

Extreme financial pressures on farmers bring fears of losing legacy, identity, purpose

Mary Hightower, University of Arkansas System Division of Agriculture
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Farmers “are not just worried about losing the farm; they are afraid of losing an identity, a legacy, and a sense of purpose,” said Erica Fields, associate director of the Southern Risk Management Education Center.

As a licensed social worker, Fields has a unique skill set for an unprecedented time in the agriculture industry. With rising input costs, low commodity prices, tariffs, shrinking margins complicated by limited access to loans and severe weather “across the South, producers are under tremendous financial pressure.”

In her work with the Southern Risk Management Education Center, she sees the crisis firsthand.



“Many describe feeling overwhelmed, exhausted, out of control, or guilty for not being able to ‘push through’ like they used to,” she said.

“The red flags often appear quietly in unreturned calls, skipped meetings, or delayed harvesting,” she said. “These small details tell a deeper story of fatigue and discouragement that often goes unnoticed until it becomes a crisis.

"In the field, I hear stories of families under intense pressure, with relationship strain, exhaustion, and signs of depression that all trace back to financial stress," Fields said.

When financial stress runs this deep, it shows up in words, actions, and farm operations, she said.

"Farmers rarely say, 'I'm depressed.' Instead, they ask questions that reveal the emotional weight behind financial stress:

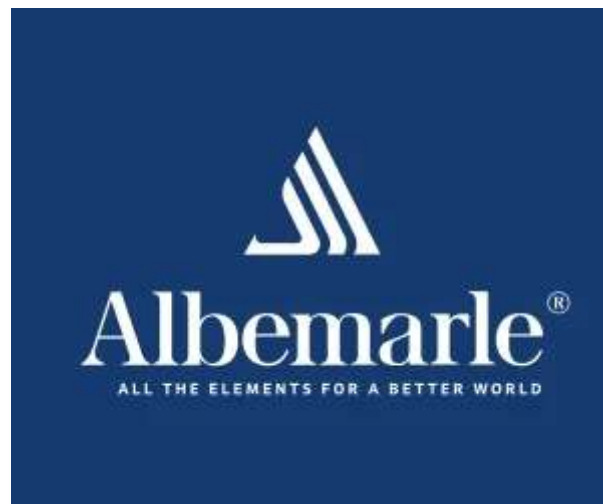
-- "How do I hold onto the land my grandparents built their lives on?"

-- "Should I sell part of the farm or the cows?"

-- "How do I tell my family we can't afford another year like this?"

-- "Should I refinance again?"

-- "What happens to my credit if I walk away?"



-- "What happens to our family name if I can't keep it going?"

-- "Is it selfish to want to stop?"

"For me, this work is a demanding calling that bridges the head and the heart," Fields said. "It requires honoring the data while never losing sight of the people behind it. As a licensed financial social worker, I live where finance and emotion meet, helping farmers connect to resources that support both their books and their burdens.

“Every fact sheet, podcast, and conversation can plant a seed of hope,” she said. “When someone says, ‘I didn’t realize those were warning signs,’ or when a family finds support before it is too late, I am reminded that this work is more than a job; it is a calling to serve.”

LOSING LESS

Grant Beckwith, Arkansas County extension staff chair for the University of Arkansas System Division of Agriculture, said he’s heard of farmers whose goal is just to lose less money and try to repay loans.

“I was told of one guy last year that stepped into his retirement to pay out. He’s got to pay out of his retirement again this year,” Beckwith said. “For two years you dip into your life savings just to get back to zero. He said, ‘I don’t have enough time to come back from this,’ so he’s done.”

HOW CAN SRMEC HELP?

The Southern Risk Management Education Center can connect farmers and farm families with tools to better understand and manage risk.

-- AgFTAP.org, supported by the USDA Farm Service Agency, offers free educational courses on recordkeeping, farm finance, tax management, and asset protection, along with access to a national network of technical assistance service providers.

-- FSA96, a recent University of Arkansas System Division of Agriculture publication, Identifying Financial Stress in Farmers and Ranchers: A Guide for Families, Friends, and Agricultural Community Stakeholders, highlights practical ways communities can recognize red flags of distress before a crisis unfolds.

-- Helplines such as the National AgriStress Helpline (1-833-897-AGRI) and AR ConnectNow (501-526-3563) offer 24-hour crisis and mental health support tailored for farm families.

“Every farmer faces difficult choices, but nobody should shoulder these burdens alone,” Fields said. Support can start close to home with a trusted pastor, church member, Extension agent, or counselor/therapist. Peer support, connection, and resources can save lives.”

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