
FSA Direct Loan Targeting: Successful and Financially Necessary?

*O. John Nwoha, Bruce L. Ahrendsen, Bruce L. Dixon, Daniel M. Settlage,
and Eddie C. Chavez*

Abstract

The Farm Service Agency (FSA) direct farm loan program provides credit to family-sized farms, including those operated by beginning farmers and socially disadvantaged applicants. Approximately 37% of all U.S. farms are estimated to be eligible for FSA direct loans when farm size, credit needs, farming experience, and occupation are taken into account. However, market penetration rates for various borrower cohorts range from 0.8% to 4.6% for FY 2000–2003. In general, beginning farmers have weaker financial characteristics than non-beginning farmers. Yet, the same result is not found when comparing socially disadvantaged farmers with non-socially disadvantaged farmers, such that there are few significant differences or the differences in financial characteristics are mixed. Overall, results indicate FSA direct farm loan borrowers have weaker financial characteristics than eligible, non-FSA direct farm loan borrowers, implying FSA is serving farmers likely to be denied credit by commercial lenders.

Key words: beginning farmer, Farm Service Agency, federal direct loan, socially disadvantaged

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Farm Service Agency (FSA) farm loan programs are designed to provide credit to family-sized farms unable to obtain credit from conventional sources at reasonable rates and terms despite having sufficient cash flow to repay and an ability to fully collateralize the loan. FSA loans are divided into loans made directly to farmers (direct) and loans made to farmers by other lenders with an FSA guarantee (guaranteed). This study focuses on direct loans.

FSA's direct farm loan program provides short- to intermediate-term farm operating loans (OL) and long-term farm ownership (FO) loans as well as emergency (EM) loans to family-sized farms. Federal legislation mandates that portions of FO and OL loan funds be targeted to family-sized farm subgroups of socially disadvantaged (SDA) and beginning farmer (BF) applicants.

FSA recognizes an SDA farmer or rancher as "one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of his or her identity as a member of the group without regard to his or her individual qualities. SDA groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders" (USDA/FSA, 2006). For OL purposes, a BF is a farmer who meets the general OL eligibility criteria and has 10 or less years of farming experience. For FO purposes, a BF is a farmer who meets the general FO criteria, has 3–10 years of farming experience, and owns acreage which does not exceed 30% of the county average farm size.¹

¹ Prior to 2004, the acreage limit was 25% of the county average farm size (U.S. 7 CFR 1543.4).

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