



Using the Farm Financial Stress Assessment Tool: A Webinar for Extension Agents

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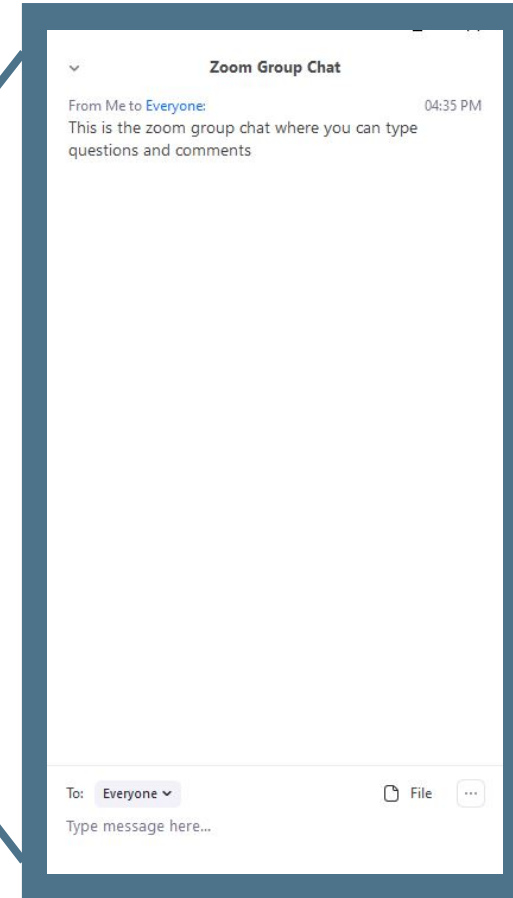
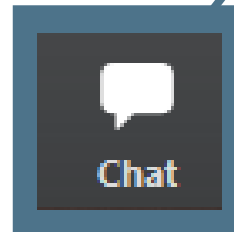
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ZOOM Webinar

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<https://www.vabeginningfarmer.alce.vt.edu/>

<http://agrability.alce.vt.edu/>



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audio

Farm Safety, Health, & Wellness Initiative

- Partnership between:
 - VA Beginning Farmer & Rancher Coalition Program
 - AgrAbility Virginia
 - VSU Small Farm Outreach Program
 - VCE Human Development Program Team
 - VCE Dairy Agent Expertise
 - With partners (Farm Bureau, Farmer Veteran Coalition, Mary Baldwin University, & University of Kentucky)
- Funding provided by:
 - “Reducing Human & Financial Risk for Beginning, Military Veteran, & Historically Underserved Farmers through Farm Stress, Wellness, & Safety Education,” Southern Extension Risk Management Education
- Focus on Farm Stress and Mental Health

“This is important because there are a lot of farmers and people who interact with them, and this is a challenging subject—it’s not one people want to talk about” -Jeremy Daubert, VCE agent in Rockingham County and AgrAbility Virginia



Farm Safety, Health, and Wellness Initiative

Aims & Activities:

1. Develop educational resources (as toolkit) on the related topics of farm-life stress, managing farm financials, and on-farm safety.
2. Develop culturally appropriate and site-specific case studies and decision-making tools of farmers and farmer educators experiencing and addressing farm-related stress
3. Design and deliver Farm Dinner Theaters in two communities.
4. Implement webinar series on farm stress and on-farm safety issues for farmers and educators.
5. Offer in-services for educators on the issues and use of toolkit.



Farm Safety, Health, and Wellness Resources

- Best Practices to Managing Farm Financial Health and Wellbeing
 - https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/ALCE/alce-222/ALCE-222.pdf
- Managing Farm Financial Stress for a Healthy Farm and a Healthy Farm Family
 - <https://www.pubs.ext.vt.edu/ALCE/ALCE-220/ALCE-220.html>
- Farm Financial Stress Assessment Tool for Farmer Advisors and Practitioners
 - Link TBA
- Farm Stress and Grief in the Time of COVID-19: Strategies and Resources
 - https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/ALCE/alce-202/ALCE-202.pdf
- Virginia Farm Emergency Plan
 - <https://www.pubs.ext.vt.edu/ALCE/ALCE-219/ALCE-219.html>



Farm Safety, Health, and Wellness Resources

- Five Mental Health Farmer Case Studies
 - <https://agrability.alce.vt.edu/publications/farm-safety-health-wellness.html>
- Decision-Making Guide for Farm Service Providers and Educators
 - https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/ALCE/alce-187/ALCE-187.pdf
- Communicating with Farmers under Stress & Weathering the Storm Trainings
 - Communicating with Farmers: <https://www.youtube.com/watch?v=w1cp-ZD2B3s&t=219s>
 - Weathering the Storm: <https://www.youtube.com/watch?v=NuxbpZKWGSU>
- Farm Safety Dinner Theatres (Madison and Russell County)
- VA Farm Stress Taskforce Coping with Stress in the Ag. Community Brochure
 - <https://www.vdacs.virginia.gov/pdf/farmer-stress-brochure.pdf>



Using the Farm Financial Stress Assessment Tool: A Webinar for Extension Professionals

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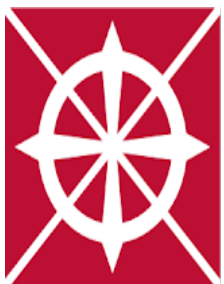
Moderated by: Dr. Kim Niewolny, Associate Professor, Dept. of Agricultural, Leadership, & Community
Education, Virginia Tech

VCE Farm Safety, Health, & Wellness Initiative Webinar Series

9 September 2020

Acknowledgements

- 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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A recording of this webinar will be available on the Virginia Beginning Farmer Program website within one week of the webinar date.

For program questions, contact the program director, Kim Niewolny at niewolny@vt.edu.

For more information about the webinar, contact Katie Trozzo at ketrozzo@vt.edu.



Virginia Cooperative Extension

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

Authored by Kimberly L. Morgan, Associate Professor, SW Florida Research and Extension Center, University of Florida, Adjunct Faculty, Department of Agricultural and Applied Economics, Virginia Tech; Nicole Nunoo, Graduate Research Assistant, Department of Agricultural Leadership and Community Education, Virginia Tech; Garland Mason, AgrAbility Program Coordinator, Department of Agricultural, Leadership, and Community Education, Virginia Tech; and Kim Niewolny, Associate Professor and AgrAbility Program Director, Agricultural, Leadership, and Community Education, Virginia Tech.

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.

Motivation

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.

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.

Farm Financial Stress Assessment Tool

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.*

* 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.].

Farmer Nicole & Agent Kim: A Conversation

Role play – farmer client and extension professional application of the farm financial assessment tool

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



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.

FEEDBACK? QUESTIONS, AND, MORE ANSWERS??

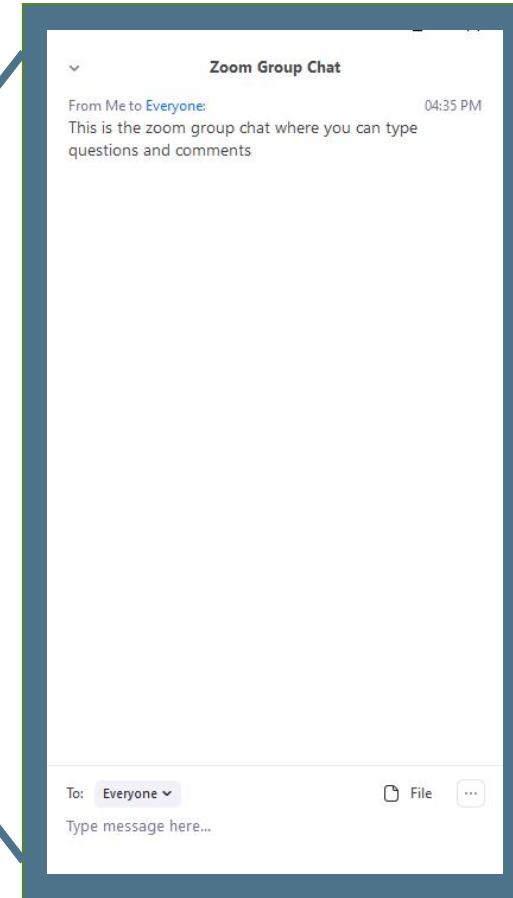
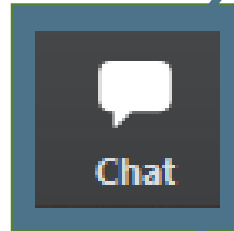
Dr. Kimberly L. Morgan
kimorgan@ufl.edu

Q & A Session

Directions

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Upcoming webinar:

Spotlight on Farm Safety, Health, & Wellness Toolkit for Managing Farm Stress and Mental Health

Wednesday, September 16, 2020 12:00-1:00 PM



WEBINAR

No registration required

Spotlight on Farm Safety, Health, & Wellness Toolkit for Managing Farm Stress and Mental Health

Wednesday, September 16, 2020 12:00-1:00 PM (Eastern)

Garland Mason, Program Coordinator AgrAbility Virginia*
Nicole Nunoo, Graduate Research Assistant*
Kim Niewolny, Director AgrAbility Virginia & Virginia Beginning Farmer and Rancher Coalition*
*Department of Agricultural, Leadership, and Community Education, Virginia Tech

This webinar covers the most recent resources developed for farmers and service providers by Virginia Cooperative Extension's Farm Safety, Health, and Wellness Initiative. Here, we'll share our toolkit that includes discussion-based, decision-making, and "best practice" resources for addressing the growing concerns about farm stress and wellbeing, specifically as they pertain to the current coronavirus crisis. These resources address several issues and themes that build upon each other, including: how to identify and manage farm financial stress, understanding stress and grief in farm families, and ways to improve mental health communication and referral strategies with farmers and farm organizations. We will also raise awareness about our current programs led by VCE agents and AgrAbility Virginia field staff for continued education and community outreach.

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<https://virginiotech.zoom.us/j/94600742764>

Dial In via Phone

Not recommended, audio only experience
+1 929 436 2866 (US) Webinar ID: 946 0074 2764

Program Sponsors

The Virginia Beginning Farmer and Rancher Coalition Program is a state-wide and coalition-based program. Virginia Tech/Virginia Cooperative Extension serves as the backbone organization for the Coalition. In partnership with VSU Small Farm Outreach Program, funded through the Beginning Farmer and Rancher Development Program (BFRDP) of the USDA-National Institute of Food and Agriculture (NIFA) and the Southern Extension Risk Management Education Center. For program questions, contact the program director, Kim Niewolny at niewolny@vt.edu. For more information about the webinar, contact Katie Trozzo at ketrozzo@vt.edu.



Zoom Directions

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If you are a person with a disability and desire any assistive services or other accommodations to participate in this activity, please contact Kim Niewolny at 540-231-5784 between business hours (9 a.m.-5 p.m.) to discuss accommodations five days prior to the events.

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