ABSTRACT
Farm families live with change and stress because of the intertwined nature of their business and their family life. Stress comes from the constancy of responsibilities, weariness and loneliness, juggling off- and on-farm work, illness or injury, tensions between multiple generations, or a combination of ordinary stressors. Recent downturns in the agricultural economy as well as increasing weather uncertainties related to climate change are producing extraordinary distress, despair, diminished decision-making ability, opioid use, and suicide.

Public policy actions to support farm families can address access to care through health insurance; promote the availability of rural primary, behavioral, and mental health care; teach risk management and resiliency-building strategies to farmers and community partners; invest in research to prevent and mitigate stressors; and encourage stress reduction and management from the perspectives of family and farm economics, health, and well-being.

TALKING POINTS
Studies nationally and internationally have documented the presence of ordinary and extraordinary stressors that have an impact on the health and well-being of the farming population.

Stressors that are outside of an individual’s control lead to the most distress. Weather was the leading reported stressor, followed by market prices, taxes, and health-care costs.

Many farmers and their families feel called to farm and hold onto their land at all costs, including their health and family relations. When they remain unable to hold on, they become discouraged and despondent.

Family Scientists, and other social scientists, need to collaborate with agriculture, environment, finance and health professionals, community members, and policymakers to effectively implement socioecological interventions to prevent or mitigate impacts of stressors on the farming population.

Farm families experience both ordinary and extraordinary stressors because of the interdependent nature of the family farm business and family living. In recent years, forces beyond their control have added pressures to making a living and keeping the family farm.

Many farm families have already experienced or will experience widespread changes of such a magnitude that they produce distress, despair, decisions, and actions that have a negative impact on their health and well-being:

- Crops and animals lost to weather damage
- Sales reduced by tariffs
- Government policies that diminish access to immigrant farm labor for production and harvesting
- Commodity prices that continue to fall or be flat as costs rise
- Impeded cash flow, which reduces the ability to purchase seeds and other farming supplies and to make loan payments

Some families have the personal, family, and community resources and resiliency to adapt to changes and make it through economic downturn; for others, the challenges
of such changes are overwhelming, leading them to leave the business or sell out of it. At stake are not only the health and well-being of farm families but also the well-being of farming communities and the future prosperity of agriculture.

Farmer-focused organizations are beginning to address threats from stressors through farmer polls and public policy. Agricultural policies historically addressed financial support for farmers to reduce or mitigate risks such as crop loss. Policymakers are beginning to address risks to human health and personal relationships brought on by the impact of stress on farmers, their families, and workers.

Passage of the federal Agricultural Improvement Act of 2018 included authorization for a Farm and Ranch Stress Assistance Network. In February 2019, $2 million was initially appropriated to fund a pilot program to be implemented by Cooperative Extensions and nonprofit organizations. The network, to be fully implemented by 2020, will “initiate, expand, or sustain programs that provide professional agricultural behavioral health counseling and referral for other forms of assistance as necessary through: (a) farm telephone helplines and websites; (b) community education; (c) support groups; (d) outreach services and activities; and (e) home delivery of assistance, in a case in which a farm resident is homebound”. The network will focus on helping individuals manage stress, not on changing conditions outside of individual control.

This policy brief takes an integrated, socioecological approach to the effective prevention or mitigation of the impacts of stressors on farm families. The following sections summarize sources of stressors and their impacts, and offer seven recommendations for public policy.

Ordinary Stressors for Farm Families
Stressors are any kind of trigger that causes stress. Even positive changes can cause stress. Stressors can be ordinary or extraordinary.

Ordinary stressors include the constant responsibilities required of any family but with some specific dimensions associated with the farm being both a place of living and a place for earning income. Farm families struggle with building and maintaining a farming legacy. To do so, most have off-farm employment to support the farm and family and to get insurance for their health care. Even with insurance, most are afraid they will have to sell the land and business to pay for health care, putting their legacy at risk. The challenge of managing tensions between generations is not just the generational differences most families have. Among farm families, the tension of how multigenerations work and run the business becomes a stressor.

For some, the pressure to make or keep a farm profitable and the attendant responsibilities are a major stressor. For others, it is the depth of weariness and loneliness of the work. In one study, farmers who experienced 8 or more stressors they self-rated as “very stressful” were working more than 40 hours a week on the farm in addition to holding an off-farm job.

For many farm families, relationship strain results from family dynamics as well as juggling off-farm jobs to provide health insurance and income and on-farm work with family members. In a study of multigenerational farm relationships, conflict arose between generations around management, decision making, and the transfer of the farm operation. For most farm families, a combination of ordinary stressors threatens family and health and well-being.

Extraordinary Stressors for Farm Families
Studies in the United States and multiple other countries have documented extraordinary stressors—those that are beyond the control of farming families, farm and family resource management decisions, and challenging family dynamics.

Extraordinary stressors include the following:

- Weather events such as drought, flooding, fires, hail, and high winds, which affect the ability to plant, grow and harvest
- Decreases in market prices for farm products, which leaves some farm families with inadequate income to cover their expenses to raise crops, feed animals, and pay off debt
- New federal tariffs, which have closed markets to American farmers, leaving them with products they cannot sell
- Rising interest rates, which reduce the ability to get and pay off loans
Weather disruptions as well as trade and market uncertainty are expected to continue and the financial consequences of them may include a lack of consistent farm income. Speaking in early 2019, the secretary of the U.S. Department of Agriculture (USDA) reported to Congress that net farm income had fallen nearly 50% from its peak in 2013, and debt had increased by 30% over the same period. A study of farmers during this peak found that 20% identified their debt load and cash flow for daily expenses as very stressful. Other studies of farmers found evidence of post-traumatic stress syndrome after damaging weather events and a correlation between natural disasters and an increase in opioid overdoses. These extraordinary stressors threaten the financial stability and health of farms and farm families.

Impacts of Stressors on Farm Families
Stress and health research have suggested that stressors have a substantial damaging impact on health, are experienced differently according to socioeconomic factors and status, and occur over the life course and across generations. Farmers and their families experience impacts not only on their health but also on their family farm business, which in turn affects the prosperity of the agricultural economy in the United States and other countries. If there is not a healthy farm work force and financially sound farms, provision of vital consumer products is threatened.

The pileup of ordinary and extraordinary stressors over time leads to physical and mental chronic health problems and feelings of despair, injury, and loneliness and social isolation as well as inhibited decision-making and adoption of new agricultural practices—all of which have an impact on the farming operation and the health and well-being of individuals and their families.

Farming populations are at high risk for injuries and injury risk increases in the presence of stress or depression. Prescription opioids, used to manage injury pain, may lead to substance abuse. According to the Centers for Disease Control and Prevention, opioid painkillers are prescribed for about 20 out of 100 farmers and farmworkers who are injured and unable to work. In a recent survey, 75% of farmers reported being directly affected by opioid misuse, addiction, or overdose either themselves, within their family, or among the community population. Nearly the same percentage, 77%, said they could easily get opioids without a prescription. These data reveal that opioid access and use has entered the farming population in the rural communities of the United States.

One study concluded that it is not only the source of farm stressors, but characteristics of the farming population that explain the impact of stressors. Women in the study reported experiencing more stressful events than the men and provided reasons such as juggling on- and off-farm work and caring for family members. In another study, daughters-in-law reported the most stress among farm families as they not only juggled work and care giving but managed multi-generational relationships with older members still involved in the family business and/or living on the farm where they affect family living. As a result of stressors on farm families, children exhibit negative behaviors and illness. Depression and/or anxiety were found to be present among adolescents as well as young and older adults. White, middle-aged men sometimes respond to hopelessness and stress by committing suicide. Suicide rates among farmers are twice that of the general population.

Physical health is a requirement for most farm operations, yet farming is among the most physically risky of occupations. Among farmers in a recent USDA-funded, multistate study, 64% reported that they or a family member had a preexisting health condition that affected the ability to farm. Half said they had no one to manage the farm if a major injury or illness occurred. Two-thirds of the farmers reported not having confidence that they could pay for major health-care costs; 20% had medical debt charged to a credit card; and 53% thought they
might have to sell their farm to pay for health-care costs. Some individuals delayed preventative care until their health problem became acute and more expensive to treat.

In the same study, 73% of farmers viewed health insurance as an important risk management tool, and 74% thought the USDA should represent their situation and needs in health insurance policy discussions and decisions. Public insurance plans (e.g., Medicaid, Medicare, Children’s Health Insurance Program) were used by 39% of the farm families, who also reported having as many as three different sources of health insurance to provide sufficient coverage for family members. In 2011 and again in 2018, the National Young Farmer Coalition conducted surveys and found that health insurance was one of three issues affecting the likely success of young farmers. Nearly three-fourths of the young farmers in the study had an off-farm job, primarily for additional income and health insurance. Off-farm employment for benefits reduces time and energy available for the farming operation. Off-farm jobs are a source of stress to perform well, retain the job, and balance on-farm and family obligations.

Farming Communities
Farming communities are both affected by, and have an effect on, the prosperity of farms and farm families. Communities depend, in part, on the ability of farms to produce products and services for people in the community and beyond and provide workers and volunteers. If farms are not healthy and successful, then farm families may choose, or be forced, to leave farming as a business and a way of life. What begins as an individual and family problem of dealing with ordinary and extraordinary stressors becomes an issue that requires community solutions, including public policy.

Farmers and their families are woven into the social fabric of the community. One researcher documented that farmers have historically been engaged in community matters. The researcher concluded that the mental, emotional, behavioral, and socioeconomic needs of the farming population are not well understood and recommended that interventions should consider not only individual and family situations but also the impact of geographical isolation, community values, and resources in conducting successful interventions.

Conclusions
Research reveals that the context of farming, as a business and a way of life, influences the kinds of ordinary and extraordinary stressors that farm families and their members experience, as well as their responses to those stressors. Research further demonstrates a range of impacts on the physical, mental, emotional, social, and financial well-being of farm families and farming operations.

The agricultural economy and community prosperity depend on a healthy farming workforce, families, and farm businesses. The human health dimension of farming and family dynamics are often ignored or addressed separately from farming dimensions. An understanding of the context of farming and the interaction of ordinary and extraordinary stressors can help farm families; professionals who work with farm families; and farming communities and policymakers to prevent and mitigate impacts of stressors.

Decades of sociological stress and health research suggest that a combination of personal behavior, professional practice, and public policy can address the detrimental impact of stressors. The same research suggests that impacts can be reduced through a socioecological approach that simultaneously teaches individuals and families how to manage stress, enables professionals and community members to provide appropriate support, and sets public policy that addresses external environments as sources of stressors. For communities to be supportive, policies, procedures, rules and regulations, and ways of interacting with the farming population must be integrated across agricultural, environmental, health, and finance sectors.

Individuals and families can be taught stress management techniques. Communities can address associated stigma and provide support. Both approaches are necessary but not sufficient. Many stressors are outside of individual control. The physical, economic, and social environments in which farm families live and work contribute stressors that go beyond individual stress management. The impacts of these stressors are more than private problems. They are public issues deserving of a socioecological public policy response.
References


RECOMMENDATIONS FOR POLICYMAKERS

Fundamental to any farm family public policy addressing farm families and their circumstances, is the need to embrace a healthy farming population as an asset and as a component of agricultural policies and practices with a way of life and business that differ from the general population. Policy actions include the following:

- **Availability of care:** Enhance availability of rural primary, mental, and behavioral health care for preventive, acute emergency needs through USDA rural development and other funding as well as local strategies such as mobile mental health units.

- **Community support:** Join with farmer-focused organizations and open up dialogue with the farming population, associated professionals, policymakers, and community members about stressors and detrimental consequences, including opioid use, to ensure that policies, procedures, rules and regulations, and ways of interacting with the farming population are integrated across multiple sectors.

- **Diversity:** Ensure that public policies honor diversity in types of farming, family structures (often multigenerational), demographics (gender, age, race/ethnicity, veteran status), and other factors.

- **Education:** Expand the number of medical, mental, and behavioral health and safety agriculture and family professionals who understand the historical and current context of agriculture, as well as threats from stressors and challenges facing the prosperity of the farming population, by investing in undergraduate and graduate students and professionals’ continuing education.

- **Extension funding:** Provide funding for Cooperative Extension and public health to implement human health and well-being programming for the farming population. Extension can also provide programming that informs policymakers’ decisions impacting the natural, social, and economic environments in which farmers and farm families must function.

- **Health insurance:** Place health insurance on equal footing with crop insurance in farm risk management and financial planning, especially within the USDA Risk Management Agency and by farm management advisers.

- **Research:** Invest in research studies to determine policy actions focused on (a) preventing and mitigating stressors that have an impact on the health and safety of farm families and individual family members, and (b) evaluating intervention programs, including the effectiveness of the Farm and Ranch Stress Assistance Network. Studies should be completed to inform the 2023 Farm Bill.