



Sharemilkers & Contract Milkers Relationship between Financial Literacy and Health & Wellbeing

Kellogg Rural Leadership Programme
Course 38 2018

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I wish to thank the Kellogg Programme Investing Partners for their continued support:



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1. Executive Summary

An exploratory study was completed that builds on prior research, in particular work that was completed on distress and burnout among NZ dairy farmers (Botha and White, 2013). Also relevant to this project is a Kellogg project on financial literacy. (Wayne Berry, 2009). My motivation in this research work is for it to be a catalyst for change in the financial literacy, and mental health spaces.

The objectives of this report are:

1. To explore the relationship between financial literacy and health and wellbeing for sharemilkers.
2. To highlight to the dairy industry that the health and wellbeing of sharemilkers is still a big issue; and that steps need to be taken to improve support mechanisms for those farmers.
3. That for contract milkers especially financial literacy is weak and education opportunities need to be improved to increase their financial management abilities.
4. To make recommendations to the industry about improving and promoting courses relevant to sharemilkers that will improve their financial literacy.

There is general acceptance that within the dairy industry the level of financial literacy of dairy farmers is low. Emotional health and wellbeing has dropped to unacceptable levels where farmers are battling depression and contemplating suicide. The emotional health and wellbeing of farmers is critical to the individuals and families involved, and also has a big impact on local communities and the wider New Zealand economy.

After discussions with Mark Paine (ex DairyNZ/Currently a Consultant) it was decided to focus in this report on sharemilkers. We agreed they are the group who are the most vulnerable now. There are also farm owners, managers, immigrants and young people just starting out that face multiple challenges. Many of the findings and discussion in this report will be relevant to people right across the dairy industry.

The method of completing this work was a series of semi-structured interviews with both rural professionals and sharemilkers. Primarily the approach was qualitative. A key part of the process was for the participants to complete a self-assessment test for both financial literacy and health and wellbeing.

The key findings from the rural professionals interviewed were:

- That farm ownership as the end goal for sharemilkers has become even more challenging
- By improving your financial literacy there will be many positive impacts on the farm business
- That the health and wellbeing of sharemilkers has deteriorated over the last ten years due to a multitude of factors such as volatility of payout, relationship with farm owners, physical workload, staff issues, environmental compliance and public perception.

The key findings from the sharemilkers interviewed were:

- That the most important support networks are family and friends.
- That there was a strong correlation between high levels of financial literacy and positive health and wellbeing results.
- That it is often a combination of factors which cause health and wellbeing issues.
- That the relationship with farm owners is the leading issue in the study that causes health and wellbeing issues.

The key recommendations are:

- For a pan-industry meeting to occur to bring the right people and organisations together to discuss the issues in regards to health and wellbeing, and put our case to government for further funding.
- To increase the industry good levy so more funding is available for health and wellbeing.
- An upskilling of rural professionals with the Oldenberg Burnout Inventory test and health and wellbeing training.
- To instigate discussions with education providers to ensure there are courses available for contract milkers and managers to improve their financial literacy.

2. Acknowledgements

There are many people to thank for their help and guidance throughout this project:

- Mark Paine – ex Dairy NZ/Consultant
- Ian Tarbotton – Science Extension Manager, Ballance Agri-Nutrients
- Neels Botha – Ex AgResearch/Independent Consultant
- Steve Lee – Independent Consultant
- Sarah Speight - Consultant
- Abigail Speight – Daughter and data analyst
- Caroline Speight – Contracts Manager, Skylight Trust
- Carolyn Bushell – Farm Business Lead, Farm Performance DairyNZ
- Paul Bird – Farm systems specialist DairyNZ
- Angie Fisher – Developer, DairyNZ
- Maitland Manning – Developer, DairyNZ
- Miranda Hunter – Independent Consultant
- Wayne Berry – Farmer and Independent Consultant
- Doug Avery – Storyteller, author and farmer
- Alex Hunter – Independent consultant
- Patrick Aldwell – Academic Director, Kellogg Rural Leaders Programme
- The Farm Consultants and Bankers who participated in the interviews
- The Sharemilkers who participated in the interviews

3.Introduction

My experience working with farmers as a Consulting Officer with Dexcel (DairyNZ), in rural banking and teaching agricultural diploma classes suggests to me that farmer's knowledge of the financial reality of the farm business is generally lower than would be ideal. This is backed up by some of the findings of Wayne Berry's Kellogg project (2009) plus anecdotal evidence of bankers and various rural professionals.

With high levels of depression and suicide amongst dairy farmers in particular I would like to explore the relationship between their financial knowledge and mental health. There are high levels of stress amongst dairy farmers across the board from new entrants to the industry to immigrants to sharemilkers and farm owners (Ang, Huat Bin, 2010). I have decided to focus on sharemilkers in this study as they are very vulnerable for a variety of reasons which will be covered in the report.

I believe this is the first New Zealand study that has explored the two critical pillars of financial literacy and health and wellbeing for dairy farmers.

4.Aims and Objectives

The overall objective of this report is to explore the relationship between financial literacy and health and wellbeing for sharemilkers. Will a sharemilker with a stronger level of financial understanding be in a better position to cope with the myriad of challenges that farmers have to cope with?

- Health and Wellbeing: According to Statistics New Zealand during 2016/17 22 people died by suicide on farms across New Zealand.
<https://www.health.govt.nz/publication/suicide-facts-data-tables->
- Suicide rates are higher in rural areas at 16 per 100,000 people compared with 11.2 for every 100,000 people living in cities. This is the tip of the iceberg. The numbers that are affected by depression and the flow on impact on families is a lot higher. This project might be a catalyst for change and result in some meaningful discussion amongst key industry people that will result in increased levels of investment in this very important area.

The second objective is to identify from the farmers interviewed what their knowledge is in the area of financial literacy.

- Financial Literacy: How is that level of knowledge impacting on their understanding of the farm business they are involved with, and what are their feelings as to how important financial literacy is in relation to their health and wellbeing.

The third objective is to assess the health and wellbeing of the farmers interviewed over their farming career.

- Health and Wellbeing: How is the level of health and wellbeing impacting on sharemilkers? What support mechanisms have been necessary to get through the difficult times and also what have been the tipping points that have increased the level of stress for farmers?

I will make recommendations to the industry at the end of report in terms of investment and approach for both these areas. These recommendations will include practical approaches that could be adopted by farmers to improve their resilience to cope with the challenges they face.

The ultimate aim is for farmers to have capability/systems/support in place which means that they can cope and find solutions to get through the difficult times.

5.Literature Review

Wayne Berry – Kellogg project 2009: Making dairy farmers more profitable by improving their financial management capabilities

The key points from this report was that fewer than 10% of dairy farmers have had any form of financial training; and that only 5% of farm businesses have a cash forecast budget developed by the farmer and of these only 2% run a cash flow forecast. Rural professionals (Consulting Officers in the study) need to have a solid understanding of how these programmes work. The reality has been that farmers are learning financial skills at a lesser pace than production skills.

Botha and White, 2013 – Distress and burnout among NZ dairy farmers: research findings and policy recommendations

Botha and White's report has been key in this project. There are many findings from this paper that mirror the results from the in-depth interviews. An example is the fact that "a high degree of respondents (87%) who did not talk to a mental health professional when they felt stressed indicates that most dairy farmers and dairy farm workers prefer to talk to family or friends when needed". The Oldenberg Burnout Inventory scale was used during the research and has been the key test that was used in this research.

Other key points that the authors made include:

- "The big challenge of identifying and reaching farmers who are in emotional trouble is to motivate them to change the behaviours that contribute to their emotional unwellness. This requires a team effort between different role players".
- Access to services and resources available for vulnerable farmers is difficult due to the fact that many farms are remote and it is difficult to manage time away from the farm. The main farmer networks (Federated Farmers, NZ Young Farmers, Dairy Women's Network, Rural Women NZ and Rural Support Trusts) need to work together with a goal of "helping farmers understand and manage the issues related to stress and burnout".

Demerouti and Mostert, 2010. Burnout and Work Engagement. A Thorough Investigation of the Independency of both Constructs

This study which related to the construction industry in South Africa used the Oldenberg Burnout Inventory which was used in Botha and White's 2013 study as well as this Kellogg project.

Farmers' mental health: A review of the literature (2014). Report prepared for the Farmers' Mental Wellbeing Stakeholder Group by the Accident Compensation Corporation

There are some excellent findings in this review including facts that the high rate of farmer suicide is an international problem. Also that influencing factors of suicide include uncontrollable events, mental illness and events such as peak work periods. Key concepts that emerged from the literature included there is "a causal pathway of multiple risk factors leading to mental illness and farmers were found to have lower rates of accessing mental health services compared to other occupational groups".

Barriers mentioned included a lack of confidence in services, and being worried about confidentiality. Enablers discussed included controlling events with planning ahead, focussing on positive attitudes and making the shift from worrying to problem solving. A key theme for the future was adopting a multi agency-multi strategy approach to overcome the issues.

Peel, Berry and Schirmer (2016). Farm exit intention and wellbeing: A study of Australian Farmers.

This paper showed that farmer wellbeing in Australia tends to decline as the perceived likelihood of exit increases. The relationship between exit likelihood and wellbeing weakened as age increased. There was also evidence that the more educated farmers may experience a greater reduction in wellbeing as farm exit intention increases.

King, Lane, MacDougall and Greenhill (2009). The Resilience and Mental Health and Wellbeing of Farm Families Experiencing Climate Variation in South Australia

Achieving the goal of enhancing resilience for farm families will require a multi-faceted approach. These would include approaching the farm as a business lifestyle where both business management and farm identities are valued. Also offering family and life-course relevant programs including rural counselling, post-natal and early childhood support. It was suggested that capacity building in farm business skills which would aid active decision making. The final suggestion was validating the work of farm women and their contribution to household income.

Other reports which were useful included:

Gorgievski, M.J., Bakker, A.B., Schaufeli, W.B., Veen, H.B., Giesen, C.W., 2010. Financial problems and psychological distress: investigating reciprocal effects among business owners. J. Occup. Organ. Psychol. 83 (2), 513-530.

Queensland Rural and Remote Mental Health and Wellbeing – Action Plan 2016-2018

6.Method

The objective of this report was to explore the relationship between financial literacy and health and wellbeing for sharemilkers.

To achieve the objective advice was sought and the decision made to focus on a qualitative approach based on semi-structured interviews. These interviews were completed with both rural professionals and sharemilkers. Interview questionnaires were developed for both

these groups which can be found in appendices one and two. Rating scales are used with some of the interview questions. For these the following numbers would apply: 1-4 would be low, 5-6 medium and 7-10 high.

1. Rural Professionals – this group consisted of two bankers with ANZ and two farm consultants with AgFirst. The two bankers that were interviewed have sharemilkers as a high proportion of their portfolio. The farm consultants both have worked with this specific group extensively. All rural professionals have many years experience in the dairy industry. They were also helpful contacts as they recommended sharemilkers for the one-on-one interviews. The interview questionnaire had four sections:
 - a. General questions on goals and career pathway
 - b. Financial capability
 - c. Health and Wellbeing
 - d. Industry support for sharemilkers
2. Sharemilkers – the majority of people interviewed were couples (interviewed separately). The interview template changed a little following the rural professional interviews but still followed the same format. Critical in the process was exploring both financial literacy and health and wellbeing. To define financial literacy was relatively straightforward as can be seen with the table (Q19, Appendix 2) with participants selecting their level of financial ability. To define health and wellbeing (following guidance from Neels Botha –an ex-AgResearch scientist) the Oldenberg Burnout Inventory (OBI) test has been used.

Each interview took 1.5 hours and then there was an opportunity to summarise with the couple together and allowing them to modify or add to this summary.

7.Results/Analysis

The results and analysis below outline the findings in the three areas:

- a. Rural Professionals
- b. Sharemilkers
- c. Industry Support

Many of the results below are qualitative but paint a picture of many of the issues that sharemilkers are facing.

a. Rural Professionals

The aim of the rural professional interviews was to find out their impressions and recommendations as to the state of the play with sharemilkers currently in terms of financial literacy and health & wellbeing as well as from a broader perspective. The main findings are tabled in appendix three.

Goal Setting:

- Historically for many people coming into the dairy industry the primary goal has been farm ownership. The overall feeling from the rural professionals now is that farm ownership has become very difficult to achieve due to factors such as the price of

land. Anecdotally one consultant interviewed believes that only 50% have a chance of achieving this goal. The main goals are now debt reduction and equity growth.

- The factors that are holding back sharemilkers from achieving their goals include the timing of opportunities especially in regards to land and cow price. Also not understanding what the key drivers of profit are and a general lack of financial literacy.
- Those sharemilkers that have improved their financial knowledge understand the gap between cow values and land values. They are well aware of the work that is required to achieve farm ownership. They are more inclined to challenge the status quo. They recognise the importance of improving their financial literacy and how this will impact positively on their agribusiness.

Financial Literacy:

- Key comments were that especially at the contract milker level there was a low understanding of the financial side of the business. The emphasis very much has been on understanding the practical side of the business.
- Those sharemilkers that are financially literate generally want to grow and have the business team in place which supports them in achieving their goals.

Health and Wellbeing:

- Currently the rural professionals believe there is a high level of stress amongst sharemilkers. Some of this can be attributed to the volatility of milk price and climatic situation. There is a realisation and acceptance that it will be very difficult to achieve farm ownership. The comment was made that farm owners are not prepared to invest in infrastructure, offer low quality housing and pay contract milkers the least they can get away with.
- The results suggest that the health and wellbeing of sharemilkers has deteriorated over the last ten years. Main factors for this include the volatility of payout, farm owner debt levels, physical workload, relationship with farm owners, staff issues, environmental realities and public perception.

Industry Support:

- Financial Capability – There has been improvement over the last ten years from industry good organisations and education providers but the feeling from the group was that many of the programmes are more suited to 50/50 sharemilkers and farm owners.
- Health and Wellbeing – There is a greater awareness now compared with ten years ago. Organisations such as Rural Support Trust and Farmstrong have been extremely important for farmers at risk. Also farmers such as Doug Avery who are prepared to share their journey with fellow farmers have to a certain extent 'normalised' mental health. Overall more training is needed for rural professionals to understand the signs of burnout and what to do in those situations.

Other findings that are key to understanding the current situation:

- Regarding the hypothesis – it is more important for sharemilkers to understand how to influence profit. Farmers may not be that financially literate but do understand the key drivers of the farm system.
- Sometimes high degrees of financial literacy can result in more stress eg: pressure of family expectations/family debt.
- Change from large scale 50/50 to farm ownership can have an impact on lifestyle. So there is a bottleneck – people don't want to make that change.
- Need to discover what are the trigger points through the challenging times.
- Need to have strategies to deal with the stressful points.
- What made people go and get help in the first place? Often the wife insisted on it!
- Access to resources – there are more avenues of help (such as the Rural Support Trust) – first point of admitting I actually need help. Perceptions are changing in terms of attitudes.
- For many sharemilkers it is just a job.
- Agreed with the hypothesis, but know examples of situations where timing of investment/bank support/ other issues have resulted in farmers being forced to sell.
- The biggest issue is with contract milkers - they often are only clearing \$40k before tax. This is also supported by the study completed by Paul Bird for DairyNZ (2017).
- Accountants/bankers not always supportive of contract milkers.
- Rural Support Trust can't act on a tip off re a farmer struggling from the bank.
- Access to resources are very good, but they are not used.
- Accountants are not always explaining the true financial situation.

b. Sharemilkers

The actual results are tabled and graphed in the appendices. The following are the findings of the interviews carried out with the sharemilkers.

Years involvement in the dairy industry – the majority of sharemilkers interviewed have been in the industry for over ten years.

Main goals for sharemilkers – achieving farm ownership is still the over-riding goal, then reducing debt levels followed by achieving a 50/50 sharemilking position. It is interesting that farm ownership is still the overall goal even though the price of land is at high levels. Some of the top performers interviewed want to own some land but still have the sharemilking business as the vehicle to generate high cash returns.

Successful dairy farming – achieving a profitable farming business, work/life balance and healthy animals.

Main support networks – Family, partner and friends. As mentioned in the literature review this mirrors the findings of Botha and White (2013). Often the female of the partnership will contact the GP first if they are concerned about the health and wellbeing of their partner, whereas the male will not or it will be further down the list.

Financial Literacy – This study did not objectively test financial literacy levels but relied on respondents rating their own level. Financial literacy in the sample was reasonable with

56% having high levels of financial literacy. Reasonable levels would in this case include the ability to complete an annual budget and cashflow, monitor actual financial returns against budget; and be able to complete returns for GST and PAYE. In many cases one of the partnership had sole responsibility for the financial side of the business. Those with low levels certainly recognised the importance of understanding this area, but were often time poor and had not dedicated the time to up-skill. A few quotes from individuals who were in the high level of financial literacy category:

“If we didn’t have the financial understanding we would not be in the dairy industry now”

“Being under financial pressure has forced me to take control of the business”

“I have always believed in cashflow. Farm ownership is not necessarily the golden egg. We need to achieve the right blend for the family of sharemilking versus stability. Return on assets can be 15-20% for sharemilking against 3-4% for farm ownership.”

Those with higher levels of financial literacy had results in the low to average range for the OBI, which is exactly where you want to be. The sample size was too small to be able to make any correlation between low levels of financial literacy and high levels of stress. As mentioned above it was quite common that for example the female might take responsibility for the financial management of the business while the male did very little financially, but was highly involved in the practical day to day management.

The reality of just not getting ahead financially is backed up by a study completed by Paul Bird (DairyNZ) which showed that for the 2017/18 season Contract Milkers will only breakeven for the 2017/18 season earning \$1.19/kgMS revenue with total costs of \$1.18/kgMS. The findings suggest that the tipping point for many exiting the industry has been the fact that they have not been able to make financial progress and a lack of work/life balance.

Health and Wellbeing

The understanding amongst the sharemilkers of this area was high with 56% having a high understanding. Some of this was due to having experienced it themselves.

“The understanding has been built up due to my partner’s journey with mental health, and I have had friends who have struggled with depression”

In terms of how the group fared with the OBI test the majority fitted into the low to average category. As with the work Botha and White (2013) completed there is a concerning number who are in the high to very high areas. Following the interview process the results did not surprise me. For the individuals that were battling with health and wellbeing issues there situation was accurately reflected with the test results. I certainly passed on the results to the participants and in those cases suggested they may need extra support. For some participants who had been through mental health challenges in the past they also completed the test for when they were at the lowest point and the results came back in the very high category. Neels Botha rated the OBI test highly in our discussions; and following the interviews I concur with his views that this test is a very good way of assessing farmers health and wellbeing levels.

Key themes/learnings that farmers talked about were:

- **A combination of factors resulting in high stress levels**
 - *“Stress levels were elevated with the move to Southland, tiredness, young children, financial pressure and keeping the relationship together.*
 - *“With a staff member leaving suddenly workload pressures increased substantially. The combination of long days, first sharemilking position and an isolated farm made the situation very stressful!”*
 - *“Financial pressure combined with physical workload, difficult owners and no support increased the stress levels”*
 - *Often it is difficult to get the balance right with young children and farm demands”*
- **The impact of young children**
 - *“I experienced post-natal depression and health issues post childbirth. There seems to be a strong correlation between mental health issues during the first year of life” “Post-natal depression even extends to the male of the partnership”.*
- **Male versus female approaches**
 - **Male:** *“females are inclined to focus on others; males take the view we need to fix ourselves before we can concentrate on others”*
 - *“Inclined to suck it up and get on with it, which is the road to self destruction”*
 - **Female :** *“since having children I find I can’t handle stress as well as I used too”*
- **Attitudes of farm owners** – *“there is not enough positive feedback coming from farm owners. Actually saying well done occasionally. Messaging and texting instead of proper conversations”.*
“There is pressure from farm owners to perform. There is physical and financial pressure – often feels like slave labour being a contract milker!”

The relationship with farm owners was the leading issue in this study that lead to mental health issues, followed by staff challenges and high debt levels.

69% of those interviewed had high stress levels at the moment. 94% of those interviewed believe that the trend over the last 10 years with stress levels have got worse.

“Sharemilking used to be the natural progression into farm ownership. That has become clouded. Many sharemilkers are wondering what is next for them”

“Many are questioning where they are at. Sense of we can achieve this has gone”

The majority of sharemilkers (94%) agreed with the hypothesis. There are further quotes which can be read in appendix 3.

- *“Sharemilkers get into business because they understand how to farm. Where they become unstuck is the reality of the financial side of the business”*
- *“When financial pressure comes on those with low levels become more reclusive. 90% of farms operated by males. 60% of courses attended by females, so many males not proactively upskilled”*

- *“If you bury your head in the sand, you are unable to cope with changes, eventually there is a tipping point (financial pressure) which has a strong impact on mental health”*
- *“You have a better perspective if you understand the financial realities and how to deal with your situation. The difficulty is with up-skilling in combination with running your farm business – time factor”*
- *“There are people that are financially literate but are having mental health challenges. It is not just financial but is a multi-faceted problem”*

Burnout - This is a combination of disengagement and exhaustion. Farmers that fall into the low to average categories are in a good position to cope with the on-going challenges. High to very high level results are of concern and those people need to be offered support and help on an on-going basis. It is a small sample but the fact that 37% are in the high to very high category for disengagement and 44% for exhaustion is a concern. Some of it may be because of the time of the year – interviews were completed towards the end of calving.

c. Industry Support

Financial capability – the majority (56%) felt the industry support in this area was at a high level. Again some relevant comments from participants:

“Farmers don’t understand the importance of improving their financial literacy. It’s hard to put a value on it unlike doing a physical task”

“The challenge is to make financial upskilling appealing especially for young people”

The overall feeling was that there was support available, but not enough promotion of classes and a reluctance by farmers to access the courses.

Health and wellbeing – 38% felt industry support was at a high level and the same amount at a medium level. The overall feeling was that there certainly is more awareness of mental health issues with individuals such as John Kirwan and Doug Avery doing excellent work in this space. Doug Avery has been a game changer and the fact that he is a farmer who has been willing to share his story has been very helpful for many farmers who are struggling. Many other issues were also mentioned in the interviews:

“Need more support for farmer’s wives. There is nothing out there. We are isolated. Isolation doesn’t help the issue. Dairy Womens’ Network could do more in this space”

“Help is there, but you have to find it. You really have to step out and find your own way through it”

“People need to want to access the information. Be good to see discussion groups covering it off especially in the spring. A targeted approach when the pressure is most apparent”

“Old fashioned harden up attitude is still quite strong”

“Industry support is there – people are not actively looking for support. Introverts – not in their nature to look for help. Farmers are more inclined to sort it out themselves”

In terms of access to resources and help the feeling was that access is good, but uptake is poor. There is still the issue with males who are inclined to internalise the situation and don't want to put people out.

“The stigma of asking for help is the over-riding factor for not doing anything”.

8. Discussion

The discussion below presents the key points that came out of the analysis, the literature review and as a result of the interviews completed.

Health and Wellbeing

Botha and White (2013) in their paper made the point that it is very difficult to reach farmers that are in emotional trouble (eg: those experiencing depression, anxiety or burnout). To change those behaviours requires a team effort between different role players. It is still quite a taboo subject for many so requires the right approach to connect with the person that is going through the challenges. For every person that multi-faceted approach is going to be different. For some family and friends plus contact with their GP maybe sufficient. For others the counsellor and family will be the best arrangement.

King, Lane, MacDougall and Greenhill (2009) had some suggestions for enhancing resilience for farming families that are affected by drought in South Australia. For many farmers that I know and those that were interviewed as part of this project these suggestions could well have made a big difference to their health and wellbeing. In particular the following:

- Offering supportive family and life-course relevant programs (e.g. intergenerational transfer; rural/farm counselling, post-natal and early childhood support, retirement planning, income support to assist with the relational aspects of farm families).
- Capacity building in relevant farm business skills (decision-making, planning, diversification, marketing, risk management, technology), both on individual and community of practice basis to assist in active decision making.
- Validating the work of farm women in contributing to household income, and providing opportunities (education, employment) that enable them to find work in rural areas.

My findings would support quite a few of these approaches for people affected. The opportunity to attend family and life course programs, improving your decision making and planning, as well as the role of women on farm are areas that all need further investment from the industry. The females of the partnership in particular shoulder a lot of the mental health pressure.

The findings from the Farmers' Mental Health: Review of the Literature (2014) would support this. As mentioned in the literature review there is “a causal pathway of multiple risk factors leading to mental illness and farmers were found to have lower rates of accessing mental health services compared to other occupational groups”. The key theme suggested following that work was adopting a multi agency-multi strategy approach to overcome the issues.

Financial Literacy

Wayne Berry's Kellogg Project (2009) underlined how poor dairy farmers financial literacy is with findings such as only 5% of farm businesses having a cash forecast budget. The

interviews with both the rural professionals and sharemilkers reinforces the earlier study that there is definitely a big issue with financial literacy for sharemilkers in particular.

Findings from both the sharemilker and rural professional interviews confirmed that contract milkers in particular fit into the low category of financial literacy. They would struggle to complete a budget and would not be able to explain their current financial position. One banker suggested they rated as one for all the sections in the financial literacy table. I believe this is a failing of the school system, and there is certainly a gap there when they enter the dairy industry. The situation with the schooling is beyond the scope of this project, but one has to ask the question as to how well prepared are students leaving school in terms of their financial literacy. Students are then attracted into the dairy industry for a number of reasons, but certainly an affinity with animals and the physical challenge of working on farms are important factors.

The reality of the financial requirements required especially for contract milkers and variable order sharemilkers that are necessary to be successful are not in the equation. The feeling of the rural professionals is that many of the contract milkers are slipping through the cracks in the dairy industry. Much of what is available on the education side at the diploma level is focussed on the 50/50 sharemilkers and farm owners.

Support networks

One of the key findings from the sharemilker interviews was the importance of support networks. Family, friends and a supportive partner are paramount when times get tough. It is important to have a strong business team in terms of professionals such as the banker, lawyer and accountant. But the reality is when the chips are really down it is the family and close friends who will be the chief supporters.

Botha and White (2013) found that the majority of respondents did not talk to a mental health professional when they felt stressed. If there are issues in this space for farmers they will go to family and friends. Of the 16 people interviewed there were 2 participants that have a counsellor as a part of their support network, and that was only as a result of having had a mental health breakdown. There is a risk with family and friends as the first point of contact that they will not recognise some of the signs of emotional unwellness, and there could be a delay of getting the proper help required.

Land Ownership

The rural professionals that were interviewed raised some good points regarding the situation with sharemilkers both historically and currently. The goal regarding land ownership has always been a strong driver for people entering the dairy industry. The feeling was that in most cases that goal is beyond reach for many sharemilkers. It is interesting that achieving farm ownership for the sharemilkers interviewed is still a primary goal. How realistic this is will of course depend on the individuals involved. There are examples of farmers without family support still achieving that goal and owning their own farm. The comment was made that there are a lot of sharemilkers now with boats in comparison to 20 years ago. I'm not saying that is a bad thing. It is a personal choice as to how everybody spends their money and uses their time. Many thought that farmers today wouldn't have contemplated a boat at that stage of their career. In terms of goal setting at whatever stage people are at it is important to have realistic goals.

Success

Defining success is always a good question to ask people from all walks of life. For the sharemilkers in the study profitability and achieving a good work/life balance came out equally on top. Generally speaking the males of the partnership were focussed on the profitability of the business and making financial progress. Unfortunately it was the work/life balance part of the equation that put the extra pressure on the family. Often the female totally understood this side but was faced with an absent husband especially during the calving/mating period, demands of a young family and the financial pressures of the business.

Industry Support

There is a heightened level of awareness in the health and wellbeing space now especially following the low payout years of 2014-2016. Media coverage of suicides on farms increased and more resources were dedicated to this area from both government and industry good organisations. The challenge still remains for farmers to actually access the information that is available. As the quotes suggest in the section above you are often dealing with farmers who are introverts and who believe they can sort things out themselves, without putting other people out. Botha and White (2013) made suggestions about farmers using the DairyNZ HR Toolkit which is an excellent resource, but the reality is that not many do.

9. Conclusions

In this section I have firstly discussed conclusions from the farmer interviews and secondly the conclusions which are broader and relate to what needs to happen from an industry perspective. It is not possible to give general recommendations as every individual, every farming couple, every farming situation is different.

However the conclusions following this project are:

Support networks:

These are a critical part of the equation for farmers to be successful in the dairy industry. Communication with your support network is vitally important especially when there are challenging times. For every individual their support network is going to be different. For most your partner is the most important closely followed by family and friends. When things are at their worst those close supporters will pull you through. For those who have had mental health issues, counsellors and medical professionals are important people to communicate with. Also an employer who understands you and your situation can help work through the issues.

Tipping points for farmers:

There are tipping points for individual farmers that they need to be well aware of. Tipping points are the point at which a series of small changes or incidents become significant enough to cause a larger, more important change (dictionary definition).

An example is a couple who are well established as sharemilkers and farm owners. The financial literacy is high for one of the partnership. The tipping points are often around the

climatic challenges especially with very wet weather and the relationship with the farm owners. Their support network is family and each other to overcome the challenges that come along.

One participant who has been through mental health challenges has several levels of support in place. His mother, his counsellor and a very supportive employer. It was easy to see he has the talent, skills and determination to succeed in the dairy industry. Already he has been on a journey but he and his support networks know that he will be fine and they are there every step of the way.

Combination of events:

The research showed how a combination of events can lead to a mental health breakdown. Again this is supported by the likes of Botha and White's (2013) paper as well as the report completed for the Farmers' Mental Wellbeing Stakeholder Group (2014). One couple moved to Southland, had a very difficult employer, difficult climatic conditions, financial pressure and a young family. The combination of all of these factors and in particular an unsupportive employer resulted in the family returning to the Waikato. People make decisions which seem logical at the time with the best information at hand, but events conspired against them. Others had different combinations of events that resulted in very high stress levels. Using the Oldenberg Burnout Inventory to measure disengagement and exhaustion I took a few of the farmers who had been through mental health challenges back to the time they were at their lowest point and the test confirmed they were effectively burnt out. They didn't have the necessary support networks in place during that period of time.

Financial literacy:

The findings from the interviews are that a higher degree of financial literacy will help individuals/couples cope with the myriad of challenges that farmers face on an on-going basis. Understanding your farm system and the key drivers, having a supportive family and an effective business team are also key factors. Understanding your farm system further can be achieved by attending local discussion groups. Also for some farmers having a farm consultant can be helpful.

Financial literacy generally is weak for many farmers. Opportunities to upskill need to be taken whether it is through PrimaryITO/ Dairy Training Limited courses or at polytechnics. Having an understanding of basic budgeting and cashflows is important at every level. There are simple budget templates that can be downloaded from the DairyNZ website. If these become part of your working habits from the time you become involved in the dairy industry it will set you up as you progress.

One approach which would be worth investigating further is talking with the banks about their expectations as to the financial literacy of potential clients. If it was a requirement by the banks for when sharemilkers apply for a loan to have some form of financial qualification that would be a win for the banks, sharemilkers and education providers. There is the possibility within the diploma to achieve this with achievement of specific financial units.

Health and Wellbeing:

Health and wellbeing are complex with differences between how males and females cope with pressure. Males tend to bottle it up which can lead to devastating results. Some will share it with their partner, some will not. And like it or not mental health still has a stigma attached to it. That stigma is lessening with the likes of John Kirwan and Doug Avery and other farmers who have been prepared to speak up and share their journeys. I have had the privilege of meeting Doug. He is a farmer and has the ability to communicate effectively with farmers. He understands the industry and is sharing his story nationally and internationally. I have no doubt Doug has saved lives and is changing lives. One farmer that I interviewed has read Doug's book twice and is about to read it again.

For many of the females interviewed it is they that are shouldering much of the burden of the health and wellbeing challenges. Some have had to cope with husbands turning to alcohol, others disengaging and in some cases there has been the need for marriage counselling. And as mentioned in this report the impact of having a young child especially in the first year of their life can lead to very high levels of stress.

It is important for farmers and rural professionals to be aware of how farming friends and colleagues are faring especially during the 'at risk' times of the year, such as calving and mating. Also that June to October period when overdraft is at its highest and there may well be financial pressure from the bank. Often a phone call to check on farmers can be very helpful, or a catch up for a coffee/drink/dinner could be worthwhile. For some involvement in community groups, discussion groups can be avenues where people can discuss issues. If there are farmers struggling the group may be able to help out with some support or suggestions of what to do next.

Below is a table that summarises the different combinations when you consider financial literacy and stress levels. It could be useful for farmers, but as mentioned in the previous paragraphs we are dealing with a myriad of factors that can lead to a crisis situation.

Table 4: Combination of Financial Literacy and Stress Levels

Financial literacy	Stress levels	Result	Lights
Low	Low	Survive	Orange
Low	High	Crisis	Red
High	Low	Thrive	Green
High	High	Crisis/Survive	Orange

Pan Industry Discussion:

I believe there is a strong case to organise a meeting/workshop for the key players that are involved in the dairy industry. Organisations to be invited would include: DairyNZ, PrimaryITO, Dairy Training Limited, Federated Farmers, Wintec, Fonterra, other dairy companies, Dairy Womens' Network, Rural Women NZ, New Zealand Young Farmers, Rural Support Trust, FarmStrong, Government (Ministry of Health/ District Health Board/Primary Health Organisations/GPs), Banks and Consultants. The focus of the meeting is to be on developing an action plan with the goals of reducing the number of suicides that are occurring in rural New Zealand.

The Rural Health Alliance Aotearoa NZ (RHAANZ) has been an important advocate for advancing the cause of health and wellbeing for the rural community. It had its government funding cut completely this past year but apparently now is back up and running. I would certainly encourage RHAANZ to develop multi-agency responses to enable communities and organisations in rural mental health to continue. A plan needs to identify how this action plan could be achieved and show the points of contact for at risk farmers to communicate with, education options, funding possibilities and rural/online counselling services.

Health and Wellbeing Assessment Tool:

The Oldenberg Burnout Inventory is a proven test that needs to be used for dairy farmers. Botha and White (2013) showed that it works well and is accurate. The findings of this report further confirm their findings. For all the people involved in the interviews from rural professionals to sharemilkers the test was accurate. It was used for some participants from the Kellogg Rural Leadership course and again showed consistent results in terms of their health and wellbeing. I believe that rural professionals should have this test in their toolkit and use it with their clients. We are not medical professionals but the test gives a clear indication of the level of disengagement and exhaustion clients are experiencing. If the results are in the high/very high category steps can be taken quickly to put at risk people in touch with the support networks that they are comfortable with. Training workshops need to be organised for the rural professionals to understand how to use the tool.

Challenges for the industry to consider:

This project has certainly highlighted from the people interviewed that the contract milker/variable order sharemilkers are not always aware of what is available in the financial literacy space. The likes of the DairyNZ progression groups, the Tactics campaign, Take Time Before you Sign workshops and other initiatives have been excellent, but for reasons such as workload and other commitments many don't attend or have missed the opportunity.

There is still a high turnover of people who come into the industry with high hopes of a long term future in dairying and for a variety of reasons end up leaving disillusioned and burnt out. The challenge is that they are not levy payers, shareholders of Fonterra and don't have enough asset base to be high value customers to the banks and can be forgotten (as discussed in the interviews) so programmes don't always take their needs into account. All of the organisations who are involved in upskilling dairy farmers have to take a longer view of their place and the fact that they are the future of the industry.

Rural Support Trust - The overall feeling from the participants is that the Rural Support Trust is the ambulance at the bottom of the cliff. What is needed is support prior to farmers being in real trouble. For many farmers this is the organisation to go to for support and help. I believe further government/industry funding for the Rural Support Trust is an absolute necessity.

DairyNZ – I know the organisation has invested in the mental health space. That has been worthwhile especially during the downturn (2014-2016). The likes of the Good Yarn Workshops have been especially worthwhile and have delivered to over 5000 people. The DairyNZ approach of focussing on raising awareness of wellbeing is probably the right one and for farmers that are having issues to then contact Rural Support Trust. One of the farmers interviewed suggested that DairyNZ Consulting Officers could include health and

wellbeing in discussion groups particularly in the spring period. Information and pamphlets can be made available advertising support agencies such as Rural Support Trust, FarmStrong and other government agencies such as Skylight. Initiative such as Dairy Connect have also been very helpful for farmers in trouble and putting farmers in touch with farmers to discuss their situation.

PrimaryITO, Dairy Training Limited and other education providers – further modification of training programmes to include both financial and health & wellbeing modules. There is a serious gap in the industry training programme related to basic financial literacy. This needs to be included especially for the Level 2 and 3 classes. Health and wellbeing is now covered in diploma modules. Ideally some of the material could be included in Level 2 and 3 classes as well.

10. Recommendations

The discussion section above gives further background to the recommendations described here. These four key points are the overall recommendations that I believe need to happen to see some progress in the areas of health and wellbeing, and financial literacy.

Pan Industry Discussion:

As mentioned in the conclusion this meeting has to be finalised as soon as possible between the key organisations which will result in a cohesive submission to government in time for the 2019 Wellbeing Budget. There has been some progress recently in this area with RHAANZ now back and operating, with a workshop and presentations to government.

Industry Good Levy:

In terms of the industry good levy I believe there is a strong case for increasing the levy so more funds can be channelled into the people/health and wellbeing area. Currently the levy is set at 3.6 cents per milk solid which results in \$67million annually. Another 0.2 cents would result in approximately \$3m being available. Again the pan industry meeting mentioned above could discuss the feasibility of this recommendation and how/whether it could be implemented.

Health and Assessment Tool:

That the Oldenberg Burnout Inventory tool be used by rural professionals when required in the work they do with dairy farmers. Training workshops need to be run to upskill rural professionals in the use of this tool and overall in the health and wellbeing area.

Financial Literacy:

Discussions with key education providers and bankers need to be completed that ensure the likes of managers and contract milkers have financial management courses available that can upskill them in the fundamentals of business planning and financial management.

11. Next Steps:

My plan is to circulate the project report to key people in the industry for their feedback. Meetings with the likes of DairyNZ, Rural Support Trust and industry players mentioned above will be instrumental in deciding what the plan is from here. The fact that the 2019

budget has an absolute wellbeing focus does mean that the pan industry discussion should happen late 2018/early 2019 which would ensure that there is sufficient time to submit an application to the government.

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13. Appendices

Appendix 1 – Rural Professionals Interview Questionnaire

RESPONDENT NAME: _____	PHONE NO.: _____
DATE : _____	INTERVIEWER : _____

1. What has been the pathway in your career?

→→→→

2. What is your current role/speciality?

3. What is your client base? Numbers? Sector?

	Dairy	Sheep & Beef	Projects	Other
Percentage (%)				

4. Please can you give me a successful example from your dealings with a sharemilking couple in terms of them achieving their goals.

5. What do you think is the primary goal for sharemilkers that you work with?

6. What do you think is holding back sharemilkers from achieving their goals?

7. How would you describe your ideal dairy farm system?

8. What is successful dairy farming to you?

9. What is the breakdown of your customer list in regards to the dairy industry?

	Owner Operato	Sharemilkers	Projects	Other
Percentage (%)				

10. How many years have you been a farm consultant/banker?

<2	2-5	6-10	10+
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Financial Capability

11. How would you rate your financial capability?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

12. How would you rate the financial capability of sharemilkers currently?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments on the situation with sharemilkers currently?

 -

13. What is your view on the trend over the last 10 years of sharemilker's financial capability?

Worse	Same	Better

14. Any comments on that trend?

15. How would you describe the level of financial literacy with sharemilkers?
 (1 – low 3 – medium 5 – high)

	1	2	3	4	5
Can complete a fully reconciled cash book including calculation of GST & PAYE					
Can complete an annual cash flow statement					
Monitors actual versus budget					
Understands the budget and cashflow – and uses them to make decisions					
Understands the tax system (provisional and terminal) – and includes tax in the cashflow					
Understand a set of financial accounts					
Use benchmarking as a process to set goals and improve the performance of the business					
Can complete a financial proposal for a new opportunity					
Can translate goals into financial steps and assess against opportunities					

16. Any comment on those areas that score low or high?

a. Low Scores	b. High scores
i)	
ii)	

17. What changes have you noticed any changes with sharemilkers who have upskilled/improved their financial knowledge?

i)

ii)

iii)

iv)

18. What suggestions have you made to sharemilkers in the areas of financial literacy and planning and what has been the result?

a. Suggestions made	b. Result of trying the suggestion
i)	
ii)	

--	--

Health and Wellbeing

19. How would you rate your understanding of health and wellbeing/mental health issues?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

20. Please complete the Oldenburg Burnout Inventory to complete your current situation in terms of your health and wellbeing.

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DEMEROUTI, MOSTERT, AND BAKKER

Appendix

Oldenburg Burnout Inventory

Instruction: Below you find a series of statements with which you may agree or disagree. Using the scale, please indicate the degree of your agreement by selecting the number that corresponds with each statement

	Strongly agree	Agree	Disagree	Strongly disagree
1. I always find new and interesting aspects in my work.	1	2	3	4
2. There are days when I feel tired before I arrive at work.	1	2	3	4
3. It happens more and more often that I talk about my work in a negative way.	1	2	3	4
4. After work, I tend to need more time than in the past in order to relax and feel better.	1	2	3	4
5. I can tolerate the pressure of my work very well.	1	2	3	4
6. Lately, I tend to think less at work and do my job almost mechanically.	1	2	3	4
7. I find my work to be a positive challenge.	1	2	3	4
8. During my work, I often feel emotionally drained.	1	2	3	4
9. Over time, one can become disconnected from this type of work.	1	2	3	4
10. After working, I have enough energy for my leisure activities.	1	2	3	4
11. Sometimes I feel sickened by my work tasks.	1	2	3	4
12. After my work, I usually feel worn out and weary.	1	2	3	4
13. This is the only type of work that I can imagine myself doing.	1	2	3	4
14. Usually, I can manage the amount of my work well.	1	2	3	4
15. I feel more and more engaged in my work.	1	2	3	4
16. When I work, I usually feel energized.	1	2	3	4

Note. Disengagement items are 1, 3(R), 6(R), 7, 9(R), 11(R), 13, 15. Exhaustion items are 2(R), 4(R), 5, 8(R), 10, 12(R), 14, 16. (R) means reversed item when the scores should be such that higher scores indicate more burnout.

Received July 15, 2008

Revision received October 3, 2009

Accepted October 12, 2009 ■

21. Looking back over the last 10 years how would you describe your stress levels during that time? Answers are totally confidential.

	2009				2013					2018
High										
Medium										
Low										

Any comments?

22. How would you rate the mental health situation with sharemilkers currently?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments on the situation with sharemilkers currently?

 -

23. What is your view on the trend over the last 10 years of sharemilker's mental health?

Worse	Same	Better

Any comments on that trend?

24. Your thoughts on the hypothesis:

1. Sharemilkers with higher financial capability are in a better position (more resilient) to cope with the challenges and changes that are occurring now and into the future.
2. That the low levels of financial literacy amongst sharemilkers is having an impact on their mental health and wellbeing when the status quo situation changes

So high levels of financial literacy correlating with strong (positive) levels of health wellbeing. Agree/Disagree

Correlation between low levels of financial literacy and low (negative) levels of health wellbeing. Agree/Disagree

Examples of differences from the hypothesis:

Industry Support

25. How would you rate the level of industry support currently in terms of financial capability?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments/examples on the situation with sharemilkers currently?

26. How would you rate the level of industry support currently in terms of mental health/health and wellbeing?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments/examples on the situation with sharemilkers currently?

27. What are some of the reasons for sharemilkers struggling to progress in the industry?

Reason	Level of importance as reason
--------	-------------------------------

	1 Very Low	2	3	4	5 Very High
1					
2					
3					
4					
5					
6					
7					
8					

28. Rate the following on their importance as factors that can lead to issues with health and wellbeing for Sharemilkers

Area	Level of importance in relation to health/well being				
	1 Very Low	2	3	4	5 Very High
Relationship with Farm Owners					
Structure of contract – risk and returns					
Volatility of Milk Price					
Difficult farm					
High debt levels					
Financial management knowledge					
Environmental pressure					
Compliance expectations					
Staff issues					
Young family					
Career progression challenges					
Workload on the farm					
Health issues within the family					
Other (not covered)					

29. if you had concerns about the health and wellbeing of a customer what would you do?

What would you do in the short term?	What would you do in the medium term?
i)	

ii)	
-----	--

30. In relation to dairy farmers who are struggling with their overall situation how would you rate access to resources and help in the industry?

- Excellent ☐
 Very good ☐
 Good ☐
 Fair ☐
 Poor ☐

If you rate the situation as poor/fair/good do you have any further comments on what could be improved to change this situation?

31. Other Comments

Summarise and Record

Appendix 2 – Sharemilkers Interview Questionnaire

RESPONDENT NAME: _____ PHONE NO.: _____
 DATE : _____ INTERVIEWER : _____

Section 1 – General background questions

8. What has been the pathway in your career?

```

graph LR
    A[ ] --> B[ ]
    B --> C[ ]
    C --> D[ ]
    D --> E[ ]
  
```

9. How many years have you been involved in the dairy industry?

<2	2-5	6-10	10+
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. How would you describe your ideal dairy farm system?

11. Can you describe to me your farming business currently – scale/roles of each partner

Who does what? Animals/Pasture/People/\$/family

12. What was your goal when you entered the dairy industry?

13. Has that goal changed over the years?

14. What are your short term goals (1-2 years)?

15. What are your medium term goals (3-5 years)?

16. Do you believe your goals are achievable?

Yes ☐

No ☐

If no what are the main reasons for this?

17. What is successful dairy farming to you?

18. Can you explain to me your support network?

Section 2 - Financial Questions, goal setting and progression

**19. How would you describe your level of financial literacy?
 (1 – low 3 – medium 5 – high)**

	1	2	3	4	5
Can complete a fully reconciled cash book including calculation of GST & PAYE					
Can complete an annual cash flow statement					
Monitors actual versus budget					
Understands the budget and cashflow – and uses them to make decisions					
Understands the tax system (provisional and terminal) – and includes tax in the cashflow					

Understand a set of financial accounts					
Use benchmarking as a process to set goals and improve the performance of the business					
Can complete a financial proposal for a new opportunity					
Can translate goals into financial steps and assess against opportunities					

13. Any comment on those areas that score low or high?

a. Low Scores	b. High scores
i)	
ii)	

14. Please explain to me your current financial management system eg: budgets, monitoring, seasonal finance etc

**15. Do you have external support for your business in the financial area – Yes/No
 If yes what is the support that you use?**

16. Have you completed any upskilling or further education in the area of financial management? Yes/No.

If Yes: Have you noticed any changes with your overall farm business by this change?

If No: Do you have a plan to gain further education in this area or is this area covered off with your partner/business team?

i)

ii)

iii)

iv)

17. Do you have any further comments in regards to your financial literacy?

i)

ii)

iii)

iv)

Health and Wellbeing

18. How would you rate your understanding of health and wellbeing/mental health issues?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments on your understanding of these issues?

19. Please complete the Oldenburg Burnout Inventory to complete your current situation in terms of your health and wellbeing.

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DEMEROUTI, MOSTERT, AND BAKKER

Appendix

Oldenburg Burnout Inventory

Instruction: Below you find a series of statements with which you may agree or disagree. Using the scale, please indicate the degree of your agreement by selecting the number that corresponds with each statement

	Strongly agree	Agree	Disagree	Strongly disagree
1. I always find new and interesting aspects in my work.	1	2	3	4
2. There are days when I feel tired before I arrive at work.	1	2	3	4
3. It happens more and more often that I talk about my work in a negative way.	1	2	3	4
4. After work, I tend to need more time than in the past in order to relax and feel better.	1	2	3	4
5. I can tolerate the pressure of my work very well.	1	2	3	4
6. Lately, I tend to think less at work and do my job almost mechanically.	1	2	3	4
7. I find my work to be a positive challenge.	1	2	3	4
8. During my work, I often feel emotionally drained.	1	2	3	4
9. Over time, one can become disconnected from this type of work.	1	2	3	4
10. After working, I have enough energy for my leisure activities.	1	2	3	4
11. Sometimes I feel sickened by my work tasks.	1	2	3	4
12. After my work, I usually feel worn out and weary.	1	2	3	4
13. This is the only type of work that I can imagine myself doing.	1	2	3	4
14. Usually, I can manage the amount of my work well.	1	2	3	4
15. I feel more and more engaged in my work.	1	2	3	4
16. When I work, I usually feel energized.	1	2	3	4

Note. Disengagement items are 1, 3(R), 6(R), 7, 9(R), 11(R), 13, 15. Exhaustion items are 2(R), 4(R), 5, 8(R), 10, 12(R), 14, 16. (R) means reversed item when the scores should be such that higher scores indicate more burnout.

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20. Looking back over the last 10 years how would you describe your stress levels during that time? Answers are totally confidential.

	2009				2013					2018
High										
Medium										
Low										

Any comments?

21. Looking back over the last 10 years how would you describe the stress levels of your partner? Answers are totally confidential.

	2009				2013					2018
High										
Medium										
Low										

Any comments in terms of how you have supported your partner?

22. How would you rate the stress levels with sharemilkers currently?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments on the situation with sharemilkers currently?

 -

23. What is your view on the trend over the last 10 years of sharemilker's stress levels?

Worse	Same	Better

Any comments on that trend?

24. Your thoughts on the hypothesis:

3. Sharemilkers with higher financial capability are in a better position (more resilient) to cope with the challenges and changes that are occurring now and into the future.
4. That the low levels of financial literacy amongst sharemilkers is having an impact on their mental health and wellbeing when the status quo situation changes

So high levels of financial literacy correlating with strong (positive) levels of health wellbeing. Agree/Disagree

Correlation between low levels of financial literacy and low (negative) levels of health wellbeing. Agree/Disagree

Examples of differences from the hypothesis:

Industry Support

25. How would you rate the level of industry support currently in terms of financial capability?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments/examples on the situation with sharemilkers currently?

 -

26. How would you rate the level of industry support currently in terms of mental health/health and wellbeing?

Low				Med					High
1	2	3	4	5	6	7	8	9	10

Any comments/examples on the situation with sharemilkers currently?

-

27. What do you think are some of the reasons for sharemilkers struggling to progress in the industry?

Reason	Level of importance as reason				
	1 Very Low	2	3	4	5 Very High
1					
2					
3					
4					
5					
6					
7					
8					

28. Rate the following on their importance as factors that can lead to issues with health and wellbeing for Sharemilkers

Area	Level of importance in relation to health/well being				
	1 Very Low	2	3	4	5 Very High
Relationship with Farm Owners					
Structure of contract – risk and returns					
Volatility of Milk Price					
Difficult farm					
High debt levels					
Financial management knowledge					
Climatic volatility					
Environmental pressure					
Compliance expectations					
Staff issues					
Young family					
Career progression challenges					

Workload on the farm					
Health issues within the family					
Other (not covered)					

29. if you had concerns about your health and wellbeing, or your partner what would you do?

In the short term?	In the medium term?
i)	
ii)	

30. There have been a number of sharemilkers who have exited the dairy industry. What do you think has been the tipping point that has forced them to make this decision?

31. In relation to dairy farmers who are struggling with their overall situation how would you rate access to resources and help in the industry?

- Excellent ☐
- Very good ☐
- Good ☐
- Fair ☐
- Poor ☐

If you rate the situation as poor/fair/good do you have any further comments on what could be improved to change this situation?

Appendix 3Table 1: Goal Setting, Financial Knowledge

Primary Goal for Sharemilkers	Debt reduction
	Not farm ownership – realistically only 50% have a chance of achieving that.
	Equity growth
What is holding back sharemilkers' from achieving their goals?	Significant changes in equity especially regarding cow and land price
	Understanding the key drivers of profit
	Lack of financial literacy
	The timing of opportunities
	The concept of saving is not there
Sharemilkers' that have improved their financial knowledge	Understand the gap between cow values and land values. Realise they have to work twice as hard to get ahead.
	Are more inclined to challenge the status quo
	Are better communicators, can work to a plan and are actively engaged
	With further financial understanding (such as GST, budgeting) has resulted in a higher level of control by sharemilkers of their business

Table 2 – Sharemilker's Financial Literacy (from the rural professional perspective)

How would you describe the level of financial literacy with sharemilkers?
(1 – low 3 – medium 5 – high)

	1	2	3	4	5
Can complete a fully reconciled cash book including calculating GST & PAYE	○	○	XX*	*	
Can complete an annual cash flow	○	X	○ X	* *	
Monitors actual versus budget	○ ○	X	*	X *	
Understands the budget and cashflow – and uses them to make decisions	○○	XX *	*		
Understands the tax system (provisional and terminal) – and Includes tax in the cashflow	○ ○X	*	X *		
Understand a set of financial accounts	○○	XX *	*		
Use benchmarking as a process to set goals and improve the performance of the business	○ ○ X	X *	*		
Can complete a financial proposal for a new opportunity	○○ *	X X *			

Can translate goals into financial steps and assess against opportunities	OO X	X *			
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Farm Consultant 1: X

Farm Consultant 2: X

Banker 1 – Contract Milkers O 50/50 *

Banker 2 – Contract Milkers O 50/50 *

Table 3: Stress levels, Industry Support of Sharemilkers

Stress levels of Sharemilkers currently (1 – low, 10 – high)	Wide range of levels – overall in the 6-8 range
Why?	Correlation between volatility of milk price and climatic situation, also time of the year.
	Realisation/acceptance that it is very difficult to achieve farm ownership
	Older age group often not prepared to invest in infrastructure, are tight with \$, poor housing and pay managers/contract milkers the least they can get away with
View on the trend over the last 10 years of sharemilker's mental health	Overall – worse
Why?	The impact of the \$3.90 payout
	Harder to achieve farm ownership
	Farm owner debt levels
	Poor infrastructure
	Environmental limitations is a handbrake to lifting performance
	Public Perception
How would you rate the level of industry support in terms of financial capability?	5/10 for contract milkers 7/10 for sharemilkers and farm owners
Comments	It has improved in the last 10 years – DairyNZ, Cash Manager, Xero
	Mark and Measure – very rigid. Not suitable for everyone – SMs and FOs
	Diploma – again more suitable for 50/50s and farm owners
	Discussion Groups – only covers the basic financials
	For Managers and CMs/LO there is poor support
How would you rate the level of industry support in terms of health and wellbeing?	5/10
	Greater awareness now compared with 10 years ago
	Positive signs with Farmstrong, Doug Avery, farmers on Facebook
	Rural Support Trust has been extremely important
	There needs to be more training for rural professionals
	There is not enough people in the field to

	help farmers who are struggling
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Appendix 4 – Sharemilkers Analysis

Analysis of Sharemilker's information by Question

Q1 – Majority of sharemilkers have followed the traditional pathway.

Q2 – Years involvement in the dairy industry

<2	2-5	6-10	10+
	1	11	1111111111111 (13)

Q3 – What are the main goals for sharemilkers?

- Didn't actually have a goal x 2
- Work/Life balance x 2
- Completing qualifications
- Larger scale contract milking
- 50/50 Sharemilking x 5
- Farm Ownership x 6
- Initially farm ownership. Been disheartened – still want to own land/assets x 2
- Reduce debt levels x 6
- Increase equity position x 3
- Family focussed – children achieving goals
- Investing in a business outside farming – building equity to achieve that reality x 2
- Further land ownership with manageable debt, sustainable x 2
- Own a drystock/lifestyle block

Q4 – What is successful dairy farming to you?

- Living comfortably
- No financial worries
- Family first
- Healthy animals x 3
- Achieving production targets x 2
- Ability to observe the whole farm system
- Thinking outside the square
- Farm that is profitable x 10
- Achieving environmental sustainability x 3
- Achieving a good work/life balance x 10
- Farm is operating efficiently
- Achieving goals
- Achieving improvements on the reproduction side of the business
- Having good systems in place

- Being able to step back from the day to day running of the farm
- Public perception of dairy farming being positive x 2
- Pasture first
- Equity growth – growing a nest egg
- Staff have a feeling of satisfaction
- “Coming home knowing you gave it all – mastered the day”
- Custodians of the farm – leave the land in good shape

Q5 – Support networks

- Partner x 12
- Friends x 12
- Friends outside dairy industry
- Family x 12
- Employer x 5
- Farmer friend x 2
- Accountant x 3
- Banker x 2
- Farm consultant
- Mentors
- Farmstrong
- Facebook groups x 2
- Discussion groups

Q6 – Analysing financial literacy for individuals

Low	Medium	high
1-18	19-27	28-45

Q7 – Comment on low or high levels of financial literacy

Low	High
I don't enjoy doing the financials	“if we didn't have the financial understanding we would not be in the dairy industry now”
Am comfortable analysing opportunities	Importance of a solid business team
Would like to learn more on the financial front x 6	Have benefited from Mark and Measure, Cashflow workshops and short courses.
Need to allocate more time to financials x 2	Totally comfortable with budgets/cashflows
Can see the importance of financial literacy	Understand the importance of planning
Tax – leave that to the accountant x 2	Can get blasé, which results in a more reactive approach
Partner does the financial side of the business x 6	Need to improve the communication with the timing of tax payments
Diploma level papers in Financial Management have been completed so theory is ok x 2	Financial planning has been a priority
Have good support from accountant	“Being under financial pressure has forced me to take control of the business”

If there was more time would do the financials	“Am much better now, through the journey that has been completed”
Have benefited from industry awards	Have changed thinking from just focussing on the physical aspects to a whole farms systems approach
My focus is on the physical side of the business x 2	Importance of succession issues especially with a large family
Not afraid to ask for help re financials	Need to focus on profitability more than cash return
“We are kind of forgotten , in terms of relevant educational courses”	Always believed in cashflow. “Farm ownership is not necessarily the golden egg!” Need to achieve the right blend for the family of sharemilking v stability – ROA 15-20% for S/M v 3-4% for land ownership

Q8 – Rate your understanding of health and well-being/mental health issues

Low (1-4)	Medium (5-6)	High (7-10)
1	1111	111111111111 (12)

Q9 – Comments

Low	Medium	High
“It is swept under the rug in the industry”	“Inclined to suck it up and get on with it → which is the road to self destruction”	Have real experience personally and with other people I know
“I didn’t have a reference point to come back to on the first year!”	“Most important time of the year is mating and you are often exhausted post-calving for this period”	Learning the hard way
“It can be very difficult especially with a 1 st June start date”	“My partner had low periods – questioned how long can I do this for?”	Wasn’t aware of it until I experienced mental health challenges
	Having a young family puts further strain on it all. “Post natal depression even extends to the male of the partnership”	The understanding has been built up due to partner’s journey with mental health, and have had friends who have struggled with depression
	“I have been worried about my partner, as I am physically running the business”	“The understanding strongly related to the experience of myself, partner and others”
	Important to be empathetic, supportive and be a good listener	“Critical learning has been the importance of support networks”
	“Never studied it at college, has been brought to the forefront of peoples’ minds with the low payouts of 2014-2016”	Understand it can creep up on you through work pressures/fatigue – often a combination of factors x 2
		Higher level due to being a high

		school teacher and dealing with teenager issues at school
		Nursing training has strongly helped understanding
		“Weather is often the biggest tipping point”
		Not being hands on and offering an outsiders view has been helpful to the business especially dealing with staff

Q10 – Ratings of Oldenberg Burnout Inventory (OBI)

	Low (0-1.5)	Average (1.5-2.5)	High (2.5 – 3.0)	Very High (3.0+)
Disengagement	1	111111111111	11	1
Exhaustion	1	111111111111	111	1

N.B: Ratings of farmers when they completed the OBI when they were mentally challenged (from 2-3 years ago) went from average to very high.

Q11 – Comments

Low	Average	High & Very High
Stress levels have been manageable – higher stress levels through calving time	Challenging with 1 st job and a difficult manager	Post-natal depression. Health issues post childbirth – correlation between mental health and the first year of life x 2
	Stress levels related to SI shift and young children/tiredness, financial pressure, relationships	“females inclined to focus on others; males take the view we need to fix ourselves before we can concentrate on others”
	Perfectionist attitude often makes it difficult in terms of health and wellbeing x 2	Financial pressure combined with physical workload, difficult owners, no support
	“Own worst critic/enemy!” – regarding the perfectionist approach	“I was working harder for less hoping it would come right. Need to trust our partners”
	New roles combined with young children elevated the stress levels x 2	With staff member leaving suddenly workload pressures increased substantially. Long days, first SMing position, isolated farm – hard to attract staff.
	“Since having children I find I can’t handle stress as well as I used to”	Staff issues often affect stress levels

	Too much off farm work plus children elevated stress levels	Often difficult to get balance right with young children and farm demands
	Stress related to climate – drought/ wet winters/springs	
	Anxiety with children	

Q12 – Rating stress levels of sharemilkers currently

Low (1-4)	Medium (5-6)	High (7-10)
111	1111	1111111111

Q13 – Comments on the stress levels of sharemilkers

Low	Medium	High
CM's not having the debt levels – cash situation more positive	Very payout correlated	Bank pressure
Payout is positive – stress levels strongly related to financial situation	Farm ownership becoming more out of reach	Fonterra result x 2
	Payout volatility and equity loss	Sharemilking being a higher risk business than other industries
	Less 50/50 jobs available	Higher debt for 50/50s x 2
	“Males carry higher stress levels. Females seem to be less stressed if actively involved. Off farm females sometimes don't register level of stress of their partner”	Climatic challenges x 3
	Stress levels more apparent with lower equity sharemilkers	M. Bovis x 5
	Family and relationships key factors in higher stress levels	Milk Payout volatility x 3
	Top performers no problem	Compliance costs x 2
	Media/social media influence	Higher levels of stress for CM's and VO's especially
		Public perception
	Not enough positive feedback – saying “well done” from owners. Message/texting instead of proper conversations	Pressure from farm owners to perform. “there is physical and financial pressure – often feels like slave labour with CM's”
		Environmental expectations
		Not understanding contracts
		Not achieving farm ownership

Q14 – View on the trend over the last 10 years of sharemilker's stress levels

Worse	Same	Better
1111111111111111	1	

Q15 – Comments on that trend

Worse	Same	Better
Farm owners pushing costs onto sharemilkers especially CM's	Positive movement of the payout in the last 3-4 years	
Not the opportunities for financial gain that there were previously	"Sharemilking used to be the natural progression into farm ownership. That's become clouded. Sharemilkers are wondering what is next for them"	
Volatility of milk price x 4		
Farm owners treating sharemilkers poorly	With the more established sharemilkers stress levels are lower	
Environmental regulations x 3		
Climatic challenges x 3		
M. Bovis x 3		
Fonterra performance x 2		
Public perception x 2		
"Commodisation of staff reduces the opportunities for staff to buy cows and farms"		
Compliance – working conditions x 4		
Animal Welfare x 2		
Lesser sharemilking jobs available and more competition for positions x 2		
Loss of confidence in terms of career progression x 2		
Impact of vegans "milk bad for you"		
"Many sharemilkers are at a crossroads" Not quite the eagerness/excitement of the 30's. Vacuum related to farm ownership	"Many are questioning where they are at. Sense of we can achieve this has gone" There is a fear also of not wanting to be in the shed on my own. For many it has not worked out.	
Expectation of farm owners x 2		
Staff situation		
Pathway to farm ownership changing x 2		

Q16 Agree/Disagree with the hypothesis

[illegible]

Comments

Agree	Disagree
"Sharemilkers get into business because they understand how to farm. Where they become unstuck is the reality of the financial side of the business"	"There are people that are financially literate but are having mental health challenges. It is not just financial but is a multi-faceted problem"
"Understanding of whole farm system certainly helps with increasing levels of financial literacy component"	"Can be focussed on the \$, but missing the work/life balance – eg: moving to Canterbury/relationship breakup"
"When financial pressure comes on those with low levels become more reclusive. 90% of farms operated by males. 60% of courses attended by females, so many males not proactively upskilled"	"if there is acceptance of sharemilking situation, and not farm ownership there can be positive impacts
"If you bury your head in the sand, you are unable to cope with changes, eventually there is a tipping point (financial pressure) which has a strong impact on mental health"	
"If you have strong financial literacy you have the ability to make a plan and work through the situation"	
"Understanding key drivers still a critical factor, even if your financial literacy is low"	
"You have a better perspective if you understand the financial realities and how to deal with your situation. The difficulty is with up-skilling in combination with running your farm business – time factor"	
Two situations (1) People in it for a job –when the pressure comes on they are not prepared (2) People in it for a career – achieve better jobs and are more motivated. High risk for 50/50s with low financial literacy abilities	
"Having facts in front of you gains confidence rather than hope and has a positive impact on your wellbeing"	
Tipping point – struggling with the understanding/knowledge of the financial situation plus the reality of a poor financial situation/banker pressure	
"Absolutely have to have a drive /passion on a daily basis to achieve" "Having a strong knowledge of financials, being naturally confident about numbers has a positive impact	

on wellbeing”	
“Don’t sweat the small stuff – it’s all about the bigger picture”	
There are examples where financial literacy is fine but the situation is not working.	
Can have financial skills but struggle with the whole farm system reality – ASB farmer example coming home and struggling to farm.	

Q17 How would you rate the level of industry support – financial capability?

Rating industry support – financial capability

Low (1-4)	Medium (5-6)	High (7-10)
111111	11	1111111111

Comments:

Low	Medium	High
Wouldn’t know where to find it. Not enough promotion	Society issue – not talking about \$. Banks – pressure on farmers to do their own budgets. Disconnect with CM’s and VO’s who are not financially literate	Diploma (financial) classes
Total hole at CM level in terms of financial courses	Help is there if you want it eg: Diploma classes	Bank support with ANZ
“Farmers don’t understand the benefits of improving their financial literacy. It’s hard to put a value on it unlike doing a physical task”		Resources, courses available – not enough promotion and there is a reluctance by farmers to upskill
“the challenge is to make financial upskilling appealing especially for young people” Not enough encouragement for young people to realise the importance of financial knowledge.		Lots of support available. Up to individuals whether they access the support x 3. Access is the issue – especially older farmers who need it the most – ego/macho
Need to move away from the focus on cost management. Quality of diploma participants has reduced		Mark & measure courses. Cashflow workshops. DWN events.
		Good support for 50/50s and farm owners
		“Industry has misread where the CM’s are at – the forgotten people. Last couple of years industry support has fallen off”

Q18 How would you rate the level of industry support - mental health/health and wellbeing?

Rating industry support – mental health/health and wellbeing?

Low (1-4)	Medium (5-6)	High (7-10)
11111	11111	1111111

Comments:

Low	Medium	High
Lots of box ticking with Farmstrong, RST. More awareness over the last few years.	“Help is there, but you have to find it. You really have to step out and find your own way through it”	Increased awareness of mental health x 2. Farmers sharing their stories. John Kirwan excellent. More socially acceptable now
New entrants especially need industry support	“Need more support for farmer’s wives. There is nothing out there. We are isolated. Isolation doesn’t help the issue. DWN could do more in this space”	Farmstrong – Impact of Sam Whitelock (farmer connections). Beaudon Barrett. Doug Avery – has read the book twice and about to read it again. Credibility.
Certainly a lot more talk about Health and Wellbeing. Health and Safety improving; going into the mental health space	DWN workshops have been the same every year – practical like calf rearing workshops, lameness etc. Farmstrong has been good.	Well established sharemilkers have the support networks and are open to asking for information.
“Old fashioned harden up attitude is still quite strong”	“When my partner was struggling I didn’t feel there was anyone industry-wide to talk to so had to sort it out myself” Facts focus came into play/phsycologist (non farming) confirmed total exhaustion.	“People need to want to access the information. Be good to see Discussion Groups covering it off especially in the spring. A targeted approach when the pressure is most apparent”
“Momentum with FarmStrong has been lost”	Importance of the support from partners/farmowners – talking about it. Make changes	“Needs to be a bridge between DairyNZ and RST”
DairyConnect and RST are the edge of the cliff	Improved in the last 3 years. Much more talked about. RST is a key organisation	“DairyNZ does a great job – accessibility is the issue. DairyNZ are certainly trying”
	Industry support is there – people are not actively looking for support. Introverts – not in their nature to look for help. Farmers are more inclined to sort it out themselves.	Stigma in contacting RST is very high. Also a disconnect between Bankers/RPs contacting RST if there is an issue

Q21. If you had concerns about your health and wellbeing, or your partners what would you do?

In the short term?	In the medium term?
Contact GP x 7	Keep a clear head

Counselling x 5	Communicate with your support network x 2
RST x 6	If necessary medication
Talking to partner x 9	Minimise negative events
Talking to family x 6	Focus on improving something every day
Talking to friends x 7	Birds/happy place/like in the bush
“Keep asking why – digging deeper into the why!”	“There is always someone out there that is having a worse day”
Farmstrong support	Open communication
Admitting that there is an issue	Partner first
If drinking is the issue stop!	Check back in with GP
Working out the dynamics of the best approach	Mindfulness exercise
Try and fit in more off farm activities – dinner out/groceries	Review diet/exercise regime x 2
“Sometimes worth spending \$ in the short term to get through the busy times eg: relief milker, accountant doing GST for the month during calving”	Important to discuss the future not the past
Importance of listening	Don’t replace drinking with something that is equally bad
Try and get more sleep	Maintain positive road/healthy lifestyle balance
Communication is key	More frequent off farm activities
“Important to enjoy the journey just as much as the destination”	Changing the work/life balance x 2
	Changing the situation. Moving farm if necessary
	Looking at systems on the farm
	Rosters. Offering some sleep ins/support x 2
	Reassess goals
	Admitting there is an issue and planning future direction
	Reassessing business team and support network
	Regular visits to the doctor to chart progress
	Staff selection
	Health insurance/Income protection

- Often the female of the partnership will contact the GP first, whereas the male will not or it will be further down the list.

Q22 – Exiting the industry. What has been the tipping point?

- Physical workload
- Not getting ahead financially x 6
- Work/life balance not working x 4
- Bank/financial pressure x 3
- Sharemilkers not being able to delegate/micro-managing
- Isolation

- Debt levels x 2
- Compliance realities x 3. Haven't kept up to date with the changes
- Focus was on equity growth – left when target was reached/goals achieved.
- Payout volatility x 3
- Lack of financial literacy
- Burnout – workload/fatigue x 2
- Disillusionment – goalposts moving. “golden handcuffs”
- Change from large scale sharemilking to small farm ownership
- Staff issues x 3
- Monotony
- Don't want to deal with the extra workload eg: compliance, H & S, Healthy Rivers
- Social pressures – Facebook, weekends off/boats
- Financial roller coaster – hours v financial payoff.
- Lack of progression opportunities
- The total commitment required to succeed
- Industry frustration
- A lot of hard work without the returns
- CM's leaving
- Expectations of farmers not aligning with the reality. “Partner saying your never here!”
Women not on farm which can result in a total disconnect with their partner”
- Not achieving goals especially farm ownership x 3
- Equity partnerships that turn sour
- Seeing friends who have a better lifestyle
- Lost heart/mojo

Q23 – Rating access to resources and help in the industry

Poor 11	Very good 111111
Fair 11	Excellent 11
Good 111	
Comments	Comments
Important to build resilience with dairy farmers. Consider things like mindfulness	“First you have to admit that you have a problem, then you can do something about it”
“RST – needs to be support/barrier at the top of the cliff”	“Access is good, uptake is poor” x 4
“men not admitting there is an issue” x 2	No promotion especially in the spring
Males inclined to internalise the situation	Teat spray rep –ringing to see how you are going
“Perception is changing but it is still a bit of a taboo issue”	LIC ringing 3.30pm “no idea”
“If you don't have anyone to talk to, often writing it down helps the situation”	DairyNZ running Mental Health workshops
Farm and financial support. More support in the health and wellbeing area	“Stigma of asking for help is the over-riding factor for not doing anything”
Improved communication from the industry is required	Issue is willingness to access
“Big problem is people not wanting to put anyone out”	Comes down to individual choice – “can't force someone to do something”

“Kiwi attitude – not wanting to put people out”	DWN could offer higher level of support
Often one partner inclined to ask for help, the other partner more reticent.	DairyNZ and RST offer good support
	“Comes back to the individual deciding what he/she will do with the resources, or whether he/she wants to seek help”
	“Farmers willing to share – more Doug Avery stories are what is needed”

Final comments

- Comparison with 9 to 5 job – convinces one about the opportunities with dairying
- Respect CM’s who are doing the hard yards. Not using the power in a bad way.
- As an industry need to up our game in the mental health space especially around access/promotion.
- RST has been invaluable, fantastic people, great support if you need it. Continuing support and real care from our facilitator
- “if you had a relationship with a Consulting Officer would call on them for help”
- “Health and wellbeing needs to become part of discussion groups, so we can normalise it and break the stigma” - especially in the spring, use pamphlets, talk about RST
- “The biggest help is knowing you have support – that there are people you can talk to”
- Doug Avery v John Kirwan – Doug relating to farmers
- “Biggest issue is that everybody wants everything now, and they are not prepared to make the sacrifices and work for it”
- Importance of saving, conservative budgets and being realistic about the necessary equity levels
- “Isolation factor – especially with communities. Adds to the pressure. Sometimes you think you are alone”
- Importance of planning/structure → increase levels of confidence → positive impacts on health and wellbeing
- Importance of supportive wife
- Impact on kids – with parents disengaged from them
- “Biggest challenge is the weather – often need more time to reflect especially when really wet. Try and avoid reactive decision making”
- The ability to make decisions is critical in terms of success
- Stress – can be downer cows – anticipation of something going wrong. Once there, problem is under control.
- Amazing how long it takes for this topic to be taken seriously
- Key pillars to farming success: Passion. Persistence. Planning and People.

Appendix 5 – Sharemilker's results in graph form.

1. Q2 – Years involvement in the dairy industry

[More Details](#)

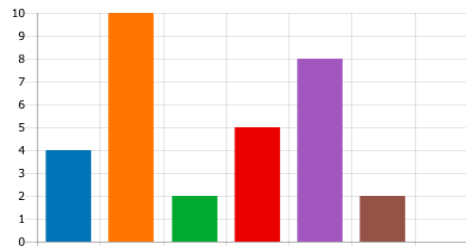
2-5	1
6-10	2
10+	13



2. Q3 – Main goals for sharemilkers?

[More Details](#)

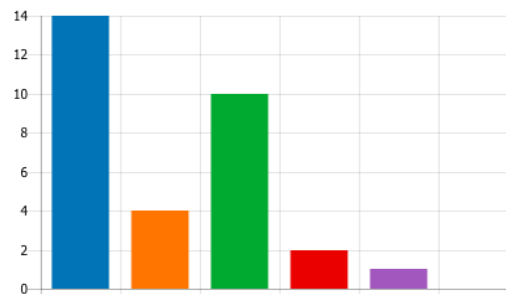
No goal	4
Farm ownership	10
work/life balance	2
50/50 sharemilking	5
reduce debt levels	8
increase equity position	2
Other	0



3. Q4 – What is successful dairy farming to you?

[More Details](#)

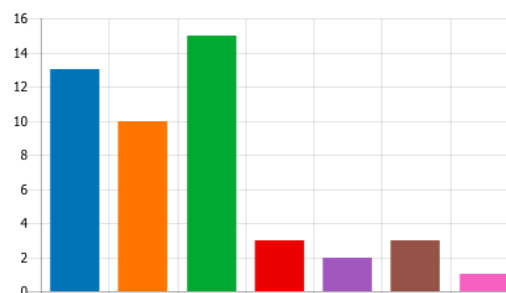
Achieving a profitable farm	14
Healthy animals	4
Good work/life balance	10
Environmentally sustainable fa...	2
Positive perception of dairy fa...	1
Other	0



4. Who are the main support networks

[More Details](#)

Partner	13
Friends	10
Family	15
Employer	3
Farming friends	2
Accountant	3
Fcebook Group	1



5. Analysing financial literacy

[More Details](#)

Low 1-18	3
Medium 19-27	4
high 28-45	9



6. Q8 – Rate your understanding of health and well-being/mental health issues

[More Details](#)

Low (1-4)	1
Medium (5-6)	5
High (7-10)	10



7. Q10 – Ratings of Oldenberg Burnout Inventory (OBI) DISENGAGEMENT

[More Details](#)

Low (0-1.5)	2
Average (1.5-2.5)	8
High (2.5 – 3.0)	3
Very High (3.0+)	3



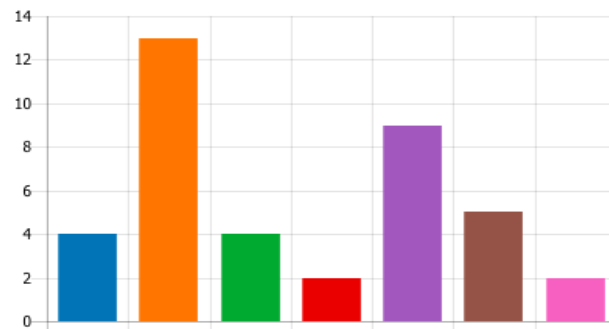
- In terms of financial literacy levels (Q5) the results showed that those interviewed (56%) had high levels of financial literacy. Those with higher levels of financial literacy had results in the low to average range for the OBI.
- Burnout is a combination of disengagement and exhaustion. Farmers that fall into the low to average categories are in a good position to cope with the on-going challenges. High to very high level results are of concern and those people need to be offered support and help on an on-going basis. It is a small sample but the fact that 37% are in the high to very high category for disengagement and 44% for exhaustion is a concern. Some of it may be because of the time of the year – interviews were completed towards the end of calving.
- Ratings of Oldenberg Burnout Inventory (OBI) EXHAUSTION - Sharemilkers

Low (0-1.5)	1 (6%)
Average (1.5-2.5)	8 (50%)
High (2.5-3.0)	2 (12%)
Very High (3.0+)	5 (32%)

16. Q22 – Exiting the industry. What has been the tipping point?

[More Details](#)

Physical workload	4
Not getting ahead financially	13
Debt	4
isolation	2
No work/life balance	9
not achieving goals	5
payout volatility	2



17. Q23 – Rating access to resources and help in the industry

[More Details](#)

Poor	2
Good	4
fair	2
very good	6
excellent	2



18. What issues that can lead to health and wellbeing issues for sharemilkers are important

[More Details](#)

Relationship with farm owners	14
Structure of contract	6
volatility of milk price	10
Difficult farm	4
high debt	13
financial management knowle...	7
climatic volatility	5
environmental pressure	4
compliance expectations	4
staff issues	14
young family	6
career progression challenges	2
workload on farm	9
family health issues	9

