

# Plan ahead to reduce succession stress

By Tabitha Kuehn, Iowa's Center for Agricultural Safety and Health February 9, 2025



Planning ahead and having a clear farm succession plan can help protect the future of your farm legacy and reduce emotional stressors that may arise in the process.

Photo courtesy of CS-CASH

**T**he older I get, the more often I hear about family relationships being strained by farmland transfer.

I have seen this play out within my own relatives, and I have had multiple friends share their stories and struggles, like uncles and cousins becoming estranged after disagreements on who gets the farm and what they get to do to it.

It is not surprising that farm succession can be a tense topic. Financial strain and relationship issues can be enormous stressors, and the transition of a family farm to the next generation involves both.

These stressors ripple throughout the family, so it is important to think about a farm succession plan well in advance in order to protect the mental health of all loved ones.

Knowing how farm succession can cause emotional distress can help farmers prepare and mitigate these issues as they create their succession plans.

At the root of many farm succession issues is the lack of a family member willing to take over the farming operation. This can upset the parties on all sides — the retiring generation wants the farm to remain in the family and feels an obligation to keep it together, and the younger generation wants to sell it or rent it for profit.

These different visions bring in all sorts of emotional and financial disagreements, which can take a toll.

There can also be problems when someone is willing to take over the farm. For example, I know a man who was ready to retire from farming and hand the farm over to a new generation. It was important

for the farmer to keep the farm in his family, and his nephew was a young farmer looking to grow his operation.

The retiring farmer sold his land and equipment to his nephew at a “family price,” and they were both happy to continue the legacy of the farm in this way. However, when the other nieces and nephews learned of this sale and transition, they felt they had been wronged and missed out on the money they would have gotten had they been able to sell the farm to a non-family member at a higher price.

This caused lots of family arguments, stress and resentment. While there still likely would have been some unhappiness, some of this strife could have been avoided by clearly sharing the goals of the farm earlier and not surprising anyone with the sale.

Stress can also happen when one generation is ready to transition and the other is not.

Aging farmers may keep running the farm, which can cause stress as the younger generation waits for their turn. Shifting responsibilities and decision-making power can be a difficult discussion, but it should not be put off.

Successful farm succession plans are developed as a team. Thinking well in advance and communicating potential scenarios can be extremely beneficial at reducing issues when the time comes to transition the farm.

Having clear priorities is also an important aspect of farm succession planning. Whether the main objective is selling land and equipment to fund retirement or keeping the farmland in the family name, these priorities should be communicated to all involved parties.

When looking at priorities, consider the priorities of all generations and aim to balance these objectives.

Having everyone on the same page can be key to keeping the legacy of the farm.

Farm succession is a complex task, and it may be beneficial to work with some experts. Accountants, attorneys and bankers can all be useful additions to a farm succession planning team. Using outside help from trusted advisors such as these can help farmers get the full picture of their decisions and provide unbiased advice.

Iowa State University Extension also offers multiple resources to help with farm succession planning and often hosts events and webinars taught by experts. ISU Ag Decision Maker transition and estate planning materials can be found at [tinyurl.com/3n5jr5](https://tinyurl.com/3n5jr5).

Even with early planning and communication, farm succession planning may still be stressful. Farmers and family members should seek help if they are feeling overwhelmed or depressed. Iowa Concern Line can provide support with legal matters, finances, stress and disasters. The 24/7 Iowa Concern hotline number is 1-800-447-1985.

Farmers experiencing stress due to farm succession planning should also consider seeking professional counseling services. Iowa's Center for Agricultural Safety and Health and ISU Extension and Outreach are collaborating on "Relationships Can Heal: Knowing the Farmer Client." This program educates mental health providers on the farm experience and unique challenges the farming community may face, such as farm succession planning, agricultural injuries and more.

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