



## EXTENSION

# Farmers in Transition Taking Charge in Stressful Times

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Life changes of any sort are disruptive. With them come new responsibilities and sometimes problems. Generally, these changes are minor everyday events and adjustment is relatively easy. In contrast, a crisis such as losing all or part of the family farm is often so traumatic that it can be overwhelming, particularly if families are not taking positive steps to improve their individual situation.

Feelings of loss are common during a crisis. Being forced to partially or completely leave farming may mean the loss of possessions or support from friends and family. There is also the psychological loss of familiar routines, which can destroy one's sense of direction and purpose. Crises force us to look at our lives from a new perspective, to question our beliefs and view our relationships with friends, family and the world in a new light. Such questioning can produce anxiety, confusion and sometimes fear.

The outcome of a crisis is not necessarily bad. In fact, some people end up better off than before. If you focus your attention on finding solutions, you will adjust to the changes and remain in control of your life. One farm family member summed up their thoughts as follows:

"I don't consider myself a failure at all. We were just caught in some unfortunate circumstances and that ended the farm, but we certainly aren't defeated. I like what I am doing now. We are beginning to settle into our new lives and things are as good as they can be. In some ways, when I consider how much time we spend together as a family now, this change was good for us."<sup>1</sup>

During times of financial stress, farmers may be faced with either significantly reducing the size of their operation, deciding to leave farming altogether or otherwise making significant changes in their way of life. Several factors beyond the control of the operators of family farms may have contributed to the families plight: lack of credit, rising interest rates, low commodity prices, excessive borrowing, low exports, declining

equity in land and machinery, market systems of few buyers with many sellers and high operating costs for equipment, fuel, fertilizers, chemicals, electricity, etc. What can be done to help farm families prevent crisis or enable them to best cope with it, if it comes?

This article identifies needs of farm families faced with significant changes in their business or way of life. The value of a support system is discussed and ways of strengthening it are suggested. Expanding the support system to include professionals is encouraged.

### Attitudes

Attitudes play an important role in stress management; for example, viewing change as a challenge rather than a threat. Some factors that seem to be associated with successful family coping include the following:

1. Perception of control: The more control a family believes it has over its own destiny the more likely it is to cope positively.
2. Perception of problem/situation: How a family views what has happened apparently does have a great deal to do with a situation. Fear of the unknown causes much of a family's stress. When families see a potential change ahead, good use of their creative energies to investigate all options available to them can help give them a more positive perspective. A family that is doing as much as it can to help each other and obtains outside assistance from the appropriate professionals and individuals is likely to have a positive outlook on their situation.
3. Attention to family integration: In a crisis, family members tend to take each other for granted and forget to give each other the attention they so desperately need. Families in this situation should make a conscious effort to pull together as a family to work through the crisis.

### Your Support System

Stress is part of everyday life, and in most cases we can resolve the problems associated with the stress we experience. In a crisis, however, the emotions and problems may appear so overwhelming that we cannot handle them. It is during these times that the support of friends, family and acquaintances is needed most. In fact, it is essential to recovery.

<sup>1</sup> Most 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.

Based on a previous version by Tracy R. Hyer, Damona Doye, Ross Love.

Your support system is the network of people who give and receive emotional, psychological and tangible assistance, such as your spouse, family members, friends, neighbors, church members and staff at community agencies. Each of these people provides a different level of support. Some are very close to you and you feel very comfortable talking to them about your deepest concerns. Other people are not as close but nonetheless provide assistance.

Support systems play an important role in our lives, affecting both our physical and our mental well-being. Having a strong support system is particularly important during a crisis. Friends, family, community members and neighbors help us adjust to whatever changes, losses and problems have occurred. An invitation for a cup of coffee, a comforting hug, a shoulder to cry on, help with errands and gifts of food and clothing are evidence that a support system is working well.

To identify the people in your support system, imagine yourself at the center of a dart board with three circles. The circle immediately surrounding you includes those people to whom you feel close: family and close friends. You feel comfortable confiding in them, and you depend on them to be there when you need them. The next larger circle includes those people with whom you are less intimate but who share your day-to-day life such as church members, neighbors and friends. The outermost circle includes acquaintances and community members such as the feed store dealer and the veterinarian. You are not personally involved with these people, but you perceive them to be helpful.

## The Need for Support During Crises

“There is so much change. We never thought it would be this bad. We weren’t prepared for the decisions, problems, and changes we have had to make. It’s been rough. Starting over from scratch at 47 years old is really hard to do.”

Having a strong support system is essential for coping with stress, making changes in farming practices or making the transition from farming to a new life. Yet many families undergoing this change do not feel supported by their communities. Responsibilities for this problem fall not only on the communities, but also on the families.

Often community members do not understand the trauma of potentially losing a family farm. People in communities made up primarily of nonfarm families may think that farming is “just another job” and not realize the families’ need for support. In more rural areas, the news that a neighbor was forced to sell can frighten and shock a community. The news travels fast, sending “shock waves” throughout the community.

“Neighbors seem to avoid us. It is like they are scared that the same thing will happen to them if they talk to us. When I grew up, farmers seemed to stick together a lot more than they do now. It’s like they see us differently.”

To avoid embarrassment or awkward situations, neighbors do not say anything. To the family, the silence is often perceived as intentional avoidance or condemnation.

Regardless of the reasons for the lack of support, it often has damaging effects. Under the best circumstances, families being forced out of farming experience deep feelings of failure and guilt. Being treated like outcasts by their communities further destroys their already sinking self-esteem and confidence.

“My husband thinks of himself as a failure. And he thinks that everyone else thinks that too. I keep trying to

tell him that it’s not true, but it doesn’t help. He believes that people here see him as a failure.”

At the same time, the community is not entirely responsible for the problem. In many instances, farmers are reluctant to ask for help. They pride themselves on their independence and ability to solve their problems without the help of others. This reluctance to ask for assistance from anyone outside the immediate family can discourage neighbors from being supportive.

“Farmers in a bad financial situation do not want others to know how bad it is, so they don’t open up and talk to others. We didn’t talk to anyone for a long time. I guess it was pride that kept us from it. We thought that we should be able to handle anything within the family and it was a sign of weakness to get help outside the family.”

Many families also have difficulty accepting assistance from others. They feel accepting help is evidence that they are unable to solve their problems. This feeling damages their pride and credibility. One family that worked with the Oklahoma State University Cooperative Extension Services’ Farm Financial Planning Assistance & Benchmarking program came to the following conclusion before making the decision to contact an Farm Financial Planning representative:

“We farmers and ranchers are just about out of the business. We have to reach out for trained individuals that can give us sound information on financial management.”

Every struggle is different and there is help available. The 988 Suicide & Crisis Lifeline is a national network of local crisis centers that provides free and confidential support for people in distress, prevention and crisis resources for you or your loved ones and best practices for professionals in the United States.

## Building a Stronger Support System

There are many ways farmers in crisis can strengthen their support systems. Here are a few suggestions. Open up and talk to others. As one farmer said:

“Let others know you are in trouble, so that you can be helped. You can’t get help if no one knows you’ve got problems. Farmers find it hard to do this, but they have got to. Otherwise it will take a long time for them to straighten out their lives.”

Seek assistance from clergy, Extension Educators, and professional counselors. These professionals are good sources of objective and constructive advice. Be receptive to assistance from others. Some farmers believe accepting assistance is a sign of weakness. Actually, the opposite is true: a wise person knows when he or she needs help and welcomes assistance.

Educate community members about farm financial stress or the experience of being displaced from one’s farm. People are often unaware of how traumatic such an experience is and are thus unsupportive. Farmers working with farm and community organizations can increase awareness.

Communities might want to consider these suggestions:

1. Encourage farm families with financial problems to talk about their situations. Farm and church groups and the Extension service are valuable sources of help in setting up support networks for such families.
2. Encourage neighbors and community members to be supportive of families displaced from farming. Running errands, bringing a dinner casserole to the family, delivering wood or stopping by for coffee show that the community cares.

## Meeting Other Needs

In addition to maintaining a moral support system, taking charge of your personal and financial problems requires a hard look at the reasons for current problems. Taking charge may require learning or improving skills or it may mean expanding your support system to include professional farm advisors, lawyers, accountants, etc. The following paragraphs highlight common needs and suggest places to obtain assistance.

### Developing Farm Financial Management Skills

Oklahoma State University Cooperative Extension Services' Farm Financial Planning Assistance & Benchmarking is a free program that provides specially trained financial specialists who will work with individual families to analyze the financial condition of their business. This program provides the kind of assistance necessary for decision makers to: 1) Accurately evaluate the financial health of their businesses, 2) Develop balance sheets and other financial statements to help secure loans, 3) Understand how the operation performed, and 4) Perform additional analysis as desired. For more information, contact your local Extension office or call 405-744-9813.

### Improving Record Keeping Skills

Accurate records will not guarantee increased profits, but generally keeping complete records can improve the accuracy of income tax information, help farmers get needed credit, and provide an accurate and sound basis for all management decisions. OSU has on-line resources on adapting Quicken®, a popular personal finance software, for farm use. For a recordbook form that can be filled out by hand, go to [extension.okstate.edu/programs/farm-management-and-finance/farm-and-ranch-account-book/index.html](http://extension.okstate.edu/programs/farm-management-and-finance/farm-and-ranch-account-book/index.html)

### Developing Job Skills and Searching for Off-Farm Jobs

Your local Extension office can link you to local resources for a variety of human problems and needs, including job placement services and institutions (colleges, vo-tech schools, etc.) that provide assistance to help better prepare individuals for off-farm employment.

Career counselors are available through many organizations and agencies. Agricultural and technical schools and community colleges have professionals available to assist you in your job search. There are also state and private agencies available to assist you. The quality of these services varies considerably.

Workforce Oklahoma Centers provide career counseling, skills assessment, training for new workers, job search assistance, and referrals to specialized programs and services. For more information, see the Oklahoma Department of Commerce website: [www.okcommerce.gov](http://www.okcommerce.gov).

### Seeking Sound Legal Advice

Legal Aid Services of Oklahoma also provides legal assistance to eligible low-income people and senior citizens with civil legal problems. See [www.legalaidok.org](http://www.legalaidok.org). Friends and business acquaintances may also assist the farm family in locating legal counsel.

## Stress Management

Contact your local Extension office for information regarding programs in your area on stress management. Family doctors, mental health professionals and clergy are also excellent resource people to call for assistance in coping with your current situation. Find farm stress resources at [extension.okstate.edu/programs/farm-stress/index.html](http://extension.okstate.edu/programs/farm-stress/index.html)

### Family Financial Management

Specially trained Extension Educators are available to assist you in sharpening your family financial management and decision making skills. Topics addressed include: rescaling expenditures, rethinking goals and basic budgeting. See available resources at [extension.okstate.edu/programs/family-and-consumer-sciences/finance-and-job-readiness/index.html](http://extension.okstate.edu/programs/family-and-consumer-sciences/finance-and-job-readiness/index.html)

## Summary

Facing problems and actively seeking solutions is a positive and constructive approach to dealing with the trauma for farm families potentially facing significant changes in their farm or way of life. A farm family should utilize all resources available to them to gather information about challenges they are likely to face during the transition and seek the appropriate help in making decisions. Farm families should talk to other farmers who have experienced similar adjustments. Farmers should consult professionals (Extension agents, lawyers, lenders, accountants) for help in identifying their options and understanding the implications of decisions made.

Keep abreast of current events by reading newspapers, farm magazines and listening to the local news. One farmer had this advice to offer:

“My advice to anyone with financial problems is simple. Seek every avenue and every available option. Talk to professionals and get their opinion. It takes time and it isn't easy talking about your problems, but believe me it's worth it. You'll be prepared for a lot of things that will happen and you'll also be in better position to make the right decision for your family. You'll stay in control of your life.”

Stay in touch with family and friends. Keep lines of communication open at home among family members. Pull together and draw upon the support of friends and family. Every family feels frustration, uncertainty, and anxiety over making decisions to help prevent and/or cope with transition. Partially exiting farming through rescaling of your operation and/or obtaining off-farm employment can also bring about much anxiety. With a positive approach, however, it is possible to remain in control and to progress through the transition quickly with few problems. You will emerge with your self-esteem intact and with a positive outlook toward the future.

Exploring options does not necessarily require costly fees. The services provided through the Oklahoma Cooperative Extension Service previously mentioned are designed specifically to assist Oklahoma farm and ranch families through this difficult time. Departments of social services, family and children's services, job services, clergy and high school guidance counselors also provide assistance for free or at low costs. Do not hesitate to use them if needed.

# The Oklahoma Cooperative Extension Service

## *Education Everywhere for Everyone*

The Cooperative Extension Service is the largest, most successful informal educational organization in the world. It is a nationwide system funded and guided by a partnership of federal, state, and local governments that delivers information to help people help themselves through the land-grant university system.

Extension carries out programs in the broad categories of agriculture, natural resources and environment; family and consumer sciences; 4-H and other youth; and community resource development. Extension staff members live and work among the people they serve to help stimulate and educate Americans to plan ahead and cope with their problems.

Some characteristics of the Cooperative Extension system are:

- The federal, state, and local governments cooperatively share in its financial support and program direction.
- It is administered by the land-grant university as designated by the state legislature through an Extension director.
- Extension programs are nonpolitical, objective, and research-based information.
- It provides practical, problem-oriented education for people of all ages. It is designated to take the knowledge of the university to those persons who do not or cannot participate in the formal classroom instruction of the university.
- It utilizes research from university, government, and other sources to help people make their own decisions.
- More than a million volunteers help multiply the impact of the Extension professional staff.
- It dispenses no funds to the public.
- It is not a regulatory agency, but it does inform people of regulations and of their options in meeting them.
- Local programs are developed and carried out in full recognition of national problems and goals.
- The Extension staff educates people through personal contacts, meetings, demonstrations, and the mass media.
- Extension has the built-in flexibility to adjust its programs and subject matter to meet new needs. Activities shift from year to year as citizen groups and Extension workers close to the problems advise changes.

### Other Fact Sheets in the Series:

- AGEC-196 Finding a New Career
- AGEC-197 Coping with Restructuring or Loss of the Farm
- AGEC-198 Negotiation Strategies
- AGEC-208 Evaluating Options for Change
- AGEC-213 Farm Family Decision-Making

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