

After the Harvest: Identifying Financial and Seasonal Stress in Farmers and Ranchers

Erica Barnes Fields

Associate Center Director –
Southern Regional Risk
Management Education Center

Ryan Loy

Assistant Professor –
Agricultural Economics
and Agribusiness

Ronald L. Rainey

Professor and
Assistant Vice President –
Southern Regional Risk
Management Education Center

As the colder months settle in and daylight hours shorten, many producers experience a combination of pressures that heighten emotional strain. The combination of chronic financial stress, reduced on-farm activity, isolation, and limited sunlight can intensify what many producers refer to as the “winter blues” (AgProud, 2025). During the post-harvest months, cash flow often tightens just as operating notes, equipment payments, property taxes, and pre-season input decisions come due. Together, these pressures create a particularly vulnerable period between November and February, when financial demands peak just as emotional resilience often declines.

This seasonal squeeze is pushing some generational farms toward bankruptcy or closure. Recent 2025 federal court data show that Arkansas recorded its highest third-quarter (Q3) total of Chapter 12



farm bankruptcy filings in at least the past decade (see Table 1). Filings during that quarter doubled the previous Q3 peak and accounted for nearly 19 percent of all U.S. Chapter 12 filings nationwide (12 of 65) (U.S. Courts, 2025).

The post-harvest season and the current financial crisis are not separate challenges. For some producers, post-harvest stressors extend beyond the winter blues and develop into Seasonal Affective Disorder (SAD), a clinical form of mild to severe depression that typically emerges in late fall and persists through early spring (WRASP, 2025). According to diagnostic criteria, symptoms lasting two or more weeks may include

*Arkansas Is
Our Campus*

Visit our website at:
<https://www.uaex.uada.edu>

depression or hopelessness, low energy, anxiety, social withdrawal, heaviness in the arms or legs, sleeping 2.5+ extra hours daily, loss of interest in usual activities, carbohydrate cravings, weight gain, and difficulty concentrating (American Psychiatric Association, 2022).

This seasonal pattern can create a compounding cycle in which emotional strain interferes with financial decision-making, increasing overall stress. At the same time, financial distress increases risk aversion, leading to hesitation or avoidance of critical tasks such as financial planning, tax preparation, and investment decisions for the upcoming season (Social Psychological and Personality Science, 2011).

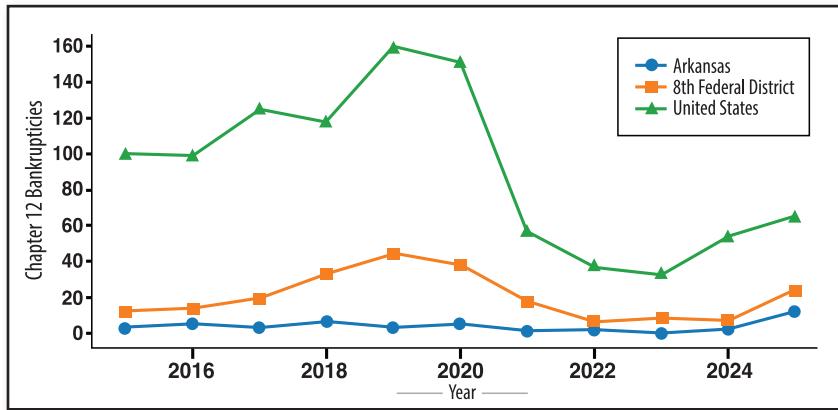


Table 1. Farm Bankruptcy Filings (2015-2025)

Source: U.S. Court System Database, 2025

Why Is After the Harvest Stressful?

After the harvest, farmers and ranchers experience a unique combination of biological, financial, and environmental pressures that increase the risk for the winter blues. The sudden drop in daylight, the sharp slowdown in fieldwork, and the mounting financial obligations combine to create a high-stress period between harvest and spring fieldwork, most notably from November through February. During this window, emotional strain often intensifies at the same time producers are required to make high-stakes financial and operational decisions. The key factors driving this elevated risk are outlined below.

Reduced Sunlight:

Research shows that farmers are particularly sensitive to seasonal changes in daylight because

their work patterns involve long hours outdoors during the growing season (Journal of Rural Studies, 2025). After the harvest, that routine shifts abruptly, days shorten, time indoors increases, and exposure to sunlight drops significantly.

This sudden reduction in daylight disrupts the body's internal clock, lowers serotonin, and alters melatonin levels, systems that regulate mood, energy, and sleep (National Institute of Mental Health, 2023). Warning signs may include persistent fatigue, low motivation, sadness, irritability, difficulty concentrating, and changes in sleep. Reduced sunlight may also contribute to avoidance, indecision, increased risk aversion, or impulsive financial choices.

Financial Pressure:

After the harvest, income often slows just as expenses rise. Producers may face operating loan renewals, cash-flow shortages, equipment notes, vendor balances, input pre-payments, property taxes, and year-end accounting, while simultaneously planning for the next season.

When financial pressure overlaps with fatigue, low energy, or slowed thinking, stress can escalate quickly. Warning signs may include increased worry about finances, avoidance of paperwork or lender communication, heightened irritability, or difficulty completing routine financial tasks.

Sudden Shift in Routine:

Farmers and ranchers thrive on structure and momentum. Once harvest ends, daily rhythms change abruptly. Even with livestock chores or post-harvest tasks, the pace slows, and fewer deadlines anchor the day.

This loss of structure can lead to restlessness, excessive worry, rumination, and emotional fatigue. Warning signs may include loss of motivation, difficulty initiating tasks, disrupted sleep, or a growing sense of unease as routine and direction become harder to maintain.

Rural Isolation:

The post-harvest months reduce many of the

natural points of connection. With fewer co-op visits, community gatherings, and daylight hours, opportunities for casual peer interaction decline. In many rural areas, including much of Arkansas, limited access to confidential mental health services further delays help-seeking. According to the Health Resources and Services Administration, Arkansas continues to face a significant shortage of rural mental health professionals (2025).

Warning signs may include social withdrawal, reduced communication, emotional numbness, or statements expressing feeling alone or misunderstood.

Decision Fatigue:

The months following harvest also mark decision season. Producers must evaluate commodity prices, review land notes and leases, monitor livestock markets and feed costs, winterize equipment, protect livestock, conduct soil tests, and make critical decisions about inputs, finances, and crop rotations (Agriculture for Life, 2025).

These decisions shape the entire next season. When financial pressure overlaps with fatigue, low energy, or slowed thinking, even routine decisions may feel overwhelming. Warning signs may include procrastination, indecision, avoidance of planning, or heightened anxiety around making “the wrong choice.”

Emotional Changes After the Harvest

The months between harvest and spring fieldwork often intensify emotional responses linked to the winter blues and financial pressure. These reactions are common during a demanding season and are not personal failures. However, when these responses persist, intensify, or begin to interfere with daily functioning, they may signal heightened stress or the combined weight of seasonal stress and financial strain (American Psychiatric Association, 2022).

The emotional changes outlined below are warning signs that call for care, conversation, and connection. These signals often occur together and may become more pronounced during the winter months.

When do warning signs become red flags?
When warning signs last for two weeks or longer,

worsen over time, or begin to interfere with daily responsibilities, they become red flags that signal a need for additional support or help from a trusted professional. Persistent or intensifying symptoms during the winter months may reflect more than seasonal stress and should not be ignored.

Guilt and Shame

Guilt and shame commonly intensify during the winter months, particularly as income slows and visible productivity declines (Successful Farming Staff, 2024). Many producers experience persistent “should” thinking, feeling pressure to do more despite the season naturally shifting toward planning and recovery. These emotions often deepen when yields fall short, unexpected bills arise, or family responsibilities increase.

Shame may emerge when producers internalize external stressors, including blaming themselves for factors beyond their control such as markets, weather, input costs, health challenges, or financial strain. Warning signs may include ongoing self-blame, rumination, withdrawal, and a growing sense of inadequacy.

Common guilt or shame-related thoughts include:

- “I should be working harder right now.”
- “I should have brought in more income this year.”
- “I failed because my yields weren’t high enough.”
- “I’m letting my family down.”
- “I should have done more before the cold weather hit.”

Fear

Fear often grows after the harvest, when producers are faced with high-stakes decisions related to financing, land, livestock, and next season’s inputs. Shorter days, fatigue, and ongoing financial pressure can amplify feelings of dread or insecurity, especially for

those carrying debt from previous seasons. When fear overlaps with seasonal depression, it may interfere with judgment and slow or stall decision-making (Social Psychological and Personality Science, 2011). Warning signs may include persistent worry, avoidance of financial decisions, indecision, or a sense of being “stuck.”

Common fear-based thoughts include:

- “I’m afraid we won’t qualify for financing next year.”
- “I’m scared I’m going to lose the farm.”
- “I worry every day about letting my family down.”
- “I don’t know how we’ll make it through another season.”
- “I’m afraid things will keep getting worse.”

Pressure

Pressure often escalates during the post-harvest months as bills, loan renewals, tax deadlines, and next-season planning converge — particularly for producers who feel responsible for sustaining a family operation. When financial demands combine with fatigue, low motivation, or the winter blues, producers may begin to feel as though everything rests on their shoulders (Social Psychological and Personality Science, 2011). Warning signs may include feeling persistently overwhelmed, rigid thinking, difficulty delegating, or emotional withdrawal.

Common pressure-related thoughts include:

- “I have to hold everything together.”
- “Everyone is counting on me.”
- “I can’t afford to make any mistakes.”
- “I’m supposed to be strong for everyone else.”
- “It all falls on my shoulders.”

Loneliness

Loneliness often intensifies during the post-harvest months as daily interactions decline. With less fieldwork, fewer community gatherings, and shorter daylight hours,

opportunities for informal connection and support diminish. Cold weather, reduced sunlight, and cultural expectations of self-reliance can further reinforce isolation—especially among producers who hesitate to share financial or emotional concerns (AgProud, 2025). Warning signs may include social withdrawal, reduced communication, emotional numbness, or reluctance to seek help.

Common loneliness-related thoughts include:

- “I feel completely alone with this.”
- “No one really understands what I’m going through.”
- “I don’t want to burden anyone, so I just stay quiet.”
- “I don’t have anyone to talk to about this.”
- “I feel cut off from everyone.”

Confusion or Fog

Mental fog commonly appears during the post-harvest months as a result of the winter blues and ongoing financial stress. Difficulty concentrating, slowed thinking, forgetfulness, and indecision often increase at the same time producers are required to manage financial paperwork, planning, and high-stakes decisions. These cognitive changes reflect the combined effects of fatigue, chronic stress, and reduced daylight (National Institute of Mental Health, 2023).

Warning signs may include impaired concentration, difficulty making decisions, missed details, or feeling mentally overwhelmed.

Common fog-related thoughts include:

- “I can’t think clearly lately.”
- “I keep forgetting simple things.”
- “I can’t make decisions like I used to.”
- “My mind feels slow or heavy.”
- “I’m overwhelmed by things that are usually easy.”

Why Early Awareness Matters

Emotional strain and financial pressure rarely

occur in isolation. Together, they can deepen the winter blues and increase risk for depression. While shorter days affect everyone, producers often feel this shift more acutely because their work depends on long hours of outdoor daylight during the growing season.

Farmers and ranchers are caretakers of generational land, providers for their families, pillars of their communities, and often deeply grounded in faith. During the winter months, intentional check-ins, compassionate conversations, and early support can make a meaningful difference—sometimes before a producer ever asks for help. For strategies to support farmers and ranchers can protect their mental well-being while strengthening financial stability during the off-season, see companion factsheet FSA108, *After the Harvest: Responding to Financial and Seasonal Stress in Farmers and Ranchers* (University of Arkansas, 2026).

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).

References

Agriculture for Life. (2025). *Wintertime for Farmers*. https://www.agricultureforlife.ca/post/wintertime-for-farmers#:~:text=Farmers%20prepare%20their%20farms%20and%20livestock%20for,*%20Plan%20for%20next%20year's%20growing%20season

American Psychiatric Association. (2022). *Diagnostic and statistical manual of mental disorders* (5th ed., text rev.). <https://doi.org/10.1176/appi.books.9780890425787>

Casey, H., O'Connor, A., O'Keeffe , S., O'Hagan, A., McNamara, J., O'Connor, S. (2025). *Depression in farming families: A systematic review*. *Journal of Rural Studies*, 119. <https://doi.org/10.1016/j.jrurstud.2025.103810>

Fields, Erica Barnes, Rainey, R. (2026). *After the Harvest: Responding to Financial and Seasonal Stress in Farmers and Ranchers*. University of Arkansas Factsheet. <https://www.uaex.uada.edu/publications/pdf/FSA108.pdf>

Fields, Erica Barnes, and Rainey, R. (2025). *Identifying Financial Stress in Farmers and Ranchers: A Guide for Families, Friends, and Agricultural Community Stakeholders*. University of Arkansas Factsheet. <https://www.uaex.uada.edu/publications/pdf/FSA96.pdf>

Fonnesbeck, Sawyer. (2025). *West: Winter blues and mental health*. [AgProud. www.agproud.com/articles/62430-west-winter-blues-and-mental-health](https://www.agproud.com/articles/62430-west-winter-blues-and-mental-health)

Health Resources and Services Administration. (2025). *Health Workforce Shortage Areas* <https://data.hrsa.gov/topics/health-workforce/shortage-areas/dashboard#terms-modal-0>

Kramer, Lisa, & Weber, J. M. (2011). *This is Your Portfolio on Winter: Seasonal Affective Disorder and Risk Aversion in Financial Decision Making*. *Social Psychological and Personality Science*, 3(2), 193-199. <https://doi.org/10.1177/1948550611415694> (Original work published 2012)

National Institute of Mental Health. (2023). *What is seasonal affective disorder?* (NIH Publication No. 23-MH-8138). U.S. Department of Health and Human Services, National Institutes of Health. <https://www.nimh.nih.gov/health/publications/seasonal-affective-disorder>

Successful Farming Staff (2024). *10 Signs a Farmer is Suffering from Financial Stress and 5 Ways to Relieve It*. <https://www.agriculture.com/farm-management/finances-accounting/10-signs-of-a-farmer-suffering-financial-stress>

United States Courts. (2025). Caseload Statistics Data Tables – U.S. Bankruptcy Cases Filed, Terminated, and Pending. Retrieved from <https://www.uscourts.gov/statistics-reports/caseload-statistics-data-tables>.

Western Regional Agricultural Stress Assistance Partnership (WRASP) (2025). *Seasonal Affective Disorder – Getting through the darker winter months.* Retrieved from: <https://farmstress.us/seasonal-affective-disorder-getting-through-the-darker-winter-months/>