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Paul S. Estenson

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Farm Debt and Financial Instability

Paul S. Estenson

Today the agriculture of the midwest and that of the United States as a whole is under great economic and social stress. The wealth of the nation's farm sector has declined substantially since 1981.¹ Net farm income has been falling while the debt load of farmers has increased to record levels.² The result of this combination has been the beginning of a new migration out of the rural United States, as farms have failed and debts have been foreclosed. The consequences of the current problems are evident even to the administration's chief trade representative, Clayton Yeutter, who believes that the "farm crisis could result in a disaster that will dwarf the Great Depression."³

While the troubles currently afflicting farmers and rural communities



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