

Rural issues - suggestions for families in crisis

For a farm family in dire straits, the options can seem bleak - to struggle on is stressful, but to sell the farm and leave the industry would also be highly distressing. The effects of financial hardship can include stress, depression, relationship breakdown, substance abuse, increased risk of illness, farming accidents and suicide. It may help to develop a business plan to help you and your family get through the difficult times. Consult with professionals, such as financial advisors, rural counsellors and the Department of Sustainability and Environment for information and guidance.

Set up a business plan

Like any other business, a successful farm needs a workable business plan. Suggestions include:

- What is your business goal? Try to define what you want your farm to achieve in clear terms. Your business plan should be a series of steps that lead to achieving this goal.
- Aim to get the clearest picture you can of your current situation and your future prospects. The best way to do this is to consult with a range of professionals such as financial advisors, rural counsellors and the Department of Sustainability and Environment.
- Be flexible - devise a range of options to fall back on if Plan A doesn't work out.
- Whenever possible, assess the likelihood of risk factors that affect your farm. For example, if you are experiencing drought, contact the Bureau of Meteorology for the history of rainfall in your district. This can help you to plan ahead.
- Attend seminars in your community about coping with factors such as drought.

Find ways to conserve money

Be guided by your professionals, but general suggestions include:

- Find ways to save time, because time is money. For example, consider computerising your cashbooks, or train for a job you currently employ someone else to do.
- Consult with professionals about safe, practical ways to reduce your overhead costs per hectare. Farms that survive hard times are those that are economical to run.
- Take steps to protect the natural resources you have - for example, you may need to fence off remnant vegetation from livestock to prevent soil erosion.
- Invest wisely. Generally speaking, when money is tight, only consider spending more money if the investment promises to make early rather than late returns. It's even better if the investment has a 'high salvage value', which means you can sell it if you have to without losing too much money.

Plan for the worst case scenario

Be prepared. Imagine the worst case scenario, then draft your 'survival plan'. Suggestions include:

- Consult closely with professionals.
- Plan ahead - for example, try to maintain a feed surplus over winter so that you can feed your livestock over a dry summer, if necessary.
- Install a farm water system that will help you through a dry season.
- Control algae and weeds so that your water supply isn't compromised.
- Budget carefully, and invest surplus cash from good years to carry you through the bad years.
- Devise realistic budgets for bad years.

- Work out personal stress management strategies so that you and your family can better cope with the demands of a hard year.

Make workplace safety your priority

Financial hardship can increase the risk of workplace accidents in many ways. For example, farm equipment isn't properly maintained, people under stress are often distracted, and substance abuse (such as heavy drinking) may cloud judgement. Suggestions include:

- Make sure you are setting manageable work targets.
- Keep protective guards on all equipment.
- Make sure equipment is well maintained. If you don't, you may need to make time for a long hospital stay.
- Make sure your children are physically and intellectually ready to perform jobs around the farm. A general rule of thumb is that children should be at least 16 years old before they can work unsupervised.
- Consult with neighbouring farms - you may be able to help each other out with labour or shared equipment.
- Avoid alcohol and other drugs when using machinery.

Network in your community

Feeling isolated can worsen the experience of stress. It always helps to stay in touch and work together, especially in the hard times. Suggestions include:

- Consult with neighbouring farm families. Sharing your experiences can help.
- Suggest a labour-sharing plan with neighbours or share equipment to cut costs.
- Consider unpaid task-swapping to make life easier. Many neighbouring farm families set up barter systems with each other.
- Set up a child-minding arrangement with other families in your community. Childcare is often an issue for farm families in remote areas.
- Make enquiries at local community groups to find out if there are suitable support clubs or social events for you or your family members.

Where to get help

- Department of Sustainability and Environment, Customer Service Centre Tel. 136 186
- Bush Support Line 24-hour service Tel. 1800 805 391
- Lifeline Tel. 13 11 14
- Australian Women in Agriculture Tel. (03) 5437 3274
- Commonwealth Regional Information Service Tel. 1800 026 222
- Rural Women's Network
- Farmsafe Australia Tel. (02) 6752 8210
- MoneyHelp Tel. 1800 149 689 Monday to Friday, 9.30 am to 5.00 pm — a free financial counselling and debt advice phone service for Victorians (includes interpreter services)

Things to remember

- A successful farm needs a workable business plan, so consult with professionals.
- Plan ahead in order to cope with hard times - for example, install a farm water system that will help you through a dry season.
- No matter what your financial position, make sure you properly maintain farm equipment and use safe workplace practices.

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DHS - Emergency Management

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