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Pasture, rangeland and forage: insurance workshops for young livestock producers

AT A GLANCE

Idaho livestock producers increasingly face drought conditions affecting their operational profitability. Workshop participants learned how drought insurance mitigates their production risk.

The Situation

In Idaho, a substantial source of feed for livestock producers is based on pasture, rangelands and other grazed forage. In recent years, the state has experienced an increase in the number of droughts, which impact the supply of this feed. While Idaho young producers comprise less than 50% of all the state's livestock producers, the proportion has been growing. Drought creates a substantial adverse effect on the profitability of their business, because forage shortages often result in hay purchases to continue running their operations. The USDA offers drought insurance programs, in particular the Pasture, Rangeland and Forage (PRF) program, that helps to mitigate the adverse financial outcomes from these situations.

Our Response

A team of Extension specialists, area educators and county educators collaborated to address the situations that directly and negatively affect the young livestock producers' profitability, including drought. They were awarded a USDA risk management grant to educate producers on insurance programs, including PRF that can help mitigate risk during challenging situations. Three PRF workshops were conducted during the months of October and November, with a fourth still upcoming. The workshops were targeted towards young livestock producers, though all were welcome and several seasoned producers attended. The workshops provided the opportunity for learning about the mechanics involved behind the scenes of the PRF insurance program. These included identifying the USDA Grid corresponding to the ranch's grazing geographical location, historical measurements of drought conditions, application of rainfall data to each specific location, stipulations and calculation of indemnities, and practical information on where to access pertinent data in the USDA insurance program website.



Faculty assisted producers in using the PRF insurance decision support tool during the workshops. Photo by Meranda Small.

Presentation materials were developed with the assistance of a student intern from the University of Idaho Agricultural Economics and Rural Sociology

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department. The PRF presentation materials included the workshop presentations as well as several short videos reviewing all the information that was provided in the workshops. The videos provide additional reference material to producers and stakeholders who want to review the subject matters presented or may have been unable to attend the workshops. All this information will be posted on University of Idaho AgBiz website (https://go.uidaho.edu/agbiz).

Program Outcomes

Two of the workshops were held in northern Idaho (Lewiston and Cottonwood) and a southern Idaho workshop was held in Malad. Total in-person attendance for the three workshops was (17, 21, eight). Participants at the northern Idaho generally owned pastureland whereas in southern Idaho producers largely operated on state or federally managed land.

Participants were given the opportunity to evaluate the workshop. Twenty-five participants submitted evaluations with 84% of respondents marked "ranching" as their primary employment. Seventy-six percent of respondents had used PRF insurance before and the average familiarity with PRF was 3.2/5 (3.4; 2.9; 3). By the end of the workshop, 90% of respondents said they were likely or very likely to use PRF in the future and knowledge of the insurance had increased by 28% to 4.1 (3.8; 4.2; 4.3).

Comments submitted by respondents about what they learned in the workshop were complementary and supportive. A few of these noted:

- "I didn't know how payments were calculated before and now I do, as well as how to research past rainfall amounts."
- "Adjusting the productivity factor based on the quality of land was helpful as our ground varies a lot."
- Moreover, participants were asked about ideas they planned to implement and/or change as a result of participating in the workshop, as well as the value.
- "I'm glad to know about the website that will allow you to play with figure without an insurance agent."

Table 1. Knowledge gained by participant (N=25).

Topic	Before	After	% Change
Familiarity with PRF insurance?	3.2	4.1	+28%
Will you use PRF?	76%	90%	+18%

The Future

Based on in-person comments and funds allocated from the USDA grant, the team of Extension faculty have plans to host repeat workshop series covering additional insurance programs. The first of these are set to be delivered in the first half of 2027 and will cover Whole-Farm Revenue Protection insurance.

Cooperators and Co-Sponsors

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