

Did the Federal Crop Insurance Reform Act Alter Farm Enterprise Diversification?

Erik J. O'Donoghue, Michael J. Roberts and Nigel Key¹

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Abstract

We estimate how much United States farms changed enterprise diversification in response to a marked increase in crop insurance coverage brought about by the 1994 Federal Crop Insurance Reform Act, which substantially increased insurance subsidies. The analysis exploits farm-level panel census data to compare farm-specific changes in enterprise diversification over time. By examining diversification decisions of the same farms over time, we control for time-invariant unobserved individual heterogeneity. We then use pooled cross-sectional data from the United States Department of Agriculture (USDA) Agricultural Resource Management Survey to estimate the relationship between farm diversification and average returns. We find that the insurance subsidies caused a modest increase in enterprise specialisation and production efficiency. Estimated efficiency gains are far less than the subsidies.

Keywords: *Agricultural risk management; diversification; federal crop insurance.*

JEL classifications: *Q12, Q18.*

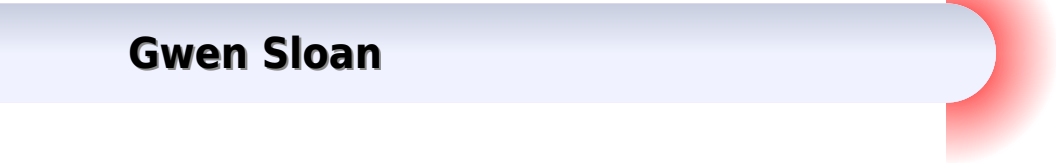
1. Introduction

It has long been recognised that risk-averse farmers may diversify their portfolio of productive enterprises to reduce income variation. However, diversification tends to come at the cost of lower average returns. Early research into this area focused on describing optimal enterprise portfolios, accounting for the tradeoffs between risk and expected returns (Heady, 1952; Stovall, 1966; Johnson, 1967; Robison and Blake, 1979). Given the economic costs to diversification in terms of potentially

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Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994

Gwen Sloan



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Table of Contents Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994

1. Understanding the eBook Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - The Rise of Digital Reading Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Advantages of eBooks Over Traditional Books
2. Identifying Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in a Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final

Joint Hearing June 9 1994

- User-Friendly Interface

4. Exploring eBook Recommendations from Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994

- Personalized Recommendations
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 User Reviews and Ratings
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 and Bestseller Lists

5. Accessing Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 Free and Paid eBooks

- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 Public Domain eBooks
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 eBook Subscription Services
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 Budget-Friendly Options

6. Navigating Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 eBook Formats

- ePub, PDF, MOBI, and More
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 Compatibility with Devices
- Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994 Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
- Highlighting and Note-Taking Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
- Interactive Elements Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint

Hearing June 9 1994

8. Staying Engaged with Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
9. Balancing eBooks and Physical Books Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Setting Reading Goals Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Fact-Checking eBook Content of Review Of The Administrations Federal Crop Insurance Reform Proposal Part 2 Final Joint Hearing June 9 1994
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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