



Helping Farmers in Financial Crisis

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Agriculture is an economic and social bedrock of the United States, yet for decades, farmers, ranchers, and farmworkers have endured growing challenges that increase their levels of stress. The Farm and Ranch Stress Assistance Network Northeast (FRSAN-NE) aims to improve behavioral health awareness, literacy, access, and outcomes for farmers, ranchers, and farmworkers in the Northeast by developing a service provider network that can assist and meet the unique needs of agricultural workers. FRSAN-NE Network members developed a Resource Working Group to focus specifically on providing information and materials designed to inform those who interact with this population. The resources provided here were created to provide information needed by those who want to offer support but don't have expertise in the mental health profession.

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Introduction

This publication is intended for farm advisors who find themselves serving farmers in financial crisis. As a respected advisor, your role is an extremely critical one, reassuring the farmers and connecting them to the resources that they need to come through the crisis with the best possible outcomes. This publication focuses on the first conversation and how to quickly and effectively address the situation you have been presented and help the family access more in-depth services from an attorney or other professional.

Farm financial crisis is closely intertwined with mental and behavioral health issues. **If you are working with farmers or farm families and are likely to run into farmers in financial crisis at some point, we strongly suggest that you obtain training in suicide prevention, recognition, and referral.** There are links to programs at the end of this publication. If, at any time in a conversation, you hear any indication of the possibility of that person hurting themselves or others, **take action immediately and contact the appropriate services.**

The conversation can start in a number of ways. Maybe it is an offhand comment from a farmer you have worked with over the years, at a workshop or a field tour, when a farmer asks if they can talk to you off to the side. The fact that

they are asking usually means that the choices they face are difficult, and that they are turning to you for support.

A farmer asking for specific assistance with understanding and navigating their financial situation is taking a significant step and making a jump from a professional relationship to a much more personal one. It is important to know how to respond, set boundaries on what you can offer, and know what to do when you hit those boundaries. With a little training and thought and a caring, listening ear, you can make the difference between that farm family staying on the land and in their home, and them losing everything.

This publication is an introduction to the specifics of financial counseling for those who may be knowledgeable about farm issues in general, but not necessarily about how to assist an individual farm family in difficult financial times. Although it covers some of the financial specifics and points you to a wide range of other resources, this publication focuses on working with the people involved and being the advisor that they trust you to be.

Overall, the goals of this process are to establish a clear, trusting relationship that will allow you to assess the immediate situation, put together a plan for what needs to happen in the immediate future,

and connect the farmer to effective assistance. We can break down the process into three steps: the catch, the assessment, and the plan. These steps will repeat as situations and people change.

Step 1. The Catch

The catch is the first part of the process, when we identify that there is a situation that needs attention and establish the relationship needed to do a deeper assessment and take the steps needed to provide assistance. The catch is about recognition, engagement, and the establishment of trust and safety. It is also when we establish the limits and expectations of the engagement.

The first step of the catch is recognizing the importance of the situation, determining whether the request is casual or not, and choosing to engage with it. A farmer or a farm family member who is nervous or ashamed may “test the waters” by making offhand statements about financial issues or stress that appear far more casual than the situation behind them. Catching the importance of an offhand comment is the critical “Wait, what?” moment. This is an act of courage and empathy and should not be done lightly. You are establishing that this person can trust you with difficult conversations.

Starting here, but throughout the process, part of your role is to address issues that are usually spoken about indirectly in a clear, direct way. You can do that in several ways:

- Ask for more information: “What did you mean when you said that?”
- Express concern: “What you just said is concerning to me.”
- Recognize the difficulty of the situation: “It sounds like you are dealing with some really tough stuff.”
- Invite them to talk more: “What is going on? Do you want to talk about it?”
- Ask directly: “Are you really in trouble here?”

From your initial engagement, invite the person to tell their story. It may come out slowly, or in a rush of words. It may make little immediate sense, and parts of the story may be contradictory or confusing. This is normal for people under extreme stress. They may also need to tell you all the reasons why a situation is not their fault or is out of their control. Let them get out what they need to get out. You may want to ask some

clarifying questions at this point. If you can politely take some notes, then do, but it is more important that you are present and attentive as they say what they need to say, until they are finished. There will be time to get the facts straight when you get to the assessment.

It is critical that you respond calmly, without judgement or criticism, and with words of reassurance and support. You can express any of these sentiments:

Compassion: “I am so sorry to hear that. I am sure this has been very difficult.”

Support for their decision to reach out: “I am glad you told me. I’m sure that was not easy to do.”

That it is not just them: “As bad as prices are right now, I know you are not the only one dealing with this.”

Commitment to help: “Let’s sit down and get you some help in figuring this out.”

Hope: “I am sure we can find the best way through all of this.”

At this point, avoid the impulse to jump to solutions, or any statement that treats the situation as simple. These sentences often use the word “just,” as in “Well, you just need to grow hemp,” or “This is just a bad time right now. It will all work out.” Stay present in their telling of the story.

As you move into assessment, be clear both for yourself and for them about the level at which you are able to engage. Are you willing to deal with the weight of the situation even if it means talking about very difficult subjects? Are you willing to engage with that family over time, or for just a few moments? Can you give an hour, a day, or weeks? Are you willing to be privy to very personal information without sharing it with anyone else?

Once you have established your engagement and trust, it is time to get more specific about the situation.

Step 2: The Assessment

The goal of the assessment is to get everything out on the table and to create a list, in order of urgency, of the issues to be addressed immediately. If a farm family reaches out for help, there is always something driving that moment, and it may

Related FRSAN-NE Resources

I’m a Farmer. When Do I Need a Lawyer?

Farm Stress and Emotional Well-Being

Weathering the Storm: A Guide to Preparing for Disaster and Finding Disaster Assistance for Your Farm or Ranch

or may not be what they talk about first. Most materials on assessment of a farmer's situation focus on the foundational financial documents of the farm enterprise, such as a balance sheet or cash flow. Those documents are a critical part of a long-term plan, but the first assessment is of the immediate situation that must be addressed in order to create the space to deal with those documents and long-term issues.

You can start the assessment by going back through the person's story as they told it and help them put it into an order and structure that makes sense. This is a very important part of the process because they will need to tell their story over and over as they work with creditors or other advisors, and the better and more concise they are at telling the story, the more effective (and less expensive) the assistance will be. There may also be critical issues that they don't think to include that you can bring out.

This first assessment is about the severity and immediacy of the situation—how bad is it and how quickly is assistance needed? Your work is very different if the unpaid bill is months away than if the foreclosure hearing is Friday. It is also very different if they are feeling down than if they start talking about hopelessness and ending it all. In the previous step, you were just letting them talk, but now you need to take control of the conversation and cut through to the details, focusing on assessment of severity and timing.

Farm financial issues are interrelated with family financial issues. Issues in the household, such as medical bills, household bills, or other situations, may not come out in an initial conversation about the farm, but they may need to be addressed most immediately in order to allow the time and focus to address farm issues. For example, there may be a family member who has diabetes and is unable to afford their insulin. There may be issues with a spouse, child, or parent.

Below is a series of questions to help with the initial assessment:

1. "What is happening that made you call today? Is there something specific that made you call?" Usually there is a great deal of hesitancy to talk directly about the core of the issue, especially because it often comes with a great deal of shame

and a sense of failure. It will take some reassurance, but stick with getting to the core. "It is okay. I am hearing about difficulties from a lot of farmers. But what specifically made you call now?"

2. "How soon is something going to happen? Is there a bill due or a date that we need to address?" People often wait to ask for help until they have no choice, and far later in the process than would be ideal. Sometimes a farmer will answer this question by saying that they know they can't cover a bill coming in a couple of months, but more likely the answer will be a few weeks or days. Sometimes it is "tomorrow." If time is short, call in professionals like an attorney or accountant as quickly as possible.
3. "Is everyone in your family okay?" Farm crises are often tied up in medical and other family crises. While a farmer may want to talk about the farm issues, there may be significant issues in the family that are immediate and need attention.
4. "Are you okay?" The person doing the calling is often the person holding everything together. They will often be supporting everyone else and maintaining optimism like a house of cards. Stopping the conversation and asking "Are you okay?" provides them with the release they need, and this will give a much more complete picture of the level of crisis and, therefore, urgency that you need to bring to bear. Getting their worries and stress out on the table can help them think straighter and be more able to take action.
5. "Is there anything else that you haven't told me?" People often hold back what is most difficult. Just asking "What else?" encourages them to get everything out on the table and may reveal a part of the situation that requires immediate attention.

Once again, if there are ANY concerns about someone being a danger to themselves or others, it is critical to address this directly and immediately.

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Jumps to Warp Speed

There are several situations that require taking immediate, urgent steps to connect a person with the assistance that they need. These can be rare, but they are not uncommon, and it is better to be aware and to be prepared and not need the preparation than to need it and not have it. We hope you never have to deal with any of these situations, but our experience is that at some point you are likely to come across one or more of them.

Imminent legal action, like a court date, foreclosure hearing, or repossession. If any of these are indicated, immediate referral to an attorney is critical and can completely change the outcome of the situation. Sources of attorney referrals can be other farmers or advisors, local bar associations, or the American Agricultural Law Association. You can find more information in the FRISAN-NE publication *I'm a Farmer. When Do I Need a Lawyer?*, available at ATTRA.NCAT.ORG.

Personal issues. Decades of research on farm financial stress shows that it is accompanied by increased rates of depression, substance abuse, domestic violence, and suicide. There are various indicators of these issues, and if you are likely to work with farmers in financial stress (and if you are reading this, you likely are), we urge you to get training in recognition and referral of the range of these issues. Learn more in the publication *Farm Stress and Emotional Well-Being*, available at ATTRA.NCAT.ORG.

In these situations, you are especially looking for language of hopelessness or changes in behavior, like routines or hygiene. As a spoiler, one of the common points of these trainings is to not shy away from asking about what you see directly. If you see something, ask. "Are you thinking of doing harm to yourself or someone else?" "You seem like you have been drinking. What is going on?" "You are not yourself. Are you okay?" "Have you eaten and showered today?"

It is always good to prepare by spending some time going through the resources available in your area. These can include local or regional health centers, Sheriff's Departments, Veterans Affairs Centers, and other resources. One important resource in an immediate situation is the family's clergy member, who usually has a pre-existing trust relationship with the family and should have some level of training in pastoral counselling and working with families in crisis. Remember to emphasize confidentiality if you bring in anyone, including a member of the clergy, to assist in the case.

There are also national resources. The Farm Aid National Hotline (800-Farm Aid) maintains a list of referrals in every state for farmers in crisis. The phone number of the National Suicide Prevention Lifeline is 800-273-8255. Please take a moment and put these numbers into your phone.

In rare situations, there can also be indicators of more

extreme behavior. When a person goes through very difficult situations, especially situations that they feel are unjust or unfair, they often try to find meaning behind the experience. As a person gains their trust, farmers are more likely to share thoughts or ideas about what has caused their situation that they would otherwise keep hidden. This can come out as statements about individuals, like a neighbor or loan officer or other person who did them wrong; statements about agencies or institutions that they feel are responsible, like the U.S. Department of Agriculture (USDA) or a bank; or statements about broader social issues or groups. These negative thoughts, what 12-step programs call "stinking thinking," can consume a farmer who is under stress.

Unfortunately, if not met with care and connection, this search for meaning can take farmers going through financial stress down very dark paths. Research in both the United States and Europe indicates that more than education level, class, race, or other factors, the greatest common factor among people who have been radicalized is experience of financial insecurity. This is especially true in communities where the person may have been raised with expectations of privilege and assumed success.

If these issues rise in your conversations with a farmer, there are different ways to deal with the situation, depending on the severity. Remember, if there is any indication that the person could harm themselves or others, call the proper authorities immediately.

If appropriate, you can:

- Refocus them to the tasks at hand. "Spending time thinking about that isn't going to fix anything. Let's work on getting this plan together."
- Check what you heard. "Do you really think that?"
- Cut off extreme thoughts. "Come on. I know you are smarter than that."
- Encourage them to cut off the source of the ideas. "I want you to promise me that you will stop sitting up all night on those Internet sites."
- Bring them back to family and friends. "Maybe you should listen to the people who care about you the most. Let's bring your daughter and your pastor into this conversation."
- Create connection. "There are a couple of people I know who have been through similar situations. Let's talk with them about how they got through."
- Share your concerns with family members or close family advisors.

We hope that you never have to deal with any of these situations, and perhaps you won't, but it is good to be prepared, just in case.

Boundaries and Expectations

When a person reaches out to you, they are taking a huge risk and often fear rejection or being socially ostracized. The worst thing would be to promise help and then not follow through, or drop them in the middle. It is critical that you know your boundaries and abilities in advance, so that you can set expectations right from the start.

1. Maintain complete confidentiality. While you may want to enlist others to help or need to talk about it yourself, in rural communities, word getting around that a farmer is in financial difficulty can have disastrous consequences. Do not share information with anyone without the farmer's permission.
2. Do not advise outside your professional expertise. When someone turns to you for assistance, it can be tempting to provide advice. It is often clear to an outsider how best to proceed, even if the family does not see it. Unless the answer is within your realm of professional expertise and you have liability insurance, resist the temptation to advise. If you give advice, and for some reason it does not work out or is not what the family wants to hear, then you may have destroyed the relationship and the opportunity to assist. Instead, outline options for the family to choose and support them in whatever they choose, whether you agree or not.
3. Figure it out together. Even if you have no expertise in the issue the farmer is facing, one of the most helpful roles you can play is as a partner in learning. You can seek out information to evaluate together, help take notes in meetings with loan officers or USDA staff, practice active listening, and reflect back to them what you hear them saying. By partnering over time, you help them to get over their reluctance and nervousness dealing with what is in front of them and show that someone cares about them and what they are going through.
4. Know your personal limits and set expectations accordingly. Working with a farm family all the way through their case may take many hours over months or years. It is critical for you to be clear with the family what they can count on you for and what your limitations are.
5. Part of this is recognizing the limits of your own knowledge or skills. Don't say things you don't absolutely know for sure, even if you are pretty sure that they are true. It is much better to be a conduit to knowledge than a source of knowledge. If you are talking about USDA programs or possible loans, work from the official fact sheets or trusted sources of information. People under stress, including you, do not think and remember clearly. It is much better to work from the written documents.
6. Have backup. All of us have limitations to our knowledge and skills. If you are working with a farm family and something comes up that is outside your skill set, know where you can turn for that assistance.

This is especially true when dealing with mental health issues or possible suicide. Even a few minutes spent thinking through who to call or putting the number for the National Suicide Prevention Lifeline into your phone can be critical preparation. (Once again, the National Suicide Prevention Lifeline is 800-273-8255. Put it into your phone now. Seriously. Put it into your phone. We'll wait.)

In turning someone over to a professional like an attorney or accountant, it is important that you not just drop them. (Wait. Did you put the National Suicide Prevention Lifeline into your phone? Yes? Really? Okay, now we can go on.) As we were saying, in turning someone over to a professional, it is important that you not just drop them. It communicates that they are too much for you to handle, or that you are glad to have them off your plate, which can produce real shame. Even as you hand them off to a person with additional skills, you can remain a partner in learning and walk through the process with them.

Figure it out together. Even if you have no expertise in the issue they are facing, one of the most helpful roles you can play is as a partner in learning.

Step 3: The Plan

At this point in the process, we shift focus to what happens next. Your job here is not to address the whole of the situation, but to focus in on the most immediate steps and to provide hope that things will get better. People in difficult situations often struggle to identify and prioritize action steps. They may also be avoiding the most important steps they know they need to make.

From the assessment, mirror back what you heard from their story and which parts of the situation are the most urgent to address first. Help them to get clarity. By now, you should be thinking about steps they can take *in the next day or two*. The steps need to be simple, singular tasks, rather than requiring multiple actions, like downloading a bank statement rather than putting together a whole Profit and Loss statement.

These may include the following:

- A difficult conversation with a family member
- Calling an attorney or accountant to get a better handle on the situation
- Pulling together documents to take into the next steps, like a credit report or a bank statement, that are needed to develop a more complete financial picture
- Getting medical assistance for them or a family member
- Calling their clergy member and setting up a time to talk with the family

Again, this is a place to partner and not advise. You can suggest steps and get their feedback. “It sounds like the first thing is to call the accountant and get a better sense of what the situation is. Is that right?” “Is the situation with the feed bill the thing that is most weighing on your mind?” It is often helpful to go back to what is most pressing to them with questions like “Is this what is keeping you up at night? What would help you sleep better?”

It is also helpful for them to establish what they want to happen in the situation and what their goals are. Sometimes their goals are not obvious or financial, like “I just want to hold on until my daughter finishes high school” or “I can’t lose my parents’ house.” Discussing goals is also a way to help them envision a more hopeful future.

If there are steps that you are going to do as part of the plan, make sure you have checked them with the farmer. “Tomorrow I am going to call Frank about that guy he knows over in Salem who could buy your hay. What do you want me to say?”

Where the Assessment step was about the immediate situation, here you begin the process of getting together whatever is needed to get the whole picture. Gathering the documents that a professional will need to provide assistance can be overwhelming for someone in extreme stress, but asking the professional to do it can be costly in terms of both time and money. Helping the farmer pull together documents is a good way for you to provide assistance and support. These documents may include:

- A credit report
- Bank statements
- Yield or other production records
- Receipts for production expenses
- Current or back taxes
- Written or email communications with lenders or other creditors
- Loan or purchase agreements
- Production or marketing contracts
- A balance sheet of debts and assets

Timeline

Like any goals, the action plan should have concrete steps and a timeline. In this case, that timeline needs to be within the next 24 to 48 hours. “Tomorrow you are going to call the bank and set up an appointment, right?” The timeline needs to be short enough so that you can get immediate feedback on their ability to follow through on what they say they are going to do.

Follow Up

One of the most important parts of the plan is following up on the steps that you have laid out together. This follow-up should be specific (“I’ll call on Friday afternoon after you have called the bank.”) and timely. In each follow-up call, like in the first conversation, you are listening for additional issues to be caught, additional problems to assess, and new steps to take.

It is critical that you follow up quickly after the agreed-upon completion of a task because it:

- Lets you assess how able they are to complete tasks and evaluate if more immediate action is needed
- Lets them know that you are there over time and they are not alone
- Provides another opportunity for them to bring forward any issues that they were not able to discuss in the first conversation
- Builds trust and hope

As in the initial conversation, it is critical that you respond calmly to what they have or have not been able to do, without judgement or criticism, and with words of reassurance and support. People under extreme stress often have great difficulty doing what would normally be considered simple tasks. It may be a mystery to them why tasks that they think of as simple are so difficult for them to do. It is critical that you align the tasks in the plan with their current capacity, breaking down the tasks needed to a point where they are able to achieve them, even if that means walking through it step by step, sitting by their side.

Self-Care

Any resource about working with individuals in crisis would be incomplete without discussing the importance of self-care. The choice to engage with people in crisis can be extremely rewarding, but it also carries a heavy burden. Studies of mental health issues following high-stress natural disasters or terrorist attacks show equivalent rates of depression and other behavioral health issues in the individuals who went through the situation and those who came to help them.

There are many resources on self-care, including the publication *Farm Stress and Emotional Well-Being*, available at ATTRA.NCAT.ORG. Some examples of self-care include:

- Recognizing your own fatigue or burnout, and setting limits on engagement

- Having someone you can talk to about specific cases (within the boundaries of confidentiality)
- Taking time to process the weight of what you are experiencing after conversations, either alone or with a trusted friend or professional

Final Thoughts: Bringing Hope

The most critical factor in working with farmers in crisis is bringing hope: holding out the possibility of a brighter future when they may have lost sight of it. Bringing hope doesn't take extensive training or special skills. Bringing hope is showing the person that they matter; that they matter more than the farm; that they are not alone; and that no matter what the situation is, together you can find a path to a better day.

We show people they matter by being present, by listening, and by showing up over time. We show people they matter by caring.

The ways of finding hope are as varied as the people who find it. Once again, it is time to have the courage to ask, and speak up about things that we often hold private. But this time we speak up about issues of hope and a positive future. It can be talking about faith, the importance of them being there for their family's future, or what got you through a difficult time in your life. This is not the blind optimism that "things will work out," but the vision and faith to know that even though everything may seem bleak for a while, the dawn will come. Bringing that hope is bringing a word we have yet to use in this publication, yet it is core to its message: Love.

If you have read this far, we thank you. We thank you for your courage and care and the love that you bring to your work and to others in our shared community. This is often solitary work, and we say to you that we see you, you are not alone, and that you matter.

The most critical factor in working with farmers in crisis is bringing hope: holding out the possibility of a brighter future when they may have lost sight of it.

Further Resources

Suicide Prevention

QPR

<https://qprinstitute.com>

QPR stands for Question, Persuade, and Refer—the three simple steps anyone can learn to help save a life from suicide.

Just as people trained in CPR and the Heimlich Maneuver help save thousands of lives each year, people trained in QPR learn how to recognize the warning signs of a suicide crisis and how to question, persuade, and refer someone to help.

Each year thousands of Americans, like you, are saying “Yes” to saving the life of a friend, colleague, sibling, or neighbor.

Mental Health First Aid

www.mentalhealthfirstaid.org

Mental Health First Aid is a course that teaches you how to identify, understand, and respond to signs of mental illnesses and substance use disorders. The training gives you the skills you need to reach out and provide initial help and support to someone who may be developing a mental health or substance use problem or experiencing a crisis.

National Suicide Prevention Lifeline

suicidepreventionlifeline.org

800-273-8255 (but you already know that because you already put it in your phone.)

The Lifeline provides 24/7, free, and confidential support for people in distress, as well as prevention and crisis resources for you or your loved ones, and best practices for professionals.

Suicide Prevention Resource Center

sprc.org

The Suicide Prevention Resource Center (SPRC) is the only federally supported resource center devoted to advancing the implementation of the National Strategy for Suicide Prevention. SPRC is funded by the U.S. Department of Health and Human Services’ Substance Abuse and Mental Health Services Administration (SAMHSA).

Financial Documents: Credit Reports

Consumer Financial Protection Bureau

www.consumerfinance.gov/consumer-tools/credit-reports-and-scores

Website on credit reports and credit scores.

AnnualCreditReport.com

Access to free credit reports.

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