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## G03-1525 Coping in Stressful Times During Drought

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## Coping in Stressful Times During Drought

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The emotional, physical, and financial aspects of drought-related stress are discussed, along with recommended coping strategies.

*“We could be facing an even worse situation a year from now than we are now. Thinking about that is a huge concern because it goes beyond what we’re dealing with right now!”*

A Nebraska Farmer (male), 2002

*“I hope everyone is very patient and supportive, including financial supporters. We’ve been through ups and downs emotionally, financially, every way, but we’ll get through this. We’ll do this for ourselves and for the others in our family....”*

A Nebraska Rancher (female), 2002

Families are affected by drought in many ways, including financially, emotionally, and physically. Although additional research is needed to learn how families cope with personal and work lives during drought, reliable information is available to understand how families react and cope with economic hardship, stressful times, and difficult situations. When faced with family problems or crisis situations, informal and formal networks might be helpful, yet farm, ranch, and rural families typically are known to be independent and reluctant to utilize services. This NebGuide will address financial, emotional, and physical issues that families may experience during stressful times in addition to providing help on how families may access resources.

**How severe is this drought?** For many areas of the nation, including Nebraska, the 2002 drought was an exceptional drought which occurs every 50 to 100 years. According to University of Nebraska climatologist, Al Dutcher, and other specialists who have studied weather patterns, it is speculated that drought conditions may continue for several years. Rainfall and snow shortages have caused crop failure, lack of range grasses for livestock, and a decrease in surface and irrigation waters. Even when severe drought conditions lessen, many areas will continue to experience a shortage of water in the underground aquifer system, creating a problem with water quantity (Steve Sibray, University hydrogeologist, 2003). The drought will end at some point, but the short water supply will be a concern for years to come.

**What do we know about families coping with drought?** Drought is a more long-term natural disaster than floods, pests,

or fire. Farm and ranch families pay an emotional, spiritual, and physical price from the struggle to survive a drought. Many face high levels of stress from declining farm incomes, fewer social contacts and increased health and injury problems, especially among older people. And yet farm families who appear to be most financially distressed and vulnerable to displacement are under age 45, better educated, with more highly capitalized operations. Many assumed heavy debt loads during the 70s, 80s or early 90s to expand their operations.

Research conducted by Jurich and Russel (1987), Ortega (1994), and other researchers found that farmers who experienced tremendous loss of income and property suffered chronic stress and depression. Rural couples used various techniques to cope with hardships, but *reframing* the problem by trying to be positive when considering different solutions and possible outcomes was a major coping strategy. Some farmers and ranchers coped with problems by having strong religious beliefs. Men especially were reluctant to accept help from professionals, neighbors, or relatives and were confident in their ability to solve problems on their own. Experts working with hundreds of farm and ranch families have indicated farmers and ranchers are more willing to seek assistance today than they were in the 1980s and 1990s, although it is still not an easy task to ask for help or access resources.

**What is the impact of drought on Nebraska families?** According to the United States Department of Agriculture and the Nebraska Department of Agriculture (2002), many farmers and ranchers experienced stress due to multiple hardships, although commodity prices increased slightly and some subsidy monies were available. However, some farmers and ranchers reported they would rather not rely on farm subsidy payments and would prefer to make a profit through their business. Relying on subsidy monies to pull their business through the drought was stressful.

Drought appears to be a great hardship on farm and ranch families and may prompt difficult decisions, such as whether to continue in farming or ranching. Often this decision has been made for them by their financial lenders. The loss of a farm or ranch can be a traumatic experience because it means a change in lifestyle, occupation, place of residency, and often the end of a family business or tradition. The prospect of losing the business is hard on relationships with spouses/partners, immediate family members, and others who may be involved in the farming operation. Often one spouse or partner is more loyal to the farm or ranch operation for various reasons, usually because of family heritage. Decisions may

be made that support the farm business over the well-being of the family which may escalate partner conflict. The threat or the actual loss of a farm or ranch presents many unknowns and uncertainties for individuals, couples and their families. There are also negative implications for rural communities and businesses who depend on farm and ranch families having a successful, thriving operation. Many rural workers, who are not part of farm or ranch families, struggle to have adequate housing, health care, and food for their families. Throughout Nebraska, and even more so in the Nebraska Panhandle and Sandhills, many families live in poverty.

### Interpersonal Relationships

***How can family and friends help Nebraskans facing economic hardship?*** In times of crisis individuals most often turn to family and friends. This informal support network consists of trusted people they see everyday at home or work or communicate with often, even though they may live far away. In tough times, such as severe drought conditions or when there isn't enough money to pay the bills, family and friends often offer unconditional love, a listening ear, and some good advice. Supportive family and friends can help when feelings of despair or depression are overwhelming.

***How can I care for myself?*** Too often, personal health and wellness are ignored when times are difficult or when a crisis occurs. It is essential to take care of yourself and deal with reality. Talk with someone you respect and trust. Take care of your health by eating healthy foods, getting enough sleep and exercising. Stay involved in some outside activities other than work and family. Know your personal limits. Work to provide for your daily living needs for yourself and dependents who are in your care. Care for your spiritual self and keep a sense of humor. Make time to do the things you enjoy, including hobbies, sports, and spending time with significant others.

***How can I care for my intimate partner relationship?*** Caring for your intimate relationship through the hardship of drought or other crises must be a priority. Allow time for intimacy with your spouse or partner such as making time to be together, touching, sexual activities, and other things you both enjoy. You may need to schedule dates in order to make time for each other. Be willing to talk and communicate your feelings honestly, yet also be willing to listen fairly to your partner. Try not to play blaming games but share responsibility for problems, strive to resolve problems cooperatively, and work together to provide daily living needs. Some problems may not be resolvable and may need a third party intervention, such as counseling or mediation. There are many ways to have fun together without spending much money. Remember that your relationship must be nurtured even during difficult times.

***How can I care for family and friends?*** Recognize the importance of loved ones. Relationships with family and friends must also be given time and nurtured. Treat others the way you wish to be treated. Listen and respond to their needs, being careful not to dismiss your own needs. Be willing to say, "I'm sorry." or "I made a mistake." Check your attitude toward your relationships and how you determine priorities. Do your friends and family feel valued? Do you take time to let them know how much they mean to you? Are your family and friends there when you need them? These are some difficult questions that will help determine if you need to strengthen interpersonal skills.

**A Nebraska rancher shared how some of her neighbors were experiencing health problems and how important it was for them to get together for informal visits. She wanted others to know how difficult things were and that communication and relationships were taking a lot of extra care. In her many roles, including wife, mother, ranch partner with extended family members, friend, and elementary school teacher, she encouraged others and said, "This is a time when we can't ignore our mental health....and we must care about our family and neigh-**

When you see friends or family members ignoring their personal health, significant relationships, and work responsibilities, it is important to intervene. Try to help whenever possible and make appropriate referrals to others who can help.

### Physical Aspects of Stress

Life's stressors may be major life events or they may be the daily hassles experienced by all of us. There is increased recognition that physical (aches and pains), socioeconomic (poor economic conditions), environmental (drought) and psychological (interpersonal conflict) problems are all stress factors. In the late 1950s, Hans Selye described conditions of good stress and bad stress (or distress) that not only affect emotional/mental well-being but physical well-being. In 1974 Holmes and Masuda proposed that major life changes or events will increase the likelihood of major illnesses.

***What types of stressors do you encounter?*** *Daily hassles* are stressors we all experience. They include situations such as staying on a diet, managing home and child responsibilities, getting your partner/spouse to help out, finding time to relax, or running errands. *Acute stressors* have a sudden or short-term onset, and include such events as change in financial status, loss of a significant relationship (family or friend), change in residence or work, or change in frequency of arguments with a partner or spouse. *Chronic stressors* are persistent life events that carry over a long term. Lasting financial problems, chronic health problems of a family member or self, difficult working situations, or constant problems in dealing with a child or teen are among the top chronic stressors experienced by individuals.

***How can I change the impact of stress?*** One's hardiness, assertiveness, ability to confide in others, ability to develop trust and love relationships, and ability to express feelings can reduce some of the impact of stress on our physical well-being. Other personality traits, such as feeling responsible for others' happiness, pressure to succeed or seek perfection, or being frustrated when plans depend on others, are unhealthy traits which can increase the impact of stress.

Researchers have shown high numbers of stressors accompanied by low assertiveness and hardiness and an inability to express feelings were associated with increased physical symptoms such as neck or back ache, difficulty in

sleeping, or tension headaches. Stressors, whether they are daily hassles or acute or chronic problems, will have less of an effect on one's physical and emotional health if an individual has access to trusting and loving relationships, is assertive, able to vent feelings, and able to commit to and accept the challenge.

**What is a good management plan to handle stressors and reduce impact on physical health?** If someone is exposed to multiple stressors, such as the current drought, family or work problems, or a financial crunch, use a variety of physical, behavioral, mental or emotional strategies to modify the stressors and reduce the impact on the immune system. Dr. Bruce McEwen, Director of the Neuroendocrinology Laboratory at Rockefeller University, advocates the following time honored approaches:

- **Eat sensibly and regularly.** Stress responses within the body are not equipped to handle dietary challenges. Stressful conditions could result in fat being stored in the abdominal area (likely due to the high cortisol levels) so sensible, regular eating is important. In particular, eating a morning meal (such as breakfast cereal) has been shown to reduce stress levels and improve mental well-being throughout the day. Eating breakfast also is associated with a better overall diet and decreased smoking and alcohol intake.

- **Regular exercise or physical activity.** Participating in regular physical activity helps build positive feelings, increases ability to cope with life situations, and improves general health conditions. Taking time for a physical activity, such as walking, can relieve some of the immediate reaction to a specific stressful event or some of life's daily hassles.

- **Avoid excessive alcohol intake.** Drinking to excess or binge drinking carries its own health risks and can endanger one's safety and the safety of others. Alcohol acts as a depressant and can interfere with nutritional intake and status.

- **Avoid cigarettes and smoking.** Like excessive alcohol intake, tobacco use, including smokeless tobacco, carries its own health risk factors.

- **Sleep.** Sleep deprivation is a health detractor, keeping the body from a period of rest that is needed to restore the equilibrium for both physical and mental health. Maintaining regular sleep habits is critical for maintaining normal body rhythms and restoring health.

- **Support groups.** Finding others who can help you discuss your situations and explore possible solutions is important for persons who need to rebuild their ability to make decisions, and to relate their thoughts and feelings about events in their lives. Persons in support groups may be individuals with whom you can build a trust relationship, which seems to be a critical factor in softening the effects of multiple stressors.

- **Seek good counsel.** A third party often can be the link toward restored coping ability and new outlooks. Pastors, medical doctors, mental health professionals, a trusted partner or friend, or a "guide" may be able to help.

## Financial Stress

Financial stress is often one of the daily hassles that individuals or families face. With the effects of drought and other hardships, financial stress can become acute or chronic. Faced with the effects of the drought and struggling economy, families may find they have bills piling up, their priorities are changing, and tension may be building between partners and between parents and children.

**What can be done to reduce effects caused by financial stress?** Communication is the most important tool that families can use to lessen the effects of financial stress. Families who communicate about money are more likely to cope and recover more quickly from financial difficulties. Preventing and overcoming financial difficulties takes honest and open communication among all family members, including children.

- **Talk about values and money.** Identify your values regarding money. Talk together about each family member's financial values and attitudes toward spending and saving. The way you spend or save money reflects your values. Know your emotional response to money. Buying status or friendship, controlling or withholding money, and overspending to punish others are examples of emotional uses of money.

- **Set guidelines for your financial discussions.** Clearly identify the issue and keep discussion to the issues at hand, without dragging other problems into the conversation. Let each family member state individual wants and needs. Listen carefully to the other person. Finally, be willing to compromise and negotiate on financial goals and spending habits.

- **Set goals and priorities.** Ask yourself what you really want to accomplish with your money. It may be to reduce debt load, have some cash in savings, buy a home or reliable car, take a family vacation, or have a retirement nest egg. When you have reached consensus on your goals, set realistic standards. Given your current situation, determine what trade-offs are necessary. No one can have everything they want immediately; it may take years to reach financial goals. Set a time line including short-, medium- and long-term objectives on how you plan to meet financial goals. Changes in weather patterns, employment, and uncertain economic times often affect a family's goals, making it necessary to regularly examine goals, earning capability, and spending patterns to determine if priorities continue to be realistic.

- **Make a spending plan.** List your most important expenses and income. Develop a plan in writing that is based on your goals. The written plan is a road map for spending. Periodically record all spending, including your pocket change. This practice helps prevent spending leaks and control impulse buying.

- **Keep your business and living expenses separate.** It is especially important to keep an accurate picture of your spending. When you are self-employed it is easy to get your personal and household living expenses entangled with your business expenses. Keeping personal and business expenses separate enables you to have a clear view of your financial situation.

- **Think twice about quick fixes or offers that are too good to be true.** Low introduction rate credit cards and low interest home equity loans may look like quick and easy fixes for your financial problems; however, analyze your overall financial health before taking on more debt. Consider carefully if you should risk an increased debt load or place a second mortgage on your home.

- **Seek professional help when you need it.** Seeking help from professional financial advisors, your banker, trusted friend or credit counseling services may help clarify issues and identify solutions to problems. Most importantly, if you are experiencing financial difficulties, communicate with your lender and creditors immediately. They often provide options and alternatives to help alleviate financial problems.

## Formal Services Available for Nebraska Families

It is easy to despair when daily life seems difficult and the drought is long-term. Resources are available to help families experiencing difficult times. These include services such as counseling from mental health centers in local communities, Center for Conflict Resolution, the Nebraska Rural Response Hotline: (800-464-0258) or Consumer Credit Counseling of Nebraska. In addition, services such as food stamps, housing subsidy, or health care may be available by inquiring at the local Health and Human Services office. University of Nebraska Cooperative Extension and the Department of Agriculture can provide educational support to families. Although farm and ranch families have access to some resources such as financial management, legal advice, medical treatment, mental health care, and job training, these services may be limited. In the end, families often continue to struggle and have difficulty making ends meet. It is imperative that individuals have a strong informal support network of family and friends who can help them access an extended formal network. Be persistent when seeking help by asking questions until someone is able to help or make an appropriate referral.

### Reviewers

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