



NATIONAL CENTRE FOR
**FARMER
HEALTH**

Managing Stress on the Farm



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Posie Mann, VIC - Shearing

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Resource information was current as at 5/9/2016. Every effort has been made to ensure information is correct, however, it may be subject to change.

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Newborn - Samantha Kaspers

Danielle Phillips, NSW – Dingo Harvest



*“I have observed
that the lack of rain in October
certainly had an effect on health
- as things tighten up
during the first half of the month
and stress levels rose
we coped with the initial hurdles,
but in the last week or two
I have heard of many cases
of colds/flu/rundown immune systems
(myself and David included -
even getting sick on the same day!)
Under stress it does seem to be
taking us all longer
to bounce back as well...”*

Farmer from Western Victoria during the Millennium drought



Debbie Cristinelli, WA – Rural Landscape

DIFFICULT TIMES: STRESS ON THE FARM

This resource has been adapted from a publication by the Agricultural Health and Safety Network in Canada for which we are very grateful and includes input from farmers and health professionals in Australia.

THE NEED:

While farmers are very willing to volunteer and help others, they are often less willing to ask for help themselves. The tendency is not to openly talk about problems or ask for support until things are absolutely desperate.

A Way...

This resource is a way of enabling farm families to understand stress, its impact, and learn skills to help balance stress when farming in difficult times.

THE SITUATION:

Farmers face tremendous pressure as they work to balance farm and off-farm work and may struggle to have the farm support itself.

Many factors that influence a farm's viability are out of a farmer's control. Often what we cannot control causes us to feel the most stress:

Factors affecting stress on the farm:

- The weather
- Increased input costs
- Large debt loads
- Livestock health
- Erratic markets
- Government regulations and complicated paper work
- Long working hours
- Disagreements with other family members in the farm operation
- Uncertain crop yields and fodder production
- Machinery breakdowns
- Handling dangerous goods e.g. farm chemicals

Stress for farmers continues as rural communities change - some shrink and fewer services are conveniently available, others are witnessing a changing landscape through urban sprawl and mining. As members of these communities, farmers work to fill the gaps in order to keep their communities functioning. Rural communities in turn are affected by the high stress farm environment.

Give yourself credit for the tough times that you
have survived.

STRESS:

- Stress is the human response to any change that is perceived as a challenge or threat.
- Changes that cause worry, frustration and upheaval, and seem beyond our control can cause stress.
- Attitudes, perceptions, and meanings that people assign to events determine a large part of their stress levels.

Not all stress is bad:

When we are excited about an event in our lives, we feel anticipation. Anticipation helps us get mentally and physically ready for a task. This energising stress is called eustress. Eustress helps us work long hours to finish a job. Eustress keeps us going during seeding, harvest, shearing and calving times.

Distress:

Distress occurs when we suffer from increased amounts of stress for a long period of time. Distress can threaten our physical and mental health. Experiencing ongoing distress for months or years leaves our bodies all geared up with no place to go. High levels of adrenalin and other stress chemicals such as cortisol—existing for short-term response to challenges—are harmful when they continue with no relief. The results are broad ranging and can include elevated blood pressure, heart disease, a weakened immune system and negative affects on our mental wellbeing.

EFFECTS OF STRESS:

Stress overload changes the way we think. We can get tunnel vision and have difficulty exploring options. We become threat focused. We can become more irritable and suspicious and misinterpret social interactions, thinking people are criticising or making fun of us. We have difficulty handling anger.

Keep in mind stress can:

- Occur suddenly with no warning:
 - Frost burns your crop.
- Build rapidly:
 - One thing after another goes wrong in a day
 - The sheep are out, the quad bike has a flat tyre, can't find any fencing staples, mobile phone keeps ringing...
- Snowball:
 - Over weeks and months
 - Poor cash flow, high debt, and personal worries escalate

Consequences of “too much stress” for a farm family can widely vary from tension in family relationships:

- To poor operational decisions
- To injury or death from a farm accident

BALANCE

is the key to effectively dealing with stress and we
all need to find our own
BALANCE.

SIGNS OF STRESS:

Signs of stress can show in the form of physical, emotional and behavioural changes depending on the person and situation.

Check the symptoms of STRESS you are presently experiencing.

Physical

- Headaches
- Stomach problems (constipation or diarrhoea)
- Chest pain
- Rapidly beating heart/ change in blood pressure
- Grinding/clenched teeth
- Fatigue
- Change in sexual interest
- Procrastination
- Impulsive buying/gambling

Emotional

- Increased angry blow ups
- Frustration
- Impatience
- Difficulty controlling emotions
- Low self-esteem
- Depression
- Thoughts of taking your own life
- Short tempered
- Neglecting your existing health conditions

Behavioural

- Overeating/neglect diet
- Increased smoking/ alcohol drinking
- Change in sleeping habits
- Difficulty relaxing; restlessness/lack of concentration
- Withdrawn from others
- Trouble adapting to changing circumstances
- Forgetfulness
- Sarcastic arguments

Everyone views stressful situations differently and has different coping skills. No two people respond exactly the same way to a given situation. Understanding ourselves and our reactions to stress, allows us to learn.

Just as people differ in the way they perceive and react to stress, people differ in how well they manage stress.

DEALING WITH STRESS:

People vary in their ability to handle stress. Stress is often dependent on a number of factors including personal experience, individual skills, support, and environment. Consequently, what one person may experience as stress, another may view as challenging.

Farmers who are **aware** of stressors know some are out of their control, and they **accept** that. These farmers then concentrate on directing their energy towards problem solving and **coping** with stressors that are within their control. Farmers demonstrate control with **actions** - controlling tempers, keeping farm records, and **practising** safe productive farming skills.

Often, stress can lead to more stress, and there is a connection between stress and the way we think, feel, and react to stressors. Whilst many things in farming may be outside our control, there are ways we can learn to respond to them better. The way we relate to our stressors can go a long way to predicting whether we manage them, or they manage us.

Learning to cope successfully with a particular stressor is like developing any skill. Once we learn, we can make it easier for next time.



Robyn Agnew, VIC – The smart farmer, building the cattle yards

HOW DO YOU DEAL WITH STRESS?

Awareness

- Yes No** Can you name three recent situations that have caused stress in your life?
- Yes No** Can you list three signs (physical, emotional or behavioural) that you suffer when you are under stress?

Acceptance

- Yes No** Can you maintain a positive or neutral attitude when dealing with the “little things” in life?
- Yes No** Can you change the way you view stressful situations to be more constructive in how you react?

Coping

Yes **No** Do you know and use relaxation techniques like deep breathing and meditation?

Yes **No** Do you ever use exercise to get rid of stressed feelings?

Action

Yes **No** Do you make a list and prioritise tasks to keep yourself from feeling overwhelmed by all there is to do?

Yes **No** When conflict arises can you express your feelings and communicate them to others effectively?

Yes total _____ **No total** _____

YES
Less than 7 Any effort made to improve your ability to recognise and deal with stress will help promote balance in your life.

YES
7 or more You are on the right track! Share your ability to balance farm stress through difficult times with friends, family and community members. Be aware there can be a big difference between knowing what to do and doing it.



AWARENESS: Farm Stress Inventory

Farming has ongoing situations that cause stress. Common farm stressors are finances, daily hassles, and lack of control over the weather, heavy work overloads, and conflict in relationships.

Complete the following inventory to identify your stressors.

1=low stress - 5=high stress.

1	Sudden and significant increase in debt load	1 2 3 4 5
2	Significant production loss due to disease or pests	1 2 3 4 5
3	Insufficient regular cash flow to meet financial obligations or for daily necessities	1 2 3 4 5
4	Delay in planting or harvesting due to weather	1 2 3 4 5
5	Media distortions of farm situation	1 2 3 4 5
6	Low commodity prices	1 2 3 4 5
7	Significant changes in type or size of farming operation	1 2 3 4 5
8	Meeting with mortgagee for additional loan	1 2 3 4 5
9	Purchase of major machinery, facility or livestock	1 2 3 4 5
10	Not being considered part of the farm business by others	1 2 3 4 5
11	Taking an off-farm job to meet expenses	1 2 3 4 5
12	Prolonged bad weather	1 2 3 4 5
13	Problems with weeds or insects	1 2 3 4 5
14	Machinery breakdown at a critical time	1 2 3 4 5
15	Not enough time to spend with spouse	1 2 3 4 5
16	Crop loss due to weather	1 2 3 4 5
17	Illness during planting/harvesting	1 2 3 4 5
18	Deciding when to sell	1 2 3 4 5
19	Rising expenses	1 2 3 4 5
20	Government policies and regulations	1 2 3 4 5
21	Concerns about the continued financial viability of the farm	1 2 3 4 5

Farm Stress Inventory (Continued)

22	Having a loan request turned down	1	2	3	4	5
23	Farming related accident	1	2	3	4	5
24	Government trade policies	1	2	3	4	5
25	Government “cheap food” policies	1	2	3	4	5
26	Breeding or reproductive difficulties with livestock	1	2	3	4	5
27	No farm help or loss of help when needed	1	2	3	4	5
28	Need to learn/adjust to new government regulations and policies	1	2	3	4	5
29	Not enough time for child rearing	1	2	3	4	5
30	Increased work load at peak times	1	2	3	4	5
31	Unplanned interruptions	1	2	3	4	5
32	Use of hazardous chemicals on the farm	1	2	3	4	5
33	Dealing with salespeople	1	2	3	4	5
34	Long work hours	1	2	3	4	5
35	Few holidays away from the farm	1	2	3	4	5
36	Feeling isolated on the farm	1	2	3	4	5
37	Having to travel long distances for services, shopping and health care	1	2	3	4	5
38	Pressure of having too much to do in too little time	1	2	3	4	5
39	Keeping up with new technology and products	1	2	3	4	5
40	Worrying about market conditions	1	2	3	4	5
41	Having to make decisions without all the necessary information	1	2	3	4	5
42	Being expected to work on the farm as well as manage the house	1	2	3	4	5
43	Worrying about owing money	1	2	3	4	5
44	Worrying about keeping the farm in the family/farm succession	1	2	3	4	5
45	Not seeing enough people	1	2	3	4	5

46	Not having enough money or time for entertainment and recreation	1 2 3 4 5
47	Death of parent or member of immediate family	1 2 3 4 5
48	Death of a friend	1 2 3 4 5
49	Problems balancing work and family responsibilities	1 2 3 4 5
50	Problems with farm succession planning	1 2 3 4 5
51	Divorce or marital separation	1 2 3 4 5
52	Problems with a partnership	1 2 3 4 5
53	Daughter or son leaving home	1 2 3 4 5
54	Trouble with parents or in-laws	1 2 3 4 5
55	Conflict with spouse over spending priorities	1 2 3 4 5
56	Major decisions being made without my knowledge or input	1 2 3 4 5
57	Having to wear too many hats, e.g. farmer, spouse, mother, son etc.	1 2 3 4 5
58	Surface rights negotiations e.g. coal seam gas, mining, gravel	1 2 3 4 5
59	Other recent events which have had an impact on your life	1 2 3 4 5

INVENTORY SCORE:

Putting Your SCORE in Perspective:

If the majority of your scores are 4 or 5:

- It is important to devote immediate attention to stress management. Give yourself credit for the tough times you have survived. Long term stress depletes your internal resources. It is common to identify with these farm stresses in your operation. Remember there are people who will listen and help brainstorm ways to cope. For help, please refer to the back pages of this resource book for local contacts. There is no shame in talking to someone about your concerns.

If the majority of your scores are 3:

- Focus on your stress management strengths. Continue to expand your coping skills. Set goals that allow you to take control of what is controllable on your farm. The skills you are using and those you will develop can help you to deal with uncontrollable situations that arise.

If the majority of your scores are 1 and 2:

- You have stress coping skills. Share your skills with others. Farming will continue to challenge you, so continue to communicate, prioritise daily tasks and support your family, friends, workers and community in difficult times.

Keep in mind that the average farmer is experiencing more stress than observed in other occupations; so even an “average” level of farm stress may be too much!

AWARENESS: WHAT CAN I CONTROL...

Stress cannot be cured but it can be handled. A farmer cannot control outside forces that affect the farm and family but a farmer can control how they handle stress.

Events

- **Plan ahead.** Don't procrastinate. Replace worn machinery parts and complete maintenance during down times rather than when the equipment is needed in the paddock.
- **Use your time efficiently.** Set priorities and work at tasks accordingly. Remember there are only so many things that you can do in a day.
- **Prior to stressful seasons** – shearing, seeding, harvesting – delegate and plan who will take care of the everyday jobs.
- **Learn to say NO to extra commitments.** There is only one you. Take care of yourself so you can fulfil present commitments.

Attitudes

- Concentrate on thinking and using your positive energy to solve a problem instead of worrying yourself sick about it.
- Give yourself and others credit for what has been accomplished instead of focusing on what hasn't been done.
- Set realistic goals. "My goal this next year is to fence that back paddock south of the house." Having a major long term goal makes it easier to step back and reflect on how things are going. Setting daily priorities becomes more straight forward too.
- Make a plan for your day. When you cannot get everything you want completed in a day, tackle what will give you the biggest return.
- Look at the big picture and count the good things that happen. "It's a good thing that I noticed that bearing was gone on the combine while still in the yard. Fixing it in the paddock would have been really difficult."
- Leave a little time to deal with the unexpected.

AWARENESS

Put the stressors that you identified in the Farm Stress Inventory or any personally identified stressors in the appropriate boxes.

Important/Controllable Stressors

i.e. Submitting your BAS.

Unimportant/Controllable Stressors

i.e. Who is going to make sure the jobs are done when I am gone next Tuesday?

Important/Uncontrollable Stressors

i.e. The weather.

Unimportant/Uncontrollable Stressors

i.e. The neighbours crooked new fence line.

ACCEPTANCE SKILLS:

Acceptance skills can change your attitude toward controllable and uncontrollable stressors.

Keep things in perspective. Ask yourself:

- Has this happened before?
- What did I learn last time this happened?
- What's the worst possible outcome?
- Are my fears realistic?
- What else can I do?
- What do I tell a friend in this situation?
- A year from now, how important will this be?

Use helpful self-talk - let go of the blame and guilt:

- I did the best I could at the time.
- Things are hard, so I will focus hard.
- Someday we'll laugh about this.
- This is a learning experience.
- Focus on controlling what is controllable.
- Things take time.

Keep a positive attitude:

- With a positive attitude it is easier to live and work with others and find solutions.
- Be aware of the automatic assumptions you make in certain situations. Don't always assume the worst of situations or people.

Develop a stress - resistant personality:

- Set realistic goals and expectations.
- Build time for leisure activities.
- Get some exercise.
- Keep problems in perspective and look at them as challenges.
- Look for possibilities and get creative.
- Connect with a positive social network that is supportive.
- Share responsibilities and ask for help.

Talk to someone you trust to help clear your head and focus on eliminating or reducing stress and anxiety:

- Family, friends or a colleague.
- Consider seeking out a professional counsellor or confidential phone line program to help if you feel completely alone, overwhelmed and hopeless.
- There is no shame in asking for help to sort the problem.

Someone to talk to is a phone call away.

Look at the back of this booklet to see who is there to help
in your area.

“My emotional state was up and down and all over the shop. I was aware of it, but I couldn't explain it. I couldn't communicate very well. I found myself in a very lonely spot that I struggled to deal with. I felt like I was standing on the edge of a black hole. I would have liked to be speaking to someone and I couldn't bring myself to do it. For fear of my clients finding out that I wasn't as mentally strong as I needed to be to be their consultant. And I could just see my business going belly up.”

COPING SKILLS:

Coping skills are ways in which an individual or their family uses personal, financial and community resources to help to handle the strain of stress. A positive attitude, willingness to explore resources, accepting and offering help, and being flexible in stressful situations are helpful ways to cope so one does not feel isolated and frustrated.

Exercise

- Golf
- Riding a bike
- Tennis
- Walking
- Going for a run
- Water skiing

Diversions

- Playing cards with friends
- Fishing
- Checking a local attraction
- Having a BBQ
- Phoning the funniest person you know
- Going away for the weekend

Hobbies

- Doing a crossword puzzle
- Playing a musical instrument
- Trying something you always wanted to do
- Reading a book
- Woodworking projects
- Restoring an old car or tractor

Relaxation

- Getting a massage
- Having a nap
- Enjoying a bath
- Listening to music
- Taking a walk
- Stretching/Yoga

Physical fitness fights stress in three ways

- A physically fit body is better able to withstand the effects of stress. A balanced lifestyle with regular exercise, healthy meals and adequate sleep gives you energy and endurance to handle whatever comes your way.
- Research suggests that regular exercise is as effective as antidepressant drugs for mild to moderate depression and anxiety, and you get added physical health benefits as well.
- Exercise also has a calming effect. Repetitive exercise can produce a mental state like meditation. Exercise that gets your heart pounding for at least 20 minutes releases chemicals in the brain called “endorphins” that reduce depression and stress.

Relaxation

- Stress tenses your muscles, makes your breathing shallow, raises your blood pressure, makes your heart pound and clouds your judgement.
- Relaxation skills can reverse those effects to make you feel better, think better and perform better.

To get a good sleep:

- Get some exercise throughout the day but avoid too much exercise before bedtime.
- Keep a regular sleep routine.
- Avoid nicotine, caffeine and alcohol.
- Eat the big meal of the day earlier in the day and have a lighter meal at dinner that is higher in carbohydrates and lower in protein.
- Have a bath an hour or so before bed and relax.
- Make sure the place where you are sleeping is dark and the darker the better.
- Sleep with the window slightly open.

7 STEPS to Keep Stress In Check

- Stop to take breaks, relax at least 20 minutes a day.
- Talk about your stress with others.
- Eat three meals a day, while comfortable and seated.
- Prepare for stressful events.
- Avoid the chemical haze.
- Alcohol, tranquilisers, cigarettes and caffeine do not help deal with stress in the long term.
- Give your body an exquisite treat - take a 20 minute nap.
- Strengthen your relationships with others - HAVE SOME FUN!

COPING SKILLS:

Farmers and their families can use action skills to increase their effectiveness when dealing with important and unimportant controllable stressors. Everyone can learn to do something to make thing a little better.

Communicate

- Talk about the tough realities as the start of a cooperative stress - busting effort.
- Recognise that communication takes time and includes talking and listening.
- Realise men and women may indicate their concerns in a different manner.
- Use "I" statements rather than blaming statements which lead to calmer, more productive discussions.
- Understand that the quality of one's statements can be affected by energy level, past discussions and personality.

Prioritise

- Make a list of everything you want to do today. Be realistic.
- Prioritise tasks and do the important ones when your energy is high and resources are available.
- Break down tasks into bite sized chunks.
- Combine similar trips and tasks.
- Delegate as much as possible. Can a spouse, kids or business partner take over some tasks? Can you barter skills with a neighbour?
- Reduce paperwork by organising your paperwork and creating a filing system that works for you.
- Avoid time-wasters. When you're interrupted, let them know you can't spend time now, and arrange to call or visit them soon.
- Admit when you have too many priorities.
- Ask for help.

ACTION SKILLS:

Support your family, business partners and community

- Plan ahead.
- Learn to negotiate and address the problem. Create interaction rules and develop agreed-upon methods for handling problems. It is OK to have a difference of opinion but take the time to find a compromise.
- Show confidence in your family's, business partner's and community's skills and decisions.
- Provide encouragement and concern for your family, business partners and community. Ask what can be done to help the situation. A simple solution may be the answer.
- Have realistic expectations of your family, business partners and community.
- Spend time together to relax, laugh and celebrate. Family strength is important in preventing overwhelming stress and is extremely important in coping with overwhelming stress.

Laugh, it makes you feel good!

Laughter is critical to relaxation and wellbeing. It's FREE, low calorie, and available without a prescription. When you laugh...

- 17 muscles in your face relax
- blood circulation is improved
- respiration is increased
- muscles in your abdomen are massaged
- the brain's natural pain killers are stimulated through the release of endorphins



Jennifer Fawkes - Watching the Canola Grow

ACTION SKILLS

Set “SMART” goals

It's important to get a picture of what you, ideally, would like to have happen in your life and on your farm in the short and long term. SMART goals can help to achieve personal satisfaction and productivity.

S

Specific: Set a concrete goal that addresses behaviour and results. “For the next month when I feel stressed I will tell my spouse about the problem, using I statements rather than blaming statements so the discussion is calmer and more productive.”

M

Measurable: State your goal in a way that you can easily measure progress. “My goal is to take twenty minutes at the end of each day and relax.”

A

Agreed: Don't do it alone, ask others to help and support you. “Everyone on this farm has agreed to not interrupt my twenty minutes relaxation time.”

R

Realistic: Make goals that are achievable; they should stretch you slightly so that you feel challenged, while also being clearly defined so that you can achieve them. You need to have the knowledge, skills and ability to achieve your goal. “I will go for a kilometre walk every day to get some exercise but take Sunday afternoon to go fishing.”

T

Time specific: Goals should be connected to a timeframe that creates a practical sense of urgency. Set yourself a deadline for achievement. Keep track of your progress in a visible way to keep you motivated. “I will keep a notepad in my pocket and calendar in the house with a list of things to do each day. I can then strike jobs off when they are completed.”

ACTION SKILLS:

How to use the goal setting template:

In order to achieve long term goals you need to set three short term goals. Develop actions that will enable you to succeed in reaching the short term goals. Outline a time frame for each goal.

This template can be useful in setting goals on your farm.

Short term goal 1
Time Frame: _____

Short term goal 2
Time Frame: _____

Short term goal 3
Time Frame: _____

Long term goal
Time Frame: _____

Actions to reach goals

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Farm families with positive coping skills are aware of their strengths and weaknesses, are involved in decision making, and are willing to give and use support.

Now that you are AWARE...

You are aware of your stressors and have identified what you can and cannot control. Direct your energy towards problem solving and coping with stressors that are within your control. Incorporate actions, goal setting, coping skills and where to get help in the following table to organise your thoughts.

Use this recipe to assist you as you farm in difficult times.

What is on my mind?

What does this affect?

What can I do?

Who can help?



Amy Louise Urquhart, QLD - Together we are the future

ACKNOWLEDGEMENTS

We wish to thank the Institute of Agricultural Rural and Environmental Health, University of Saskatchewan, Canada, for their generosity in allowing us to adapt the publication 'Difficult Times: Stress on the Farm' for the Australian farming context.

Every care has been taken to provide accurate information in this booklet, but the authors are not liable for any results that arise from the application of this material.

All support and resource contact details were correct as at 05/09/2016. Every effort has been made to ensure information is correct, however, they may be subject to change.

Mental Health & Wellbeing

- **Recognising and responding to stress**
<http://www.farmerhealth.org.au/wp-content/uploads/2015/10/RecognisingRespondingToStress.pdf>
- **The effects of stress**
<http://www.farmerhealth.org.au/health-centre/stress-tool>
- **A NSW Farmers Blueprint for Maintaining the Mental Health and Wellbeing of the people on NSW farms**
<http://www.aghealth.org.au/blueprint/>
- **Vic Emergency: Information on preparing for emergencies, incidents and warnings, and relief and recovery information**
<http://www.emergency.vic.gov.au/>

National Centre for Farmer Health Fact Sheets

- **Anger**
<http://www.farmerhealth.org.au/page/relationships-family/anger>
- **Relationships and communication**
<http://www.farmerhealth.org.au/page/health-centre/relationships-and-communication>
- **Stress and farming**
<http://www.farmerhealth.org.au/page/health-centre/stress-and-farming-coping-tips>
- **Trauma: Reaction and recovery**
<http://www.farmerhealth.org.au/page/health-centre/trauma-reaction-and-recovery>
- **Trauma: Supporting others**
<http://www.farmerhealth.org.au/page/health-centre/trauma-supporting-others>
- **Heat stress and heat stroke**
<http://www.farmerhealth.org.au/page/health-centre/heat-stress-and-heat-stroke>
- **Extreme heat and heatwaves**
<https://www2.health.vic.gov.au/public-health/environmental-health/climate-weather-and-public-health/heatwaves-and-extreme-heat>

Farming Fit (farm-based physical exercise tips)

- **Video Part 1**
<http://www.farmerhealth.org.au/page/videos/farming-fit-part-1>
- **Video Part 2**
<http://www.farmerhealth.org.au/page/videos/farming-fit-part-2>

Climate Information

- **The climate dogs: The four drivers that influence Victoria's climate**
<http://agriculture.vic.gov.au/agriculture/farm-management/weather-and-climate/understanding-weather-and-climate/the-climatedogs-the-four-drivers-that-influence-victorias-climate>

Farm Business Support Service Information

- **Agriculture Assistance Measures from the Australian Government**
<http://www.agriculture.gov.au/ag-farm-food/drought/assistance/>

- **Drought support services in Victoria**
http://agriculture.vic.gov.au/__data/assets/pdf_file/0003/319530/2016-Drought-Support-Guide-December-update.pdf
- **How to access Farm Management Deposits (FMD) in exceptional circumstances, disasters and drought**
<https://www.ato.gov.au/business/primary-producers/in-detail/farm-management-deposits-scheme/?anchor=ExceptionalCircumstances#ExceptionalCircumstances>
- **Victorian drought concessional loans administered by Rural Bank**
<https://www.ruralfinance.com.au/industry-programs/drought-concessional-loansscheme-2015-16>
- **How to contact your bank about being in financial hardship**
<http://www.doingittough.info/your-banks-hardship-team>
- **Victorian Government assistance for businesses in dairy farming communities**
<http://www.rdv.vic.gov.au/regional-projects/dairy-industry-support>
- **Australian Government Farmer Assistance Hotline: Support services available to farmers, including Farm Household Allowance**
Ph: 132 316
- **Financial hardship tax deferral**
<https://www.ato.gov.au/General/Financial-hardship/>
- **Farm debt mediation**
<http://agriculture.vic.gov.au/agriculture/farm-management/business-management/farm-debt-mediation>
- **Drought Concessional Loans**
<http://agriculture.vic.gov.au/agriculture/farm-management/drought/further-support>

Farm Household Support Service Information

- **Emergency Re-Establishment Grants: Grants available for eligible clean-up, emergency accommodation, repairs, rebuilding (a principal place of residence), and replacing some damaged contents.**
<https://www.disasterassist.gov.au/Pages/home.aspx>
- **Victorian State Concessions: Concessions to improve affordability of essential household services**
<http://www.dhs.vic.gov.au/concessions>
- **Farm Household Allowance**
<https://www.humanservices.gov.au/individuals/services/centrelink/farm-household-allowance>
- **Personal Hardship Assistance Program: Emergency relief assistance for health, wellbeing and safety needs, available for up to 7 days after an emergency event**
<https://services.dhhs.vic.gov.au/personal-hardship-assistance-program>

Victorian Farming Support Contacts

Rural Support – Government Organisations

Australian Tax Office (deferred payments)		
Individuals	13 28 65	
Businesses	13 72 26	www.ato.gov.au
Debt enquiries	13 11 42	
Federal Department of Human Services (Farm help, income/pension support, tax relief information) Farmer Assistance	132 316	www.humanservices.gov.au
Victorian State Emergency Services Information Line	1800 226 226	www.ses.vic.gov.au
Victorian Emergency Recovery Information Line	1800 226 226	www.emergency.vic.gov.au/relief
Country Fire Authority Headquarters	03 9262 8444	www.cfa.vic.gov.au
CFA State Headquarters	1800 226 226	www.cfa.vic.gov.au/contact/#district
Victorian State Emergency Services	132 500	www.ses.vic.gov.au
WorkSafe Victoria	1800 136 089	www.worksafe.vic.gov.au/contact/advisory
Department of Economic Development, Jobs, Transport and Resources and Department of Environment, Water and Planning – Victoria	136 186	www.agriculture.vic.gov.au/home
Farm Management, Climate Information, Farm Debt Mediation		www.economicdevelopment.vic.gov.au
Emergency Animal Disease Hotline	1800 675 888	Emergency water supply points www.delwp.vic.gov.au/water/emergency-water-supply-points
Business Victoria	132 215	www.business.vic.gov.au

Farmer Advocacy

Victorian Farmers Federation	1300 882 833	www.vff.org.au
National Farmers Federation	02 6269 5666	www.nff.org.au

Rural Counselling Services – Identify and assess financial options for rural people (free)

Rural Financial Counselling Service Victoria – General	1800 686 175	www.agriculture.gov.au/ag-farm-food/drought/assistance/rural-financial-counselling-service
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Health

Nurse-on-call—24-hours service	1300 606 024	
Sustainable Farm Families	03 5551 8588	www.farmerhealth.org.au/sustainable-farm-families/sff-programs

Social and Emotional Wellbeing

beyondblue – information only	1300 224 636	www.beyondblue.org.au
DirectLine (drug & alcohol)	1800 888 236	www.directline.org.au
Family Drug Support	1300 368 186	www.fds.org.au
Family Relationship Service	1800 050 321	www.frfsa.org.au
Parentline Victoria 8am-12am, 7 days	13 22 89	www.parentline.vic.gov.au
Mensline Australia	1300 789 978	www.mensline.org.au
Gambler's Help	1800 858 858	www.gamblershelp.com.au
Kids Help Line	1800 551 800	www.kidshelpline.com.au
Life Line	131 114	www.lifeline.org.au
Men's Referral Service	1300 766 491	www.mrs.org.au
Suicide Line	1300 651 251	www.suicideline.org.au
Women's Information Referral Exchange (WIRE)	1300 134 130	www.wire.org.au
Safe Steps—Family Violence Response Centre	1800 015 188	www.safesteps.org.au
SANE – Mental Health Information Line	1800 187 263	www.sane.org

Other Rural Support Organisations

Red Cross	03 9345 1800	www.redcross.org.au
Australian Men's Shed Association	1300 550 009	www.mensshed.org
Australian Women in Agriculture	0418 883 250	www.awia.org.au
Country Women's Association	03 9827 8971	www.cwaa.org.au
National Rural Women's Coalition	0455 844 101	www.nrwc.com.au

Notes:

Contact us:

National Centre for Farmer Health

Western District Health Service

MacKellar House

Tyers Street

Hamilton, Victoria 3300

03 5551 8533

ncfh@wdhs.net

www.farmerhealth.org.au

Find us on





“We were under quite a lot of stress because, in the fire, we lost the house and the plant and equipment. We didn’t lose all of our stock, but we lost all the fences. So, we had crops waiting to harvested and we had stock with no fences.” - (South Australian farmer)

Persistent stress, associated with farming in difficult times, can impact the wellbeing of farming families and effect farm business decision-making. This resource enables farm families to understand stress, it’s effect on us and provide tips on managing stress. Learning to cope with stress is like developing a new skill, and—once learned—it makes handling stress easier next time.

