



Managing Stress on the Farm

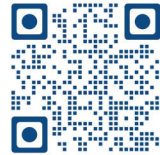


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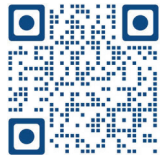
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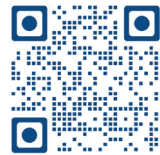
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Posie Mann, VIC - Shearing

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Resource information was updated in June 2025.

Every effort has been made to ensure information is correct, however, it may be subject to change.

Updated in 2025 by: **National Centre for Farmer Health**

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Cover photos: Samantha Kaspers, VIC - Canola Field
Bianca Todd, VIC



Newborn - Samantha Kaspers



Danielle Phillips, NSW – Dingee 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

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 focussed. 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 **cop**ing with stressors that are within their control. Farmers demonstrate control with **actions** - controlling tempers, keeping farm records, and **practicing** 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 your 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—the darker the better.
- Sleep with the window slightly open.

8 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 things 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, children 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.”

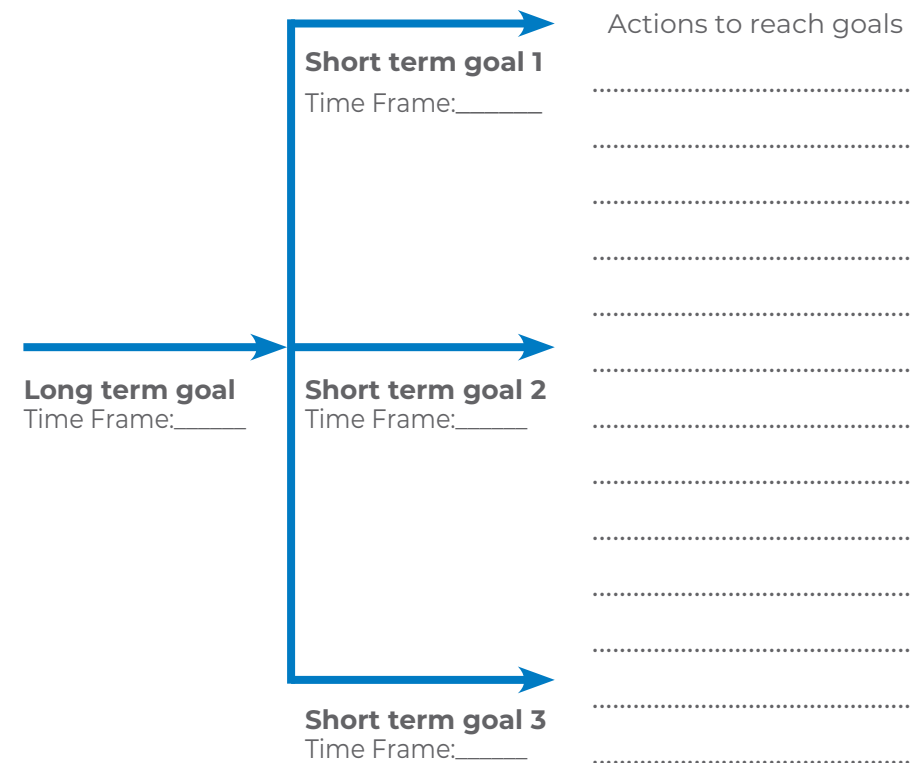
T Time specific: Goals should be connected to a timeframe that creates a practical sense of urgency. Set yourself a deadline for achievement. Keep track of your progress in a visible way to keep you motivated. “I will keep a notepad in my pocket and calendar in the house with a list of things to do each 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.



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.

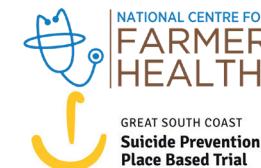
What is on my mind?

What does this affect?

What can I do?

Who can help?

Steering Straight: My Plan to Keep on Track



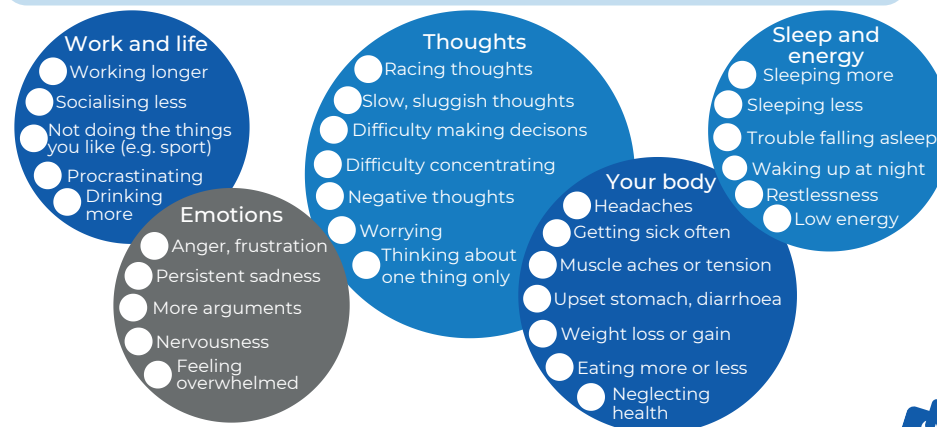
In today's busy world, it's hard to find time to take stock and plan for the challenges ahead. However, like a map, plans can help you stay on track. This includes making a plan for how you can support yourself. This is the best way to protect the things that matter most to you: your farm, how well you do your job, your family and relationships, and your health. This plan will help you to:

- Know what activities are helpful and keep you feeling positive during tough times
- Achieve future goals, and break them down into manageable steps
- Know who you can call on for support when tackling a goal or a challenge

You can take action, right now, by putting pen to paper. So make yourself a cuppa, find a quiet spot, and start *Steering Straight: My Plan to Keep on Track*. It takes most people about 15-30 minutes.

1. Taking stock: what signs show me that my stress levels are rising?

(a) When people find themselves in challenging situations, it is normal to feel some stress or worry. You may notice changes in your body, what you are feeling, and how you act. Everyone reacts a bit differently. In the circles below, tick the changes you have noticed in yourself during tough times (or that someone else might have pointed out).



(b) Are there any other signs that you have noticed in challenging situations (e.g. actions, thoughts, feelings, in your body)?

- _____
- _____
- _____
- _____
- _____
- _____

(c) Sometimes, we know we might feel stressed at a particular time or during a particular event. Are there any events in your life that increase stress?

- _____
- _____
- _____
- _____
- _____

Examples:

- Summer (anticipating drought or bushfires)
- Anniversary of a death
- Coming up to shearing



2. It's OK to experience the changes you wrote down in Question 1. Everyone feels some stress, even when life is good. The trick is to keep it manageable. If you regularly do small things that help you feel good (and don't cause harm to yourself or others), you are well on your way to stopping things from getting out of hand. Think about what positive actions you can take by yourself, and how your mood might improve if you spend time with others (people or pets). Remember to do these things when life is going well, as well. It's like healthy eating - you don't just do it when you're crook.

(a) When I feel stressed or worried, what can I do to reset?

By myself:

- E.g. Listen to my favourite song
- _____
- _____
- _____
- _____
- _____
- _____

With someone else:

- E.g. Call a friend for a yarn
- _____
- _____
- _____
- _____
- _____
- _____

Tip!
Keep your ideas manageable. Try and think of some things that don't take much time.

(b) When I feel down, what can I do to feel better?

By myself:

- E.g. Cook something for fun
- _____
- _____
- _____
- _____
- _____
- _____

With someone else:

- E.g. Play with the kids/grandkids
- _____
- _____
- _____
- _____
- _____
- _____

3. What do I enjoy?

(E.g. Gardening, a favourite spot to sit on the farm, playing golf with friends)

- _____
- _____
- _____
- _____
- _____
- _____

... and how can I make sure I will do these things?

- Set a reminder in my phone/diary
- Do something I enjoy with a friend
- Share my plans with others
- Write a reminder on a sticky-note
- Each morning, write down an enjoyable activity I plan to do today
- Look at *Steering Straight* every week to remind myself

- _____
- _____
- _____
- _____
- _____

4. What's ahead of me?

Farming and farm life is about achieving small goals with a bigger goal in mind. What's coming up that you can plan for? What positive change can you include in your life?

Today

E.g. Go for a walk (10 mins)
E.g. Focus on my breathing (5 mins)

Next week

E.g. Chair the CFA meeting
E.g. Footy training
E.g. Prune the roses

Next month

E.g. Book a health check
E.g. Have friends over for a BBQ

Next 6 months

E.g. Prepare for shearing
E.g. Increase my number of alcohol free days

Next 12 months

E.g. Plan time away from the farm

Specific
Measurable
Attainable
Relevant
Time bound

You might want to use the S.M.A.R.T goal setting template to help your planning:
www.farmerhealth.org.au/2017/12/15/goal-setting

	What's my goal?	When does it need to be done by?	What do I need to do?	Who can help me?	How will I know I've achieved it?	Tick when done!
Example	Prepare for shearing	February/March	• Book contract team • Order supplies (wool-packs) • Service equipment	• Contracting service • Spouse	The sheep are shorn! REWARD Go fishing	☐
Example	Book a health check	January	• Call the doctor • Arrange for someone to look after the farm for 2-3 hours	• Spouse • Friend	I've had the health check. REWARD Play with the dog	☐
			• _____ • _____ • _____ • _____		REWARD 	☐
			• _____ • _____ • _____ • _____		REWARD 	☐

5. Who's in my network that can I talk to?

Farming issues can cross both personal and professional territory. When facing a problem, you might want to include whoever can help you with a whole range of farming or personal issues. Your professional network could include your stock agent or agronomist. Your personal network may include a trusted neighbour or someone from your local community group. Think about when people are available to talk to.



Tip!
If you can't think of who can help, see Question 6 for ideas. Or, a friend might be able to recommend someone.

Category	Topic	Name	Phone number	Best time to contact
Personal	Just for a yarn			
Personal	Sensitive issues			
Professional	Financial issues			
Professional	Work-related			
Professional	Health and wellbeing			

Other people I know

6. Useful resources

The National Centre for Farmer Health has gathered useful resources for farm men, women, and agricultural workers. These can be accessed via the Support Hub on our website: www.farmerhealth.org.au/support-hub

On the Support Hub, you will find a range of mental health resources, support and practical tools, to help you navigate tough times, manage, wellbeing, and stay resilient through challenges.

Now that you have taken the time to complete *Steering Straight: My Plan to Stay on Track*, put a copy somewhere you will see it often, such as the fridge or the back of the toilet door. It is also a good idea to have a copy when out on the farm, so keep a photo of it in your phone, or a copy in the glove-box. This is **your** plan – you can update it whenever you need to accommodate life's surprises.



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 updated in June 2025. Every effort has been made to ensure information is correct, however, they may be subject to change.

Self Help Websites and Tools

- **The Ripple Effect**
www.therippleeffect.com.au
Rural suicide information, shared stories and resources tailored for farming communities.
- **Farmer Health Assessment Tool (HAT)**
https://farmerhealth.org.au/farmerhat
Online self-assessment tool to help farmers identify their health, wellbeing and safety risks on the farm.
- **iFarmwell**
www.ifarmwell.com.au
An on line toolkit to help farmers cope effectively with life's challenges and get the most out of every day.
- **Mindspot**
www.mindspot.org.au
A free on line service for Australian adults who are experiencing difficulties with anxiety, stress, depression and low mood. Providing assessment, treatment courses and help to find local services.
- **Head to Health**
www.headtohealth.gov.au
A guide to finding Australian mental health resources.
- **This Way Up**
www.thiswayup.org.au
Low cost online courses clinically proven to help with a wide range of mental health conditions.



Michelle De la coeur - Relaxing after a long day



Cam Zschech - Canola rainbow

Self Help Apps (FREE)

- **Day Break**
Apple: www.bit.ly/AppleDayBreakApp
Android: www.bit.ly/AndroidDayBreakApp
An app to help you change your relationship with alcohol.
- **Black Dog HeadGear**
Apple: https://apps.apple.com/au/app/headgear/id1160049475
Android: https://bit.ly/3T50BAq
A 30-day mental fitness challenge designed to build resilience and wellbeing and prevent things like depression and anxiety.
- **Smiling Mind**
Apple: www.bit.ly/AppleSmilingMind
Android: www.bit.ly/AndroidSmilingMind
Simple guided meditation exercises to help develop mindfulness for the whole family.
- **Beyond Now**
Apple: www.bit.ly/AppleBeyondNow
Android: www.bit.ly/AndroidBeyondNow
A suicide safety planning app to assist with developing a structural plan to work through when experiencing suicidal thoughts or crisis.
- **Calm**
Apple: www.bit.ly/AppleCalm
Android: www.bit.ly/AndroidCalm
A guided meditation app to help reduce stress, improve sleep and improve wellbeing.

Mental Health & Wellbeing

- **Campfire podcast and platform**
<https://farmerhealth.org.au/campfire>
- **Reach Out**
www.au.reachout.com

National Centre for Farmer Health Fact Sheets

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

Farming Fit (farm-based physical exercise tips)

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

Climate Information

- **The Climatedogs: The six drivers that influence Victoria's climate**
<https://agriculture.vic.gov.au/climate-and-weather/understanding-weather-climate-and-forecasting/the-climatedogs-the-six-drivers-that-influence-victorias-climate>
- **Vic Emergency: Information on preparing for emergencies, incidents and warnings, and relief and recovery information**
www.emergency.vic.gov.au

Farm Business Support Service Information

- **Financial Support Services**
<https://agriculture.vic.gov.au/farm-management/dry-seasons-and-drought-support/farming-in-dry-conditions/dry-season-support>
- **Dry seasons support services in Victoria**
<https://agriculture.vic.gov.au/farm-management/managing-for-and-during-drought/dry-season-support>

- **How to access Farm Management Deposits (FMD) in exceptional circumstances, disasters and drought**
<https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought/assistance/fmd>
- **Where to contact your bank about being in financial hardship**
<https://www.ausbanking.org.au/for-customers/financial-difficulty/>
- **Hardship relief for land tax**
<https://www.sro.vic.gov.au/hardship-relief-land-tax>
- **Farm debt mediation**
<https://agriculture.vic.gov.au/farm-management/business-management/farm-debt-mediation>
- **Drought Concessional Loans**
<https://www.ric.gov.au/drought>
- **Funds, grants and programs**
<https://agriculture.vic.gov.au/support-and-resources/funds-grants-programs>
- **Rural Aid financial support registration**
<https://faa.ruralaid.org.au>

Farm Household Support Service Information

- **Australian Government Farmer Assistance Hotline: Support services available to farmers, including Farm Household Allowance**
Ph: 132 316
- **Emergency Re-Establishment Grants: Grants available for eligible clean-up, emergency accommodation, repairs, rebuilding (a principal place of residence), and replacing some damaged contents**
www.disasterassist.gov.au/Pages/home.aspx
- **Victorian State Concessions: Concessions to improve affordability of essential household services**
www.dhs.vic.gov.au/concessions
- **Farm Household Allowance**
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.dffh.vic.gov.au/personal-hardship-assistance-program>
- **ASIC 'Moneysmart' website - tips and advice on making the most of your money including personal budgeting**
www.moneysmart.gov.au

Need help now?

Emergency Services	000	
Lifeline 24 hour service	13 11 14	www.lifeline.org.au
Beyond Blue	1300 224 636	www.beyondblue.org.au
Nurse on Call		
Talk to registered nurse 24hrs/7 days	1300 606 024	

National Support**Government Organisations**

Australian Tax Office (deferred payments)		
Individuals	13 28 61	
Businesses	13 72 26	www.ato.gov.au
Lodge and Pay Enquiries	13 11 42	
Farmer Assistance Hotline - Federal	13 23 16	www.servicesaustralia.gov.au
Department of Human Services		
Living in a rural or remote area assistance	13 23 07	www.servicesaustralia.gov.au/living-rural-or-remote-area
Regional Investment Corporation	1800 875 675	www.ric.gov.au
Drought Loans		
Rural Financial Counselling Service	1300 771 741	rfsnetwork.com.au

Social & Emotional Wellbeing

Beyond Blue - 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 Advice Line	1800 050 321	www.fral.org.au
eHeadspace	1800 650 890	www.headspace.org.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
Medicare Mental Health	1800 595 212	www.medicarementalhealth.gov.au
Men's Referral Service	1300 766 491	ntv.org.au/get-help/
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
Salvation Army	13 72 58	www.salvationarmy.org.au
SANE- Mental Health Information Line	1800 187 263	www.sane.org
Parentline 8am – 10pm, 7 days	1300 301 300	www.parentline.com.au
13Yarn	13 92 76	www.13yarn.org.au
Rural Health Connect	0493 432 144	ruralhealthconnect.com.au
TIACS	0488 846 988	www.tiacs.org
Are You Boggled Mate?		areyouboggledmate.com.au

Farmer Advocacy

National Farmers Federation	02 6269 5666	www.nff.org.au
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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	0490 346 195	www.awia.org.au
Country Women's Association	03 9827 8971	www.cwaofvic.org.au
National Rural Women's Coalition	0455 844 101	www.nrwc.com.au
National Debt Helpline	1800 007 007	www.ndh.org.au
Farm Angels	07 4662 7371	farmangels.org.au
Aussie Helpers	1300 665 232	www.aussiehelpers.org.au
Need for Feed		www.needforfeed.org
Rural Aid	1300 327 624	www.ruralaid.org.au
Active Farmers	0427 990 531	activefarmers.com.au
Sober in the Country		www.soberinthecountry.org

Victorian Support**Government Organisations**

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/contact
Victorian State Emergency Services	13 25 00	www.ses.vic.gov.au
WorkSafe Victoria	1800 136 089	www.worksafe.vic.gov.au
Agriculture Victoria	13 61 86	agriculture.vic.gov.au
Emergency water supply points	13 61 86	www.water.vic.gov.au/for-agriculture-and-industry/emergency-water-supply-points
Business Victoria	13 22 15	www.business.vic.gov.au

Farmer Advocacy

Victorian Farmers Federation	1300 882 833	www.vff.org.au
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Notes:

HOW CAN YOU SUPPORT THE NATIONAL CENTRE FOR FARMER HEALTH?



Partner
with us



Make a
donation



Gifts in
Wills

Planning a mental health and wellbeing event in your farming community?



Our new guidelines will take you through each step!

- ▶ 14 key planning questions
- ▶ Practical templates
- ▶ Case studies & top tips
- ▶ Guidance on briefing guest speakers



<https://farmerhealth.org.au/tackling-the-tough-topics-a-step-by-step-guide-to-plan-mental-health-and-wellbeing-events-in-farming-communities>

Contact us:

National Centre for Farmer Health
Western District Health Service
115 Lonsdale Street
Hamilton, Victoria 3300

03 5551 8533

nafh@wdhs.net

www.farmerhealth.org.au

Find us:





“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 be 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.

