Farm and Farm Family Risk and Resiliency: Tools You can Use with Farmers, Professionals & Communities To Create Thriving Farms
Coronavirus Sows Uncertainty Across Ag Industry

COVID-19 IN THE NORTHEAST
More than 3,600 cases of coronavirus were reported in the Lancaster Farming coverage area as of March 18, with New York leading the most confirmed and presumptive positive patients in the pandemic. Between Monday and Wednesday, the total number of reported cases in our region more than doubled, and numbers continue to rise daily. Agriculture is one of the essential businesses allowed to continue operating during this national emergency.

On the Farm
Coronavirus had not caused any disarray Monday at Graywood Farms in Canton, Pennsylvania. Milk inspector and insurance agent from the farm's insurance agent, who supplies livestock feed, said it was concerning. So many people had called to the grocery store that its phones went down.

Concern wasn't great enough to alter the ration, Graybeal said, prices had already been falling.

Among the disease control measures, statewide school closures have been announced for Pennsylvania, Maryland, Ohio and other states.

Schools are an important market for milk, and some schools are offering drive-thru or takeout options for low-income students. That could stem dairy farms' losses, Graybeal said.

And with people staying home and not eating at restaurants, he speculated, maybe milk sales could even increase.

Milk, after all, is one of those items people buy right before they have to hunker down for an emergency.

"I call it the snowstorm effect," Graybeal said.

While many people have been working from home, that won't work for a dairy farm.

Graywood Farms has 13 full-time employees, but they should be able to follow recommendations for social distancing. They work outside, not crammed into an office building.

"We're not amusing in groups of 50 or more," Graybeal said.

Fortunately, the farm has enough hands that the work will get done even if a few have to stay home sick.

To Graybeal, the biggest questions are how grain prices will fare in the topsy-turvy market — and how to farm is to work out a budget in times like these.
Together we will...

1. Become acquainted with the *Farm and Farm Family Risk and Resiliency Framework* and associated logic models that integrate risk management and resilience outcomes.

2. Explore tools to use with farm audiences, professionals and stakeholders.

3. Strengthen confidence in using the tools to develop integrated programming approaches.
Together we will...

Follow an organizing framework that asks and answers three key questions:

1. Why?
2. What?
3. How?
Resiliency Bingo

- Farm Risk Management
- Mindfulness
- Health
- Resiliency
- Family

<table>
<thead>
<tr>
<th>Farm Risk Management</th>
<th>Mindfulness</th>
<th>Health</th>
<th>Resiliency</th>
<th>Family</th>
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</thead>
<tbody>
<tr>
<td>My Farm has a business plan</td>
<td>I practice yoga on a regular basis</td>
<td>I take advantage of my annual / wellness check-ups</td>
<td>I have a strong family support network</td>
<td>My farm has a succession plan</td>
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<tr>
<td>My Farm has a plan if someone is injured</td>
<td>Enjoying taking walks to decompress</td>
<td>I review my health insurance plan on an annual basis</td>
<td>I am aware of local resources to address farm challenges</td>
<td>My family has discussions about farm finances</td>
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<tr>
<td>Farm equipment is maintained</td>
<td>I use deep breathing exercises to relax</td>
<td>A balanced meal is important to me</td>
<td>I plan for fluctuations in crop production and income</td>
<td>I have a retirement plan</td>
</tr>
<tr>
<td>Crop insurance is part of my risk management plan</td>
<td>I can recognize the signs and symptoms of stress</td>
<td>I carry my insurance card with me</td>
<td>I evaluate new opportunities to increase farm income</td>
<td>My family meets meal time together several times a week</td>
</tr>
<tr>
<td>I have a long term plan for my farm</td>
<td>I exercise several times a week</td>
<td>I ensure my health insurance meets the needs of my family</td>
<td>I have someone to talk to about difficult situations</td>
<td>I am aware of my family’s medical history</td>
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</table>
Why do we need a new way of thinking about how we support farms, their families and their workers?

- In the last 7 years, farms and the farming population have experienced increased stress and crises.
- Responses to 1980’s farm crisis were not systematic or focused on the long-term.
- We have new research that can help build both short and long term responses to risk through resiliency approaches.
Types of Farm and Farm Family Risk

- Production Risk (yield)
  - Weather, disease, pest, etc.
- Price or Market Risk
  - Market prices, cost of inputs, tariffs, etc.
- Financial Risk
  - Borrowing, rising interest rates, credit availability
- Legal/Institutional Risk
  - Regulation, tax law, policy, etc.
- Human/personal risk
  - Health and relationships (i.e. divorce)
What is Resilience and Resiliency thinking?

Resilience is the ability to not only survive, but thrive!

To remain strong, we must stretch ourselves and spring forward!
Resilience -- the current capital that is drawn upon to address change and stressful situations.

Resiliency -- the processes that contribute to building resilience.

Resiliency Thinking -- An integrated approach to thinking about the interrelated relationships between and among the social, environmental and economic dynamics and health or well-being of the farming operation, the farmer, farm family and communities.
Walsh’s Multi-Level Recursive Processes in Resilience Theoretical Framework combines the eco-systems in which people and families are embedded. The framework also incorporates developmental aspects of the family experience of adversity--stressors.
Traits of Resilient Individuals

- Connectedness to Others and a Higher Power
- Flexibility
- Access to Social & Community Resources
- Communication
- Problem Solving Skills
- Hopeful / Positive Outlook
- Able to Share Feelings

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.”

Charles Darwin
Patterson’s Family Adjustment and Adaptation Response Theory (FAAR):
- focuses on interactions of family members and on outcomes which can result in resilience.
- It integrates a focus on stress among individuals and how they adapt with the unit of the family and how they collectively adapt to stressors.
8 Traits of Resilient Families

- Commitment
- Time Together
- Respect
- Spirituality
- Connectedness
- Adaptability
- Communication
- Cohesion
The Sustainable Family Business Theory (SFBT) is a tested theory that explains the role of family in entrepreneurial businesses. It focuses on sustainability as a measure of success of the business and of family functioning. The theory assumes that both the business (farm) and family systems are subsystems of a family business system, with its own resources and processes AND it is all put within the context of community.
Traits of Resilient Farms

- Robustness/ Strength
- Transformability
- Adaptability
- Functional Integrity – ability of key functions of the business/farm operation to continue
- Financial Soundness

- Human Capital Growth (Leadership/Personnel Development)
- Structural Integrity – ability of Farm Enterprise(s) and/or that of physical structures to continue
- Clear and Frequent Communications

Develop and use activities that help our audiences build these abilities:

- Having the capacity to make realistic plans.
- Reframing problems or threats into lessons or opportunities.
- Being able to identify resources and use them effectively.
- Seeking out new information.
- Identifying individuals or organizations who can provide support.
Managing Farm and Farm Family Challenges Resiliently
A Worksheet to Explore Resilient Thinking and Doing

Challenge:
- What resources do we have or can we acquire to help us adapt to meet this challenge?
- What does moving forward and providing mutual support, teamwork, and commitment for each other look like and how do we do it?
- Which family, friends, professionals, or community organizations can provide support?
- What risk management strategies can be put in place or updated?
- What strategies can we put in place to enhance financial security and balance our work and life?
- Who and what need to be adjusted to help address this challenge?

Communication/Problem-solving Processes:
- What can we do to provide an environment open to sharing our values, meaning, and beliefs about the challenge?
- What can we learn from previous setbacks that will help us address the current challenge?
- What new ideas or resources can be brainstormed that will help us reach our dream?
- What process can we put in place to share decision making?

Organizational Processes/And Strategies:
- What I (we) dream about:
- Shared Belief Systems:
  - What does this challenge mean to me/us? Is it a threat or an opportunity? Why?
  - What strengths do I and my family members bring to addressing this challenge?
  - What learning, change, or positive growth can we acquire that will support our adaptation and help us reach our dream?
  - If we made a CAN-DO approach, what would we create together?
  - What cannot do be most because or remain hopeful and optimistic?

Short term steps towards my/our dreams:

Who will help?
All Families and Farm Operations have Strengths

- Shared Belief Systems
- Organizational Processes and Strategies
- Communication/Problem-solving Processes
A risk and resilience framework can:

- Update approaches based on new research that can improve impacts, prevent and mitigate issues
- Integrate best practices from a variety of disciplines
- Suggest theories to guide educational, counseling, support and public policy
- Guide decision-making and program planning
- Inform collection of evidence of effectiveness of interventions
- Provide a broader, integrative, holistic approach
- Put perspective on risks when making decisions
- Apply risk management tools to build resilience over time
What is the Farm and Farm Family Risk and Resilience Framework Based On?

- The *Cooperative Extension’s National Framework for Health and Wellness*
- A synthesis of 96 risk and resilience research articles from multiple disciplines including agriculture, agroecology, family science, sociology, psychology, health including mental health
- A set of 6 change and/or resilience theories
- A review of 9 validated risk or resilience assessment instruments
- A compilation of 50 educational tools
Farm and Farm Family Risk and Resilience: A Guide for Extension Educational Programming

First Edition

Bonnie Braun, PhD and Maria Pippidis, AFC©
January, 2020

Available at:
### Section 1 - Why use a risk and resilience theoretical framework?
- Science and Best Practice
- Theories and Strategies behind Responses
- Risk and Resilience Theories

### Section 2 - What outcomes could be achieved using a socio-ecological risk and resilience model?

### Section 3 - How can Extension and other professionals apply research and theory and incorporate existing resources into programming?
- * Health and Well-being Assessment and Tools
- * Financial Management Assessment and Tools
- * Personal, Family and Farm Resilience Development Assessment and Tools

### Section 4 - Where do I start?
Farm and Farm Family Risk and Resilience Socio-Ecological Model

Policy/Enabling Environment
(national, state, local laws)

Organizational
(organizations, agencies & social institutions)

Community
(relationships among organizations and people)

Farm
(business enterprise, environment and people)

Interpersonal
(families, friends, social networks)

Individual
(knowledge, attitudes, behaviors)

Created by Maria Pippidis and Bonnie Braun, 2019
An Integrated Risk and Resilience Extension Framework for Health and Wellness of Farms and Farming Populations

Illustrates the Farm and Farm Family Risk and Resilience Logic Models

* Based on Cooperative Extension National Framework for Health and Wellness
Current Outreach Approach

- Farm Technical Assistance Educators
- Health Care & Health Insurance Professionals
- Financial Advisors
- State & Federal Policy Makers
- Family and 4-H Educators
Integrated - Coordinated Approach

- Health Care & Health Insurance Providers
- Financial Advisors
- Farm TA & Educators
- State & Federal Policy Makers
- Farmer & Farm Family
- Family & 4-H Educators
How do we integrate Risk Management and Resilience Strategies into our Interventions or Programming?

- We become knowledgeable about the science of risk and resilience
- We use an integrated framework to plan, implement, evaluate and communicate about our individual and collective interventions and programs
- We take advantage of existing assessment and educational tools and when a gap exists, we create new tools
Tools to Get Us Started - Logic Models

Logic Models help us:

✓ Identify outcomes then tie outcomes to inputs (resources) and outputs (delivery methods/audiences)
✓ Identify evaluation strategies at the onset of program development

Specifically, in program and evaluation planning, logic models help us to:

✓ Hone our problem or issue description for communicating imperative of need
✓ Identify key partners and resources to help in implementation
✓ Develop program content and delivery methods that match our goals with respect to audiences and outcomes
✓ Create realistic programmatic timelines
✓ Assist in identifying evaluation indicators based on desired outcomes
Ultimate Outcomes

Professionals will
- Use integrated approaches as they support farmers and farm families to implement plans that enhance the resiliency and health of the farm operation and the people working and living on the farm now and in the future.
- Align organizational policies to promote the resiliency, health and well-being of the farm, farm family, farm workers and the community.
- Live and work in communities that support and sustain the resilience, health and vitality farms, farm families and their workers.

Farm and Farm Families will
- Be resilient so they can manage risks effectively now and in the future.
- Be physically, emotionally, mentally, financially and socially healthy at every stage of life.
- Be living and working in supportive communities.

Stakeholders will
- Create communities that, in the short and long term, support and sustain resilient farms, farm families, and farm workers.
Farm and Farm Family Risk and Resiliency Logic Model Two — Farm and Farm Families

Situation: Farm families experience both ordinary and extra-ordinary stress and change because of the interdependence of family farm business and family farm living. Ordinary stresses include theconstancy of responsibilities to make or keep the farm profitable; high and/or fluctuating prices; and/or fluctuating markets, and help to create awareness and readiness to handle stresses. Extra-ordinary stresses, like bad weather, floods, droughts, and farm family losses, add pressure to farming enterprises.” These pressures impact the health of the farm and the farming population. Responses to pressures, or stressors, range from faulty thinking to dismay, distress, illness, despair and suicide. At state-the future of many farming operations, farm families, farm workers, farming communities, the prosperity of agriculture and the availability of domestic products for our country’s citizens. The farming population can benefit by understanding and addressing the factors that influence resiliency thinking and risk management. They can learn through an integrated informational and educational approach among agriculture, family, finance, community and health professionals.

Farm and Farm Family Risk and Resiliency Logic Model One — Professional Development

Situation: Strengthening resiliency of farms, farm families and farm workers reducing risks more than educating the farming population. It requires a socio-ecological approach, by professionals from multiple sectors, who understand the historical and current context of agriculture and challenges facing the prosperity of the farming sector of the economy. Professionals from non-agriculture sectors need to understand the impact of risks on the farming population and local communities. To build sustainable farms and rural communities, a common framework and language are needed to combine expertise from multiple sectors and develop and use effective and integrated solutions. Agriculture and non-agriculture professionals need to better understand the ways that resiliency thinking and risk management strategies can mitigate the impacts on finances, health and well-being in the short and long term of farm families and their enterprises. This need was confirmed during a recent national study of professionals and participants in multiple state Resilience workshops and Strengthening Health and Farm Vitality forums.

Farm and Farm Family Risk and Resiliency Logic Model Three — Stakeholder Development

Situation: Reducing risks and strengthening resiliency of farms, farm families and farm workers requires more than educating the farming population. It requires that communities be supportive. For communities to be supportive, policies, procedures, services, rules and regulations and ways of interacting with the farming population must be integrated across multiple sectors using a socio-ecological approach. The various communities must be in alignment with risk and resiliency thinking and action. Professionals, decision and public policy makers and other stakeholders need to understand risks faced by the farming population, the agricultural economy and ultimately the community and themselves. They need to understand how risk and resiliency thinking and actions can create a shared framework and shared language to organize communities to identify challenges, create integrated solutions and produce supports that strengthen farming, health and well-being of the farm family and farm workers. This approach will strengthen the broader community’s economic and social determinants of health and wealth.
Why a Farm and Farm Family Risk and Resilience Guidebook with Resources and Assessments?

• Farms, their families and workers are under much stress
• We need coordinated multi socio-ecological approaches to build resilient farms that will survive this crisis as well as those in the future
• Educators, decision makers and policy makers need educational tools
• Educators and other need valid assessment tools to determine program needs and match to programs and desired outcomes.
• Extension and other professionals have developed tools that can be used in a risk and resilience framework
Farming ranks in the top ten most stressful occupations in the United States.
Because of the Nature of Stressors AND Resilience Factors the Tools and Assessments Focus On:

- Health and Well-Being
- Financial Management
- Personal and Family Resilience
Assessment Tools

For Programming:
- Identify audience needs
- Assess current skill levels
- Align needs of clientele with program tools and actions/activities
- Understand comfort level in making change and how to make change
- Get attention of technically focused farmers
- Attend to differences between women and men
- Conduct pre and post programming for impact assessment
- Identify gaps between what educators are planning and what the learners need or want
Assessment Tools Continued

For Learner:
- Yield useful information about areas of strength and areas they might strengthen
- Help learners measure change over time

For Communications:
- Use data for seeking funding
- Use data to improve understanding by stakeholders/decision makers
- Use data for program accountability

For Adult Education:
- Include assessment of learning styles and preferences
- Assess personal and family values
What Tools and Assessments are Offered?

- How Healthy is Your Farm? Linking Farm Vitality and Family Health and Wealth
- Consumer Financial Protection Bureau Financial Wellness Scale
- Personal Finance Assessment Tools
- Oklahoma Farm and Ranch (Financial) Stress Test
- How to Measure Resilience with These 8 Resilience Scales
- Family Resilience Assessment Scale
Health and Well-Being - Program Tools and Resources

Individuals and Families

- Smart Choice / Smart Use Health Insurance Programs
- Resilient Farms: Resilient Minds Guide
- Linking Farm Vitality and Health Community Forums
Farm Business

- Building a Thriving Farm – Stacking (Jenga) Game
- Thriving Farm Visuals
- How Healthy Is Your Farm? video
- Resilient Farms: Financial And Management Guide
- Weathering the Storm in Agriculture: How to Cultivate a Productive Mindset
How healthy is your farm? Video tools

Self-assessment tool to go accompany video

Thriving to Failed Farm Visuals
Educational Program: Weathering the Storm in Agriculture: How to Cultivate a Productive Mindset
Professionals and Stakeholders

• Linking Farm Vitality and Health Community Forums
• Communicating with Farmers Under Stress – PD training
• Mental Health First Aid Training
• National Issues Forums – topics related to health
• HIREDnAg – online health insurance resources
• Rural Health Information Hub Guides:
  • Community Vitality and Rural Healthcare
  • Rural Suicide Prevention Toolkit
  • Rural Agricultural Health and Safety
Online Resources
Individuals and Families

- Financial Security for All - Extension Financial Management Community of Practice
- My Retirement Paycheck
- Planning for a Secure Retirement
- Your Money Your Goals
Financial Management - Program Tools and Resources

Farm Business

• Extension Risk Management Education Centers

• Annie’s Project

• Making Family Business Decisions

• Workbook for Ranch Transition When You Aren’t in Control
Professionals and Stakeholders

• A Framework to Assess the Resilience of Farming Systems

• National Association of Personal Financial Advisors – for speakers and referral

• Association for Financial Counselors, Planners and Educators – for speakers and referral
Resilience Development - Program Tools and Resources

Individuals and Families

• Keys to Resilience: Transformation through Adversity

• The Road to Resilience

• Building Resilience Together

• Strengthening Families
Farm Business

- Preparing the Next Generation to Take Over the Family Business

- Checking Your Farm Business Management Skills
Fostering Resilience in Times of Crisis

A collection of JAFSCD articles on food systems resilience

Resilience Development - Program Tools and Resources

Professionals and Stakeholders

- Farm Family Stressors: Private Problem, Public Issue
- National Extension Relationship and Marriage Education Network
- Building Resilience and Reducing Risk: What Youth Need from Families and Communities to Succeed
How Can We Integrate Risk and Resilience Strategies into Our Program Planning?

Times are tough. We're here to help.
Farm & Farm Family Risk and Resilience Socio-Ecological Model

Points of Action

- Policy/Enabling Environment
- Organizational
- Community
- Farm
- Interpersonal
- Individual
Program Planning Worksheet

Farm and Farm Family Risk and Resiliency Planning Worksheet

1. What is the issue or problem you are addressing and why?

2. What will success look like?

3. What is (are) the risk management and resilience factor(s) that will help assist in addressing this issue/problem?
   a) Risk Factors:
   b) Resilience Factors:

Farm and Farm Family Risk and Resilience Socio-Ecological Model
Brown and Pippins, 2019

Points of Action

Notes
# Program Planning Worksheet

<table>
<thead>
<tr>
<th>WHO — Targeted Audience</th>
<th>WHAT -- Outcomes will be addressed?</th>
<th>HOW -- Outcomes will be assessed using which indicators</th>
<th>WHAT Teaching Tools</th>
<th>What Assessment Tools</th>
<th>WHICH Partners and their contributions</th>
<th>Timetable</th>
<th>Responsible Educators</th>
</tr>
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<tbody>
<tr>
<td>Individual level</td>
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<td>Family level</td>
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<td>Farm business level</td>
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<td>Policy/Decision makers</td>
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</table>
Where Do I Start?

- Consider the value of resilience thinking.
- Broaden your understanding
- Discuss with colleagues and use peer learning
- Expand the network of supportive professionals
- Use research-based or informed, theory-driven strategies
Where Do I Start?

- Connect your work to the farm and farm family risk and resilience model.
- Use strategies and tools to integrate socio-ecological systems approaches.
- Work with others to develop organizational and community policies and collaborations.
- Experiment, learn and share what you learn
What can we?
Should we?
Will we?

DO to reduce risk and increase resilience of farmers, farm families, farms and communities?
Farm and Farm Family Risk and Resilience Toolkit Resources

https://www.udel.edu/academics/colleges/canr/cooperative-extension/personal-economic-development/agribusiness/
Would you like to contribute to the Second Edition of the Guide?

What other resources are you aware of and who is/are the targeted audiences?
What tools have you created? Tested?

Please email your resources and/or tools to:
Bonnie Braun at bbraun@umd.edu
Any Questions?

Any Comments?
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