SUCCESS in MICHIGAN

Increasing Access and Participation in Crop Insurance Programs among Underserved and Socially Disadvantaged Farmers through Risk Management Education, Culturally Appropriate Outreach and Technical Assistance

Project Director: Jennifer Silveri, Assistant Director, Michigan Integrated Food and Farming Systems (MIFFS)

Situation: This project addressed production, market, financial, and legal risk management issues among beginning, limited resource, and socially disadvantaged (SD) specialty crop producers. It educated participants about how to identify and mitigate risk, navigate disaster assistance programs, and understand crop insurance options. The project convened farmers, community partners, insurance agents, and educators to identify existing resources and technical assistance that were compiled, reviewed and adapted to meet the needs of beginning and SD producers as a strategy to address risk management issues faced by this population. Risk management education was delivered in English and Spanish through a webinar series, virtual workshop at the annual Michigan Family Farms Conference, hosting "Cultivating your Legally Resilient Farm" workshops presented by Farm Commons in English along with translating the course and its materials into Spanish for online delivery. We also created a farmer and educator resource bank housed on Michigan Food and Farming Systems’ website featuring recorded webinars, bilingual outreach and education materials and resources. This project reached at least 98 SD producers, of which 80% reported increased knowledge and understanding about risk management on farms.

Outcomes: There were 101 Webinar participants.

Impacts: Farm Commons delivery in English was huge success. This training was delivered in person at the beginning of the project and registrations was maxed out. The curriculum was easily digested by participants and generated a lot of great discussions. A huge number of attendees were present to learn more about risk management in succession planning for their farms. All the participants increased knowledge gains and about 60% indicated it influenced them to act in making changes to their insurance. Pivoting the course to online delivery as a result of the pandemic and translating it into Spanish, allowed more people to take the course in a self-paced learning environment or group setting.

"We learned a lot but it was a jumpstart to wanting to learn more now that we had a basic understanding of the opportunities available. We would like to continue to learn more and have increased/ongoing face-to-face interactions with insurance agents to improve eligibility for insurance programs and disaster assistance while building trust." - Michigan Farmer
Extension Risk Management Education is delivered through four regional centers that provide grant funding and leadership within their regions.

Projects are producer-focused, outcomes-based and encourage public-private partnerships. Funded projects must identify targeted outcomes that will help producers manage risk and then describe how the project will measure those outcomes.

Extension Risk Management Education has funded innovative programs that have generated tangible outcomes for producers in every state. Commitment to funding outcomes, providing transparent accountability, and encouraging collaboration allow you to view the accomplishments of all funded projects on our website: ExtensionRME.org