



Farmer Financial Health and Wellbeing Assessment: A Tool for Fostering Supportive Financial Conversations

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Extension agents are closely involved in advising farmers and farm families on identification and mitigation of financial risks unique to the agricultural industry. Financial decisions are often time-sensitive and complicated, and the source of many sleepless nights to farmers and advisors alike. This tool is intended for use as a communication aid to foster safe, productive conversations between farmers and service providers. It is designed to complement related resources aimed at supporting the mental health of our farmers who make tough decisions under conditions of uncertainty on a daily basis.

Extension professionals who provide education and technical assistance to farmers are often taught that our ability to achieve measurable results is based wholly on our capacity to connect around the common goals of profitability and sustainability. In reality, our truest successes result from **humble and honest** conversations between humans, forged around the kitchen table and in the fields, surrounded by natural elements subject to an array of often uncontrollable conditions. In this resource, we provide an assessment for use by Extension professionals as a starting point for tough conversations about farm financial risks with owners and managers. We review the information available from current literature, and wisdom offered from Extension colleagues and agricultural lending practitioners who are well-versed in crafting support structures specific to the unique humans who invest their energy into a vocation that feeds the world. This shared investment in long-term connections builds upon commonalities present on both sides of the table. It is our intent to inform the mindful cultivation of a safe zone, where the joint financial planning process occurs with care and attention paid to sources of mental and physical stress.

How to Use This Assessment

This resource is intended to allow advisers to conduct a written assessment regarding the farmer's overall wellbeing, used to supplement the presence of verbal or nonverbal cues that may be identified at the beginning of a farm financial planning session. Upon completion of the assessment and observation, we provide recommended techniques to build rapport to support stressful, yet necessary, discussions about farm financial conditions. In addition, we strongly encourage advisors prepare and provide clientele with access to local resources available to support optimal mental and physical wellbeing that is required of farmers and their families. The assessment is located on pages 5-8 of this document. Before presenting the assessment, this resource presents key communication strategies and tactics to aid agents in developing relationships with farmers that allow them to talk about mental health concerns.

Practitioner Observations from the Field: Framing Productive Financial Conversations

The following observations were gathered from the authors' conversations with practitioners who have many combined decades of experience working directly with farmers and their families, across the generations, on the identification and management of financial risks unique to the agricultural industry:

- A relaxed and conversational approach helps break down social and professional barriers, allowing farmers to open up about struggles.
- Without boring them to tears, share your own background (agricultural roots, education, and work experience) to foster a common thread and lay the foundation to a long-term, productive, and meaningful relationship.
- Be open minded and non-judgmental. There are a lot of things out of anyone's control. Sometimes bad situations develop with good people.
- Make the farmer comfortable to speak candidly by practicing empathy.
- Avoid prejudgment of a situation, assume nothing prior to meeting and discussing specifics. Making assumptions results in numerous incorrect assessments.
- Engage in conversation that leads them to providing answers to questions you might have without having to ask directly. Sometimes this requires some clarification, but may feel less interrogative to the farmer.
- Take notes and try to be a sponge to all that they share.
- Ask if they have prepared any sort of financial documentation recently that would give a snapshot of their financial picture. If they haven't, recommend they work on that and be prepared to coach a little if needed.
- Identify "big picture" areas of the economy that are struggling which they may be involved in and address it directly. This may relieve the anxiety of them needing to bring it up and opens the door for them to explain their situation to someone who understands.
- Explain how we go about building financial records, and what we need to better understand about their situation so we can do a better job either to help them or to help them find the help they need.
- Educate folks on the specifics of the financial process and realize that it may be a foreign and intimidating language to some. Explain why certain things are needed to craft the full picture and provide a solution for their benefit.

In the Field: Fostering Supportive Financial Conversations

Assessing a farmer's physical, mental, and financial well-being cannot be fully accomplished in an extension office or bankers conference room. Financial advisors need to invest the extra effort and conduct consultations, at least once per year, on the farm. This practice accommodates farmer time constraints and provides a fuller understanding of the context of the stark reality behind what they are seeing in the farm financial statements.

Farmers are accustomed to looking inwards, to rely on their own strengths and resources, when faced with a difficult decision or series of disasters. Provide farmers with immediate access to accepted control mechanisms proven to facilitate personal mental health management; for example, techniques or approaches that a farmer may use to self-assess or self-treat. A farmer may elect self-care tools such as meditation, physical relaxation techniques, or other mental grounding practices prior to reaching out for professional help.

In summary, the key to successful connections between farmers and farm family members and financial advisors is built around shared investment in learning new ways to adapt to unexpected conditions beyond the numbers. A key part of this learning process is recognizing when stress overloads the mind's ability to make informed decisions. In these cases, all parties may recognize the need to take a step back and invest time and resources in necessary mental health support.

We suggest sharing the following supportive observations with your farmer clients to help frame farm and personal financial conversations:

- Your support team is ready, willing, and able to dig into your situation, lean on them, just as you do for production and marketing farm concerns.
- There are no "right" or "wrong" financial scenarios, instead, acknowledge and accept that financial decisions are linked to every other farm decision you make. Choosing to avoid making a decision is, in fact, making a decision.
- Start where you are at, there's no time like the present. Crank the numbers. Work the problem.
- What you do not know, is available somewhere, and can be adapted to your needs. Invest the time to find it.
- You already know math! You use it a hundred times a day in managing all other farm risk management decisions. Apply what you know about the numbers used to build your farm financial statements to make financial decisions with confidence.
- I hear you. I see you.

Holding Conversations: Cultural Competence and Communicating Across Difference

Broaching the intimate subjects of mental health and financial security can be challenging. It is important that service providers recognize how age gaps or differences in racial backgrounds or ability may inform these conversations in significant ways. In this way, learning how to communicate effectively with diverse audiences is essential. Cultural competence is an essential skill for cooperative extension agents to obtain as it allows them to communicate, work, and form relationships with farmers of diverse backgrounds. Some agents are much younger

than the farmers they work with. Others are a different race than some of their clientele. Agents may also be differently abled than those they serve. In this way, cultural competence is a key tenet of an agent's communication strategy to effectively serve everyone in their community. This becomes even more important when people are experiencing stress.

Cultural Competence is premised upon interpersonal understanding and the creation of deep connection between individuals of diverse backgrounds *in light* of their differences rather than in spite of them. It requires knowledge of another's personal or cultural history, traditions, language, religion, or values as well as insights into how people perceive and interpret the world around them (Guion & Brown, 2019). The principles of cultural competence include:

- Awareness of one's own assumptions, biases, and values
- Awareness of the assumptions, biases and values of others
- Awareness of one's own position and cultural identities (e.g. professional position, sex, gender, age, race, (dis)ability status, religion, etc.) and how they might influence a relationship with another (especially across difference)
- A nonjudgmental stance

The goal of cultural competence in this instance is to create better understanding across diverse experiences in such a way that enhances communication between agents and those they serve, especially when farmers may be experiencing higher levels of stress and anxiety. Cultural competence allows agents to practice sensitivity, form deeper relationships, and develop a fuller understanding of their clients' needs. As a result, agents are able to better serve the farmers they work with.

Recognizing that people of different ages, races and abilities have had different experiences and levels of access with institutions, such as with Cooperative Extension or USDA offices is also essential. For example, people of color may remember themselves or their grandparents being excluded from Cooperative Extension initiatives or USDA offices and programs. To better understand a client's background from this perspective it could be helpful to use the following prompt: "If you're willing to share, please tell me about your experience working with [organization]."

Using the principle of cultural competence, agents can use the strategies listed in this guide to build deeper relationships and learn more about farmers' experiences to better understand the way they operate and interact with institutions. This will ensure that agents are understanding and serving farmers in a way that makes sense for each individual. This guide and assessment tool can be used alongside principles of cultural competence to allow agents to learn about and connect deeply with the people they serve across differences in age, race, and (dis)ability.

Farmer Financial Health and Wellbeing Assessment*

Use this tool as a communication aid to help farmers reflect on and assess the condition of their own mental health. Familiarize yourself with the tool and be prepared to allow your client 5-10 minutes to circle their responses under their own direction. Upon completion, review the assessment with your client, identifying any strengths and challenges, and frame these in the context of the farm financial concerns brought to you by your client. Refer your client to the resources included in the documents referenced at the end of this worksheet as needed (i.e. if the farmer indicates his/her willingness to learn more about caring for their mental health and/or physical wellbeing). This tool is not a formal mental health assessment, rather, view it as a communication aid to help open conversations between farmers and farm service providers concerning mental health and wellbeing. *Notes of caution to the Extension professional and farmer client: this tool is not intended to diagnose or treat any mental illness, nor is meant for use in lieu of licensed mental health care and/or counseling services; use discretion when deciding to offer this assessment in the course of a client meeting; refer the farmer to outside resources if there is any concern about their mental health or safety; and lastly, remove any identifiers and destroy any copies of completed assessments immediately to ensure and protect client confidentiality.*

Circle your response to each of the following prompts:

Thinking about the last year:

I am satisfied with my working day

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have an income I can live well with

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have an optimistic view about the future

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I feel appreciated as a farmer

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

Over the last six months:

I have often been stressed due to farm work.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have often felt lonely.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have often felt weary.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

Thinking about my time as a farmer:

I am concerned with market price trends.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have the assets I need to farm.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I have access to financial advisors.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

Over the last year:

I have met my farm financial goals.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I often check my bank balances.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

I talk to people I trust about money-related decisions.

Strongly disagree Disagree Neither agree nor disagree Agree Strongly agree

Over the last month, how often have you felt bothered by the following (Circle your response)?

Feeling nervous, anxious, or on edge

Not at all Several days Over half the days Nearly every day

Not being able to stop or control worrying

Not at all Several days Over half the days Nearly every day

Worrying too much about different things

Not at all Several days Over half the days Nearly every day

Trouble relaxing

Not at all Several days Over half the days Nearly every day

Being so restless that it's hard to sit still

Not at all Several days Over half the days Nearly every day

Becoming easily annoyed or irritable

Not at all Several days Over half the days Nearly every day

Feeling afraid as if something awful might happen

Not at all Several days Over half the days Nearly every day

If you indicated you are bothered by any of the above problems, please indicate how difficult, if at all, it made the following activities (Please circle your response):

How difficult have these made it for you to do your work?

Not difficult at all Somewhat difficult Very difficult Extremely difficult

Take care of things at home?

Not difficult at all Somewhat difficult Very difficult Extremely difficult

Get along with other people?

Not difficult at all Somewhat difficult Very difficult Extremely difficult

These next questions are focused on your recent physical wellbeing (Please circle your response).

Overall, how would you rate your health during the past 4 weeks?

Excellent Very Good Good Fair Poor Very Poor

During the past 4 weeks, how much did physical health problems limit your usual physical activities (such as walking or climbing stairs)?

Not at all Very little Somewhat Quite a lot Could not do physical activities

During the past 4 weeks, how much difficulty did you have doing your daily work, both at home and away from home, because of your physical health?

None at all A little bit Some Quite a lot Could not do daily work

How much bodily pain have you had during the past 4 weeks?

None Very mild Mild Moderate Severe Very Severe

During the past 4 weeks, how much energy did you have?

Very much Quite a lot Some A little None

During the past 4 weeks, how often did you take all of your medications as prescribed?

Not at all Very little Sometimes Quite a lot All the time

During the past 4 weeks, how often did you brush your teeth twice a day?

Not at all Rarely Usually All the time Not applicable

During the past 4 weeks, how often did you smoke?

Not at all Very little Sometimes Quite a lot Very frequently

Just two more questions (Please circle your response)!

I believe that I can make changes that will improve my physical health.

Totally agree Agree a little Disagree

I believe that I can make changes that will improve my mental health.

Totally agree Agree a little Disagree

*Please note, the authors are not claiming in any way to be qualified mental health practitioners and/or experts in the field of mental health. Instead, this self-administered assessment was based on our modifications of the following sources, which were selected from the available literature, based solely on their relevance to our goal of assisting Extension professionals to further their understanding of the overall health and wellbeing of their farmer client during a financial consultation. [Hansen and Osteras 2019; Spitzer et al., 2006, Mental health Generalized Anxiety Disorder (GAD 7-item scale (modified by authors); Healthy Living Questionnaire 2011 (modified by authors) Copyright: The Medical Outcomes Trust (MOT), Health Assessment Lab (HAL) and QualityMetric Incorporated, www.qualitymetric.com.].

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Funding provided by the "Reducing Human & Financial Risk for Beginning, Military Veteran, & Historically Underserved Farmers through Farm Stress, Wellness, & Safety Education" project of the Southern Extension Risk Management Education Center in partnership with the Virginia Beginning Farmer and Rancher Coalition and AgrAbility Virginia Program.



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2020

ALCE-226NP