

Suicide Prevention and Stress Management in Farmers: The Overlooked Role of Farm Finances

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Abstract

Farmers experience high levels of stress, disproportionately high rates of depression and anxiety, and have suicide rates much higher than the general population. The authors and colleagues have examined the unique characteristics of farmers (high time demands, stigma around mental health needs, lack of mental health knowledge and ability to access services) and how suicide prevention and stress management interventions must be shaped to respect farmers' needs. In this short communication we add to that work, realizing that one cannot address farmer stress and mental health without addressing the significant financial stressors they face. We begin building a knowledge base to inform future interventions by identifying the financial topics farmers would most like to learn about and which would thus decrease stress. We surveyed 310 farmers at several regional commodity conferences, asking them to rate a list of financial topics as "not helpful," "a little helpful," or "very helpful." Analysis showed that the majority of farmers saw all topics as very helpful. The most frequently selected topics involved learning about programs that would help farmers post-disaster and programs to access government financial support. Interestingly, we found that for most of the financial topics, farmers who saw them as helpful were significantly younger than those who saw them as not helpful. We believe that addressing the financial information farmers need to reduce stress and promote success is crucial for provision of farmer mental health services. By integrating financial and stress management information in interventions, providers can promote vital mental health and well-being skills while also acknowledging and addressing the financial stresses farmers face. Tailoring programming to meet the needs of younger versus older farmers will be important to ensure programming meets varied farmers' needs.

Keywords: Farmer stress, Farmer suicide, Financial stress, Suicide prevention, Farmer mental health, Farmer stress management

Introduction

In the United States, farmers have suicide rates that are significantly higher than that of the general population [1]. This pattern is also seen globally [2,3]. In addition, farmers experience higher rates of mental health symptomatology, particularly anxiety and depression [4,5]. The elevated risk of suicide and mental distress seen in farmers is associated with multiple stressors, including weather, high input costs, low crop prices, injury, health issues, isolation, family dynamics and conflicts, and financial distress [6,7], as well as cultural stigma regarding help-seeking for mental health and lack of mental health provider availability [8].

A prior study of ours, "What Do Farmers Need for Suicide Prevention: Considerations for a Hard-to-Reach Population" [9], explored the unique characteristics of farmers as reported by those who know them well (wives, Extension agent collaborators), and how consideration of these characteristics should shape the nature of suicide prevention interventions. We learned that interventions are more likely to be acceptable and effective with farmers if they: 1) acknowledge and adapt to the demands of farming, including high time demands; 2) are in language that is acceptable, particularly framing mental health as part of general health; 3) contain clear, straightforward messaging that is omnipresent through multiple media; and 4) include education, connection with

other farmers who share their struggle, and information on how to access services (both services specific to farm communities and those that serve a broader population).

Ongoing conversations with farmers and farmer-adjacent people have provided us with additional feedback and given us pause. We have repeatedly heard “Farmers don’t want to talk about their feelings. They want to talk about what worries them—money.” This reluctance to discuss feelings has been identified as a commonly male characteristic, and there have been interventions developed tailored specifically to address this in male farmers [10]. However, while literature identified finances as a farm stressor, it has not been a primary focus of research. There have been numerous studies linking financial stress and depression in general populations [11]. One study in Australia [12] found that farmers with high perceived financial challenge were more likely to experience poor mental health. Despite this, we have noticed that only a few programs have blended finances and health together in farm programming [13] and there has been little incorporation of farm financial information into stress management and suicide prevention interventions for farmers

Given this, given the existing literature linking mental health issues and stress in farmers (e.g. Rudolphi et al, 2024 [4]) and building on prior work showing financial concerns as a high stressor in farmers [7,14], we believe it is therefore important to incorporate relevant farm finance information into programming for farmer stress management and mental health. By developing interventions and programming that combine information on financial stressors with information on stress management and emotional well-being, we believe that we can both provide pragmatic information about financial management that lowers stress AND provides skills on stress management and suicide prevention, all in an acceptable format framed within the non-stigmatized topic of finances.

However, “farm finances” is a huge topic. We therefore decided that our first research questions needed to be “Information on which financial topics would be most helpful in reducing farmer stress? Is this the same for all farmers?” This Short Communication presents our findings and discusses implications for future intervention.

Methods

Data collection

Collaborating with experts (Extension specialists, agricultural economists, commodity leaders—half of whom were also active farmers) we generated a list of essential farmer financial topics/skills and developed a survey with 3-point Likert scales (0=“not helpful”, 1=“a little helpful” 2= “very helpful” information that will reduce farmer stress) for each topic.

Topics were: Projecting farm revenues; Obtaining credit; Managing debt; Government programs to help farmers financially; Insurance (health, life, disability); Crop and Farm insurance; Succession planning; Retirement planning; Taxes on the farm; Fundamentals for keeping the books; Hiring and paying labor; Programs to help farmers after a disaster; and When to consult a financial advisor.

Data were collected at two state commodity conferences (N=310) by having surveys at a display and asking participants to complete the survey as they walked by. Participants were given a small university souvenir as a thank you. This study was approved by University Human Subjects Institutional Review Board in January 2024.

Data analysis

Data were analyzed using descriptive statistics and independent two-tailed t-test. For ease of analysis, we collapsed responses “not helpful” and “a little helpful” into one category of “not helpful, and ran independent t-tests. In the t-test we compared the mean age of farmers who reported each topic would be helpful versus those who reported it as a little or not helpful, identifying where the mean ages were statistically significantly different between those who saw the topic as helpful vs not/a little helpful.

Results

Participants were evenly distributed between genders, primarily White (90.7%), and had an average age of 49 (STDEV=17.34).

As can be seen in **Table 1**, the majority of farmers saw all topics as helpful. Most highly ranked were programs connected with government assistance—post-disaster support and general financial support.

When examining responses for differences based on respondent’s age, we found that in over 60% of the survey items the mean age of farmers finding the topic “helpful” was statistically significantly lower than those who rated it “not helpful” (**Table 2**).

Discussion

Financial worries have been linked to mental health challenges and emotional distress in the general population in numerous studies [11,15]. Addressing financial worries can therefore be seen as an important component of mental health intervention. This may be particularly true for farmers, who experience volatile and unpredictable finances [16,17]. Our preliminary study supports this supposition, showing that a range of financial information topics is seen as helpful in stress-reduction and is wanted by a majority of farmers.

Table 1: Responses to “How helpful would information or training on these topics be in reducing farmers’ stress about finances?” N=310.

Topic	Very helpful	A bit helpful	Not helpful
Programs to help farmers after a disaster	79.35%	14.52%	5.16%
Government programs to help farmers financially	78.06%	16.13%	5.16%
Retirement planning	68.39%	24.52%	6.13%
Taxes on the farm	68.39%	24.19%	7.10%
Managing debt	68.06%	22.58%	9.03%
Crop and Farm insurance	68.06%	22.26%	9.03%
Obtaining credit	66.77%	26.13%	7.10%
Projecting farm revenues	65.48%	28.06%	6.13%
Insurance (health, life, disability)	65.48%	25.81%	8.39%
Succession planning for the farm	64.84%	26.77%	7.42%
Hiring and paying labor	64.19%	27.42%	8.39%
When to consult a financial advisor	60.97%	30.00%	7.42%
Fundamentals for keeping the books	60.32%	31.29%	7.74%

Note: Not all percentages add to 100% due to rounding and to missing response.

Table 2. Mean age of respondents reporting financial information as Helpful vs Not Helpful.

	Mean Age		t	p
	Not Helpful	Helpful		
Programs to help farmers after a disaster	54.69	48.23		ns
Government programs to help farmers financially	59.38	47.73	2.640	0.009
Retirement planning	54.56	47.97		ns
Taxes on the farm	50.32	48.26		ns
Managing debt	55.64	47.86	2.283	0.023
Crop and Farm insurance	54.46	47.72	1.967	0.025
Obtaining credit	59.00	47.65	2.992	0.003
Projecting farm revenues	56.74	47.96	2.144	0.033
Insurance (health, life, disability)	54.08	47.89		ns
Succession planning for the farm	54.61	47.75		ns
Hiring and paying labor	55.31	47.84	2.109	0.036
When to consult a financial advisor	55.74	47.63	2.170	0.031
Fundamentals for keeping the books	56.67	47.63	2.467	0.014

We were interested to see that the information most frequently wanted and seen as helpful involved government programs that support farming. In the United States, the USDA provides a huge amount of information on grants and loans via their website <https://www.usda.gov/topics/farming/grants-and-loans>. In addition, they maintain a number of internet blogs to communicate updated information and correct misinformation regarding their programs (see Ducheneaux [18] for an example). Our findings suggest that these communications may not be fully effective and that farmers want more, or perhaps more understandable, information. In addition, providing information via the internet may not be the most effective or accessible form of communication for farmers; some evidence suggests that farmers may see e-government services as burdensome [19].

Our findings highlight the importance of tailoring financial information to specific characteristics such as age. We found that farmers who saw topics as helpful were on average younger than those farmers who saw topics as not helpful. While the differences in mean age were not great, this was a consistent pattern. This suggests that younger farmers may experience different financial stresses, grounded in lack of knowledge and experience. Older farmers may need different financial information to reduce stress or may simply experience less stress from lack of financial knowledge. This parallels other findings that show younger farmers may be more vulnerable to financial stresses [20]. Additional research is clearly needed in this area.

There are, of course, multiple limitations to our study. Our sample was limited to one geographic area and thus not generalizable. The survey had only face validity and could have omitted other important financial topics. The N was relatively small and because data were collected at large commodity conferences, participants did not include farmers who could not afford to attend, who were in the midst of a busy part of the season, who were geographically far from conference sites, etc., resulting in potential bias in the sample. Despite these limitations we believe that our study points to future promising research and intervention.

Mental health research is needed to develop and test nuanced interventions to address stress and suicide in farmers, and to develop acceptable and effective ways to combine financial and mental health education for this population. Our preliminary work should be expanded to include other geographic areas, a wider range of types of farming, and other racial groups.

Conclusions

Given the emphasis farmers place on financial stresses, understanding the financial information/skills farmers need for success and wellbeing is an important part of providing services to promote their mental health and well-being. By

integrating financial and stress management information in interventions, providers can promote vital health and well-being skills while also acknowledging and addressing the financial stresses farmers face. Tailoring programming to meet the needs of younger versus older farmers will be important to ensure programming meets varied farmers' needs. Our findings are a promising beginning, and indicate that additional research on infusing financial information into mental health services for farmers is needed.

Author Contribution Statement

Both authors contributed equally to this work.

Conflicts of Interest

The authors declare there are no conflicts of interest.

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