
INFORMATIONAL MEMORANDUM



October 27, 2025

To: Chair, Board of Directors
Chief Executive Officer
Each Farm Credit System Institution

Subject: Supporting mental health among agricultural producers and in rural communities

This informational memorandum encourages Farm Credit System (FCS) institutions to find ways to strengthen and support mental health among agricultural producers and in rural America.

Mental health in rural America

Mental health issues, including substance abuse and suicide, have been on the rise in the United States. According to the Centers for Disease Control and Prevention, from 2000 to 2020, suicide rates increased 46% in nonmetro areas compared with 27.3% in metro areas. And this past September, the National Rural Health Association reported that the suicide rate for farmers is 3.5 times higher than the rate in the general population.

The rural “mental health crisis” is complicated by factors unique to rural communities.¹ Individuals living in small rural communities are often concerned about disclosing mental health problems to friends or neighbors. They may be uneasy about being seen by other people in their community when accessing mental health services. And in a culture of self-reliance, they are less likely to seek professional help. These issues are compounded by the lack of access to mental health services in rural America, where clinics and mental health professionals are scarce.²

Recent research shows that digital mental health partnerships — enhanced by community partnerships — can help rural communities meet the mental health care needs of their residents. Examples of digital mental health partnerships include telehealth and other online

¹ [“Urban–Rural Differences in Suicide Rates, by Sex and Three Leading Methods: United States, 2000–2018” \(PDF\)](#), NCHS [National Center for Health Statistics] Data Brief, No. 373, August 2020.

² [“Addressing Farm Stress through Extension Mental Health Literacy Programs,”](#) Journal of Agromedicine, Vol. 27, 2022, Issue 2.

platforms designed to provide mental health help, peer-to-peer support, and professional services.³

We encourage you to engage with your local communities on matters of mental health. We understand this may look different from one territory to the next or from one community to the next. While the board and management of each institution cannot control or guarantee the results of those efforts, you can control the quality of your outreach and your internal efforts to support your staff, both in their own challenges and in how they support your customers.

The link between financial stress and the mental health of borrowers

Part 617 of our regulations discusses borrower rights. Among other provisions, the borrower rights regulations outline how lenders communicate with borrowers who have distressed loans. Since it is broadly understood that financial health is closely related to mental health, it's important to recognize that distress in a borrower's loan can lead to an increased risk of mental health issues.

Loan distress is evident when a borrower does not have the financial capacity to pay according to loan terms, exhibits adverse financial condition or repayment trends, becomes delinquent or past due, or experiences a decline in collateral value.

As the lender, you have the power to influence how these challenges are communicated and resolved, keeping in mind both the financial and the overall health and wellbeing of your borrowers. In addition to monitoring the challenges of individual borrowers, we encourage you to continue to look out for general adverse farming conditions that could broadly impact the financial and mental health of the borrowers in your territory.

Sharing available resources

It's important for your institution to be aware of the local and national resources available to support borrowers and their family members, as well as institution staff who may be showing signs of mental distress. While we recognize that FCS employees are not trained therapists, there are signs that someone is experiencing distress, and the first step is to educate your employees on those signs.

Listen for signs or symptoms that borrowers or their family members need help. Financial stress can lead to emotional stress, which can then lead to changes in routines and a decline in the appearance of the farm and the care of livestock.

Look for trainings that can help you to recognize when borrowers and family members are struggling with their mental health, with the goal of getting them help before a crisis happens. Be aware of the agencies and resources available in your community. There are a number of free online courses specifically developed to help farmers, ranchers, and others working in agriculture. Examples include University of Maryland Extension's [Farm Stress Training for Agricultural Service Providers](#) and Michigan State University Extension's [Rural Resilience](#). Both of these courses were designed for agricultural service providers.⁴ The goal

³ ["Resolving Key Barriers to Advancing Mental Health Equity in Rural Communities Using Digital Mental Health Interventions," JAMA Health Forum, Vol. 2, No. 6.](#)

⁴ External link endorsement disclaimer: This informational memorandum links to federal agencies and, in some cases, to private organizations. You are subject to those sites' privacy policies when you leave

of these trainings is to identify signs of distress, develop skills to communicate with those experiencing stress, and provide resources both locally and nationally. The courses cover financial and regulatory topics because both can be contributors to stress on the farm.

To help borrowers better cope with the stress of financial challenges, we encourage institutions to be proactive by providing borrowers with information on local and national mental health resources when notifying them of a distressed loan. For example, you could include a pamphlet or a QR code when you mail out a distressed loan notice. You could also post this information on your website for easy and anonymous access for your borrowers. Alerting borrowers to mental health resources while giving them privacy to explore them can have significant beneficial impacts.

Take care of your staff so they can take care of your borrowers

Elevated mental health risks do not apply only to farmers, ranchers, and aquatic producers but also to others working in rural communities, including FCS employees. Institution staff in the special assets department who work directly with borrowers experiencing financial distress may be at particular risk for mental health stress. We encourage you to provide mental health resource education to your staff and to research substance abuse and addiction recovery programs for the workplace.

Concluding thoughts

As members of the rural communities you serve, FCS institutions are uniquely positioned to help alleviate the mental health challenges faced by farmers, ranchers, aquatic producers, and rural communities. Countering the mental health stigma that is especially prevalent in rural America while providing a compassionate and listening ear in distressed loan situations can save lives.

We encourage your institution to be a source of support and information, to educate your employees, and to serve as an example in facing financial and mental health distress. We realize that the opportunities here are almost limitless, and we would like for this informational memorandum to serve as a first step and a springboard for you to innovate and find other ways to support your communities in facing financial and mental health challenges.

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