

NSW farmers' exposure to adverse events

A report for NSW Department of Primary Industries

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Executive Summary

The New South Wales (NSW) Department of Primary Industries (DPI) delivers a wide range of initiatives in NSW to grow the primary industry sectors, and has a range of responsibilities to prepare, respond to and assist in recovery of various adverse events including natural disasters. To inform the designing and delivery of relevant programs, the University of Canberra was engaged by NSW DPI to examine the extent to which NSW farmers have been impacted by different adverse events in recent years, their experiences of these events, how they are recovering and the extent to which they are preparing for future events.

This report presents findings from the 2022/23 Regional Wellbeing Survey (RWS), an annual survey of rural and regional Australians. The data collected in the 2022/23 RWS was used in this report to explore NSW farmers' experiences of weather-related adverse events (such as drought, storms causing damage, floods, and bushfires). Over 15,000 people took part in the 2022/23 RWS, including over 6,000 people living in rural and regional NSW. A total of 649 NSW farmers completed the survey (defined as someone who owns, manages or helps manage a farm), including 156 NSW irrigators and 380 NSW dryland farmers.

Key findings

Exposure to adverse events

In recent years many people across NSW have been impacted by at least one adverse event; a large percentage of these have experienced multiple adverse events. This may be different types of adverse events, the same type of adverse event over multiple years, or both. Supporting people and communities to prepare for, respond to and recover from adverse events is often complicated by the cumulative impacts experienced as a result of being exposed to multiple adverse events.

The most common adverse event that caused personal impacts for NSW farmers between 2017 and 2022 was drought, with over 50% being impacted by drought between 2017 and 2019. Over 50% were also impacted by flooding during 2022. Regional NSW adults (all adult residents of NSW including farmers and non-farmers) on the other hand, were most likely to indicate being personally impacted by smoke from bushfires, with 51% indicating that they were personally impacted in 2019/2020, followed by drought.

Some NSW farmers experienced one *type* of adverse event between 2017 and 2023 (13%) (such as flood, storm, drought, smoke from bushfire, bushfire, earthquake or other adverse event), but most experienced two or more different types, with 42% experiencing two or three different types of adverse events, and 41% experiencing four or more. When examining the *total number* of adverse events between 2017 and 2022, whether from the same type of adverse event or multiple types over time, most NSW farmers (53%) experienced four or more adverse events in total between 2017 and 2023.

Survey participants were asked whether a wide range of impacts were experienced as a result of an adverse event. These questions were asked of all survey participants, irrespective of whether they had personally experienced or been impacted by an adverse event. NSW farmers were significantly more likely to experience various impacts as a result of an adverse event, including home and property damage, workplace and financial related impacts and mental health challenges. For example, a significantly higher proportion of NSW farmers reported that their home was destroyed or damaged to a point where it could not be lived in for a period of time at some point between 2017 and 2023 compared to regional NSW adults (14% compared to 5%). NSW farmers were also significantly more likely (25%) to report that their business was damaged or destroyed between 2017

and 2023 compared to regional NSW adults (12%) and that their place of work was at risk of being damaged (30% compared to 22%).

When thinking about the impacts of adverse events, impacts such as property damage are commonly discussed. However, it is just as common - and often more so - for an adverse impact to have financial and work-related impacts on other aspects of a person's life. This can include having reduced income for a period of time; having to work longer hours than usual to manage the additional work caused by the event; or having increased costs such as having to replace food, higher transport costs, or a need to buy in fodder for stock due to on-farm fodder being damaged. When survey participants were asked about financial and work-related impacts as a result of an adverse event at some point between 2017 and 2023, NSW farmers were significantly more likely than regional NSW adults to report:

- Lower income than usual (39% compared to 27%)
- Increased costs or expenses (48% compared to 38%)
- Working longer hours than usual (40% compared to 26%)
- Commuting/travel time was increased (40% compared to 35%)

NSW farmers were significantly more likely to report experiencing mental health challenges due to adverse events at some point between 2017 and 2023 compared to regional NSW adults (including both farmers and non-farmers), with 26% of NSW farmers reporting this compared to 19% of regional NSW adults. However, they were just as likely to experience more stress than usual due to adverse events at some point between 2017 and 2023 (44% compared to 43%).

Farmers were asked whether a range of issues had been particularly challenging for their farm business in the last five years, including various adverse events, market conditions, produce prices, the cost of selling goods, water allocation and prices, telecommunications infrastructure, ability to get the required farm labour or contractors, and ability to produce goods. Drought, rising input costs, increasing transport costs, falling prices for goods produced and invasive weeds were the most common challenges affecting NSW farm businesses between 2017 and 2023. Drought was a challenge for fewer farmers in 2022/23 compared to the previous four years.

Support for impacts from adverse events

There are several different types of supports available to people after experiencing an adverse event. This can include specific insurance as well as support from state and federal government and various emergency and disaster related organisations. Survey participants who were personally impacted by an adverse event between 2017 and 2023 were asked whether they had done any number of things to help cope with the impacts of adverse events such as bushfire, drought, flood, cyclone or storm.

All survey participants were asked about making insurance claims and whether those claims were received or rejected, regardless of whether they had been impacted by an adverse event between 2017 and 2023. NSW farmers (43%) were significantly more likely to have made a claim compared to regional NSW adults (38%). They were also more likely to have received an insurance payout (25% compared to 16%). However, NSW farmers were also significantly more likely to have had their insurance claim rejected compared to regional NSW adults (13% compared to 4%), or to have received a lower payout than expected (13% compared to 5%).

NSW farmers who had been personally impacted by an adverse event between 2017 and 2023 were significantly more likely to try to find out where to access support (30%) compared to regional NSW adults who had been impacted by an event between 2017 and 2023 (21%). They were also

significantly more likely to have applied for assistance to help cope with the event (37% compared to 28%) and to have received support to help cope with the impacts compared to people living in regional NSW more broadly (27% compared to 17%).

Survey participants who indicated that they had applied for, or received assistance to help cope with the impacts of adverse events were also asked whether they had received any of a number of different kinds of support, from formal disaster recovery payments through to support from family and friends:

- NSW farmers were significantly more likely to have some payments delayed to help cope with the impacts of adverse events (23%) compared to regional NSW adults (14%), as well as to have withdrawn money from their superannuation funds (19% compared to 12%).
- NSW farmers were significantly more likely to have received financial help from friends or family (18%) compared to regional NSW adults (12%).
- NSW farmers were significantly more likely to have received free or subsidised access to financial counselling (26%) compared to regional NSW adults (13%).

Survey participants who accessed the various types of support were then asked to rate how useful they found each of the supports they accessed. NSW farmers were just as likely as regional NSW adults to report that they found each of the supports useful, with one exception: NSW farmers were significantly less likely to report financial support from charitable organisations as being useful (78% compared to regional NSW adults 91%).

Experiences associated with accessing support

People who are impacted by adverse events can have different experiences on their recovery journey. Survey participants who had tried to find out where to access support, applied for support and/or received support to help cope with the impacts of adverse events were asked about their experiences since the event. NSW farmers who had sought information about support, applied for and/or accessed support (43%) were just as likely as regional NSW adults (40%) to report difficulties applying for that support. Many NSW farmers who had sought information about support, applied for and/or accessed support (50%) also reported they gave up trying to apply for support, and that applying for support was stressful or distressing (61%).

When survey participants who had sought information about support, applied for and/or accessed support were asked about their experiences with applying for that support, NSW farmers were generally just as likely as regional NSW adults to report negative experiences in applying, with two exceptions:

- NSW farmers (50%) were more likely to find it difficult to provide the evidence needed to access support compared to regional NSW (40%)
- NSW farmers (42%) were more likely to report information was provided in a way that was difficult for them to access compared to regional NSW adults (34%).

Survey participants who had sought information about support, applied for and/or accessed support were also asked about their experiences with applying for support were also asked about their experiences with the support application process. NSW farmers who sought to access support were just as likely as regional NSW adults who sought to access support to report the application process was complicated and time consuming: Over 60% of NSW farmers and regional NSW adults all reported that the application processes were complicated, and over 50% reported they were time consuming. Only 49% of NSW farmers and 44% of regional NSW adults reported that applying for support was relatively easy.

Survey participants who sought to access support were also asked about their experiences with applying for support were also asked about their experiences with and perceptions of the different organisations providing support. Overall the majority of NSW farmers and regional NSW adults who sought to access support reported positive experiences with the different organisations providing support

Recovery from adverse events

Survey participants who had experienced an adverse event between 2017 and 2021 were asked whether they were still experiencing ongoing impacts in the last 12 months. NSW farmers were more likely to report experiencing significant ongoing impacts across all types of natural hazard events compared to regional NSW overall. Of NSW farmers impacted between 2017 and 2021, many reported experiencing significant ongoing impacts from storms (21%), flood (18%), drought (15%), bushfires (14%), and smoke from bushfires (5%). This was significantly higher than that reported by regional NSW adults, of which 12% of those impacted between 2017 and 2023 reported experiencing ongoing impact from flood, 13% from storms, 9% from drought, 7% from bushfires and 3% from smoke from bushfires.

Survey participants who had experienced specific impacts as a result of an adverse event between 2017 and 2023 were asked about whether they had any positive experiences in the last two years as a result of the event using a short version of the Post-Traumatic Growth Inventory. Only 6% of NSW farmers scored high on the post-traumatic growth compared to 10% of people in regional NSW overall.

All survey participants were also asked about any negative psychological experience they had experienced in the previous seven days using the Short Post-Traumatic Stress Disorder Rating Interview (SPRINT). NSW farmers (24%) were just as likely as regional NSW adults (25%) to have a high score on the SPRINT scale and therefore have a high likelihood of having PTSD.

Recovery experiences

Survey participants who had been impacted by an adverse event between 2017 and 2022 (excluding those who had been impacted between October 2022 and the time of taking the survey in 2023) were asked a range of questions about their recovery since they experienced an adverse event and asked to respond to a series of statements about how much an aspect of recovery reflects their experience. Impacted NSW farmers (69%) were significantly less likely to report that their life was back to normal since the adverse event compared to impacted regional NSW adults (79%). However, they were just as likely to report that they felt well recovered (74% compared to 78%), better able to cope with difficult event now compared to before the event (55% compared to 53%), and financially recovered from the event (50% compared to 53%).

NSW farmers impacted by adverse events between 2017 and 2023 were significantly more likely to report some negative recovery experiences compared to regional NSW adults. In particular, they were significantly more likely to report experiencing stress and anxiety caused by the impacts of an adverse event (37%) compared to 31% of regional NSW adults impacted by an event. Additionally, 27% of impacted NSW farmers reported that it took several months after experiencing a disaster to realise they might need to ask for financial assistance compared to 20% of impacted regional NSW adults; and 44% of impacted NSW farmers reported that they are financially worse off now than before they experienced the adverse event compared to 31% of impacted regional NSW adults.

Practical aspects of the recovery process are also more challenging for farmers compared to the general population: Impacted NSW farmers (45%) were significantly more likely to report that it took

months or years to make important decisions about recovering and rebuilding compared to regional NSW adults (30%). They were also significantly more likely to reported difficulty getting permits or approvals needed to rebuild (44% compared to 28%).

Preparing for future adverse events

All survey participants were asked about their preparation for future adverse events, including floods, bushfires, cyclones, and storms. NSW farmers (64%) reported significantly higher levels of overall preparedness for future disasters than five years ago compared to regional NSW adults (56%). The majority of NSW farmers also reported that they felt prepared for some specific future adverse events including bushfires, cyclones and storms:

- NSW farmers (75%) were significantly more likely to report that they were prepared for bushfires compared to regional NSW adults (62%)
- NSW farmers (49%) were significantly more likely to report that were prepared for cyclones compared to regional NSW adults (36%).
- NSW farmers (69%) were significantly more likely to report that were prepared for storms or damaging winds compared to regional NSW adults (57%).

When asked if they knew what to do if an adverse event caused damage to their home, a majority of NSW farmers (66%) reported that they knew what to do. A majority of NSW farmers also felt that they could access radio during a blackout (67%) and that in the last year they'd discussed what to do with their household if an adverse event happened (51%). Despite this, the majority of NSW farmers indicated that they did not have a written plan for bushfires (55%) or for disasters other than fires (64%).

Over two thirds of NSW farmers reported having farm liability insurance (80%) and fire insurance for damage to farm infrastructure (69%). Less than half had fire insurance for damage to pasture, crops or livestock (48%). A majority of NSW farmers also lacked business interruption insurance (76%), multi-peril crop insurance (82%), frost insurance (89%) and rainfall downgrade insurance (90%).

Conclusions

NSW farmers were more likely than the average NSW adult to be personally impacted by multiple adverse events between 2017 and 2023. The types of personal impacts experienced ranged from home and/or property damage to impacts on income, commuting time, and mental health challenges. NSW farmers were also more likely to report experiencing challenges with several aspects of recovery from adverse events, including being financially worse off and having difficulty getting permits or approvals needed to rebuild.

Our findings suggest that many NSW farmers often find the process of applying for support after an adverse event complicated and difficult, distressing and that they gave up trying. Streamlining the processes to apply for support and tailoring them to make them easier for farmers could significantly reduce the challenges experienced when recovering from impacts of an adverse event. This is particularly critical when many farmers are experiencing multiple adverse events in a short period of time, as this means farmers may be experiencing additional stress from multiple events when seeking support to address the impacts of any one event.

While the majority of NSW farmers reported feeling prepared for future adverse events, more than half reported that they do not have a written plan for bushfires or for disasters other than fires, and a majority did not have more specific types of farm insurance. This highlights a need to better understand what types of preparation action are most useful for farmers in differing circumstances:

for example, whether low uptake of some types of insurance products reflects that they are often not highly useful for farmers, or that there are other barriers to their use.

Overall, the findings highlight that given the unique level of impact farmers experience from adverse events, it is important to identify ways to support recovery processes, particularly in a context of experiencing multiple adverse events in a short space of time. Actions that can support this may include investing in streamlining processes to apply for support and tailoring them to make them easier for farmers; evaluating what makes these applications processes a positive experience and work to enhance these areas across all support processes; assisting farmers with preparing for future adverse events; and better understanding when insurance is and is not effective for supporting farmers to manage the impacts of adverse events.

1. Introduction

The New South Wales (NSW) Department of Primary Industries (DPI) delivers a wide range of initiatives in NSW to grow the primary industry sectors, and has a range of responsibilities to prepare for, respond to and assist in recovery of various emergencies including natural disasters.

Many New South Wales farmers have been exposed to one or more adverse events in recent years, including drought, bushfires, floods and storms. The impacts of adverse events on farmers' livelihood can be significant. While the occurrence of an adverse event may be outside a farmer's control, the impacts these events have for farmers will vary significantly depending on their ability to prepare for, respond to and recover from these events.

A priority in DPI's *2022-2030 Stronger Primary Industries Strategy* is to build response capacity amongst primary producers. This includes preparing for adverse events, enabling timely response, minimising the impacts of these events and building long-term resilience, delivering rapid assistance and supporting sustained recovery (NSW DPI 2022).

To inform the design and delivery of relevant programs, the University of Canberra was engaged by NSW DPI to examine the extent to which NSW farmers have been impacted by different adverse events in recent years, their experiences of these events, how they are recovering and the extent to which they are preparing for future events.

This report presents findings from the 2022/23 Regional Wellbeing Survey (RWS), an annual survey of rural and regional Australians. The RWS includes a large sample of NSW farmers, and asks questions about their impacts, experiences and recovery from adverse events.

The findings are presented in several sections:

- The methods used to collect and analyse data from the 2022/23 Regional Wellbeing Survey are presented in Section 2.
- NSW farmers' exposure to adverse events are explored in Section 3, including the different types of events experienced, the cumulative events experienced by some farmers, and common impacts experienced.
- Disaster support accessed by NSW farmers and the experiences associated with accessing this support is presented in Section 4.
- The extent of recovery is explored in Section 5.
- Preparation for future adverse events is presented in Section 6.
- A summary of the findings and conclusions are included in Section 7.

More detailed data are available in a set of data tables (Appendix 1, available as a separate file to this report).

2. Methods

This section summarises the methods used to collect and analyse data from the 2022/23 Regional Wellbeing Survey. This data was used to explore NSW primary producers' (farmers) experiences of adverse events.

2.1 The Regional Wellbeing Survey

The annual Regional Wellbeing Survey (RWS) was first launched in 2013 by researchers at the University of Canberra. The survey examines wellbeing, resilience and liveability of people aged 18 and over living across Australia, and deliberately oversamples those living outside major cities to ensure the experiences of regional Australians can be explored in their full diversity (Schirmer et al. 2016). As part of the survey farmers are intensively sampled.

The 2022/23 RWS collected data from April to July 2023. While the RWS primarily uses an online platform, people who cannot (or prefer not to) complete the survey online, are able to request a paper survey by calling a free telephone number prominently displayed on all survey recruitment materials. Additionally, paper surveys are mailed directly to a large number of farmers annually. Paper survey recipients are sent a survey pack that includes the survey form, an information sheet and a prepaid envelope to return the completed survey.

Large omnibus surveys such as the RWS typically have large numbers of participants, and not all survey questions are asked of every participant. Most of the survey items examined in this report were asked of all participants. However, some – particularly those about the impacts of adverse events – were asked only of those who had experienced this type of event. Others were only asked of those who identified as being a farmer or farm worker.

2.1.1 Participant recruitment

RWS participants are recruited using several methods. This included:

- Stratified sampling of residential addresses across Australia, using the G-NAF address file
- Stratified sampling of farmers across Australia, from the Farmbase database
- Previous survey participants are invited to participate again
- Targeted social media advertising on Facebook and Instagram
- Recruitment of a sample via online panel, using the Qualtrics online blended panel
- Asking rural and regional organisations to promote the survey to their networks
- A prize draw is offered to increase survey participation.

These recruitment methods include both probability-based sampling and non-probability based sampling approaches. Stratified sampling across Australia over-sample those living in more remote areas and under-sample major cities with large populations. In addition, some regions are intensively sampled. In 2022/23 these included non-metropolitan areas of Victoria, local government areas (LGAs) forming part of the Canberra Joint Region Organisation (CRJO) and regions of New South Wales that had experienced significant adverse weather-related events in recent years¹.).

In addition to over-sampling some regions, each year the survey also deliberately over-samples farmers to ensure responses for this group can be analysed. Weighting of the data set (described

¹ The following NSW LGAs were intensively sampled: Bega Valley, Blue Mountains, Central Coast, Cessnock, Dungog, Eurobodalla, Glen Innes Severn, Goulburn Mulwaree, Hawkesbury, Hilltops, Kempsey, Kyogle, Lake Macquarie, Lismore, Lithgow, Mid-Coast, Mid-Western Regional, Muswellbrook, Nambucca Valley, Oberon, Penrith, Port Macquarie-Hastings, Queanbeyan-Palerang, Richmond Valley, Shoalhaven, Singleton, Snowy Monaro, Snowy Valleys, Sutherland Shire, Upper Hunter Shire, Upper Lachlan, Wagga Wagga, Wingecarribee and Wollondilly

below) is used to correct deliberate biases introduced due to the stratification of the sample, as well as to correct unintentional biases.

2.1.2 Survey responses

Over 15,000 people took part in the 2022/23 RWS, including over 6,000 people living in rural and regional NSW. A total of 649 NSW farmers completed the survey (defined as someone who owns, manages or helps manage a farm), including 156 NSW irrigators and 380 NSW dryland farmers.

Table 1 outlines the responses received for different groups and regions analysed in this report. Results for a selection of these groups are presented in this report, while results for all are available in the excel data tables provided with this report in Appendix 1. Not all participants answered every question measuring social and wellbeing indicators. The number of participants who answered each question is reported in Appendix 1.

Table 1 Responses to the 2022/23 RWS by group

Group		Total responses
All NSW residents	All NSW (including urban areas)	6052
	Rural and regional NSW	4379
	Inner Regional NSW	3300
	Outer Regional NSW	1036
	Remote and Very Remote NSW	43
NSW Farmers	All NSW farmers	649
	Rural and regional NSW	388
	Inner Regional NSW	165
	Outer Regional NSW	16
	Central Tablelands (NRM region) ²	62
	Central West (NRM region)	52
	Greater Sydney (NRM region)	56
	Hunter (NRM region)	49
	Murray (NRM region)	34
	North Coast (NRM region)	72
	North West NSW (NRM region)	50
	Northern Tablelands (NRM region)	36
	Riverina (NRM region)	102
	South East NSW (NRM region)	115
	Western (NRM region)	13
	Irrigators	156
	Dryland farmers	380
	Sheep grazier	84
	Beef grazier	179
	Mixed sheep/beef grazier	42
	Cotton or grain grower	64
	Fruit/vegetable/nut grower	57
	Dairy farmer	11
	Mixed crop/beef/sheep	93
	Aged 18-45	102
	Aged 46-54	73
	Aged 55-64	144
Aged 65+	314	
Female	303	

² Individual LLS regions are reported where possible. Grouped LLS regions are included in the report where the sample size for individual LLS region are too small (<30).

Group	Total responses
Male	335
Did not complete year 12	72
Completed year 12	236
Completed certificate or degree	334
Did not complete year 12	72
Gross Value of Agricultural Production (GVAP) <\$40,000	218
GVAP \$40-\$199,000	137
GVAP \$200-\$499,000	66
GVAP \$500-\$999,000	51
GVAP <\$1 million	63
<1% off-farm income	192
1-40% off-farm income	112
41-70% off-farm income	100
71-100% off-farm income	190

2.1.3 Survey response bias and data weighting

The RWS uses non-traditional survey recruitment methods, therefore estimating a survey response rate is not possible. Response rates are also not always the best indication of the representativeness of survey responses (Johnson and Wislar 2012). Instead, representativeness is explored by comparing the characteristics of the survey participants to those of the broader population, followed by weighting of the data to correct intentional and unintentional biases. As well as the deliberate over-sampling of farmers, Victorians and some NSW residents, there was also an unintended bias towards older participants and female participants, an issue that is observed in many surveys. While the biases identified are expected, they need to be addressed when analysing data. This is done via statistical weighting.

Weighting of responses involves adjusting the relative contribution each survey respondent makes to the whole when analysing survey results, so analysis of the sample more accurately represents the population from which it was drawn. Weighting does not change the answers people give to survey items. Data were weighted to ensure the sample was representative of the Australian adult population based on the following benchmark characteristics: (i) gender, (ii) age, (iii) State/Territory, (iv) remoteness and (v) farming status. The benchmark dataset used was the Australian Bureau of Statistics (ABS) 2021 *Census of Population and Housing*.

2.1.4 Data analysis and reporting

Analysis of data for this report was undertaken using Microsoft Excel and SPSS.

Throughout this report, 95% confidence intervals are shown as part of the results. This is a measure of how confident we can be in the results. Confidence intervals identify the boundaries between which the mean value of a given variable would be 95% likely to fall if the survey was repeated multiple times with a similar sample. In general, confidence is higher if there is a large sample size and little deviation in responses.

3. Exposure to adverse events

Many New South Wales (NSW) farmers have been exposed to one or more adverse events in recent years, including drought, bushfires, floods and storms. This section examines the types of adverse events experienced by NSW farmers and how many they experienced between 2017 and 2023. It also identifies common impacts experienced by NSW farmers as a result of these adverse events. Finally, broader farm challenges experienced by NSW farmers, beyond those related to climate/weather, are identified.

3.1 Adverse events experienced by NSW farmers

Survey participants were asked whether any of a number of weather/climate/nature-related adverse events had happened in their community in recent years, irrespective of whether they had personally been affected by these events. The most common adverse event reported was flooding, with over 60% of regional NSW adults (including both farmers and non-farmers)³ reporting that their community had experienced flooding during 2022 (Figure 1). Drought occurred in many communities across regional NSW in the years prior to 2021, while bushfire and smoke occurred across many NSW communities during 2019 and 2020.

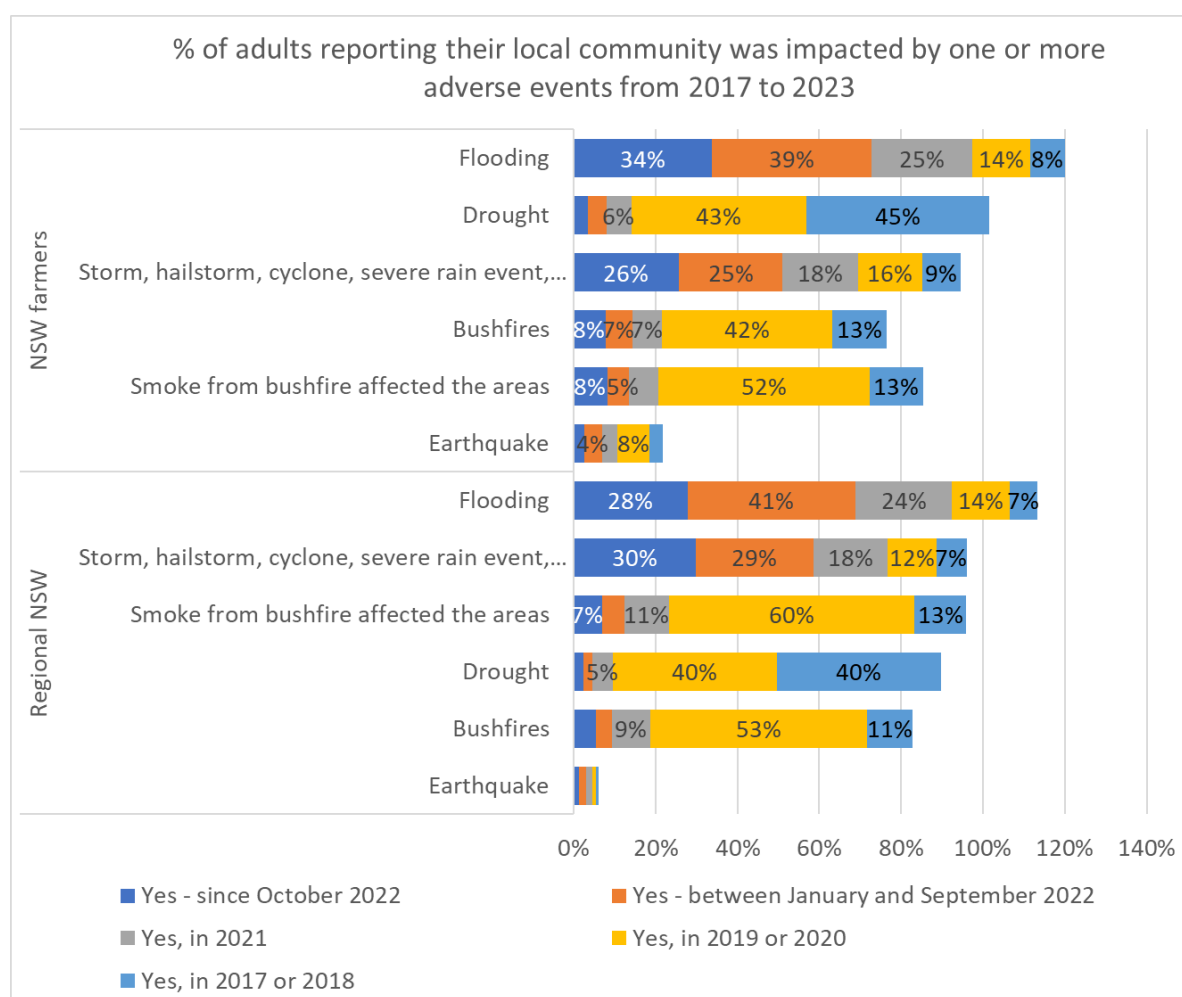


Figure 1 Proportion of residents reporting adverse events occurred in their local area between 2017-2023, by type of event

³ Throughout this report, regional NSW adults refers to all people aged 18 and over residing in regional NSW, including both farmers and non-farmers.

Some groups of NSW farmers were more likely to report adverse events had affected their communities between 2017 and 2023 than others (Table 2). In particular, farmers living in the North Coast LLS region were more likely to report their local community had experienced floods, storms, drought and bushfires in the last five years compared to farmers living in other regions. Farmers from the South East NSW LLS region were more likely report bushfire impacts, with 70% reporting bushfire in their community in 2019 or 2020 during the Black Summer bushfires, however, in this region floods and storms were less commonly reported. Farmers from the North West LLS region were less likely to experience bushfires, or smoke from bushfires in their community.

Table 2 NSW farmers more and less likely to report experiencing different adverse impacts in their communities between 2017 and 2023

Adverse event	Groups of farmer MOST likely to report this event occurred in their local area between 2017 and 2022	Groups of farmers LEAST likely to report this event occurred in their local area between 2017 and 2022
Flooding	<ul style="list-style-type: none"> - North Coast LLS region - Hunter and North Coast LLS regions 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Riverina LLS region - South East NSW LLS region
Storm, hailstorm, cyclone, severe rain event, or tornado	<ul style="list-style-type: none"> - North Coast LLS region 	<ul style="list-style-type: none"> - South East NSW LLS region
Drought	<ul style="list-style-type: none"> - Western and Central West LLS regions - North West LLS region - North West and Northern Tablelands LLS regions - Beef graziers - North Coast LLS region 	<ul style="list-style-type: none"> - Greater Sydney LLS region - Fruit/vegetable/nut growers - Central Tablelands and Greater Sydney LLS regions
Bushfires	<ul style="list-style-type: none"> - North Coast LLS region - South East NSW LLS region - Fruit/vegetable/nut growers - Beef graziers 	<ul style="list-style-type: none"> - Western and Central West LLS regions - North West LLS region - Riverina LLS region - Murray and Riverina LLS regions
Smoke from bushfire affected the areas	<ul style="list-style-type: none"> - South East NSW LLS region - North Coast LLS region - Beef graziers - Dryland farmers 	<ul style="list-style-type: none"> - Western and Central West LLS regions - North West LLS region - Irrigators
<p>Yellow cells indicate a significantly lower proportion experienced these adverse events in their community compared to all farmers in NSW, and red cells indicate a significantly higher proportion experienced these adverse events in their community, based on 95% confidence intervals.</p>		

When an adverse event occurs, it will typically have negative impacts for some but not all people in the area it occurs in, including residents, people who worked in the area, and people visiting the area. It is important to understand how many experience negative impacts, rather than to assume all people located in an area when an adverse event occurs experience negative impacts.

Survey participants were also asked if they had been personally impacted by one or more adverse events between 2017 and 2023. They could have been impacted in the community they lived in, or at another location, for example, a person might be impacted by a bushfire occurring in the community they were visiting for a holiday. Personal impacts included those happening in any aspect of a person's life, and included impacts affecting their personal safety, their home or workplace, health or income or other aspect of their life.

The most common adverse event that caused personal impacts for NSW farmers between 2017 and 2023 was drought, with over 50% being impacted by drought between 2017 and 2019. Over 50% were also impacted by flooding during 2022. Regional NSW adults, on the other hand, were most likely to indicate being personally impacted by smoke from bushfires, with 51% indicating that they were personally impacted in 2019/2020, followed by drought (Figure 2).

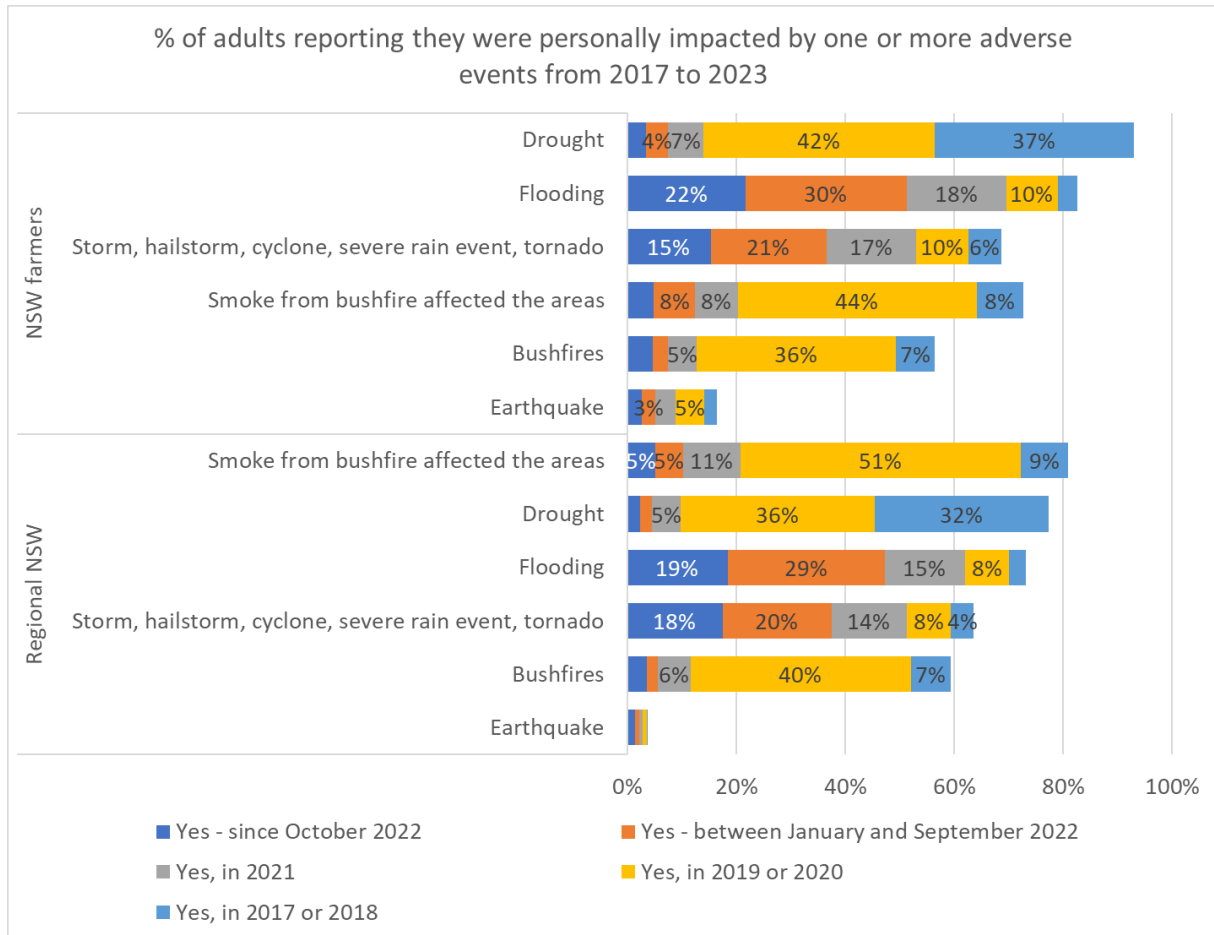


Figure 2 Proportion of NSW residents personally negatively impacted by different types of adverse event, 2017 to 2023

Some NSW farmers were significantly more likely to report experiencing personal impacts from adverse events between 2017 and 2023 than others (Table 3). Impacts varied by region, as is expected given the region-specific nature of most adverse events. Reflecting where major events occurred, farmers from the North Coast LLS region were the most likely to report that they had been personally impacted by flooding, with 59% experiencing impacts due to floods between January and September 2022. Farmers from the Murray LLS region were also likely to be impacted by floods with 61% impacted between October 2022 and mid-2023. The region with the greatest proportion of farmers personally impacted by bushfire was South East NSW LLS, with 63% personally impacted in some way by bushfire during the 2019-2020 Black Summer bushfires and 72% exposed to bushfire smoke during these fires.

The region with the smallest proportion of farmers reporting impacts from adverse events during the 2017 to 2023 period was the Central Tablelands region, with farmers significantly less likely to report being personally impacted by floods, storms, drought or bushfires compared to those in other regions.

Table 3 NSW farmers more and less likely to report personally experiencing different adverse impacts between 2017 and 2023

Adverse event	Groups of farmers MOST likely to report being personally impacted by this type of event	Groups of farmers LEAST likely to report being personally impacted by this type of event
Floods threatened or impacted my personal safety, my home or workplace, my health or income, or other aspects of my life	<ul style="list-style-type: none"> - North Coast LLS region - Murray LLS region - Fruit/vegetable/nut growers - Mixed crop/beef/sheep farmers - Dryland farmers 	<ul style="list-style-type: none"> - Hunter LLS region - South East LLS region - Northern Tablelands LLS region - Cotton or grain growers - Central Tablelands LLS region
Storm, hailstorm, cyclone, severe rain event, or tornado threatened or impacted my personal safety, my home or workplace, my health or income, or other aspects of my life	<ul style="list-style-type: none"> - North coast LLS region - Fruit/vegetable/nut growers - Greater Sydney LLS region - Irrigators - Central West LLS region 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Riverina LLS region - North West LLS region - North West and Northern Tablelands LLS region - South East LLS region
Drought (severe rainfall deficiency lasting 12 months or longer) impacted my home or workplace, my health, my income, or other aspects of my life	<ul style="list-style-type: none"> - North West LLS region - North West and Northern Tablelands LLS regions - Murray LLS region - Central West LLS region - Western and Central West LLS regions 	<ul style="list-style-type: none"> - Hunter LLS region - Riverina LLS region - Central Tablelands and Greater Sydney LLS regions - Irrigators
Bushfires threatened or impacted my mental or physical health, personal safety, my home or workplace, my income, or other aspects of my life	<ul style="list-style-type: none"> - South East NSW LLS region - North coast LLS region - Greater Sydney LLS region - Northern Tablelands LLS region - Beef graziers 	<ul style="list-style-type: none"> - Western and Central West LLS regions - Central West LLS region - Central Tablelands LLS region - North West LLS region - Riverina LLS region
I was exposed to smoke from bushfires e.g. you lived or were holidaying in an area affected by bushfire smoke	<ul style="list-style-type: none"> - South East NSW LLS region 	<ul style="list-style-type: none"> - Western and Central West LLS regions - North West LLS region - Central West LLS region - North West and Northern Tablelands LLS regions
Earthquake threatened or impacted my personal safety, my home or workplace, my health or income, or other aspects of my life	<ul style="list-style-type: none"> - Greater Sydney LLS region - Cotton or grain growers - Central Tablelands and Greater Sydney LLS regions - Irrigators - Fruit/vegetable/nut growers 	<ul style="list-style-type: none"> - Farmers from the Central Tablelands LLS region - Western and Central West LLS regions - Central West LLS region - South East LLS region - North West and Northern Tablelands LLS regions
<p>Yellow cells indicate a significantly lower proportion personally experienced these adverse events compared to all NSW, and red cells indicate a significantly higher proportion personally experienced these adverse events, based on the 95% confidence interval range.</p>		

3.2 Cumulative adverse events

In recent years many people across NSW have been impacted by not just one adverse event, but multiple adverse events. The multiple impacts experienced have sometimes involved being impacted several times over multiple years by the same type of adverse event, or being impacted by multiple types of events over a relatively short period of time. Experiencing multiple events in a short period of time (for example over a period of three or four years) is referred to in this report as experiencing

cumulative adverse events. Supporting people and communities prepare for, respond to and recover from adverse events can be more challenging in these situations due to the complex impacts of cumulative adverse events.

This section examines the prevalence of cumulative adverse events personally impacting NSW farmers. First, we examine the number of different *types* of adverse events resulting in negative personal impacts between 2017 and 2023. Seven types of adverse event were asked about (flood, storm, drought, smoke from bushfire, bushfire, earthquake, other), meaning a person was assigned a score from one to seven based on how many of these types of events they were impacted by.

It was relatively rare for NSW farmers to be impacted by only one type of adverse event between 2017 and 2023, with only 18% reporting this. Most were impacted by two or more adverse events, with 42% being impacted by two or three different types of adverse events, and 41% being impacted by four or more (Figure 3). NSW Irrigators were more likely to be impacted by four or more different types of adverse events (53%) while NSW dryland farmers were more likely to be impacted by two or three different types of adverse events (50%).

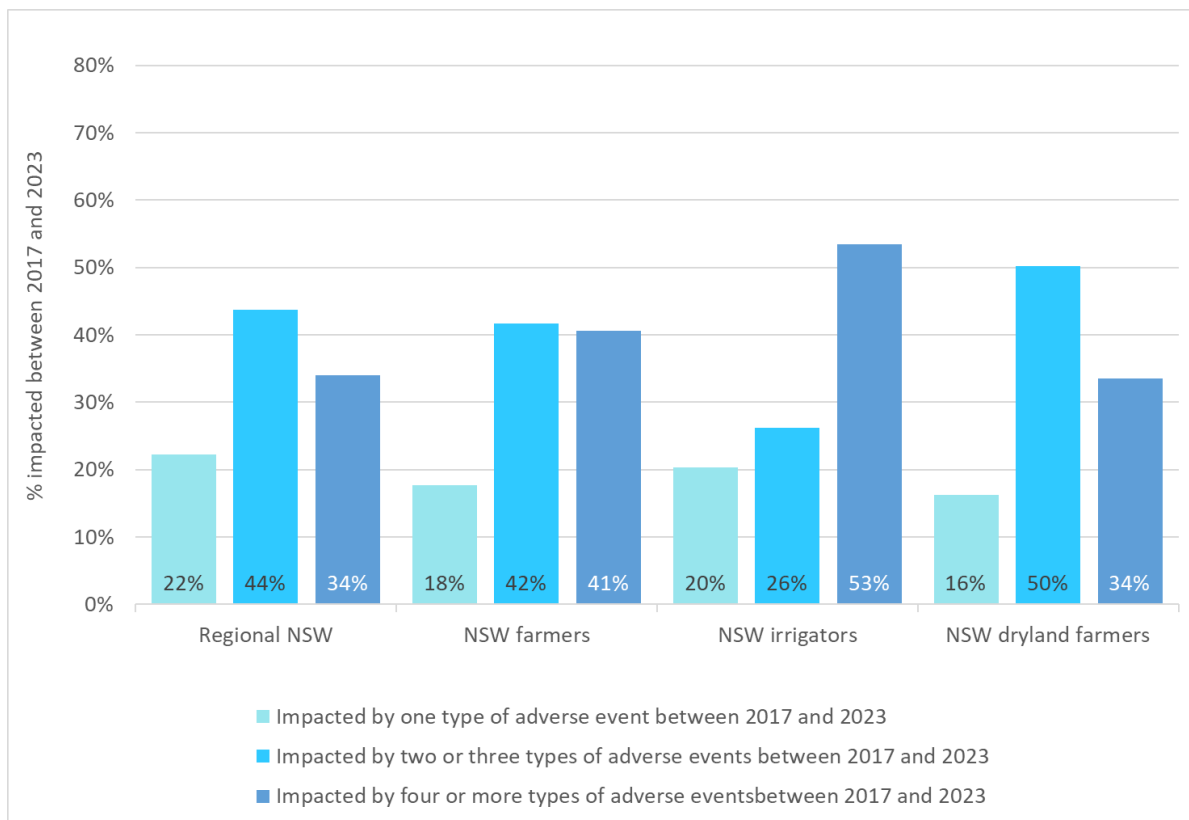


Figure 3 Number of different types of adverse events causing personal impact between 2017 and 2023

Next we examined the *total number* of adverse events personally impacting NSW farmers between 2017 and 2023, regardless of the type of adverse event. For example, a person impacted by three floods, drought, and bushfires in two different years, would have a score of six. There was a possible score from 1 to 30, although the majority of people had a score of eight or less. Most NSW farmers (53%) were impacted by four or more adverse events in total between 2017 and 2023. More NSW dryland farmers (55%) were impacted by four or more adverse events compared to NSW irrigators (47%) (Figure 4). Amongst regional NSW adults, most were impacted by less than four adverse events between 2017 and 2023 (57%).

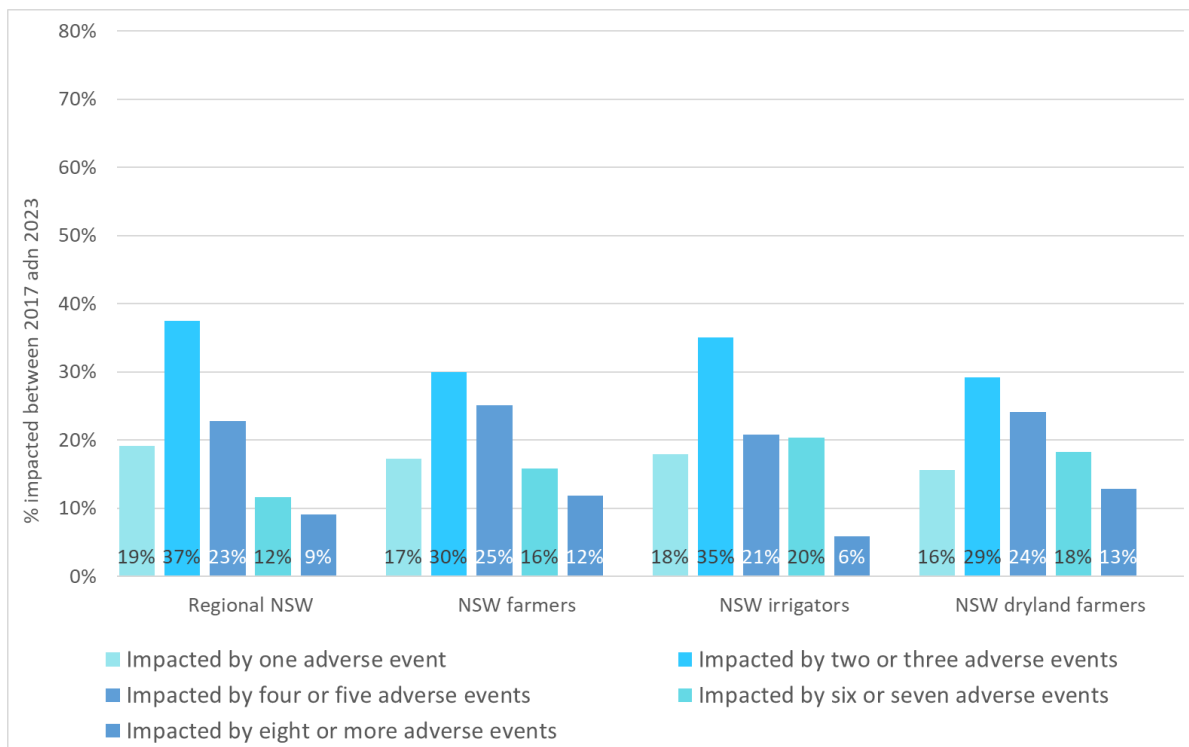


Figure 4 Total number of adverse events causing personal impact experienced between 2017 and 2023

3.3 Common impacts experienced by NSW farmers

Survey participants were asked whether a wide range of impacts were experienced as a result of an adverse event, including home and property damage, workplace and financial related impacts and mental health challenges⁴. These questions were asked of all survey participants, irrespective of whether they had personally experienced or been impacted by an adverse event. The percentages reported in the findings below reflect the proportion of the total population (either of NSW farmers or of all regional NSW adults) who experienced these impacts.

NSW farmers were significantly more likely to experience home and/or property damage from an adverse event compared to regional NSW adults (Figure 5):

- 14% of NSW farmers reported that their home was destroyed or damaged to a point where it could not be lived in for a period of time at some point between 2017 and 2023 compared to only 5% of regional NSW adults. This was even higher for NSW irrigators (29%) compared to NSW dryland farmers (8%).
- 21% of NSW farmers (35% NSW irrigators and 15% NSW dryland farmers) indicated their home was damaged but they could still live in it at some point between 2017 and 2023, compared to 14% of regional NSW adults.
- 20% of NSW farmers (29% NSW irrigators and 16% NSW dryland farmers) had one or more vehicles damaged or destroyed at some point between 2017 and 2023 compared to 8% of regional NSW adults.
- 51% of NSW farmers (55% NSW irrigators and 51% NSW dryland farmers) reported other property was damaged at some point between 2017 and 2023 compared to 33% regional NSW adults.

⁴ The survey referred to adverse events as 'disasters'. When reporting responses to specific survey items throughout this report (e.g. in the graphs and tables) the specific survey item wording is used.

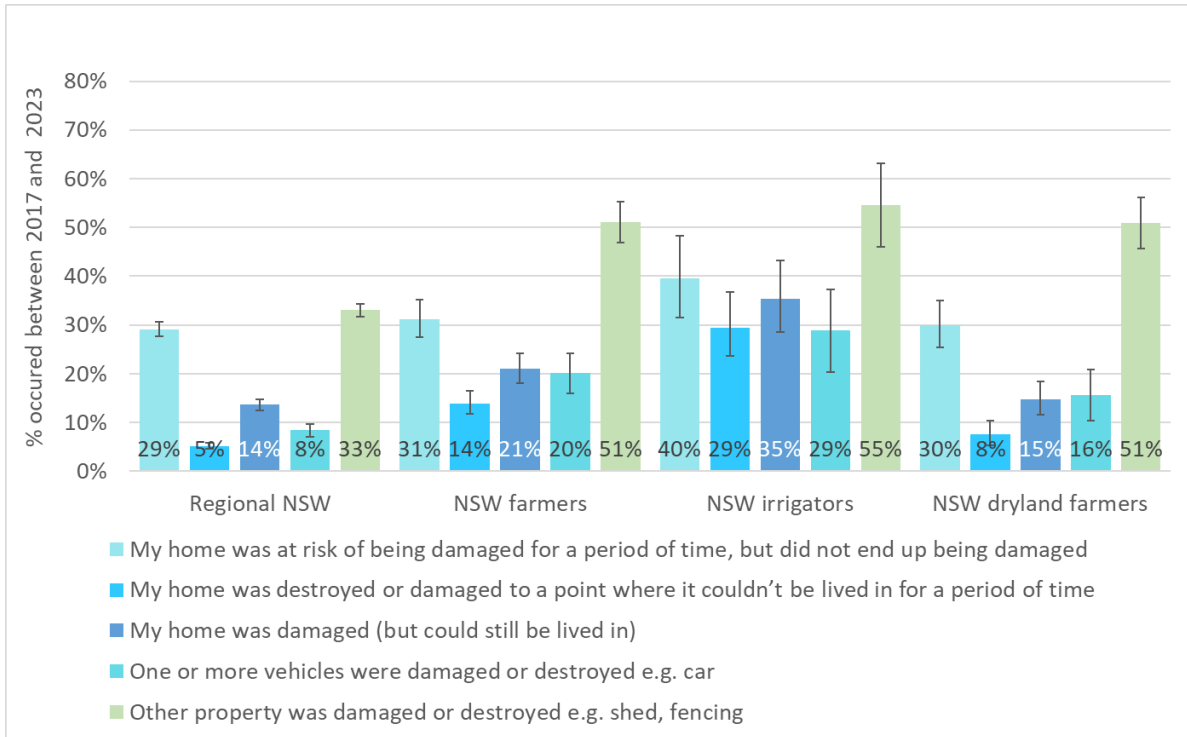


Figure 5 Proportion of participants who experienced **home and property damage/risk of damage** between 2017 and 2023

NSW farmers were also significantly more likely (25%) to report that their business was damaged or destroyed between 2017 and 2023 compared to regional NSW adults (12%) and that their place of work was at risk of being damaged (30% compared to 22%). This was more so the case for NSW irrigators compared to NSW dryland farmers: 36% of NSW irrigators reported that their business was damaged between 2017 and 2023 compared to 24% of NSW dryland farmers; and 36% of NSW irrigators reported that their place of work at risk of damage compared to 28% of NSW dryland farmer (Figure 6).

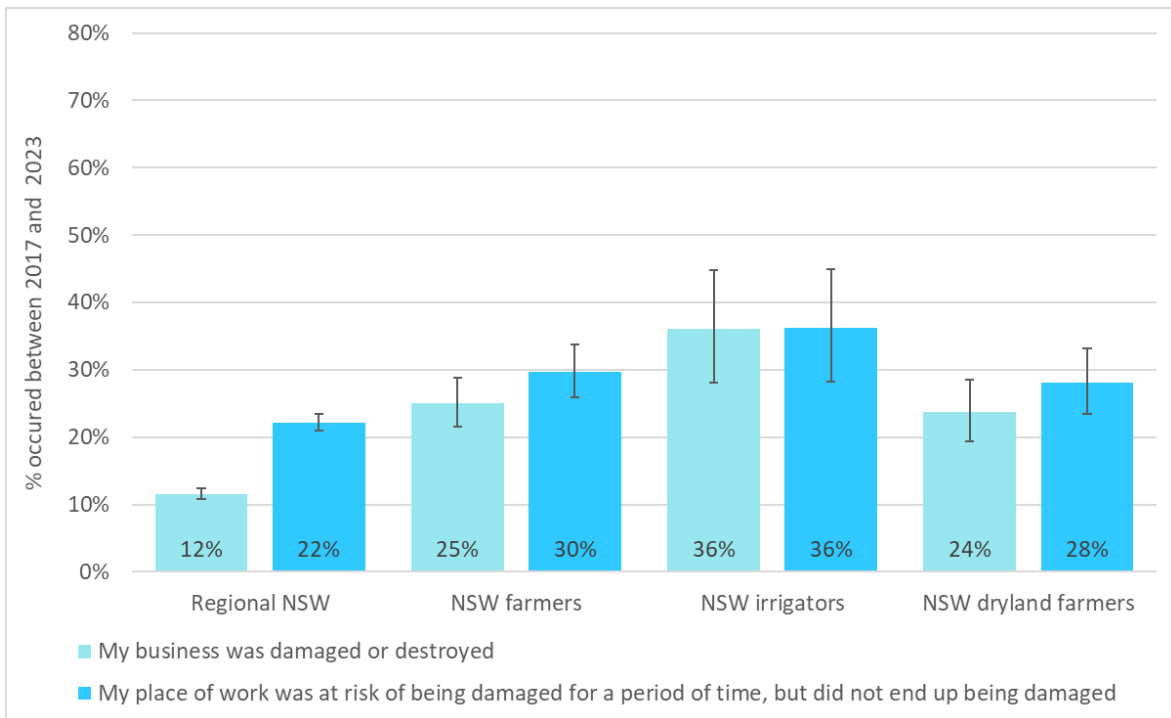


Figure 6 Proportion of participants who experienced **business and workplace impacts** between 2017 and 2023

When thinking about the impacts of adverse events, impacts such as property damage are commonly discussed. However, it is just as common - and often more so - for an adverse event to have financial and work-related impacts on other aspects of a person's life. This may be through having reduced income for a period of time, e.g. due to a business having to pause trading or inability to transport goods and services; to having to work longer hours than usual to manage the additional work caused by the event; or to have increased costs such as having to replace food, higher transport costs, or a need to buy in fodder for stock due to on-farm fodder being damaged. These are just some examples of the range of financial and work-related impacts many people may experience due to an adverse event such as drought, bushfire, flood or storm.

When survey participants were asked about financial and work-related impacts, NSW farmers were significantly more likely to report experiencing these impacts between 2017 and 2023 compared to regional NSW adults (Figure 7):

- 39% of NSW farmers reported less income than usual due to an adverse event at some point between 2017 and 2023 compared to 27% regional NSW adults.
- 48% of NSW farmers reported increased costs or expenses due to an adverse event at some point between 2017 and 2023 compared to 38% regional NSW adults.
- 40% of NSW farmers reported working longer hours than usual due to an adverse event at some point between 2017 and 2023 compared to 26% regional NSW adults.
- 40% of NSW farmers reported commuting/travel time was increased due to an adverse event at some point between 2017 and 2023 compared to 35% regional NSW adults.

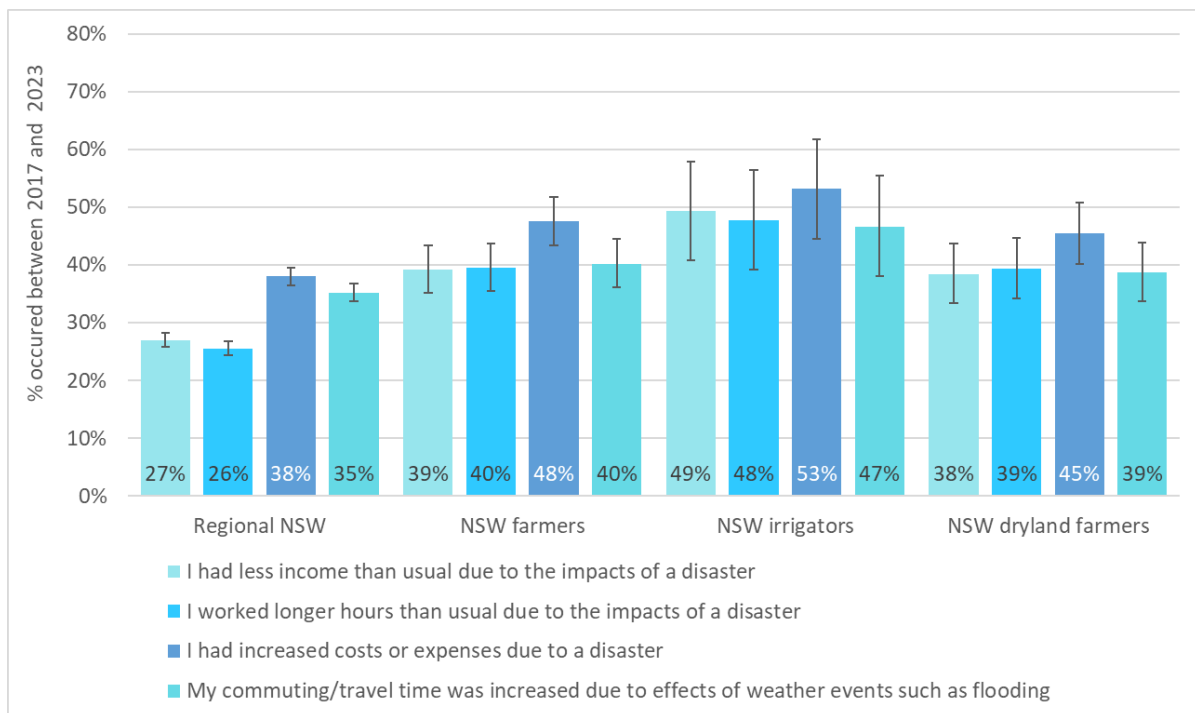


Figure 7 Proportion of participants who experienced **Financial and work related impacts** between 2017 and 2023

NSW farmers were significantly more likely to report experiencing mental health challenges due to adverse events at some point between 2017 and 2023 compared to regional NSW adults, with 26% of NSW farmers reporting this compared to 19% of regional NSW adults. However, they were just as likely to experience more stress than usual due to adverse events at some point between 2017 and 2023 (44% compared to 43%) (Figure 8).

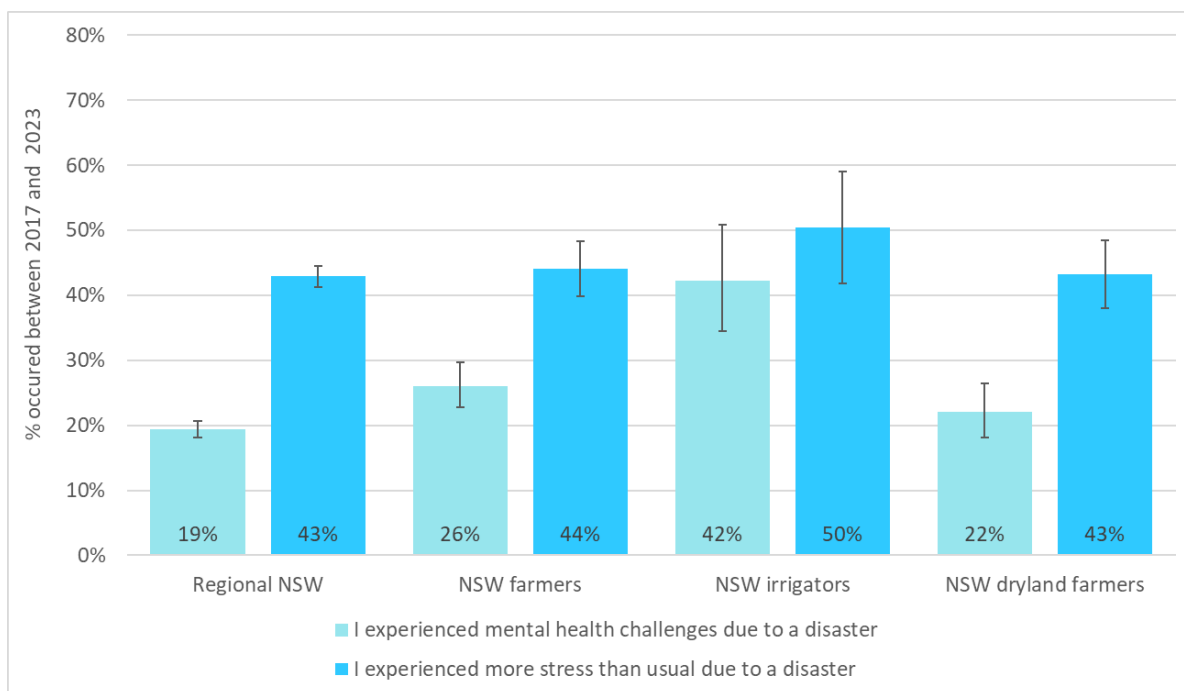


Figure 8 Mental health related impacts

Farmers in NSW that experienced one or more adverse events before 2017 and/or between 2017 and 2023, were impacted in different ways (Table 4). The following table presents the groups of farmers most or least likely to experience various impacts, regardless of what year they were impacted, compared to NSW farmers overall.

Farmers from the Greater Sydney LLS region were more likely to have reported that their home was destroyed or damaged with 25% reporting that their home was damaged in 2019 or 2020. They were also more likely to be injured or experience a physical illness due to the impacts of an adverse event (19% in 2017 or 2018), have friends or family injured (20% in 2021), their place of work at risk of a natural hazard (21% in 2019 or 2020), or experience more mental health challenges as a result of an adverse event (23% in 2021). NSW Farmers aged 18 to 45 were more likely to report that they evacuated their home (20% in 2019 or 2020), evacuated from somewhere that was not their home (14% in 2019 or 2020), had other people live with them due to the impacts of a disaster (19% in 2019 or 2020), or their workplace was at risk (14% in 2019 or 2020).

Farmers from the North Coast LLS region were more likely to experience reduced access to health services, food, education, or work (50% from January 2022 to mid-2023). They were also more likely to report that the liveability of their community reduced (47% from January 2022 to mid-2023), their commuting time increased (47% from January 2022 to mid-2023), and they were more likely to experience increased stress due to an adverse event (54% from January 2022 to mid-2023).

Farmers from some regions were less likely to experience negative impacts from adverse events. Farmers living in the North West LLS region and Central Tablelands LLS region were less likely to report that their home was damaged, destroyed, at risk, or that their vehicle was damaged, that they were injured, or had to evacuate. Farmers from these regions were also less likely to experience impacts on access to health services, food, education, work or impact on commuting time.

Table 4 NSW farmers more and less likely to report different types of impacts as a result of an adverse event between 2017 and 2023

Impacts	Groups of farmers MOST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole	Groups of farmers LEAST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole
My home was at risk of being damaged for a period of time, but did not end up being damaged	<ul style="list-style-type: none"> - South East NSW LLS region - North Coast LLS region - Hunter and North Coast LLS regions 	<ul style="list-style-type: none"> - North West LLS region - Central West LLS region - Central tablelands LLS region - Western and Central West LLS region - North West and Northern Tablelands LLS regions
My home was destroyed or damaged to a point where it couldn't be lived in for a period of time	<ul style="list-style-type: none"> - Greater Sydney LLS region - Central tablelands and greater Sydney LLS regions 	<ul style="list-style-type: none"> - Central West LLS region - Western and Central West LLS regions - Central tablelands LLS region - South East NSW LLS region - North West LLS region
My home was damaged	<ul style="list-style-type: none"> - Greater Sydney LLS region - Central tablelands and Greater Sydney LLS regions 	<ul style="list-style-type: none"> - Northern tablelands LLS region - North West and Northern tablelands LLS region - North West LLS region - Riverina LLS region - Central Tableland LLS region
Vehicles damaged	<ul style="list-style-type: none"> - Greater Sydney LLS region - Irrigators 	<ul style="list-style-type: none"> - Hunter LLS region - Northern Tablelands LLS region - Central tablelands LLS region - North West and Northern Tablelands LLS regions
Other property was damaged or destroyed e.g. shed, fencing	<ul style="list-style-type: none"> - North Coast LLS region - North West and Northern Tablelands LLS regions - Hunter and North Coast LLS regions 	<ul style="list-style-type: none"> - Central tablelands LLS region - South East LLS region - Hunter LLS region - Murray and Riverina LLS regions
My business was damaged or destroyed	<ul style="list-style-type: none"> - Greater Sydney LLS region - Cotton or grain growers - Fruit/vegetable/nut growers - North Coast LLS region - Central Tablelands and Greater Sydney LLS regions 	<ul style="list-style-type: none"> - Central tablelands LLS region - Murray and Riverina LLS regions - Hunter LLS region - South East LLS region - Beef graziers
My place of work was at risk of being damaged for a period of time, but did not end up being damaged	<ul style="list-style-type: none"> - Cotton or grain growers - Farmers from Greater Sydney LLS region - Farmers aged 46 to 54 - Farmers aged 18 to 45 - Central Tablelands or Greater Sydney LLS regions 	<ul style="list-style-type: none"> - Central tablelands LLS region - North West LLS region - Hunter LLS region - North West and Northern Tablelands LLS regions - Riverina LLS region
I was injured or experienced physical illness due to impacts of the disaster	<ul style="list-style-type: none"> - Greater Sydney LLS region - Central Tablelands or Greater Sydney LLS regions 	<ul style="list-style-type: none"> - Western and Central West LLS regions - Central West LLS region - North West LLS region - South East LLS region - Central tablelands LLS region
Friends or family were injured or experienced physical	<ul style="list-style-type: none"> - Greater Sydney LLS region - Farmers aged 18 to 45 	<ul style="list-style-type: none"> - Northern Tablelands LLS region - Central Tablelands LLS region

Impacts	Groups of farmers MOST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole	Groups of farmers LEAST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole
illness due to impacts of the disaster	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS region - North Coast LLS region 	<ul style="list-style-type: none"> - North West and Northern Tablelands LLS regions - North West LLS region - Murray and Riverina LLS regions
Other people lived with me for a while due to their home being damaged or destroyed, or at risk of damaged	<ul style="list-style-type: none"> - Greater Sydney LLS region - Central Tablelands and Greater Sydney LLS regions - Farmers aged 18 to 45 	<ul style="list-style-type: none"> - Western and Central Western LLS regions - Central Tablelands LLS region - Central West LLS region - North West LLS region - Northern Tablelands LLS region
I had to evacuate from my home one or more times	<ul style="list-style-type: none"> - Greater Sydney LLS region - Fruit/vegetable/nut growers - Farmers aged 18 to 45 - Central Tablelands and Greater Sydney LLS region - Cotton or grain growers - Irrigator 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Central West LLS region - Western and Central Western LLS regions - North West LLS region - Northern Tablelands LLS region - Farmers aged over 65
I evacuated from a place other than my home (e.g. a hotel, friend's home, holiday home) one or more times	<ul style="list-style-type: none"> - Greater Sydney LLS region - Farmers aged 18 to 45 - Cotton or grain growers - Fruit/vegetable/nut growers - Central Tablelands and Greater Sydney LLS region 	<ul style="list-style-type: none"> - North West and Northern Tablelands LLS region - North West LLS region - Farmers aged over 65 - Beef graziers - Murray and Riverina LLS regions
I had less income than usual due to the impacts of a disaster e.g. couldn't work, sales reduced, or unable to get to work	<ul style="list-style-type: none"> - Central West LLS region - Cotton or grain growers - Outer regional NSW - Western and Central West LLS regions 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Hunter LLS region - Beef graziers - Aged over 65
I had more income than usual due to the impacts of a disaster	<ul style="list-style-type: none"> - Greater Sydney LLS region - GVAP \$500-\$999,000 - Aged 18 to 45 - Fruit/vegetable/nut growers - Central Tablelands and Greater Sydney LLS region - Irrigators 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Mixed sheep beef farmers - Northern Tablelands LLS region - Aged 55 to 64 - Sheep graziers
I worked longer hours than usual due to the impacts of a disaster	<ul style="list-style-type: none"> - Farmers with GVAP \$200-\$499,000 - Central West LLS region - Greater Sydney LLS region - Mixed farmers - Male farmers 	<ul style="list-style-type: none"> - Central Tablelands LLS region - South East NSW LLS region - Female farmers - Murray and Riverina LLS regions - Hunter and North Coast LLS regions
I had increased costs or expenses due to a disaster e.g. increased cost of travel, replacing food, replacing damaged items -	<ul style="list-style-type: none"> - North Coast LLS region - Northern Tablelands LLS region - Hunter and North Coast LLS regions - GVAP \$200-\$499,000 - Western and Central West LLS regions 	<ul style="list-style-type: none"> - Farmers who did not complete year 12 - Female farmers - Central Tablelands and Greater Sydney LLS regions - Murray and Riverina LLS regions - Riverina LLS region
The liveability of my local area was reduced for a period of time, e.g. due to	<ul style="list-style-type: none"> - North Coast LLS region - Central West LLS region - Hunter and North Coast LLS regions 	<ul style="list-style-type: none"> - Central Tablelands LLS region - North West LLS region - North West and Northern Tablelands

Impacts	Groups of farmers MOST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole	Groups of farmers LEAST likely to have experienced this overall, regardless of what year experienced, compared to NSW farmers as a whole
smell, damage, loss of vegetation		
My commuting/travel time was increased due to effects of weather events such as flooding	<ul style="list-style-type: none"> - North Coast LLS region - Central West LLS region - Western and Central West LLS regions - Hunter and North Coast LLS regions 	<ul style="list-style-type: none"> - North West LLS region - Central Tableland LLS region - North West and Northern Tablelands South East LLS region
I was restricted in being able to access health services, food, education or work due to a disaster	<ul style="list-style-type: none"> - North Coast LLS region - Fruit/vegetable/nut growers - Greater Sydney LLS region - Irrigators - Cotton or grain growers 	<ul style="list-style-type: none"> - Mixed sheep/beef grazier - Sheep graziers - Northern Tablelands LLS region - Central Tablelands LLS region - North West and Northern Tablelands LLS regions
I experienced mental health challenges due to a disaster	<ul style="list-style-type: none"> - Greater Sydney LLS region - Fruit/vegetable/nut growers - Irrigators - Central Tablelands and Greater Sydney LLS regions - Farmers aged 18 to 45 	<ul style="list-style-type: none"> - Did not complete year 12 - Mixed sheep/beef graziers - Hunter LLS region - North West LLS region - Aged over 65 - Aged 55 to 64
<p>Yellow cells indicate a significant proportion experienced positive impacts compared to all farmers in NSW, and red cells indicate a significant proportion experienced negative impacts, based on the 95% confidence interval range.</p>		

3.4 Farm challenges

Farmers were asked whether a range of issues had been particularly challenging for their farm business in the last five years, including various adverse events, market conditions, produce prices, the cost of selling goods, water allocation and prices, telecommunications infrastructure, ability to get the required farm labour or contractors, and ability to produce goods. Figure 9 shows the top 12 challenges experienced by NSW farmers. Responses to the remaining 16 types of challenges are provided in Appendix 1.

Drought, rising input costs, increasing transport costs, falling prices for goods produced and invasive weeds were the most common challenges affecting NSW farm businesses between 2017 and 2023. Drought was a challenge for fewer farmers in 2022/23 compared to the previous four years.

Fewer than 50% of farmers reported that transport delays, reduced market demand, and heatwaves were a challenge for their farm business in the last five years. Although a higher proportion of farmers reported that floods personally impacted their personal safety, home or workplace, health or income, or other aspects of their life (see Figure 2), 53% reported that their farm business was damaged by floods in the last 12 months and/or 5 years.

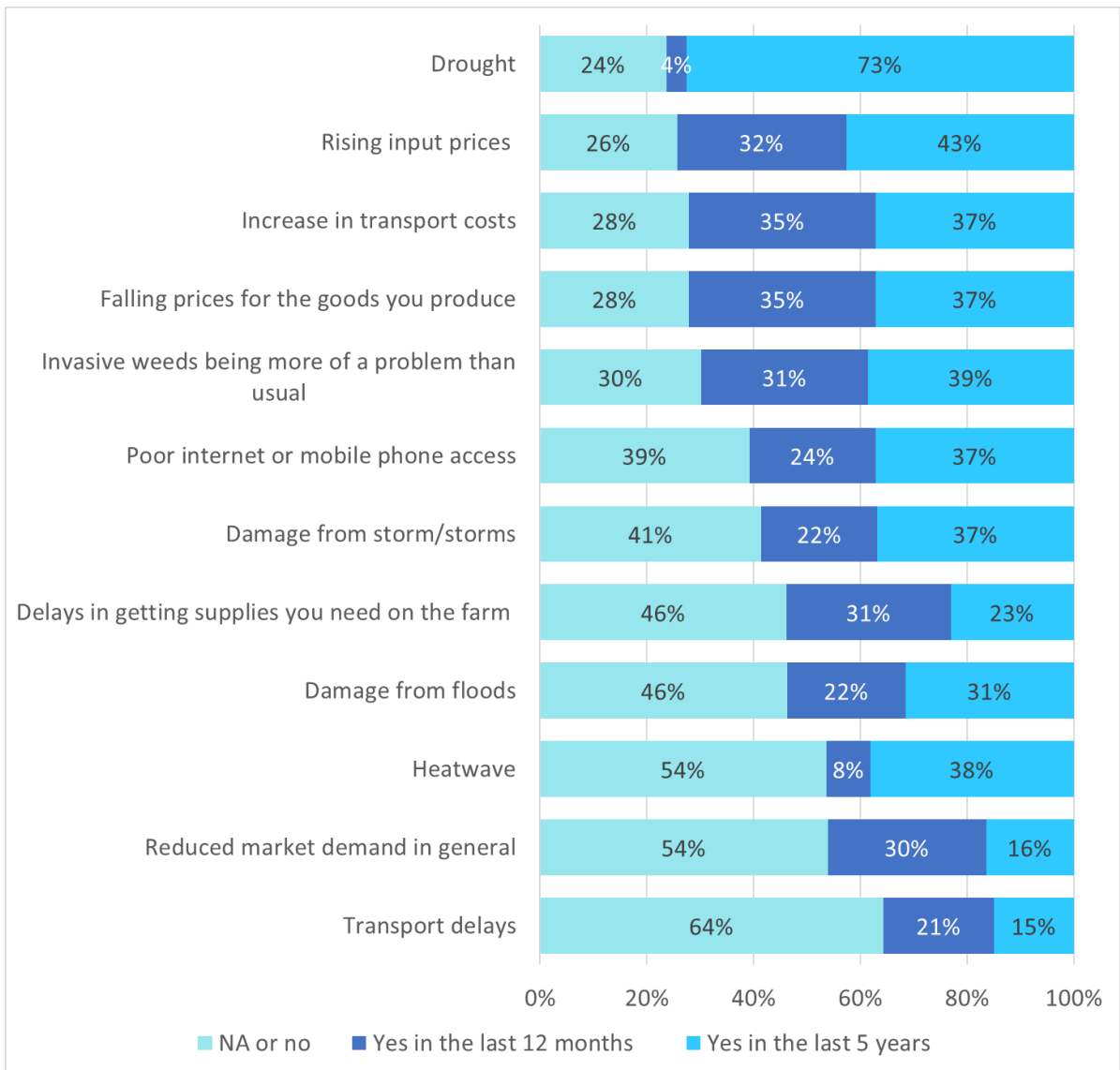


Figure 9 Challenges affecting farm businesses in the past five years

4. Support for impacts from adverse events

There are several different types of supports available to people after experiencing an adverse event. This can include specific insurance as well as support from state and federal government and various emergency and disaster related organisations. This section summarises some of the supports sought, accessed, and received by NSW farmers between 2017 and 2023, and some of their experiences in doing so.

Survey participants who were personally impacted by an adverse event between 2017 and 2023 were asked whether they had done any number of things to help cope with the impacts of adverse events such as bushfire, drought, flood, cyclone or storm. NSW farmers who had been personally impacted by an adverse event between 2017 and 2023 were significantly more likely to try to find out where to access support (30%) compared to regional NSW adults who had been impacted by an event between 2017 and 2023 (21%). They were also significantly more likely to have applied for assistance to help cope with the event (37% compared to 28%) and to have received support to help cope with the impacts compared to people living in regional NSW more broadly (27% compared to 17%) (Figure 10).

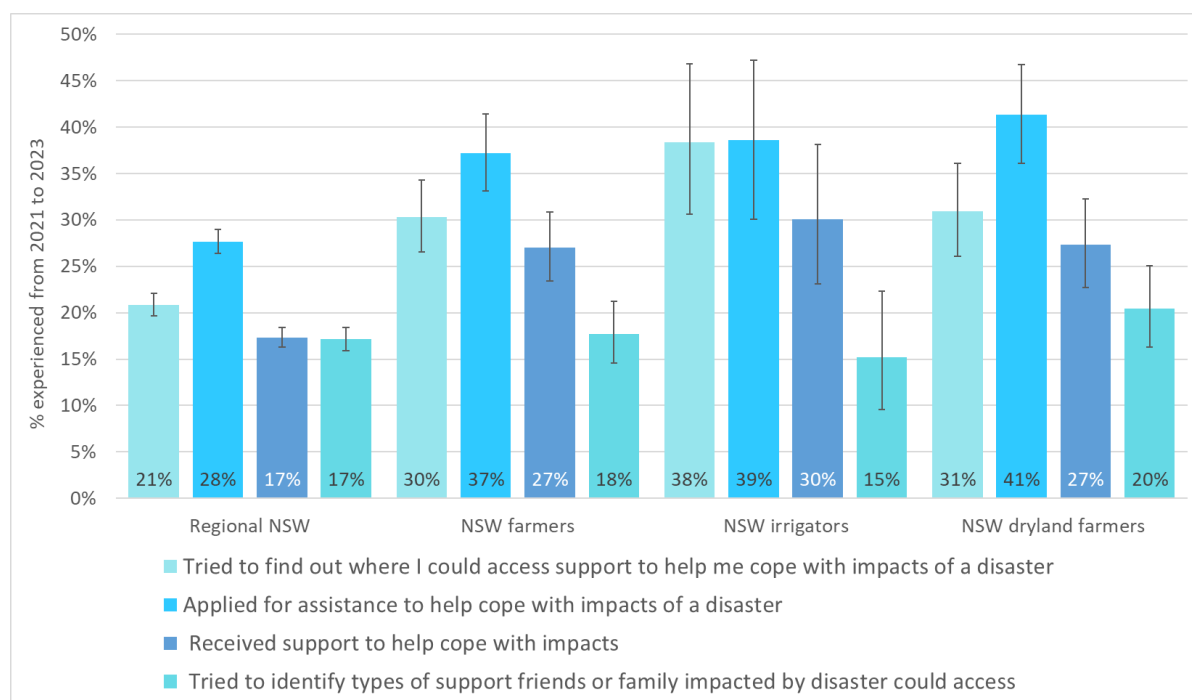


Figure 10 Seeking support to help cope with impacts of adverse events

Survey participants were asked about making insurance claims and whether those claims were received or rejected. These questions about insurance were asked of all survey participants, irrespective of whether they had personally experienced or been impacted by an adverse event. The percentages reported in findings below reflect the proportion of the total population (either of NSW farmers or of all NSW adults).

NSW farmers (43%) were significantly more likely to have made a claim compared to regional NSW adults (38%) (Figure 11). They were also more likely to have received an insurance payout (25% compared to 16%). However, NSW farmers were also significantly more likely to have had their insurance claim rejected compared to regional NSW adults (13% compared to 4%), or to have received a lower payout than expected (13% compared to 5%). NSW irrigators were more likely to receive a lower payout than expected (29%).

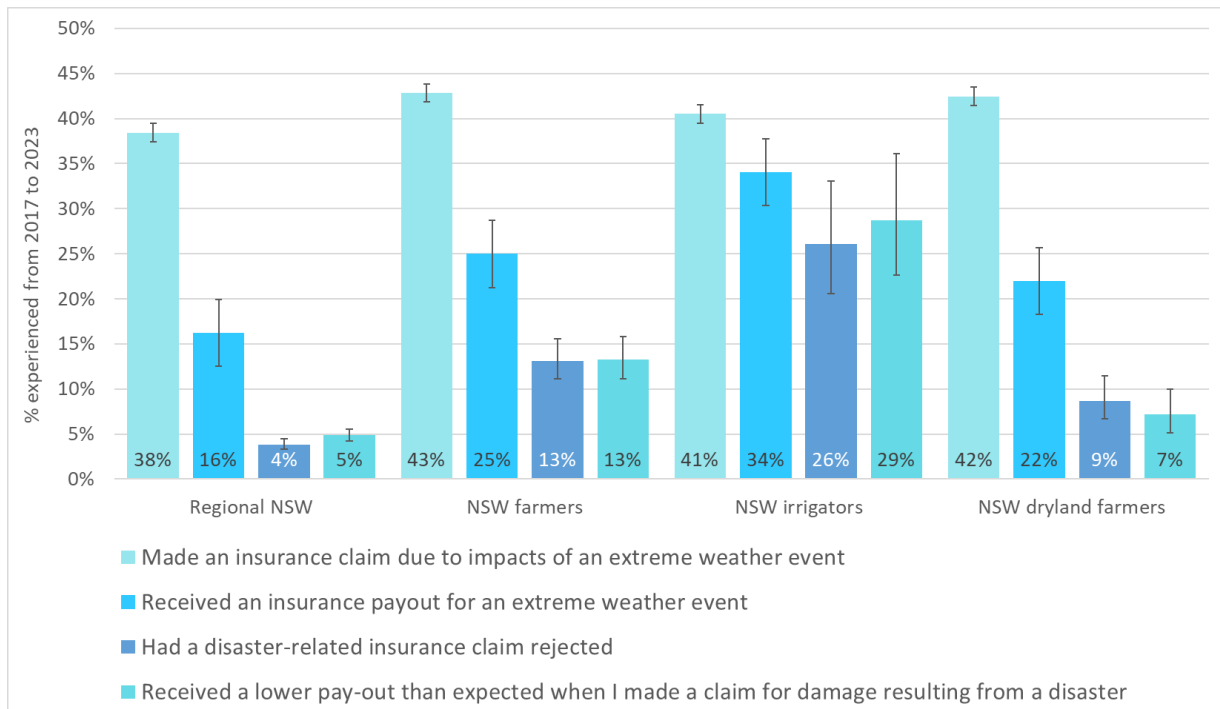


Figure 11 Insurance claimed, received or rejected⁵

Survey participants who indicated that they had applied for or received assistance to help cope with the impacts of adverse events were also asked whether they had received any of a number of different kinds of support, from formal disaster recovery payments through to support from family and friends (Figure 12 and Figure 13). NSW farmers were significantly more likely to have received some types of support compared to regional NSW adults:

- NSW farmers who had applied for or received assistance were significantly more likely to have some payments to help cope with the impacts of adverse events delayed (23%) compared to regional NSW adults (14%), as well as to have withdrawn money from their superannuation funds (19% compared to 12%).
- NSW farmers who had applied for or received assistance were significantly more likely to have received financial help from friends or family (18%) compared to regional NSW adults (12%).
- NSW farmers who had applied for or received assistance were significantly more likely to have received free or subsidised access to financial counselling (26%) compared to regional NSW adults (13%).

⁵ These percentages were calculated based on the total number of people who had experiences with insurance in the past, including prior to 2017

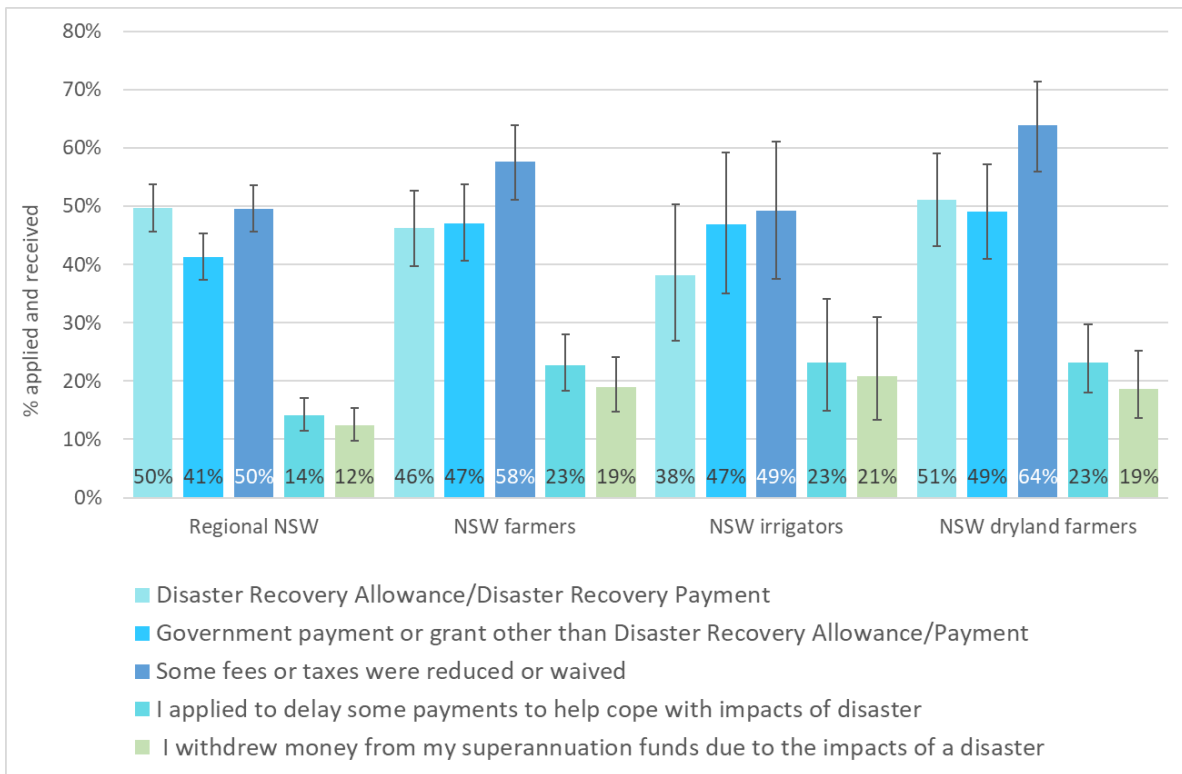


Figure 12 Financial support received

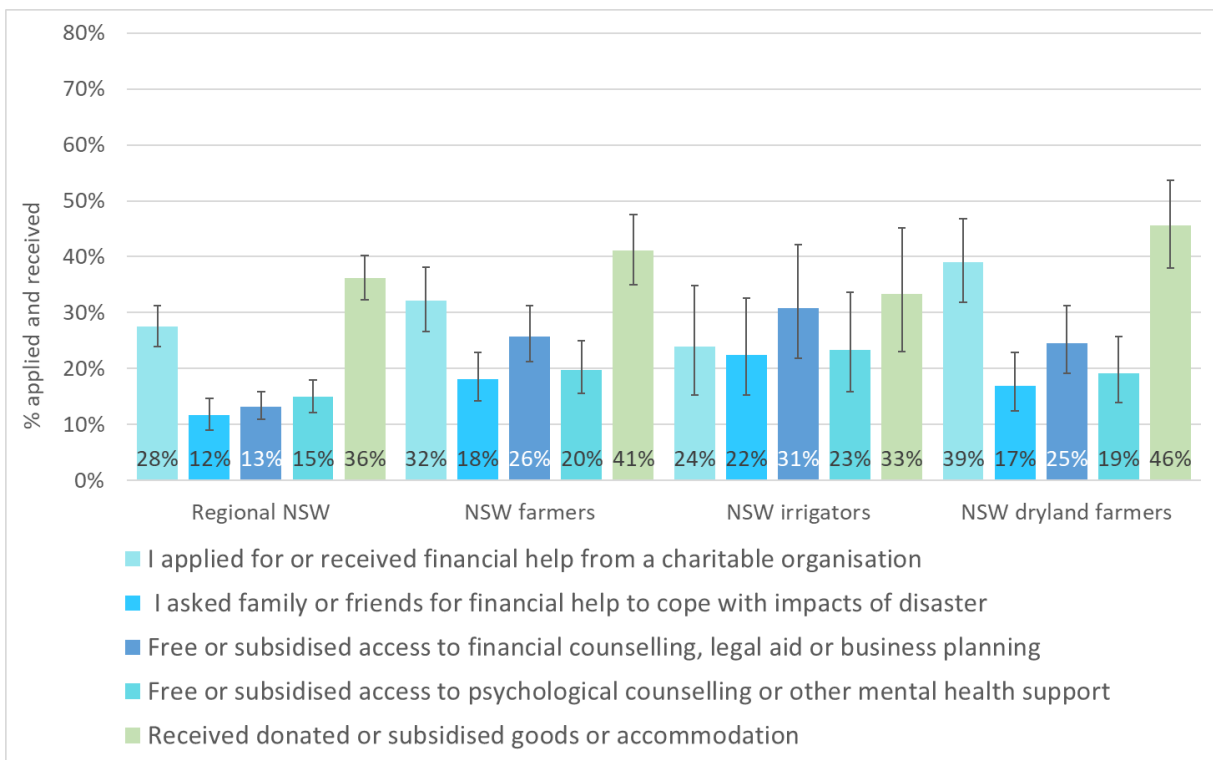


Figure 13 Other types of support received

Survey participants who accessed the various types of support were then asked to rate how useful they found each of the supports they accessed. NSW farmers were just as likely as regional NSW adults to report that they found each of the supports useful (Figure 14 and Figure 15), with one exception: NSW farmers were significantly less likely to report financial support from charitable organisations was useful (78%) compared to regional NSW adults 91%.

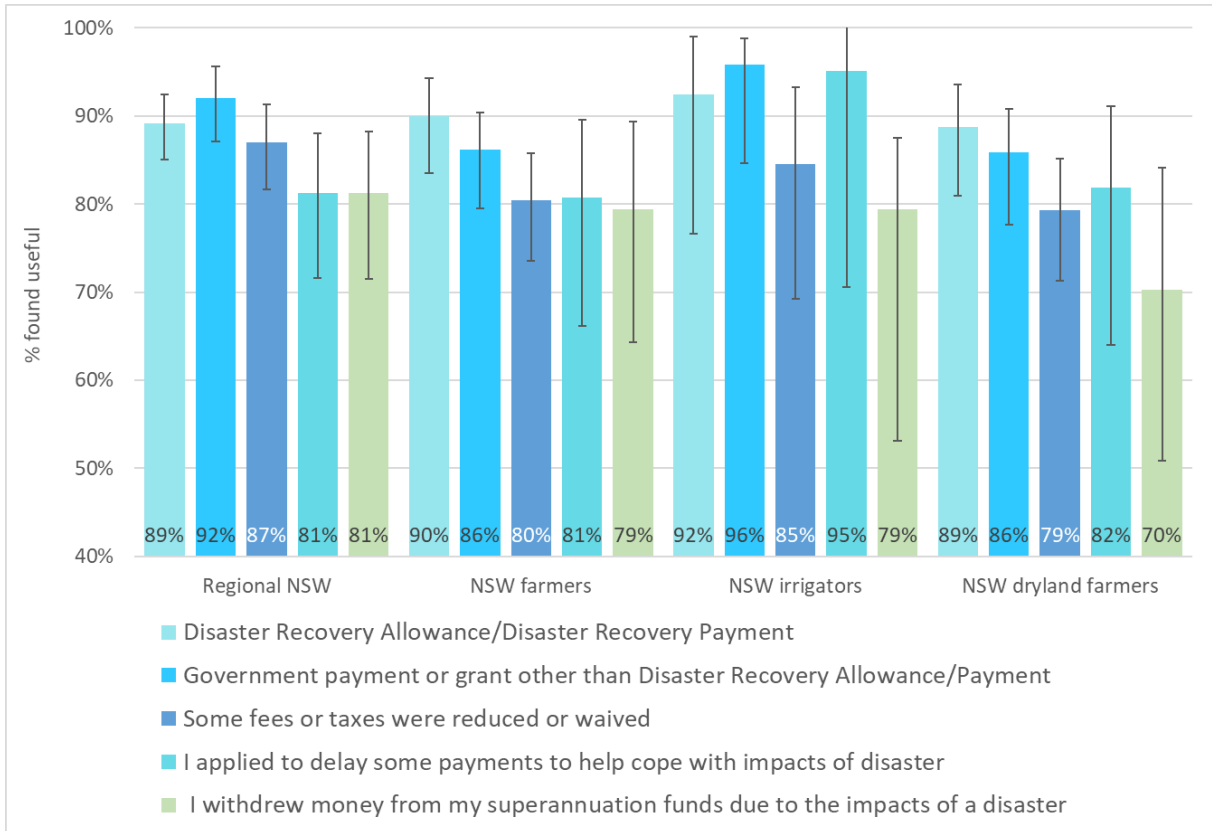


Figure 14 Usefulness of financial supports received

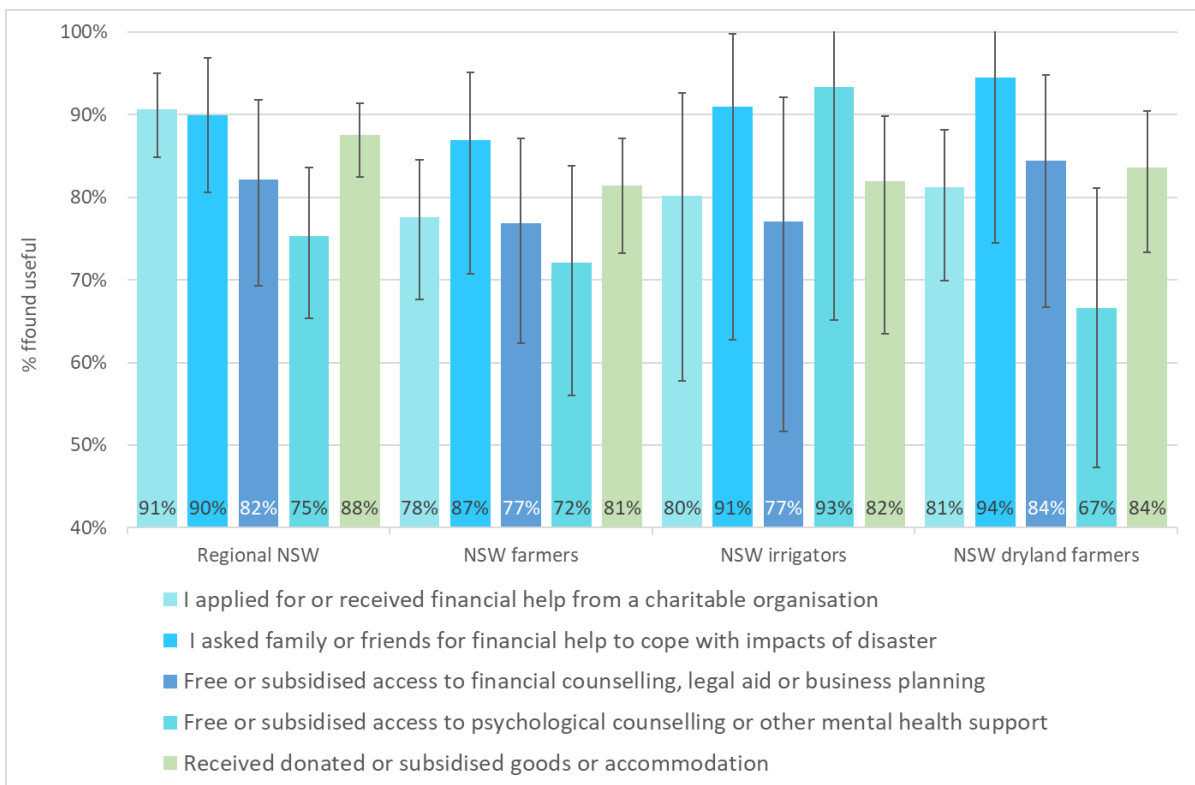


Figure 15 Usefulness of other supports received

4.1 Experiences associated with accessing support

People who are impacted by adverse events can have different experiences on their recovery journey. Survey participants who had tried to find out where to access support, applied for support and/or received support to help cope with the impacts of adverse events were asked about their experiences since the event.

NSW farmers who sought to access support were just as likely as regional NSW adults who sought to access support to report difficulties applying for that support (Figure 16). A total of 43% of NSW farmers, 47% of NSW irrigators and 42% of NSW dryland farmers reported difficulties finding what support was available, as did 40% of regional NSW adults. Many NSW farmers who sought to access support (50%) reported they gave up trying to apply for support, and that applying for support was stressful or distressing (61%).

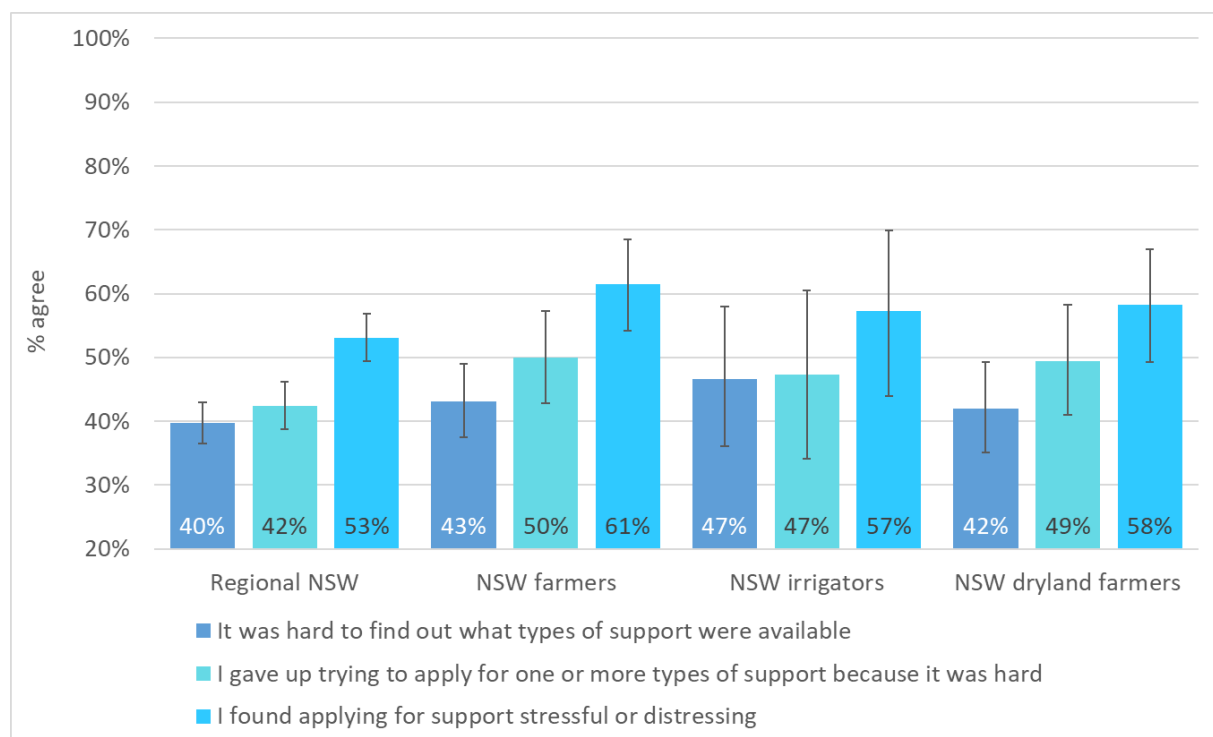


Figure 16 Difficulty with applying for support

When survey participants who sought to access support were asked about their experiences with applying for that support, NSW farmers were generally just as likely as regional NSW adults to report negative experiences in applying (Figure 17 and Figure 18), with two exceptions:

- NSW farmers who sought to access support (50%) were more likely to find it difficult to provide the evidence needed to access support compared to regional NSW who sought to access support (40%)
- NSW farmers who sought to access support (42%) were more likely to report information was provided in a way that was difficult for them to access compared to regional NSW adults who sought to access support (34%).

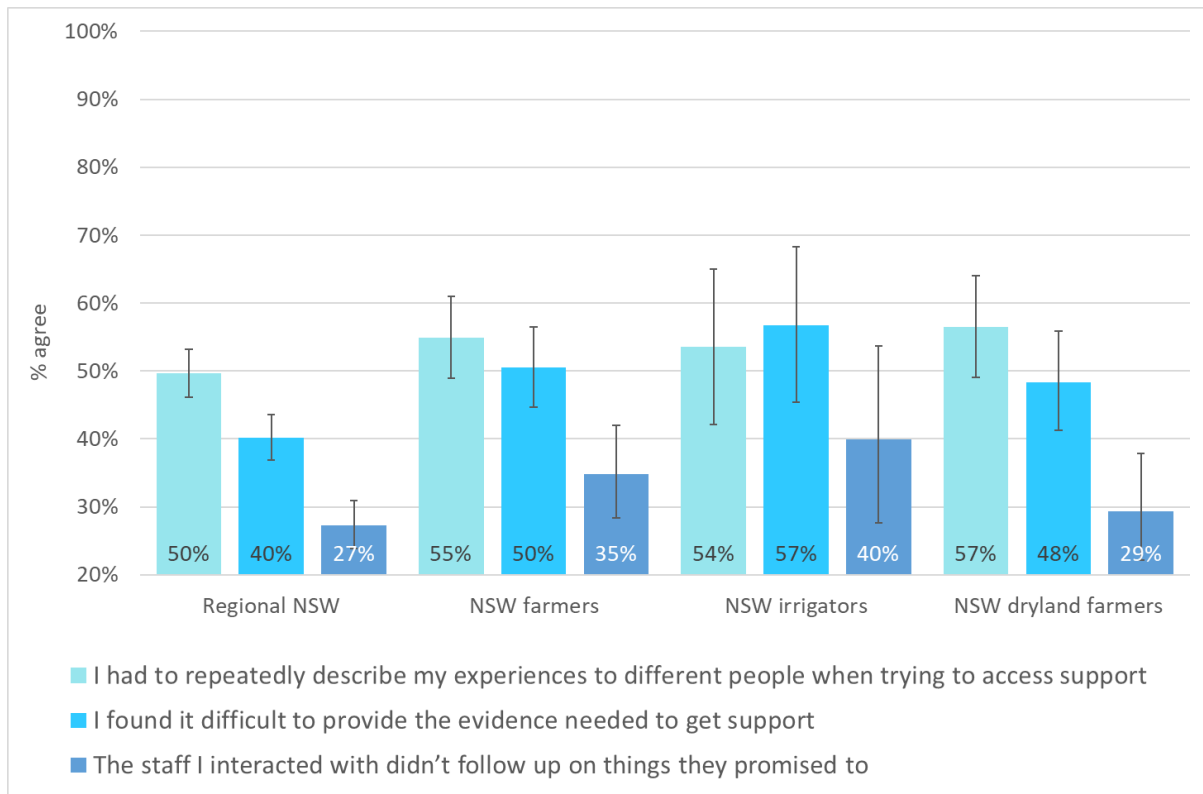


Figure 17 Experiences with applying for support

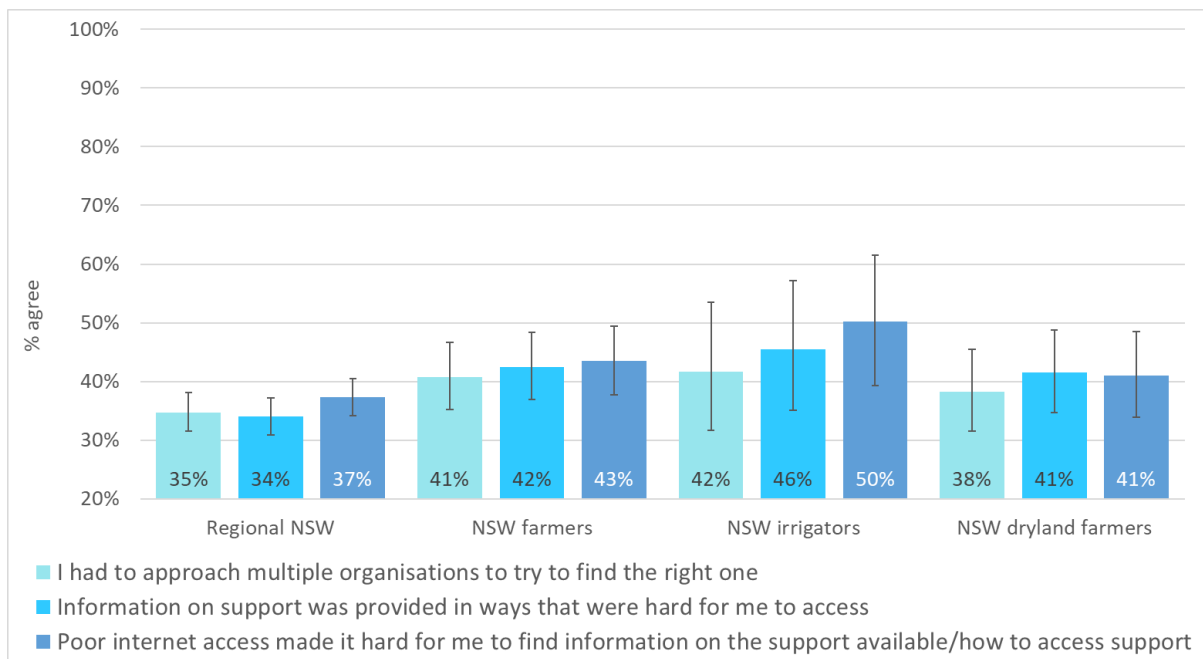


Figure 18 Finding the right kind of support

Survey participants who had sought information about support, applied for and/or accessed support were also asked about their experiences with the support application process (Figure 19). NSW farmers who sought to access support were just as likely as regional NSW adults who sought to access support to report the application process was complicated and time consuming: Over 60% of NSW farmers and regional NSW adults who sought to access support reported that the application processes were complicated, and over 50% reported they were time consuming. Only 49% of NSW

farmers and 44% of regional NSW adults who sought to access support reported that applying for support was relatively easy.

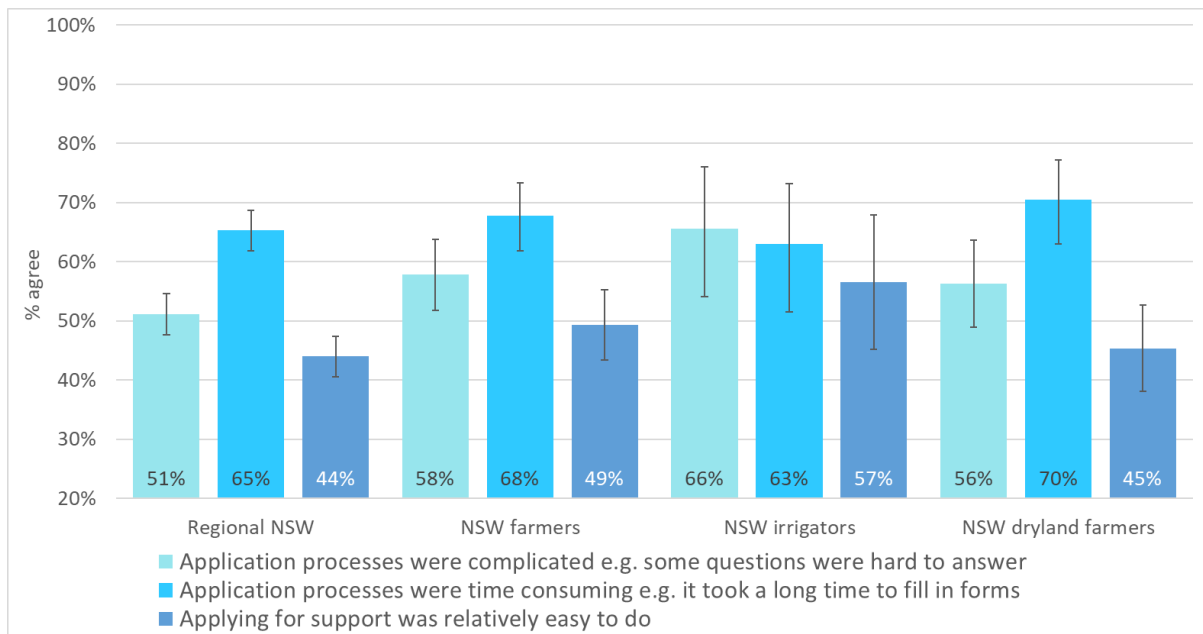


Figure 19 Farmers experiences with application processes

Survey participants who sought to access support were also asked about their experiences with and perceptions of the different organisations providing support. Overall, the majority of NSW farmers and regional NSW adults who sought to access support reported positive experiences with the different organisations providing the support, with two main exceptions:

- 41% of NSW farmers and 30% of regional NSW adults who sought to access support reported that the different organisations providing assistance coordinated well with each other.
- 46% of NSW farmers and 43% of regional NSW adults who sought to access support reported a decision about whether support would be provided was made quickly after putting in an application.

In some cases, NSW farmers who sought to access support reported more positive experiences with these organisations compared to regional NSW adults who sought to access support (Figure 20 and Figure 21):

- NSW farmers (41%) and NSW irrigators (56%) who sought to access support were significantly more likely to report that the organisations providing support were well coordinated with each other compared to regional NSW adults (30%).
- NSW farmers (54%) and NSW irrigators (59%) who sought to access support were more likely than regional NSW adults (42%) to report receiving help with accessing support.
- NSW irrigators who sought to access support (69%) were more likely than regional NSW adults (53%) to report that overall, the process used to provide support was fair.

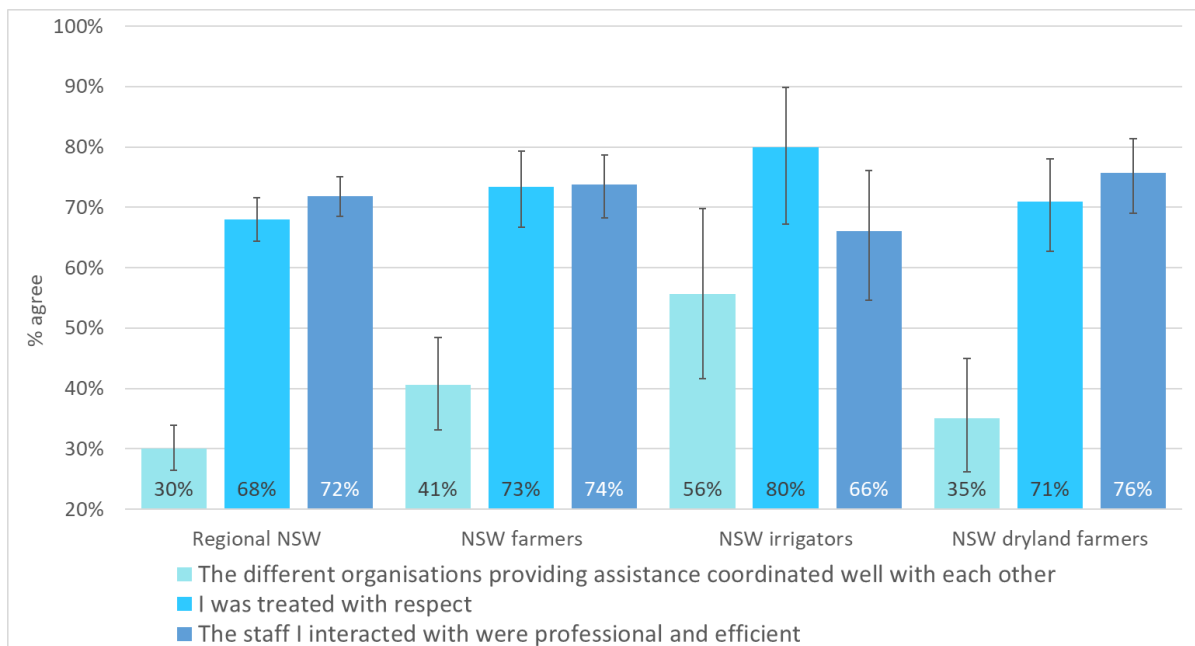


Figure 20 Positive experiences with applying for support

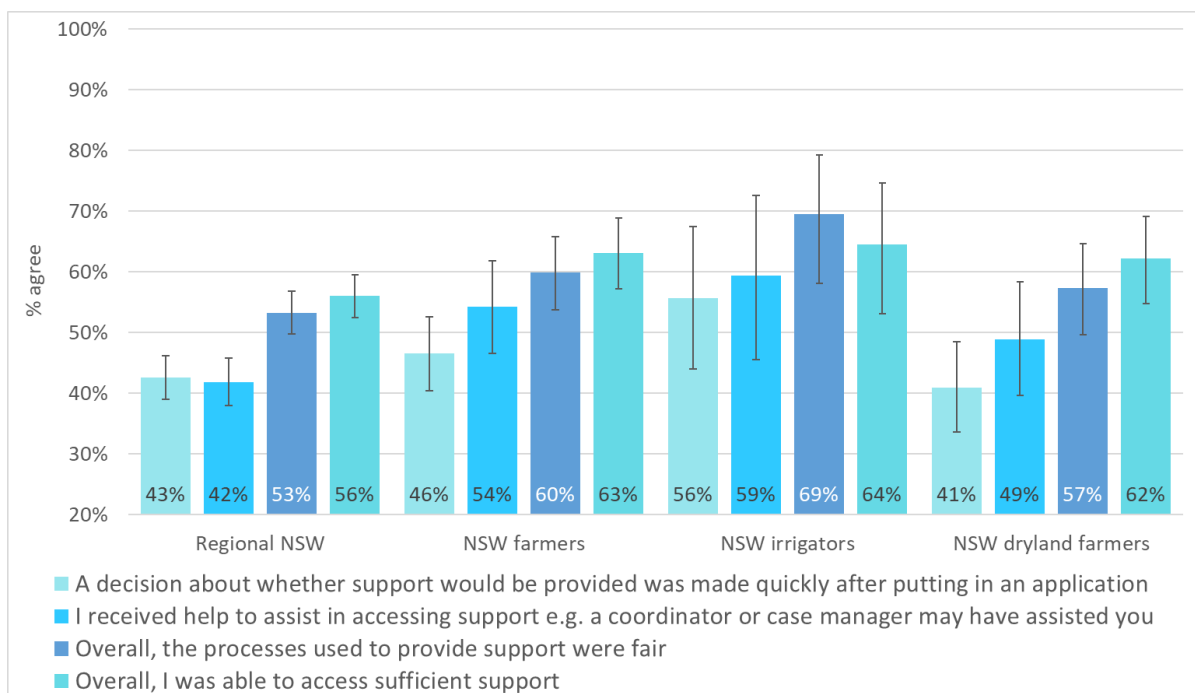


Figure 21 Experiences with receiving support

Some types of NSW farmers were significantly more likely to experience challenges in accessing support after experiencing an adverse event compared to NSW farmers as a whole (Table 5). Farmers from the Central Tablelands and Greater Sydney LLS regions were more likely to experiencing challenges across most aspects of accessing support such as difficulty finding what support was available, having to approach multiple organisations, having poor internet connection and difficulty providing the evidence needed to get support. However, they were more likely to report that the different organisations providing assistance were coordinated well with each other.

Male NSW farmers were more likely to find applying for support stressful or distressing and were more likely to give up applying for support as it was hard. NSW Farmers with 41-70% off-farm income were also more likely to report having to approach multiple organisations to find support, repeatedly

describe their experiences to organisations and find the application process complicated and time consuming. NSW Farmers aged 46 to 54 also reported more negative experiences with support providers and were less likely to report that they were treated with respect, the processes used to provide support were fair, and a decision about whether support would be provided was made quickly after putting in an application.

Other groups of NSW farmers were less likely to have trouble accessing support after adverse events. Farmers from North West and Northern Tablelands LLS regions and the South East LLS region were less likely to experience challenges such as having to approach multiple organisations for support, to find information of support hard to understand, or find the application process complicated. Farmers from Hunter and South East LLS regions were less likely to find applying for support stressful or distressing or give up applying for support as it was hard. NSW Farmers who completed year 12 were also less likely to have trouble finding and applying for support.

Table 5 NSW farmers more and less likely to report different experiences associated with accessing support

Impacts	Groups of farmers MOST likely to agree compared to NSW farmers as a whole	Groups of farmers LEAST likely to agree compared to NSW farmers as a whole
It was hard to find out what types of support were available	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS regions - Male farmers - Aged 55 to 64 - Western LLS region - Beef graziers 	<ul style="list-style-type: none"> - North West and Northern Tablelands LLS regions - Female farmers - South East LLS region - Murray and Riverina LLS regions - GVAP \$200-\$499,000 - Farmers who completed year 12
I gave up trying to apply for one or more types of support because it was hard	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS regions - Male farmers - Completed a certificate or degree 	<ul style="list-style-type: none"> - South East NSW LLS region - North Coast LLS region - Completed year 12 - Farmers with GVAP \$40-\$199,000
I found applying for support stressful or distressing	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS regions - Male farmers 	<ul style="list-style-type: none"> - GVAP \$40-\$199,000 - South East NSW LLS region - North Coast LLS region - Female farmers - Dryland farmers
I had to repeatedly describe my experiences to different people when trying to access support	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS regions - 41-70% off-farm income - Completed certificate or degree 	<ul style="list-style-type: none"> - Sheep graziers - North West and Northern Tablelands NSW LLS regions - Farmers from Hunter and North Coast LLS region - Murray and Riverina LLS regions - Farmers from North Coast LLS region
I had to approach multiple organisations to try to find the right one	<ul style="list-style-type: none"> - Farmers from Central Tablelands and Greater Sydney LLS regions - Aged 18 to 45 - Farmers with 41-70% off-farm income - GVAP <\$40,000 - Completed certificate or degree 	<ul style="list-style-type: none"> - South East NSW LLS region - Murray and Riverina LLS regions - Mixed crop/beef/sheep farmers - Completed year 12 - North West and Northern Tablelands LLS regions
I found it difficult to provide the evidence needed to get support	<ul style="list-style-type: none"> - Mixed crop/ sheep/beef farmers - GVAP \$200-\$499,000 - 1-40% off-farm income - Female farmers - <1% off-farm income 	<ul style="list-style-type: none"> - Farmers from South East NSW LLS region - Beef graziers - Drylands farmers

Impacts	Groups of farmers MOST likely to agree compared to NSW farmers as a whole	Groups of farmers LEAST likely to agree compared to NSW farmers as a whole
Information on support was provided in ways that were hard for me to access	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS regions - Aged 18 to 45 - Male farmers - Completed certificate or degree 	<ul style="list-style-type: none"> - Farmers from the North West and Northern Tablelands LLS regions - Farmers from North Coast LLS region - Sheep graziers - Farmers who completed year 12 - Farmers from South East NSW LLS region
Poor internet access made it hard for me to find information on the types of support available and/or how to access support	<ul style="list-style-type: none"> - Beef graziers - 41-70% off-farm income - Central Tablelands and Greater Sydney LLS regions - Aged 55 to 64 - Irrigators 	<ul style="list-style-type: none"> - Farmers from the Riverina LLS region - Sheep graziers - Completed year 12 - Murray and Riverina - Less than 1% off-farm income
Application processes were complicated e.g. some questions were hard to answer	<ul style="list-style-type: none"> - Western and Central West LLS regions - Central Tablelands and Greater Sydney LLS regions - Mixed crop/beef/sheep farmers - 41-70% off-farm income - Aged 18-45 	<ul style="list-style-type: none"> - North West and Northern Tablelands LLS region - Sheep graziers - South East NSW LLS region - Completed year 12 - GVAP \$40-\$199,000
Application processes were time consuming e.g. it took a long time to fill in forms	<ul style="list-style-type: none"> - GVAP \$200-\$499,000 - GVAP greater than \$1 million - Beef graziers - 41-70% off-farm income - Completed year 12 	<ul style="list-style-type: none"> - Murray and Riverina regions - Less than 1% off farm income - Fruit/vegetable/nut growers - GVAP less than \$40,000 - GVAP \$40-\$199,000
Applying for support was relatively easy to do	<ul style="list-style-type: none"> - GVAP \$200-\$499,000 - Farmers from Central Tablelands and Greater Sydney LLS regions - 41-70% off-farm income - Aged 18 to 45 - GVAP \$40-\$199,000 	<ul style="list-style-type: none"> - GVAP less than \$40,000 - 71-100% off-farm income - Beef graziers - Aged 46 to 54 - North Coast LLS region
The different organisations providing assistance coordinated well with each other	<ul style="list-style-type: none"> - 41-70% off-farm income - Central Tablelands and Greater Sydney LLS regions - Irrigators - Aged 18 to 45 - North West LLS region 	<ul style="list-style-type: none"> - Aged 55 to 64 - Sheep graziers - Farmers with 71-100% off-farm income - Beef graziers - Aged over 65
I was treated with respect	<ul style="list-style-type: none"> - Farmers with GVAP from \$40,000-\$199,000 - Less than 1% off-farm income - Aged over 65 	<ul style="list-style-type: none"> - Aged 46 to 54 - 71-100% off-farm income - GVAP less than \$40,000 - Dryland farmers
Overall, the processes used to provide support were fair	<ul style="list-style-type: none"> - Fruit/vegetable/nut grower - Aged over 65 - South East LLS region - GVAP \$40-\$199,000 - Less than 1% off-farm income 	<ul style="list-style-type: none"> - 71-100% off-farm income - Aged 55 to 64 - Aged 46 to 54 - GVAP <\$40,000 - Beef graziers
A decision about whether support would be provided was made quickly after putting in an application	<ul style="list-style-type: none"> - GVAP \$40-\$199,000 - Irrigators - Central Tablelands and Greater Sydney LLS region - Beef graziers - Aged over 65 	<ul style="list-style-type: none"> - GVAP greater than \$1 million - Sheep graziers - Western and Central West LLS regions - Aged 46 to 64 - Murray and Riverina LLS regions

Impacts	Groups of farmers MOST likely to agree compared to NSW farmers as a whole	Groups of farmers LEAST likely to agree compared to NSW farmers as a whole
The staff I interacted with were professional and efficient	<ul style="list-style-type: none"> - Western and Central West LLS regions - GVAP \$40-\$199,000 - South East NSW LLS region - Mixed crop/beef/sheep farmers - Farmers who completed year 12 	<ul style="list-style-type: none"> - GVAP less than \$40,000 - Aged 46 to 54 - Murray and Riverina LLS regions - Hunter and North Coast LLS regions - 71-100% off-farm income - Fruit/vegetable/nut grower
The staff I interacted with didn't follow up on things they promised to	<ul style="list-style-type: none"> - 41-70% off-farm income - Central Tablelands and Greater Sydney LLS region - Aged 18 to 45 - Completed a certificate or degree 	<ul style="list-style-type: none"> - Beef graziers - North Coast LLS region - Hunter and North Coast LLS regions - Aged over 65 - Completed year 12
I received help to assist in accessing support e.g. a coordinator or case manager may have assisted you	<ul style="list-style-type: none"> - 1-40% off-farm income - Central Tablelands and Greater Sydney LLS regions - Aged over 65 - Male farmers 	<ul style="list-style-type: none"> - Aged 55 to 64 - GVAP less than \$40,000 - Sheep graziers - 71-100% off-farm income - Beef graziers
Overall, I was able to access sufficient support	<ul style="list-style-type: none"> - South East NSW LLS region - 41-70% off-farm income - GVAP \$200-\$999,000 - 1 to 40% off-farm income - Aged over 65 	<ul style="list-style-type: none"> - 71-100% off-farm income - GVAP less than \$40,000 - Beef graziers - Aged 55 to 64 - North West and Northern Tablelands LLS regions - Murray and Riverina LLS regions

Yellow cells indicate a significant proportion of these types of farmers had a positive experience with an aspect of accessing support compared to all farmers in NSW, and red cells indicate a significant proportion had a negative experience, based on the 95% confidence interval range.

5. Recovering from adverse events

5.1 Ongoing impacts

Survey participants who had experienced an adverse event between 2017 and 2021 were asked whether they were still experiencing ongoing impacts in the last 12 months. For many reasons, not all participants who were exposed to an adverse event were likely to experience the same level of ongoing impact. The measure of ongoing impact can help us understand how severely farmers in NSW were exposed to or impacted by particular adverse events as well as how well they are recovering.

Of NSW farmers impacted between 2017 and 2021, many reported experiencing significant ongoing impacts from storms (21%), flood (18%), drought (15%), bushfires (14%), and smoke from bushfires (5%). This was significantly higher than that reported by regional NSW adults, of which 12% of those impacted between 2017 and 2023 reported experienced ongoing impact from flood, 13% from storms, 9% from drought, 7% from bushfires and 3% from smoke from bushfires.

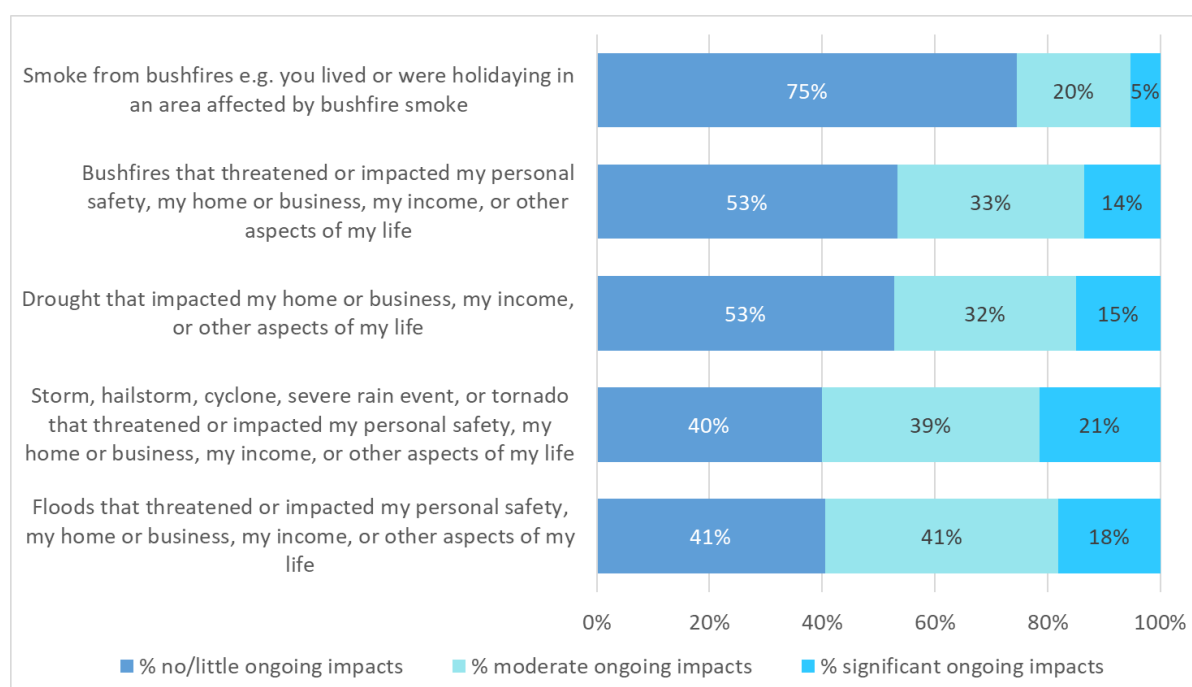


Figure 22 Ongoing impacts experienced by NSW farmers impacted by an adverse event between 2017 and 2021

5.2 Post traumatic growth

After experiencing an adverse event, some people may adapt positive psychological outcomes. Survey participants who had experienced specific impacts as a result of an adverse event between 2017 and 2023 were asked about whether they had any positive experiences in the last two years as a result of the event using a short version of the Post-Traumatic Growth Inventory (Tedeschi & Calhoun 1996). The measure asked about positive changes they may have experienced, such as changing their priorities in life or having a greater appreciation for the value of their life. Only 6% of NSW farmers scored high on the post-traumatic growth compared to 10% of people in regional NSW overall.

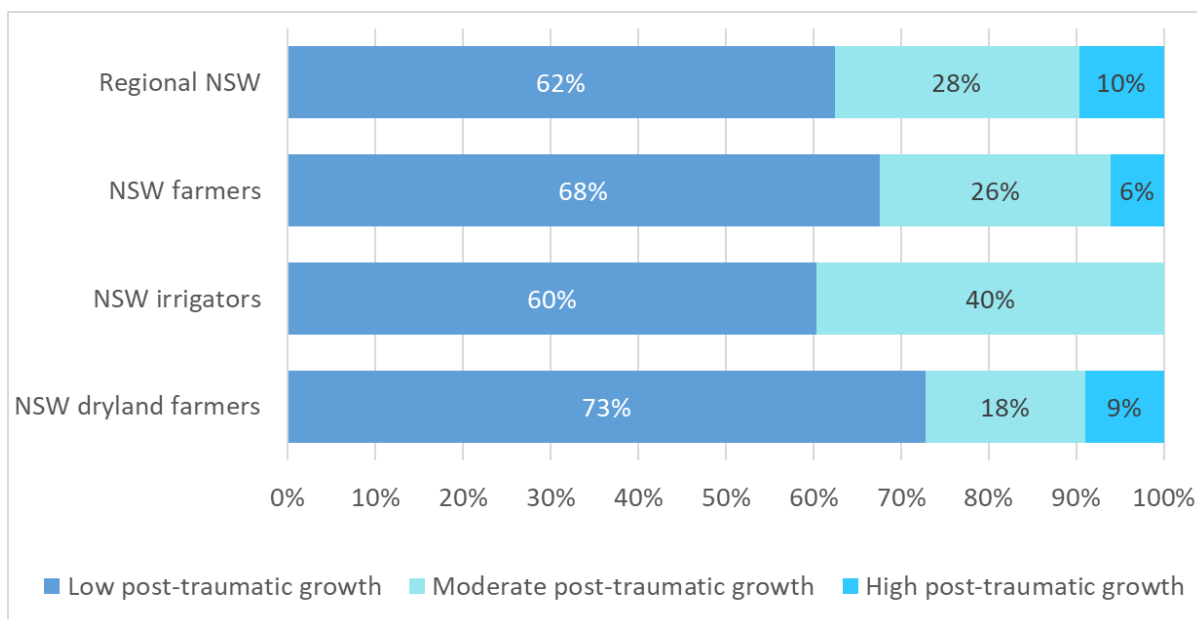


Figure 23 Post traumatic growth

All survey participants were also asked about any negative psychological impacts they had experienced in the previous seven days using the Short Post-Traumatic Stress Disorder Rating Interview (SPRINT) (Connor & Davidson, 2001). NSW farmers (24%) were just as likely as regional NSW adults (25%) to have a high score on the SPRINT scale and therefore have a high likelihood of having PTSD.

5.3 Recovery experiences

Survey participants who had been personally impacted by an adverse event between 2017 and 2022⁶ were asked a range of questions about their recovery since they experienced an adverse event and asked to respond to a series of statements about how much an aspect of recovery reflects their experience.

Impacted NSW farmers (69%) and impacted NSW Irrigators (57%) were significantly less likely to report that their life is back to normal since the adverse event compared to impacted regional NSW adults (79%) (Figure 24). However, they were just as likely to report that they felt well recovered (74% compared to 78%), better able to cope with difficult event now compared to before the event (55% compared to 53%), and financially recovered from the event (50% compared to 53%).

⁶ Survey respondents who had been personally impacted by an adverse event between October 2022 and the time of taking the survey in 2023 were not asked questions about recover because it was too soon after the impact and had the potential to cause distress.

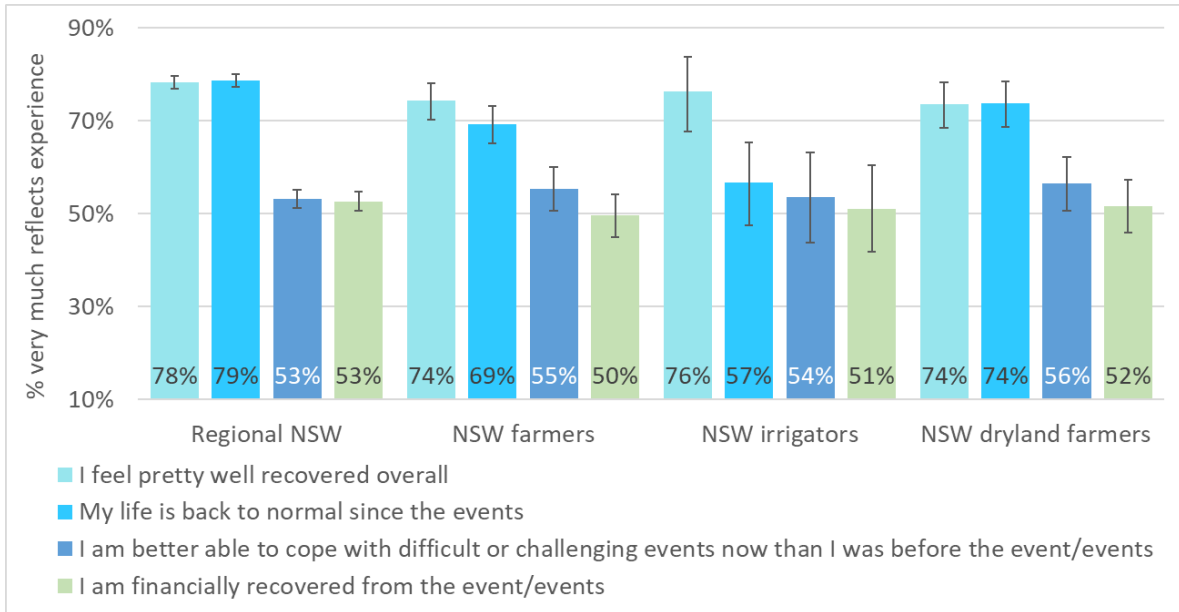


Figure 24 Positive recovery experiences after being personally impacted by an adverse event between 2017 and 2022

Survey participants who were personally impacted by an adverse event between 2017 and 2022 were also asked to report on various negative experiences they might have faced in their recovery process. Impacted NSW farmers were significantly more likely to report some negative recovery experiences compared to impacted regional NSW adults (Figure 25), specifically:

- 37% of impacted NSW farmers were significantly more likely to report experiencing stress and anxiety caused by the impacts of an adverse event compared to 31% of impacted regional NSW adults.
- 27% of impacted NSW farmers reported that it took several months after experiencing a disaster to realise they might need to ask for emotional/psychological support, significantly more than impacted regional NSW adults (20%).

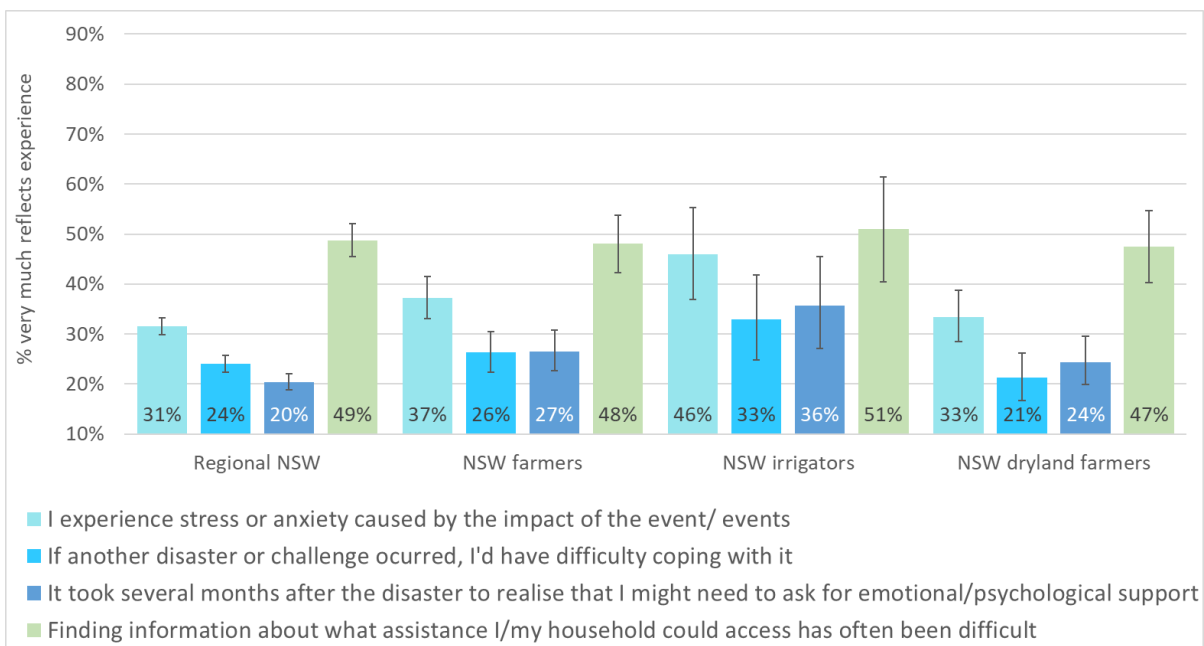


Figure 25 Experiences with recovery after being personally impacted by an adverse event between 2017 and 2022

Survey participants who were personally impacted by an adverse event between 2017 and 2022 were then asked about their financial experiences in recovery from disaster. Impacted NSW farmers (44%) were significantly more likely than regional NSW adults (31%) to report that they are financially worse off now than before they experienced the adverse event (Figure 26).

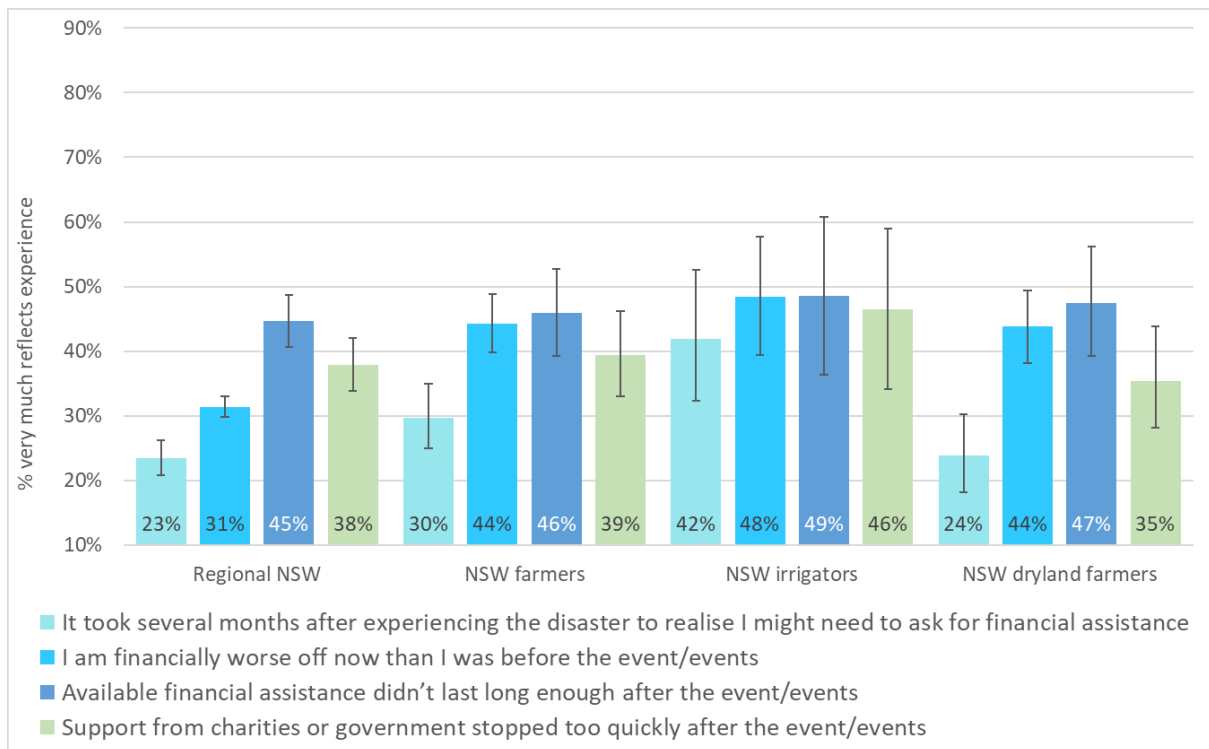


Figure 26 Experiences with financial recovery after being personally impacted by an adverse event between 2017 and 2022

After experiencing an adverse event, people’s recovery trajectory can vary significantly and some may take longer to recovery and rebuild. Survey participants who reported that they were personally impacted by one or more adverse events between 2017 and 2022 were asked about their experiences rebuilding and the factors that could have delayed them in recovering (Figure 27). Impacted NSW farmers (45%) were significantly more likely to report that it took months or years to make important decisions about recovering and rebuilding compared to regional NSW adults (30%). They were also significantly more likely to reported difficulty getting permits or approvals need to rebuild (44% compared to 28%).

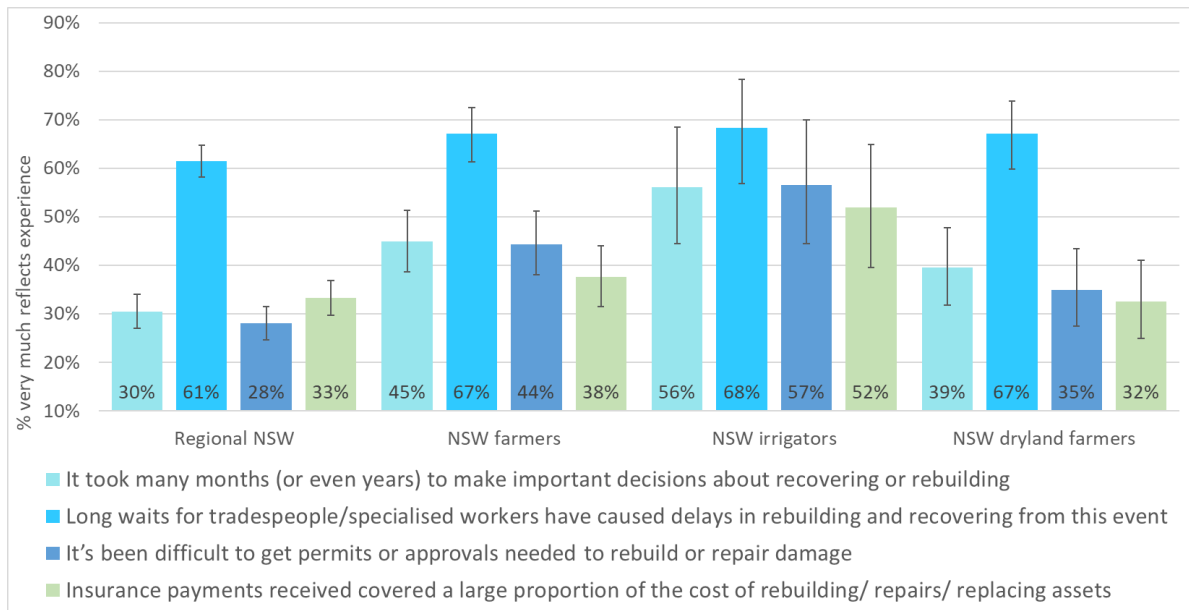


Figure 27 Experiences with rebuilding after being personally impacted by an adverse event between 2017 and 2022

Table 6 summarises the types of NSW farmers more or less likely to report experiencing positive recovery experiences compared to all NSW farmers.

A significantly higher proportion of mixed sheep/beef graziers (93%), farmers with 1 to 40% off-farm income (85%), and farmers with GVAP \$40-\$199,000 (83%) reported feeling well recovered from the adverse event compared to all NSW farmers overall (74%). Mixed sheep/beef graziers (85%) were more likely to report that their life is back to normal since the adverse event, as well as farmers from the South East LLS region (83%). However, farmers with less than 1% off-farm income were less likely to report their life is back to normal since the event (53%), compared to NSW farmers (69%).

A significant proportion of NSW farmers with 41 to 70% off-farm income reported negative recovery experiences including stress or anxiety as a result of the event (52%) compared to 37% of NSW farmers overall. Farmers with 41 to 70% off-farm income also reported that they would have difficulty coping with another disaster if it happened (42%) (26% of NSW farmers overall), that they are financially worse off compared to before the events (57%) (compared to 44% of NSW farmers overall), and that support from charity stopped too quickly after the events (74%) (39% of NSW farmers overall).

A significantly lower proportion of farmers from the South East NSW LLS region reported that they would have difficulty coping with another event (13% compared to 26% of NSW farmers), or that they are financially worse off than before the event (27% compared to 44% of NSW farmers). Farmers from the South East NSW LLS region were also less likely to have difficulty finding information on what assistance was available (26% compared to 48% of NSW farmers overall), and were less likely to wait months after a disaster to realise they need financial or psychological assistance (11% compared to 36% of NSW farmers overall).

Table 6 NSW farmers more and less likely to experience positive recovery after being impacted by an adverse event between 2017 and 2022

	Groups MORE likely to have experienced positive recovery compared to NSW farmers as a whole	Groups LESS likely to have experienced positive recovery compared to NSW farmers as a whole
I feel pretty well recovered overall	<ul style="list-style-type: none"> - Mixed sheep/beef grazier - Cotton or grain grower - Farmers with 1-40% off-farm income - Riverina LLS region - Farmers with GVAP \$40-\$199,000 	<ul style="list-style-type: none"> - Central West LLS region - Farmers from Western and Central West LLS regions - Farmers aged 46 to 54 - Farmers with GVAP <\$40,000 - Mixed crop/beef/sheep
My life is back to normal since the events	<ul style="list-style-type: none"> - Mixed sheep/beef grazier - South East LLS region - Riverina LLS region - Murray and Riverina LLS regions - Beef grazier 	<ul style="list-style-type: none"> - Less than 1% off-farm income - GVAP \$500-\$999,000 - Greater Sydney LLS region - Irrigators - Cotton or grain growers
I experience stress or anxiety caused by the impact of the event/events	<ul style="list-style-type: none"> - Greater Sydney LLS region - 41-70% off-farm income - North West LLS region - Northern Tablelands LLS region - Cotton or grain growers 	<ul style="list-style-type: none"> - Central West LLS region - Western and Central Wests LLS regions - Mixed crop/beef/sheep farmers - Aged over 65 - South East LLS region
I am better able to cope with difficult or challenging events now than I was before the event/events	<ul style="list-style-type: none"> - 41-70% off-farm income - Cotton or grain growers - Murray and Riverina LLS regions - Male farmers 	<ul style="list-style-type: none"> - North Coast LLS region - Hunter and North Coast LLS regions - <1% off-farm income - Female farmers
If another disaster or challenging event occurred, I'd have difficulty coping with it	<ul style="list-style-type: none"> - Fruit/vegetable/nut grower - 41-70% off-farm income - Greater Sydney LLS region - North Coast LLS region - Central Tablelands and Greater Sydney LLS region 	<ul style="list-style-type: none"> - South East NSW LLS region - Aged 55 to 64 - Sheep graziers - Farmers with 71-100% off-farm income - Completed year 12
It took several months after experiencing the disaster to realise I might need to ask for emotional or psychological support	<ul style="list-style-type: none"> - Aged 18 to 45 - 41-70% off-farm income - Completed certificate or degree 	<ul style="list-style-type: none"> - South East LLS region - Aged over 65 - Beef graziers - Aged 55 to 64 - Completed year 12
Finding information about what assistance I/my household could access has often been difficult	<ul style="list-style-type: none"> - North Coast LLS region - Beef graziers - GVAP less than <\$40,000 - Mixed crop/beef/sheep - 71-100% off-farm income 	<ul style="list-style-type: none"> - South East LLS region - Sheep grazier - Cotton or grain grower - GVAP \$500-\$999,000 - GVAP \$200-\$499,000
I am financially worse off now than I was before the event/events	<ul style="list-style-type: none"> - Fruit/vegetable/nut grower - 41-70% off-farm income - North Coast LLS region - North West LLS region - Farmers with GVAP \$200-\$499,000 	<ul style="list-style-type: none"> - Farmers from South East NSW - Beef graziers - Riverina LLS region - 71-100% off-farm income - GVAP <\$40,000
I am financially recovered from the event/events	<ul style="list-style-type: none"> - Greater Sydney LLS region - GVAP \$500-\$999,000 - 41-70% off-farm income - South East LLS region - Beef graziers 	<ul style="list-style-type: none"> - North Coast LLS region - North West LLS region - Central West LLS region - Central Tablelands LLS region - Female farmers
It took several months after experiencing the	<ul style="list-style-type: none"> - Aged 18 to 45 - Irrigators 	<ul style="list-style-type: none"> - South East LLS region - Aged 46 to 54

	Groups MORE likely to have experienced positive recovery compared to NSW farmers as a whole	Groups LESS likely to have experienced positive recovery compared to NSW farmers as a whole
disaster to realise I might need to ask for financial assistance	<ul style="list-style-type: none"> - 41-70% off-farm income - Sheep graziers - GVAP \$40-\$199,000 	<ul style="list-style-type: none"> - Riverina LLS region - Beef graziers - Aged 55 to 64
It took many months (or even years) to make important decisions about recovering or rebuilding	<ul style="list-style-type: none"> - Aged 18 to 45 - Completed a certificate or degree - Female farmers - Farmers with 41-70% off-farm income 	<ul style="list-style-type: none"> - South East LLS region - Beef graziers - Farmers aged 55 to 64 - Aged over 65 - Farmers from North Coast
Long waits for tradespeople or other types of specialised workers have caused delays in rebuilding and recovering from this event	<ul style="list-style-type: none"> - GVAP greater than \$1 million - Mixed crop/beef/sheep - Fruit/vegetable/nut grower - Aged 46 to 54 - 1-40% off-farm income 	<ul style="list-style-type: none"> - Aged over 65 - 71-100% off-farm income - GVAP less than \$40,000
It's been difficult to get permits or approvals needed to rebuild or repair damage	<ul style="list-style-type: none"> - Aged 18 to 45 - Irrigators - Completed certificate or degree - 	<ul style="list-style-type: none"> - Aged over 65 - Beef graziers - Dryland farmers - Completed year 12 - GVAP <\$40,000
Insurance payments my household or business received covered a large proportion of the cost of rebuilding/repairs or replacing assets	<ul style="list-style-type: none"> - 41-70% off-farm income - Irrigators - Aged 18 to 45 - Completed certificate or degree 	<ul style="list-style-type: none"> - Farmers over 65 - North Coast LLS regions - Completed year 12 - GVAP <\$40,000 - Dryland farmers
Available financial assistance didn't last long enough after the event/events	<ul style="list-style-type: none"> - 41-70% off-farm income - Completed certificate or degree 	<ul style="list-style-type: none"> - North Coast LLS region - Aged over 55 to 64 - Aged over 65 - Completed year 12 - GVAP <\$40,000
Support from charities or government stopped too quickly after the event/events	<ul style="list-style-type: none"> - 41-70% off-farm income - Greater Sydney LLS region - Aged 18 to 45 - Irrigators - Completed certificate or degree 	<ul style="list-style-type: none"> - 1-40% off-farm income - Aged 55 to 64 - Aged over 65 - Completed year 12 - <1% off-farm income
<p>Yellow cells indicate a significant proportion of these types of farmers had a positive experience with an aspect of recovery compared to all farmers in NSW, and red cells indicate a significant proportion had a negative experience, based on the 95% confidence interval range.</p>		

6. Preparing for future adverse events

All survey participants were asked about their preparation for future adverse events, including floods, bushfires, cyclones, and storms. NSW farmers (64%) reported significantly higher levels of overall preparedness for future disasters than five years ago compared to regional NSW adults (56%). A majority of NSW farmers also reported that they felt prepared for some specific future adverse events including bushfires, cyclones and storms:

- NSW farmers (75%) were significantly more likely to report that they were prepared for bushfires compared to regional NSW adults (62%)
- NSW farmers (49%) were significantly more likely to report that were prepared for cyclones compared to regional NSW adults (36%).
- NSW farmers (69%) were significantly more likely to report that were prepared for storms or damaging winds compared to regional NSW adults (57%).

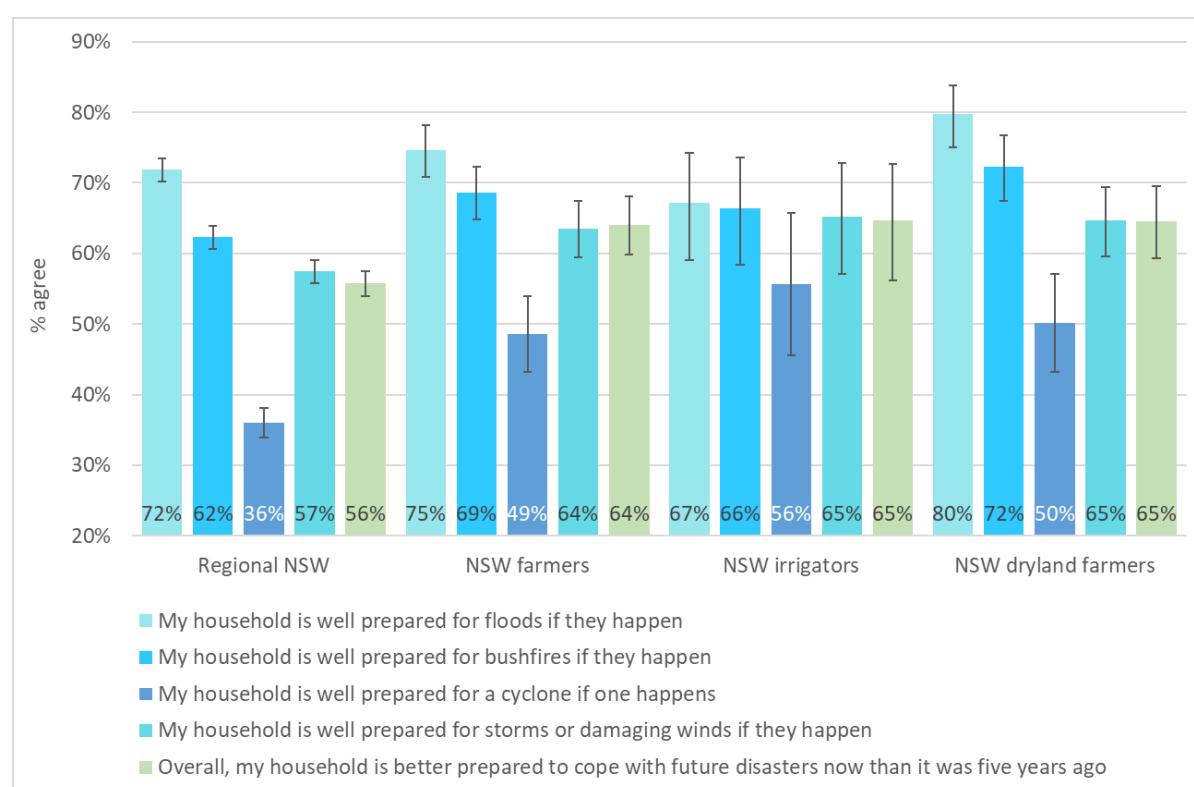


Figure 28 Perspectives of household preparedness for adverse events

Some types of farmers were more likely to be prepared for adverse events than NSW farmers overall (Table 7). Female NSW farmers were more likely to report that their household had a written plan for storms, floods or other natural disasters other than fire, and that they had discussed what to do in the event of a storm, flood, bushfire or other emergency with others in their household or neighbours. Male NSW farmers were more likely to report that their household was well prepared for storms or damaging winds if they happen, that they know what to do if a severe storm, flooding or bushfire causes damage to their home, that they have an emergency kit in their household and the emergency kit has been checked. Farmers who completed a certificate or degree were more likely to report that their household has a written plan for bushfires, they have discussed what to do in the event of a storm, flood, bushfire or other emergency with others in their household or neighbours, and had copies of their important documents stored in a safe place in case of emergency.

Farmers from North West and Northern Tablelands LLS regions were less likely to be prepared for adverse events. NSW Farmers aged 18 to 45 were also less likely to report that their household was well prepared for floods, bushfires, or cyclones if they happen. NSW Farmers who completed year 12 were likely report that they know what to do if a severe storm, flooding or bushfire causes damage to their home, have a written plan for storms, floods or other natural disasters other than fire, or have discussed what to do in the event of a storm, flood, bushfire or other emergency with others in their household or neighbours.

Table 7 NSW farmers more and less likely to be report their household is well prepared for future adverse events

	Groups of farmers MOST likely to be prepared for adverse events compared to NSW farmers as a whole	Groups of farmers LEAST likely to be prepared for adverse events compared to NSW farmers as a whole
My household is well prepared for floods if they happen	<ul style="list-style-type: none"> - North West LLS region - Mixed crop/beef/sheep farmers - Aged over 65 - North West and Northern Tablelands LLS region - North Coast LLS region 	<ul style="list-style-type: none"> - Western LLS region - Cotton or grain growers - Greater Sydney LLS region - GVAP \$500-\$999,000 - Aged 18 to 45
My household is well prepared for bushfires if they happen	<ul style="list-style-type: none"> - Mixed sheep/beef grazier - 41-70% off-farm income - Fruit/vegetable/nut grower - GVAP \$40-\$199,000 - Completed a certificate or degree - Aged over 65 	<ul style="list-style-type: none"> - Cotton or grain growers - Less than 1% off-farm income - Northern Tablelands LLS region - Aged 18 to 45 - North West and Northern Tablelands LLS region
My household is well prepared for a cyclone if one happens	<ul style="list-style-type: none"> - Greater Sydney LLS region - 1-40% off-farm income - 41-70% off-farm income - Central Tablelands and Greater Sydney LLS regions - Cotton or grain growers 	<ul style="list-style-type: none"> - Western and Central West LLS regions - Aged 18 to 45 - Sheep graziers - South East LLS region - 71-100% off-farm income
My household is well prepared for storms or damaging winds if they happen	<ul style="list-style-type: none"> - South East LLS region - GVAP greater than \$1 million - Farmers over 65 - Completed a certificate or degree - Male farmers 	<ul style="list-style-type: none"> - Northern Tablelands LLS region - North West and Northern Tablelands LLS region - North West LLS region - Western and Central West LLS regions - GVAP \$200-\$499,000
Overall, my household is better prepared to cope with future disasters now than it was five years ago	<ul style="list-style-type: none"> - Fruit/vegetable/nut growers - Riverina LLS region - Greater Sydney LLS region - GVAP \$40,000 to \$199,00 - Central Tablelands and Greater Sydney LLS regions 	<ul style="list-style-type: none"> - Northern Tablelands LLS region - North West and Northern Tablelands LLS region - North West LLS region - Aged over 65
If a severe storm, flooding or bushfire causes damage to my home, I know what to do	<ul style="list-style-type: none"> - Beef graziers - Male farmers - Completed certificate or degree - Dryland farmers 	<ul style="list-style-type: none"> - Cotton or grain growers - Western and Central West LLS regions - North West and Northern Tablelands LLS regions - Females - Completed year 12
My household has a written plan for bushfires	<ul style="list-style-type: none"> - Completed certificate or degree - Females 	<ul style="list-style-type: none"> - 71-100% off-farm income
My household has a written plan for storms,	<ul style="list-style-type: none"> - Irrigators - Female farmers 	<ul style="list-style-type: none"> - GVAP <\$40,000 - Complete year 12

	Groups of farmers MOST likely to be prepared for adverse events compared to NSW farmers as a whole	Groups of farmers LEAST likely to be prepared for adverse events compared to NSW farmers as a whole
floods or other natural disasters other than fire	- Completed certificate or degree - <1% off-farm income	- Dryland farmers
If there is a blackout at my home, I can still access radio updates e.g. using a battery powered radio or back up power source	- Dryland farmers	- Females - Completed certificate or degree
In the last year, I have discussed what to do in the event of a storm, flood, bushfire or other emergency with others in my household or neighbours	- Females - Completed certificate or degree	- Males - Completed year 12
<p>Yellow cells indicate a significantly higher proportion of these types of farmers are prepared for future adverse events compared to all farmers in NSW, and red cells indicate a significantly lower proportion of these types of farmers are prepared for future adverse events, based on the 95% confidence interval range.</p>		

When asked if they knew what to do if an adverse event caused damage to their home, a majority of NSW farmers (66%) reported that they knew what to do (Figure 29). A majority of NSW farmers also felt that they could access radio during a blackout (67%) and that in the last year they'd discussed what to do with their household if an adverse event happened (51%). Despite this, the majority of NSW farmers also indicated that they did not have a written plan for bushfires (55%) or for disasters other than fires (64%).

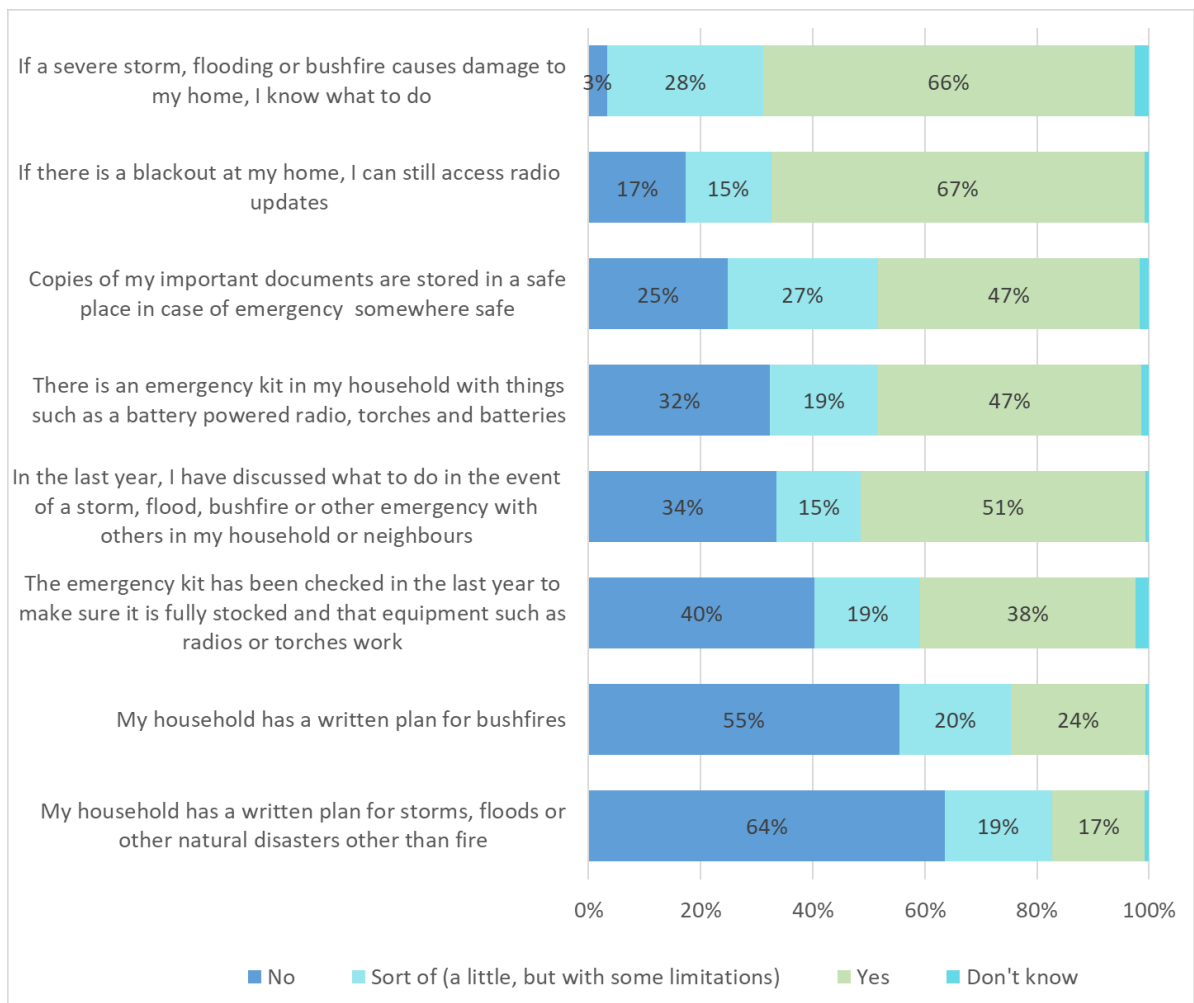


Figure 29 Household preparedness for adverse events

All farmers were asked what type of insurance they had for their farm (Figure 30). Over two thirds of NSW farmers reported having farm liability insurance (80%) and fire insurance for damage to farm infrastructure (69%). Less than half had fire insurance for damage to pasture, crops or livestock (48%). A majority of NSW farmers also lacked business interruption insurance (76%), multi-peril crop insurance (82%), frost insurance (89%) and rainfall downgrade insurance (90%).

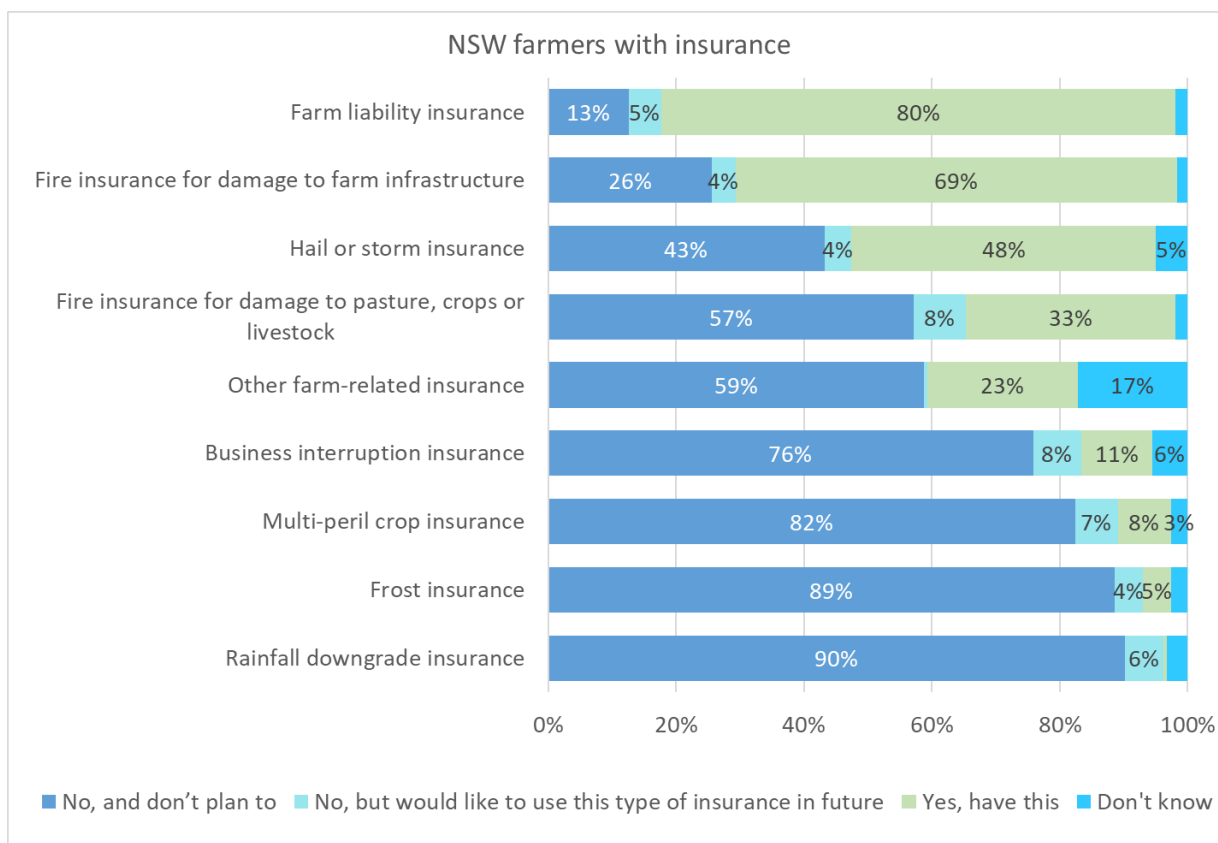


Figure 30 Farmer insurance

Some groups of NSW farmers were more likely to have insurance compared to others (Table 8). NSW Farmers with GVAP greater than \$1 million were more likely to have all types of insurance except for other farm-related insurance. NSW Farmers with GVAP \$500-\$999,000 were more likely to have rainfall downgrade insurance, fire insurance for damage to farm infrastructure, farm liability insurance and business interruption insurance. NSW Farmers with 1-40% off-farm income were more likely to have fire insurance for damage to farm infrastructure, farm liability insurance, business interruption insurance and other farm-related insurance.

Farmers from Hunter and North Coast LLS regions were less likely to have fire insurance for damage to pasture, crops or livestock, fire insurance for damage to farm infrastructure, hail or storm insurance, frost insurance, business interruption insurance and other farm-related insurance. NSW Fruit, vegetable and nut growers were less likely to have rainfall downgrade insurance, fire insurance for damage to pasture, crops or livestock, fire insurance for damage to farm infrastructure, hail or storm insurance, frost insurance and farm liability insurance.

Table 8 NSW farmers more and less likely to have different types of insurance

	Groups of farmers MOST likely to have insurance compared to NSW farmers as a whole	Groups of farmers LEAST likely to have insurance compared to NSW farmers as a whole
Multi-peril crop insurance	<ul style="list-style-type: none"> - Remote or very remote farmers - Murray LLS region - Cotton or grain grower - Western and Central West LLS region - Central West LLS region 	<ul style="list-style-type: none"> - Central Tablelands LLS region - North West and Northern Tablelands - Central Tablelands and Greater Sydney LLS region - Beef graziers - Sheep graziers

	Groups of farmers MOST likely to have insurance compared to NSW farmers as a whole	Groups of farmers LEAST likely to have insurance compared to NSW farmers as a whole
Rainfall downgrade insurance	<ul style="list-style-type: none"> - Mixed crop/beef/sheep farmers - GVAP greater than \$1 million - GVAP \$500-\$999,000 - Farmers aged 18-45 - Cotton or grain growers 	<ul style="list-style-type: none"> - North coast LLS region - GVAP \$200-\$499,000 - South East NSW LLS region - 71-100% off-farm income - Sheep graziers
Fire insurance for damage to pasture, crops or livestock	<ul style="list-style-type: none"> - Mixed crop/beef/sheep farmers - GVAP greater than \$1 million - Murray and Riverina LLS region - Riverina LLS regions - GVAP \$200-\$499,000 	<ul style="list-style-type: none"> - Fruit/vegetable/nut growers - North Coast LLS region - Hunter and North Coast LLS regions - Central Tablelands LLS regions - Hunter LLS region
Fire insurance for damage to farm infrastructure	<ul style="list-style-type: none"> - GVAP \$500-\$999,000 - GVAP greater than \$1 million - 1-40% off-farm income - Mixed crop/beef/sheep farmers - Riverina LLS region 	<ul style="list-style-type: none"> - North Coast LLS region - Hunter and North Coast LLS regions - Did not complete year 12 - Farmers aged 46-54 - GVAP less than <\$40,000
Hail or storm insurance	<ul style="list-style-type: none"> - Mixed crop/beef/sheep farmers - GVAP greater than \$1 million - Farmers from Central West LLS region - GVAP \$200-\$499,000 - North West LLS region 	<ul style="list-style-type: none"> - Fruit/vegetable/nut growers - North Coast LLS region - Hunter and North Coast LLS regions - Farmers from Hunter LLS region - Farmers aged 46-54
Frost insurance	<ul style="list-style-type: none"> - Farmers aged 18 to 45 - Mixed crop/beef/sheep farmers - GVAP greater than \$1 million - Farmers from Central West LLS region - Farmers with less than 1% off-farm income 	<ul style="list-style-type: none"> - Hunter LLS region - Sheep graziers - Hunter and North Coast LLS region - North Coast LLS region - Fruit/vegetable/nut growers
Farm liability insurance	<ul style="list-style-type: none"> - 1-40% off-farm income - North West LLS region - GVAP \$500-\$999,000 - North West and Northern LLS regions - GVAP greater than \$1 million 	<ul style="list-style-type: none"> - GVAP less than \$40,000 - Farmers aged 18-45 - Fruit/vegetable/nut growers - Central Tablelands and Greater Sydney LLS regions - Hunter LLS region
Business interruption insurance	<ul style="list-style-type: none"> - GVAP \$500-\$999,000 - Cotton or grain growers - GVAP greater than \$1 million - Farmers aged 18-45 - 1-40% off-farm income 	<ul style="list-style-type: none"> - Hunter LLS region - Hunter and North Coast LLS region - North Coast LLS region - GVAP less than \$40,000 - 71-100% off-farm income
Other farm-related insurance	<ul style="list-style-type: none"> - Mixed crop/beef/sheep farmers - Less than 1% off-farm income - Completed year 12 - 1-40% off-farm income - Murray and Riverina LLS regions 	<ul style="list-style-type: none"> - 71-100% off-farm income - Did not complete year 12 - GVAP less than \$40,000 - Completed certificate or degree - Hunter and North Coast LLS regions
<p>Yellow cells indicate a significantly higher proportion of these types of farmers have insurance compared to all farmers in NSW, and red cells indicate a significantly lower proportion of these types of farmers have, based on the 95% confidence interval range.</p>		

Farmers were asked about their farm plans assessments of climate-related risks and drought coping strategies (Figure 31). Most NSW farmers reported having plans that at least somewhat assessed climate risks (61%) and plans that included strategies for coping with drought (71%).

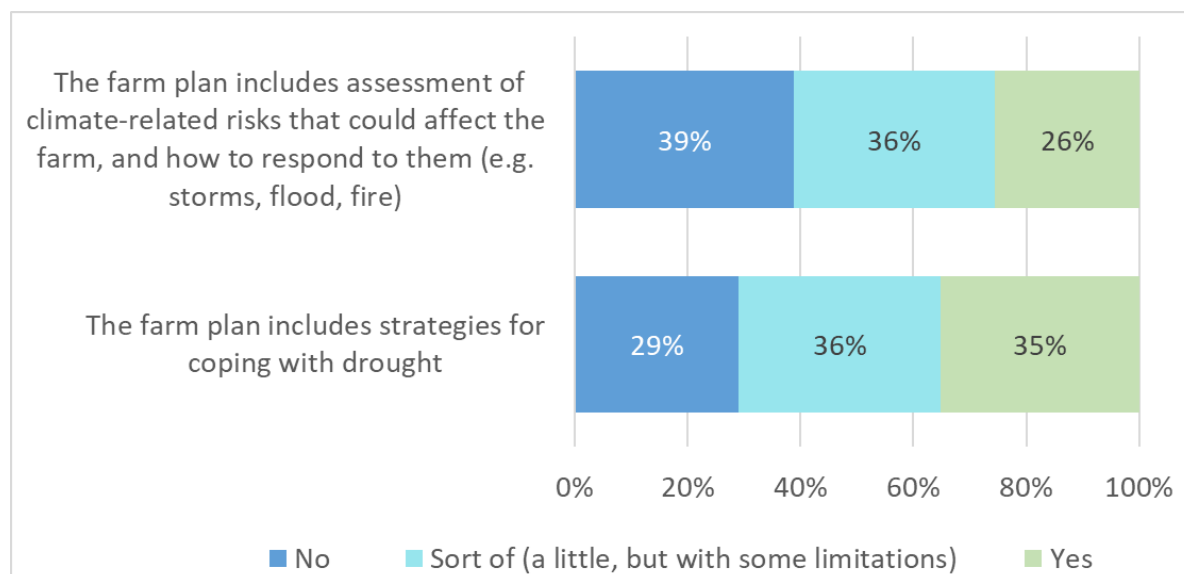


Figure 31 Climate-related farm strategies

Some groups of NSW farmers are more likely to have climate-related farm strategies than others (**Error! Reference source not found.**). Farmers from North West LLS region and farmers from North West and Northern Tablelands LLS regions were more likely to have farm strategies to cope with drought and a farm plan that includes climate related risks. Farmers from Central Tablelands and Greater Sydney LLS regions and female farmers were less likely to report having farm strategies to cope with drought and a farm plan that includes climate related risks.

Table 9 NSW farmers more and less likely to have climate-related farm strategies

	Groups of farmers MOST likely to have climate-related farm strategies compared to NSW farmers as a whole	Groups of farmers LEAST likely to have climate-related farm strategies compared to NSW farmers as a whole
My farm has strategies for coping with drought	<ul style="list-style-type: none"> - GVAP greater than \$1 million - Central West LLS region - Western and Central West LLS regions - North West and Northern Tablelands LLS regions - 1-40% off-farm income 	<ul style="list-style-type: none"> - Central Tablelands and Greater Sydney LLS region - Sheep graziers - Females - Completed year 12 - 71-100% off-farm income
The farm plan includes assessment of climate-related risks that could affect the farm, and how to respond to them (e.g. storms, flood, fire)	<ul style="list-style-type: none"> - Northern Tablelands LLS region - North West and Northern Tablelands LLS regions - North West LLS region - Cotton or grain grower - Completed certificate or degree 	<ul style="list-style-type: none"> - Central Tablelands LLS region - Central Tablelands and Greater Sydney LLS regions - Mixed crop/beef/sheep farmers - Females
<p>Yellow cells indicate a significantly higher proportion of these types of farmers have the above farm strategies and plan compared to all farmers in NSW, and red cells indicate a significantly lower proportion have the above farm strategies and plan, based on the 95% confidence interval range.</p>		

7. Conclusions

This report examines the extent to which NSW farmers have been impacted by different adverse events in recent years, their experiences of these events, how they are recovering and the extent to which they are preparing for future events. This information can be used to inform the design and delivery of programs aimed at building response capacity amongst NSW farmers.

NSW farmers were more likely than the average NSW adult to be personally impacted by multiple adverse events between 2017 and 2023. The types of personal impacts experienced ranged from home and/or property damage to impacts on income, commuting time, and mental health challenges. NSW farmers were also more likely to report experiencing challenges with several aspects of recovery from adverse events, including being financially worse off and having difficulty getting permits or approvals needed to rebuild.

Our findings suggest that many NSW farmers often find the process of applying for support after an adverse event complicated and difficult, distressing and that they gave up trying. Streamlining the processes to apply for support and tailoring them to make them easier for farmers could significantly reduce the challenges experienced when recovering from impacts of an adverse event. This is particularly critical when many farmers are experiencing multiple adverse events in a short period of time, as this means farmers may be experiencing additional stress from multiple events when seeking support to address the impacts of any one event.

While the majority of NSW farmers reported feeling prepared for future adverse events, more than half reported that they do not have a written plan for bushfires or for disasters other than fires, and a majority did not have more specific types of farm insurance. This highlights a need to better understand what types of preparation action are most useful for farmers in differing circumstances: for example, whether low uptake of some types of insurance product reflects that they are often not highly useful for farmers, or that there are other barriers to their use.

Overall, the findings highlight that given the unique level of impact farmers experience from adverse events, it is important to identify ways to support recovery processes, particularly in a context of many experiencing multiple adverse events in a short space of time. Actions that can support this may include investing in streamlining processes to apply for support and tailoring them to make them easier for farmers; evaluating what makes these applications processes a positive experience and work to enhance these areas across all support processes; assisting farmers with preparing for future adverse events; and better understanding when insurance is and is not effective for supporting farmers to manage the impacts of adverse events.

8. References

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Appendix 1

An Excel spreadsheet with detailed 2022/23 data tables is included with this report as Appendix 1.