
Resources for Rural Families Coping with Economic Stress and Anxiety

Rose Bradshaw, Extension Agent, ANR/Crop & Soil Sciences, Hanover County
Tenille Richardson, doctoral student, Department of Human Development, Virginia Tech
Darrell Shomaker, doctoral student, Department of Human Development, Virginia Tech

No one likes to discuss their economic problems. Most of us prefer to show that we have a tough exterior when hard times hit. But keeping our financial worries and anxiety balled up inside can lead to greater emotional problems. Prolonged stress and anxiety caused by economic difficulty can pose a serious risk to anyone's mental health.

The economic uncertainty many rural families and small business owners are facing has led to a need for mental health support in rural and agricultural communities. Below are some tips for identifying emotional needs and support resources. Knowing when and where to seek help can prevent needless suffering for you and your loved ones.

How do I know when to seek support?

With early detection, intervention, and support, most people can better cope with stress and anxiety problems caused by financial difficulties. Only a trained professional can diagnose mental health disorders, but care providers suggest seeking help when five or more of the following are present for more than two weeks.

- Persistent sad, anxious, or "empty" mood
- Sleeping too little, early morning awakening, or sleeping much more than usual
- Changes in appetite
- Weight gain/loss
- Loss of interest in once enjoyable activities including sex
- Restlessness, irritability
- Persistent physical symptoms including headaches or digestive problems that do not respond to treatment
- Difficulty concentrating, remembering, or making decisions
- Fatigue or loss of energy
- Feelings of guilt, hopelessness, or worthlessness
- Thoughts of suicide or death

Severe stress and anxiety can be related to more serious, yet common, problems such as depression. Only a trained health care provider or counselor can diagnose depression, so seek professional assistance if you suspect you or a loved one has depression. If you think your situation is even more serious, please seek immediate assistance. It is important for a person struggling financially to recognize these warning signs, obtain a proper diagnosis, receive professional help and request support from their loved ones.

Warning signs indicating despair, hopelessness, and tragic outcomes

Statements similar to "You would be better off without me," or "I want you to have my prized possessions now because I may not be around much longer," are expressions of hopelessness that should not be treated lightly. Personality changes, risk-taking behaviors, and a lack of interest in future planning are also symptoms that signal a need for intervention and support.

If you think someone is hopeless and considering harming themselves

- Trust your instincts if you think someone is desperate or suicidal
- Compassionately discuss your concerns with the person
- Listen empathetically and avoid being judgmental
- Get professional help, even if the person resists

Resources in your community

- National Hotline 1-800-273-Talk (8255)
- Virginia 2-1-1 provides access to social services in your community and statewide. Dial 211 or visit www.211virginia.org
- Crisis information hotlines (usually listed in your community phone book)
- Medical professionals such as your primary care provider
- Hospital emergency departments
- Law enforcement agencies (dial 911 if emergency)

Financial resources in your community

- Virginia Cooperative Extension. Family and consumer science, and farm business management agents can assist with financial planning. For information about local VCE offices in your area go to <http://ext.vt.edu/offices/index.html>.
- Virginia Small Business Development Centers assist with business planning, marketing, financial analysis, access to capital, business start-up and other specialized services. Find a center near you at www.virginiastbdc.org.
- Homeowners 995Hope (www.995hope.org) hotline, staffed by HUD approved credit counselors. Call 888-995-HOPE™ Hotline.

Online resources

- Farm Family Stress: A checklist and guide for making referrals, University of Wisconsin-Madison www.uwex.edu/CES/ag/documents/farm_family_stress_checklistfinal2009.pdf
- When Do You Need a Counselor?, University of Wyoming Cooperative Extension agecon.uwyo.edu/riskmgt/humanrisk/When_You_Need_A_Counselor.pdf
- Coping with the Partial Reduction or Loss of the Family Farm, Oklahoma Cooperative Extension Service <http://agecon.uwyo.edu/RiskMgt/humanrisk/copingwithpartialreducorlossoffarm.pdf>
- Managing Money in Tough Times, national resources and information from eXtension www.extension.org/pages/Financial_Security:_Managing_Money_in_Tough_Times
- Financial Crisis and Farms, national resources and information from eXtension www.extension.org/pages/Financial_Crisis_and_Farms

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