Exploring the Quality of Life of Farm Families in Ireland: Implications for Extension

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Abstract

Quality of Life is a commonplace term, which is rarely adequately defined. The complexity of the concept and its interpretation pose challenges for measurement. The improvement of the quality of life of farm families is an aim of the Teagasc Planning Post Fischler Programme. The primary aim of the research in this paper was to establish a baseline measure of the quality of life of farm families. A secondary research aim was to compare the quality of life of farm families with others. The research survey was carried out with 344 families (farm, non-farm rural and urban). Quality of life was defined as the perception and feeling about one’s current life experience (including family, social, economic/work, personal development/success). Farm families work longer hours and have greater income uncertainty but, overall there was no significant difference between their quality of life and that of rural and urban dwellers. The findings regarding a number of key factors relating to quality of life are documented. In order to derive a comparative measure of quality of life a ‘life quality index’ was constructed. The index included variables relating to: social activities; involvement in organisations; attitudes towards incomes; expenses; borrowings; hours of work; life; and quality of life. The research findings serve the purpose of informing extension agents about quality of life and providing a baseline for future measurement.

Keywords: Quality of Life, Farm Families, Extension

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Introduction

‘Quality of Life’ is a term that is increasingly used in society but is rarely adequately defined. The complexity of the concept of quality of life and the way in which it is interpreted poses a serious challenge for measurement. One of the aims of the Teagasc “Planning Post Fischler Programme” is the improvement of the quality of life of farm families. This study assesses the quality of life of farm families and compares their quality of life with rural non-farm and urban families. The farm families were participants in the Planning Post Fischler Programme. A number of key implications for extension services, both national and international are presented.

The Irish agricultural extension service (Teagasc) restructured itself in the 1990’s to meet changing circumstances (changes in the Common Agricultural Policy) (Phelan, 1998). The service adjusted itself once more at the beginning of the new millennium to account for further changes in the farming environment. The technical and direct payments focus of the advisory service in Ireland resulted in the social and family issues being somewhat sidelined and the “bigger picture” of the overall direction of the farm and household unit being lost.

The holistic approach adopted in this programme (Opportunities for Farm Families) involved the farm family and looked at the wider family and household issues (Bogue & Phelan, 2004).

Planning Post Fischler Programme

The Planning Post Fischler Programme (originally called the Opportunities for Farm Families Programme) was introduced in 2001 and has three distinct stages. Stage 1 is delivered by way of two facilitated group discussion meetings in which farm families identify their main household viability concerns and explore possible options (on/off-farm). Stage 2 involves options analysis leading to the development of a “Way Forward Action Plan.” Specific measures to improve income/quality of life are identified by the family in conjunction with an adviser. Specific advice and training needs of the family are identified and referrals made to other agencies. In Stage 3 the farm family implements the actions specified in their plan (Teagasc, 2004).

Influences on Quality of Life

The influences on quality of life are infinite as they can include any aspect, which affects an individual’s life. Many misconceptions have been built up around the links between income, standard of living and quality of life. Most researchers reinforce the view that quality of life while linked to income is not determined by income. Irish research (Amarach, 2002) agrees with this conclusion that a person’s reported sense of their financial circumstances does directly impact on personal quality of life, but the impact is far more modest than that of emotional, family and physical goodness. However, Malkina-Pykh (2001) stated that “those who perceive their general situation as bad have a lower quality of life” (p. 12). Similarly Wilkening and McGranahan (1978) found that a person’s subjective evaluation of their income, how they feel about their income was a better determinant of their life satisfaction and happiness than such objective measures as gross income.

Measurement of Quality of Life

The nature and meaning of “quality of life” poses many challenges for its measurement. The term “measurement” in the physical sciences conveys the impression of a precise operation based on established procedures, carried out in controlled settings and producing results, which are expressed in terms of standardised units. This scenario contrasts markedly with the attempts of social scientists to develop measures of quality of life (Kind, 1990). “Satisfaction with one’s life is strongly related to one’s expectations of it. Expectations in turn are related to social
position; people compare themselves to others in their self-perceived social position” (Malkina-Pykh, 2001, p. 8). The notion of measuring the quality of life could include the measurement of anything of interest to anybody.

Atkinson and Zibin (1996) commented that there is a lack of agreement on definitions and measurement which primarily stems from two competing theoretical views of the determinants of life quality, namely the functional (objective) perspective and evaluative (subjective) perspective. Objective refers to variables or measures that can be simultaneously observed by a number of people and involve estimates of frequencies or quantities. While all such estimations involve varying degrees of judgement, they constitute a measure, which at least in theory, and with sufficiently careful attention, could yield a high degree of agreement among people making the rating (Powell, Mercer, & Harte, 2003). Subjective refers to variables or measures that are based on an individual’s evaluation of the impact of events on their physical, social and/or emotional functioning, or alternatively, their rating of importance and satisfaction with various life experiences. This approach differs from objective measurement, in that subjective measures are evaluative appraisals of subjective qualities of experiences and not quantification of actual experience (Atkinson & Zibin, 1996). Most researchers suggest that quality of life measurement should be predicated on a combination of objective data and subjective assessment. Rosenblatt and Attkisson (1993) state that depending on its intended use, a well-rounded instrument should assess a number of life domains, including a person’s biological, interpersonal, social and economic experience.

Defining Quality of Life

One of the most commonly accepted definitions of quality of life is that of the World Health Organisation (WHO, 1997): Quality of Life is an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. It is a broad ranging concept affected in a complex way by the person’s physical health, psychological state, personal beliefs, social relationships and their relationship to salient features of their environment. (p. 13)

Quality of life reflects the difference, the gap, between the hopes and expectations of a person and their present experience. Powell et al. (2003) sum up quality of life as a person’s subjective sense of well being derived from current experience of life as a whole. However, Malkina-Pykh (2001) states that because quality of life depends on the individual’s perspective and outlook on life, it is not possible to precisely define quality of life, she suggests a definition of quality of life “as a set of conditions relating to an individual’s life that would appear to indicate, from the outside, that it is going well” (p. 8).

Based on the exploration of the definitions provided in literature, it was possible for the purposes of this study to define quality of life as the perception and feeling about one’s current life experience (including family, social, economic/work, personal development/success).

Purpose

One objective of the “Planning Post Fischler Programme” is to improve the quality of life of farm families. In order to assess the impact of the programme in terms of changes in quality of life, it is necessary to have a baseline measure. However, there were no measures/indicators set out by Teagasc on which to assess the programme.
impact. Therefore the primary purpose of this research study was to establish a baseline measure of the quality of life of farm families participating in the programme. A secondary research purpose was to compare their quality of life with others.

Research Methodology

Evaluation of extension is necessary to determine its value and impact. However, the evaluation must not detract from or negatively impact on the actual delivery of the advisory programme. Methods must be practical, simple and straightforward, yet deliver practical and useful results. In this study, it was decided that research questionnaires were the most appropriate method of assessing quality of life. Also previous research has found that simple measures of quality of life correlate highly with more sophisticated measures (Economic Intelligence Unit, 2004).

Research questionnaires were developed taking account of national and international research. The questionnaires contained a mix of open and closed questions on practices and behaviour and attitudinal scales. The focus of the questionnaires was on the personal, farm/job and household characteristics, social interaction & behaviour, and attitudes of families. While many other domains and aspects of domains were identified in the literature, the measures focused on in this study were specific because of the realities of collecting the information with farm families – information was collected during programme sessions and the completion of the survey was dependent on farmer participation (and the cooperation of extension agents), therefore, it had to be “user-friendly.”

The questionnaires were piloted and modified accordingly. The research data was collected with farm families by way of a self-administered questionnaire (during Stage 1 of the Planning Post Fischler Programme). Participants were guided through the completion of the questionnaire by the researcher. A total of 153 participants were surveyed in nine counties – this represents 10% of the farm families who participated in the programme stage 1 during the data collection time-period (October 2003-February 2004). The sample locations were randomly selected throughout the country. A sample of non-farm households (urban and rural non-farm) was selected at random from the telephone directory. A telephone survey was carried out with this sample. A total of 93 non-farm rural households and 98 urban households were surveyed. The specific purpose of the non-farm sample was to provide an indicator of the quality of life of the general public; it was not intended to be a representative sample of the Irish population. The data was analysed using the Statistics Package for the Social Sciences (SPSS).

The authors recognise that there are limitations to the research presented in this paper. The individual sample populations are small and more factors could be included in determining the quality of life. Nonetheless, the research provides an overview of the key factors, which influence the quality of life of farm families and how farm families compare with other families.

Results

The key findings from the research are presented in this paper relating to: hours of work; family finances; social interaction; and quality of life (in presenting and discussing the results, farmers includes both male and female unless specifically identified as either male or female).

Hours of Work

Farmers (male) worked more hours than their rural non-farming neighbours and urban dwellers (Table 1). Male part-time (with off-farm employment) farmers work the greatest number of hours overall per week (78 hours). The hours spent working in the household are rarely included when measuring individuals’ work hours, however
it was considered important in this study because it is time that rarely can be compromised or indeed reduced. In many cases, the male respondents initially dismissed this time but when it was explained that it included school runs, child/elder care and care of family members with disability/health problems, it became apparent that it was an important factor, worthy of assessment.

Table 1

<table>
<thead>
<tr>
<th>Variables</th>
<th>Farm (n = 129)</th>
<th>Job (n = 91)</th>
<th>Household (n = 38)</th>
<th>Urban Dwellers (n = 33)</th>
<th>Rural Non-Farm (n = 31)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Farmers</td>
<td>Full-time²</td>
<td>Part-time³</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>52.5</td>
<td>58.5</td>
<td>38.2</td>
<td>46.8</td>
<td>30.3</td>
</tr>
<tr>
<td></td>
<td>9.8</td>
<td>-</td>
<td>33.2</td>
<td>50.8</td>
<td>35.5</td>
</tr>
<tr>
<td></td>
<td>6.9</td>
<td>6.9</td>
<td>6.7</td>
<td>14.1</td>
<td>14.1</td>
</tr>
<tr>
<td></td>
<td>69.2</td>
<td>65.4</td>
<td>78.1</td>
<td>55.7</td>
<td>64.9</td>
</tr>
</tbody>
</table>

Note: ¹Household includes all work related to and associated with the household: general housework; household repairs and maintenance; school runs; child/elder care; and caring for someone with poor health/disability; ²No off-farm employment; ³With off-farm employment.

Women worked fewer hours in total than men with the exception of farm women who worked 5 hours more per week than farm men (Table 2). The non-farm rural women worked the greatest number of hours in the household while the urban women worked the greatest amount of hours in employment. Three out of every five (60%) rural respondents were satisfied with their hours of work, while 46% of urban residents and 45% of farm respondents felt likewise (Pearson chi-square = 10.31, df = 4, p = 0.036).

Table 2

<table>
<thead>
<tr>
<th>Variables</th>
<th>Groups</th>
<th>Farm (n = 129)</th>
<th>Job (n = 17)</th>
<th>Household (n = 31)</th>
<th>Total (n = 33)</th>
<th>Urban (n = 41)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>52.5</td>
<td>28.0</td>
<td>-</td>
<td>46.8</td>
<td>27.7</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>9.8</td>
<td>15.4</td>
<td>50.8</td>
<td>42.1</td>
<td>26.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6.9</td>
<td>30.6</td>
<td>14.1</td>
<td>42.1</td>
<td>26.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>69.2</td>
<td>74.0</td>
<td>64.9</td>
<td>60.2</td>
<td>53.9</td>
</tr>
</tbody>
</table>

Note: ¹Household includes all work related to and associated with the household: general housework; household repairs and maintenance; school runs; child/elder care; and caring for someone with poor health/disability.
Family Finances

Irish Household Budget Survey data (CSO, 2002) indicates that urban households had an average disposable income of €586/week in 1999/2000, €17/week more than farm households (Table 3). However, it is important to note that the average household size (persons) was as follows: urban (3); farm (3.56); and rural non-farm (3.16). Farm households have a disposable income, which is greater than their total expenditure, while the urban and rural households have a disposable income, which is less than their total expenditure.

Table 3


<table>
<thead>
<tr>
<th>(£)</th>
<th>Urban</th>
<th>Farm</th>
<th>Rural Non-Farm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Income</td>
<td>722</td>
<td>636</td>
<td>550</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>586</td>
<td>569</td>
<td>471</td>
</tr>
<tr>
<td>Total Expenditure</td>
<td>613</td>
<td>536</td>
<td>510</td>
</tr>
<tr>
<td>Disposable Income per person</td>
<td>195</td>
<td>160</td>
<td>149</td>
</tr>
<tr>
<td>Disposable income per labour unit</td>
<td>451</td>
<td>337</td>
<td>374</td>
</tr>
</tbody>
</table>


Only 27% of farm respondents believed that the farm was capable of providing an adequate income for their future needs, while 57% believed it would not. Over half (54%) of farmers did not believe that the farm could fund future investment, 37% believed that it could. Half of rural respondents were concerned about the extent of their family living expenses (group with the lowest disposable income), compared to one third of urban dwellers and 40% of farm respondents (Pearson chi-square = 14.47, df = 8, p = 0.07). Farm women were more likely to be concerned (59%) than men (37%), which, reflects the fact that women have a greater knowledge about the cost of running a household. While rural respondents were more likely than urban residents to be concerned about their living expenses, they are also more likely to be concerned about their household income (32% versus 24%). One quarter of farm respondents were not at all concerned about their level of borrowings, while another quarter were a little concerned, with 27% stating that they were concerned or very concerned. Over half (53%) of rural dwellers were not at all concerned about their level of borrowings compared to 44% of urban dwellers (Pearson chi-square = 25.1, df = 8, p = 0.001).

Some 86% of farmers were living in a house owned by either themselves or their spouse, and 13% were living in a house owned by another family member. Four out of every five rural residents live in a house owned by themselves or their spouse compared to only 63% of urban dwellers (Pearson chi-square = 38.57, df = 4, p = 0.000). One quarter of the farm respondents lived in a house on which there was a mortgage being paid, compared to 39% of rural respondents and 58% of urban residents (Pearson chi-square = 23.44, df = 2, p = 0.000).

Almost half (48%) of farm households had an income from an off-farm job held by either the respondent or the spouse. Only 35% of the farm households were fully dependent on the farm income (remainder had income from job, other enterprises or welfare). The younger the operators and the smaller the farms, the more likely they were to have an off-farm income. The main disadvantages to holding an off-farm job were: being very busy; less time for family; and long hours. The main advantage was the extra income generated.
Social Interaction

Over half (52.3%) of farm respondents were active members (attend at least one meeting per year) of a farm organisation and one-third (32%) were active members of a sports organisation. However, one in five was not active members of any local organisations. Farm respondents were significantly more likely to be actively involved in local organisations than their urban and rural counterparts (Pearson chi-square = 22.23, df = 6, p = 0.001).

Women had more regular social activities than men (Pearson chi-square = 6.681, df = 2, p = 0.035). Farmers where either themselves or their spouse had an off-farm source of income were more likely to be involved in a greater number of social activities than those without an off-farm source of income (Pearson chi-square = 6.94, df = 2, p = 0.031). Visiting friends/relatives and having friends/relatives to visit were the most popular social activities for the vast majority of the respondents (rural and urban). A social drink was more popular for urban dwellers (85.7%) than rural dwellers (66.7%). Farm respondents had significantly less regular social activities than those without an off-farm source of income (Pearson chi-square = 21.32, df = 4, p = 0.000).

Some 65% of urban dwellers and 67% of rural dwellers had adequate time for relaxation/hobbies compared to 57% of farm respondents. Younger farmers were the least likely to consider that they had adequate time for relaxation. Two-thirds (65%) of farmers with no off-farm source of income had adequate time for relaxation compared to only 43% of those with an off-farm source of income (Pearson chi-square = 6.26, df = 1, p = 0.012). While over four out of every five urban and rural dwellers (84% and 82% respectively) had adequate time for family/friends, only 68% of farm respondents felt likewise (Pearson chi-square = 9.302, df = 2, p = 0.01). The older the respondent, the more likely they were to consider they had adequate time for family and friends. As farm size increased, farmers had less time to spend with their family and friends. Only half of those with an off-farm source of income stated that they had adequate time for family/friends compared to over three-quarters (77%) of those with no off-farm job (Pearson chi-square = 10.121, df = 1, p = 0.001).

Over one-third (38%) of farmers did not take an annual holiday. Over one-quarter (27%) took less than one weeks’ holiday and only one in ten (11%) took an annual holiday of more than 2 weeks. The larger the farm and the younger the operator, the more likely they were to take a holiday. Urban dwellers (83%) were significantly more likely to take an annual holiday than rural (70%) and farm residents (62%) (Pearson chi-square = 12.05, df = 2, p = 0.002).

Perceptions on Quality of Life

Place of residence had a significant influence on respondents’ perception on their life. Urban dwellers were significantly more likely to consider their life stressed than rural or farm dwellers (41% versus 28% and 32% respectively) (Pearson chi-square = 13.36, df = 4, p = 0.01). Farmers aged less than 35 years were twice as likely to consider their life stressful than those aged over 55 years (42% versus 21%) (Pearson chi-square = 16.66, df = 4, p = 0.002). Women were twice more likely than men to consider their life stressful (59% versus 28%) and men were almost three times more likely than women to consider their life relaxed (17% versus 6%) (Pearson chi-square = 6.84, df = 2, p = 0.033). Perception on the quality of life was also influenced by place of residence. Rural dwellers were most likely to perceive their quality of life to be good (80%) compared to two-thirds of urban dwellers and 59% of farm respondents (Pearson chi-square = 11.51, df = 2, p = 0.003). Similarly, rural respondents were most likely to consider that their quality of life was the same or better to that of others of their own
generation and farm respondents were least likely to consider this to be the case (Pearson chi-square = 11.36, df = 4, p = 0.023).

One third of farm families with an off-farm source of income considered that their quality of life was better than others compared to 28% of those with no off-farm source of income (Pearson chi-square = 6.18, df = 2, p = 0.046). However, those with an off-farm source of income were more likely to consider that their quality of life was worse than others compared with those with no off-farm income (20% versus 9%). This could be explained that for some the presence of an off-farm source of income improves their quality of life but for others it make take from the quality of life due to the necessity of combining two jobs (longer hours and more pressure).

**Life Quality Index**

A life quality index (LQI) was constructed in order to derive a relative and comparative measure of quality of life (1=lowest quality of life, 5=highest quality of life). The index included variables relating to: social activities; involvement in organisations; attitudes towards incomes; expenses; borrowings; hours of work; life; and quality of life. Based on the life quality index, there was no significant difference in terms of quality of life between urban, rural and farm residents. Older respondents were significantly more likely to have a higher LQI than younger respondents (Pearson chi-square = 39.57, df = 16, p = 0.001). Farm size had no influence on the LQI.

The presence of an off-farm job for either the operator or spouse had no significant influence on the LQI. However, the overall number of hours worked impacted on life quality, 28% of farmers who worked less than 60 hours per week had an LQI of less than 2 compared to 60% of farmers who worked more than 80 hours per week (Table 4).

**Table 4**

<table>
<thead>
<tr>
<th>Life Quality Index</th>
<th>&lt; 60 (%)</th>
<th>60-80 (%)</th>
<th>&gt; 80 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>7.0</td>
<td>15.9</td>
<td>20.0</td>
</tr>
<tr>
<td>2</td>
<td>20.9</td>
<td>34.8</td>
<td>40.0</td>
</tr>
<tr>
<td>3</td>
<td>23.3</td>
<td>26.1</td>
<td>22.9</td>
</tr>
<tr>
<td>4</td>
<td>23.3</td>
<td>17.4</td>
<td>14.3</td>
</tr>
<tr>
<td>5</td>
<td>25.6</td>
<td>5.8</td>
<td>2.9</td>
</tr>
</tbody>
</table>

*Note.* Pearson Chi-Square = 18.35, Degrees of Freedom = 8, P = 0.019.

For the purposes of comparative analysis with farm families, only those (non-farm rural and urban) who stated their occupation as being employed/household were considered (excluding unemployed/retired/students/unable to work). The findings were similar to farm families, the more hours worked the lower the LQI (Table 5). Some 45% of respondents who worked less than 40 hours per week had an LQI of 4-5 compared to 17% of respondents who worked more than 60 hours per week.
Table 5

Proportional Distribution of Respondents (Non-Farm Rural and Urban) by Life Quality and Hours Worked (Job and Household) (n =139)

<table>
<thead>
<tr>
<th>Life Quality Index</th>
<th>Hours of Work</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt; 40 (%)</td>
<td>40-60 (%)</td>
<td>&gt; 60 (%)</td>
<td></td>
</tr>
<tr>
<td>1 - 2</td>
<td>22.2</td>
<td>36.5</td>
<td>60.3</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>33.3</td>
<td>38.1</td>
<td>22.4</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>27.8</td>
<td>11.1</td>
<td>13.8</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>16.7</td>
<td>14.3</td>
<td>3.4</td>
<td></td>
</tr>
</tbody>
</table>

Note. Pearson Chi-Square = 15.75, Degrees of Freedom = 6, P = 0.015.

Labour efficiency and time spent working influence the LQI of farm respondents. For those farm respondents who considered their systems too labour intensive/time consuming, 61% had a LQI of 2 or less compared to 32% of those who didn’t consider their system too time consuming (Pearson chi-square = 22.25, df = 4, p = 0.000). Almost 3 times more respondents with inadequate farm facilities had a LQI of one compared to those with adequate facilities (30% versus 11%) (Pearson chi-square = 7.44, df = 3, p = 0.059).

Conclusions

Farm women work more hours than men (more off-farm & in the household and less on-farm). Women in the urban households are more likely to work outside the home than other women. Farmers work much greater hours than their urban and rural counterparts. However, while urban dwellers work the least amount of hours, a factor not included was commuting time, which could considerably increase the amount of time that they spend in actually getting their work done. The difference in hours of work could also be accounted for by the fact that farmers work weekends while many other occupations don’t or else if they do, they have time off during the week instead. Part-time farmers work less hours on the farm but more hours overall than full-time farmers. It is obvious that for the majority of farm operators with an off-farm job (whether by choice or force), the decision was ultimately out of economic necessity because the negative consequences of having another job were being very busy, long hours and less time for family and dealing with farm problems, while the principle advantage was the extra income. Labour efficient practices may become more of a necessity in the future as more farm households are forced to seek off-farm sources of income, a prospect that is confirmed by respondents in the fact that only a minority believed that the farm could provide them with an adequate income for the future.

Farmers are still very much tied to their occupation, which was highlighted by the fact that half took only a weekend away from the farm or no holiday annually. Of course, the taking of a holiday is a personal choice for each individual but reasons such as the cost/difficulty of getting someone to take over the farm or the inability to afford the cost of the holiday/break itself may be factors, which are preventing the taking of holidays.

Members of farm households have a relatively high level of activity in local organisations (farming, sports and the church related are the most popular). The traditional rural links with family and community are also evident in the main social activities identified, visiting friends/family and having friends/family visit them. It highlights the high level of connection between rural people even in
modern society. Women had more social interaction than men and those with an off-farm source of income had more interaction than full-time farmers. This indicates a factor, which did not arise in the study but is nonetheless an issue in rural communities— isolation and loneliness. Male full-time farmers are therefore more prone to be affected by isolation as they have less social interaction than other members of farm households.

The pressures of work both on and off farm are forcing many farmers into a situation that they have not enough time for relaxation and family/friends. This is an issue, which long-term could lead to much greater problems of stress and burnout. It highlights the need for farm operators to assess the labour efficiency of their farming operations but also the compatibility of working on and off farm – an evaluation of the overall use of their labour resource. While the taking of an off-farm job may make economic sense, it may have other more serious consequences.

Overall the farming population consider on average that farming is a relaxed or balanced career, however, support needs to be provided to those (almost one third) who find the career stressful. It is a concern that even though the younger farmers are the most positive about the future, they are also the most stressed. The fact that women are more stressed than men may relate to the fact that they are the ones running the household and dealing first hand with the income expenditure imbalance.

With regard to the attitudes of respondents to their financial situations, the only conclusion that can be drawn is that there are very varied financial situations ranging from those with no concerns to serious concerns which highlights the need for an advisory service which can cater for these diverse needs and an ability to focus on different aspects such as income, living expenses and borrowings. Also there is a need for advisory services to target the farm women as they have the greater concerns about the family finances as they are most likely to be dealing with the family finances. However, one of the major sources of financial pressure in modern society, a mortgage, is not a burden for the majority of farm households. This reflects the age profile where many of the farm households would never have had a mortgage, inherited the family home or else have an earlier mortgage repaid.

Overall farm families are satisfied that they have a good quality of life and how it compares with others.

**Implications for Extension**

A number of key implications for the Irish Extension Agency – Teagasc can be drawn from the research findings on quality of life. These implications are also relevant internationally.

Changes in farming are very often assessed in terms of their impact on income (traditional measure) and more recently on quality of life. One of the difficulties with assessing quality of life is that there is little previous research on the quality of life of farm families. Therefore, this research has provided a baseline for quality of life, which is important so that the progress or lack of it towards improving life quality can be monitored. The research provided in this paper serves as one example of measurement and furthers the knowledge and understanding of the issue.

Extension agencies working in traditionally technical services need to decide on the priority of quality of life within their organisations. There is a need to assess how important the issue of quality of life is to them and what individual advisers can do to address quality of life. In order to generate discussion on quality of life, extension agents need to have knowledge of quality of life, the influences on it and farmers’ views on the aspects, which influence quality of life. The need for an awareness of the factors which influence quality of life and the interplay between different factors is evident in the fact that
while the taking of an off-farm job can on
the one hand improve quality of life by
improving household income, it can also
lead to increased stress and less time for
family/friends and relaxation.

Extension agents need to encourage
farm families to explore quality of life and
to make practical changes to improve their
quality of life. The challenge for advisers is
to get farm families to identify their
particular concern and to take positive
action. Due to the fact that quality of life is
rarely the priority issue about which they
make contact with their adviser, extension
agents need to place quality of life on the
agenda of farm families.

There is a need to develop relevant
practical extension and training materials for
extension agents who are exploring the issue
of quality of life with farm families. Many
extension agents may consider that quality
of life is not a priority issue for farmers and
is not the area on which they want to engage
with their adviser (primary contact is on
technical issues) but in dealing with these
issues, most farmers raise quality of life
issues with their adviser (including issues
such as: long hours; stress; combining the
farm and job; cost of living; inheritance; and
income uncertainty). These issues relate to
quality of life and therefore extension
agencies have more dealings with quality of
life than anyone else. Extension agents are
therefore in a position to positively influence
the quality of life. The research on which
this paper was based provides an insight into
quality of life and provides key figures and
questions, which can be used by extension
agents in probing this issue.

Rivera (1991) concluded that public
sector extension worldwide has been
criticised for not doing enough, not doing it
well and for not being relevant. In terms of
quality of life, it is fair to conclude that
extension is not doing enough to explore
quality of life with farm families and
encouraging them to address the issue. Part
of the reason for not doing enough is
possibly a fear that they (extension agents)
will not be able to do it well;
advisers/extension agents are more
comfortable in dealing with technical issues.

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