

2026 ARC-CO vs. PLC

Central Nebraska



Sign up deadline is December 11th.

Making the decision in one minute

ARC-CO pays when county revenue falls below 90% of its benchmark. National price and county yield both matter. Its rate is capped at 12% of benchmark revenue.

PLC pays when the national effective price is below the crop's effective reference price. County yield is not part of PLC's calculation. Compare each farm's base acres and PLC payment yield. SCO is available with either election.

Key 2026 price	Corn	Soybeans
PLC payment threshold (effective reference price)	\$4.42/bu	\$10.71/bu
ARC-CO price-only trigger at benchmark county yield*	\$4.53/bu	\$10.95/bu
Illustrative MYA price (September USDA projection)	\$4.80/bu	\$12.00/bu

* At benchmark county yield, ARC-CO's price-only trigger is approximately 90% of its benchmark price. A different county yield changes the trigger.

How the programs respond

Buffalo County yield-loss example

90% of benchmark | MYA: \$4.80 corn / \$12.00 soybeans

Assumes county yield at 90% of benchmark and the prices above as final MYA prices. Rates are before the 85% base-acre payment factor.

Crop	Practice	County yield at 90% bu/ac	MYA price \$/bu	ARC-CO rate \$/acre	PLC rate \$/acre
Corn	Irr.	209.6	\$4.80	\$48.22	\$0.00
Corn	Nonirr.	113.9	\$4.80	\$26.20	\$0.00
Soybeans	Irr.	64.9	\$12.00	\$11.03	\$0.00
Soybeans	Nonirr.	37.4	\$12.00	\$6.36	\$0.00

Equal percentage yield losses are examples, not predictions of how likely either practice is to experience a county loss.

Price decline at 100% of the Buffalo County yield benchmark (Corn Only)

Irrigated corn county yield = 232.91 bu/ac. **Assumed farm PLC payment yield = 200 bu/ac.** These illustrative rates are before the 85% base-acre factor.

Final MYA price	ARC-CO rate \$/acre	PLC rate \$/acre
\$4.50	\$6.30	\$0.00
\$4.25	\$64.52	\$34.00
\$4.00	\$122.75	\$84.00
\$3.75	\$140.58 (capped)	\$134.00
\$3.50	\$140.58 (capped)	\$184.00

ARC-CO pays more from \$4.50 through \$3.75 in this example. PLC pays more at \$3.50 after ARC-CO reaches its cap. Another farm's PLC yield can change the comparison.

Before electing at FSA

Confirm crop base acres, farm PLC payment yield, physical county and historical irrigated percentage. Compare several price and yield scenarios. Sign the 2026 contract by **December 11, 2026**; a missed election leaves the prior choice in place but makes the farm ineligible for 2026 payments.

Recent Buffalo County context

USDA's 2020-2024 trend-adjusted benchmark inputs varied more for nonirrigated production: corn 88.4-151.2 bu/ac versus irrigated 221.1-258.6; soybeans 30.1-54.1 versus irrigated 65.2-83.4. These are adjusted inputs, not raw yields or historical ARC payments.

Sources and method

USDA FSA: ARC/PLC Fact Sheet 2026-2030; 2026 Effective Reference Prices and ARC-CO Benchmark Prices (Sept. 11); 2026 ARC-CO County Benchmarks (Jan. 16); September 2026 MYA Prices; FSA ARC/PLC enrollment guidance. RMA PM-26-036 supports the SCO note. Examples are arithmetic using those inputs; final 2026 prices and county yields are unknown.

FSA program data • FSA enrollment guidance • RMA SCO guidance

County benchmarks and yield triggers

Corn and soybeans | Buffalo County and eight nearby counties

Yield trigger = actual county yield below which ARC-CO begins to pay at \$4.80 corn or \$12.00 soybeans. All yields are bushels per acre.



County	Practice	CORN			SOYBEANS		
		Benchmark yield	Guarantee \$/acre	Yield trigger bu/acre	Benchmark yield	Guarantee \$/acre	Yield trigger bu/acre
Buffalo	Irr.	232.91	\$1,054.39	219.7	72.11	\$789.82	65.8
	Nonirr.	126.58	\$573.03	119.4	41.57	\$455.32	37.9
Kearney	Irr.	238.17	\$1,078.20	224.6	71.36	\$781.61	65.1
	Nonirr.	119.79	\$542.29	113.0	44.37	\$485.98	40.5
Phelps	Irr.	252.27	\$1,142.03	237.9	75.73	\$829.47	69.1
	Nonirr.	121.41	\$549.62	114.5	42.98	\$470.76	39.2
Hall	Irr.	224.39	\$1,015.81	211.6	71.23	\$780.18	65.0
	Nonirr.	123.84	\$560.63	116.8	42.95	\$470.43	39.2
Dawson	Irr.	230.84	\$1,045.02	217.7	70.28	\$769.78	64.1
	Nonirr.	108.76	\$492.35	102.6	36.23	\$396.83	33.1
Sherman	Irr.	227.58	\$1,030.26	214.6	69.96	\$766.27	63.9
	Nonirr.	127.18	\$575.75	119.9	42.02	\$460.24	38.4
Custer	Irr.	227.72	\$1,030.89	214.8	68.25	\$747.54	62.3
	Nonirr.	112.85	\$510.88	106.4	34.35	\$376.24	31.4
Howard	Irr.	213.10	\$964.70	201.0	68.10	\$745.90	62.2
	Nonirr.	118.12	\$534.73	111.4	41.98	\$459.81	38.3
Adams	Irr.	227.66	\$1,030.62	214.7	71.65	\$784.78	65.4
	Nonirr.	128.08	\$579.82	120.8	43.90	\$480.83	40.1

USDA rounds benchmark revenues and guarantees; displayed yield triggers are approximate. At benchmark county yield, the price-only triggers are approximately \$4.53 corn and \$10.95 soybeans in every county.