

**Executive Summary**

**Economic Stress and Mental Health in Rural Iowa**

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# Economic Stress and Mental Health in Rural Iowa

## Introduction

It has been well established that the farm crisis is having an ongoing impact upon the quality of life in rural areas. In addition, the 1988 drought has likely increased the level of economic hardship encountered by the rural residents of Iowa. One outcome of these chronic and acute economic stressors is likely to be increased levels of mental health problems. This project was designed to examine this relationship as well as establish a baseline indicator of the level of mental health problems in rural Iowa.

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## Sample Characteristics

The population for this study consists of adults, age 18 or older, living in households located in rural Iowa. The definition of rural used in this study corresponds with the U.S. Census Bureau definition of all persons living in communities of 2,500 or less or in the country. A total of 529 rural household telephone numbers were randomly selected for the sampling list. Telephone interviews were completed with 414 of the respondents, representing a 78.3 percent response rate. The interviews were conducted during the month of July.

Nearly two-thirds of the respondents (65.9%) lived in rural-farm households. This segment of the rural population was oversampled. The rural-farm household account for approximately one-third of the rural population in Iowa (Goudy, 1983). Another 26.8 percent of the sample were rural nonfarm households in the country or in small rural communities of 2,500 or fewer persons. A small proportion of the respondents resided in larger communities. Over half of the respondents (58.9%) were female and nearly all were caucasian (99.2%). Corresponding with the shifting age distribution in the rural areas of the state, approximately 6 of every ten respondents were aged 45 or older. The high proportion of the elderly in this area of the state is reflected in the sample containing 13.5 percent aged 65 to 74 and 5.8 percent aged 75 and above.

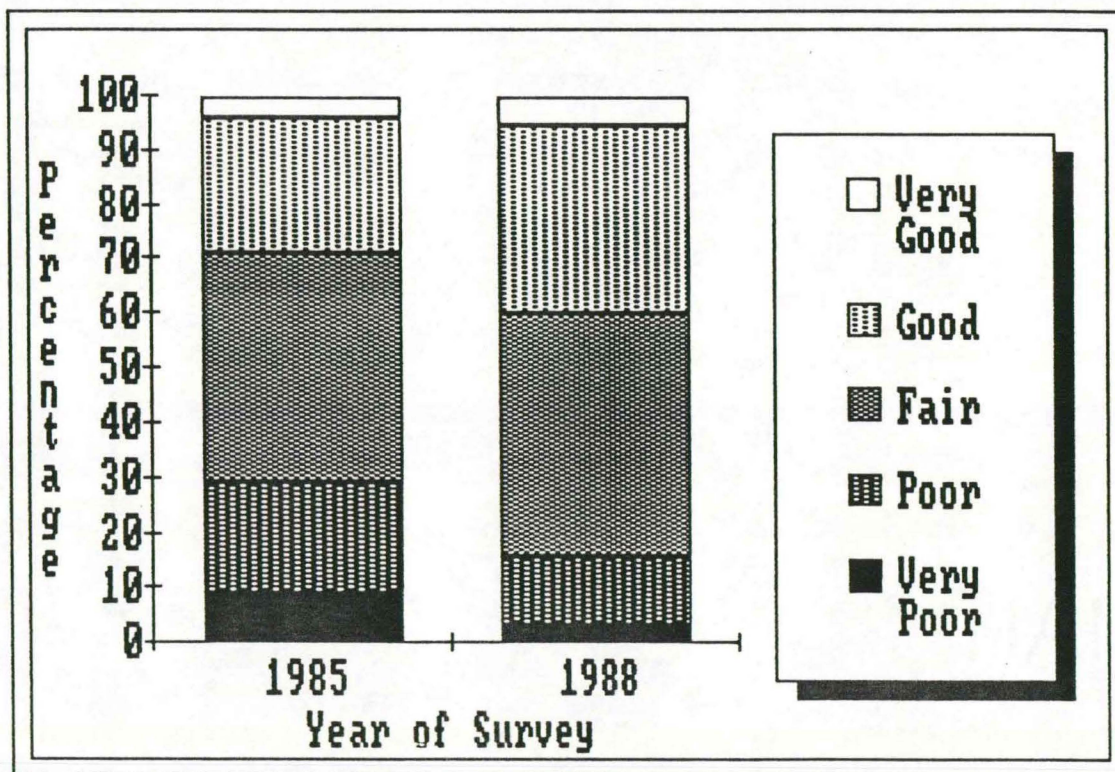


## Family Economic Outlook

When asked about the economic situation of their family, the respondents provided more positive evaluations than they did for the state. Nearly four of every ten rated their family economic situation as either good (34.6%) or very good (5.1%). In comparison, only 12.3 percent rated the family economic situation as poor and 3.7 percent as very poor.

These evaluations represent an improvement over what was reported in 1985. In the prior survey, over one-fourth of the respondents reported poor (20.1%) or very poor (9.1%) family economic situations. A similar proportion reported good (25.2%) or very good (3.8%) in the earlier study. While the ratings are still moderate, with over four of every ten respondents (44.4%) rating their family economic situation as fair, there has been improvement in the past two years.

Rating of the Current Economic Situation of Their Family





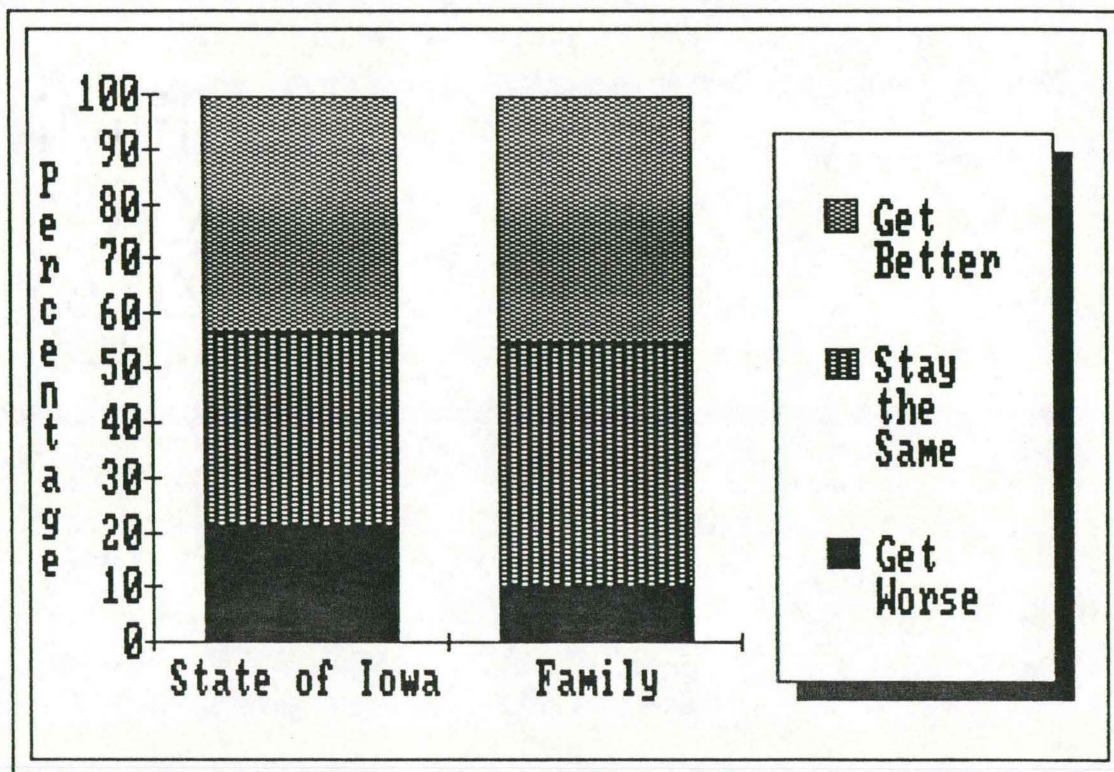
## Future Economic Outlook

The respondents were also asked to report on whether they thought that economic situation of the state and their family would get better, stay the same, or get worse, in the next five years. Over four of every ten respondents (43.3%) reported that they expect the state economy to improve. Approximately one of five (21.4%) expect the state economic situation to get worse in the next five years.

The responses for the future economic situation of the respondent's family were a little more positive than the reports for the state economy. The percentage predicting improvement over the next five years was close to that reported for the state (45.1%). However, respondents were more likely to report that their situation would stay the same (44.9%) than to say that it would get worse (10.0%).

These responses are very similar to those found in the earlier survey.

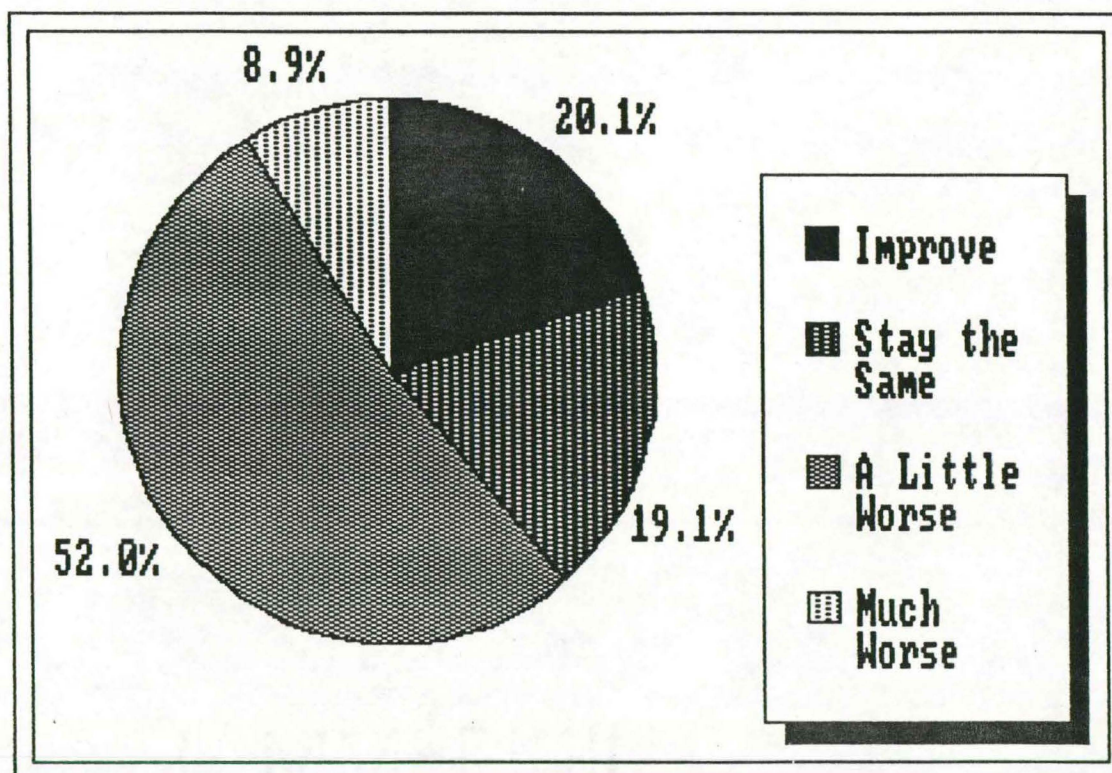
### Change in Economic Situation in the Next Five Years





The respondents who had indicated that the drought would effect the economic situation of their family were then asked if they expected the their situation to improve, stay the same, or get worse. Two of every ten (20.1%) who reported that the drought would have an effect expected it to be positive. Nearly the same proportion, 19.1 percent, expect the overall economic situation of their family to stay the same. In contrast, just over half (52.0) of those who expected an impact of the drought on their family economic situation reported that it would be a little worse. A smaller proportion, 8.9 percent, thought that their situation would get much worse due to the drought.

**Change in Family Economic Situation Due to Drought**



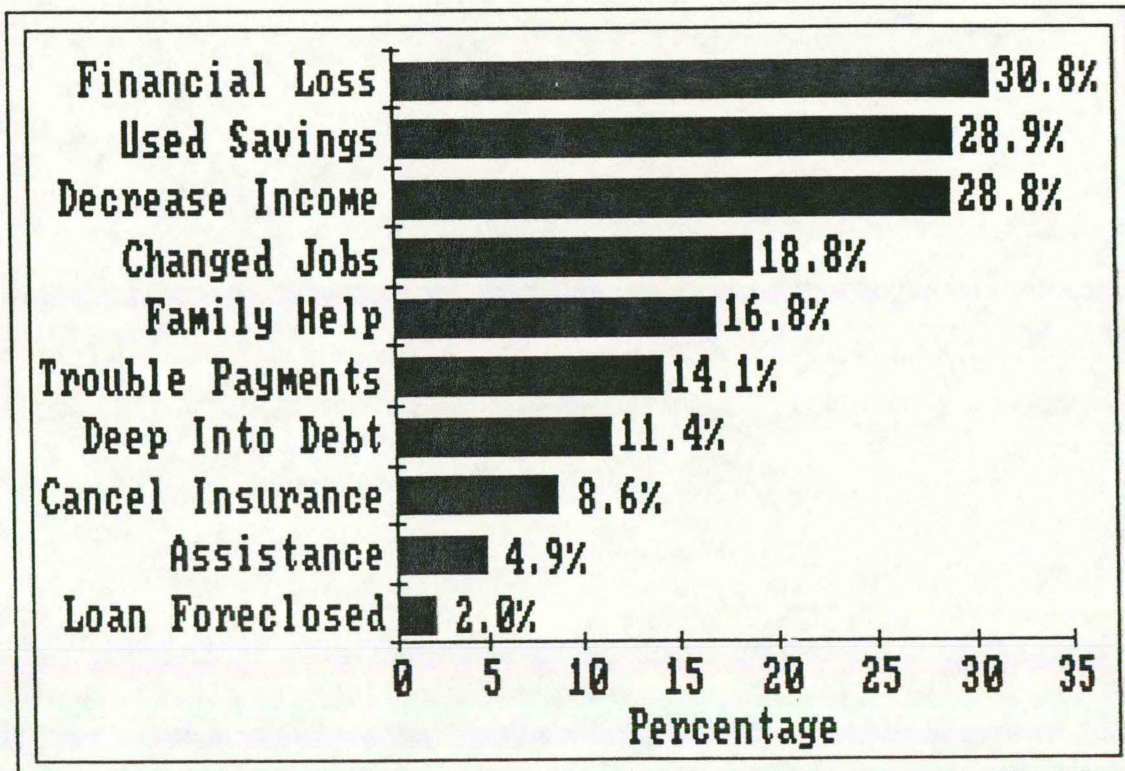


## Economic Stress

A series of questions were asked to measure the level of economic stress being experienced by members of rural households. Each of the questions was framed in the context of the past year. Approximately three of every ten respondents (30.8%) indicated that they had experienced a financial loss in the past year. Nearly as many reported that they had dipped into savings to meet expenses (28.9%) or that they had experienced a decrease in income in the past year (28.8%). Other economic problems mentioned by more than one in ten respondents were changing jobs or taking a second job (18.8%), taking on financial responsibility for a family member (16.8%), having trouble making payments (14.1%), and going deeply into debt (11.4%). Less than ten percent reported cancelling either life or health insurance (8.6%), receiving government assistance (4.9%), and having a loan foreclosed (2.0%).

It is clear that many of the residents of rural Iowa have experienced economic stress within the past year. Nearly two-thirds (63.5%) of the respondents reported at least one of the economic stress items. About one-fourth (24.4%) named three or more of these items. Despite the reports of an improving rural economy, and the increase in positive assessments in the self-reported economic status measures, it is clear that the residents of rural Iowa are still experiencing economic difficulties.

### Economic Problems Experienced in the Past Year



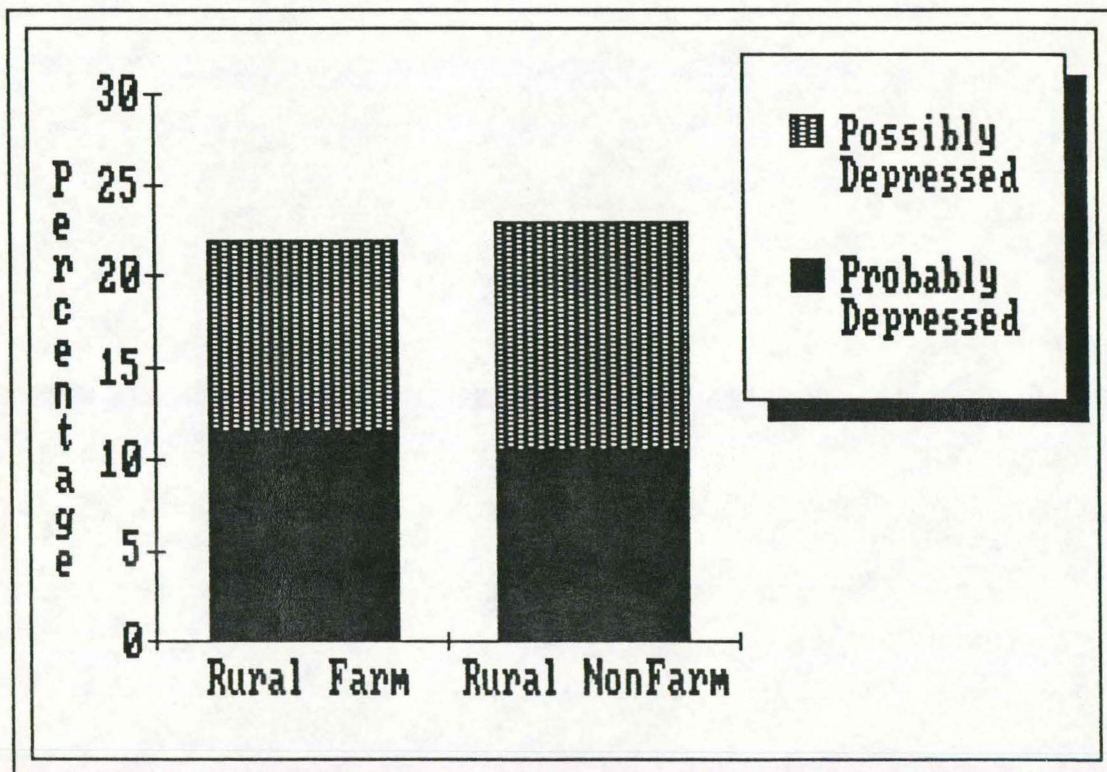


## Depression

In order to assess the impact of the economic crisis upon the mental health of the rural population, some standard measures of mental health outcomes were included in the survey. This research uses the NIMH Center for Epidemiologic Studies Depression Scale (CES-D). The CES-D scale may be used to develop estimates of the general level of depressive symptoms in a population. It cannot be used to diagnose depression. Using established cutting points the population may be classified as not depressed, possibly depressed (likely to include persons who are temporarily depressed or mildly depressed but not disabled by their feelings), or probably depressed (persons who likely would be judged to be depressed if they were to be examined). Just over 2 out of every ten respondents in both the rural farm (21.0%) and rural nonfarm (24.0%) population could be classified as either possibly or probably depressed.

Since the rural farm population was oversampled, these estimates should be weighted for projections to the total rural population. The weighted estimates for the total rural population of the state of Iowa are 11.9 percent possibly depressed, and 11.2 percent probably depressed.

Depression Categories by Rural Residence

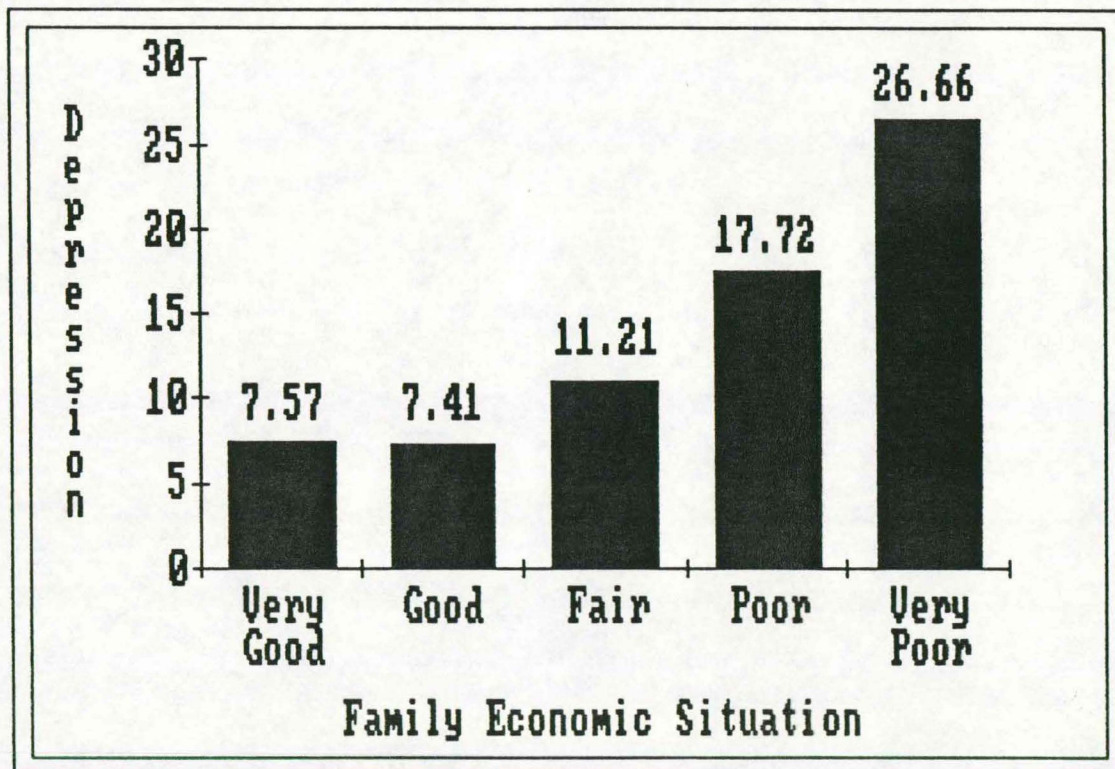




## Economic Stress and Depression

This study found a strong relationship between economic stress and depression. For example, there is a strong relationship between depression scores and the respondent's family economic situation. Respondents who reported good or very good economic situations had mean scores in the range of 7.41 to 7.57. This is significantly lower than the average scores of 11.21 for those situation is fair, 17.72 where it is poor, and 26.66 where it is very poor. A score of 9 or higher would be classified as possibly depressed.

Depression by Family Economic Situation

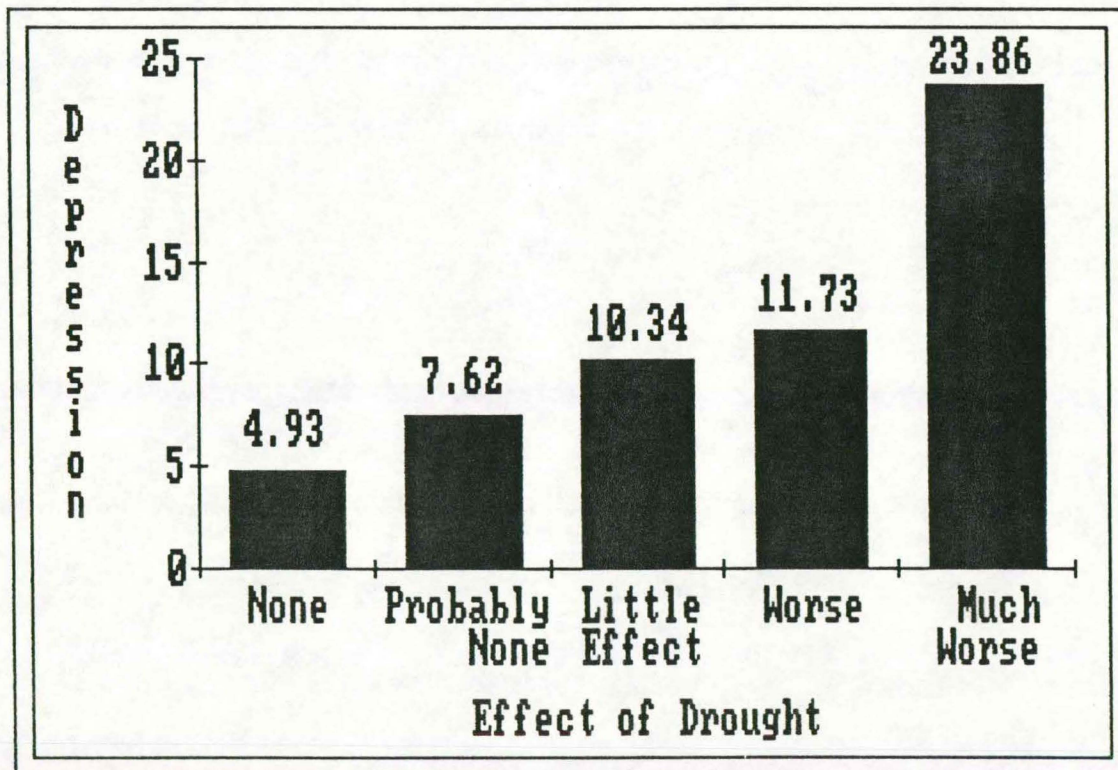




## Depression and the Drought

The drought being experienced during the survey period also shows a strong relationship to depression. Respondents who reported that the effect of the drought was to make their economic situation much worse had a substantially higher average score (23.86) than those who reported lesser effects (from 10.34 to 11.73). The mean depression scores were much lower for those who indicated that the drought either probably or definitely had no effect (7.62 and 4.93 respectively).

Depression and the Effect of the Drought



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