

# Identifying Financial Stress in Farmers and Ranchers: A Guide for Families, Friends, and Agricultural Community Stakeholders

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Since 2021, the agricultural (ag) sector has experienced a period of small profit margins and increased debt refinancing because of high input costs and relatively low commodity prices. The intense profit squeeze is creating challenges for farmers to cash flow and/or secure operating lines. Some observers note similarities between the current agricultural financial situation and the 1980's Farm Crisis. The widespread financial stress of the 1980s required policy intervention from Congress, which enacted legislation to mitigate the damage to the agricultural sector (2015). Across the country, farmers and ranchers currently face growing financial pressures that jeopardize their operations and their overall health and mental stability. Financial distress can lead to catastrophic outcomes including loss of livelihood, physical and mental health crises, and suicide. According to the Journal of Environmental Research and Public Health, women farmers living in rural isolation experience significantly higher levels of stress and depression than their male counterparts, with their risk of depressive symptoms being four times greater (2024). Additionally, a recent study by the Centers for

Disease Control and Prevention (CDC) revealed that male farmers, ranchers, and agricultural managers face a suicide risk over 50% higher than the average suicide rate among men in all other surveyed occupations (2023).

Farmers are more than producers; they are caretakers of generational land, providers for their families, pillars of their communities, and routinely deeply grounded in faith. For them, farming is more than an occupation – it's a calling, an identity, and a generational legacy. When financial stress becomes overwhelming, it threatens far more than the farm – it can drain hope, strain relationships, cloud a sense of purpose and shatter emotional well-being.

## Why Are Farmers at a Higher Risk?

Farmers and ranchers face a unique combination of challenges that increases their vulnerability:

- 1. Identity Loss:** When a farmer or rancher files for bankruptcy or is forced out of business, the loss is rarely just financial – it's deeply personal. A denied loan or foreclosure can feel like a reflection of personal failure,

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not just a business setback. For many producers, farming isn't just a job – it's a passion, a dream, and often a calling. Losing the ability to continue that work has deeper effects that are not always visible.

2. **Lack of Control:** A commonly suggested management strategy is to “control what you can control” and seek ways to manage the risks of what you cannot control. Often, farmers have little to no influence on the prices they pay for inputs and the prices they receive for their products. They are highly dependent on the markets and respond to changing prices as best they can. Even with strategic engagement on price risk management, using the latest tools and strategies can leave a farmer exposed to risky returns or unexpected prices. Therefore, this lack of control over costs and markets is a constant pressure as farmers/ranchers seek to maximize profitability. External factors like hurricanes, floods, droughts, and severe storms are the source of many price and market fluctuations and are becoming more frequent and devastating (2020). This lack of control creates a lot of frustration, anxiety, and stress.
3. **Generational Land and Identity:** Farms and ranches are often multi-generational, closely held family operations woven deeply into the family's legacy. They're more than just a business; they're a way of life. The operation often shapes both family identity and community roots. When a farm is lost, it's not just land or income that disappears. It can feel like losing a piece of history, tradition, and even self (2019).
4. **Faith-Based Culture:** Many farmers and ranchers have a strong spiritual belief and it is part of what ties them to the land. Prayer is often the first and only coping tool. When stress overwhelms or businesses fail, some feel spiritually abandoned or ashamed to ask for family, community or professional help.
5. **Rural Isolation:** Many farmers and ranchers live in rural areas where daily life revolves around family and farm operations. Although community ties may be strong, much of the actual work – whether operating a tractor, tending livestock, or managing crops – is done alone. This physical isolation limits opportunities for emotional connection and early recognition



**A frustrated farmer meets with a businesswoman in a sunflower field.**

of stress-related symptoms. According to the American Journal of Preventive Medicine, isolation increases the risk for depression, anxiety, and suicidal ideation (2022). For many women farmers, elevated stress levels are driven by rural isolation and the dual demands of farm work and household responsibilities – such as preparing meals, coordinating children's schedules, and managing daily routines – adding pressure to an already demanding lifestyle (2024). Further exacerbating the issue, many producers live far from behavioral health providers or lack access to confidential support services. Fear of judgment within rural communities further discourages farmers and ranchers from seeking emotional or financial help – often delaying intervention until financial stress has escalated into a crisis (2017).

## **Red Flags: How to Identify Financial Stress**

Far too often, when a devastating event occurs due to overwhelming stress – especially one involving the loss of life – the community is left stunned and heartbroken, wondering how no one saw the warning signs. As the community begins to process the aftermath and ask, “how did this happen,” they often recall subtle changes – signs that, in hindsight, clearly pointed to something being wrong. Whether you're a loved one, neighbor, pastor, or service provider, there are warning signs to look for – signals that can help us care for one another and respond before a crisis unfolds. This is especially critical in rural communities, where isolation is

common and support networks may be limited. With the average U.S. farm producer now 58.1 years old (up from 57.5 in 2017), the aging farm population underscores the need to check in on neighbors (2024). As farmers grow older, the risks tied to physical health, emotional well-being, and financial pressure often increase, making regular connection more important than ever. The following are warning signs that may signal that a farmer is in distress, including changes in communication, behavior, farm operations, physical appearance and emotional well-being.

## Verbal Cues

Verbal cues can often reveal more than what someone intends to share. When financial stress becomes overwhelming, it can affect how producers talk about their lives, work, and future. Listen carefully – not just to what they say, but how they say it. Don't dismiss these statements – listen without judgment. Gently express concern and ask follow-up questions. Use peer support or crisis referral when necessary. Below are examples of red flag verbal statements and behavioral changes to watch for – especially if they persist for two weeks or longer, as they may indicate more serious financial or emotional distress.

- “It doesn't matter what I do – nothing changes.”
- “I'm tired of trying. Maybe it'd be better if I just quit.”
- “I feel like a failure as a farmer.”
- “God's not listening to me.”
- “I let everyone down – my family and my family's legacy.”
- “I don't know how much longer I can do this.”
- “My family would be better off without me.”
- “I don't even think about next season”
- “I'm not making any more plans.”

Statements like “They'd be better off without me,” “I'm a burden,” or “I don't want to live” reflect more than momentary discouragement – they may signal a serious mental health crisis. These are critical clinical warning signs that must not be ignored. If you hear statements like these, take them seriously and reach out to the resources listed under

“You're Not Alone: 24/7 Farm Stress Support” right-away. If someone is in immediate danger, call 911 or go to the nearest emergency room.

## Behavioral Changes

When a farmer is under financial stress, changes in their behavior often speak louder than their words. These shifts may appear gradually or suddenly, lasting two weeks or longer and significantly impairing daily functioning (2022). These shifts are often visible to friends, family, neighbors, or ag professionals who interact with them regularly. Here are a few red flag behaviors to watch for, especially if they persist for two weeks or more, as they may signal deeper financial and emotional distress.

- Withdrawing from relationships or community life—pulling away from family, faith gatherings, community events, or co-op meetings.
- Giving away or selling equipment, tools, land, or livestock without clear explanation or planning.
- Displaying uncharacteristic anger, irritability, tearfulness, or emotional outbursts.
- Frequently canceling or missing meetings and appointments.
- Increasing use of alcohol, drugs, or engaging in risky behavior to “numb out” or “take the edge off”.
- Neglecting everyday responsibilities—skipping bill payments, ignoring mail, or avoiding book-keeping altogether.

## Farm Operation Clues

Financial stress doesn't just show up in a farmer or rancher's mood—it shows up in the barn, the fields, the pastures, and the books. It can creep into daily routines, disrupt decision-making, and quietly impact the operation itself. When stress becomes overwhelming, it can reveal itself through subtle but consistent changes in how the farm or ranch is managed. Here are a few red flag operational clues to watch for – especially if they persist for two weeks or more – as they may signal deeper financial or emotional distress.

- Missing critical timing windows that impact profitability – such as delayed planting or harvesting.



- Avoiding recordkeeping or financial management tasks, including bookkeeping, budgeting, or communication with lenders.
- Increasing reliance on credit, delaying bill payments, or bouncing checks.
- Skipping USDA/FSA appointments or other essential agency meetings.
- Downsizing suddenly – selling land, livestock, or equipment without a clear succession plan, often accompanied by expressions of wanting to ‘walk away’ from farming.
- Neglecting the farmstead – allowing property, yards, sheds, equipment, or fencing to deteriorate.
- Overlooking crop or livestock care – leaving animals underfed, fields unmanaged, or weeds overgrown despite the capacity to maintain them.
- Mismanaging equipment – failing to repair essential machinery or continuing to operate outdated equipment beyond safe limits.

## Emotional and Physical Changes

A farmer’s day doesn’t end at sunset, and neither does financial stress. It rides along in the truck or tractor, lingers at the dinner table, shadows the chores, and settles in among the livestock. Left unchecked, it chips away at emotional strength and physical health, making it harder to show up for the land, the herd, the family, and most importantly, for oneself. Overwhelming stress often reveals itself through persistent emotional

distress and noticeable changes in sleep, appetite, or energy. Changes lasting two weeks or more may signal deeper financial or emotional struggles that should not be ignored (2022).

- Losing interest in previously enjoyed activities – such as farm planning, innovation, family time, or faith gatherings.
- Experiencing persistent feelings of hopelessness, emptiness, or sadness.
- Showing visible panic or dread when discussing finances.
- Feeling excessive fatigue or a consistent loss of energy.
- Noticing significant changes in appetite or weight.
- Struggling with sleep – trouble falling asleep, waking too early, or sleeping excessively.
- Displaying tearfulness or emotional numbness – feeling emotionally “shut down” or detached from others.
- Suffering from unexplained aches, pains, or ongoing physical tension.

## What Can You Do?

Early intervention can prevent crisis and save lives. You don’t need to be a therapist to make a difference. A simple check-in, a shared cup of coffee, or a quiet conversation can help you notice when something’s off. Engagement helps us understand what’s “normal” in someone’s life and when they might need support.

Your presence matters. Sometimes, your voice of encouragement is what cuts through the noise of financial despair. And if they’re open to it, you can walk beside them – not with answers, but with compassion.

Here are three actions you can take:

### Be Present, Listen Without Judgement

When money is tight, shame can grow. Let them know it’s safe to talk without fear of judgment. Sometimes, the most powerful intervention is simply showing up.



A weed infestation in the sugarcane field is reducing crop yield.



**A woman helping a farmer access mental health and financial education resources.**

- Check in sincerely with open-ended questions like “How are you holding up with everything going on at the farm?” or “How are you really doing?” Be a calm presence without offering solutions unless asked. Presence speaks louder than words.
- Share what you have noticed that has caused you concern. Use “I” statements such as, “I have noticed you don’t seem to enjoy farming like you used to.”
- Avoid dismissing their concerns or comparing them to others. Let them speak freely. Validate their emotions without jumping in to fix the issue.
- Practice active listening. Make a conscious effort to fully process and focus on their issue rather than just hearing their words. Limiting distractions, providing feedback, and deferring judgement can help them feel comfortable speaking with you. Respond with empathy. Deferring judgment helps create a space where they feel safe to open up.

## **Normalize the Impact of Financial Stress on Mental and Physical Health**

Financial stress often leads to symptoms like fatigue, sleep issues or loss of interest. Farmers and ranchers often carry these burdens in silence. Let them know they’re not alone in body or spirit.

- Let them know they’re not “just being dramatic” – financial stress can erode health, relationships, and hope.

- Share that changes in sleep, energy, appetite, and mood may be stress-related and temporary but still deserve attention.
- Reinforce the idea that mental strain from farm finances is common, real, and manageable.
- Encourage healthy coping strategies such as connecting with a spiritual support system, limiting isolation, eating regularly, getting consistent sleep, keeping a routine, and talking to someone trusted (2024).

## **Help Connect Them with Resources - Don’t Just Hand Them a Brochure**

Reassure them that asking for help doesn’t mean failure—it means staying in the fight. Say: “I don’t have all the answers, but I’ll walk with you until we find someone who can help.”

- Timely access to both financial and emotional support can make all the difference. When stress persists, delayed care increases the risk of escalation, leading to deeper financial decline, worsening mental health, and even suicidal thoughts. If they’re willing, offer to make the call, sit with them during the appointment, or walk alongside them as they take the next step. Offer to connect them with a mental health provider familiar with rural stress.
- If they’re open to it, connect them with trusted financial education tools and resources, such as the Agricultural Finance, Tax, and Asset Protection portal at [AgFTAP.org](https://AgFTAP.org). The online portal includes a network of public and private educational experts along with resources to help farmers/ranchers to navigate the risky environment.

Timely support can prevent a crisis before it starts—and save a life. You can make a meaningful difference in the life of a farmer or rancher by taking three simple steps: be present and listen without judgment, normalize the impact of financial stress on mental and physical health, and connect them with this resource.

## **Walk beside them—not with answers, but with compassion—because your presence truly matters —You’re Not Alone: 24/7 Farm Stress Support**

If you or someone you know is expressing thoughts of self-harm, hopelessness, or suicide,

don't wait. Recurrent thoughts of death, suicide, or feeling like a burden are clinical warning signs of a mental health crisis (2024).

**If there is immediate danger, call 911 or go to the nearest emergency room.**

Help is available. You are not alone. Support is available 24 hours a day, seven days a week.

- UAMS Health AR ConnectNow – 501-526-3563
- Arkansas Crisis Center – 1-888-CRISIS2 or [arcrisis.org](http://arcrisis.org)
- 988 Suicide & Crisis Lifeline – Call or text 988
- National AgriStress Helpline – 1-833-897-2474 (833-897-AGRI)
- SAMHSA Disaster Distress Helpline – Call or text 1-800-985-5990

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