Not Very Important  
 SI means Somewhat Important  
 VI means Very Important  
 EI means Extremely Important

- |   |  |   |     |    |    |    |
|---|--|---|-----|----|----|----|
| 1 | We are still actively engaged in farming/ranching.....                         | U | NVI | SI | VI | EI |
| 2 | Our children or heirs are not interested in farming/ranching.....              | U | NVI | SI | VI | EI |
| 3 | We can't think of anything else we would rather do.....                        | U | NVI | SI | VI | EI |
| 4 | We can't afford to sell the farm/ranch at today's prices.....                  | U | NVI | SI | VI | EI |
| 5 | We don't have sufficient information about how to transfer the farm/ranch..... | U | NVI | SI | VI | EI |
| 6 | Our children can't afford to take over the farm/ranch.....                     | U | NVI | SI | VI | EI |

7. Which of the following activities have you done in developing an estate plan? Please circle your answers.

- |   |   |     |    |
|---|---|-----|----|
| 1 | Talked to my spouse about my goals for the future of the business.....                  | Yes | No |
| 2 | Talked to my children about my goals for the future of the business.....                | Yes | No |
| 3 | Developed a net worth statement.....  | Yes | No |
| 4 | Estimated my retirement expenses.....   | Yes | No |
| 5 | Updated my will in the last 5 years.....  | Yes | No |
| 6 | Used the Montana State Extension home study:<br>Estate Planning for Every Montanan..... | Yes | No |
| 7 | Attended an estate planning or retirement workshop.....                                 | Yes | No |
| 8 | Met with the following professionals to discuss estate planning:                        |     |    |
|   | lawyer.....   | Yes | No |
|   | accountant.....   | Yes | No |
|   | financial planner.....  | Yes | No |
|   | Montana State Extension staff.....  | Yes | No |
|   | insurance agent.....  | Yes | No |

<b>SECTION B</b> The following are questions about the work and management history of your farm/ranch.
--

In this study farm/ranch work is divided into four components: the actual labor, production management, marketing management, and financial management. The following questions are about who has done, does, and will do each of the four important components of farm/ranch work.

1. In order to understand the retirement process of farmers and ranchers, it is important to know about their farm/ranch work and management. The following are questions about your past, present, and anticipated labor history. Farm/ranch labor includes field and livestock work, building and property maintenance, equipment maintenance, chores, errands, record or bookkeeping, and secretarial work.

First, circle your present age category below. Then write in the approximate percentage (from 0 to 100%) of the total farm/ranch labor you, your wife, children, hired help, or others each did in each of the age categories up until, and including, your present age.

Your age	Others	Percentage of farm/ranch labor <u>each person</u> did/will do
40-50	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Hired help	_____ %
	Other	_____ %
51-60	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Hired help	_____ %
	Other	_____ %

**Your age Others Percentage of farm/ranch labor  
each person did/will do**

**61-65** Self \_\_\_\_\_ %  
Wife \_\_\_\_\_ %  
Child(ren) \_\_\_\_\_ %  
Hired help \_\_\_\_\_ %  
Other \_\_\_\_\_ %

**66-70** Self \_\_\_\_\_ %  
Wife \_\_\_\_\_ %  
Child(ren) \_\_\_\_\_ %  
Hired help \_\_\_\_\_ %  
Other \_\_\_\_\_ %

**71-75** Self \_\_\_\_\_ %  
Wife \_\_\_\_\_ %  
Child(ren) \_\_\_\_\_ %  
Hired help \_\_\_\_\_ %  
Other \_\_\_\_\_ %

Now please go back and write in the percentage of the farm/ranch labor you and the others expect to be doing during each ten and five year period until you reach the age of 75.

At what age do you think you will no longer be doing any farm/ranch labor?

- 1 I HAVE NEVER DONE FARM/RANCH LABOR
- 2 I STOPPED DOING FARM/RANCH LABOR AT AGE \_\_\_\_\_
- 3 I THINK I WILL NO LONGER BE DOING ANY  
FARM/RANCH LABOR AT THE AGE OF \_\_\_\_\_
- 4 I PLAN TO WORK AS LONG AS IS PHYSICALLY POSSIBLE
- 5 WHEN I DIE

2. Management is another important part of the farm/ranch business. The following are questions about your past, present, and anticipated management history. **Management includes making decisions about planting, harvesting, supervising hired help, buying and selling farm/ranch produce and livestock, capital purchases, and loans.**

First, circle your present age category below. Then write in the approximate percentage (from 0 to 100%) of the farm/ranch management you, your wife, children, hired help, or others each did in each of the age categories up until, and including, your present age.

Your age	Others	Percentage of the farm/ranch management <u>each person</u> did/will do
<b>40-50</b>	Self	_____%
	Wife	_____%
	Child(ren)	_____%
	Hired help	_____%
	Other	_____%
<b>51-60</b>	Self	_____%
	Wife	_____%
	Child(ren)	_____%
	Hired help	_____%
	Other	_____%
<b>61-65</b>	Self	_____%
	Wife	_____%
	Child(ren)	_____%
	Hired help	_____%
	Other	_____%

**Your age Others Percentage of the farm/ranch  
management each person did/will do**

**66-70** Self \_\_\_\_\_ %  
Wife \_\_\_\_\_ %  
Child(ren) \_\_\_\_\_ %  
Hired help \_\_\_\_\_ %  
Other \_\_\_\_\_ %

**71-75** Self \_\_\_\_\_ %  
Wife \_\_\_\_\_ %  
Child(ren) \_\_\_\_\_ %  
Hired help \_\_\_\_\_ %  
Other \_\_\_\_\_ %

Now go back and write in the percentage of the total **farm/ranch management** you, your wife, children, hired help and others expect to be doing during each ten or five year period until you reach the age of 75.

At what age do you think you will no longer be doing any **farm/ranch management**?

- 1 I HAVE NEVER DONE MANAGEMENT
- 2 I STOPPED DOING MANAGEMENT AT THE AGE OF \_\_\_\_\_
- 3 I THINK I WILL NO LONGER BE DOING ANY MANAGEMENT AT THE AGE OF \_\_\_\_\_
- 4 I PLAN TO BE INVOLVED IN MANAGEMENT AS LONG AS POSSIBLE
- 5 WHEN I DIE

**SECTION C** The following questions are about the legal ownership of the farm or ranch.

1. a) What type of business arrangement best describes your farm/ranch?

1 SOLE PROPRIETORSHIP

2 CORPORATION

Who are the shareholders? \_\_\_\_\_

\_\_\_\_\_

3 PARTNERSHIP

Who are the partners? \_\_\_\_\_

4 OTHER (Please explain) \_\_\_\_\_

\_\_\_\_\_

Is the arrangement:

1 WRITTEN

2 UNWRITTEN

b) How well does the arrangement work?

1 VERY WELL

2 ALL RIGHT MOST OF THE TIME

3 NOT VERY WELL

4 IT'S A DISASTER

COMMENTS \_\_\_\_\_

\_\_\_\_\_

c) Please circle the number of the current land ownership arrangement of your farm/ranch?

1 SOLE PROPRIETORSHIP

2 TENANCY-IN-COMMON

Between whom? \_\_\_\_\_

3 JOINT TENANCY

Between whom? \_\_\_\_\_

4 LIFE ESTATE

5 CORPORATION

2. a) What percentage of the land you farm/ranch is **legally** owned by the following:

SELF	_____	%
WIFE	_____	%
FATHER	_____	%
MOTHER	_____	%
WIFE'S FATHER	_____	%
WIFE'S MOTHER	_____	%
SON(S)	_____	%
DAUGHTER(S)	_____	%
PARTNER	_____	%
CORPORATION	_____	%
OTHER _____	_____	%

The total should add up to 100%.

b) What percentage of the farm/ranch machinery you use is **legally** owned by the following:

SELF	_____	%
WIFE	_____	%
FATHER	_____	%
MOTHER	_____	%
WIFE'S FATHER	_____	%
WIFE'S MOTHER	_____	%
SON(S)	_____	%
DAUGHTER(S)	_____	%
PARTNER	_____	%
CORPORATION	_____	%
OTHER _____	_____	%

The total should add up to 100%.

c) If you have livestock, what percentage of the livestock is **legally** owned by the following:

SELF	_____	%
WIFE	_____	%
FATHER	_____	%
MOTHER	_____	%
WIFE'S FATHER	_____	%
WIFE'S MOTHER	_____	%
SON(S)	_____	%
DAUGHTER(S)	_____	%
PARTNER	_____	%
CORPORATION	_____	%
OTHER _____	_____	%

The total should add up to 100%.

3. a) Are you currently expanding the size of your business operation?

1 NO

(If you answered no, please skip to 3b.)

2 YES

If YES are you:

Buying additional land

1 NO

2 YES

Leasing additional land

1 NO

2 YES

Buying livestock

1 NO

2 YES

b) Are you currently reducing the size of your operation?

1 NO

(If you answered no, please skip to 3c.)

2 YES

If YES are you:

Selling land

1 NO

2 YES

Leasing land to someone

1 NO

2 YES

Selling livestock

1 NO

2 YES

3 DON'T OWN ANY LIVESTOCK

c) Are you currently maintaining the size of your operation?

1 NO

2 YES

4. Please circle your age in categories listed below. Then indicate approximately how much of the **land** you, your wife, children, partner, the corporation, and others **legally owned** that you farmed or ranched during each of the age categories up until, and including, your present age.

Your Age	Others	Percentage of the land <u>each</u> owned
<b>40-50</b>	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Partner	_____ %
	Corporation	_____ %
	Other	_____ %
<b>51-60</b>	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Partner	_____ %
	Corporation	_____ %
	Other	_____ %
<b>61-65</b>	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Partner	_____ %
	Corporation	_____ %
	Other	_____ %
<b>66-70</b>	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Partner	_____ %
	Corporation	_____ %
	Other	_____ %
<b>71-75</b>	Self	_____ %
	Wife	_____ %
	Child(ren)	_____ %
	Partner	_____ %
	Corporation	_____ %
	Other	_____ %

Now go back and write in the percentage of the land you, your wife, children partner, the corporation, or others expect to legally own during each ten or five year period until you reach the age of 75.

At what age do you think you will no longer own any farm/ranch land?

- 1 I HAVE NEVER OWNED ANY
- 2 I HAVE NOT OWNED ANY LAND SINCE I WAS \_\_\_\_\_ YEARS OLD
- 3 I THINK I WILL NO LONGER OWN ANY LAND WHEN I AM \_\_\_\_\_ YEARS OLD.
- 4 WHEN I DIE

**SECTION D** The following questions concern your thoughts about working with other family members, and about farming/ranching as an occupation.

1. Thinking about the children you farm/ranch with and farming/ranching as an occupation, please circle the answer that best fits how you feel.

SA means Strongly Agree  
 A means Agree  
 N means Neutral  
 D means Disagree  
 SD means Strongly Disagree

- |   |    |   |   |   |    |
|---|----|---|---|---|----|
| 1 My children are extremely important to me.....                      | SA | A | N | D | SD |
| 2 I usually make decisions after talking to my children.....          | SA | A | N | D | SD |
| 3 I make a point of talking to my children every day.....             | SA | A | N | D | SD |
| 4 If my children were not around I don't know what I would do.....    | SA | A | N | D | SD |
| 5 I think my children respect me.....                                 | SA | A | N | D | SD |
| 6 This farm/ranch is important to me.....                             | SA | A | N | D | SD |
| 7 This farm/ranch is the only farm/ranch I would want to live on..... | SA | A | N | D | SD |
| 8 I am often concerned about the farm/ranch business.....             | SA | A | N | D | SD |
| 9 I work hard in order to make the farm/ranch successful.....         | SA | A | N | D | SD |

10	It is important to me to pass the farm/ranch to my children.....	SA	A	N	D	SD
11	I would rather not sell the farm/ranch to someone who was not part of the family.....	SA	A	N	D	SD
12	I encourage my children to stay in farming/ranching so that some day they can take over my farm/ranch.....	SA	A	N	D	SD
13	I would like my children to remain in farming/ranching.....	SA	A	N	D	SD
14	The way my children farm/ranch is similar to the way I farm/ranch.....	SA	A	N	D	SD
15	I give my children the freedom to make their own decisions about running the farm/ranch.....	SA	A	N	D	SD
16	I would like my children to remain in farming/ranching in order to carry on my name..	SA	A	N	D	SD
17	I want my children to farm/ranch the way they'd like to farm/ranch.....	SA	A	N	D	SD
18	I would like to do something other than farming/ranching.....	SA	A	N	D	SD
19	I would rather my children farmed/ranched on their own farm/ranch rather than ours.....	SA	A	N	D	SD
20	Farming/ranching is the only occupation I really enjoy.....	SA	A	N	D	SD
21	Farming/ranching is extremely important to me....	SA	A	N	D	SD
22	I don't know what I would do if I was not farming/ranching.....	SA	A	N	D	SD
23	Being able to make farm/ranch decisions is important to me.....	SA	A	N	D	SD
24	I plan to remain in farming/ranching indefinitely.	SA	A	N	D	SD
25	I am usually happy with the things my children do.....	SA	A	N	D	SD
26	I tend to be more responsible than my children for the farming/ranching operation.....	SA	A	N	D	SD
27	My children and I usually agree on important issues.....	SA	A	N	D	SD
28	My children often make decisions I disagree with.....	SA	A	N	D	SD
29	My children's future dreams for the farm/ranch are different than mine.....	SA	A	N	D	SD
30	I believe my children pull their own weight on the farm/ranch.....	SA	A	N	D	SD

2. For the following questions, please circle the answer that you think is most true for your family right now. You may feel that some statements are very true for some family members and less true or untrue for others. Judge each statement in terms of most family members. Think of your family as your wife, your most involved child and his/her spouse.

VU means Very Untrue for my family  
 FU means Fairly Untrue for my family  
 FT means Fairly True for my family  
 VT means Very True for my family

- |    |  |    |    |    |    |
|----|--|----|----|----|----|
| 1  | Family members really help and support one another.....                        | VU | FU | FT | VT |
| 2  | There is a feeling of togetherness in our family.....                          | VU | FU | FT | VT |
| 3  | Our family doesn't do things together.....                                     | VU | FU | FT | VT |
| 4  | We really get along well with each other.....                                  | VU | FU | FT | VT |
| 5  | Family members seem to avoid contact with each other when at home.....         | VU | FU | FT | VT |
| 6  | Family members feel free to say what is on their minds.....                    | VU | FU | FT | VT |
| 7  | Our family does not discuss its problems.....                                  | VU | FU | FT | VT |
| 8  | Family members discuss problems and usually feel good about the solutions..... | VU | FU | FT | VT |
| 9  | In our family it is important for everyone to express their opinion.....       | VU | FU | FT | VT |
| 10 | We don't tell each other about our personal problems.....                      | VU | FU | FT | VT |

<b>SECTION E</b> The following questions are about your experiences and thoughts <b>DURING THE LAST MONTH.</b>
--

1. In each question indicate how often you felt or thought a certain way. Although some of the questions are similar, there are differences between them, treat each one as a separate question.

N means Never  
 AN means Almost Never  
 S means Sometimes  
 FO means Fairly Often  
 VO means Very Often

**How Often in the Last Month Have You:**  
(circle your answer)

- |    |  |   |    |   |    |    |
|----|--|---|----|---|----|----|
| 1  | Been upset because of something that happened unexpectedly?.....                               | N | AN | S | FO | VO |
| 2  | Felt that you were unable to control the important things in your life?.....                   | N | AN | S | FO | VO |
| 3  | Felt nervous and "stressed"?.....  | N | AN | S | FO | VO |
| 4  | Dealt successfully with irritating life hassles?.....  | N | AN | S | FO | VO |
| 5  | Felt you were effectively coping with important changes that were occurring in your life?..... | N | AN | S | FO | VO |
| 6  | Felt confident about your ability to handle your personal problems?.....                       | N | AN | S | FO | VO |
| 7  | Felt that things were going your way?.....   | N | AN | S | FO | VO |
| 8  | Found that you could not cope with all the things that you had to do?.....                     | N | AN | S | FO | VO |
| 9  | Been able to control irritation in your life?.....   | N | AN | S | FO | VO |
| 10 | Felt that you were on top of things?.....  | N | AN | S | FO | VO |
| 11 | Been angered because of things that happened that were outside of your control?.....           | N | AN | S | FO | VO |
| 12 | Found yourself thinking about things that you have accomplished?.....                          | N | AN | S | FO | VO |
| 13 | Been able to control the way you spend your time?.....   | N | AN | S | FO | VO |
| 14 | Felt difficulties were piling up so high that you could not overcome them?.....                | N | AN | S | FO | VO |

**SECTION F** The following questions about you and your family are for statistical purposes. Remember all information is strictly confidential and your anonymity is assured.

1. Please circle the number of the answer which best describes your current marital status.

- 1 MARRIED
- 2 SINGLE
- 3 DIVORCED
- 4 WIDOWED
- 5 SEPARATED

IF MARRIED, how long have you been married to your present spouse?  
 \_\_\_\_\_ YEARS

2. In what year were you born?.....19\_\_\_\_\_
3. In what year was your wife born?.....19\_\_\_\_\_
4. How many years of schooling have you completed? (Includes total of grade school, high school, vocational, technical and university) \_\_\_\_\_ YEARS

Please circle the number that represents the highest level of education you completed.

- 1 NO FORMAL EDUCATION
- 2 SOME GRADE SCHOOL
- 3 COMPLETED GRADE SCHOOL
- 4 SOME HIGH SCHOOL
- 5 COMPLETED HIGH SCHOOL
- 6 SOME TRADE OR TECHNICAL SCHOOL
- 7 COMPLETED TRADE OR TECHNICAL SCHOOL
- 8 SOME COLLEGE
- 9 TWO-YEAR COLLEGE DEGREE
- 10 FOUR-YEAR COLLEGE DEGREE (B.A., B.S) COMPLETED
- 11 SOME GRADUATE SCHOOL OR PROFESSIONAL SCHOOL
- 12 POST-GRADUATE OR PROFESSIONAL DEGREE COMPLETED

5. What is your farm/ranch work status? (Circle all appropriate categories)
- 1 FULL-TIME FARMER/RANCHER (35 hours or more per week)
  - 2 PART-TIME FARMER/RANCHER (less than 35 hours per week)
  - 3 HOMEMAKER (35 hours or more per week)
  - 4 RETIRED
  - 5 OTHER \_\_\_\_\_
6. On average for a year, how many hours per week do you do some type of farm/ranch work? \_\_\_\_\_ HOURS PER WEEK



11. For each of your children over 18 who are farming/ranching with you, please write the reason they are farming/ranching with you.

Name: \_\_\_\_\_  
Reason they are farming/ranching with me: \_\_\_\_\_

\_\_\_\_\_

How far away from you does he/she live? (If less than 1/2 mile write 0)  
\_\_\_\_\_ MILES

Name: \_\_\_\_\_  
Reason they are farming/ranching with me: \_\_\_\_\_

\_\_\_\_\_

How far away from you does he/she live? (If less than 1/2 mile write 0)  
\_\_\_\_\_ MILES

Name: \_\_\_\_\_  
Reason they are farming/ranching with me: \_\_\_\_\_

\_\_\_\_\_

How far away from you does he/she live? (If less than 1/2 mile write 0)  
\_\_\_\_\_ MILES

12. Which of these children is most involved in the farm/ranch operation?  
Name: \_\_\_\_\_

13. For each of your children over age 18 who are not farming/ranching with you, please indicate what they are doing and the reason they are not farming/ranching with you. ( For example, Lucy is married and farming/ranching with her husband in Idaho.)

Name: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
Reason they are not farming/ranching with you: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_  
 Occupation: \_\_\_\_\_  
 Reason they are not farming/ranching with you: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name: \_\_\_\_\_  
 Occupation: \_\_\_\_\_  
 Reason they are not farming/ranching with you: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

14. Which of these children is least involved in the operation?

Name: \_\_\_\_\_

In our research we would like to talk with some adult children who are not involved on the farm/ranch as well as some who are. We may want to contact the adult child who is least involved in your farm. Would you please give me his or her address.

\_\_\_\_\_

15. Which one of the following provides your major source of farm/ranch income in an average year?

- 1 GRAINS OR SEED
- 2 LIVESTOCK
- 3 DAIRY
- 4 MIXED (Describe) \_\_\_\_\_
- 5 OTHER TYPE OF FARM OPERATION(Describe)  
 \_\_\_\_\_

16. What is the population of the closest town to where you live, or of the town in which you live?

- 1 TOWN WITH LESS THAN 2,500 PEOPLE
- 2 TOWN WITH BETWEEN 2,500 AND 10,000 PEOPLE
- 3 TOWN WITH BETWEEN 10,000 AND 50,000 PEOPLE
- 4 CITY WITH OVER 50,000 PEOPLE

17. If you live out of town, how far away is this town from your farm/ranch?..... \_\_\_\_\_ MILES

18. If you live in town, how far away is your farm/ranch? \_\_\_\_\_ MILES

19. How long have you lived in this community?  
 \_\_\_\_\_ MONTHS, IF LESS THAN A YEAR  
 \_\_\_\_\_ YEARS
20. Including you, how many generations has the farm/ranch been in your (your wife's) family? \_\_\_\_\_ GENERATION(S)
21. Are you the principle operator of this farm/ranch?  
 1 NO  
 2 YES
- If yes, how long have you been the principle operator?  
 \_\_\_\_\_ YEARS
- If no, who is the principle operator? \_\_\_\_\_
22. Under current economic conditions, is the size of your farm/ranch operation large enough to support you, your wife, your child(ren) who are working with you, and their families?
- 1 YES, QUITE ADEQUATELY  
 2 YES, BUT BARELY  
 3 NO, WE NEED SLIGHTLY MORE LAND, LIVESTOCK, ETC.  
 4 NO, WE NEED CONSIDERABLY MORE LAND, LIVESTOCK, ETC.  
 5 OTHER (Please explain) \_\_\_\_\_
23. Circle the following category that comes closest to your annual family income, before taxes, in 1990. Please include income from all sources.
- 1 LESS THAN \$10,000  
 2 \$10,000 TO \$14,999  
 3 \$15,000 TO \$19,999  
 4 \$20,000 TO \$27,999  
 5 \$28,000 TO \$35,999  
 6 \$36,000 TO \$49,999  
 7 \$50,000 TO \$64,999  
 8 \$65,000 TO \$79,999  
 9 \$80,000 OR MORE
24. Think of all the financial assets and real estate property you and your wife own. Include that part of the farm or ranch which is yours as well as the present value of your home, buildings, and other property. This includes machinery, livestock, checking and savings accounts, certificates of deposit, stocks, bonds, and real estate property. What do you estimate as the value of ALL your and your wife's assets? Please estimate to the nearest ten thousand. \$ \_\_\_\_\_

25. Now think of all the debts you and your wife owe. Include outstanding loan balances for such things as machinery, vehicles, and household appliances, and loans from banks, finance companies, friends, or relatives. Include mortgages on home, land, and other property, charge accounts, and any other unpaid bills. What do you estimate as the value of all debts you and your wife owe? Please estimate to the nearest ten thousand.  
\$ \_\_\_\_\_

**THANK YOU FOR YOUR HELP! ALL OF THE INFORMATION THAT YOU PROVIDED WILL BE KEPT STRICTLY CONFIDENTIAL. WE BELIEVE THAT THE ANSWERS TO THESE QUESTIONS WILL BE OF GREAT HELP TO OTHER FARMERS AND RANCHERS WHO ARE FACING RETIREMENT. THEY MAY ALSO BE OF ASSISTANCE TO POLICY MAKERS AS THEY CONSIDER WAYS TO PRESERVE FAMILY FARMS.**

Please return the survey to:

Dr. Ramona Marotz-Baden  
Department of Health and Human Development  
Herrick Hall  
Montana State University  
Bozeman, MT 59717

Please use this space for any additional comments you would like to make about farming/ranching with your child(ren).

THANK YOU VERY MUCH FOR YOUR TIME AND COOPERATION. I greatly appreciate your efforts in filling out this questionnaire. If you would like a summary of the results of the study, please write your name and address on the back of the return envelope (not on this questionnaire). I will see that you get one.

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