

After the Harvest: Responding to Financial and Seasonal Stress in Farmers and Ranchers

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The colder, post-harvest months often bring conditions that increase emotional and financial stress including shorter days, tighter cash flow, and major shifts in daily routine. While this season offers rest from the intensity of fieldwork, it remains a demanding period of financial decisions, planning, and reflection. For many producers, the combination of physical slowdown and ongoing mental pressure can heighten fatigue, lower motivation, and increase financial worry.

Taking small, consistent steps during this season can help reduce seasonal stress and post-harvest financial pressure. The strategies below offer practical, research-supported approaches to help farmers and ranchers protect their mental well-being while strengthening financial stability during the off-season.

How to Protect Health After the Harvest

1. Build Steady Routines

A predictable routine helps



counter the natural slowdown after the harvest by restoring the structure during quieter months. Even small, manageable actions can reduce feeling overwhelmed, support motivation, and help regulate mood, sleep, and decision-making.

Strategies to try:

- Incorporate movement, sunlight, and simple daily chores
- Use brief daily journaling to organize thoughts or track moods
- Break large or stressful tasks into smaller, realistic steps
- Establish morning and evening routines to anchor the day

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- Schedule one task that has been avoided

2. Increase Sunlight

Light exposure and vitamin D play a critical role in regulating mood, energy, and sleep during darker months. Morning sunlight and light therapy can help reset the body's internal clock, supporting emotional balance and reducing symptoms associated with the winter blues.

Strategies to try:

- Spend 15–30 minutes outdoors early in the day
- Work near windows or open blinds to brighten indoor spaces
- Use a 10,000-lux light box each morning for several weeks
- Ask a health professional whether vitamin D supplements or testing is appropriate (National Institute of Mental Health, 2023)

3. Strengthen Financial Clarity and Boundaries

Clear financial expectations help reduce stress and misunderstandings during months of reduced cash-flow. Planning early creates more flexible options, and clear boundaries safeguard both the farm and the household, reinforcing financial stability when it matters most.

Strategies to try:

- Conduct an end-of-year cash-flow review and identify expense priorities
- Ask lenders clarifying questions or explore refinancing options early
- Say “no” to nonessential expenses
- Schedule financial check-ins with advisors, accountants, or Extension staff
- Visit AgFTAP.org for financial resources and mentorship support

4. Practice Healthy Coping and Self-Care

Supportive habits strengthen emotional resilience when financial and emotional strain

overlap. Even small, consistent daily actions can help regulate stress, restore balance, and strengthen overall wellbeing.

Strategies to try:

- Maintain a consistent sleep schedule and limit alcohol use
- Engage in faith practices, journaling, or reflection
- Incorporate calming habits such as opening blinds or walking outdoors
- Allow time for breaks, hobbies, or quiet moments when possible
- Seek your doctor's advice regarding antidepressant medications. These can be effective when used alone or in combination with talk therapy (National Institute of Mental Health, 2025)

5. Stay Connected and Talk Through Concerns

Staying connected helps reduce isolation and creates space to share financial or emotional concerns. Intentional outreach becomes especially important as social contact declines during the colder months. Whether through conversation or written reflection, talking things through can ease stress and bring greater clarity.

Strategies to try:

- Call or visit neighbors, family members, fellow producers, or a mental health professional
- Use co-ops, livestock markets, and Extension events as points of contact (Agriculture for Life, 2025)
- Establish a regular check-in with a trusted friend
- Journal worries or decisions when talking feels difficult (National Institute of Mental Health, 2025)

6. Know When to Seek Help and Support Others

Some warning signs signal that emotional or financial stress has become overwhelming. Early, decisive action can save a life.

Seek help immediately if someone shows:

- Persistent hopelessness or feeling like a burden
- Thoughts of self-harm, death, or suicide
- Extreme withdrawal or inability to complete daily tasks
- Statements that life, finances, or the future feel unmanageable

These are serious warning signs of a mental health crisis and require prompt attention (American Psychiatric Association, 2022).

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

For additional warning signs, communication strategies, and guidance on responding when a producer is experiencing financial stress, see the FSA96 fact sheet, *Identifying Financial Stress in Farmers and Ranchers* (University of Arkansas, 2025). Additional information is also available in the FSA109 fact sheet, *After the Harvest: Identifying Financial and Seasonal Stress in Farmers and Ranchers* (University of Arkansas, 2026).



You're Not Alone: 24/7 Farm Stress Support

Help is available around the clock.

Arkansas Crisis Resources

- Arkansas Crisis Center – 1-888-CRISIS2 or arcrisis.org
- UAMS Health AR ConnectNow – 501-526-3563

National Resources

- Farm Bureau Togetherall: <https://togetherall.com/en-us/>
- Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Distress Helpline – Call or text 1-800-985-5990
- 988 Suicide & Crisis Lifeline – Call or text 988

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