



# Rural Stress Survival Guide

by Val Farmer, Ph.D.

## Introduction

I heard a speaker in Texas say to a group of his fellow ranchers, "With all the stress in agriculture today, I sometimes wonder why I stay in the business? It is so I can continue to associate with the finest people in the world."

I echo his sentiments completely. It has been my pleasure to know and work with rural people in South Dakota and in the midwest over the course of my career as a psychologist. During the farm crisis years of the mid '80s, I had the opportunity to learn firsthand of the pain and struggle families in agriculture went through as they were caught short by devalued land prices, high interest rates and high inflation.

During that time, I wrote many things to shed light on the emotions and the coping skills of farmers seeking to make sense of what was happening to them and to regain control over their lives. My writings help to validate the pain, show care and give information to people in need of comfort, understanding and direction. Many people commented on how helpful my columns were in their time of crisis.

Since then, the drought of 1988 and the floods of 1993 revisited many of the same families and subjected new families to financial pressures caused by these natural disasters. Again, I recognized the need for grass roots information on coping for families used to being in control and having an ethic of self-help.

The major collapse of the farm economy and natural disasters taxed the resources of rural North Americans to the limit. Yet there is a more insidious kind of stress—that of a steady grinding away of the equity of farm and ranch families as margins become thinner, risks become greater and the daily effort required to get ahead or stay even wears down the spirit of the people.

Farming stops being fun. The pressures mount. Hard work and longer hours don't solve the problem. Dreams and lives get lost in a lifestyle that promises so much and delivers so little. That kind of stress is out there too.

I've summarized some of my main ideas to help people know they are not alone—that there are ways of coping and supporting each other and to regain control over their emotions. Farmers are problem solvers "par excellence." Their daily lives reflect adaptability and resourcefulness to challenges of biology, markets, equipment, and weather. This booklet is designed to mobilize that same skill in dealing with human emotion and stress.

After the so-called end of the farm crisis, farm families with financial problems again felt self-conscious about their position. In a way, it may be worse now than during the farm crisis. The media hoopla was gone. So were the support groups and retraining programs.

With the flooded conditions of 1993, many of the old programs were dusted off and public awareness again increased. However, farm families retain their sensitivity about sharing their financial problems with others. Many times, sadly, they choose to bear their pain alone.

There are too many people, alone and isolated in their pain, who need to cross the bridge of communication on their path to rebuilding their lives. To the family in trouble, the message is "Trust, share, talk," and to their friends and neighbors, it is "Reach out, listen, care."

Somebody has to cross that bridge first.

*Val Farmer*

# PART 1

## Understanding the Crisis

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### The Pain and the Turmoil

There is not a lot to do but worry. Some eat too much, drink too much. Some gamble. Anything to escape from anxiety. There is no drive, no enthusiasm.

No crops, no harvest. No harvest, no income. Short term notes come due. Nothing to do but wait and worry. There is time to do something else, anything else to make ends meet. Belts tighten. No camps for kids. No Christmas. No dinners out. Fewer trips to town. The snowball has started and soon the towns and the cities will feel the pain too.

Agri-businesses take a big hit—elevators, machinery dealers, fuel dealers, fertilizer, pesticide and seed businesses. No planting. No repairs. No money being spent. They, too, will have to cut back.

It is depressing to look at the fields. Farmers who take pride in their fields look and can't do anything about it. It's frustrating.

One "no crop" year maybe. Two no crop years. No way. Many farmers had marginal years going into a bad year. Now what? The anxiety of watching and waiting for the weather to break is now the anxiety of wondering about next year. If something doesn't change, this year's disaster will be next year's catastrophe.

Fathers fear their sons won't make it. Sons worry about leaving Dad in bad shape. Landlords who depend on cash rents for their living and retirement worry. Renters who have no crop and signed contracts wonder how they can pay. Will it be, "Let's stick this thing out together," or, "A deal is a deal?" Not everyone will have an understanding landlord.

There isn't enough money to meet the need. The country can't afford it. Direct aid will help but will probably not be timely. The bureaucratic and political processes take time. And how many hoops do you have to jump through to qualify?

Low interest loans? Farmers will tell you, "The last thing a farmer needs is another loan." Loans that cover living expenses and not production become dead debt. Without a way of operating, a loan does little good.

Those are a few of the thoughts and emotions that farm families go through as they face overwhelming stress.

### Why Farm Financial Stress Is So Emotional

When farmers hurt, they really hurt. Why is that? Is there something unique about farmers that leaves them unprepared to deal with major disappointments?

- Is it the high value they place on farming as a profession and as a way of life that makes them more vulnerable?
- Is it their eternal optimism that keeps them from facing reality until reality hits them with overwhelming blows?
- Is it their ethic of self-reliance and independence that tells them to figure this thing out on their own?
- Is it their tendency to keep feelings to themselves, not to admit fear or weakness, that keeps them from turning to others for support and ideas in times of trouble?
- Is it their headstrong reliance on traditional answers to provide the solutions instead of learning and changing with the times?
- Is it an utter feeling of helplessness and not knowing where to turn that saps their spirit and enthusiasm?
- Is it an inner lack of confidence in their ability to cope and survive outside of farming that makes the future look bleak?

IT IS ALL OF THESE THINGS.

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Sadly and sometimes tragically, it takes a catastrophic experience to acquaint us as humans with our needs.

Our feelings of anger, guilt, depression, and worry are symptoms of our personal crisis.

We are vulnerable. Yes, we have made mistakes. No, we don't have the answers. We need help. This is one pit we can't climb out of by ourselves. We need others.

We need a ray of hope, something to grasp and lean on to see us through the hard times as we make hard choices. We need to find meaning in our experiences and faith that there is purpose to our struggles. We need to summon from ourselves courage and confidence to face reality and move forward.

Where do these emotions come from? Why is the threat of losing a farm so devastating?

***The emotional ties to friends, relatives, and community are important in the lives of farm families.*** The sense of belonging in a small, caring community is a powerful bond and an incentive to stay.

***The skills that go into farming form a basic part of a farmer's identity.*** A threat to a man or woman's status as a farmer or rancher may be perceived as a threat as to who he or she is. The more single-minded farmers are about farming being the only occupation they know, love or want to do, the more vulnerable they are.

***Farming involves the care and nurture of living things.*** Crops and animals have needs. Their well-being depends on farmers being vigilant in their care. Under these conditions, an attachment or bonding takes place.

***The socialization to agriculture takes place at young ages with parent/child interactions in the farm work.*** The family goal of passing on the farm to the next generation is shared and accepted. Some farmers have had limited experience outside of farming nor do they believe anything else could be as rewarding. They underestimate their own abilities and how they could be valued employees in non-agricultural jobs and professions.

***One's status in the community depends on his or her managerial competence and farm ownership.*** To have financial problems become public or to lose a farm represents a major lowering of status in their own eyes and in community judgment. There are feelings of shame, guilt and failure.

***The farm is seen as a link between generations.*** The failure to keep the 'family farm' is perceived as a violation of a sacred obligation, both to past generations and to children for whom the opportunity to farm 'must' be kept alive.

***Farming is an independent business activity.*** Loss of independence is a significant fear. Farmers thrive on working for themselves, on being able to set their own schedule and goals, on having a variety of daily experiences, and on seeing a direct connection between labors and rewards.

***Farmers enjoy the lifestyle of the farm, animals, closeness to nature, privacy, and togetherness with their spouse.*** They appreciate benefits of raising children in this environment. To be cooped up by neighbors, concrete and congestion of city life violates the sense of space that farmers have come to need. They fear that crime or other influences of the city will affect their children's lives.

***Farmers are raised with the ethic of solving their own problems.*** When they become overwhelmed by stress factors beyond their control, they don't feel comfortable seeking help or expressing their confusion or pain. They are afraid to talk about what they are going through. This self-imposed isolation deprives them of needed sources of caring and ideas that could help them grasp their problem. Being seen in an emotional state is a threat to farmers' well-being.

They try to manage by working harder and longer, by taking extra work, by using the spouse's off-farm income and by cutting corners. Trying these strategies and still losing ground sets the stage for high anxiety and depressive reactions. Marital problems often follow when farming partners disagree on the goals and methods for dealing with the crisis. Depression and anxious preoccupation often interfere with the ability to reach out and support each other when finances turn sour.

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## Financial Crisis Brings Isolation to Farm Families

Why do farm families tend to isolate themselves during a time of financial crisis? Why may they withdraw from others at a time when they need human warmth and social contact?

### Depression

A person going through a major loss or setback is likely to be depressed. Loss of interest and a depleted energy level are a part of depression. People don't do much because they believe that it wouldn't matter anyway. Without hope, there is no action. A depressed person withdraws into him or herself. It takes energy to socialize, to care about one's appearance, and to tune into others' lives. People who are depressed don't make good company, nor do they particularly enjoy the company of others. They lose their sense of humor.

### What is depression?

In clinical depression, a person usually experiences four or more of the following symptoms for a period of two weeks or longer:

- Change in appetite.
- Loss of energy.
- Change in sleeping patterns.
- Agitation or increased activity.
- Loss of interest in daily activities and/or decreased sex drive.
- Social withdrawal.
- Inability to concentrate.
- Feelings of sadness.
- Hopelessness.
- Worthlessness.
- Guilt.
- Thoughts of suicide.

A person who is depressed feels helpless and hopeless. Confidence in the effectiveness of one's actions has been undermined. "Why do anything if it's not going to make a difference anyway?"

A person without hope doesn't expect the future to be an improvement over the painful and miserable present. If plans and dreams are no longer believed in, why try? The less a depressed person tries, the worse he or she feels. Less effort generally means fewer opportunities to experience pleasure or to notice that actions can make a difference. Without hope, nothing gets done.

### A Vicious Cycle

There are several traps that keep the vicious cycle of low mood and diminished activity alive.

**Trap 1:** A depressed person often wrongly interprets his or her experience.

**Trap 2:** A depressed person sees himself or herself as unworthy and ineffective.

**Trap 3:** A depressed person sees the world as frustrating and unfulfilling.

**Trap 4:** A depressed person sees the future as hopeless.

**Trap 5:** A depressed person stops acting appropriately in interpersonal relationships, cutting off needed sources of support and pleasure.

With most other problems, it is easier to attack and solve problems by oneself. When a person is depressed, depression itself undermines this problem-solving ability. Due to the thinking traps mentioned above, the biggest problem is that a depressed person may stop trying to help him or herself.

### Avoiding emotion

Another reason a family in crisis may have for isolating themselves is that some farm men and women don't feel comfortable expressing emotions. Their control and emotional reserve is something in which they take pride. They feel public expressions of raw anger, grief, depression, or anxiety are signs of weakness. They don't like the feelings, and they especially don't like showing them to others.

By avoiding others, the family in trouble is protecting themselves from experiencing these

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feelings in the public eye. With each other, they can either show emotion or mutually ignore emotionally-laden topics.

Also, by avoiding others, the family in distress avoids situations where they might feel shame, guilt, anger, or loss of emotional control. Tears or a voice choked with emotion may betray their inner feelings.

Some people are so overwhelmed by the shame of not being able to meet their obligations that they consciously avoid creditors. To do that in a small rural community means avoiding everyone else, too.

### **Not knowing how to act**

The financially distressed family may be trying to keep a low profile in the community so they won't be the subject of further gossip. Their own responses, both good and bad, are the object of interest by those who care and those who are curious.

They are not at their best and they know it. They don't have answers and they know it. How does one present oneself to the public anyway? With toughness? With calm self-assurance? With honesty? How do they put on a front for others when they don't feel that way? Their confusion on how to act may be a reflection of the confusion they feel about where they stand in the eyes of the community and about how they feel about themselves.

Avoidance buys time until they have a grip on life and their emotions. Then they can interact with others with sure explanations, plans, and ideas about what has happened to them, what they are doing, or what they are going to do.

### **Anger and blame**

Anger, bitterness, and blame are prominent emotions connected with financial trouble on a farm. They go hand in hand with depression, guilt, and social withdrawal. The challenge to self-esteem is so great that causes for their problems, real or imagined, may be seen as coming from outside of themselves.

There is plenty of fault to find in the actions of government officials, lenders, lawyers, politicians, city people, or an uncaring world. Friends and neighbors may be singled out for blame for one reason or another.

Responses of others are scrutinized and found wanting. The distressed farm family may be reacting to a perceived lack of concern from people they feel should do more. Sometimes neighbors are seen as gossips, as vultures waiting for their farm, or as gloaters over their misfortune. In any case, the struggling family chooses not to provide the community with the satisfaction of knowing their feelings or the details of their trouble.

Recognizing that their anger may be irrational, the financially-troubled farm family may choose to avoid neighbors in order to avoid doing something inappropriate or potentially embarrassing. They may choose to respond by not associating or coming in contact with certain families.

### **Too busy**

A final reason for rural detachment is that a distressed farm family may be putting all their energies into survival. This may mean long hours, expanded work load, or a second job for the husband and/or wife. Their isolation from valued friends and neighbors may be a function of the family's lack of time and energy. The workload takes its own toll on family relations and the family may be trying to cope by drawing into itself. Add the family's tendency toward isolation to the community's confusion on how to help and you have a powerful formula for people going through a major crisis by themselves.

## **Why Some Rural Neighbors May Not Be Helpful**

The caring rural community struggles in its ability to meet the needs of farm families facing a financial crisis. Why? What are the reasons why some neighbors emotionally pull back when they find out that a neighbor is having financial problems?

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Sara Wright and Paul Rosenblatt of the University of Minnesota have been studying families who have had to leave farming because of financial problems. They also analyzed some of the reasons why neighbors have not been supportive to these families. Here's what they found.

### **Staying away is viewed as helping**

By staying away, neighbors believe they are helping. They don't want to create embarrassment for their neighbors if feelings like shame, anger, sorrow, confusion, and failure come out during a visit. Neighbors also worry that their own well-meaning comments might be seen as offensive. They may feel that their own relatively secure financial condition might be upsetting to their distressed neighbor.

Neighbors may feel they are helping if they pretend nothing has happened and try to keep everything the same between them. By doing so, they feel they are respecting the neighbor's right to privacy.

### **Protecting themselves**

It is easier to stay away than experience the discomfort of not knowing what to say. These neighbors also may be afraid of not knowing how to react to raw emotions like envy, grief, or anger.

Some neighbors fear that the family's emotional and financial needs are so great that they can't offer help. They assume that the offer to help will involve too much time or too much emotional and/or financial support. If other neighbors also have backed away, they see themselves as being overburdened if they get involved.

Also, to get involved might trigger "survivor's guilt" for being able to afford luxuries while those in trouble can't afford necessities.

They might fear that the distressed farm family might ask them to do something immoral or illegal, such as hiding assets during a bankruptcy proceeding.

### **What do you talk about?**

What do you talk about with a family that may be leaving farming? Planting? Selling? Com-

modity prices? National agricultural policy? The weather? These discussions falter because people no longer share common circumstances and interests.

Some neighbors may feel the family in trouble isn't in a position to reciprocate in friendship or be active in the community. "Lame duck neighbors" are treated as if they have already left the community.

### **Guilt**

During good times, neighbors often engage in half serious competition with regard to planting, harvesting, equipment, appearance of the farm, yields, and prices for crops. This playful banter may have been a source of entertainment and incentive to do better. However, now that the family is in financial trouble, perhaps neighbors feel this friendly competition may have contributed in some way to the family's financial problems. An offer of emotional involvement may seem like gloating.

### **Blaming the victim**

Trying to find something wrong with the family in trouble makes it easier to distance oneself from the victim and feel safe. "It won't happen to me because I wasn't (take your pick) 'lazy, a poor manager, greedy, or foolish.'"

### **Denial**

The crisis illuminates the dark side of farming for a neighbor. Certain realities are kept from awareness in order to justify one's choices and struggles. A neighbor's problems are a reminder that good people behaving rationally and working hard can lose a farm. People might choose to avoid the financially distressed family as a way of denying it could happen to them.

### **Living with decisions**

Farm communities believe in the values of independence and individualism. People are responsible for their problems and responsible for providing their own solutions. "They made their own bed, now they have to sleep in it." The family in trouble also lived by this code and it keeps them from asking for help.

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### **Community members have been hurt**

Some neighbors may have experienced an economic loss due to the actions of the family in trouble. They might be creditors or friends or relatives to unpaid creditors. They may feel that the distressed family has hurt the community by leaving unsecured debt along main street or with agricultural suppliers.

Others might feel that having too close a relationship with the troubled farm family might make their own creditors nervous or unhappy with them.

These reasons, coupled with the distressed family's own natural tendency to isolate themselves, makes for lonely and isolated people in the midst of a community that cares.

## **Farmers' Stories**

Here's what a few farmers had to say about their stress and how it is affecting them.

### **An established farmer in his 50s, on what is happening in his community.**

*"We don't have the association with each other we used to. People are too busy. Our off-farm jobs and involvements have isolated us.*

*Most of the time, we try not to ask about people's financial troubles. We talk around it. There is a lot of pride out there yet."*

### **A farmer in his mid-50s with a large family, talking about his family's struggles and his attempt to salvage 30 years of work.**

*"We used to keep things fixed up. Now we can't afford it. It is painful to see, but the family comes first.*

*"There are a lot of little things that didn't used to bother us. It is hard to keep up with all the children's school expenses. It hurts to see the kids go without but we have to say no. For us, that is the worst part.*

*"My wife is right beside me. I ask her to do this and that. I feel like I'm driving her. She is not as cheery as she used to be. If it weren't for me, I think she'd say, 'Let's move on.'" This is not what it should be. But it is the way life is."*

### **A farmer coping with flooded conditions.**

*"It's here all the time. It's constantly on your mind. I used to sleep through the night. The guys used to laugh, joke, and horse around. Some don't do that anymore. I don't know where it's going to end. It's going to get nothing but worse."*

For some of these farmers, the lessons have been bitter and adjustments hard. The financial crisis has drained their enthusiasm and tested their management skills. They are fighting to survive and to be a part of what they still see as a positive future in agriculture.

## PART 2

# Families Going Through It Together

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Financial stress is hard on marriages. It is hard on families. Members of farm families respond to pressures differently. The crisis situation has the potential for bringing families closer together as they work through problems. On the other hand, their faith, flexibility and communications may be severely tested by the trying circumstances.

This section describes research on farm couples coping with stress, a possible scenario where debt drives a couple apart, coping ideas for spouses who feel their mates are avoiding dealing with reality, advice for helping the family work together and how to help children with their stress.

### **How Rural Couples React to Economic Pressures**

During times of financial stress, how much difference does a spouse's emotional support make? Does it reduce depression? How does it affect self-confidence and feelings of control? Does emotional support differ in its effects on husbands and wives? A study involving the Iowa Youth and Family Service Project at Iowa State University looked at these questions. Here is what they found.

Economic pressures affected feelings of control that, in turn, affected symptoms of depression. For both men and women, feelings of depression, anxiety, and emotional distress are directly affected by feelings of lack of power or control over their lives. Emotional support supplies confidence and self-assurance to cope with problems.

#### **Support for wives**

For wives, low support from husbands during times of economic pressure was strongly related to their feelings of a lack of control. However, research showed that farm women had significantly less depression if they felt loved and

supported by their husbands. The threat to her self-esteem may come more from feeling unloved and the deteriorating quality of her marriage than by poor economic conditions.

A husband's love and support for his wife during hard times will greatly affect her feelings of well-being. If a man is too depressed to be supportive, then a woman has to fall back on her own sense of control and strength to ward off depression.

#### **Support for husbands**

For rural men, support from their wife contributes to their sense of control and self-confidence under low stress and stable economic conditions. During high stress conditions, a man's failure to cope with economic pressure represents a direct challenge to his self-worth despite the love and caring he receives from his wife.

Husbands with loving wives may feel like double failures. The wife is doing her part, but he feels he is failing as a provider.

Rural men who complain about the lack of support from their "fair weather" wives may feel less supported because of their own depression and inaccurate perceptions of the support their wife actually is giving.

The key to alleviating their depression is getting back a sense of control and self-confidence.

### **Financial Problems Can Hurt Family Situation**

"When debt comes in the door, love goes out the window."

What happens to a farm couple when persistent financial problems plague their farm operation?

The person that is most likely to be in denial is the spouse who is farming land that came through the family. As the number of genera-



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tions on the land increase, the greater the attachment and/or generational responsibility to keep the land in the family. In most cases it is the husband who has this emotional connection to the land though not always.

Full-time farmers generally grow up on a farm, gain farm skills and knowledge, inherit land, and get their start in farming through family support. This process completes a parental dream of keeping the farm in the family and having one or more families from the next generation maintain a foothold in agriculture.

The larger and more prosperous the farm, the more likely it is that the family attaches high value to family continuity on the farm. This is especially true when the farm family derives its income from the farm and has not had to rely on off-farm income for their living.

A sizable percentage of sons in these operations marry women with farm backgrounds themselves. Their lives as farmers are enveloped in the world of agriculture. They have absorbed the skills and values of a farm-based lifestyle.

### **Farmers' Reactions to Financial Trouble**

What do farmers do when their farm income falls substantially?

Full-time farmers are far more likely to seek a solution to their income problems within agriculture. They are more likely to work harder on the farm, tighten their belts and accept a lower standard of living.

Some farmers are reluctant to shore up their income through non-farm work. Their lifestyle, close social ties to friends and relatives, familiarity with the community, even their very identity are centered in farming.

Full-time farmers with this background lack interest in pursuing alternative careers. They lack enthusiasm for taking off-farm employment. They definitely aren't interested in giving up farming. During a financial crisis, they continue to look at means of increasing production and investment in the farm business. They modernize their methods wherever possible.

### **Impact on Wives: A Scenario**

What does a wife do when her husband seems trapped by his generational commitments and identity and bond with farming? This is just one possible husband/wife scenario that occurs when a family fights to keep their farm through working harder and longer:

*The emotional climate may involve depression, anxiety, angry outbursts or emotional withdrawal by one or both spouses. Working harder on the farm and adjusting to a lower standard of living for the sake of continuing full-time in farming may not seem like an acceptable alternative to his wife.*

*The wife may withdraw her support for what she sees as a debilitating and losing enterprise. Without his wife's support, the husband feels less in control and even more subject to economic pressures. Under these conditions, he is more prone to depression.*

*He is wrapped up in his problems and doesn't offer much support to his wife. His lack of support, coupled with economic problems, increases feelings of loss of control in her life and the likelihood of her becoming depressed.*

*Her efforts to suggest alternatives such as leaving the farm are rebuffed as out-of-hand. Her attempts to provide honest feedback and correct mistakes being made aren't heeded. She doesn't feel like he really wants her true feelings anyway. The farm and farming, his feelings and his needs, are definitely and emphatically put first. This is a rude awakening. Her happiness and the happiness of the children aren't being considered.*

*To the wife, keeping the farm in the family and having her husband always be a farmer may be negotiable compared to the well-being of everyone else involved. She may be surprised by his lack of flexibility and his stubborn clinging to dreams that are sinking the family. She can begin to lose respect for his decisions.*

*He makes things worse by criticizing her lack of commitment. He is mired in worries and anxieties. The farm is all he wants to talk*

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*about. He is depressed and depressing. Occasionally, he explodes in anger. He accuses her of withdrawing her support just when he needs her the most.*

*It's true. She is scared by her reaction. She doesn't care how he feels. The feelings that are supposed to be there aren't there. The financial strain brings out how differently they each really feel about the things they want in life. They are pulling in different directions.*

*Who would understand that something like a farm could drive them apart? There don't seem to be many other explanations for their troubles. Differences about the worth of farming became apparent when debt came in the door.*

### **Breaking through**

Suppose you were the woman in this scenario. What plan or strategy could you adopt to help your husband understand what is at stake? Here are some steps that might penetrate his denial and put you back on the same team.

### **Involve a third party**

If your financial situation is deteriorating quickly, and your spouse is denying reality, as in the scenario just described, one thing you might try is to have an objective consultant come in and evaluate your situation. There are many hold-over financial advisors from the farm crisis of the mid-1980s. Your state extension service or Department of Agriculture can put you in touch with someone who can fill the bill. A consultant will know what options might be available to restructure, defer or mediate the debt.

There is nothing like facts and figures as a dose of cold reality. Let your husband explain to the consultant his best scenario of meeting the debt crisis. Your consultant will gently help him realize if his plan will or will not pencil out. If his plan is based on "blue sky" assumptions, it will be questioned. If it has a chance, maybe you'll be the one who will find renewed hope.

### **Take a stand**

If your husband refuses to deal with the books or a consultant, then you may have to take a stand that will force him to realize how serious

this is for you. Take your stand early. Often, people don't change until they have to, until their pain is great and their options are gone.

Don't make empty threats. Give an ultimatum with believable and specific consequences. Give him enough time to appreciate the spot he is in. Get his attention.

### **Work together in decision-making**

Once you are communicating, here are some steps you can take that will make it easier to form a common plan on how to proceed:

- **Agree to disagree.** Establish a time line in which you both agree to work on his plan. At the end of that time, you can sit down with new facts and figures and decide what comes next. Then, he can see if all his hard work and anxiety have made a dent in the problem.
- **Use good listening techniques.** Don't try to solve problems in anger. Both of you need to understand each other's goals and perceptions, and you need to communicate that understanding. Then, good listening will take place.

If you, as a couple, have difficulty communicating—being angry, bringing up the past, changing the subject, interrupting, walking off, not getting through, criticizing, blaming, etc.—you may need a third party to help you gain some skills before you can solve problems together. The financial crisis may highlight a communication problem that needs addressing:

- **If your husband is depressed, suggest a visit with a professional**—a family doctor, minister, good friend—someone who can help him express feelings and get further help. A depressed person often can't make good decisions until his or her depression has been relieved.
- **If you are not happy with the farm lifestyle, and finances are only a part of it, explain carefully what you want and why you want it.** If you, your marriage, or your family is suffering, explain why. Your happiness counts. So does his.

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- **Talk over your basic goals.** The farm is a means to an end, not an end in itself. Someone is going to have to sacrifice. If you have goals in common, you can work together, support each other, talk, and solve problems. When your goals are different, you'll be pulling against one another, no matter how loving or skilled your communication might be.

## Sharing the Burden As Couples and As Families

Here is another common scenario voiced by many farmers and their wives as they undergo stressful conditions. This scenario is followed by advice on how to work together to make the best of hard times.

*"Our family is facing financial stress in our farming operation. My husband and I find it easy to become discouraged if not just plain depressed over our situation. Also, we find ourselves losing patience with each other and with the children."*

*"Each new problem—or even little problems—seem to double the burden we are already carrying. It is easy to blame and find fault with each other. How can we make this situation into a positive one for our family instead of one that tears us apart?"*

### **Depend on each other**

You need each other. That fact has not always been obvious during good years when your personal self-sufficiency got you through. The new threat, as serious and prolonged as it seems to be, catches you short. It is new and different. And you don't have the answers, at least not yet.

Marriage built on a foundation of deep communication and support is a tremendous buffer against stress. There are two of you struggling, thinking, giving love and encouragement, sharing the dream and dividing the sorrow. If alone one would falter. Together you can get through your trials.

### **Seek help from friends, neighbors**

Don't stop with each other. There is deep satisfaction in sharing burdens with trusted friends. We do our best problem-solving if we can think out loud with a good listener offering her reactions and ideas. You and your husband should have your own best friends to turn to for sharing your struggles.

Beyond friends, others can give good advice such as clergy, ag financial counselors, or physicians. Take advantage of all the help you can get. Technical advice and expertise may be needed with certain aspects of your problem. Now isn't the time to let pride get in the way of getting the help you need.

### **Include the children**

Is it better for children to see perfect parents who are totally in control and who provide them a protected, insulated world, or struggling parents who are working out difficult problems and who include them in those struggles? Children need to see how their parents cope with problems, as well as knowing that it can be done.

Children need to know, without creating undue anxieties, what problems exist and what they can do to help. It is a time of sacrifice, of everyone pulling together. As much as it pains parents to admit it, children's help is needed, too.

Troubles will be the occasion for many meaningful discussions about farming, economics, priorities, values, and goals. Your children will learn about the real world and how decisions are made. Most of all, they will learn about you and what you stand for. Those things you believe and cherish will be drawn from you by the stress of circumstances.

It is the entire family that is in financial trouble, not only parents or individuals. Just as parents learn how important marriage is, children learn what family is all about. Children will know the "big picture" of family's goals, and how they fit in. They will do what is necessary with a spirit of love that may surprise parents.

The willingness of children to pitch in and sacrifice was noted by Maria Von Trapp when

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their family lost their fortune in the collapse of the Austrian banks. Maria, glowing with pride, said to her husband, "Aren't we lucky, George, that we lost that money! How would we have ever found out what fine fellows the children are?"

### **Lighten up**

Do you show your spouse or children a continual picture of the grimness of life? All this seriousness and gravity needs to be leavened with laughter and play. The ability to laugh at adversity and absurdity is the last saving grace for the family. It is our edge when all else is going dead wrong.

If entertainment and fun seem to be a luxury of our self-indulgent society during good times, they become a necessity during hard times. Somehow parents need to keep perspective that life is more than just paying the bills.

## **One Mother's Advice**

An Illinois mother described some positive steps she and her husband took to support their children while they were in the midst of losing their farm. Her thoughts are helpful. Here is some of her advice.

### **Keep things as normal as possible**

Make sacrifices to make sure the kids have outlets for their thoughts and energies. Such things as 4-H or basketball games provide a needed diversion for both children and parents. Play as hard as you work. Build in occasions for fun and laughter as a family. Make time for family activities. Games, reading, picnics and trips are acts of love and service. They do not come effortlessly. They take work, planning and commitment.

"We protected Saturdays and Sundays as family days," said this Illinois parent.

### **Let them be kids**

Let kids still be kids as much as possible. The financial crisis will help them "grow up" in special ways, but children don't need to move totally into the adult world of pressures and

responsibilities. Youth is still a time for playing and experimenting with life. Parental hassles and the push towards adulthood should be tempered with freedom to learn coping skills in non-pressured situations.

Patience, tolerance and acceptance of imperfection and mistakes are especially important when both children and parents suffer breaks in judgment due to the intrusion of disturbing thoughts and emotions.

### **Listen to your children**

Set aside your own pain and attend to the feelings and thoughts of your children. It takes great effort at such times to truly listen to what children are saying. With an attitude of acceptance, a child will open up and feel safe in your love. Listening requires courage. As parents, do we really want to know our children's pain when we feel so helpless to do anything about it? It is easier to accept pain for ourselves than it is to accept pain for our children.

Do we shrink back because we are afraid to confront our own emotions and the reality of what is happening to us? Is our fear of the unknown so great that we refuse to take the steps to permit an open discussion of everyone's heartaches and dilemma? Talking openly may be a growth step for parents as well as children.

### **Give them love and acceptance**

Give the message to children that you love them no matter what they are feeling. It is OK to have feelings. That love will give them inner security and confidence at a time when their outer security and world are changing so rapidly. Children need to feel strength, optimism, and hope from parents who are not defeated by circumstances. The fight isn't lost. It is just moving to a larger arena.

"This family has what it takes to survive, to pick up the pieces, and to go on with life. We'll get through it, somehow." If parents don't believe this, the best way for them to help their children is to reach out for help for themselves.

Take time to teach the new lessons of life that you are learning. There are opportunities to

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teach values and perspectives on life, some of which may not have become clear until the financial crisis hit. As parents sort these things out for themselves, they should pass on this wisdom to their children.

**Seek positive escape**

Positive forms of escape are good as long as you are doing something about the problem. There are negative forms of escape such as excessive TV viewing, alcohol consumption, or even too many hours at the “gloom and doom” cafe. When teenagers see parents escaping painful feelings in destructive ways, one possible response is that they also may come to rely on negative forms of escape (i.e. drugs, alcohol).

**Make trials constructive**

Financial stress can be a constructive or a destructive experience, depending on how it is handled. If stress is handled properly, it can draw a family closer together in love and unity. Out of these trials can come personal and family growth. Creative problem-solving responses done cooperatively can replace worry, discouragement and anger.

There is strength and comfort when we share a problem. The old adage is true, “Two heads are better than one.” A wife and children feel helpless and insecure when a father/husband pulls back and tries to work out problems by himself.

By sharing the problem and finding a way to work together, you’ll gain great strength and love as a family. It isn’t easy but someday you will look back and be glad for the good effect it had on the family, if for nothing else.

# PART 3

## How to Cope in Hard Times

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Facing severe financial pressures in farming operation threatens the well-being of farm families. During high stress times, farmers lose control, at least temporarily, over the very basics on which their happiness is based. People with a high degree of control in their lives, who troubleshoot problems on a daily basis, can discover they have no control.

There are few, if any, pathways to success. How do people adapt to such devastating circumstances? What do people do when storms of adversity threaten to sink them into despair and depression?

### Attitude Is Important During Hard Times

One method for dealing with stress is to examine priorities and re-define goals because of new circumstances. People re-affirm their worth and the importance of family relationships despite economic hardships. Setbacks are re-defined into more hopeful understanding about life. Religious faith plays a role in helping people endure losses and hardships.

Human beings are unique in their ability to affect circumstances of their future lives. To a point, we can control what happens to us. Because of this ability, we find ourselves puzzling over some piece of unfinished business, attempting to solve problems, or striving toward a goal.

What happens when the problem placed in our path is too threatening, and we judge it to be beyond our present coping capacity? We deny. Our emotions overwhelm us. We are angry and offended by the injustice and the loss. We are confused. We lose spirit and hope.

“Man is born to trouble as sparks fly upward.”  
— THE BOOK OF JOB

Whatever the purpose of this life, one thing is certain. We are exposed to change, pain, suffering, and loss, as well as to the joys and satisfactions of life. Life wasn't meant to be easy. Presumably, we are to learn from our experiences and show steadfastness and courage with whatever twists and turns of fate come our way.

“None knows the weight of another's burden. You may search all the ages for a person who has no problems. You may look through the streets of Heaven, asking each one how he came there, and you will look in vain everywhere for a man morally and spiritually strong, whose strength did not come from struggle. Do not suppose that there is any man who has never wrestled with his own success and happiness. There is no exception anywhere. Every true strength was gained in struggle.”

— GEORGE HERBERT

What is the secret of survival when we are temporarily overwhelmed by circumstances?

**Try to find meaning in setbacks that go beyond your particular circumstances.** Don't be too quick to judge the outcome of what you are going through. Ultimately, your response will determine what good will come from what has happened. The end of the story hasn't been written.

**Don't dwell on the past.** Mistakes are to be learned from and not repeated. The problem had a specific cause related to a specific set of circumstances. One failure doesn't mean you are a failure. A failure isn't a failure if you grow and learn from what happened. Often, it is a stepping stone to a greater success.

**Stop blaming others.** Who caused the problem isn't as important as how it is going to be solved. Many things happen that are unfair and unjust. Dwelling on the culpability of others prolongs

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your anger and bitterness. The person(s) who caused your problem may not be willing or able to assist in repairing the damage. Letting go and forgiving free up creative energy and allow you to focus on the next step to solving the problem.

“Life is thickly sown with thorns and I know of no other remedy then to pass quickly through them. The longer we dwell on our misfortunes, the greater their power to harm us.”

— VOLTAIRE

***Give yourself permission to grieve your losses.*** Talk and talk some more. Get your emotions out. When people are overwhelmed and bottle up their feelings, they become afraid of what they are feeling. They think there is something wrong with them. They don’t know how normal they are. Being able to verbalize feelings is a step toward gaining control of the situation.

People need to find validation for their feelings and thoughts. We need gentle and loving feedback on our ideas. We need to find love and concern from others. After thinking we are all alone, we need to then discover that we are not alone after all. Grieving goes much better when we open our mouths and hearts.

***Stand back and find humor in your circumstances.*** This ability is another indication that we are able to put important distance between ourselves and our problems. It is how we view things that make a difference. That part of life we do have control over. Do we try to find the silver lining, or are we preoccupied with the dark tapestry of loss?

Humor has a lifesaving quality. Charles Dickens wrote a story about the visit of a little man to a baron suffering from despondency. He introduced himself to the baron as the “Genius of Despair and Suicide.” He immediately began to persuade the baron to kill himself. At one point during their conversation, the baron laughed. This disturbed the little man. He asked the baron to sigh, not to laugh. Laughing would be death for the visitor. Later on, the baron laughed heartily. The spirit of suicide “uttered a frightful howl and disappeared.”

### **Laugh at burdens**

Sometimes the only way to bear our burdens is to laugh at them and bear them anyway. Life certainly can be challenging, but without laughter, it can be intolerable. Often the only choice we have is between laughter and tears.

There was a time when my wife and I experienced an incredible string of bad luck. We made a list of recent misfortune that happened to us. The list became so long it was hilarious. We laughed and laughed. Somehow, laughing about it made the pain bearable. Those events were never as painful again.

### **Share laughter**

One of the special experiences of participating in support groups is the unexpected laughter one finds there. As people recount struggles or losses, they see humor in their common experience. Humor defuses anger. Humor heals the pain.

Laughter that is shared tells us we still belong. It is indeed a magical moment when the world is seen in precisely the same way. During those moments we enjoy a deep feeling of common humanity.

### **Laughter heals**

Our emotions have great power in the healing process. Just as negative emotions such as hate, fear, panic, despair and frustration incapacitate the body, positive states of mind such as love, faith, hope, laughter, determination, purpose and perseverance mobilize the body toward health.

Recent work in behavioral immunology confirms this connection between immunity and the mind. Deep and sustained laughter releases endorphins into the body that actually block pain. The statement, “If it didn’t hurt so much, I could laugh about it” can be restated, “If I didn’t laugh about it, it would hurt too much!”

Even when actual events are beyond our control, we still can control our reaction to them. Our ability to laugh at bad things that happen may be the only choice we have.

“With the fearful strain that is on me night and day, if I did not laugh, I should die.”

— ABRAHAM LINCOLN

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## **Humor brings freedom**

Humor is evidence of our freedom, the freedom to transform our pain, fears, and anxieties into absurdities. We choose to accept the world the way it is and laugh at it instead of getting hung up in the way we know it 'should' be. The situation may be hopeless, but it is not serious.

Laughter is the body's deep realization that despite everything that has happened to us, we are not doomed to live a sorry future after all.

The gravity by which some people view their troubles often results from a wrong conception of dignity, a misplaced notion of self-esteem. People who can laugh at their mistakes, fears, and weaknesses have already faced the worst in themselves.

This act of a laughing self-acceptance takes the sting out of self-consciousness and takes away the threat and danger from the slings and arrows of others. We have disarmed our enemies and ourselves by surrendering our seriousness.

## **Explaining Hardships Aids Healing**

A second method of coping with hardship involves storytelling—verbalizing one's personal account of the setback or loss. This communication aids in the healing process. The following is a fictional account of a farmer's experience of his flooded fields during 1993:

*"We are facing an economic shortfall. We couldn't plant this spring because our fields were waterlogged. This past winter, spring and early summer were very unusual—the rains never stopped. A typical farmer, I held out hope right to the end.*

*"I started to blame myself because there were a few days in early spring when I could have tried something. I felt we would hit a decent dry spell sooner or later. I mortgaged some land to buy a piece of ground if one of my boys wanted to farm someday.*

*We weathered the 80's with some hardship, but came out OK. I didn't dream that we could ever*

*get overextended again, but it happened. We tightened our family budget. We are trying to figure out how to make ends meet. I worry about how our lender will treat us in the spring.*

*My wife and I are so busy—we don't have time to talk. When we do, we argue. She's been a real trooper, but I'm afraid she's losing patience with farming. To her, long hours and stress are manageable if we are getting ahead. It hardly seems worth it to her anymore. The financial problems are bad enough, but I'm really starting to get scared about us."*

## **Explaining the problem**

While this excerpt is fictional, it reflects a reality many farm families are facing. The farmer briefly outlines a major drama unfolding in his life. He describes how the weather has impacted his life, his wife's feelings, and what this all might mean.

In their 1990 book, *Interpersonal Accounts*, psychologists John Harvey, Terri Orbuch, and Ann Weber explain how re-constructing past events with emotions and meanings is vital to recovery from trauma. They feel that whatever the loss, recovery depends on confiding one's story to others.

An account is a personal story about the cause of the problem and how it affected the victim. It contains emotional expressions about one's personality as well as descriptions of other people and the world.

## **Going through the cycle of loss**

The initial reaction to trauma is shock, numbness, and feeling overwhelmed. This is followed by expressions of panic, exhaustion, despair, and hopelessness. Denial in the form of escapism, avoidance and isolation follows.

For a brief time after the loss, denial may be a natural and useful coping mechanism. However, if a person continues to engage in denial or avoids dealing with the issue, there is no significant movement toward recovery.

After denial comes the stage of intrusion. The trauma victim is beset by intense obsessional thoughts or images of the loss. Victims worry about what will happen to them because of the



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loss. They have to gain control over intrusive thoughts. Problems are faced directly, and the search for meaning begins.

### **Sharing the pain**

It is in the denial and intrusion stages that the victim begins to confide the rudiments of his or her story of what happened with a trusted confidant. It takes courage to face the pain—to verbally confide confusion, fear, anger and hurt. It is a big step.

How the story is received makes a big difference in how quickly people recover from trauma. If early attempts at confiding are rebuffed or received without empathy, the victim retreats to an earlier stage, such as avoidance or denial.

If the confidant listens well, offers feedback, and is there when the victim needs to talk, the victim's account of the tragedy continues to develop. The victim intensifies his or her effort to understand the event and to tell a complete story.

Research has shown that people who confide (write in a diary, share with a spouse, talk to close friends, or participate in a support group) show greater and quicker recovery than those who do not. Failure to work through the account often results in psychosomatic complaints, prolonged grief and anxiety, and difficulty in coping.

### **Completing the story**

The final stages of recovery occur when the victim completes his or her understanding about what happened and why. The traumatic event has forced a change of identity that includes the loss. Completing the story and accepting the loss are vital to recovery.

In going through the process of recovery, victims develop an increased sense of control over their thoughts and feelings about the loss. They are willing to feel the pain of the loss. They sense having gained skill in coping and being in control again. Their story can be told without great anguish.

Part of the healing process is the need to tell others about what one has learned about loss, pain, hope, and meaning. Survivors tell their

truths again and again to make their experiences valuable to others. Here are two accounts from farmers telling what happened to them, what they learned and how they coped.

### **Thoughts of a farmer in his 30s who is getting a second start after legal and financing problems forced him to give back some land purchased on contract for deed:**

*"I was miserable. It took the better part of six months to get back on track. Too many people depended on me for me to sit and do nothing."*

*"My dad helped me. I've had his support. Money isn't happiness. Peace of mind is. We live modestly, make strong commitments, and if we can make money along the way without walking on people's backs to do it, that's OK too. We are content to operate with older outfits, older vehicles, and fix stuff when it breaks down."*

*"Why does a person keep on farming? I see opportunities out there. I think it will be better next year. I really believe it."*

### **Thoughts of a farmer in his mid-40s about the story of agriculture, his own story and what he is doing to survive:**

*"Things have been turned upside down. We used to compete with other farmers for land, progress, prestige, accomplishments, and to make things bigger and larger. The banker was our friend, sharing in that growth. Our neighbors were envious and tried to keep up with us. We grew up on a diet of signing papers. We didn't realize how one-sided they really were."*

*"Now we farmers compete against the lenders and the suppliers for the disappearing wealth. It's like a teeter-totter. It is when the teeter-totter tips that they learn what we have learned. You have to take care of yourself—that it is a 'me or you' world out there."*

*"We learned to circle the wagons and do some soul searching. We sorted out our priorities. We established monthly goals instead of lifetime goals. We are learning to spend more time with a pencil, more night hours, to be creative and still be realistic."*

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## Working Through Emotions to Get to Problem-Solving

### Positive coping

A successful technique for dealing with stress is to understand and alter the source of the threat. This is problem-solving. Farmers who make their living by problem-solving and reacting to changing circumstances have to be flexible and adapt when the big picture goes haywire.

Farmers who have been normally positive, flexible, and moderate in their risk-taking, who are easy to get along with, determined, conscientious, and hardworking will come out okay. It may take a little time. It will not be pleasant. The days of worry, anxiety, and fear will fade and the farmer's usual hope and enthusiasm will reappear.

Positive copers judge themselves as being effective problem-solvers. This positive feeling about themselves contributes to flexibility in finding a way to adapt to the crisis.

Positive copers communicate well and seek support from others. Talking through their situation helps them gain control over emotions and refocus on an action-oriented, problem-solving style. The more threatening the circumstances, the greater the need to turn to others for caring and support.

### Negative coping

The normally successful problem-solving style is disrupted when farmers are overwhelmed by their emotions. They attempt to regulate their emotions through denial, wishful thinking, self-blame, tension-reduction, self-isolation, and by blaming others. In their private worries, they see themselves as the problem.

In seeking solitude for their pain and confusion, they don't get the feedback they need about how normal they are. Efforts to gain self-control on their own prevents them from useful ideas that others have to offer.

### Emotions

Where do emotions come from? They come from the way people judge their circumstances

and personal well-being. Thoughts about harm and benefits produce one's emotional state.

A study by psychologist Craig Smith, now at Vanderbilt University, and his colleagues, found that each emotion is associated with its own core theme. For example, the core theme of guilt is self-blame. For anger, it is blaming others. The theme associated with fear and anxiety is danger and threat. For sadness, it is irrevocable loss and helplessness connected with the loss.

Positive emotions such as hope and success have their own themes of optimism, success or potential for success.

Negative copers have more intense negative emotions—fear, hostility, guilt, and sadness—which interfere with belief in their ability to cope. The problem is not the stressful event. It is the way people think about their own coping skills that immobilizes their problem-solving abilities.

An inability to cope comes from negative emotions. Negative emotions come from persistent, well-established irrational thoughts built around certain core themes. People caught up in their own emotions may need a sounding board to discover irrational thoughts and to counteract them:

- An angry person needs to examine whether his or her assumptions and blame are valid and reasonable.
- A depressed person needs to understand his or her own power to change circumstances (solve problems). He/she needs to define and work toward attainable goals.
- A person saddled with self-blame needs to re-evaluate his or her inability to control everything.
- He/she needs to put extenuating circumstances into perspective. If there was a genuine mistake, learn from it and move on.
- An anxious person thoughtfully needs to examine the source of threat, utilize the support and ideas of others, and talk through emotions with others. With renewed self-control and confidence, he/she can explore alternatives.

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## **Additional Ideas for Coping in Tough Times**

### **Pay attention to your relationships**

Outside of yourself, your greatest buffer and strength is a close, deep relationship with a spouse or a friend with whom you can converse openly about your feelings.

When people feel cared for, the harsh blows of life are easier to bear. Work for common goals. Talk through your differences. Blaming each other, criticizing, and pulling in different directions make matters worse. Commit yourself to extra patience for each other's moods and irritations.

Don't expect that your moods will always match. Nobody is at their best when emotional turmoil and confusion are just beneath the surface. Now is the time to show your love even more than during good times.

Sharing touch and affection are especially important during hard times. People's needs and moods are different. There are times when they want to be left alone in their pain. Sexual interest is often at a low ebb when losses are being absorbed.

Give friends a chance to be friends by sharing with them the struggles of your heart. The love of friends will be a great support.

Find someone less fortunate than yourself and help them. In making the burdens of others lighter, yours will become less heavy.

### **Be flexible and adapt**

**Face reality.** Make a painful and honest assessment of your situation. Explore alternatives. Let go of the past and make whatever changes are necessary.

**Do what you have to to put bread on the table.** First survive, then worry about new dreams. Give yourself time. Hope and confidence will return when you know more answers than you do now.

**Write down your feelings.** Your journal will help you understand yourself, and it will be a record of what you went through. Writing makes for more precise thinking.

**Re-evaluate your priorities.** What you thought 'should be' may no longer be possible. You are learning new truths, some of which may require compromise.

**Cut your standard of living and make a budget that fits current circumstances.** There are relatively few times in life when we are open to completely re-vamping lifestyle and career choices. Hard times represent a new starting point that can lead to better, more fulfilling lives. Learn to live on limited resources without feeling poor. Don't judge yourself by your material possessions or by your status in the eyes of others.

**Don't worry about what the neighbors think.** Your abilities, competence, and character didn't change with your change in fortune. Net worth is not self-worth.

### **Live in the present**

**Live one day at a time.** Life has become fleeting. The things you counted on are no longer reliable. Faith in tomorrow has been broken. Long-term goals are no longer in focus. Until there is a future you can believe in, making do with today is the best you can do. First survive and then worry about new dreams.

Fortunately, living in the moment has its rewards. There is much beauty and pleasure in the simple things of life. Plan some fun and enjoyment for today and let tomorrow take care of itself. There is much to discover in life once we release ourselves from the struggle of trying to find answers that will come with the passage of time.

**Find inexpensive entertainment and recreation.** These are more necessary now than when times are good. Plunge yourself into your children's activities and enjoy their accomplishments. For the time being, their future is more tangible than your own. Make family fun and activities a priority. Make new memories to crowd out the painful ones.

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***Retreat into nature.*** Deep pain awakens the sensitivity to life. Find joy in what is around you. See the sunrises, sunsets, storms, moonlit nights, animals, and the wonder of creation.

***Don't push yourself beyond your limitations.*** There is only so much you can do. Treat yourself to a hot bath, a massage, a good book, your favorite hobby. . . whatever it is that gives you deep relaxation and enjoyment.

When your future comes back into focus and recaptures some of your thoughts and energy, you will have a new gift—an ability to live joyfully in the present and to appreciate the journey of life.

# PART 4

## Getting Help

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### Barriers to Seeking Help

Many farmers become immobilized when confronted with anxiety and depression. They have difficulty seeking help from others, and instead, turn inward with their problems. As previously emphasized in this booklet, being overwhelmed by strong emotions and placing blame are barriers to getting help.

#### Emotions

A crisis floods farmers with feelings of fear, guilt, shame, abandonment, confusion, depression, anxiety, anger, and grief, as well as with physical symptoms of distress. This lack of emotional control is itself frightening.

The focus shifts from logical consideration of financial facts and options to a preoccupation with one's reactions. A farmer asks "What is wrong with me?" instead of "What can I do about this?"

Worse yet, he keeps this fear and confusion to himself. He is not used to solving problems by talking them out with others.

#### Blame

Some farmers place fault directly on themselves. Personal guilt can be paralyzing. Mistakes need to be put into context.

For many farmers, the ability to regroup comes with the recognition that they are not personal failures. This recognition comes more easily when factors outside of the farmer's control are given proper weight.

Violations of trust, negligence, and manipulation by loan officers and others leave farmers stuck with blame and anger. They focus on a personal struggle of vindication and justice while ignoring some of the larger issues.

It is hard to be rational when the problem is perceived to have been preventable.

#### Social factors

Besides the emotional factors that interfere with seeking help, there are social and cultural reasons that prevent farmers from turning to others.

#### *The rural ethic is to be responsible for oneself.*

"You made your own bed, now lie in it." It follows that if a person is responsible for the problem, he or she is responsible for the solution. If something or someone else is the cause, the rural community rallies around the person who is perceived as a victim.

In financial and farm-management matters, cause and effect are attributed to the individual operator. External causes of financial problems like lender liability, global economic conditions, devalued land prices, government policies, etc., are largely ignored or discounted.

The judgments of local peers center around the farmer's mistakes in management.

#### *Farmers are stoical in the face of disaster.*

Natural disasters are accepted and lived with. Bad weather is a part of life. Part of the toughness of farming is dealing with these hardships when they occur.

When a financial crisis hits, the same attitude applies, "I can live with this, too."

*Debt affects others.* Not being able to pay one's debts hurts others in the community. Farmers understand how delicate the fabric of rural community life is. The harm caused by irresponsible behavior is real and visible.

To not pay one's debts is degrading and humiliating. It violates personal and community norms of moral behavior. Farmers in this position often try to protect themselves from feelings of shame by avoiding others.

*Pride interferes.* Pride is another barrier that keeps farmers from seeking help. Pride is the feeling of worth gained by comparing oneself

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with others. Pride is a factor in rural communities because of the prevalence of so many independent competitors in the same occupation.

How others see them is a key part of how farmers judge their own worth. In a roundabout way, a farmer protects his own self-image by keeping his business problems private. To seek help openly would subject him to the public scrutiny and censure, which leads to a loss of face when others pass judgment on why he is in the spot he is in. He will do everything possible to work out his problems alone before subjecting himself to community judgment. He fights to keep his farm and his reputation.

**Farmers want to be in control.** Farmers are not used to being in a dependent role regarding their own problems. They associate mental health professionals with the stigma of “going crazy” or of “not being in control.”

The idea of giving up control by going to counselors is threatening. The prospect of having one’s thoughts examined is new and unpleasant.

It is a big step to admit a problem, first to oneself and then to someone else. In the rural and typically masculine view, not being able to solve problems is an indication of weakness. Farmers will often battle a problem to the point of desperation before conceding they don’t have a solution.

## Seeking Help Is Smart

When do farmers involve outsiders in their struggle with an eroding financial position?

Some farmers have the habit of seeking outside information as a part of their management style. They realize that answers are out there and are not too proud to seek out articles, experts, consultants, programs and knowledgeable friends for information they need. They are open-minded and flexible enough to know that other people are valuable resources when they themselves don’t have the answers.

Not all of us are that way. This is especially true when it comes to emotional issues that are more private. Paul Rosenblatt, a psychologist at the University of Minnesota, makes the following observation:

*“One thing I think happens to a lot of farm families in trouble is that they turn inward. There is a lot of shame and defensiveness in being in trouble economically. Lots of people deal with that by staying away from others, but that closes off social support and the possibility of acquiring useful perspectives. It also puts a heavier load on immediate family relationships at a time when everybody is strained.”*

When do some people make the decision to turn to others for help? Farmers especially have made a good faith effort to help themselves. They have tried their best and it still didn’t work. This is confusing and anxiety producing. The pain is great. They come to understand that by waiting longer, a bad situation can only get worse.

TURNING TO OTHERS FOR HELP IS A SMART THING TO DO.

### **It brings clarity to your thinking.**

Farmers need to be able to verbalize pain, grief, and confusion in a safe place. The obvious place to begin is within the emotional closeness and security of the marital relationship. By expressing inner thoughts and feelings, a couple draws from each other the love and strength they need to deal with their situation.

Yet it is not that easy. Some men feel they must always be in control. They have come to believe that sharing confusion, fear and pain is not manly and is a sign of weakness. I have met many farm women who also struggle with their feelings of working out problems by themselves. Admittedly, when it comes to being able to share personal feelings and problems during times of crisis, women, as a rule, have an advantage over men.

Some males, as a part of their definition of their role, take the financial survival of the farm squarely on their shoulders, trying to protect their wives from harsh and painful reality.

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By shielding their mate from reality, they deny themselves a check on the reasonableness of their own ideas and perceptions. By expressing how they feel about their problems, people define their feelings and gain control over their emotions. The problem takes shape and form. In conversing about a problem, people bring clarity to their thinking.

**It takes away fear.**

Information about a problem takes away fear. Emotions keep the solution from happening. Advice from attorneys, accountants, ag financial counselors, and farm couples who have been through similar difficulties gives profile to the problem.

Once a farmer acquaints himself with the tools at his disposal, he puts himself in a better position to generate solutions. Adding information is like switching on a light in a dark room. It takes away the fear.

Having basic information brings back self-esteem. The farmer learns he is not the problem. The problem is externalized and he can be more logical.

Now he is back on familiar problem-solving turf. He can take action and do something to help his cause. The problem is no longer how the situation got out of hand, but what can be done about it now.

**It opens the door to support.**

Openness about problems opens the door to emotional support within the community. Letting others know about financial problems is the biggest hurdle for farmers to cross.

Many farmers say this was the turning point in their recovery. They stopped worrying about what others thought and did whatever it took to survive.

One Kansas farmer described how he and his wife shared their hurt and pain first with a minister, and finally, from the pulpit in their church. Once they made the first move, their neighbors and friends gave them overwhelming support. This couple gave their friends an opportunity to show

friendship. With the ice broken, they were able to be completely open and honest with others. The pain of losing a farm taught them to care. They reached out to others for support, and in turn, supported others.

This farm couple learned to value themselves independently of financial problems. They realized that their financial situation wasn't so much a reflection of management ability as it was a reflection of changing conditions.

This feeling of self-worth didn't come as long as they suffered silently and blamed themselves unmercifully for the problems. They become judges of their own character. They were no longer victims of public opinion, gossip, or backbiting. They stopped measuring their self-worth by their net worth.

**It leads to a new, better life.**

The financial crisis gave this Kansas family a new life—a better life. They realized how restrictive it was to try to maintain their image in the community. By admitting their problems, they were free. With that freedom, they found the hope, honesty, growth, and love that lessened their pain and enriched their lives.

They learned that heroic self-sufficiency in certain circumstances is stupidity. Not going for help keeps anger and bitterness alive. Not going for help keeps people from talking and loving one another.

Farmers don't need to be alone. By going for help, they heal themselves through sharing feelings, pain, and tears. They learn how much other people care. They rebuild their self-esteem. They objectively evaluate their situation after seeking additional opinions.

By going for help soon enough, farmers improve their chances of working out their problems. Best of all, they discover a new and better life, a more human and loving life.

If this is what getting help means, it can't be all bad. In asking for help, a farmer isn't giving up his or her basic responsibilities. They are expanding their resources to meet the problem.

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### **Should I seek professional help?**

There may come a time when a farm couple needs to seek additional help from a mental health professional. First, farmers can turn to friends, ministers, ag professionals, and other support people within their network. They can learn to recognize signs of stress in themselves, their family, and friends.

Psychologist Jerry Jacobs of the University of South Dakota offers the following guidelines as to when a person should seek professional mental health services:

- If, over a four to six week period, you experience persistent, uncomfortable emotions such as anxiety, depression, and anger.
- If emotions interfere with your day-to-day functioning.
- If emotions are disturbed enough that you feel you need support and understanding about what is going on with yourself.

Who do you call? Who do you turn to when the emotional problems seem beyond your usual reactions to stress?

The best way is word-of-mouth. If you know a friend that has received services and has been helped, ask them about their experience. Your friend's enthusiasm and confidence about the services he or she received will be obvious.

Other word-of-mouth sources are professionals you already trust. They can suggest other professionals who they trust in these matters. Ministers, family doctors, extension agents, farm management advisors and others may be in a position to know who to contact to get the resources you need.

Each state mental health authority and in most cases rural community mental health services have mobilized responses to the emotional and mental health concerns of farm and ranch families during the mid 1980s. There are knowledgeable counselors who have a background in working with farm families. Some volunteer hotline services are still in place and make good referrals.

In addition, several midwestern states have qualified for mental health assistance through the Federal Emergency Management Agency. The state mental health division can direct farm families to these programs which in turn know and can recommend counselors at local or trade center locations.

### **How to Help a Family in Crisis**

In rural communities, there are few traditions for knowing how to help a struggling or grieving family who are or may be in the process of losing a farm or ranch. Here are some thoughts shared by people who have been through this experience.

#### **Give love and acceptance**

The family often feels alone and isolated in their struggle and grief. Faith and trust in others has been challenged. Even close relationships with friends and relatives suffer during this time of pain, shame, and embarrassment. Proud and self-reliant people who aren't used to having strong emotional needs often erect barriers between themselves and the love they need.

These hard-pressed families may not feel comfortable sharing feelings or asking for help. Some may feel suspicious and distrusting because of the things that have happened to them. Physical presence at sensitive times and after major setbacks gives this strong message of love.

The attitude and reaction of family members (parents, in-laws, siblings, children) and good friends mean so much as the family draws into itself. Unwavering support and acceptance is crucial to their well-being.

They may be questioning what role they played in their own predicament. They wonder how they are perceived in the eyes of others. Gossip and negative judgments destroy the faith they once enjoyed in the community.

Little things help. During a time of grief and crisis, the people in trouble have little energy left over to deal with the troublesome, ordinary



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problems that come up. Having help with these tasks frees them up to deal with the painful realities that confront them.

Neighbors and friends can be sensitive to when a bag of groceries, plate of cookies, an errand, the loan of a piece of machinery or other gesture of support can fill a need. The aid probably is a drop in the bucket, but is extremely helpful. Small acts of kindness and thoughtfulness show the struggling family that people care.

### **Encourage communication**

Bill and Judy Heffeman, sociologists from the University of Missouri, conducted interviews with families who left agriculture for financial reasons. They found many of them wary and reluctant to talk about their problems. However, once the floodgates had been opened, they couldn't be shut off. Ex-farm families appreciated the contact with someone who was interested and cared about them.

The expression and acceptance of emotion is crucial to grieving people and people in crisis. Their pain, fears, anxieties, depression, guilt, and anger are natural feelings under the circumstances. Pain is lessened if it can be expressed.

Being able to talk helps grieving people take control of their thoughts and emotions. In defining their dilemma, they also begin to define alternatives and options. A good listener is needed. They also need to know that their innermost thoughts and feelings will not be shared with others.

### **Share information**

Give information, technical support and material aid. Some of the most helpful people to a farm family in trouble are other families that have been through this crisis and are willing to share their experiences.

It takes incredible love and strength to share one's loss in order to help someone else. People who have been through a similar crisis know what was helpful to them. They are examples of hope and survival for those just now facing problems.

It is helpful for the distressed family to have access to good financial and legal advice. Open and frank discussion about options helps the family accept and deal with reality. They shift into a problem-solving stance regarding their precarious position. Out of these discussions can come hope, or at least a way to salvage the most they can in the midst of their losses.

Perhaps the most helpful thing to do is to put the troubled family in touch with people who can help them focus on the practical dimensions of their situation.

Many of the unsung heroes of the farm crisis have been the ag business suppliers and main street merchants. They have extended credit and carried these families through at considerable financial risk to their businesses. Whether the farm family survives on the farm or not, they will remember, with great affection and love, those people who put themselves on the line for them.

### **Financial aid**

Financial aid from family also can be tremendously supportive. The family is the first line of defense when the bottom falls out. These loving acts of sacrifice have the potential to bind the family closer together.

No one person can or should fill all these roles. But each person in a rural community can play a part in softening the trials of these families as they are being jolted by financial problems.

## **Dark Clouds and Silver Linings**

Many farmers and ranchers are currently experiencing stressful financial problems. For many, the horizon is laden with heavy, menacing clouds. In trying to find meaning from setbacks, disappointments, and tragedies in the dark clouds of life, we struggle to glimpse the luminous edge that tells us the sun still shines, and that there will be a brighter day.

Sometimes, however, there is no silver lining. Life is changed and different, not better. Some things are to be endured and accepted. No matter what else we can say about life, it goes on.

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Some clouds will always be dark. But they won't always block your vision as time moves them to a different part of the horizon. It is our faith in the goodness of life that tells us that the sun is still there when there is no hint that the storm will ever cease. Hope sustains and helps us persevere in the face of enormous difficulties.

More important than the silver lining is the storm itself. These trying experiences are the key to personal growth we can get in no other way. Once these uninvited experiences and challenges come into our lives, they push and stretch us into measuring up to the growth we need to successfully cope.

In looking back, here are lessons of life that farmers learned from storms they have weathered:

- **Perspective**—The ill winds of fortune taught hard lessons about personal fallibility and vulnerability. With this understanding about ourselves, we struggle for greater perspective about life and what is important. Life's challenges keep us humble. Our lives and priorities are better because of these chastening and enlightening experiences.
- **Growth**—The hailstorm of adversity can be a spur to creativity and growth. When things aren't going right, new answers and alternatives are thought about and tried. A study on successful farmers and ranchers in the upper Midwest pointed out how they felt that going through adversity was a major factor in their later success. Their key business ideas and attitudes were formed and polished during hard times and provided the foundation upon which later success was built.
- **Unity**—When there are storms, there is much work to be done. Everybody's hands are important. Parents and adult children are forced to rely on one another and learn new respect for each other's abilities. Without that experience, there may be doubts in the parents' minds about their children's ability to manage.

When the family shares common goals and challenges, they are bound together in an emotional climate of closeness and unity. Children reared under these conditions learn to understand the feelings of others and to work for larger goals than their own self-interest. Exposure to personal pain and struggle teaches compassion for others whose lives also have trouble.

Going through adversity together and relying on each other for support and inspiration bind and deepen the love between husband and wife. They learn to know and appreciate each other intimately, from the heartaches of their soul to the grittiness of their courage.

If the storms of life teach us to be humble, give us hope and courage, keep us learning and growing, and help us cooperate and have compassion with each other, then we can grudgingly admit that they are valuable and important. There is a silver lining after all.

More often than not, it is not just the lining we ought to be thankful for, but the entire cloud.

This publication reproduced by Val Farmer, Ph.D. for distribution by The Preston Connection, P.O. Box 9125, Rapid City, SD 57709. 1-800-456-0839

This publication was originally printed June 1994 as South Dakota Cooperative Extension Service publication ESS 36.



College of Agricultural, Human, and Natural Resource Sciences

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