A New Career Beyond The Farm's Fences



# CHAPTER 1

# CHANGE

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Farming is more than an occupation. It is a way of life that defines who we are. For this reason, making the change to working off the farm can be a difficult transition. Whether you are seeking supplemental off-farm income or a career after farming, your decision is complex and should be approached with careful consideration.

The first step in this process is to identify why you are considering a change. Use this chapter to explore the reasons you might make a change and how this will impact your life.

# **REASONS TO MAKE A CHANGE**

\_\_\_\_ 1. Your Life Has Changed

When you chose to farm, your personal life may have been different than it is today. Examples of Changes: Marital status, children, health issues (for you or family members)

\_\_\_\_ 2. The Job Outlook Has Worsened

Due to changes in the industry with farm technology, the economy and resource availability, you are unable to continue farming like you did before.

\_\_\_\_ 3. You Are Experiencing Burnout

You used to love getting up and going to work and no longer feel that way, or your body can no longer endure the physical or mental requirements of your job.

\_\_\_\_ 4. Your Job is Too Stressful

Farming can be stressful to the point that it affects other areas of your life. How it affects you is a good way to measure whether or not a change is necessary.

\_\_\_\_\_ 5. You Want or Need to Earn More Money

Keep in mind there are times when no amount of money can bring you happiness. Your "fit" on the job is the most important factor in being happy and satisfied.

\_\_\_\_ 6. Other Reasons: \_\_\_\_\_

Rank the top three reasons in order of importance by placing the item number in the first blank. Then, describe your personal situation for each in the long blank next to it.

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Knowing why you want change will help you figure out the best career or job options for you.

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# **RISK TAKING**

When making a big life change, you are often taking a risk. The exercise below is designed to help you explore whether a particular risk is reasonable for you. Use it to help weigh the risk involved with the important choices you are facing.

1. What change are you thinking about making? Be as specific as possible.

2. What results are you are hoping to achieve?

3. Do you have other options? What are they?

4. What concerns do you have about taking this risk?

5. Evaluate your strengths and weaknesses. How would they help you or hinder you? Strengths: \_\_\_\_\_

Weaknesses: \_\_\_\_\_

6. What will you gain from taking the risk?



7. What could you lose?

8. How could you minimize the loss?

9. What is the worst thing that can happen? Can you live with it?

10. What happens if you do not take the risk?

11. Are you taking the risk for only yourself? If not, for whom and why?

12. Who is in your support system to help you if you take this risk?

13. How do you feel about the decision? Does it feel "right?"

14. Is this a good time to act? If not now, when?



Change is never easy, and it is important to know how much risk you are willing to take and how you feel about it.

#### Potential Positive Impacts of Making a Change

- \_\_\_ I/my family will feel better mentally.
- \_\_\_ I will feel happier.
- \_\_\_\_I will feel better physically.
- \_\_\_\_I will be more financially stable.
- \_\_\_\_ I will have more time to spend with family and friends.
- \_\_\_\_ I will have more stability in my schedule.

# QUESTIONS TO ASK YOURSELF

#### Family

#### 1. Have I included my family in the decision-making?

Major life decisions affect all family members, so it is important to include your family in planning offfarm employment. The family needs to outline its goals, and each member needs to voice their individual concerns and goals. Children may wonder: if a parent works off the farm, will it mean more on-farm work for the child? How would extra work on the farm impact school or time with friends? If parents are considering leaving farming entirely, a reasonable question might be, "where will we live?"

2. Is everyone on the same page?

Not everyone will agree on every decision. However, when you collectively reach a final decision, it is important that everyone supports it and works toward a common goal. Communication is a big part of making change work. Problems do not go away just because we don't talk about them or pretend that they do not exist. Hearing everyone's opinion without becoming angry or defensive is important in making a big decision.

#### Financial

#### 1. Have I checked in with my lender(s) and other creditors?

Creditors do not like surprises. As you develop your plans for major business and life changes, do not forget to include your lenders and creditors in your plans. Communication is the key here. In this situation, you may also need to explain your circumstances in detail to your lenders or creditors.

#### 2. Have I reviewed how my proposal will affect me from a tax standpoint?

Changes in a farming operation offer the opportunity for deferral of taxes. Scaling back or transferring capital assets triggers the potential for capital gains taxes. It's important not to make changes in the farming operation before considering what the income tax implications will be.

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3. Are there other resources that could help in this process?

If a second opinion is helpful prior to reaching out to your creditors, lenders, or tax professionals feel free to contact the Wisconsin Farm Center at (800) 942-2474. Consultants are available at no charge to help Wisconsin farmers review existing or future plans as well as brainstorm next steps and potential business impacts.

#### Personal

1. Have I prepared a set of long-term and short-term goals?

A major life change, such as working off the farm or leaving farming altogether, will have both shortterm and long-term implications. Have you thought them through? Have you made plans for what you would like to have happen in both the long-term and short-term? It is important that your short-term and long-term goals fit one another.

2. Have I made plans for life after farming?

Whether a farmer is retiring or making a career change, a major life decision is involved. Careful planning for life after farming can help you adjust to a very different lifestyle and income stream.

Change can be stressful, and stress is a barrier to clear thinking. As you plan for your employment change, it is important that you recognize the signs of stress and depression. Read the following pages to become aware of the signs and develop a plan of action should you recognize any of these signs within yourself, your family or your friends.

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# SIGNS OF FARM FAMILY STRESS

Due to weather, market fluctuations, long hours and other circumstances, farming is a stressful occupation. Farmers are resilient, but stress can take a toll if it is unmanaged. There are several signs or symptoms that appear when a farm family may be stressed and in need of help. These may include:

#### \_\_\_\_ 1. Changes in Routine and Social Isolation

You and/or family member(s) stop attending church, 4-H meetings, and other events or groups that you used to. You no longer stop in at the local coffee shop or feed mill to chat, and feel distant.

#### \_\_\_\_ 2. Increases in Illnesses

You and/or family member(s) may experience more upper respiratory illness (colds and flu) or other chronic conditions (aches, pains, persistent coughs).

#### \_\_\_\_ 3. Farm Appearance Declines

Your family no longer takes pride in the way that farm buildings and grounds appear, or no longer has time to do maintenance work.

#### \_\_\_\_\_ 4. Livestock Care and Crop Care Declines

Cattle may not be cared for in the usual way. They may lose condition, appear frail, or show signs of neglect. Crops may not be cared for in the usual way. You may experience difficulties getting crops planted within the desired time, limited control of weeds and pests, and overall decline in the condition of their crops, unrelated to weather or other natural circumstances.

#### \_\_\_\_ 5. Increase in Farm Accidents

The risk of farm accidents can increase due to fatigue or limited ability to concentrate. Without adequate childcare, children may also be at higher risk.

#### \_\_\_\_ 6. Children Show Signs of Stress

Farm children may act out, show a decline in academic performance, or be increasingly absent from school.

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## SIGNS OF BURNOUT

Job burnout is a form of physical and mental fatigue that can result from highly involved and demanding work. With the long hours and unpredictability that comes with farming, job burnout is something that farmers may experience. Burnout, when left unmanaged, can lead to more serious physical and mental health concerns like heart disease and high blood pressure.

#### Symptoms of Job Burnout:

- Headaches
- Stomach and bowel problems
- Low energy
- Sleep changes
- Lack of concentration

- Pessimistic attitude toward job
- Lack of motivation at work
- Irritability/impatience
- Unsatisfied with successes
- Alcohol and substance use

## SIGNS OF CHRONIC, PROLONGED STRESS

Chronic, prolonged stress occurs when a person is under stress for long periods of times. You may show signs or symptoms including: (Check all that apply)

Ph	ysical	En	notional	Be	havioral	Me	ental	Se	lf-Esteem
	Headaches		Sadness		Irritability		Memory loss		"I'm a failure"
	Sleep disturbances		Depression		Backbiting/ Gossip		Lack of concentration		"I blew it"
	Eating irregularities		Bitterness		Passive- aggressive		Inability to make decisions		"Why can't I?"
	Backaches		Anger		Withdrawal				
	Ulcers		Anxiety		Acting out				
	Frequent illness		Loss of spirit		Alcoholism				
	Exhaustion		Loss of humor		Violence				

How many of these have you checked? \_\_\_\_\_

How many of these could also apply to a family member? \_\_\_\_\_

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These symptoms are beyond what family and friends are qualified to deal with. For help coping with stress, contact your doctor, clergy, or the Farm Center's toll-free number **1-800-942-2474**, or email farmcenter@wisconsin.gov.

# SIGNS OF DEPRESSION AND SUICIDAL INTENT

The greater the number of signs or symptoms a farm family member is experiencing, the greater your concern should be. In addition, if farm family members are exhibiting the following signs of depression or suicidal intent, it is important that they are linked with help as soon as possible.

#### All cries for help should be taken seriously. Please call **9-8-8** if you are feeling suicidal. Call the 24/7 Farmer Wellness Helpline if you need to talk to a stress counselor: **1-888-901-2558**

#### Signs of Depression:

- Appearance: Sad face, slow movements, unkempt look
- Unhappy feelings: Feeling sad, hopeless, discouraged, listless
- Negative thoughts: "I'm a failure," "I'm no good," "No one cares"
- Reduced activity: Doing anything takes too much effort
- People problems: "I don't want anyone to see me," "I'm so lonely"
- Physical problems: Sleep problems, decreased sexual interest, headaches
- Guilt and low self-esteem: "It's all my fault," "I should be punished"

#### Signs of Suicidal Intent:

- Severe, intense feelings of anxiety or depression
- Withdrawal, isolation, lack of a support network
- Powerlessness, feelings of helplessness and hopelessness
- Alcohol abuse
- Previous suicide attempts
- Frequent or constant thoughts with a specific plan to commit suicide
- Cries for help, making a will, giving possessions away, making statements like, "my family would be better off without me"

#### Family Members:

If someone is showing signs of suicidal intent, it is crucial to talk to them about it. This can be a difficult conversation to have, but it is an essential first step in getting the person the care that they need. By asking about suicide, you are NOT increasing the person's risk of suicide and are instead taking important steps to reduce and prevent it. Ask if they are considering suicide, if they have a plan, or have started taking actions that set the plan in motion. Be a nonjudgmental listener and support the person in their journey to receiving care. This support could include helping them find a



counselor or trusted person, going with them to a counselor or trusted person, or making sure that they do not have the means (ex: weapons, ropes, medications, etc.) to complete suicide. If you have any questions or need help, call the National Suicide Prevention Lifeline at **9-8-8** or Farmer Wellness Helpline at **1-888-901-2558**.

Farming is closely tied to a personal identity. Without the farm, a person may lose a sense of who they are. It is important to realize that this fear of loss may be just as serious as the actual loss itself.

It is important to make sure that you know where help is available. Asking for the help and support that you need shows strength and courage. Offer your support to loved ones as they reach out to make the necessary contacts and ask for their support when you ask for help.

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