

MYTH: Crop insurance encourages farmers to tear up ground.

**FACT: Overall, acres in production and erosion have decreased. Additionally, the 2014 Farm Bill expanded the conservation compliance provisions and Sodsaver provisions to apply to crop insurance.**

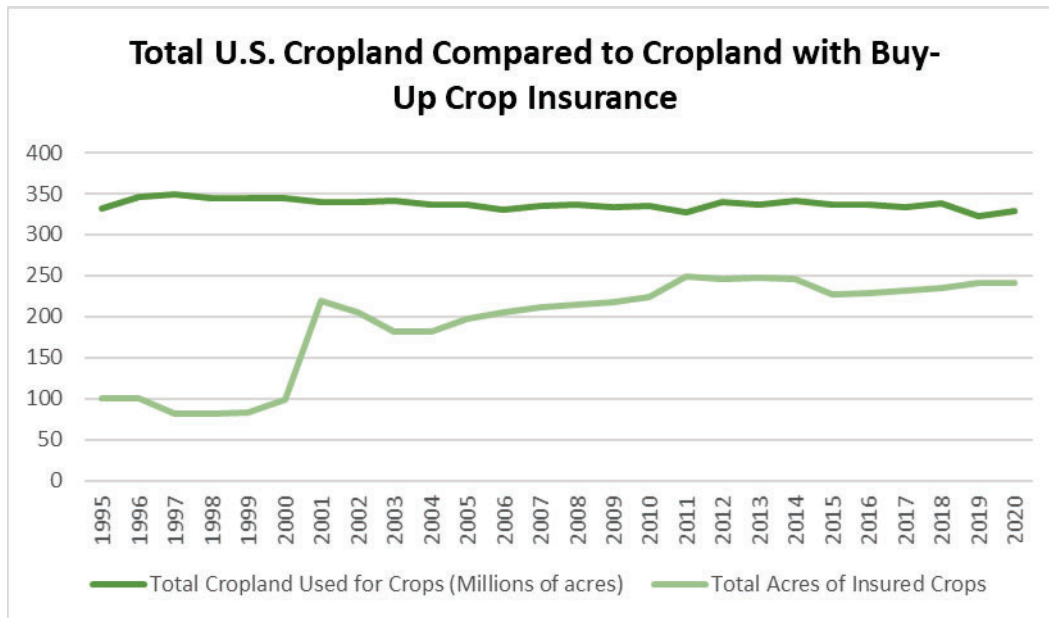
Farmers must comply with highly erodible land conservation and wetland conservation provisions. They must certify that they will not:

- Produce an agricultural commodity on highly erodible land without a conservation system;
  - Plant an agricultural commodity on a converted wetland; or
  - Convert a wetland to make possible the production of an agricultural commodity.
- These compliance provisions have been linked to the ability to receive commodity programs since 1985, but the 2014 Farm Bill relinked those provisions with eligibility for premium support paid under the federal crop insurance program.
  - In addition, the 2014 Farm Bill expanded a Sodsaver provision which reduces the federal crop insurance premium discount available to landowners by 50 percent for four years on any lands they convert from native prairie to cropland.
  - The 2018 Farm Bill explicitly deemed cover cropping a “good farming practice” when paired with an approved termination date for the cover crop. The purpose of the provision was to ensure that crop insurance would not discourage farmers from adopting cover crop practices.
  - A peer-reviewed study in the Journal of Environmental Management found that crop insurance can actually be complementary to the adoption of conservation practices. Adoption rates of conservation practices like cover crops and no-till are higher amongst growers who utilize crop insurance versus those who don't. \*

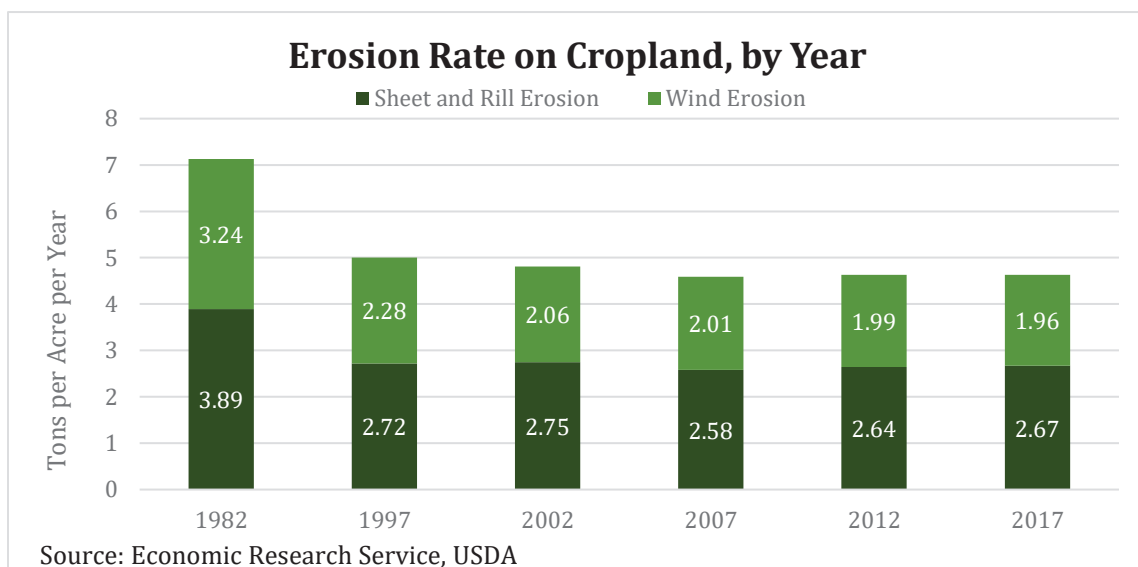
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\* Crop insurance: A barrier to conservation adoption? - ScienceDirect

- The charts below tell an entirely different story than the myth suggests. The number of acres covered by crop insurance has almost tripled since the 1990s—from fewer than 85 million acres to more than 240 million acres today, while overall crop acreage has decreased. Over the same period, USDA’s Natural Resources Inventory shows cultivated cropland has dropped from 349 to 329 million acres. In addition, erosion has decreased significantly over that period.



Source: Risk Management Agency, USDA



Source: Economic Research Service, USDA

Source: Natural Resources Conservation Service, National Resources Inventory

For more information, visit [CropInsurance.org](http://CropInsurance.org)

