

# Managing Stress & Building Healthy Family Relations<sup>1</sup>

Robert J. Fetsch & Sara R. Hunter  
Extension Specialist & Professor  
Department of Human Development  
Colorado State University  
Fort Collins, CO 80523-1570  
970-491-5648 (O); 970-491-7975 (fax)  
[robert.fetsch@colostate.edu](mailto:robert.fetsch@colostate.edu)

## Introduction

Most farm and ranch families are resilient survivors. They have learned well over the years how to bounce back from stressful times. They are optimistic. They have positive attitudes, strengths, and skills to persevere through good times and tough times. How else could their family business have survived to the fourth, fifth, and sixth generations?

### Why Is Managing Stress Important in Agriculture?

Farming is one of the top 12 high stress occupations (Swisher, Elder, Lorenz, & Conger, 1998). The National Institute for Occupational Safety and Health studied 130 occupations and examined the incidence of stress-related diseases (coronary heart and artery disease, hypertension, ulcers, and nervous disorders) (Smith, Colligan, & Hurrell, 1977). They examined more than 22,000 Tennessee workers' health records, death certificates, hospital admissions, and mental health center admissions and found that farm owners were among 12 categories of workers that displayed high incidence of stress-related illnesses. When the death certificates were analyzed alone, farm owners were second only to laborers in the rate of death from stress-related diseases. People in agriculture and mining have the highest rates of disabling injuries and fatalities (National Safety Council, 1976-2009).

**Among Farmers, Who Experiences More Stress?** Among two-generation farm families in which both parents and their adult children were actively involved in operating the farm or ranch, researchers found that the younger generation experienced more stress, less perceived social support, and less occupational satisfaction than the older generation (Weigel, Weigel, & Blundall, 1987). The authors inferred that feelings of powerlessness from working on a multigenerational farm where they had little power and more financial pressure and debt load may contribute to higher stress levels among younger farmers. The most frequently occurring stressor for two-generation farm families in Iowa was living with "tight money" (Weigel & Weigel, 1987). For sons- and daughters-in-law, another frequently reported stressor was not being on one's own. For mothers and fathers, the most frequently reported stressor was taking responsibility for risks and disagreements over spending. A frequently reported stressor for daughters-in-law and mothers was "not being a part of the

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operation.” A study of 242 senior generation farmers and 239 junior generation farmers found that: “...neither generation is happy with the communication in their two-generation farm family. Items such as handling arguments, fair criticism and family problems were ranked low by both groups” (Weigel & Weigel, 1990). In another study, daughters-in-law were reported to experience the highest level of stress within family units with a negative relationship with the parents-in-law exacerbating her stress level (Marotz-Baden & Mattheis, 1994). Stress levels were found to be higher for mixed type operations (e.g. livestock and grain) than for grain farmers (Walker & Walker, 1987). Overall, the integrated nature of working, playing, and living side by side, day after day seems to lead to stressors that may be unique among farm and ranch families.

**Do Farmers and Ranchers Experience Significantly Higher Levels of Stress Than Does the General Population?** Research with more than 22,000 Tennessee workers, as reported earlier, indicated that farming is one of the top 12 (of 130) high stress occupations (Smith et al., 1977; Swisher et al., 1998). In a study of 303 people in the United Kingdom, farmers scored significantly higher than the general population on measures of stress (Booth & Lloyd, 1999). More research is needed comparing the stress levels of farmers and ranchers with the general population.

In a comparison study of rural and urban families, researchers found that they experienced different stressors. For example, rural husbands and wives reported that financial and business strains contributed to overall pileup of stressors while urban families reported that intra-family strains contributed to a majority of their pileup (Marotz-Baden & Colvin, 1986). In the same study both rural and urban families reported using reframing the most followed by seeking spiritual support. Reframing happens when a person changes the meaning or perception of a stressor which can assist them in handling a stressor, e.g. “After dad died I knew it was up to me to step up to the plate and take the lead in where we’re going with our dairy farm business.” Seeking help was the next most commonly used coping strategy. Rural families used these coping strategies significantly more than urban families.

Farm and ranch families faced different hardships than urban families, many of which centered on economic, family, and personal strain (Carson, Araquistain, Ide, Quoss, & Weigel, 1994). Stressors unique to ranch and farm families that contributed to discord included ambiguous roles within the family due to illness or injury, intimate living and working conditions between immediate and extended family members, and unpredictable or uncontrollable factors such as equipment breakdown, weather, or financial markets (Carson et al.).

However, with the unique stressors also come notable strengths in farm and ranch families. In addition to external support from family members, hardiness was identified as a characteristic of many resilient farm and ranch families (Carson et al., 1994). Hardiness involves “a sense of commitment to work together to manage and solve problems, a belief that families are in control of their responses to stressful life events, and a conviction that those changes and events can be both challenging and growth-producing” (Carson et al., p. 158). Therefore, families that have high

hardiness are considered to have effective coping strategies whereas families with low hardiness are considered to be more susceptible to negative effects of stressors.

Additional studies found that rural men and women tend to possess similar strengths and coping strategies that help them manage their many stressors. Gorman et al. (2007) found that rural families expressed more reasons to feel positive, despite difficult times, and they felt needed and supported by family, friends, and their communities which gave them a purpose and hope in life. This strong sense of purpose and belongingness was found to be a helpful resource in coping with significant life stressors and is particularly salient among farm and ranch communities in which family is nearby and good social structure is in place (Gorman et al.; McLarren & Challis, 2009).

All families deal with stressors and crises at some level. Families that are at increased risk for suffering from crisis have limited social support, coping strategies, family cohesion, flexibility and support, and negative appraisal of their situation. They are at higher risk for falling apart rather than adapting healthily to a crisis. Additionally, families experiencing more non-normative stressors, such as financial strain, non-normative caregiving, or ambiguous loss are at higher risk.

The purpose of this paper is to assist dairy farm families in understanding the effective coping strategies and resources that families can use to bounce back from crises rather than disintegrate to a point that is no longer manageable. Learning and understanding some of these tested methods for dealing with stressor pile-up is important in achieving healthy family functioning.

To understand the process how families move from a state of stress or strain through a crisis to re-balance afterwards, it is critical to identify what determines whether a family will end up in trouble or will end up with increased skills at handling crises and at re-establishing their family equilibrium, balance, or homeostasis (Lavee, McCubbin, & Patterson, 1985).

#### **4 Steps to Building Healthy Family Relations Through Stressful Times**

Managing stress and building family relations is essential for the survival of dairy farms. Research studies have shown that survivors of major stressors do four things differently with their stressful times than do non-survivors. They manage their stressor *pileup*. They utilize existing and new internal and external *resources*. They reframe their meanings or *perceptions* of their stressful times from negative to more positive meanings. Finally, they *adapt* to the crisis and rebalance their family after the crisis. Let's explore each of these in more detail.

**1. Pileup.** Pileup refers to the pile-up of stressors and strains that a family experiences when dealing with a crisis. Dairy, farm, and ranch families, like all families, experience normal stressors, stressors unique to their occupations, and nonnormative stressors.

Livestock are a major cause of injury. Male principal operators who worked with animals more than 15.75 hours per week were found to have twice the risk of sustaining injury (Park et al., 2001). Dairy farmers' rate of injury was 2.5 times higher than for non-dairy farmers in Iowa (Nordstrom et al., 1995). Injuries that resulted from animals tended to be more serious than for other farming

accidents. For farmers or ranchers with a physical disability, secondary injury was more likely to occur in a livestock-related accident (Allen, Field, & Frick, 1995).

Several research studies have identified major stressors of dairy farmers in New Zealand and of farmers in New Zealand, England, Wales, and Iowa. In a study of close to 1,000 New Zealand dairy farmers, the major stressors included time pressures, machinery failures, weather, and government policies (Alpass et al., 2004). A study of 1,015 individuals from 669 New Zealand farms reported that their leading stressors were “increased work load at peak times,” “dealing with workers’ compensation,” “bad weather,” and “complying with health and safety legislation” (Firth, Williams, Herbison, & McGee, 2006). In a study of 500 farmers in England and Wales, the major stressors were government regulations, paperwork, financial difficulties, and health related problems (Simkin, Hawton, Fagg, & Malmberg, 1998). Other studies identified the top stressors as economic factors, work overload, relationship issues (Simkin, Hawton, Yip, & Yam, 2003), coping with new legislation, excessive paperwork, and media criticism (Booth & Lloyd, 1999). A study of 1,343 Iowa farm residents identified their top ten stressors to include death of a spouse, death of a child, disabling injury of a family member, disabling injury to oneself, foreclosure on a mortgage or loan, divorce, machinery breakdown during harvest, loss of crop to weather, loss of crop to pests or disease, and severe weather conditions (Freeman, Schwab, & Jiang, 2008). One of the most stressful intergenerational farming/ranching issues is the transfer of the family ranch/farm from one generation to the next and the need to keep it stable and operating in order to sustain profitability (Anderson & Rosenblatt, 1985; Fraser et al., 2005; Russell, Griffin, Flinchbaugh, Martin, & Atilano, 1985; Zimmerman & Fetsch, 1994).

The more pileup of stressors and the more previous life stressors that a family faces, the more at-risk they are for high stress and strain (Lavee et al., 1985). Not surprisingly, higher stress levels often result in lowered satisfaction with family life style, personal well-being, and an increase in probability of health, emotional, and relational difficulties (Lavee et al.). They are more at risk for accidents that could lead to injury or fatality (National Safety Council, 1976-2009). Additionally, they are at risk of experiencing relationship problems including family, marital, and parenting difficulties, psychological distress for children and adolescents, increased risk of domestic violence, alcohol, and other drug abuse, and increased levels of depression and suicide.

For many families a significant increase in additional stressors often results in an adjustment in roles, boundaries, and rules within the family system which often causes additional stress. Families can experience these strains over short or chronic periods depending on the severity of the stress they experience. Often families deal with more than one stressor at a time (Xu, 2007). Marotoz-Baden and Colvin (1986) reported that three types of stressors contribute to pile-up. First is the initial stress that leads a family into a state of crisis. Second are the normal life changes that the family experiences such as the birth of a child or death of an elderly person and the non-normative life changes such as an unexpected drop in milk prices or sudden, unexpected increase in feed, fertilizer, or diesel costs. Third are those stressors associated with a family dealing with the hardship or crisis situation.

**2. Resources.** In response to a pileup of stressors and strains, families use resources to help them deal with the demands and needs of the situation. Particularly helpful in stressful times are family resources such as personal resources like self-esteem, knowledge or skills, emotional health, personality characteristics, and financial well-being. Family researchers have found that family members with high self-esteem and self-efficacy are able to cope more effectively with stress than those with lower self-esteem (Xu, 2007). Self-efficacy is a person's assessment of their abilities to perform specific tasks in relation to their own goals and standards rather than in comparison with others' capabilities (Retrieved December 27, 2010 from <http://en.wikipedia.org/wiki/Self-efficacy>). Family resources also include social support and family system resources. Social support refers to external resources such as friends, institutions, or outside networks that the family can draw upon during tough times (Lavee et al., 1985). Social support serves as a buffer and reduces strain. Families who were involved in their communities and who networked with friends were found to be better adjusted to major disruptions like relocating in the army (Lavee et al.). Family system resources include internal characteristics such as family cohesion, adaptability, and open communication. Open communication, sense of mastery over events, and mutual support among family members are helpful family resources for families in a hardship or crisis situation (Xu). The more cohesive, flexible, and communicative a family is especially with supportive messages, the better able to adjust to severe crises the family will be. The more they use both internal and external resources and the more they work together to solve problems, the more successful they will be.

**3. Perception.** Perception or family meaning refers to the meaning that the family attributes to the entire crisis situation, including the initial stressor, additional pile-up stressors, and family resources. A family's perception can pertain to their internal environment, such as their perceived interpersonal and familial strengths, as well as their external environment, including both positive and negative experiences pertaining to the family's ability to adapt (Lavee et al., 1985). Research suggests that families who reinterpret initial negative to more positive meanings of their overall crisis situation are more likely to be in control of their stressors, to find possible solutions to crisis situations, and to adapt well eventually to the crisis (Xu, 2007). This ultimately helps the family to re-establish a state of equilibrium, balance, or homeostasis following the crisis.

Despite a commitment and bond one may feel to their community, there still is a social stigma, especially for men, in asking for help if it pertains to a private issue or a matter that brings up shame. This stigma and shame that a person may feel when dealing with a particular stress or crisis is often a barrier for a family trying to adapt well to a stressor, and it ultimately puts them at further risk for harm and additional stressor pile-up (Gorman et al., 2007). It is important to note that social stigmas and shame serve as a barrier for families to manage tough times well because sadly, suicide rates are high among farmers as compared to the general population (McLarren & Challis, 2009). Dairymen who survive figure out how to make a call to a professional and see it as a good way to solve a problem.

**4. Family Adaptation.** Family adaptation is how a family adapts to the crisis and develops skills to re-balance the family to the crisis. Ultimately, experiencing a very high dosage of family strain and

stress can lead a dairy farm family into a state of crisis. However, the better they manage their pileup of stressors, the better they use their resources, and the better they reinterpret the meaning of their stressful event, the healthier they will be in the future. The ultimate goal is to adapt well to and to function more effectively following crisis. Families that are able to make positive meaning of their stressors and use effective coping strategies as well as internal and external resources are more likely to adapt well eventually (Xu, 2007).

Despite the high risk for mental health issues such as depression and suicidal ideation that often results from very stressful financial times, social isolation or loneliness, and limited access to mental health services, farm and ranch families can manage the pileup, use resources, and reframe their perceptions of their tough times to manage stressors well and ultimately work to maximize profits. Whether farm and ranch families are dealing with similar or different stressors than other families, by accessing the resources available to them including personal characteristics and hardiness as well as social supports, and by viewing stressor events as challenges or opportunities for growth instead of as threats or crises, dairy, farm, and ranch families can make good decisions to manage stressor pile up, cope effectively with tough financial times, increase business profitability, and bounce back resiliently from stressful times.

### **How Do Resilient Families Build Healthy Family Relations?**

Healthy, resilient dairy farm families use many of the following strategies.

- Be aware of family strengths, skills, and weaknesses.
- Focus on family strengths.
- Use open (rather than closed) communication with family members with two and three generations.
- Encourage open communication about needs, wants, feelings, desires, dreams, etc. (See “Ranching and Farming with Family Members” below.)
- Reduce blame and accept responsibilities.
- Use democratic or consensus decision making (rather than autocratic decision making). (See “Making Decisions and Coping Well with Drought.”)
- Plan early for normal family changes like a child turning 2 or 13, a parent needing in-home care.
- Practice reinterpreting initial negative meanings to more positive meanings of a crisis situation.
- Hold effective family meetings to solve problems. (See “Manage Anger through Family Meetings.”)
- Adapt family roles.
- Adjust to financial hardships.
- Spot signs of high stress, anger, depression, and suicidal thinking. (If a family member or friend is suicidal, call 1-800-SUICIDE/800-784-2433 for local resources.)
- Call on professional help when needed. (Check the yellow pages of your telephone book under “counselors” for family consultants, marriage and family therapists, mental health

professionals, priests/ministers, financial mediators, e.g. Colorado Agricultural Mediation Program 303-477-0054.)

- Encourage spirituality and use support systems like faith-based communities.
- Use problem-solving skills. (See “Dealing with Couples’ Anger.”)
- Resolve feelings of grief and loss.
- Maintain a balance that meets the needs of all family members.
- Practice a variety of healthy stress management skills, like exercise, relaxation, problem solving, and assertiveness. (See “Farming and Ranching: Health Hazard or Opportunity?”)
- Use the two handouts in the Appendix below.
- Take good care of yourself and each other.

### Resources

For more trustworthy information on this and on related topics, call Colorado State University Extension (970-491-6281) or Google <http://www.ext.colostate.edu/pubs/consumer/>.

- Managing Stress During Tough Times (no. 10.255)
- Making Decisions and Coping Well with Drought (no. 10.256)
- Farming and Ranching: Health Hazard or Opportunity? (no. 10.201)
- Ranching and Farming with Family Members (no. 10.217)
- Transitions and Changes: Who Copes Well? (no. 10.215)
- Transitions and Changes: Practical Strategies (no. 10.214)
- Preventing Youth and Adult Suicide (no. 10.213)
- Dealing with Our Anger (no. 10.236)
- Dealing with Others’ Anger (no. 10.237)
- Dealing with Couples’ Anger (no. 10.238)
- Manage Anger through Family Meetings (no. 10.249)

For additional trustworthy information, contact the University of Wyoming web site, <http://agecon.uwyo.edu/riskmgt/humanrisk/HUMANFamily.htm>.

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APPENDIX



Farm and Ranch Family Stress and Depression:  
A Checklist and Guide for Making Referrals

Roger T. Williams  
Professional Development & Applied Studies  
University of Wisconsin-Madison

Robert J. Feisch  
Human Development & Family Studies  
Colorado State University

SIGNS OF FARM AND RANCH STRESS

The last few years have been difficult for farm and ranch families. Many are experiencing financial and emotional stress as a result. There are several signs or symptoms when a farm family may be in need of help. These are signs that can be observed by friends, extended family members, neighbors, milk haulers, veterinarians, clergy persons, school personnel or health and human service workers. These signs include:

- **Change in routines.** The rancher or ranch family stops attending church, drops out of 4-H, FFA, Homemakers or other groups, or no longer stops in at the local coffee shop or feed mill.
- **Increase in illness.** Farmers or farm family members may experience more upper respiratory illnesses (colds, flu) or other chronic conditions (aches, pains, persistent cough).
- **Appearance of farmstead declines.** The farm family no longer takes pride in the way farm buildings and grounds appear, or no longer has the time to do maintenance work.
- **Care of livestock declines.** Cattle may not be cared for in the usual way; they may lose condition, appear gaunt or show signs of neglect or physical abuse.
- **Increase in farm or ranch accidents.** The risk of farm accidents increases due to fatigue or loss of ability to concentrate; children may be at risk if there isn't adequate childcare.
- **Children show signs of stress.** Farm and ranch children may act out, decline in academic performance or be increasingly absent from school; they may also show signs of physical abuse or neglect.

SIGNS OF CHRONIC, PROLONGED STRESS

When farm and ranch families are stressed out for long periods of time – chronic, prolonged stress – they may experience a number of signs and symptoms. Watch for the following effects in farm families you see on a day-to-day basis:

- |  |   |  |
|--|---|--|
| <p><b>Physical</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Headaches</li> <li><input type="checkbox"/> Ulcers</li> <li><input type="checkbox"/> Backaches</li> <li><input type="checkbox"/> Eating Irregularities</li> <li><input type="checkbox"/> Sleep Disturbances</li> <li><input type="checkbox"/> Frequent Sickness</li> <li><input type="checkbox"/> Exhaustion</li> </ul> | <p><b>Emotional</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Sadness</li> <li><input type="checkbox"/> Depression</li> <li><input type="checkbox"/> Bitterness</li> <li><input type="checkbox"/> Anger</li> <li><input type="checkbox"/> Anxiety</li> <li><input type="checkbox"/> Loss of Spirit</li> <li><input type="checkbox"/> Loss of Humor</li> </ul> | <p><b>Behavioral</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Irritability</li> <li><input type="checkbox"/> Backbiting</li> <li><input type="checkbox"/> Acting Out</li> <li><input type="checkbox"/> Withdrawal</li> <li><input type="checkbox"/> Passive-Aggressiveness</li> <li><input type="checkbox"/> Alcoholism</li> <li><input type="checkbox"/> Violence</li> </ul> |
| <p><b>Cognitive</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Memory Loss</li> <li><input type="checkbox"/> Lack of Concentration</li> <li><input type="checkbox"/> Inability to Make Decisions</li> </ul>   | <p><b>Self-Esteem</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> "I'm a failure."</li> <li><input type="checkbox"/> "I blew it."</li> <li><input type="checkbox"/> "Why can't I...?"</li> </ul>  |  |

### SIGNS OF DEPRESSION OR SUICIDAL INTENT

The greater the number of signs or symptoms a ranch or farm family is experiencing, the greater your concern should be. In addition, if family members are exhibiting the following signs of depression or suicidal intent, it is important that you connect them with professional help as soon as possible. All cries for help should be taken seriously.

#### Signs of Depression

- Appearance:** Sad face, slow movements, unkempt look.
- Unhappy feelings:** Feeling sad, hopeless, discouraged, and listless.
- Negative thoughts:** "I'm a failure;" "I'm no good," "No one cares."
- Reduced activity and pleasure in usual activities:** "Doing anything is just too much of an effort."
- People problems:** "I don't want anyone to see me," "I feel so lonely."
- Physical problems:** Sleeping problems, decreased sexual interest, headaches.
- Guilt and low self esteem:** "It's all my fault," "I should be punished."

#### Signs of Suicidal Intent

- Anxiety or depression:** Severe, intense feelings of anxiety or depression.
- Withdrawal or isolation:** Withdrawn, alone, lack of friends and supports.
- Helpless and hopeless:** Sense of complete powerlessness, a hopeless feeling.
- Alcohol abuse:** There is often a link between alcoholism and suicide.
- Previous suicidal attempts:** May have been previous attempts of low to high lethality.
- Suicidal plan:** Frequent or constant thoughts with a specific plan in mind.
- Cries for help:** Making a will, giving possessions away, making statements such as "I'm calling it quits," or "Maybe my family would be better off without me."

### HOW TO REFER A PERSON FOR HELP

1. Be aware of the agencies and resources available in your community – what services they offer and what their limitations are.
2. Listen for signs and symptoms that the person or family needs help which you can't provide, i.e., financial, legal or personal counseling.
3. Assess what agency or community resources would be most appropriate to address the person's (or family's) problems.
4. Discuss the referral with the person or family (It sounds/looks like you are feeling \_\_\_\_\_. I think \_\_\_\_\_ could help you deal with your situation.)
5. Explore the individual's or family's willingness to initiate contact with the community resource ("How do you feel about seeking help from this person/agency?").
6. Where the person or family is unwilling to take the initiative or where there is some danger if action is not taken, you should take the initiative:
  - a. Call the agency and ask to speak to the intake worker (if there is one).
  - b. Identify yourself and your relationship with the person or family.
  - c. State what you think the person's or family's needs are (needs immediate protection from suicidal acts, needs an appointment for counseling, needs financial or legal advice).
  - d. Provide the agency with background information (name, address and phone; age and gender; nature of current problem or crisis; any past history you're aware of; further information as called for).
  - e. Ask the agency what follow-up action they will take:
    - \*When will they act on the referral?
    - \*Who will be the person for you to contact later if necessary?
    - \*What will be the cost of the service (flat fee/sliding scale)?
    - \*Do you need to do anything else to complete the referral?
7. Make sure the person or family and the referral agency connect and get together. Make one or more follow-up contacts with the agency if called for by the situation.

**PREDICAMENT-PROBLEM CONTINUUM\***

1. Please list your eight to ten major stressors you are currently experiencing or anticipate experiencing within the next month. A stressor is a life event of sufficient magnitude to bring about change in an individual or family.

| Stressor | Rank  | %     |
|----------|-------|-------|
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |
| _____    | _____ | _____ |

2. Would you select the top four you would like to do something about in the next 30 days and rank order them?

3. Many of us sometimes find ourselves getting stressed out and worried about things outside our control. In the third column beside your stressors and their rank orderings, please indicate the percentage of control you have over each of your ten stressors—from 0% control to 100% control....

4. Do you already know the difference between a predicament and a problem? A predicament is something over which we have no control. A problem is something over which we have control.

5. Would you please create your own personal "Predicament Problem Continuum"? On the continuum below, please write each of your top four stressors at the point on the continuum representing your level of control over it .... For example, if the weather is a stressor on your short list and if you have no control over it, then write it toward the left end near 0% control. If lying awake worrying is a stressor, since the amount of time you spend worrying is largely within your control, write worrying toward the right end of the continuum near 100% control. Most parents have 80-90% control over their two-year-old and less as she or he grows up to be 10, 15, and 18 years old.




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6. How do you handle the predicaments in your life? ... If your number one stressor that you wanted to do something about in the next 30 days is a predicament over which you have no control, e.g. mother's dying of cancer, would you start today to practice letting it go? Sometimes when we think about it, we discover that we have precious little control over how a spouse acts and even less over what a neighbor thinks or does. Practice letting go of any stressors you experience that are predicaments. How? By accepting them. Some people find it helpful to remember Reinold Niebuhr's prayer: "Lord, grant me the serenity to accept the things I cannot change (predicaments), the courage to change the things I can (problems), and the wisdom to know the difference." When we accept the predicaments in our lives, we free up energy to solve the problems within our control.

7. From the list of stressors in item #1 above, write down the top stressor problem (over which you have 50-100% control) that you'd like to do something about in the next 30 days. \_\_\_\_\_

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8. What meaning/belief do you currently hold about that stressor problem? One person's belief was, "This crisis is terrible; I can't cope." Another's was, "Boy, I've got a challenge on my hands; I wonder what I can learn from it." \_\_\_\_\_

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9. Brainstorm two or three more positive ways you could reframe or reinterpret your stressor problem.

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\_\_\_\_\_

10. What personal inner strengths/resources could you use to increase your control over your responses to this stressor problem (e.g. your sense of determination, your experience with previous crises)?

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\_\_\_\_\_

11. What family resources could you use to increase your control over your responses to this stressor problem (e.g. your spouse's flexibility, family's flexibility, family's sense of humor)?

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\_\_\_\_\_

12. What community resources could you use to increase your control over your responses to this stressor problem (e.g. couple's group to share similar problems and solutions, baby-sitting co-op among friends, marriage and family therapist)?

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\_\_\_\_\_

13. Now would you mark on your calendar to review in a month how well you are responding to the top stressor problem identified in item #7 above? Would you also write on your calendar the steps you will take to reframe that problem in more positive ways and to use those resources that would be most beneficial to you? Thank you! You and your family will be glad you did!

\*By Robert J. Fetsch, Ph.D., Extension Specialist, Human Development & Family Studies. (Predicament-Problem Continuum (Rev. 12.2810). Fetsch, R. J. (1992). The predicament-problem continuum: Dealing with stressors outside our control. *Journal of Counseling and Development*, 71(2), 192-193.