

Starting to frame up the damage, continued from page 1

and for Iowa this model has an R2 over 90%). The Week 31 ratings cover the beginning of August and 72% of the national corn crop was rated good to excellent and the yield model pointed to a national yield of 182 bushels per acre. While the drought has been building throughout the summer, the derecho struck August 10 and the first set of crop condition ratings it would have impacted is for Week 33. The slow decline in corn ratings accelerated after the derecho. Now, as we enter September, only 62% of the national corn crop is rated good to excellent. That drops the projected yield to 177 bushels per acre, a 5 bushel decline. So the national crop moved from a slightly above trendline crop (remember USDA's trendline yield to begin the year was 178.5 bushels per acre) to a slightly below trendline crop. Given USDA's projected harvested area, the yield drop translates to a 420 million bushel decline in corn production. It is a large projected loss, but in the grand scheme of the national corn balance sheet, it does not change the overall story greatly. National production would fall from a projected 15.278 billion bushels to 14.858 billion bushels. It would fall from a record setting crop to the second largest crop on the books. Even with some adjustments on the usage, 2020-2021 ending stocks would be growing under the new projection and prices would fall, just not as steeply as currently forecast.

Roughly half of this production decline would come out of Iowa. As Figure 2 shows, the Iowa corn crop ratings have fallen off much more steeply than the national ratings. At the beginning of August, 73% of Iowa's corn crop was rated good to excellent compared to only 45% today. The crop conditions yield model suggests that takes 16 bushels per acre out of Iowa. Given earlier harvested area estimates, that translates to 217 million bushels of

Figure 1. National corn conditions (Source: USDA-NASS)

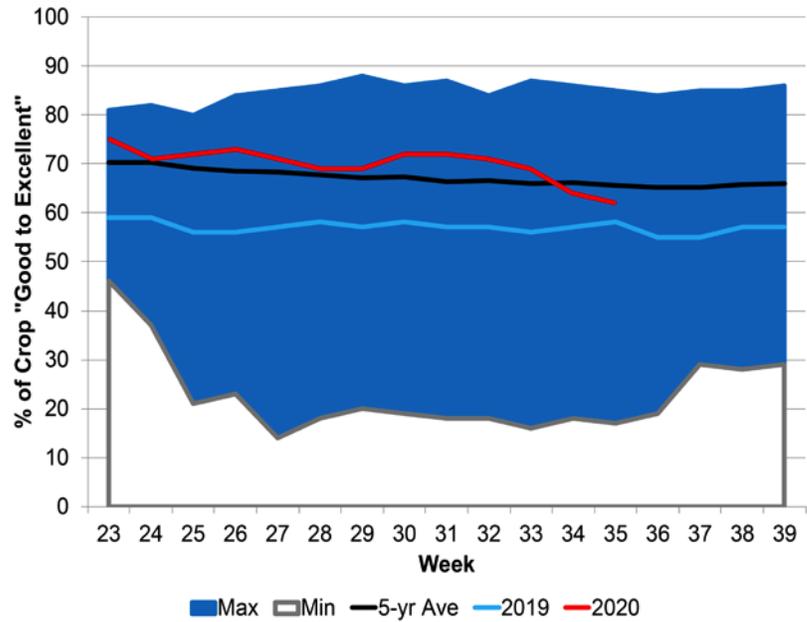
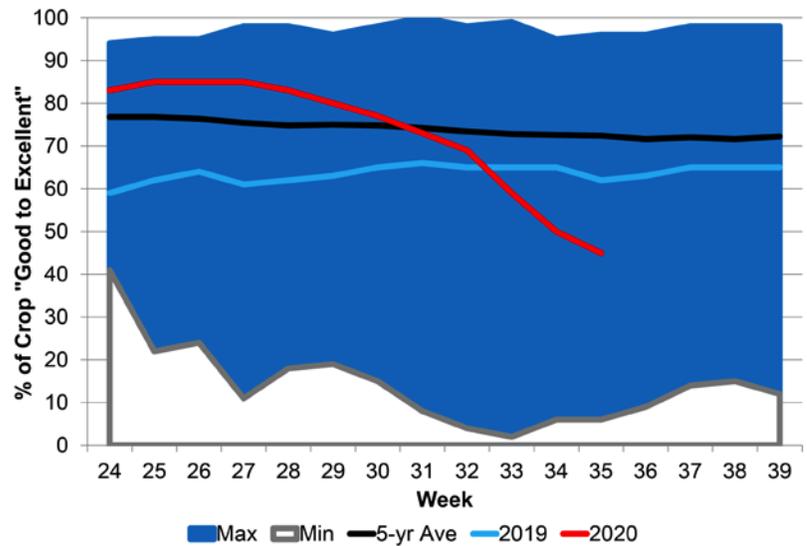


Figure 2. Iowa corn conditions (Source: USDA-NASS)



lost production. Looking back at history, two years had similar drops in crop ratings, 1989 and 2003. Both years were affected by late season droughts, like this year. And for both years, the crop conditions model underestimated yields (remember, take these results with the whole salt block). The confounding factor here is the derecho and its impact of area harvested.

Starting to frame up the damage, continued from page 2

2020 soybean crop estimates

For soybeans at the national level, the story is very similar to corn. The national soybean crop had been rated above average for most of this year. Those ratings have fallen throughout August. And above average soybean ratings usually coincide with above trendline yields. This outlook was confirmed with USDA's August reports, which give us a snapshot on projected crop production as of the beginning of August. USDA projected a national yield of 53.3 bushels per acre, somewhat above the yield projection from the crop conditions model of 51.5 bushels per acre. The Week 31 ratings cover the beginning of August and 73% of the national soybean crop was rated good to excellent. Now, as we enter September, only 66% of the national soybean crop is rated good to excellent. That drops the projected yield to 50.5 bushels per acre, a 1 bushel decline. So the national crop remains a slightly above trendline crop (remember USDA's trendline yield to begin the year was 49.8 bushels per acre). Given USDA's projected harvested area, the yield drop translates to an 83 million bushel decline in soybean production. Again, a large projected loss, but in the grand scheme of the national soybean balance sheet, it does not change the overall story greatly.

Almost half of this production decline would come out of Iowa. As Figure 4 displays, the Iowa soybean crop ratings have fallen off much more steeply again. At the beginning of August, 73% of Iowa's soybean crop was rated good to excellent. Now, only 50% is. The crop conditions yield model suggests that takes 4 bushels per acre out of Iowa and given earlier harvested area estimates, that translates to 37 million bushels of lost production. Looking back at history, it is those same two years that had similar drops in crop ratings, 1989 and 2003. However, the crop conditions model over-predicted soybean yields in 2003 and under-predicted in 1989.

Market outlook

The markets have gradually worked in the drought and derecho impacts over the past few weeks. At the beginning of August, futures prices outlined potential season-average prices around \$3.15 per bushel for corn and \$8.50 per bushel for soybeans (just a bit higher than USDA's August projections). Now, futures point to \$3.50 per bushel for corn and \$9.40 per bushel for soybeans. For corn, this would still be 10 cents below the prices for the last couple of years. For soybeans, this would lift us back to prices we captured in 2016 and 2017, reflecting a tightening stocks situation.

Figure 3. National soybean conditions (Source: USDA-NASS)

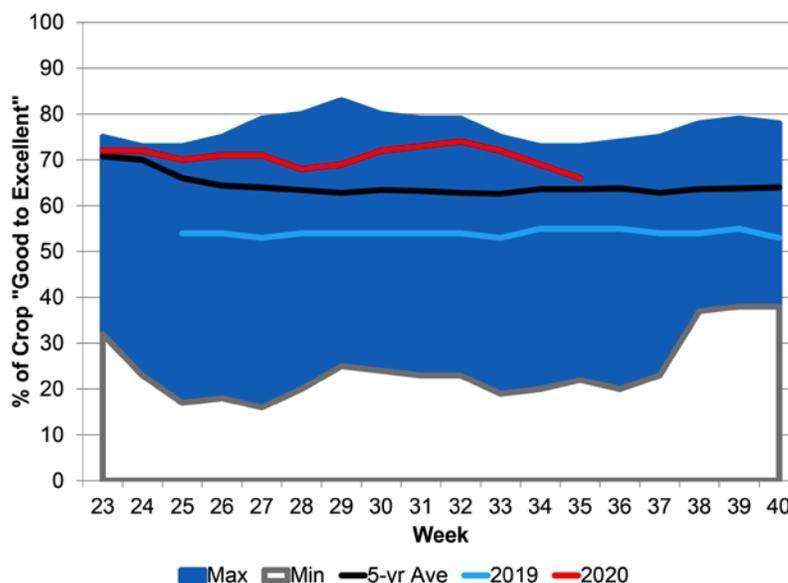
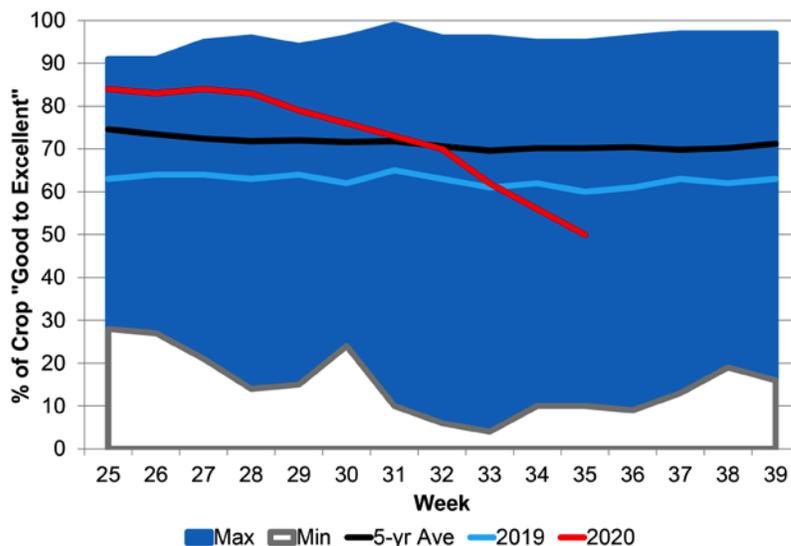


Figure 4. Iowa soybean conditions (Source: USDA-NASS)





Practical guidelines to file crop insurance losses due to the derecho

By Alejandro Plastina, extension economist, 515-294-6160, plastina@iastate.edu

Overview of the crop insurance claim process

Wind is a covered event in Multi-Peril Crop Insurance (MPCI) and farmers whose insured crop acres have been affected by the derecho may be eligible for indemnity payments.

Affected farmers should have filed a Notice of Loss (NOL) with their crop insurance agent within 72 hours of the initial time of discovery of damage or loss and followed up in writing within 15 days. When filing a timely NOL is not feasible, a delayed NOL may be accepted.

The NOL allows the Approved Insurance Provider (AIP) to contact the policyholder and make a determination in a case-by-case basis whether an indemnity will be paid. That decision will depend both on field conditions and farmer's decisions:

- A. If the AIP determines that field conditions will prevent farmers from ever being able to mechanically harvest the crop, that production will be considered a full loss.
- B. Otherwise, the farmer can choose to:
 - 1. Settle the case based on appraised production; or
 - 2. Take the crop to harvest.

If a farmer chooses to harvest the crop (even if they chose option 1 in the first place), the producer must accept the highest of harvested production or appraised production for claims purposes. Farmers who choose option 1 first and then decide to harvest the crop must file a revised claim.

Practical guidance for farmers

1. Contact your crop insurance agent as soon as possible, and **file a NOL**.
2. If you want an **immediate release of the field for another use**, you can request the use of Representative Sample Areas or RSAs by the AIP. These are areas of a field that the AIP authorizes to leave untouched for later appraisal when

an accurate appraisal cannot be made at the present time. Appraisals from the RSAs of the unharvested crop acreage are later used to settle the claim.

3. You can salvage any remaining crop for **use as silage**, but your indemnity payment might be affected depending on how the crop is insured:
 - a. For *corn insured for Grain*, once the AIP releases the field for another use, you can harvest for silage without penalty.
 - b. For *corn insured for Silage*, if you agree to settle in appraised production, but you still attempt to harvest for silage, you must accept the higher of the appraised or the harvested production for claim purposes.
4. You can **hay or graze a second crop** without penalty if the ground has been released for another use by the AIP, it is not practical to replant the insured crop, and the second crop will not be insured. This might be of interest to farmers who use cover crops.
5. The only case in which you are required to **physically destroy** your crop production is when grain production is mature and no local buyers are willing to purchase it (typically due to molds and toxins in the mature grain), and it is not economical to ship it to other buyers. This is the case of a crop with Zero Market Value (ZMV), and destruction should take place whether the grain has been harvested or is still in the field.
6. A [Claims Advisory](#) from the Risk Management Agency on August 21, 2020 indicated that the damaged crop in the released field for another use is **not required to be harvested** (even for RSAs appraisals), www.rma.usda.gov/Policy-and-Procedure/Bulletins-and-Memos/2020/OA-20-003.
7. If you or someone you know are in need of **assistance with stress and disaster management**, call or visit online the Iowa Concern Hotline. Trained staff will assist you 24/7 and free of charge when you dial 1-800-447-1985 or go [online](http://www.extension.iastate.edu/iowaconcern), www.extension.iastate.edu/iowaconcern.

Practical guidelines to file crop insurance losses due to the derecho, continued from page 4



Iowa corn field damaged by the August 10, 2020 derecho, photo by Meaghan Anderson, ISU Extension and Outreach field agronomist

Crop insurance and farm finances

An estimated 87% of corn and 90% of soybean acres planted in 2020 are protected by crop insurance purchased by farmers in the spring. Crop insurance is an effective risk management tool, but is not designed to make farmers whole in the event of loss or damage to their crops. Just like with auto insurance, all policies have a deductible.

About 95% of those insured acres are under the Revenue Protection policy. The most comprehensive revenue protection policy has a 15% deductible that can easily amount to more than \$100 per acre for corn and \$55 per acre for soybean.

For a farmer planting 400 acres of corn and 200 acres of soybean affected by the storm, it means about \$55,000 dollars in deductible that will not be available to pay for groceries, fuel, medical bills, principal and interest from existing loans, or inputs for the 2021 season. In many cases, since profit margins are currently so thin, even an 85% coverage level will not suffice to cover all production costs, particularly if the land is cash rented.

Finally, unless the AIP releases all acres in a unit, indemnity payments from crop insurance will not arrive until all crops are harvested and production records are submitted, late in the year. This will put additional strain on the working capital of Iowa farms, 28% of which started the season with vulnerable liquidity levels.

Additional information

- Storm Damage Resources – ISU Extension Crops Team, crops.extension.iastate.edu/storm-damage-resources
Ag Decision Maker Crop Insurance, www.extension.iastate.edu/agdm/cdcostsreturns.html#insurance
USDA RMA Frequently Asked Questions: August 10, 2020 Derecho, www.rma.usda.gov/en/NewsRoom/Frequently-Asked-Questions/August-10-2020-Derecho
USDA Informational Memorandum: OA-20-003 – Claims Advisory – Use of Representative Sample Areas, www.rma.usda.gov/Policy-and-Procedure/Bulletins-and-Memos/2020/OA-20-003
USDA Managers Bulletin MGR-20-024 – Emergency Procedures for Crops Damaged by the Derecho Storm System, www.rma.usda.gov/en/Policy-and-Procedure/Bulletins-and-Memos/2020/MGR-20-024
USDA Designates 18 Iowa Counties as Primary Natural Disaster Areas (September 3, 2020), www.usda.gov/media/press-releases/2020/09/03/usda-designates-18-iowa-counties-primary-natural-disaster-areas
USDA FSA Disaster Assistance Emergency Disaster Designation and Declaration Process, www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/emergency_disaster_designation_declaration_process-factsheet.pdf
Tax Considerations for Derecho Damage, www.calt.iastate.edu/blogpost/tax-considerations-derecho-damage

Disclaimer

The information provided is for reference purposes only and does not change the terms of the crop insurance policy. Talk to your crop insurance agent about specific questions related to your crop insurance coverage.

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Iowa Cover Crop - Crop Insurance Demonstration Pilot survey results

By Wendiam Sawadgo, wendiam@auburn.edu, assistant professor and extension economist, Auburn University (Alabama), ISU Department of Economics PhD graduate

Survey background info

The [Iowa Cover Crop – Crop Insurance Demonstration Pilot Program](http://www.cleanwateriowa.org/covercropdemo), www.cleanwateriowa.org/covercropdemo, is a novel program that gives farmers a \$5 per acre discount on their crop insurance premium, for acres on which they planted cover crops. The program is administered by the Iowa Department of Agriculture and Land Stewardship (IDALS), who partnered with the USDA Risk Management Agency to provide funding. Iowa was the first state to have this type of program, which began in 2017.

A survey was sent to a sample of farmers to understand farmers’ motivations for enrolling in the program. Respondents answered questions regarding their participation in the Demonstration Pilot, their experience with cover crops in general, and background information about their farm. Overall, 195 farmers started the survey, with 182 usable responses.

Table 1 breaks down the sample by farmers’ participation in the Demonstration Pilot and shows that about three-quarters of the survey respondents participated in the program at some point. The number of respondents enrolled in the program increased year-to-year, with 85 farmers (47% of the sample) participating during the Fall of 2019.

Table 1. Participation in demonstration pilot by year (number of respondents)

	Total	Year		
		2017	2018	2019
Participated	135	54	73	85
Did not participate	47	---	---	---

The farms in this sample are 905 acres, on average, with roughly the same number of small (fewer than 500 acres), medium (500 to 999 acres), and large (1,000 acres or more) farms. Farms are 47% rented, on average, which is slightly less than the state average of 53% (Zhang, Plastina, and Sawadgo 2018).

Farmers’ cover crop use

To understand potential cover crop networks in place, survey respondents were asked to estimate the percentage of the farmers in their town or township who use cover crops. About two-thirds of respondents estimate that less than 10% of their neighbors use cover crops (Figure 1).

Table 2 shows the respondents’ total cover crop acreage, acreage in the Demonstration Pilot, acreage subsidized by other cost-share programs, and unsubsidized cover crop acreage from 2017 to 2019. Farmers are not allowed to simultaneously enroll the same acreage in the Demonstration Pilot and other cost-share programs. Total cover crop acreage and acreage subsidized by the Demonstration Pilot and other cost-share programs increased over the period, with the average farm planting 472 cover crop acres in 2019, constituting slightly more than half of acres operated by the farm. The average farm had 152 cover crop acres in cost-share programs and 294 acres in the Demonstration Pilot in 2019. The respondents’ average percentage of farmland that has cover crops also increased over the period. Cover crop acreage planted without funding fell from 74 to 26 acres per farm, from 2017 to 2019.

Table 2. Cover crop use by planting year

	Cover crop acreage				Percent of farmland in cover crops
	Total acres	Acres subsidized by demonstration pilot	Acres subsidized by other cost share	Unsubsidized acres	
2017	364.5	169.6	120.9	73.9	39.8
2018	395.0	234.1	129.9	31.0	43.1
2019	471.9	293.8	152.0	26.1	50.4

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Iowa Cover Crop - Crop Insurance Demonstration Pilot survey results, continued from page 6

Pilot information

Program participants were asked how they first learned about the Demonstration Pilot (Figure 2). Twenty-three percent of respondents stated that they learned about the program from their crop insurance agent, 23% from their local NRCS, FSA, or SWCD office staff, 19% from commodity or farm bureau publications, and 16% from farm magazines.

Over the three years analyzed, farmers were asked how many of their acres in the Demonstration Pilot were planted to cover crops for the first time, and how many acres they planted because of the program (Table 3). Farmers, each year had 84 acres in the program that they planted to cover crops for the first time, on average, which amounts to one-quarter of the acreage they enrolled in the Demonstration Pilot. They also planted 65 acres that they would not have in absence of the program, on average, or about 15% of the acres enrolled in the program.

Farmers who stated that they did not enroll acreage in the Demonstration Pilot any of the three years were asked their reason for not participating (Figure 3). Sixty percent of non-participants did not use the program because their cover crop acreage was enrolled in other cost-share programs, followed by 34% who were unaware of the program.

Figure 1. Estimated percent of farmers in respondent's township who use cover crops

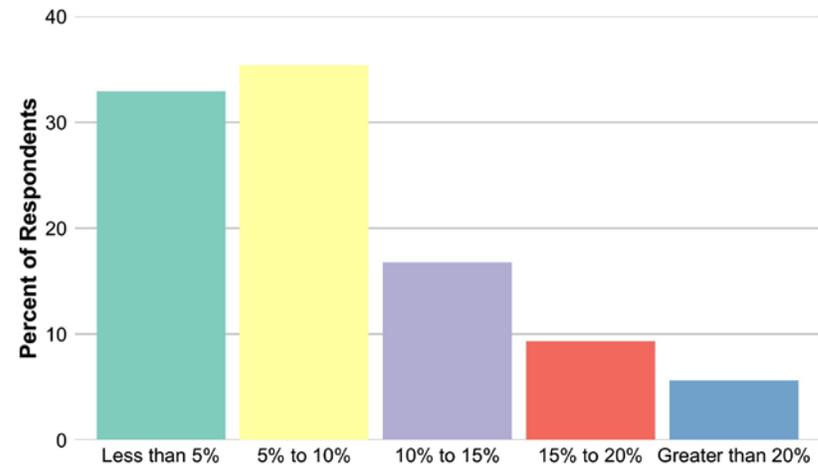
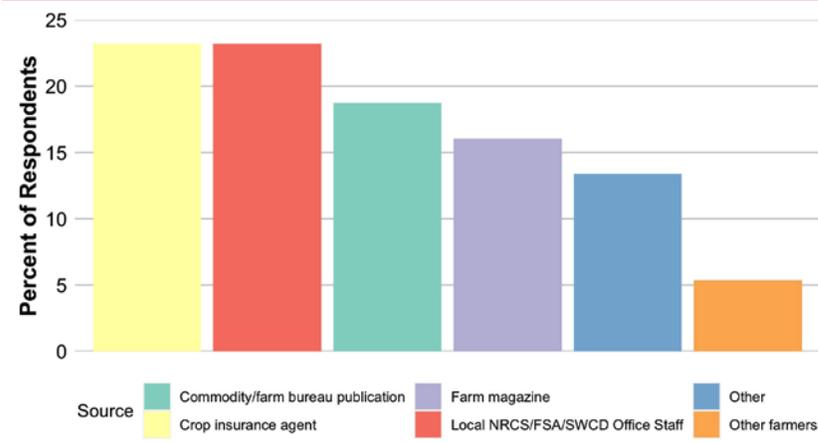


Figure 2. Sources from which farmers learned about the demonstration pilot



Note: Other includes Practical Farmers of Iowa, Iowa Farmers Union, IDALS, and Iowa State University Extension and Outreach

Figure 3. Non-participants' reasons for not enrolling acreage in the demonstration pilot

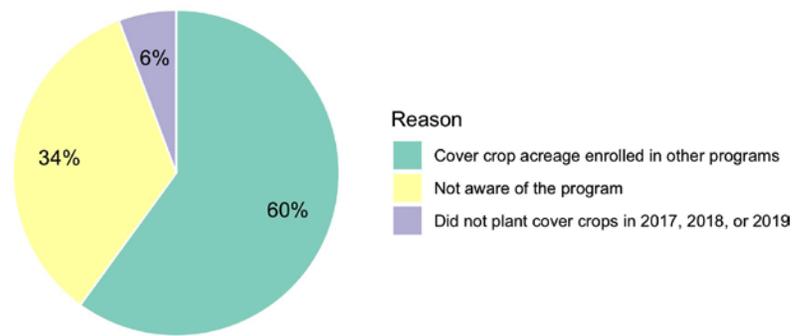


Table 3. First-time and additional acreage due to demonstration pilot

	First-time cover crop acreage		Additional acreage due to program	
	Acres	Percent of cover crop acres	Acres	Percent of cover crop acres
2017	71.0	51.4	34.0	10.1
2018	68.5	30.4	48.2	13.1
2019	82.8	24.2	60.2	8.1
Total	74.9	32.8	49.6	10.9

Iowa Cover Crop - Crop Insurance Demonstration Pilot survey results, continued from page 7

Perceived impacts of cover crops on yield

Lastly, farmers were asked how they perceive that cover crops affected yields of the subsequent cash crop harvested in 2018 and 2019. The majority of respondents reported no yield change in corn or soybeans between cover cropped and non-cover cropped fields (Table 4). Among the farmers who see a difference in subsequent cash crop yield, more farmers report a yield bump than a yield drag from cover crops.

Table 4. Perceived yield difference by subsequent cash crop (percentage of respondents)

	Corn		Soybeans	
	2017	2018	2017	2018
Yields were lower on cover cropped fields	8.1	11.8	5.6	4.4
Yields were higher on cover cropped fields	13.5	27.5	27.8	26.7
Yields were the same on cover cropped and non-cover cropped fields	78.4	60.8	66.7	68.9

Conclusions and highlights

Among respondents, cover crop use, cost-share program enrollment, and participation in the Demonstration Pilot increased from 2017 to 2019. Among farmers who did not participate in the Demonstration Pilot, 60% did not do so because their cover crop acreage was enrolled in other cost-share programs. Farmers estimate that they have higher subsequent corn and soybean yields due to cover crops, on average; however, the majority of farmers do not see a difference in subsequent cash crop yield between cover cropped and non-cover cropped fields. About 25% of the acres enrolled in the program were planted to cover crops for the first time, and 15% of acres would not have been planted to cover crops in absence of the program.

References

Zhang, W., A. Plastina, and W. Sawadgo. 2018. [Iowa farmland ownership and tenure survey 1982-2017: A thirty-five year perspective](https://store.extension.iastate.edu/product/6492). Iowa State University Extension and Outreach PM 1983. Ames, IA: Iowa State University. <https://store.extension.iastate.edu/product/6492>.



Buy local meat business grows

By Lee Schulz, extension livestock economist, 515-294-3356, lschulz@iastate.edu

The COVID-19 pandemic that crippled packing plants fueled a spike in demand for local meat processing services. Many locker facilities went from being a few weeks out to get an animal processed, to literally being booked into 2021. Some were booked solid even before slaughter disruptions occurred. Front counter sales skyrocketed in many cases.

COVID-19 also impacted the other end of the continuum. Farmers markets and farm stands delayed openings and changed operating procedures, which all likely impacted sales. Farm-to-school programs, which provide resources to help schools procure and serve locally produced food, may have been impacted.

A few reasons livestock producers may be interested in selling locally include having:

- An available market.
- Potential to capture premium prices.
- A direct connection with consumers.
- Recognition for their production practices and products.

In late February 2020, USDA’s Agricultural Marketing Service began reporting fruit/vegetable, beef, pork, lamb/veal, and dairy advertised prices for products identified as local, organic, or local and organic. Among meats, beef is by far the most commonly reported. The National Retail Report - Local and Organic (WA_LO100) summarizes advertised prices at major retail supermarkets. These advertised prices provide no indication on sales volume.

Buy local meat business grows, continued from page 8

But by publishing current prices, USDA provides supply chain participants information to evaluate market conditions, identify trends, and monitor price patterns.

Producers can compare the local price information with customary prices relayed in USDA's National Retail Report – Beef. It provides a summary of weighted average prices for beef cuts being promoted or featured in supermarkets. Together the two reports provide a rough, moment-in-time, comparison. Promoted items change week to week. Thus, not every product has both local and conventional prices advertised each week.

Missing data means prices can only be compared during weeks when conventional and local products are both advertised. These are national, aggregate comparisons. Price difference could vary greatly by region. Seasonality likely exists. Quality grade is not reported, but could potentially impact price differences. Many times a meat product may be local, even though it isn't advertised as such, especially in the Midwest.

Do consumers pay more for local beef?

The simple answer is generally consumers do pay more for local beef. Averaging across all 28 beef products, over the last seven months, the premium for local has been \$1.09 per pound. The maximum was \$10.22 per pound for one product one week while the minimum was negative \$2.17 – a discount.

The number of beef products advertised as local is relatively low. Over the last seven months the weekly average of beef products advertised as local ran about 5.2% of all beef advertisements. Not surprisingly, some of the highest weeks with advertisements for local beef were during the height of national beef processing capacity reductions. In April and May, 9% of the advertisements, on average, were for local beef.

Premiums can differ greatly by product. Beef comes in fixed proportions. Individual cuts come from seven primals – rib, chuck, round, loin, brisket, short plate and flank. Garnering local premiums for high-end cuts such as steaks may be easy, less so for low-end cuts. The producer and retailer, if there is one, need to sell the whole carcass. Some lower priced products, like ground beef, are often in high demand and local premiums appear to consistently exist.

On the other hand, paying an extra few dollars for locally produced high-end products may not be attractive for some consumers. Advertised prices during 8/28/2020 thru 9/3/2020 for local boneless ribeye steaks were \$12.99 per pound. Boneless ribeye steaks, not identified as local, were advertised for \$9.44 per pound. That's a \$3.55 per pound premium for local, if everything else about the boneless ribeye steaks is the same.

That week, local boneless sirloin steaks sold for \$1.03 per pound lower than their non-local counterparts. Ground beef 80% to 89% lean had a local premium, while local boneless New York strip steak and flank steak had lower advertised prices. Local products can be at a premium one week and at a discount another.

Even though buying local may eliminate the cost of a middleman, local food still often creates sticker-shock for some consumers because local food can be either the same price or more expensive than non-local food in a grocery store. Small-scale producers or those selling locally may have higher production and marketing costs, which translates to pricier products for consumers. Larger producers, and supply chains, have the structure to run more efficient operations and can generally afford to externalize costs that a smaller, local supply chain may not. On the revenue side, large processors can earn more for byproducts helping to offset costs. They refine different parts into useable products and sell in large enough volumes to access international markets.

System needs to find balance

Packing plants of all sizes, serving all markets, have important roles in the meat industry. Not surprisingly, recent disruptions fuel calls for change. But lawmakers should take care to appreciate the economic forces driving the industry's development. US beef production is concentrated in the Midwest and Southern Plains. Higher capacity, federally inspected slaughter plants evolved in these states to accommodate large slaughter volumes.

Scale and supply chain capacity likely developed to capture efficiencies. So, any reversal of these trends would have cost implications to the food system. Ultimately, the system must develop a careful balance between efficiency in desired meat production during normal times with greater resiliency during disruptions.

Buy local meat business grows, continued from page 9

Small meat processors can only process a few animals each day. They cannot pick up the slack if larger counterparts go down. For example, according to USDA's most recent Livestock Slaughter Annual Summary report, the US has 480 federally inspected cattle slaughter plants with capacity to slaughter 1 to 999 head annually. In 2019, they slaughtered 163,200 head or 0.5% of the total. Working through the math, on average, each facility slaughtered 340 head per year, or 6.5 head per week, or 1.2 head per day.

Similarly, the 107 plants that slaughter between 1,000 and 9,999 head annually would have average yearly, weekly and daily slaughter levels of 2,444 head, 47 head and 9 head, respectively. Some of these small slaughter establishments would have more throughput. Some would have less. Volumes in many state-inspected and/or custom exempt plants serving local markets are comparable.

Fewer, but larger "local" marketers

The buy local movement has garnered traction in recent years. There are even buzz words associated with it. Locavore and farm-to-table are examples. Locavore, per the Merriam-Webster online dictionary is "one who eats foods grown locally whenever possible". Farm-to table (also fork, plate) encompasses all stages involved in the production, delivery, and consumption of food and explicitly or implicitly indicates locally-sourced in its description.

The 2012 Census of Agriculture was the first year USDA gathered detailed data on direct-to-consumer sales. Almost 75,000 livestock farms direct marketed over \$352 million of products.

The next, and most recent, Census of Agriculture in 2017 indicates direct-to-consumer sales had topped \$588 million, while the number of farms dipped to about 65,000. Only 6.1% of livestock farms sold directly to consumers and sales only accounted for 0.3% of the total. Poultry and egg production had the highest percentage of farms at 18.3% and sheep and goat had the highest percentage of sales dollars at 3.7%. Beef had 29,155 producers (4.5% of the total beef farms) selling directly. They accrued over \$206 million (0.3% of the total beef sales dollars). The average per beef farm was \$7,083.

In addition to direct marketing, locally produced food moves to market through other venues. USDA categorizes them as "Retail markets, institutions and food hubs for local or regionally branded products." The first Census of Agriculture gathering specific data on these venues was in 2017. While the number of livestock farms participating in this type of marketing was lower at 9,252 or 0.9% of the farms, sales were higher at over \$2 billion or 1.0% of the total sales dollars. There were 2,984 beef farms (0.5% of the total beef farms) which generated over \$101 million (0.1% of the total beef sales dollars). The average per beef farm was \$33,948.

Updates, continued from page 1

Internet Updates

The following have been updated on www.extension.iastate.edu/agdm.

2018 Farm Bill Payment Estimator by County for ARC-CO and PLC – A1-33 (Decision Tool)

Getting Started in Farming: Inheriting a Farm – C4-07 (8 pages)

Current Profitability

The following tools have been updated on www.extension.iastate.edu/agdm/info/outlook.html.

Corn Profitability – A1-85

Season Average Price Calculator – A2-15

Soybean Profitability – A1-86

Ethanol Profitability – D1-10

Iowa Cash Corn and Soybean Prices – A2-11

Biodiesel Profitability – D1-15

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