

Kansas Estimated 2025 Price Loss Coverage Payments to be paid October 2026

Robin Reid (robinreid@ksu.edu) – K-State Department of Agricultural Economics
 Dr. Jenny Ifft (jiff@ksu.edu) – K-State Department of Agricultural Economics
 April 2026

The first Title I Farm Bill program payments that include the One Big Beautiful Bill Act enhancements will be received by farmers starting in October 2026. These payments are the one-time opportunity farmers have to receive the higher of the calculated Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC) programs, before having to go back to annual program elections, starting with this year's 2026 harvested crop.

The Marketing Year Average (MYA) prices for 2025 harvested crops are still being determined, as each month after harvest the USDA releases a price that will get multiplied by the amount of that commodity sold that month to make an overall weighted average price for the entire marketing year. Table 1 is a snapshot of the USDA-FSA published table (data found [HERE](#)) with the current estimates for MYA prices compared to their Effective Reference Prices, which determines if there is a loss and a PLC payment will be made. Also included in this table are the marketing year and publishing dates for the final MYA prices.

Table 1 2025 PLC Payment Rates Spreadsheet as published by USDA-FSA on 4/9/2026

Commodity	Marketing Year	Publishing Dates for the Final 2025/26 MYA Prices	Unit	2025 Effective Reference Price	Projected 2025/26 MYA Price	Projected 2025 PLC Payment Rate
WHEAT	Jun. 1-May 31	June 30, 2026	Bushel	\$6.35	\$5.00	\$1.35
OATS	Jun. 1-May 31	June 30, 2026	Bushel	\$3.05	\$3.25	\$0.00
CORN	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$4.42	\$4.15	\$0.27
GRAIN SORGHUM	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$4.67	\$3.55	\$1.12
SOYBEANS	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$10.71	\$10.30	\$0.41
SUNFLOWER SEED	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.2375	\$0.2315	\$0.0060
SEED COTTON	Aug. 1-Jul. 31	September 30, 2026	Pound	\$0.4200	\$0.3349	\$0.0851

A farmer can calculate their own PLC payment by using the following formula:

$$\text{PLC Payment} = \text{PLC Payment Rate} * \text{FSA Farm Program Yield} * \text{Farm Base Acres of the Crop} * 85\%$$

An example of a farm with 500 base acres of corn and a 100-bushel FSA program yield would be:

$$\text{PLC Payment} = \$0.27 \text{ per bushel} * 100 \text{ bu/acre} * 500 \text{ base acres} * 85\% = \mathbf{\$11,475}$$



A few explanations for following the formula:

- Estimated PLC payment rates can be pulled from the final column of Table 1 and are simply the difference between the Effective Reference Price and the projected 2025/26 MYA. While the marketing years for all crops are still ongoing, months that carry heavy weights in the weighted average have already passed, so current forecasts should be quite accurate.
- The FSA Farm Program Yield is the farm's established yield on file at the Farm Service Agency office. It does not change each year like a crop insurance APH (actual production history) would. This yield is permanently established for the farm unless a new Farm Bill gives an opportunity to update it. This established yield can be found on the farm's FSA-156 form and is not separated by irrigation or dryland practices. It represents an average yield for that crop on that farm, used only when calculating PLC payments.
- The Base acres of the farm can also be found on the FSA-156 form and represent the established crop acres of the farm, assigned in proportion to the crops grown on the farm. That being said, these acreages were established back in 1996 and may not represent current tillable acres or crops grown, especially if farmers didn't take the option to re-allocate crops in 2014. The One Big Beautiful Bill Act did contain a provision that gives farmers the opportunity to gain more base acres if they are planting more acres than they have in base, but this will not take effect until the 2026 harvested crop (payment made in October 2027).
- The 85% reduction has been standard in both the PLC and ARC-County programs since the 2014 Farm Bill
- While not part of the formula shown, a budget sequestration reduction of 5.7% will be applied to these payments

While PLC payments are farm-specific, because of using the farm's established program yield, FSA has released average PLC yields per county that can be used to estimate average PLC payments per acre for each county. These estimates can be found in map form on [AgManager.info](https://www.agmanager.info) here and represent the per acre payment that would be made on 85% of the farmer's base acres in that crop: <https://www.agmanager.info/ag-policy/estimated-plc-payments-kansas>

Figures 1-4 below show snapshots of this tool for corn, soybeans, wheat and grain sorghum, which are the main commodities in Kansas by amount of base acres. Many other crops, such as oats, barley, sunflowers, seed cotton, and more, can be seen using the map linked above. Seed cotton base has some of the largest projected PLC payments in the state, with Reno and Pratt counties showing average PLC payments of \$164 and \$174 per acre, respectively.

Caution should be exercised by the user, as these are **average** PLC payments per acre and the farm's own PLC payments may differ significantly depending on their own farm's program yield. If the farm's program yield is significantly lower than the county average, their PLC payments will also be lower. In contrast, if the farm's own



program yield is much higher than the county average, that farm will receive higher PLC payments per acre. The formula above is the most accurate way to estimate the farm’s own PLC payments.

Figure 1 is a screenshot from the map tool on AgManager.info of the county PLC payments for corn per acre, which is currently estimated at a PLC payment rate of \$0.27 per bushel. All farmers with corn base would receive a corn PLC payment, unless the calculated ARC-County payment is higher. As such, the PLC payment represents a minimum of what the farmer might receive. In Figure 1, Russell County is showing the lowest PLC payment, as the average PLC program yield in that county is only 65.8 bushels per acre. Contrast that with counties such as Finney, Ford, and Meade in Southwest Kansas that have significant irrigated corn acres, where average PLC yields are 140-160 bushels per acre, producing \$40-\$50 per acre PLC payments.

Figure 1 Estimated 2025/2026 PLC Payments for CORN by Average Program Yield (per acre paid on 85% of base acres of corn)

Cheyenne \$38.50	Rawlins \$27.13	Decatur \$25.71	Norton \$26.09	Phillips \$27.30	Smith \$30.59	Jewell \$34.28	Republic \$38.27	Washington \$29.16	Marshall \$30.57	Nemaha \$32.14	Brown \$38.28	Doniphan \$42.28				
Sherman \$38.39	Thomas \$36.02	Sheridan \$37.49	Graham \$28.54	Rooks \$22.79	Osborne \$30.22	Mitchell \$28.91	Cloud \$36.13	Clay \$38.38	Riley \$29.53	Pottawatomie \$34.01	Jackson \$28.36	Atchison \$34.19				
Wallace \$38.01	Logan \$26.56	Gove \$27.52	Trego \$25.75	Ellis \$21.95	Russell \$17.76	Lincoln \$22.41	Ottawa \$26.22	Dickinson \$28.12	Geary \$32.06	Wabaunsee \$30.49	Shawnee \$33.04	Jefferson \$32.76	Leavenworth \$29.64	Wyandotte \$36.32		
Greeley \$35.00	Wichita \$38.81	Scott \$35.63	Lane \$30.86	Ness \$25.50	Rush \$32.50	Barton \$36.05	Ellsworth \$21.53	Saline \$26.69	Morris \$24.19	McPherson \$36.74	Marion \$23.54	Chase \$24.20	Lyon \$22.93	Osage \$26.29	Franklin \$27.19	Miami \$28.17
Hamilton \$36.35	Kearny \$41.16	Finney \$42.96	Hodgeman \$36.14	Pawnee \$38.05	Stafford \$37.30	Reno \$35.75	Rice \$33.59	Harvey \$34.79	Butler \$25.68	Greenwood \$23.24	Woodson \$24.45	Allen \$24.06	Coffey \$24.67	Anderson \$24.66	Linn \$24.62	
Stanton \$44.78	Grant \$44.94	Haskell \$46.98	Gray \$45.72	Ford \$44.59	Kiowa \$44.04	Pratt \$40.92	Kingman \$39.76	Sedgwick \$34.87	Butler \$25.68	Greenwood \$23.24	Wilson \$25.15	Neosho \$24.61	Elk \$19.90	Crawford \$26.09	Bourbon \$22.43	
Morton \$38.45	Stevens \$46.22	Seward \$46.82	Meade \$51.08	Clark \$38.29	Barber \$36.44	Harper \$22.13	Sumner \$23.36	Cowley \$24.82	Chautauqua \$20.23	Montgomery \$24.61	Labette \$25.23	Cherokee \$28.34				



Figure 2 shows the same information for soybeans, which currently have a projected PLC payment of \$0.41 per bushel. Counties like Brown and Doniphan with program yields nearing 50 bushels/acre would receive around \$20 per acre on 85% of their soybean base acres. Other counties with smaller program yields will be much less. It should be noted that western areas of the state show larger soybean PLC payments per acre, but soybean base in western Kansas is minimal.

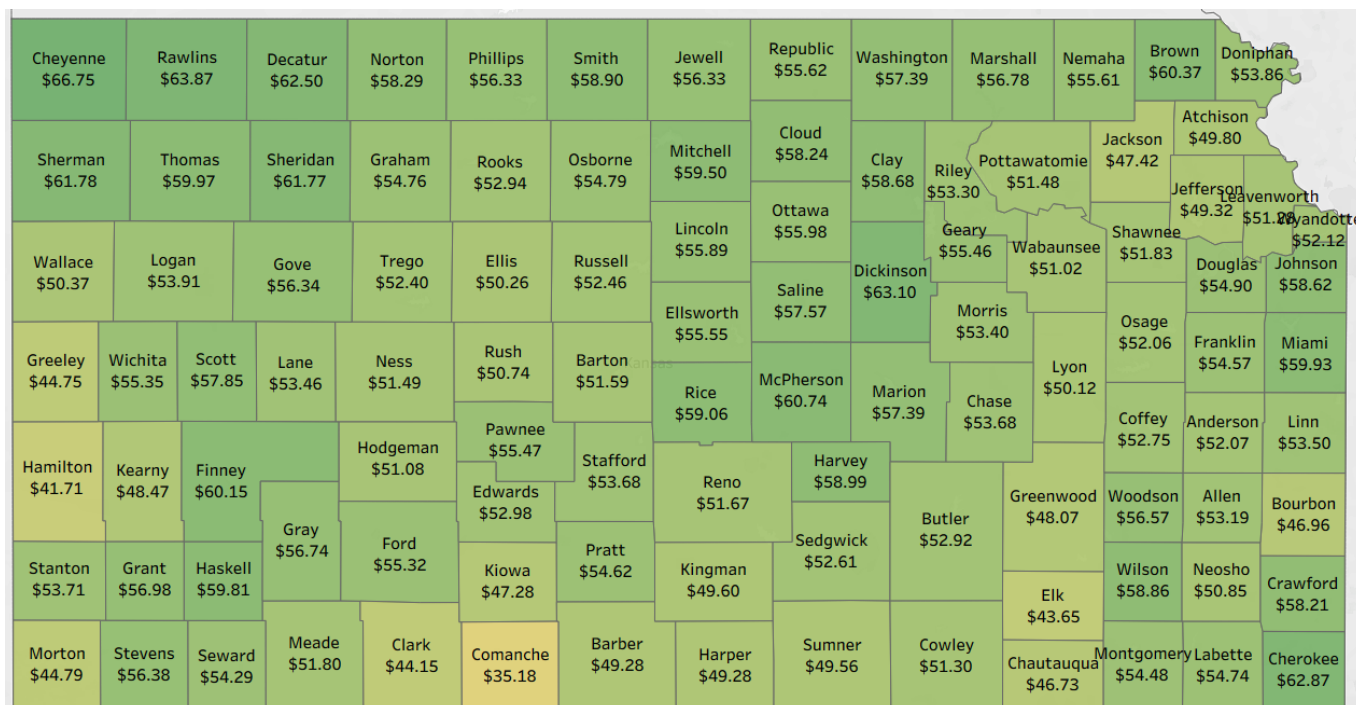
Figure 2 Estimated 2025/2026 PLC Payments for SOYBEANS by Average Program Yield (per acre paid on 85% of base acres of soybeans)

Cheyenne \$21.18	Rawlins \$15.12	Decatur \$15.89	Norton \$14.58	Phillips \$13.81	Smith \$15.89	Jewell \$16.02	Republic \$17.35	Washington \$15.43	Marshall \$15.13	Nemaha \$16.02	Brown \$19.01	Doniphan \$20.38	
Sherman \$19.27	Thomas \$19.34	Sheridan \$21.15	Graham \$16.16	Rooks \$11.20	Osborne \$14.01	Mitchell \$13.59	Cloud \$16.32	Clay \$16.17	Riley \$14.62	Pottawatomie \$15.86	Jackson \$14.24	Atchison \$17.42	
Wallace \$16.67	Logan \$16.52	Gove \$15.90	Trego \$17.06	Ellis \$10.06	Russell \$10.05	Lincoln \$12.94	Ottawa \$13.55	Geary \$15.06	Wabaunsee \$14.44	Shawnee \$14.76	Jefferson \$16.49	Leavenworth \$14.97	
Greeley \$12.37	Wichita \$18.47	Scott \$18.21	Lane \$14.82	Ness \$8.83	Rush \$12.75	Barton \$15.32	Ellsworth \$11.67	Dickinson \$13.79	Morris \$12.05	Lyon \$11.39	Douglas \$15.22	Johnson \$13.95	
Hamilton \$12.47	Kearny \$15.16	Finney \$20.63	Hodgeman \$18.50	Pawnee \$18.94	Stafford \$18.97	Reno \$13.89	Rice \$13.41	McPherson \$14.35	Marion \$12.35	Chase \$13.34	Osage \$13.27	Franklin \$12.93	Miami \$13.77
Stanton \$17.85	Grant \$18.33	Haskell \$19.78	Gray \$21.76	Ford \$22.18	Edwards \$21.87	Pratt \$19.76	Kingman \$13.29	Harvey \$14.95	Butler \$12.96	Sedgwick \$15.69	Coffey \$11.64	Anderson \$12.25	Linn \$11.73
Morton \$14.26	Stevens \$19.97	Seward \$23.25	Meade \$24.43	Clark \$17.85	Kiowa \$21.47	Barber \$13.47	Harper \$7.84	Sumner \$10.56	Cowley \$11.40	Elk \$8.26	Woodson \$10.97	Allen \$10.24	Bourbon \$10.02
										Greenwood \$10.20	Wilson \$10.91	Neosho \$10.97	Crawford \$11.05
										Chautauqua \$10.29	Montgomery \$11.62	Labette \$11.38	Cherokee \$12.18



Wheat has the largest estimated PLC payment rate, currently \$1.35 per bushel. This is significant for Kansas, where roughly half of all base acres are assigned to wheat, even though planted acres of wheat continue to decline. Figure 3 shows most farms will receive \$50-\$60 per acre PLC payments for wheat, paid on 85% of their wheat base.

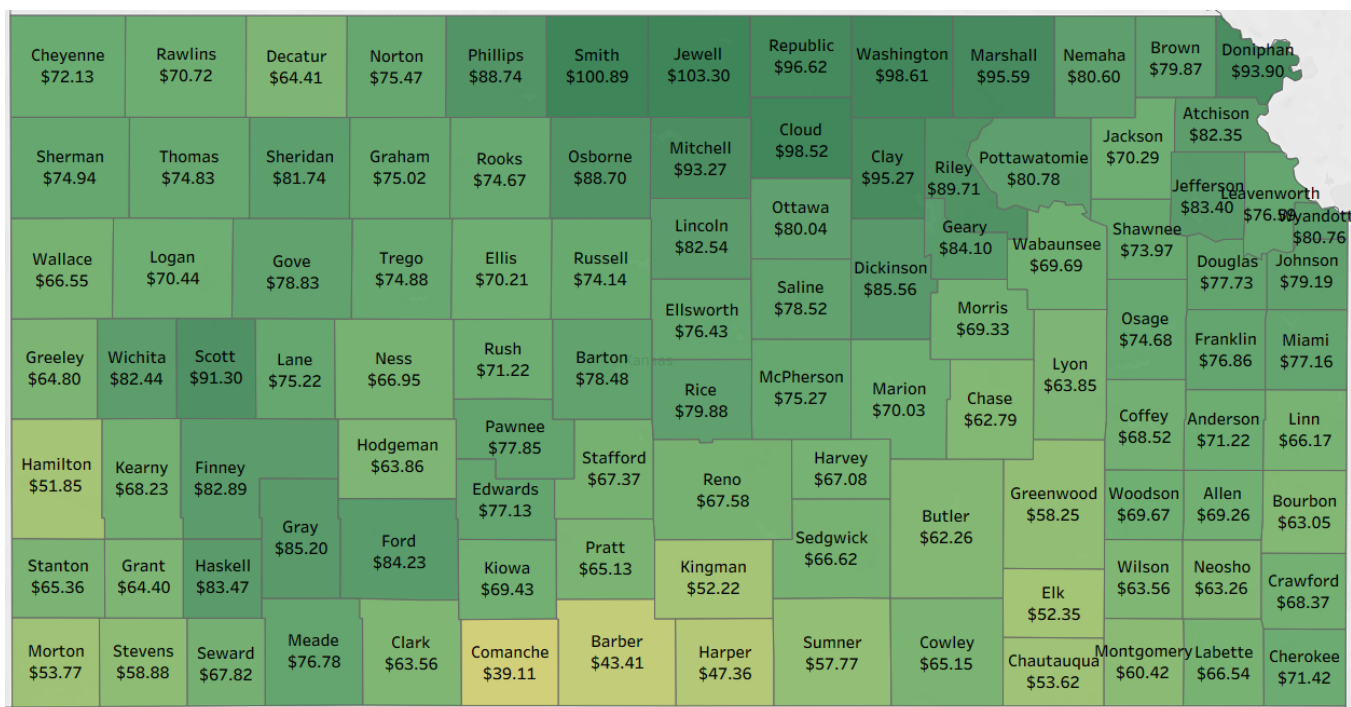
Figure 3 Estimated 2025/2026 PLC Payments for WHEAT by Average Program Yield (per acre paid on 85% of base acres of wheat)



Grain sorghum also makes up a significant portion of the total base acres in Kansas and is currently estimated to receive a \$1.12 per bushel PLC payment. Because of the higher program yields in grain sorghum compared to wheat, these payments will be some of the largest PLC payments of the main Kansas commodities. Many areas of the state will receive \$70 per acre in grain sorghum PLC payments or more (near \$100 per acre in Northcentral Kansas).



Figure 4 Estimated 2025/2026 PLC Payments for GRAIN SORGHUM by Average Program Yield (per acre paid on 85% of base acres of grain sorghum)



In conclusion, PLC payments on the 2025 crop that will be paid in October 2026 will be *much* higher than most farmers have seen since possibly 2015 or 2016, or ever. Soybeans have never received a PLC payment since the start of the program in 2014, but this is the year that will likely break that trend. Wheat and grain sorghum will have large payments, likely outweighing any ARC-County payments that may be triggered.

[Current crop insurance loss ratios](#) by crop give some indication of which counties may have yield shortfalls large enough for ARC-County payments to be higher the PLC payments. However, ARC-County payments will not be possible to estimate until 2025 county crop yields are released by the Risk Management Agency (RMA) in early June. At that time, comparisons can be made between ARC-County and PLC to evaluate which might be higher, which would be what the farmer will receive in October of 2026. Annual elections will resume this year, but a timeline has yet to be announced by USDA-FSA.

For more information about this publication and others, visit AgManager.info.
 K-State Agricultural Economics | 342 Waters Hall, Manhattan, KS 66506-4011 | 785.532.1504
www.ageconomics.k-state.edu
 Copyright 2024: AgManager.info and K-State Department of Agricultural Economics

