Rural Resilience Scenarios
Scenario 1

You’ve lived in a small, rural community for the last 18 years. The McDougal family, who you have known ever since you moved there, has fallen on hard times. They have not been able to keep up with day-to-day work since Mr. McDougal (age 46) lost his arm as a result of a machinery injury about two years ago. Unfortunately, Mr. McDougal did not have an accidental death and dismemberment insurance policy. The McDougal’s are struggling to pay their debts, so Mrs. McDougal (age 44) has started working at the grain elevator to supplement their family’s income. Because you also have kids in the same school, you note that the McDougal children (ages 9, 13, and 16) have dropped out of extracurricular activities at school to spend more time helping on the farm. In the past, you also would see the entire McDougal family in church almost every Sunday, but they have been absent from services for several months. In church last Sunday, one of your friends tells you that he heard that Mr. McDougal has been frequenting the town bar during the day while the children are in school and Mrs. McDougal is working at the elevator.

When you stop by Mr. McDougal’s farm for a visit, he asks about what kinds of resources might be available to prevent their farm from going into foreclosure. As you talk about where his farm and family are at financially, he says that, “I totally feel like all of this is my fault. The accident just messed everything up! I feel like I’m just a parasite living off all the work of my wife and now my kids. Sometimes I think my children would be better off without me…”
Scenario 2

Jason and his family are farmers that you have worked with for years. After an unusually wet spring, flooded fields made planting 25% of Jason’s crops impossible. Making matters worse, anticipating a good growing season, Jason purchased and a like-new tractor. Jason is carrying heavy financial burden associated with the coming loss in revenues associated with being unable to plant crops and large loan payments.

During a routine phone call, Jason tells you, “I’m done with this! All I do is work to put food on the table and keep a roof over my family’s head. Right now, I can’t do either. I work 80 hours a week and have nothing to show for it.” Jason went on to say that his wife (Becky) of 10 years said that “he isn’t the same person she married.” After the brief discussion, you schedule a visit to the farm.