NF93-155 Rural Families Facing Economics and Emotional Stress

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The financial stress facing many Nebraska farm and ranch families as a result of weather-related disasters and lower crop yields is affecting the rural non-farm community as well. The impact on some individuals and families has reached crisis proportion. For others, the short-run situation is severe but it is manageable in the long run. Some families are in need of immediate crisis intervention, while others could benefit from more effective communication, problem solving and stress management techniques.

Many Nebraskans find it difficult to admit they suffer stress overload as a result of significant loss or economic turndown. Some who realize the severity of their stressors fail to see how it could affect family and individual well-being. Clergy, bankers, and other human service professionals may need to "gear up" to work effectively with families and individuals exhibiting emotional trauma and relationship dysfunction.

While outsiders may perceive their financial crisis as a "business failure," farm families often view their financial loss in a much more personal manner. It affects the choices they make and can affect their individual and family well-being. It can be a crisis of tremendous emotion, one that threatens human dignity and self-worth.

**Evaluating Individual and Family Well-Being**

Just as it is important to determine the farm's fiscal prognosis before designing an appropriate management strategy, it is important to family and individual well-being to identify symptoms or "clues" that can help determine family or individual needs.

In order to assist and individual or family who is experiencing a high stress overload, be alert to the following "clues" — they could be signs that a person or family is in a crisis:

1. **Be aware of any noticeable changes in individual or family behavior:**
• Extreme changes in physical appearance — dress could become very sloppily or it may change radically in style
• Withdrawal behavior or unusually outgoing behavior
• Changes in routine, such as when a family who regularly attends church doesn't show up for several weeks

2. Monitor the behavior of children. Adults can cut themselves off from the community, family and friends, but children remain in the public. They go to school and participate in activities. When the children are exhibiting emotional or social problems in school, the families may be having difficulties. Signs of depression are often seen first in children.

3. Know the signs of suicide danger. A person may be at risk if he or she:

• Has no concern for family
• Plans closure, makes plans for a burial plot, buys life insurance, writes a will, reconciles friendships
• Is frigid — sexually, physically and/or emotionally
• Is withdrawn, spends more time alone
• Shows drastic weight change — either up or down
• Lacks future orientation in conversation
• Keeps feelings pent up, appears not to hurt
• Talks about suicide

Psychological Warnings of High Personal Stress

1. Watch out for changes like these:

• Increased use of alcohol; increase in smoking habit
• Inappropriate anger, hostility, or outbursts of temper; blaming others
• Working late, or more obsessively than usual, or harder than seems appropriate to the situation
• Difficulty in concentrating or making decisions that the person would normally make easily
• Making the "safe" choices, not the best ones
• Excessive daydreaming or fantasizing; always wishing he or she were elsewhere
• Sexual or romantic indiscretions
• Use of antidepressants, tranquilizers, or mind-altering drugs
• Vague, disconnected speech or writing
• Excessive worrying, especially over relative trivia or, extreme casualness and unconcern in the face of real problems
• Constant repetition of the same subject at meetings, especially if the point is not particularly important
• Excessive or irrational mistrust of associates; "siege" mentality
• Constant concern about personal failures or shortcomings
• Constant reference to death or suicide
• Insomnia (either difficulty falling asleep or frequent awakenings)
• Missing or being late for appointments, deadlines
• Confusing or forgetting dates, places, time or other details
• Sudden propensity for mistakes, "little" accidents
• Feeling worthless, inadequate, rejected, insecure (these are often hard to recognize but might be
evident between the lines)
- Loneliness, sense of all alienation from others
- Prolonged periods of brooding
- Difficulty getting along with other people; increased irritability and impatience
- Things don't get done at work/home/school
- Inability to live in present; sees past or future as more attractive

2. Sudden reversals of usual behavior:

- An efficient worker becoming careless
- A casual worker becoming obsessively compulsive
- Lavish spending by a normally frugal person
- Excessive stinginess in a normally generous person
- Aloofness in a normally friendly person
- Extreme gregariousness in a normally shy person
- Tendency to work alone by a "team player"
- Sudden need to always be with others by an "independent type"

**Signals of High Distress/Relationship Dysfunction in Families**

- Marital conflict between the wife and husband
- Outbursts of anger towards spouse, children, friends
- Parent-child conflicts about day-to-day behavior
- Conflict between children
- Blaming others for all negative happenings and situations
- Breakdown in communication between husband, wife, and family members
- Criticism and ridicule of spouse, children, friends
- Increased efforts to control each other's behavior
- Decreased independence — becoming more dependent, family systems becoming closed
- Child or adolescent behavior problems at home or in school
- Child or adolescent school problems — grades slip, attendance declines, dropping out of activities
- Parental problems at work, due to family strain and dysfunction at home
- Excessive use of alcohol or drugs
- Physical and verbal hostility and abuse towards spouse or children
- Member runs away because it is too painful or difficult separation, divorce
- Member becomes emotionally disturbed
- Stress-related physical health problems
- Inability to go to work or termination of work because of ineffectiveness
- Things don't get done at home, school, or work
- Problems involving sexual relationship between wife/husband

**Physical Problems Which May Be Stress Related**

- tension headaches
- nausea or vomiting
- sleep-onset insomnia
- irritability
- fatigue
- migraine headaches
- overeating
Helping Individuals and Families Under Duress

Individuals and families who have suffered a significant loss, have experienced a significant decline in income, or who are facing an imminent loss or decline, may be in a crisis situation. Since they are experiencing stress overload and may have one or more significant problems, they may need one or more types of assistance.

In working with individuals and families in crisis, it is important to remember these general guidelines:

1. **Empathize with others and offer emotional support.** They need to know that someone is listening to them and someone cares. Let them know that it's ok to feel angry, anxious, and to grieve a loss. We all have these feelings at different times.

2. **Understand their reality.** What threatens or worries them is real for them. It may not carry the same significance for you, but that is not the important point. Try to imagine yourself in the shoes of the other person. Listen — do not give advice — just listen for understanding.

3. **Always express hope.** These individuals or families have gone through many other crises and have survived. Families are survivors and may need to be reminded of their strengths and potential. Even though they have suffered a significant loss, people still have their families.

4. **Offer options.** If the individual is extremely depressed or making suicidal remarks, you may be able...
to help or you may need to refer that person to a helping group or a qualified counselor.

**How Can You Help Families in Crisis?**

What can you as a "helping" person do for individuals or families who already anticipate events which will produce high distress and/or loss?

1. Know who in your community can help people in need. Find out the details of what each group has to offer, what the waiting time may be, what the fees are. Sometimes people in crisis can't ask the questions. If they can't act on your referral, go with them or find a someone to help.
2. Know that it takes a person time to work his or her way out of a crisis. Be patient, talk hope, provide help, and, if you can, be a part of that person's support system.
3. Become familiar with the stages of grief so that you can better understand the feelings of those in crisis.
4. Recognize that this is a unique crisis period. Accurate knowledge of the situation may prevent judgmental behavior on your part. Avoid any behavior that may induce more guilt or pain.

**How Can You Help People Recover?**

Some folk are currently suffering severe economic, personal and family stress but will recover in the long run. These people could benefit from learning more effective communication, problem solving and stress management skills.

They need many of the same support systems as others who are experiencing high stress and personal loss. They need someone to listen, someone who cares, and someone who will help. They need programming and materials which will help them build upon their strengths and "tool up" for the future.

Helpers may feel more comfortable working with this group because the emotions may not be so volatile — the risk is not as high. This group may be able to listen better and use some of the practical information on farm or home management. This may truly be the "teachable moment."

We can help these people by doing the following things:

- Sensitize the community to the economic situation and its impact on families and communities
- Encourage community professionals to conduct stress workshops
- Conduct media campaigns to create awareness of public assistance
- Assist these individuals and families in getting confidential help
- Work with community committees to mobilize local resources
- Make your presence known as a "helper"
- Train local volunteers and peers to work with the farm/ranch families
- Encourage cooperation among local helping groups and agencies
- Work with the public school system to alert teachers to signs of stress and depression in children. Support school programs that create awareness of the problems

The Chinese word for "crisis" is made up of the characters for "danger" and "opportunity." The opportunity is ours to reach out and help in a significant way.

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