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Update on Actual 2024 ARC-CO and PLC Payments for Wheat, Barley, and Oats

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The goals of this policy brief are (1) to review ARC-CO and PLC participation, and (2) to estimate program payments for wheat, barley, and oats by county across the United States for crop year 2024, payable in October 2025.

Policy Background

The Price Loss Coverage (PLC) and Agricultural Risk Coverage (ARC) programs provide financial support to U.S. crop producers to help safeguard against significant declines in prices or revenue. While PLC offers price protection, ARC offers shallow loss revenue protection. ARC is offered at the individual farm level (ARC-IC) and at the county level (ARC-CO). ARC and PLC are available for barley, chickpeas, canola, corn, crambe, dry peas, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, rapeseed, rice, safflower, seed cotton, sesame seed, soybeans, sunflower, and wheat.

For each farm, the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA) assign a fixed number of crop-base acres and a fixed PLC yield for each covered commodity based on its history of crop production. Each year, operators can choose between (1) enrolling crop-base acres in PLC or ARC-CO; and (2) enrolling all crop-base acres on the farm in ARC-IC. For example, a farm can have corn-base acres participating in ARC-CO and soybean-base acres participating in PLC. However, if ARC-IC is elected for a farm, then all crop-base acres in that farm must participate in it, and that farm can participate in neither of the other two programs. Another alternative is to not enroll the farm in ARC or PLC.

PLC payments are triggered when the marketing year average (MYA) price for a covered commodity falls below its effective reference (ER) price, and they are proportional to the farm-specific PLC yield. PLC payments do not depend on the actual area planted to a covered commodity or the realized yield. ARC-CO payments are triggered when the annual county revenue for a covered commodity falls below its revenue guarantee. ARC-CO payments do not depend on the actual area planted to a covered commodity or the individual farm yield, but on the number of base acres enrolled in ARC-CO and the average county yield. ARC-IC payments are triggered when the annual farm revenue falls below a farm-specific revenue guarantee. FSA typically starts issuing ARC and PLC payments by October of the following year when the crop is harvested.

2024 ARC-CO and PLC Enrolled Base Acres for Wheat, Barley, and Oats

Figure 1 shows the total 2024 U.S. enrolled base acres for wheat, barley, and oats in ARC-CO and PLC, while Table 1 reports the state-level 2024 enrolled base acres for wheat, barley, and oats. The total enrolled base acres for wheat in ARC-CO and PLC are 61.9 million acres, of which 30.3 million acres were enrolled in ARC-CO and the rest was in PLC. At the state level, Kansas and North Dakota were the states with the largest enrolled wheat-base acres in both programs at 10.5 million and 9.4 million acres, respectively, followed by Montana (6.9 million), and Oklahoma (6.4 million). These four states accounted for 54% of the total 2024 enrolled wheat-base acres. As the top state with the highest base acres, Kansas had the most PLC enrolled base acres in 2024 at 4.8 million acres (46% of its total base acres), while it ranked second in terms of ARC-CO enrolled base acres, following North Dakota at 6.1 million acres (65% of its base acres). Most states, especially those with high wheat-base acres, had more enrolled wheat-base acres in PLC than in ARC-CO, resulting in a higher proportion of wheat base acres in PLC than in ARC-CO at the national level.

The 2024 enrolled barley-base acres totaled 5.3 million acres (2.0 million in ARC-CO and 3.3 million in PLC). Almost 2 million barley-base acres were located in Montana, while slightly over a million acres were in North Dakota, followed by 0.75 million acres in Idaho. The total enrolled base acres in these three states accounted for 73% of the national total. The majority of base acres in these three states were enrolled in PLC. The highest barley-base acres enrolled in ARC-CO were located in Montana (0.69 million) and North Dakota (0.56 million), where most base acres are, followed by Washington (0.21 million) and Minnesota (0.15 million). In the meantime, the highest PLC enrollment took place in Montana (1.28 million), Idaho (0.67 million), and North Dakota (0.63 million).

A total of 2.1 million oats-base acres were enrolled in ARC-CO (1.3 million) and PLC (0.8 million). More than half (54%) of the total enrolled base acres were located in North Dakota (0.34 million), South Dakota (0.25 million), Wisconsin (0.19 million), Texas (0.17 million), and Minnesota (0.17 million). Additionally, 56% of the total ARC-CO enrolled base acres were from four out of these five states (excluding Texas). The states with the highest PLC enrolled oats-base acres were North Dakota (0.10 million), Texas (0.10 million), South Dakota (0.07 million), and Montana (0.07 million). The source of data for this analysis is

the ARC and PLC Data website maintained by FSA: https://www.fsa.usda.gov/resources/programs/arc-plc/program-data.

Estimated ARC-CO and PLC Payments for 2024 Crop Year

As of the end of June 2025, information on final MYA prices and actual county yields for wheat, barley, and oats for the 2024 crop year are available from the FSA, in addition to total enrolled acres by program and commodity, and average PLC yields by county. Hence, we calculate county-level PLC payments for crop year 2024 based on final MYA prices and county average PLC yields reported by FSA (USDA 2025c). Furthermore, ARC-CO payments are computed with actual 2024 county yield and MYA prices. Since FSA does not publish disaggregated data on irrigated and non-irrigated ARC-CO base acres by county, our calculations utilize county-level crop (wheat, barley, and oats) acres (irrigated and total), obtained from the 2022 Census of Agriculture (USDA, 2024), to generate a ratio of irrigated acres to total harvested acres per county. These irrigation ratios are used only in those counties for which FSA reports irrigated and non-irrigated yields separately. While these ratios are unavailable for some counties (46 counties for wheat, 7 counties for barley, and 4 counties for oats), the actual payments for these counties are all zero; thus, these missing data points have no effect on the total ARC-CO and PLC payment estimates.

Table 2 lists the primary data used to estimate ARC-CO and PLC payments for crop years 2024. FSA has finalized 2024/25 MYA prices for wheat, barley, and oats at $5.52/bushel, $6.31/bushel, and $3.35/bushel, respectively. All of these MYA prices are higher than their respective effective reference prices—$5.50/bushel of wheat, $4.95/bushel of barley, and $2.76/bushel of oats—hence, no PLC payment will be made to any PLC-enrolled base acres for wheat, barley, and oats.

Table 3 reports the summary of total 2024 ARC-CO payments for wheat, barley, and oats at the national and state levels. Detailed county-level estimates are available from RaFF upon request. U.S. farmers in the contiguous states would receive a total ARC-CO payment of $151.4 million for enrolled wheat-base acres, with an average payment rate per base acre of $5.01. Total ARC-CO payments for wheat would account for 1.4% of the projected U.S. wheat cash receipt in 2024 (USDA, 2025a). Washington, Kansas, and Montana are the three states receiving the largest ARC-CO payment for wheat at a total of $97.0 million or 64% of the national total. Along with lower MYA prices relative to the 2023 crop year ($6.96/bushel of wheat), wheat production in the Pacific Northwest (Washington, Idaho, Oregon, and Montana) experienced severe drought during the 2024 crop growing season due to below-normal rainfall and above-average temperatures (National Integrated Drought Information System (NIDIS), 2024a), resulting in below-average wheat yields, especially on non-irrigated acres (see Figure 2). Similarly, 2024 wheat production in Western and Central Kansas was partially hit by drought and Wheat Streak Mosaic Virus, leading to lower-than-average yields (NIDIS, 2024b; Onofre, Day, and DeWolf, 2024). Despite having the most enrolled base acres, North Dakota would receive a total of $4.2 million in ARC-CO payments (ranking 7th in the nation), supported by strong spring wheat production (Beach, 2024).

For barley, ARC-CO payments for crop year 2024 would total $2.3 million, with a U.S. average of $1.17 per enrolled base acre. At the national level, the total ARC-CO payments for barley would be equal to

only 0.2% of the projected barley cash receipt in 2024 reported by USDA (2025a). As shown in Table 3, only 11 out of 40 states with ARC-CO enrolled barley-base acres would receive payments for crop year 2024, thanks to overall increased productivity. Additionally, 65% of the total would go to four counties in Montana, mainly in Valley County (see Figure 3). Aside from a decline in MYA prices, adverse weather conditions, such as late-season rains and early-season frost, damaged the barley crop in some areas (Dodd and Kaasa, n.d.).

Oats production in 2024 reached a national average record-high yield of 76.5 bushels per acre (USDA, 2025b). The enrolled oats-base acres nationwide would receive $1.5 million in ARC-CO payments for crop year 2024, equal to 0.9% of the projected 2024 cash receipt for oats reported by USDA (2025a). The average payment rate is $1.21 per base acre. Figure 4 shows that the five states receiving the highest ARC-CO payments are North Dakota ($0.33 million), Texas ($0.26 million), Wisconsin ($0.23 million), Maine ($0.13 million), and Colorado ($0.12 million). The total payments for these five states would amount to 71% of the national total. Challenging weather conditions, such as drought in Texas (NIDIS, 2024b) and a warmer-than-usual growing season in Maine (Walztoni, 2024), resulted in yield losses in parts of the country.

Concluding Remarks

ARC-CO payments for crop year 2024 in wheat, barley, and oats base acres will be generally small and regionally concentrated. State-average ARC-CO payments exceeding $10 per base acre are only expected in eight states for wheat, three states for oats, and in no state for barley. No PLC payments for crop year 2024 will be made for these crops. ARC-CO payments are expected to be issued by FSA in October 2025. RaFF will update the projected payments for other covered commodities as final price and yield data become available.

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Table 1. Enrolled Wheat-, Barley- and Oats-Base Acres in ARC-CO and PLC by States (in thousand acres).

State	Wheat		Barley		Oats	
	ARC-CO	PLC	ARC-CO	PLC	ARC-CO	PLC
Alabama	44.4	84.8	0.2	-	4.4	9.3
Arizona	0.3	101.7	-	28.7	0.2	4.8
Arkansas	309.9	483.6	0.0	0.0	5.3	5.0
California	11.0	360.2	4.9	92.0	5.1	54.3
Colorado	883.2	1,825.4	20.7	90.2	11.7	13.8
Connecticut	-	-	-	-	-	-
Delaware	15.3	27.8	4.9	12.9	0.0	0.0
Florida	9.4	4.1	-	-	5.3	1.6
Georgia	76.5	204.5	0.7	1.2	11.2	18.9
Idaho	365.3	1,176.1	77.6	669.8	5.4	25.9
Illinois	389.2	469.5	0.9	0.2	14.9	5.4
Indiana	290.7	163.1	0.3	0.2	4.1	2.2
Iowa	43.3	5.2	1.5	0.2	99.7	9.7
Kansas	4,787.2	5,693.7	19.8	28.2	35.8	31.5
Kentucky	260.4	156.9	4.8	1.6	1.2	1.3
Louisiana	68.7	60.5	-	-	2.0	1.3
Maine	0.9	-	0.6	19.2	16.7	1.3
Maryland	59.2	79.0	10.5	22.2	0.4	0.9
Massachusetts	-	-	-	-	-	-
Michigan	228.7	254.1	9.0	5.3	25.5	18.3
Minnesota	1,257.2	459.9	154.5	80.8	124.3	46.2
Mississippi	78.7	148.0	0.0	-	0.7	1.3
Missouri	770.9	625.2	1.8	2.5	9.1	10.6
Montana	2,888.9	3,988.2	688.5	1,280.8	41.5	70.4
Nebraska	685.3	1,158.3	3.3	14.8	44.4	33.8
Nevada	-	24.4	-	8.1	0.1	2.9
New Hampshire	-	-	-	-	-	-
New Jersey	8.6	8.2	1.1	1.0	0.6	0.3
New Mexico	187.7	247.8	1.8	3.6	0.6	4.7
New York	60.6	26.3	3.4	3.1	27.4	12.9
North Carolina	281.2	197.1	6.9	9.1	10.4	4.3
North Dakota	6,121.7	3,240.6	564.1	629.4	237.1	101.3
Ohio	465.6	351.9	0.9	0.2	16.1	5.5
Oklahoma	2,093.6	4,335.2	2.9	8.1	13.6	24.3
Oregon	451.5	504.9	46.7	41.6	6.5	10.8
Pennsylvania	53.4	27.5	10.5	12.4	31.1	15.1
Rhode Island	-	-	-	-	-	-
South Carolina	98.2	83.8	0.8	2.7	8.1	4.8
South Dakota	1,861.9	1,109.7	62.1	40.0	173.7	71.6
Tennessee	258.0	83.6	0.9	0.4	1.3	0.3

State	Wheat		Barley		Oats	
	ARC-CO	PLC	ARC-CO	PLC	ARC-CO	PLC
Texas	2,083.5	2,899.9	12.4	13.2	72.0	100.3
Utah	76.9	127.9	15.3	49.4	1.5	9.7
Vermont	0.1	-	0.3	-	0.3	0.0
Virginia	76.6	120.1	18.4	24.1	2.5	2.6
Washington	2,357.4	491.6	205.1	52.0	3.0	1.8
West Virginia	1.0	3.5	0.4	1.0	0.8	0.7
Wisconsin	120.5	8.5	28.3	2.9	183.0	10.8
Wyoming	35.3	218.9	8.6	68.6	5.7	20.6
Undisclosed	39.8	24.1	15.3	12.2	10.8	9.8
US Total	30,257.9	31,665.1	2,010.8	3,333.8	1,275.0	782.7

Source: USDA (2025c).

Note: A dash (–) indicates no enrolled base acres in the state.

Table 2. Effective Reference Prices, Final Marketing Year Average Prices, PLC Payment Rates, and Maximum ARC-CO Payment Rates for Wheat, Barley, and Oats.

Crop	Marketing Year Average Price ($/bushel)	Effective Reference Price ($/bushel)	PLC Payment Rate ($/bushel)	Maximum ARC-CO Payment Rates ($/acre)
	2024/25	2024/25	2024	2024
Wheat	5.52	5.50	0.00	76.32
Barley	6.31	4.95	0.00	58.91
Oats	3.35	2.76	0.00	58.22

Source: USDA (2025c).

Table 3. Estimated 2024 ARC-CO Payments for Wheat, Barley, and Oats by State (in million dollars).

State	Total ARC-CO Projected Payment (million $)					
	Wheat		Barley		Oats	
	Total	Avg[1/]	Total	Avg[1/]	Total	Avg[1/]
Alabama	189,826	4.28	0	0.00	0	0.00
Arizona	0	0.00	–	–	0	0.00
Arkansas	1,957,485	6.32	0	0.00	0	0.00
California	45,001	4.10	0	0.00	2,701	0.53
Colorado	3,280,868	3.71	30,241	1.46	123,525	10.54
Connecticut	–	–	–	–	–	–
Delaware	55,115	3.61	0	0.00	0	0.00
Florida	40,358	4.28	–	–	0	0.00
Georgia	180,479	2.36	0	0.00	0	0.00
Idaho	6,440,368	17.63	145,475	1.87	88,579	16.29
Illinois	135,450	0.35	0	0.00	0	0.00
Indiana	319,003	1.10	0	0.00	1,148	0.28

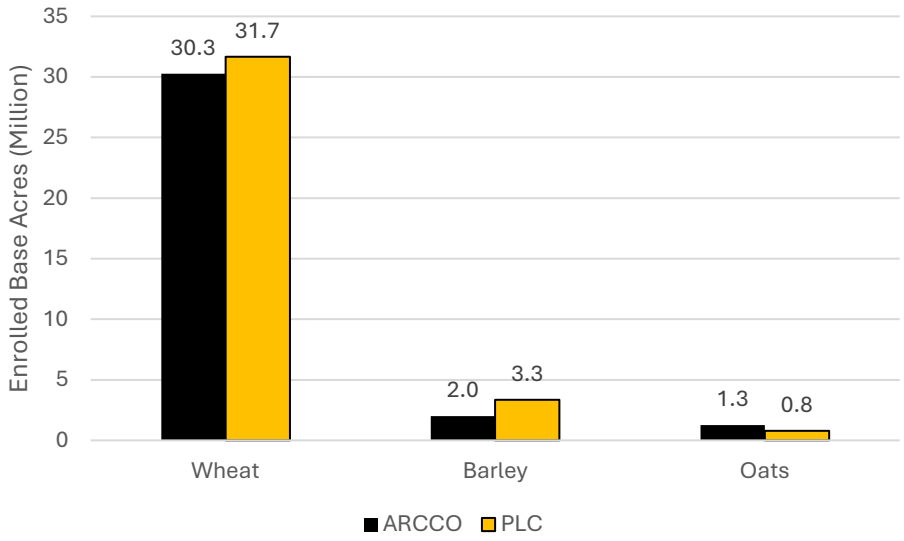
State	Total ARC-CO Projected Payment (million $)					
	Wheat		Barley		Oats	
	Total	Avg[1/]	Total	Avg[1/]	Total	Avg[1/]
Iowa	1,983	0.05	0	0.00	0	0.00
Kansas	30,487,223	6.37	0	0.00	0	0.00
Kentucky	3,613,895	13.88	0	0.00	0	0.00
Louisiana	800,795	11.65	–	–	12,783	6.31
Maine	0	0.00	0	0.00	128,676	7.72
Maryland	607,441	10.26	10,113	0.96	0	0.00
Massachusetts	–	–	–	–	–	–
Michigan	99,209	0.43	0	0.00	50,842	1.99
Minnesota	7,048,434	5.61	0	0.00	56,185	0.45
Mississippi	92,689	1.18	0	0.00	0	0.00
Missouri	867,265	1.12	0	0.00	0	0.00
Montana	28,405,577	9.83	1,506,575	2.19	77,926	1.88
Nebraska	920,206	1.34	19,983	6.33	16,083	0.36
Nevada	–	–	–	–	0	0.00
New Hampshire	–	–	–	–	–	–
New Jersey	182,446	21.23	0	0.00	0	0.00
New Mexico	1,085,468	5.78	0	0.00	2,504	4.42
New York	26,993	0.45	0	0.00	0	0.00
North Carolina	2,100,708	7.47	0	0.00	0	0.00
North Dakota	4,246,232	0.69	0	0.00	334,662	1.41
Ohio	79,034	0.17	0	0.00	0	0.00
Oklahoma	2,440,140	1.17	0	0.00	0	0.00
Oregon	3,260,258	7.22	153,118	3.28	6,521	1.00
Pennsylvania	369,206	6.91	15,975	1.53	13,124	0.42
Rhode Island	–	–	–	–	–	–
South Carolina	1,019,071	10.38	0	0.00	2,991	0.37
South Dakota	1,065,511	0.57	0	0.00	10,489	0.06
Tennessee	435,916	1.69	0	0.00	0	0.00
Texas	10,786,869	5.18	1,031	0.08	260,460	3.62
Utah	8,639	0.11	309	0.02	3,808	2.48
Vermont	0	0.00	0	0.00	0	0.00
Virginia	100,928	1.35	0	0.00	0	0.00
Washington	38,107,740	16.17	441,123	2.15	62,873	21.21
West Virginia	18,167	17.35	0	0.00	591	0.70
Wisconsin	30,311	0.25	0	0.00	233,402	1.28
Wyoming	461,770	13.10	9,253	1.08	42,924	7.49
US Total	**151,414,075**	**5.01**	**2,333,194**	**1.17**	**1,532,798**	**1.21**

1/ Average payment per enrolled base acres = Total ARC-CO payment/Total enrolled base acres by state

Note: A dash (–) indicates no enrolled base acres in the state.

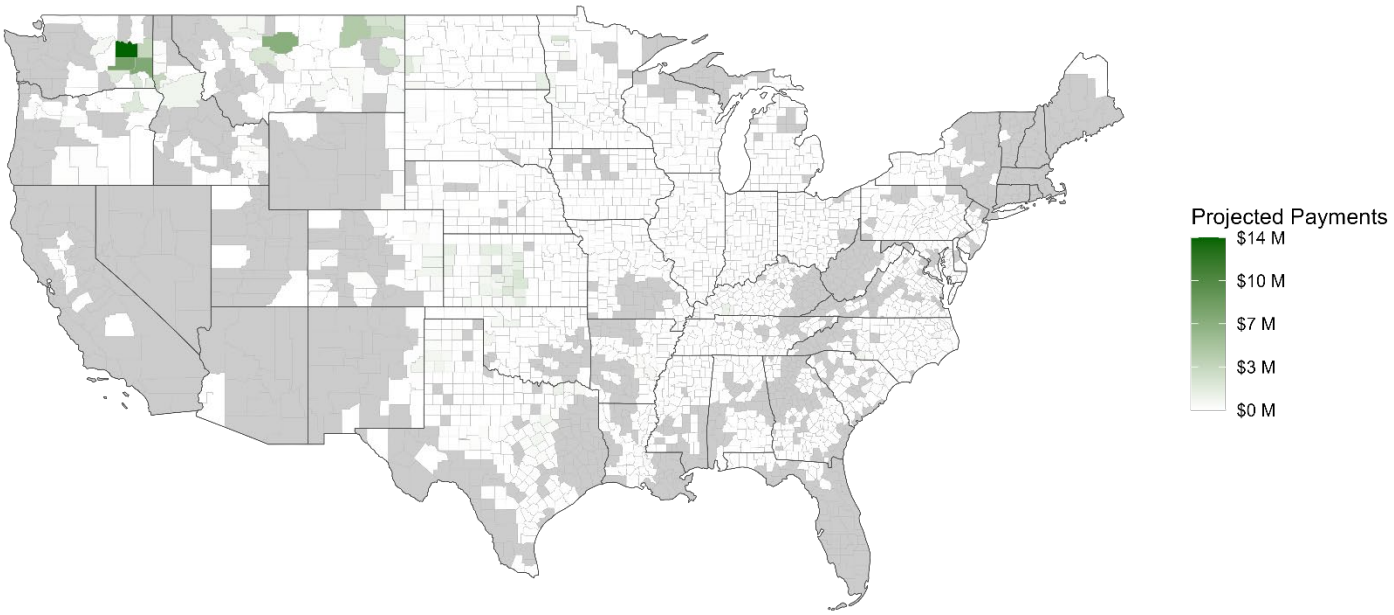
Source: Authors' calculation.

Figure 1. 2024 ARC-CO and PLC Enrollment for Wheat, Barley, and Oats.



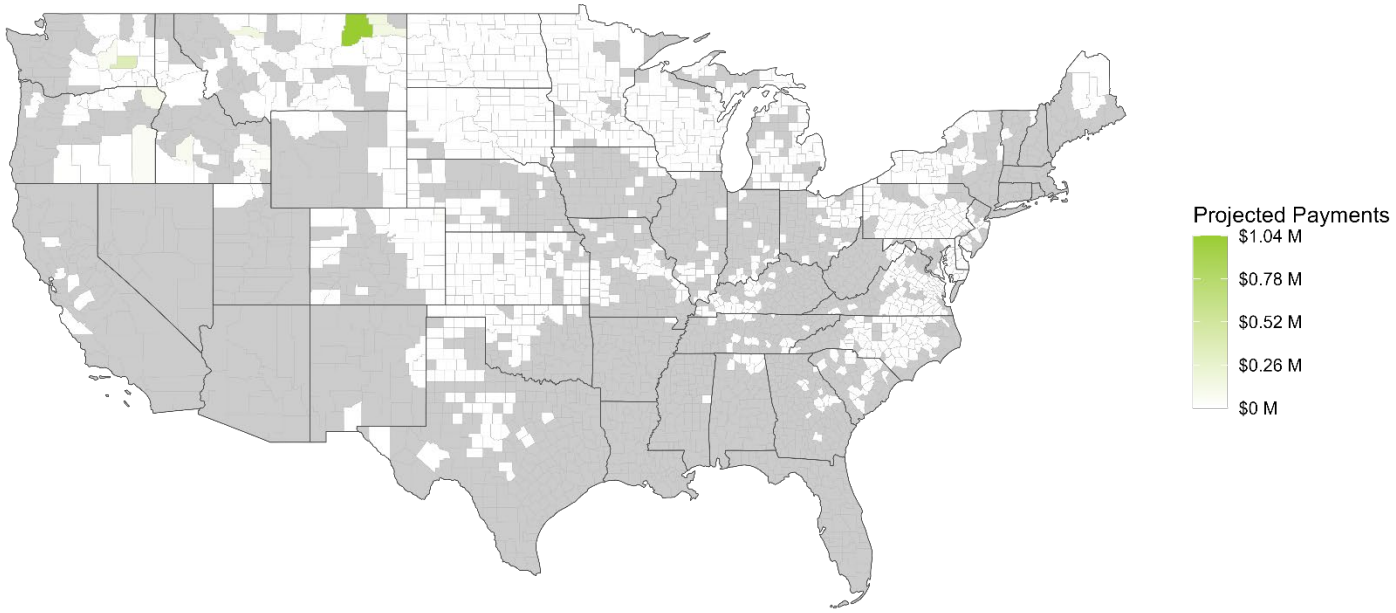
Sources: USDA (2025b,d)

Figure 2. Estimated ARC-CO Payments for Wheat-Base Acres, in million dollars per county.



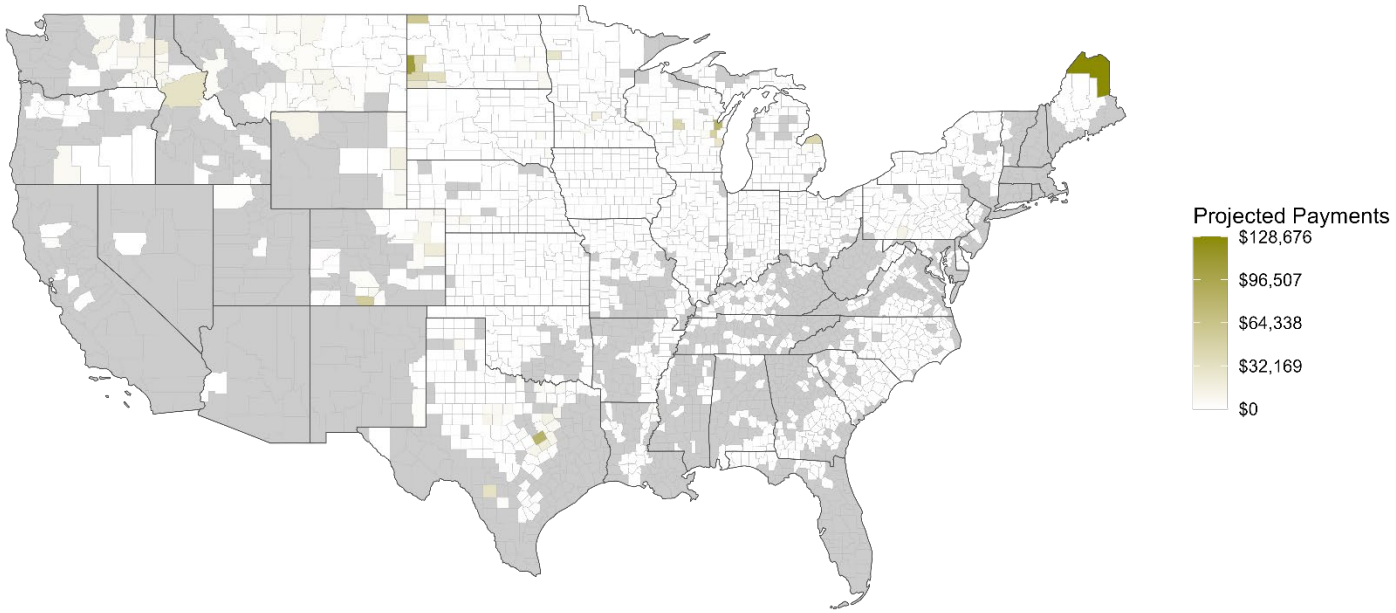
Source: Authors' calculation.

Figure 3. Estimated ARC-CO Payments for Barley-Base Acres, in million dollars per county.



Source: Authors' calculation.

Figure 4. Estimated ARC-CO Payments for Oats-Base Acres, in dollars per county.



Source: Authors' calculation.

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