A national research project, NC-182, is supported by the Agricultural Experiment stations and the California Cooperative Extension Service and is conducted by eight states (Arizona, California, Illinois, Indiana, Iowa, Kansas, Michigan, and Minnesota). The research project focuses on the effects of family resource utilization in determining the economic well-being of rural families. The study has two primary foci: model development, instrumentation, data collection; and dissemination of research findings to the public and professional sectors.

**PROCEDURES**

**Sample Selection**

A well defined procedure was used to identify the rural population for the eight state study. The county was identified as rural if at least 20% or more of the employed persons were engaged in occupations for agriculture, livestock, forestry, mining and/or fishing. The counties were ranked from high to low based on the per capita income change from 1979 to 1985. The list was divided into quartiles and the top and bottom quartiles were used for the random selection of one county for each. These counties were labeled inclining for the top quartile and declining for the bottom quartile.

The sample in each state was randomly selected from a commercial directory service which were updated in November before the sample was drawn in December, 1987. The listings were based on telephone directories that were supplemented with auto registration information and checked for double entry.

**Data Collection**

A modified Dillman method of data collection was used. The procedures consisted of four steps. A postcard was sent alerting them that a questionnaire would be mailed to them. A second mailing which included a cover letter inviting participation, two survey instruments (one for the financial manager and one for the other adult in the household) and two self-addressed stamped envelopes. A third mailing was a reminder postcard which was sent one week after the survey mailing. A fourth and final mailing was sent two weeks after the postcard and this was identical to the second if there had been no response from the household.

**THE PROBLEM**

The financial problems faced by farmers and rural communities are similar among the states. Even though the states are not all contiguous, they are all states with high rural populations. Indiana is the least rural of the group. In addition, two states, California and Arizona have higher populations of other than white residents. This diversity is anticipated to add to the richness of the findings.

**Scope of the Project**

Data have been collected from over 2500 families on: external factors (property laws, employment/unemployment conditions); demographic characteristics (education, age, income, family size/composition); functioning styles (decision making styles, interpersonal relations, family role structure, concordance); and family resource utilization (use of household production, financial management patterns, coping strategies, information-seeking behaviors). The overall dependent variable for the study is the economic well-being of the family.

**PREVIOUS RESEARCH**

Two previous regional research projects, NC-90 and NC-128 contributed to the basic understanding of family economic well-being, income adequacy, and quality of life. How does the utilization of the family’s resources influence the economic well-being of rural families? This is the major question for study in the NC-182 research project. The rural environment is made up of economically sustaining/growing areas and declining rural areas. The round table discussion was a comparison of the profiles of households in these types of counties in four states. The end result was a discussion from the audience of how these comparisons and similar situations have implications for educators and professional involved with families.

**REFERENCES**


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1 Associate Professor, Family Social Science