



Agriculture and Natural Resources
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NOTE to editor: This is one in a series of articles produced by University of Wisconsin-Extension agents and specialists to address farming through difficult times. More articles can be found on the Extension Responds website at:
www.uwex.edu/ces/ag/farmingindifficulttimes.html

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Contact: Joy Kirkpatrick, joy.kirkpatrick@ces.uwex.edu 608-263-3485

Managing through Difficult Times: Financial and Emotional Stress in Farm Families

Madison, Wis. – Milk prices have plunged from the historic highs of last summer. At the same time the milk price fell, many farmers locked in high prices for supplies such as fuel and fertilizers because at the time, everyone thought these input prices would continue to rise.

Many farmers internalize the situation, but with this financial crisis, everyone has been affected. The financial stress is not confined to the barn and farm. As with many family run businesses, stress from the farm business gradually spills over into the home and affects the entire family.

“In times like this, it is important for friends, members of extended families, neighbors and others to be aware of the signs that a family may be under severe stress and in need of assistance,” said Roger Williams, University of Wisconsin-Madison professor emeritus of professional development and applied studies.

Signs or symptoms of stress may include:

- Change in routines. The farmer or farm family members stop attending church, drop out of 4-H or other groups, or no longer stops in at the local coffee shop or feed mill.
- Increase in illness. Farmers or farm family members may experience more colds or routine illnesses or have other chronic conditions such as aches, pains or a persistent cough.
- Appearance of farmstead declines. The farm family no longer takes pride in the way farm buildings and farmstead look or keeps up with maintenance work.
- Care of livestock declines. Cattle may not be cared for in the usual way; they may lose condition, appear gaunt or show signs of neglect.

-- Increase in farm injuries. The risk of farm injury can increase due to fatigue or loss of ability to concentrate. Children may be at risk if there isn't adequate childcare as a result of finances or other conditions.

-- Children show signs of stress. Farm children may act out, decline in academic performance or be increasingly absent from school. They may also show signs of physical or verbal abuse or neglect.

Family members who have been under severe stress for long periods of time might develop physical problems like headaches, ulcers, eating irregularities or sleep disturbances. The emotional signs include depression, bitterness, anger or anxiety. Behavioral signs are irritability, withdrawal, violence, alcoholism and other substance abuse. They may also show cognitive changes such as memory loss, indecisiveness and lack of ability to concentrate.

"The greater the number of signs or symptoms a farm family member is experiencing, the greater the concern should be," Williams added. "If family members exhibit signs of depression or talk about suicide, it is important that they get linked up with help as soon as possible. All cries for help should be taken seriously."

Friends, neighbors, and business associates can help by putting the stressed family in touch with professionals who are trained to provide assistance.

People who are concerned about a stressed family can do the following:

-- Be aware of the agencies and resources available in your community. Find out what services they offer and what their limitations are.

-- Listen for signs and symptoms that the person or family needs help-financial, legal or personal counseling-that you can't provide.

-- Determine which agency or community resource would be most appropriate to address the person's (or family's) problem.

-- Discuss the referral with the person or family ("It looks like you are feeling frustrated with your financial problems. I think this person or agency could help you deal with your situation.")

-- Explore the individual's or family's willingness to initiate contact with the community resource. Ask: "How do you feel about seeking help from this person or agency?"

If the person or family is unwilling to take the initiative or if there is some danger if action is not taken, Williams recommends the concerned friend take the initiative. Ask for permission to contact the agency; then call that agency, share your concern and discuss how the agency will respond to this referral.

If it's an emergency situation and the agency can't act quickly, you may need to take other actions. You can call the Wisconsin DATCP Farm Center at 800-942-2474 or 911 for local emergency services. In rare situations where a person is suicidal, it's important to stay with that person until help arrives or until you can get the person to someone who can help-a family physician, clergy person or hospital emergency room.

Friends, neighbors and agribusinesses can be most helpful in getting farm families linked up with the resources they may need in difficult times and Williams advises them to listen carefully, be aware of helpful resources and do what they can to make the connections.

To access more information and/or tools to help analyze your situation, link to the Extension Responds web page at: www.uwex.edu/ces/ag/farmingindifficulttimes.html

For assistance in making these tough decisions, contact your UW-Extension county agent, your Farm Business and Production Management Instructor in the Technical College or the Wisconsin DATCP Farm Center at 1-800-942-2474.

Resource: *Farm Family Stress: A Checklist and Guide for Making Referrals*, by Roger T. Williams, a consultant/mediator and UW-Madison/UW-Extension emeritus professor. Contact information: rtwillia@wisc.edu or 608-839-4758.

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File: farming in difficult times

Sidebar:

Resources for families in stress:

Wisconsin Farm Center at 800-942-2474. The Wisconsin Farm Center provides financial counseling, mediation services, and the rural electric power services program. Farm families can access the Sowing the Seeds of Hope program through the Wisconsin Farm Center. The Sowing the Seeds of Hope counseling program provides participants with up to five vouchers to be used at any of the participating counseling agencies. There are about 140 locations serving the program. Services are confidential.

Community Action Agencies: Community Action Agencies provide support and assistance to low income residents. Each county is serviced by a Community Action Agency.
www.wiscap.org

Harvest of Hope Fund: a church sponsored initiative that provides financial assistance (maximum is \$1,000 per gift) to Wisconsin farm families 608-836-4633

Wisconsin Coalition Against Domestic Violence <http://www.wcadv.org/>
(608) 255-0539

National Domestic Violence Hotline at **1-800-799-SAFE**.