People who live and work in rural and remote communities have to deal with hardships such as unpredictable climate and market conditions, financial strain, social isolation, long working hours and reduced access to services.

Many farming families respond to hard times by tightening the household budget and spending less on food, clothes and maintenance of equipment. They may also rely more on credit and increasing debt.

The effort of trying to provide for your family and keep the farm or business going can be intensely stressful. For a farming family in dire straits, the options may seem bleak – to struggle on is stressful, but to sell the farm and leave the industry is stressful too.

If you or someone you know is experiencing any of these difficulties, help is available in the form of financial support, professional mental health services and other support services. For example, Victorian dairy farmers can access a range of supports via Dairy Farmer Central. Farmers across Australia can access the National Centre for Farmer Health support page, including the online practical resource ‘Managing stress on the farm’.

Recognising stress

Stress is the physical, mental and emotional response to a stress-causing factor or ‘stressor’. Stress can come from any situation or thought that makes you feel frustrated, angry, nervous, or anxious.

Everyone reacts to potentially stressful situations differently. Some people cope with a crisis or other stressful situation by focusing on the problem and putting everything else aside. For most people, this only works in the short term.

Occasional stress is not always a bad thing. It can help keep you motivated and focused toward achieving a goal. However, ongoing persistent stress can make you neglect the very things that would help you get through it, such as health, relationships, sleep and recreation. You may become less able to think clearly or cope. Then problems may feel worse than they are.

Symptoms of stress

Sometimes, we don’t realise how stressful life has become. Some of the signs that you may be under considerable stress are:

- problems with concentration or memory
- lack of energy and motivation
- lack of interest in activities you used to enjoy, such as socialising or sex
- sleeping problems, such as insomnia, early waking or oversleeping
• changes in appetite, such as eating too little or too much, or eating unhealthy foods
• mood changes, such as irritability
• physical problems, such as chronic headaches or stomach-aches
• heart palpitations and breathlessness
• longer-term general ill health.

**Stress and depression**

Continued chronic stress can be associated with depression. Some warning signs of depression can include:

• a constant feeling of sadness
• persistent feelings of gloom, guilt, despair and hopelessness
• restlessness or feeling slowed down
• pessimistic thoughts, inability to remember good times
• thoughts of suicide.

**Causes of stress for rural families**

Rural Australian life is very rewarding in many ways, however, farming in particular can be a stressful occupation. Some of the pressures you may face include:

• extreme climatic events such as drought, flood, cyclone or bushfire
• other problems such as pest or disease outbreaks
• the ageing population of farming men and women
• the changing face of the marketplace – for example, corporatisation, globalisation and competition from foreign imports
• economic pressures such as low income, shrinking margins, reliance on credit, increasing debt and succession planning
• changes in land management, farming practices, new technologies and new regulations (including uncertainty about water allocations)
• long working hours and seasonal pressures for farmers, their families and agricultural workers
• reduced social interaction as farms become larger and increasingly mechanised and the requirement for a human workforce reduces
• children leaving the farm for education and work opportunities
• the additional demands of off-farm work.

Most people experience work-related stress, no matter what their occupation. However, farming families can experience higher levels of work-related stress and respond in different ways to other people.

Farmers face a unique set of stressors, because:

• Many farmers could not imagine doing anything else for a living, as farming is part of their identity.
• The farm is not only their workplace, but their home too.
• The farm, the activity of farming and the social environment in which this occurs form a very important part of farming families’ lives. A threat to any one of these can pose a significant emotional burden.
• The welfare of the family often depends directly on the fortunes of the farm.
• Family tradition is strong, as the farm may have been in the family for generations or is something the family wants to continue.
• The farm may be the only real investment the family has and the sole legacy for the children.
• The thought of selling the farm may feel like a betrayal of past and future generations.
• People who farm the land tend to pride themselves on self-sufficiency and independence, so – while very willing to offer help to others – they can find asking for help themselves difficult.

**Economic impacts of hard times**
The economic consequences of hard times on families living in rural areas can include:

- less money spent on recreation and time off, food, clothing, education, a holiday or entertainment for the family
- less money spent on household maintenance
- farm equipment may not be properly maintained, which increases the risk of breakdowns and accidents
- the sale of a portion of the farm in order to service debt, resulting in the reduced remaining land holding being less financially viable into the future
- loss of savings
- owing money to friends and relations
- increased reliance on credit and personal debt
- the need for one or more family members to leave the farm and find employment somewhere else, which increases the workload of the remaining family members and diminishes support networks
- having to put off workers or being unable to hire them
- if workers can’t be hired, children, aged parents or people visiting the farm may have to perform jobs that they are not experienced enough to do safely
- safe work practices may be skipped in an attempt to save time or labour.

**Effects of stress on rural families**

Some of the hazards of ongoing stress for farming families may include:

- persistent fatigue
- substance misuse, such as misuse of alcohol or other drugs
- arguments or domestic violence
- relationship breakdown
- withdrawal and self-imposed isolation from support networks
- increased reluctance to talk about stress-inducing circumstances, leading to communication breakdown and avoiding decision making
- difficulty in making rational (or any) decisions
- increased risk of injury and accidents due to being distracted by worry or under the influence of alcohol or other drugs
- symptoms of depression.

In the extreme, this may lead to thoughts of suicide.

**Stress and family members**

Family members may respond to hard times and stress in different ways, depending on their age and role in the family. For example:

- Children of all ages are sensitive to family dynamics. Young children may have more temper tantrums, or may experience separation anxiety or bedwetting in response to stress.
- Adult children may feel despair and helplessness over the prospect of their livelihood or inheritance being taken away. They may be forced to leave the area and their support networks in order to undertake education or training or find employment.
- Farmers and their partners may worry that poor management decisions were the cause of their troubles, rather than external forces like climate or the global market, and this can lead to feelings of guilt.
- Farmers may feel angry at the marketplace or government policies.
- Older people may fear that their dreams of a financially independent retirement will not come true, despite a lifetime of work. They may feel despondent at not being able to leave a viable farming business to their children, as had happened for them and earlier generations. They may see themselves as a burden on other members of the farming family.
- Young people in particular have been seen to be strongly affected by stressors such as drought.

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Farming families – coping with stress

Research has found that many farm families don’t see stress as a health problem, but as a farm problem. This means that people are less likely to seek professional help from doctors or counsellors.

There is a general feeling in rural communities that only mentally ill people go to psychologists and psychiatrists, a label which can be stigmatising and result in services not being used.

You can take positive steps to tackle your stress, depression, relationship problems and financial concerns. The first step is to talk about your worries with other people.

Suggestions include:

- Talk to your doctor. Stress and depression are health issues and your doctor can give you advice, information, treatment and referral.
- Educate yourself about stress and depression. Understanding what you are going through can help you to manage these conditions.
- Remember that you are not alone. Many support organisations offer books, CDs, DVDs and other resources that include the personal stories of Australian farmers who are battling against the same pressures. Discovering that others also experience stress and depression can reduce your feelings of isolation and helplessness.
- Seek out appropriate support services. Assistance is usually free of charge and, in some cases, support workers can come to you.
- Don’t become discouraged if your first efforts at seeking help are unsuccessful. There is no ‘one size fits all’ solution and you may have to make an ongoing effort to find support that suits your needs.
- Discuss and share problems and feelings with your family members and peers.
- Discuss your anxieties, worries and feelings with a counsellor. They are trained to help you come up with practical solutions. Many counselling services are available over the phone or via the internet.
- Make contact with other farming families in your community. Share thoughts, feelings and problems. Build a professional network. Socialising and having fun are also great ways to relieve stress.
- Eat a healthy diet.
- Take time to exercise regularly. Being fit helps your body cope with the rigours of stress, while exercise allows your body to ‘burn off’ stress chemicals like adrenaline.
- Try to organise time away from the farm to get a perspective on things and a sense of proportion.
- Talk about your financial difficulties with government organisations such as Centrelink. You may be eligible for financial help.
- Seek advice and assistance from the Rural Financial Counselling Service (free and confidential) in your area.
- Be open to changing the way you do things on the farm. Consider undergoing skills training.

Farm families pride themselves on being self-sufficient and independent, so asking for welfare (like social security payments or food parcels from charities) can be hard to do. For your own and your family’s welfare, it’s important to use the services that are there to help you.

Where to get help

- **Beyond Blue** Tel. 1300 22 4636
- **Department of Environment, Land, Water and Planning** Customer Service Centre Tel. 136 186
- **Farmsafe Australia** Tel. (02) 6269 5622
- **National Centre for Farmer Health**
- **Rural Financial Counselling Service** Tel. 1800 686 175
- **Lifeline** Tel. 13 11 14
- **This way up – online ‘Coping with Stress’ course developed by the Clinical Research Unit for Anxiety and Depression (CRUfAD) at St Vincent’s Hospital, Sydney and University of New South Wales (UNSW) Faculty of Medicine**
- **MindSpot** – a free online treatment and assessment service for anxiety and depression

**betterhealth.vic.gov.au**
• iFarmWell – a free online tool kit to help farmers cope effectively with life’s challenges and get the most out of every day
• Mensline Australia Tel. 1300 78 99 78
• Kids Helpline Tel. 1800 55 1800
• Parentline Victoria Tel. 13 22 89
• SuicideLine Tel. 1300 651 251
• SANE Helpline Tel. 1800 18 SANE (1800 18 7263)
• Suicide Call Back Service Tel. 1300 659 467

This page has been produced in consultation with and approved by:
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