

Managing your financial and mental wellbeing

Advice for getting through tough times and adverse events for farmers, growers, workers and families.

Ministry for Primary Industries
Manatū Ahu Matua



Ministry for Primary Industries

The Ministry for Primary Industries (MPI) coordinates Government recovery assistance measures for farming families in or after major adverse events like drought and floods. Standard Government assistance is available as needed for hardship, small scale and localised events. The classification of a medium- or large-scale event triggers extra measures for people working in primary industries* in the affected regions.

*Primary Industry includes meat, wool, dairy, arable farming, aquaculture, sharemilking, an orchard, bee-keeping, herb or flower growing, market garden, and poultry farming, but not hobby farming.

Animal welfare

MPI works with vets and sector organisations to help farmers with their options when animal welfare may be at risk.

When hardship or adverse events mean that animals are more at risk of falling below minimum standard, farmers are urged to continue making early decisions and seek advice from trusted advisers, vets, and support organisations.

Talk to your Rural Support Trust or call the MPI FREEPHONE 0800 00 83 33 if you need to talk about any concerns in confidence.

Rural Support Trusts

Your local Rural Support Trust is a great place to start for free and confidential support and advice. This nationwide network is run by local people who really know the area. RSTs are always here, helping farming families and rural communities – especially in times of hardship.

A medium or large scale adverse event triggers extra funding for RSTs to assist farming families, and they will work with Government, industry and support agencies, helping with information and delivery of recovery measures.

RSTs can put you in touch with the services you might need, including planning and management advice and mentoring, health information, and Work and Income or financial support.

Please call 0800 787 254 (0800 RURAL HELP) to arrange a free and confidential chat at a place that suits you.

www.rural-support.org.nz



Rural Support

Start early! Talk to your accountant or financial adviser about your options for managing your finances.

Managing your finances

Inland Revenue

Inland Revenue has tax relief and income assistance options that may be made available in hardship or an adverse event. If your income has changed significantly, tax assistance could include:

The Income Equalisation Scheme: Talk to your accountant about income equalisation. Whether the change is an increase, such as from the sale of stock, or a decrease due to lower production or market prices, the scheme may help farmers by spreading income over several years.

Late filing and late payment: Extensions for some income tax returns – not GST or PAYE – may be available. Penalties for late filing, or for late payments as a result of the effects of the adverse event, may be remitted.

Provisional tax: If your income is lower than last year, provisional tax can be estimated or re-estimated downwards, until the date that the last instalment is due. After that date, if it seems that provisional tax is overpaid, you could file your tax return early.

Tax outstanding: Inland Revenue will consider instalment arrangements for outstanding tax in some circumstances.

Other tax provisions may include:

- deductions for losses on farm when certain improvements are destroyed or irreparably damaged;
- payments or donations from charities are not taxable or liable for GST;
- if you will have trouble making child support payments on time, please call **0800 221 221**;
- tax treatment of insurance payments depends on what the payments are for. Insurance for loss of capital assets is non-taxable, but income replacement insurance may be taxed;
- if you need to borrow money to keep your farm going, the interest may be deductible;
- you may be eligible for the Independent Earner Tax Credit.

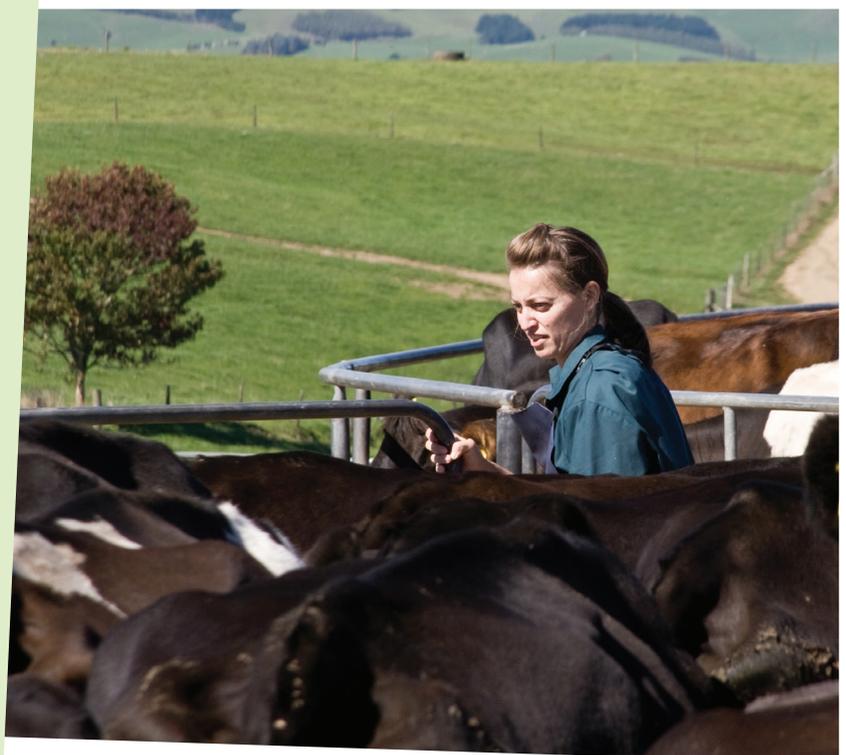
**Inland Revenue's
Emergency Helpline
0800 473 566 is open
Monday to Friday 8am–8pm
and Saturday 9am–1pm**

Working for Families

If your income has changed, Working for Families may be able to offer:

- childcare assistance for pre-schoolers or after school and holiday care;
- an accommodation supplement, which may be available to families with or without children;
- IRD Tax Credits to help with the cost of raising a family.

**Check your Working for Families eligibility at
www.workingforfamilies.govt.nz
or talk to your accountant**



Ministry of Social Development — Work and Income

A range of financial assistance is available for families whose incomes have been severely affected by hardship or adverse events. Everyone's situation is different so please talk to your local Work and Income office.

Emergency Benefit: Can provide income and asset-tested financial assistance for people who are in hardship, unable to earn enough to support themselves and their family, and are not eligible for any other benefit.

Special Needs Grant: Non-taxable, one-off payments for people to meet an immediate need. You do not have to be on a benefit to qualify. It is income and asset tested and may or may not need to be paid back depending on your specific circumstances.

Recoverable Assistance Payments: Non-taxable and interest-free financial assistance to non-beneficiaries to meet essential immediate needs for specific items or services. This assistance is income and asset tested, and will need to be paid back later. You must be able to identify a particular immediate need for an essential item or service.

Jobseeker Support: A weekly payment for people looking for full-time work, in training for work, or unable to work due to a health condition, injury or disability.

Work and Income non-financial assistance

Work and Income can help farmers, partners and workers to find off-farm employment, including seasonal work, as well as access to personal support services.

Enhanced Taskforce Green: An "enhanced" labour assistance scheme, managed through local councils, to support clean-up and repairs after a medium or large scale event like a flood.

Rural Assistance Payments: Rural Assistance Payments (RAPs) may be made available during or after a medium-scale or large-scale adverse event. Rural Assistance Payments are for people whose main income comes from primary industries and who cannot meet essential living costs because of the event. Some conditions must be met which includes checks for other income, personal (non-farm) assets and a cash asset review.

For more information on Rural Assistance Payments please contact your local Rural Support Trust on **0800 787 254**.

Where to go for more information and support

Rural Support Trusts **0800 787 254 (0800 RURAL HELP)**

MPI adverse events <https://www.mpi.govt.nz/protection-and-response/responding/adverse-events/>

Inland Revenue's Emergency Helpline **0800 473 566**

Work & Income General Enquiries **0800 559 009**

Federated Farmers <http://www.fedfarm.org.nz> **0800 327 646**

Rural Women New Zealand **0800 256 467**

The National Depression Initiative: www.depression.org.nz. Helpline **0800 111 757**

The LowDown for youth www.thelowdown.co.nz.

Like Minds, Like Mine: <http://www.likeminds.org.nz> **0800 102 107**

Lifeline: <http://www.lifeline.co.nz> free 24 hour telephone counselling service **0800 543 354**

Youthline: <http://www.youthline.co.nz> support for young people **0800 376 633**

Your local GP or vet

Healthline: for free advice from trained registered nurses **0800 611 116**

Alcohol Drug Helpline: **0800 787 797**

Gambling Helpline: **0800 654 655**

Farmstrong: <http://farmstrong.co.nz>

Supporting Families in Mental Illness: www.supportingfamiliesnz.org.nz

If you or someone you know needs urgent help, call 111.

Managing stress on the farm

The demands of rural life can be stressful – and even more so during or after an adverse event.

What is stress?

Stress is a normal physical response to changes or events that make you feel threatened or upset. When you sense danger – real or imagined – the body's natural defences kick into high gear: the fight or flight reaction, or stress response. This helps you to stay focused, energetic, and alert, improving your ability to respond intuitively to danger, such as slamming on the brakes to avoid an accident or jumping out of the way of flying hooves.

But too much stress or stress over a long time stops being helpful and can start damaging your health, mood, productivity, relationships, and general quality of life.

Am I really stressed?

Everyone experiences and deals with stress in different ways but common signs are:

- loss of enjoyment and interest in activities usually enjoyed;
- loss of energy and constant tiredness;
- persistent worrying about little things;
- changes in sleeping patterns: sleeping difficulties despite physical exhaustion, or sometimes sleeping too much;
- indigestion or stomach upsets;
- muscle tension and pains (back, chest, shoulders, joints, nervous twitches, muscle spasms);
- a sad mood that will not go away;
- loss of appetite or overeating;
- isolation by avoiding people, places and events;
- skin itches or rashes for no apparent reason;
- frequent sickness (cold, flu, stomach bugs);
- shortness of breath or shallow breathing;
- memory or concentration problems;
- doing risky or careless things (excessive drinking, gambling, drug use);
- continuous feelings of anxiety and tension for no obvious reason;
- feeling irritable, impatient or teary with no apparent reason;
- finding it hard to make decisions and concentrate.

Some ways to help manage stress:

Talk: Spend time with someone you trust. Talk to a friend, partner, parents, counsellor or clergy. Talk to your mates – they may have their own story to tell.

Limit your expectations: Be selective and use your energy to do the most important and achievable tasks. Set goals you can reach. Do not blame yourself if you don't reach all your goals; these may be possible next time.

Eat well: Eat a variety of fresh foods in a balanced diet. Some foods – coffee, tea, chocolate, alcohol, soft drinks – increase tension. These are foods we crave when we are stressed so be aware and try to limit them.

Make time to exercise, take time out, and spend time with family and friends: Plan at least three times a week for exercise such as walking, swimming or something you enjoy. Give yourself a breather now and then. Get away from the farm for a few hours or a day. Spend time with family/whanau and friends.

Organise your work habits: Get up ten minutes earlier so you don't have to rush; break large projects down into manageable smaller tasks. Spend 10 minutes at the end of the day preparing for the next. This helps you gain control.

Solve problems: Try to find a solution to conflict; learn to be more assertive and say NO.

Get sufficient sleep: To help sleep, take a walk in the evening, practise relaxation, make your bedroom a sleeping space only (remove the screens).

Put fun and laughter in your life: This has proven to be good for health and it makes you feel good.

If you or someone you know may need some help with their state of mind, please talk to your GP, or contact your local Rural Support Trust on 0800 787 254 (0800 RURAL HELP) in confidence to get pointed in the right direction.