



Responding to Financial Stress for Agricultural Producers and Couples

Jacob D. Gossner, Elizabeth B. Fauth, and Tasha Howard

Finances are a necessary component of running an agricultural production and with an uncertain economy, drought conditions, and rising costs, financial stress is increasingly common (Kroll, 2022). Research suggests that the economy greatly impacts individual well-being and relationship quality (Friedline et al., 2021). We will discuss ways to think about financial stress and ways to respond to stress for individuals and couples. We note that there are many helpful resources available to improve your financial situation, such as FarmStress.us, Utah State University [Extension finance resources](#), local agricultural economic services, and more. Supplemental research-based resources teach the practical side of handling debt, managing business, and more, and we encourage you to engage with them. Rather than addressing the nuts and bolts of finances, this resource focuses on managing the emotional and relationship challenges that come with financial stress.

Thinking About Financial Stress

You can think about the impact of finances by dividing it into three components: **financial strain**, not having enough money to make ends meet; **financial stress**, believing that demands exceed one's ability to cope; and **outcomes**, such as relationship quality or individual well-being. In general, higher financial strain leads to higher stress, which leads to worse outcomes. However, if people can manage their stress effectively, they can experience better outcomes, even when they experience high levels of financial strain (Adams et al., 2016).



On an individual level, financial stress is associated with increased depression and poorer physical and mental health (Guan et al., 2022; Hassan et al., 2021). In some cases, it can also increase the risk of suicide (Hassan et al., 2021). Finances are a frequent argument for many couples, and disagreement over finances is a factor in many divorces (Dew et al., 2012). When either or both partners are experiencing financial stress, this can negatively impact the relationship (Kelley et al., 2018). Fortunately, healthy communication between partners

can reduce the impact of financial stress on the relationship (Kelley et al., 2018). In addition, when couples feel supported by one another in responding to financial stress, this reduces negative outcomes (Ross et al., 2021).

Responding to Stress, Not Reacting to Stress

It is important to note that stress is the body's natural response to challenging situations, including thoughts about financial strain. The internal bodily processes that we call "stress" are related to the sympathetic and parasympathetic nervous systems, which are essential for survival (Harris, 2021). The sympathetic nervous system activates the body to **react** to stress by engaging blood flow to different areas of the body, releasing hormones, and more. These processes are gearing you up to fight the stressor, run away from the stressor, or freeze and hope it goes away. The parasympathetic system is the "all clear" signal, telling the body it is OK to relax.



Therefore, stress is not something that can simply be "turned off"—the body is doing exactly what it is supposed to do when a person faces a challenge, whether this is a tangible challenge, like an intruder, or a perceived challenge, like an overwhelming thought. However, if people **react to** stress in unhealthy ways, they may take out their frustrations on others, cope using substances such as alcohol or unhealthy food, and avoid the challenging but necessary situations that cause stress, like talking with creditors or creating a budget.

The alternative to reacting is **responding**, meaning you pause long enough to carefully consider what actions will lead to the best long-term outcomes. It is healthy to allow the body time to respond to stress. After all, your body is doing exactly what it should be doing. At the same time, the first step in responding involves pausing before you act and exploring whether your actions are going to make things better or worse in the long run (Harris, 2021). After the initial physical response and the pause, responding also involves acknowledging the challenging thoughts and feelings, how you are feeling physically, and remembering that you are in charge of your response (Taylor, 2021). With any stressor, you can explore ways to work with the stressor and still behave in ways that promote long-term personal well-being (Harris, 2019) and healthy relationships with others (Harris, 2009).

Let's say a rancher was stressed because of loan payments that they were unable to make due to rising costs. This scenario leads to very difficult thoughts and emotions for the rancher. They could **react to** this stress by drinking excessive alcohol, avoiding thinking about the loan, or becoming angry with family or hired workers. Alternatively, they could acknowledge their stress levels, and then plan for how to weather the situation. It is also important for them to activate their parasympathetic nervous system so that the body and brain can start to "de-stress." Humans can help our brains and bodies let go of stress by taking deep breaths and relaxing our tense muscles. We can facilitate the "all clear" signal so that our body can reduce the stress reaction and focus on what is important.

Working Through an Example: Reacting vs. Responding to a Financial Stressor

- Think about a time you opened a bill in the mail and it was a much higher charge than expected. How did your body and brain react?
 - You likely instantly felt fear or anger, your heart started beating faster, and your brain quickly started making big scary thoughts, like “I can never pay this,” “How is this even possible?,” or “Just wait ‘til I get this person on the phone and I tell them what I really think about them,” and so on.
 - This is a normal stress reaction. Now think—did the thoughts snowball into something bigger? Did you start feeling anxious? Or hopeless?
- While you can’t stop the reaction (the heart racing and scary, overwhelming thoughts), you do have the power to slow the “snowball.” You can pause and control how you react from this point forward.
 - You can first signal the body to de-escalate the rapid heartbeat and the intense thoughts by taking 10 to 20 long, deep breaths, relaxing your shoulders, and telling yourself this is a normal stress reaction—acknowledge that this is a surprising bill and it is stressful.
 - The next phase (after continued breathing and acknowledgment) is to make a plan. You might decide, “I’m too angry now, so I’ll investigate this after lunch. I want to understand the charges so I’ll call Customer Service, and I’m not going to yell—I’ll just ask questions, and if there hasn’t been a mistake I’ll see if they have a no-interest payment plan. If I need to pay it all now, I can delay taking the car into the shop until next month.”
- Not all financial problems have simple solutions, but **responding** to financial stress is often a much more effective solution than **reacting** in harmful ways.
- Try using these same steps with a different financial stressor you are experiencing.

Coping With Financial Stress for Couples

For decades, scholars have noted that when someone is stressed in one domain of life, such as finances, their stress can “spill over” into other domains, such as relationships (Leiter & Dorup, 1996). This is especially true for family businesses such as agricultural productions, where the boundaries between work and family may not be clear, and where people fulfill multiple roles (e.g., wife and business partner) at the same time (Michael-Tsbari et al., 2020). In these situations, financial strain can increase conflict (Ross et al., 2021) and reduce relationship quality (Kelley et al., 2018).



Research suggests that one of the most effective ways couples can respond to stress is to communicate clearly with their partner and plan together for how to move forward (Rusu et al., 2020). How couples support each other under stress predicts their relationship satisfaction over time (Bodenmann et al., 2016; Rusu et al., 2020). Here are two ways to improve your ability to cope with financial stress as a couple, based on the research of John Gottman (Gottman & Gottman, 2017):

1. **Stress-reducing conversation.** If you can separate your financial stress from your partner, the stress-

reducing conversation can be a powerful way to unite as a team against a shared stressor. In other words, it's easier to "slay the dragon" as a team rather than as individuals from two opposing armies. Likewise, solutions for shared financial stress are best tackled as a team with the same goal in mind. Each partner takes turns speaking or listening about a stressor that is outside of the relationship, like challenges with equipment or difficulty selling product. The person speaking provides as much detail as they need, and the person listening asks questions for the sole purpose of helping the other person feel understood. Here are potential statements that each partner could use to unite as a team in tackling life challenges:

Speaker	Listener
I am really stressed about our farm.	I'm glad you told me. What do you think is contributing to your stress?
I don't know if I can keep this up.	It sounds like this is really challenging. We are here for each other. Tell me what is weighing on your mind.
I just feel completely overwhelmed.	Come here and let me hold you. We're going to be okay, and this is really hard.
I am totally frustrated with that seller. He really ripped me off.	That guy totally mistreated you! I'd be frustrated, too. What are our options?
I feel like I have to manage the ranch all alone.	I understand how much you do, and I appreciate it so much. I should thank you more often. Let's work together here and try and tackle this problem together.

2. **Gentle start-up.** This technique is useful when you feel your partner may be partially responsible for your financial stress and want to approach them about it. As you have probably noticed, most conversations tend to end the way they start—if you start by blaming or attacking your partner, that will likely set the tone for the whole conversation (Gottman & Gottman, 2017). Once "attack mode" and "defense mode" are engaged, it is quite common that the fight ends up being about the names that one person called the other or arguing and defending things that one person stated as facts, like "You always do _____," or "You never _____." The discussion does not yield productive options or discussion.

Fortunately, this "how to start the conversation" trick also works in reverse, so if you start the discussion gently, your partner is more likely to respond gently. A gentle start-up often takes the form of "I feel _____ about _____. Can we _____?" For example, a farmer might say, "I feel stressed about our credit card debt. Can we talk about a budget? Is now a good time?" Using I-messages (e.g., I feel, I need) can help you stay focused on your needs, rather than what the other person is doing wrong. Using "we" phrases lets your partner know you are a team and is a signal that they don't have to jump into "defense mode." Asking permission to talk about something is another great way to set the tone for the conversation because it communicates respect; plus, if the moment is not right for your partner to have an effective conversation, this gives them the option to ask for a different time.

Most conversations end the way they start.

What Gets in the Way

While it is easy to see that responding to stress is more effective than reacting to it, this can be hard to put into practice when stress is high. Scary thoughts about finances can lead to big and overwhelming thoughts about your partner. What started as a conversation about finances may lead to your mind telling you negative stories about yourself or your partner, like “As usual, I’m right, and they’re wrong” or “We just can’t do this as a couple,” or “They’ll just always be bad with money. There’s no hope.” When you buy into these stories, it becomes a lot harder to treat your partner in a kind, caring, supportive manner.

Here are a few ideas for how to get to a place where you can respond more effectively:

1. **Forecast and predict.** A helpful way to set the stage for responding to stress is to take inventory of situations, people, and places that are likely to increase your stress. It may not be helpful to approach your partner when they are working intensely on a task or with a child, or if they are already having a tough day. Once you have a solid understanding of effective times and locations for an approach, you can plan for how to increase the likelihood of responding effectively, such as pausing before entering a stressful situation.
2. **Breathe.** This technique and why it works was discussed above, but it warrants repeating. In a conversation about stressful topics with your partner, keep your parasympathetic system (the relaxation system) engaged to ease your body into de-escalating the natural stress response. Breathing deeply and slowly, lowering your voice, and pausing before responding can help keep your head clear to focus on the task, remain calm, and stay true to how you want to behave with your loved one.
3. **Notice, name, and normalize.** Once you have inventoried the situations, people, and places that often lead to stress, see if you can **notice** and **name** the sensations, feelings, and thoughts that occur when they show up (Harris, 2021). For example, if you are engaged in a financial conversation with your partner, and they say something that makes you feel ashamed, you can say to yourself, “That really made me feel shame. Now I notice that feelings of worry or impending catastrophe are creeping in.” Naming the feelings helps you notice that these are emotions and not actual narratives about who you are as a person or what terrible outcomes are ahead. After noticing and naming them, remember that reactions like overwhelming thoughts are a **normal** part of the stress response and a part of being human. Scary thoughts are part of the process, but you get to choose how you respond and how thoughts and emotions influence your life. For example, you can recognize that you are feeling shame and allow shame to be there, but you don’t have to let the shame snowball into unhealthy behaviors, such as launching a counterattack against your partner.

Conclusion

As you experience financial stress, try to take a step back and respond rather than react. Notice your body mind’s response and acknowledge that these are part of a normal stress response. Talk with your partner or other people in your support network and stay focused on the solutions to the financial problem or living with the ongoing “unknowns” and ups and downs of agricultural production. The overwhelming and scary narratives that come along with the stress are normal, but they don’t dictate who you are, who your partner is, or how you respond. If you can stay ahead of your stress responses, you can more effectively engage with the practical solutions that are part of your financial plan.

References

- Adams, D. R., Meyers, S. A., & Beidas, R. S. (2016). The relationship between financial strain, perceived stress, psychological symptoms, and academic and social integration in undergraduate students. *Journal of American College Health, 64*(5), 362–370. <https://doi.org/10.1080/07448481.2016.1154559>
- Bodenmann, G., Nussbeck, F., Bradbury, T., & Kuhn, R. (2018). The power of listening: Lending an ear to the

- partner during dyadic coping conversations. *Journal of Family Psychology*, 32. <https://doi.org/10.1037/fam0000421>
- Dew, J., Britt, S., & Huston, S. (2012). Examining the relationship between financial issues and divorce. *Family Relations*, 61(4), 615–628. <https://doi.org/10.1111/j.1741-3729.2012.00715.x>
- Friedline, T., Chen, Z., & Morrow, S. (2021). Families' financial stress & well-being: The importance of the economy and economic environments. *Journal of Family and Economic Issues*, 42(Suppl 1), 34–51. <https://doi.org/10.1007/s10834-020-09694-9>
- Gottman, J., & Gottman, J. (2017). The natural principles of love. *Journal of Family Theory & Review*, 9(1), 7–26. <https://doi.org/10.1111/jftr.12182>
- Guan, N., Guariglia, A., Moore, P., Xu, F., & Al-Janabi, H. (2022). Financial stress and depression in adults: A systematic review. *PLOS ONE*, 17(2), e0264041. <https://doi.org/10.1371/journal.pone.0264041>
- Harris, R. (2021). *The reality slap: How to survive and thrive when life hits hard* (2nd ed.). Robinson.
- Harris, R. (2019). *ACT made simple: an easy-to-read primer on acceptance and commitment therapy* (2nd ed.). New Harbinger Publications.
- Harris, R. (2009). *ACT with love: Stop struggling, reconcile differences, and strengthen your relationship with acceptance and commitment therapy*. New Harbinger.
- Hassan, M. F., Hassan, N. M., Kassim, E. S., & Said, Y. M. U. (2021). Financial wellbeing and mental health: A systematic review. *Studies of Applied Economics*, 39(4), Article 4. <https://doi.org/10.25115/eea.v39i4.4590>
- Kelley, H., LeBaron, A., & Hill, E. J. (2018). Financial stress and marital quality: The moderating influence of couple communication. *Journal of Financial Therapy*, 9(2). <https://doi.org/10.4148/1944-9771.1176>
- Kroll, M. M. (2022). Understanding farm stress: Farmers experience unique stress and mental health challenges due to their occupation. *University of New Hampshire Extension*. <https://extension.unh.edu/blog/2022/04/understanding-farm-stress>
- Leiter, M. P., & Durup, M. J. (1996). Work, home, and in-between: A longitudinal study of spillover. *The Journal of Applied Behavioral Science*, 32(1), 29–47. <https://doi.org/10.1177/0021886396321002>
- Michael-Tsabari, N., Houshmand, M., Strike, V. M., & Efrat Treister, D. (2020). Uncovering implicit assumptions: Reviewing the work–family interface in family business and offering opportunities for future research. *Family Business Review*, 33(1), 64–89. <https://doi.org/10.1177/0894486519899789>
- Ross, D. B., Gale, J., Wickrama, K. K. A. S., Goetz, J., & Vowels, M. (2019). The impact of family economic strain on work-family conflict, marital support, marital quality, and marital stability during the middle years. *Journal of Personal Finance*, 18(2), 9–24.
- Rusu, P. P., Nussbeck, F. W., Leuchtman, L., & Bodenmann, G. (2020). Stress, dyadic coping, and relationship satisfaction: A longitudinal study disentangling timely stable from yearly fluctuations. *PLOS ONE*, 15(4), e0231133. <https://doi.org/10.1371/journal.pone.0231133>
- Taylor, J. (2021, October 5). The difference between reacting and responding. *Psychology Today*. <https://www.psychologytoday.com/us/blog/the-power-prime/202110/the-difference-between-reacting-and-responding>

In its programs and activities, including in admissions and employment, Utah State University does not discriminate or tolerate [discrimination](#), including harassment, based on race, color, religion, sex, national origin, age, genetic information, sexual orientation, gender identity or expression, disability, status as a protected veteran, or any other status protected by University policy, Title IX, or any other federal, state, or local law. Utah State University is an equal opportunity employer and does not discriminate or tolerate discrimination including harassment in employment including in hiring, promotion, transfer, or termination based on race, color, religion, sex, national origin, age, genetic information, sexual orientation, gender identity or expression, disability, status as a protected veteran, or any other status protected by University policy or any other federal, state, or local law. Utah State University does not discriminate in its housing offerings and will treat all persons fairly and equally without regard to race, color, religion, sex, familial status, disability, national origin, source of income, sexual orientation, or gender identity. Additionally, the University endeavors to provide reasonable accommodations when necessary and to ensure equal access to qualified persons with disabilities. The following individuals have been designated to handle inquiries regarding the application of Title IX and its implementing regulations and/or USU's non-discrimination policies: Executive Director of the Office of Equity, Matt Pinner, JD, matthew.pinner@usu.edu, Title IX Coordinator, Hilary Renshaw, hilary.renshaw@usu.edu, Old Main Rm. 161, 435-797-

1266. For further information regarding non-discrimination, please visit equity.usu.edu, or contact: U.S. Department of Education, Office of Assistant Secretary for Civil Rights, 800-421-3481, ocr@ed.gov or U.S. Department of Education, Denver Regional Office, 303-844-5695 ocr.denver@ed.gov. Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Kenneth L. White, Vice President for Extension and Agriculture, Utah State University.

September 2022
Utah State University Extension
Peer-reviewed fact sheet