Coping with Restructuring or Sale of the Family Farm

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Financial stress may be caused by low commodity prices, high input prices, crop failures, disease, fluctuating asset values, loss of an off-farm job, injury, or illness. It is important that farm families recognize that these problems are felt to varying degrees by many farmers in several farming states at different times. It is also important that farm families recognize some factors affecting the farm situation are out of the family's control: monetary and fiscal policy, weather, export demands, and creditor policies.

If after exploring your alternatives and seeking help from the appropriate professionals, your family decides to scale down your existing operation or discontinue farming, remember you are not alone in this decision. In 1950, there were 5.6 million farms averaging 200 acres in size. Today, there are 2 million farms averaging 418 acres in size. These figures emphasize that many other family farms have experienced the trauma of giving up all or part of their farm.

Leaving farming can be a traumatic event affecting the life of every member of the family. Adjustments have to be made in almost every facet of family life. Handling the stress of these changes is difficult. The stress can be minimized by understanding and preparing for those changes, preserving and learning from the past. Learning is a built-in process that we use to make sense out of an ever-changing world. To survive, it is imperative to learn and grow in order to respond, adjust to circumstances, seek solutions, and remain in control of your life.

Selling part or all of the family farm is a traumatic experience, which can cause sudden and unpleasant changes in a family's lifestyle. Other changes in the farming operation and/or family routine such as partial liquidation of equipment, renting part of the farmland for a period of time, and adjusting to off-farm employment are among the many situations that may trigger feelings of loss, anxiety, and stress. The feelings experienced during adjustment to these operational and/or family routines are very similar to those experienced by a farm family faced with the realization that they actually may have to sell part or all of their farm.

How well a family survives depends on how each member handles the crisis. This article addresses why families grieve when they lose part or all of their farm or face significant adjustments in their farm operation. It also lists positive ways of coping with the change.

Emotions

Economic hardship produces many consequences. Emotional stress is one major consequence. This stress is rooted primarily in the added burden of financial difficulties.

At the same time, linkages and communications deteriorate with traditional advisors and support groups such as lenders, farm supply merchants, machinery and equipment dealers, and other farm families.

An Iowa study on stress among farm families facing financial difficulties revealed that "in general, farm families facing severe financial difficulty appear to be a fairly emotionally healthy group of people whose major symptoms are linked to economic hardship and related trauma loss. Chronic exposure to these circumstances has worn down their coping devices and brought on anxiety, interpersonal problems, and grief."

Grieving when a relative or close friend dies is anticipated and natural and enables us to cope with the loss. Families forced to make significant adjustments in their farm operation, and subsequently their life, experience similar feelings of loss, but typically they neither anticipate nor understand their feelings. One farmer shared these feelings:

"I had always thought of myself as a strong person, but once we quit farming, I became so depressed and sad. I was humiliated by how weak I was but couldn't do anything about it. I started drinking more, and my wife and I had some awful arguments. Finally a friend convinced me to go to a counselor. That changed everything. I learned that I had a right to feel sad and depressed and that I was normal." [1]

A family farm is more than just a business or place of employment. It provides the family not only with basic needs of food, shelter, and income but with a shared profession, dreams and goals. The farm often links the family to past generations and is a legacy for the future generations. When a farm fails as opposed to another type of business operation, a way of life comes to an end, as well as a business. One man who lost his farm had been laid off from a satisfactory job before he started farming. He noted the sharp differences between the two experiences:

1 The quotations used in this publication are paraphrased from interviews conducted with 28 New York State families who were forced from their farms for financial reasons. See Katherine Graham, "A Description of the Transition Experiences of 28 NYS Farm Families Forced from Their Farms: 1982-1985," M.S. thesis, Cornell University, 1986 for a complete description of the study.

"I've been laid off before. It was from a good job that I liked. Losing the job was hard for me to handle. It took me a while to feel good about myself again. But losing a farm is worse. You lose more than your job; you lose a way of life."

Stages of Adaptation

A first step in reducing the destructive effects of stress triggered by the partial or complete loss of the farm is communication. Now is the time to work through possible feelings of denial or shock, confusion, anger, blame, guilt, depression, and recovery. Associating the stages experienced in the grieving process to the stages experienced in the partial or complete loss of a farm helps in understanding the feelings and thoughts experienced during this time.

Stage 1: Anticipation

This stage is the longest for most and is characterized by a gradual increase in tension, depression, and worry. Persons sense that "all is not right" and "I might be affected." Often persons experience foreboding gloom, agitation, or fear that conditions could worsen, yet also deny that conditions could have an immediate personal impact. Typical statements of persons at this stage are:

"Sure things are tough, but not that tough…I don't think we are in as bad shape as a lot of others…things could be worse."

Stage 2: Realization That Liquidation or Restructuring is Necessary

The anticipatory stage gradually merges into a realization that liquidation or restructuring is necessary. This stage is characterized by increased desperation, bargaining, signs of incapacitation, hopelessness. Often, people exhibit complaints such as sleeplessness, anxiety, stomach upset, and other physical problems. Many feel that there is little they can do besides farming and constriction of outlook is marked. Typical statements include:

"But all I know how to do is farm…If only I can get a loan for one more year…The government doesn't care about us."

This stage is similar to the stage of denial or shock associated with the grieving process. The thought of losing all or part of the farm is so frightening and overwhelming that family members often try to deny the severity of their problems.

"Although my wife kept telling me that the books showed some serious problems and going out might be for us, I just couldn't even think about it. All I could think about was keeping the farm no matter what."

Stage 3: Actual Liquidation or Restructuring Period

Leaving a family farm or partially reducing the size of a farm can be a great loss. Income may be lost but a greater loss may include shared family goals, a life style, and sometimes a home. A sense of loss may also be experienced by family members due to adjustments in their current farm operation or lifestyle that are significantly different from the way in which their operation and lifestyle functioned in the past.

Continuing operations on less farmland because some farmland had to be sold to pay existing debts, or adjusting to working off the farm, are examples of other circumstances which can trigger feelings of loss, anxiety, and confusion. The feelings of loss may be similar to the grief one feels when a family member dies. Cattle, equipment, and land can, in a sense, become part of the family.

When a farm family's financial situation dictates that cattle, equipment or land must be sold, feelings of loss are a normal emotional response. Family routines and roles which are abruptly changed, for example, when a spouse decides to seek off-farm employment, can cause feeling of uneasiness and uncertainty in the home.

"When those cows are gone and everything has stopped, you feel like someone in the family has died."

Being forced from a family farm or forced to significantly change the farm operation in some way affects every facet of life. Adjustments have to be made to new jobs, new communities, and new lifestyles, which can be very stressful.

Once the farm is partially or completely liquidated and life as farmers changes (often through dramatic operational changes), most people feel a sense of shock and numbness. People at this stage exhibit the most extreme symptoms and mixture of feelings. Often conflicting in nature, feelings range from angry outbursts to a sense of relief. They include grief, depression, guilt, and a sense of failure. Statements associated with this stage might include: "How come I failed when my parents made it?…I can't take it anymore." Family maladjustment and potential for suicide can be high at this stage, as are the greatest chance of substance abuse, and acting out of frustration.

This stage is similar to the stages of confusion, anger, blame, guilt, and depression associated with the grieving process. Confusion, often accompanied by shock, is common during this stage. Life on a farm is a predictable routine of chores and seasonal events, day after day, year after year. Once the farm ceases operation or is dramatically reduced in size, family members suddenly feel empty. Without a schedule to structure their activities, they feel out of touch with normal life events. They feel a very uncertain sense of urgency to do something, yet they don't know where to go or what to do. Their anchor has been cut, leaving them drifting aimlessly.

With time, the shock and confusion diminish and it is easier to think more clearly. Typically, feelings of anger surface. Usually the anger is directed at a person or institution one can blame for the loss. Blaming gives the grieving person something to hold onto at the time when his or her emotions and life are in turmoil. Misdirecting one's anger toward people to whom one is close is a common, normal reaction when it is impossible to vent the anger at the true source. Parents who bought the farm often accuse their children of losing the family's heritage. Children blame their parents for the decisions they made while farming. And, finally, communities may subtly blame the farmers for being "bad managers." This onslaught of blame can leave a husband and wife feeling completely responsible for their farm's financial problems.

Pointing a finger at this person or that institution as the cause of problems focuses farmers' energies on the problems, instead of finding solutions. Generally, there are many circumstances that contribute to an individual family's crisis. Unfortunately, few of these were under any single person's control. This makes it difficult to put the blame for one's circumstances on any specific individual. Blaming others does not solve the problems, and without solutions, it is very difficult to resume meaningful lives.

Once anger subsides, feeling of guilt take over. Thoughts of "I should have" and "if only" pervade the farmer's thinking, acting as constant reminders of presumed mistakes, misjudgments, and failures. The guilt can become so overpowering that the farmer starts thinking of himself as a failure. Some feelings of guilt are normal, but it is important to recognize that many conditions are beyond the individual farmer's control.

Depression is common once the full weight of the loss is felt. Typically, people have little energy and withdraw from friends, family, and activities. The mere fact that the operator and/or spouse must seek off-farm employment, perhaps for the first time in their lives, can trigger not only the normal feelings of stress associated with job hunting, but may also trigger feelings of inadequacy on the part of the operator to provide for a family. Feelings of overwhelming sadness or numbness are common. In severe cases, people become restless and agitated. Putting one's life back in order and starting over seem impossible.

Stage 4: Realignment and Acceptance

During this phase, there is a growing sense that life goes on after the restructuring or liquidation. With this comes a gradual return of hope and sense of having something to live for. During this phase, new employment opportunities become possible, including returning to farming again at some point in the future, perhaps by slowly building back up to the size of farm operation you would ultimately prefer to manage.

This stage is similar to the stage of recovery in the grieving process. Wanting to talk about one's feelings and what has happened is the first step toward recovery and a sign that one is beginning to accept the loss. People in the recovery stage begin to plan their new lives and to feel that there is a "light at the end of the tunnel."

"I felt I was in a rut and couldn't get out. Half of me didn't want to open up to anyone. I think I was afraid people would think I wasn't able to solve my problems. The other half of me desperately needed someone to talk to who could help me work out losing the farm. When I finally opened up, I felt like a weight had been taken off my shoulders."

Being forced out of farming or forced to scale down your operation for financial reasons can be a crisis for a family. As with most crises, active and strong support from friends, family, and community members helps facilitate recovery.

The recovery stage is a time of assessment when people often reorganize their priorities. As one former farmer described:

"Finding out what our priorities were helped us find a direction to our lives again. Our pastor helped us see this. He said we needed to find our foundation again and find out what was important to us. We discovered that our family was the most important thing in our lives. If we have that, it doesn't matter what house we live in, where we live, or what type of job we have."

Feelings of anger and guilt and bouts of depression can recur. In time, however, these emotions are felt with less intensity and less often. Each person progresses through the stages of grief at their own pace. One person may move through a stage in a few weeks, whereas another may need several months or years. How quickly progress occurs depends on a person's personality, background, and individual situation and efforts expended on accepting the loss.

Understanding the Grief Process

Helping Children Cope

Farm families with children during a major restructuring or transition off the farm may want to become familiar with a wide variety of techniques and ideas to help their children adjust. The following are a few suggestions. Be sure and seek assistance from the appropriate professionals as needed.

Fundamental to helping children cope with stress is the development of well-honed adult noticing skills. Recognize when a child is stressed. Be alert to changes in behavior, increased quarrels with friends and siblings, poor concentration, problems at school, etc. Do your own research on how to help your child work through this stressful period. Information is available at your county Extension office, libraries, and from health professionals.

Demonstrate self-control and positive coping skills yourself. If parents exhibit exasperated, whiny, and angry coping attitudes, children will adopt similar coping mechanisms. Evidence of your confidence or faith that things will work out contributes to your children's effective coping. Try to explain your circumstances to the children. Often, they will imagine much worse problems than are occurring.

Enhance children's self-esteem wherever and whenever possible through encouragement and caring, focused attention. Acknowledge children's feeling and encourage verbal interaction. Help children learn that they are not alone in having uncomfortable feelings. Give them permission to feel scared, lonely, or angry.

You may want to discuss the positive implications of your situation. Explain how the sale of some of your land or equipment will help in paying debts and may improve the profitability of your farm in the long run. Help them develop a positive outlook on the future.

Recovery

Knowing the stages of grief and accepting each stage as natural and normal is critical. Farmers do not usually expect to experience guilt, blame, anger, and depression when they lose their farms or otherwise seem to have "failed." When they do, they often think something is "wrong" and ignore or deny what they are experiencing. Such feeling of denial can seriously delay the process of resuming meaningful lives, and as mentioned above, lead to emotional problems months or years later.

Farmers often avoid seeking professional help because they consider it a sign of weakness, yet most would not hesitate to consult a lawyer for help in setting up a will or negotiating the sale of a property. Likewise, the family may need the help of a professional counselor in dealing with the stresses and grief of leaving farming. Sometimes people get "stuck" in one of the first stages described in this article. While each person will progress through this process at a different rate, for recovery it is important that a person not remain indefinitely in one of these three stages. If you notice a family member or friend stuck in one of the pre-recovery stages, you may try talking with that person and helping them to a counseling expert.

Working through all the stages of grief is essential to recovery. If family members accept their feeling, talk about them, and look for solutions to their problems, they are likely to emerge as well as or stronger than before. With understanding, perseverance, support from others, and acceptance of the grief, everyone in the family can expect to resume a full and meaningful life.

These books offer additional information on coping with losses:

Kushner, Harold. "When Bad Thing Happen to Good People." New York: Avon 1983.

Westberg, Granger. "Good Grief." Philadelphia: Forestress. 1962.

Other Fact Sheets in the Series:

AGEC-194 Taking Charge
AGEC-196 Finding a New Career
AGEC-198 Negotiation Strategies
AGEC-208 Evaluating Options for Change
AGEC-213 Farm Family Decision-Making

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