



BUSHEL

Executive Summary

The 2026 State of the Farm report captures a pivotal moment in American agriculture. This year's data reveals a "changing of the guard" as a younger, more digitally-native generation takes on larger decision-making roles. For both farmers and agribusinesses, the insights within this report serve as a roadmap for navigating the intersection of traditional practices and emerging technologies like Artificial Intelligence.



The Top Line: What You Need to Know

- **A Demographic Pivot:** 2026 marks our youngest respondent pool to date. Nearly **38.4% of farmers are now under the age of 50**, a significant jump from 28.8% just one year ago. This shift is driving an accelerated demand for digital tools and streamlined communication.
- **The AI Frontier:** For the first time, we explore the role of AI on the farm. While adoption is in its early "experimental" phase, nearly **14% of producers** are already using AI for administrative tasks and strategic planning. However, reluctance remains high due to uncertainty about clear benefits and data trust.
- **Digital Financial Maturity:** Farmers are moving beyond simple digital records. There is a high reliance on sophisticated financial products, with equipment and operating loans topping the list. While website and app-based banking are now preferred for balance checks, a "digital-to-physical" friction remains in complex areas like lien satisfaction.
- **Operational Resilience:** Despite market fluctuations, farmer sentiment remains focused on growth and efficiency. "Equipment oversight" and "Contract negotiation" have emerged as the most frequent managerial roles, highlighting a focus on the bottom line.

What Farmers Should Take Away

You are not alone in the digital transition. Peer data shows a growing trend toward using mobile apps for grain marketing and banking. If you find tool integration difficult, you are in the majority—most producers still struggle to get different systems to "talk" to each other, signaling a need for better industry standards.

What Agribusinesses Should Take Away

The "next-gen" farmer is here. Their preference for text-based communication and mobile-first banking means that traditional "in-person only" services may become a bottleneck. Investing in digital lien processing, AI-driven insights, and seamless data sharing will be the key to retaining loyalty among this younger, tech-forward cohort.

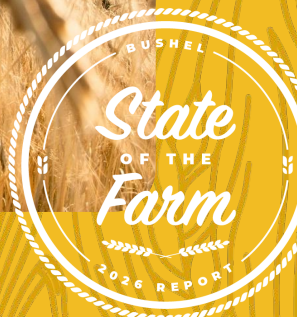
*Some answers may add up to more than 100%.
Numbers are rounded to nearest full percent.*



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Respondent Demographics



The Youngest SOTF Data Set to Date

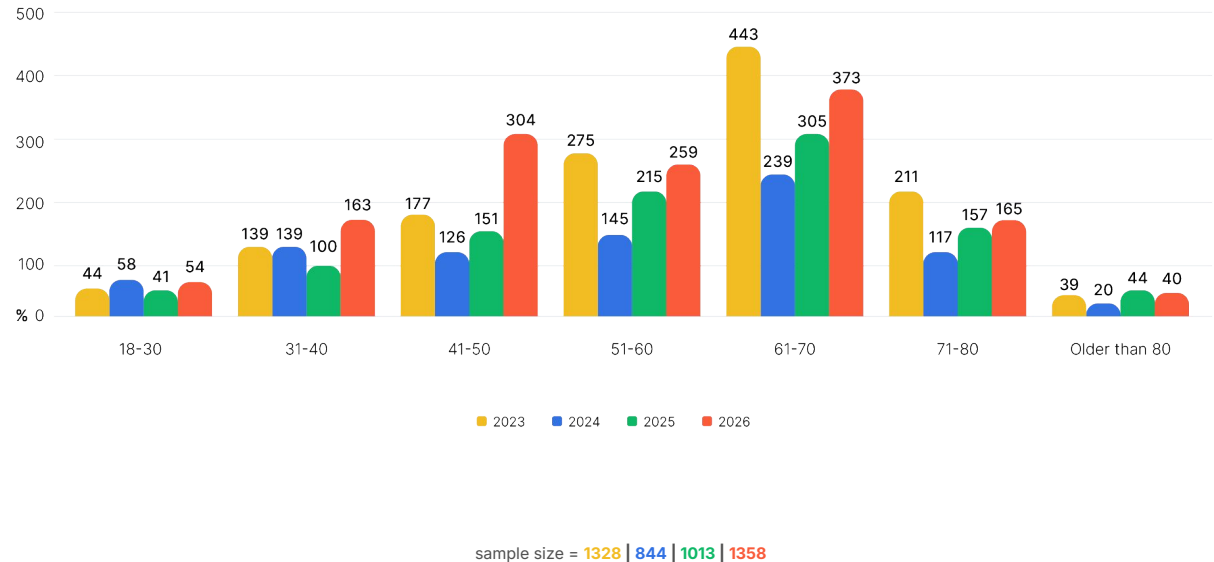
A Shift in Demographics: 2026 marks a significant demographic shift, with 38.4% of respondents now under the age of 50. This is a notable increase from 2025, where only 28.8% of the pool fell into this younger cohort.

Surge in Mid-Career Farmers: The 41-50 age bracket saw the most dramatic growth, jumping from 14.9% in 2025 to 22.4% in 2026. This suggests a "changing of the guard" as mid-career farmers take on more prominent roles in farm operations and decision-making.

Declining Senior Cohorts: For the first time in several years, the percentage of respondents in the 61+ category has dropped to 42.6%, down from a peak of over 52% in 2023.

Digital Forward Future: With nearly 40% of the respondent base now under 50, we expect to see an accelerated adoption of digital tools, as these younger generations are historically more comfortable with mobile-first farm management and financial technology.

What is your age?



Acreage

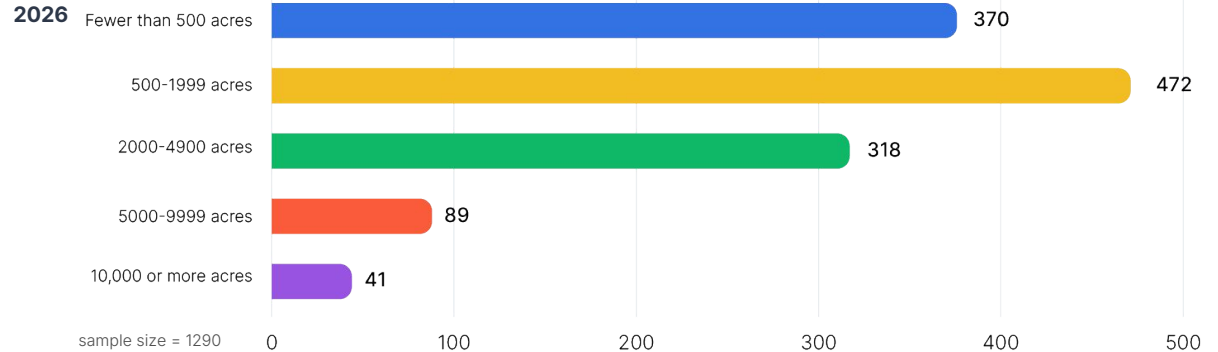
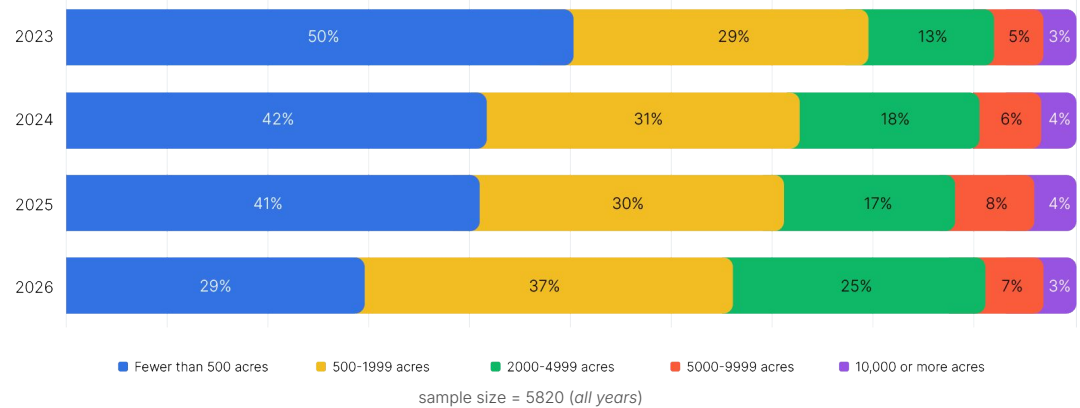
This survey represents larger farm than average.

Percentage of farms **more than 500 acres**

2026 State of the Farm survey: **71%**
USDA 2022 Census of Agriculture: **15%**

For Agribusinesses: Your best customers are the growth-oriented 500–5,000 acre "Professionalized Middle" who prioritize digital efficiency, ACH payments, and data-sharing to go along with strong relationships.

How many acres do you plan *this year*, excluding hay and pasture?



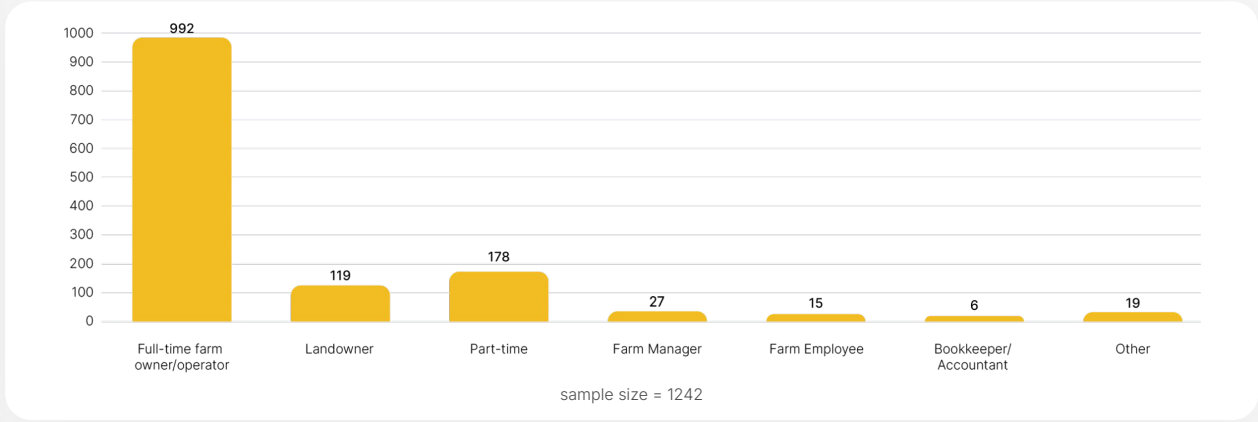
Relationship to Farming

Real Farmers, Real Decisions

Direct Ownership and Operation: In 2026, 73.2% of respondents identified as Full-time Farm Owners/Operators, the highest percentage in the last five years. Combined with part-time operators, 86.3% of the data comes directly from active farmers who are managing day-to-day operations.

Decision-Makers at the Core: The survey reaches the primary decision-makers on the farm. By including farm managers and key staff (3.1%), we ensure the insights reflect the perspectives of those responsible for grain marketing, input purchasing, and financial strategy.

Which of the following best describes your primary relationship to farming?



	2023	2024	2025	2026
Full-time farm owner/operator	55%	56%	61%	73%
Part-time	22%	11%	11%	13%
Landowner	13%	18%	17%	9%
Farm manager	4%	5%	4%	2%
Farm employee	2%	4%	2%	1%
Bookkeeper/accountant	0%	2%	1%	0%
Other	3%	3%	4%	1%
	sample size = 1332	sample size = 848	sample size = 1242	sample size = 1356

Decision Making

The Majority of Farmers Maintain Sole Decision-Making Power: Across the industry, the "lone wolf" approach to management is still the dominant model. Over 62% of respondents report that they make all the decisions on their farm themselves. This indicates a high level of individual autonomy in critical areas like marketing and input purchasing.

Family and Team Collaboration

While individual control is common, collaborative models are significant:

- Family-Led Decisions: 24% of farms involve the family in the decision-making process.
- Team-Based Decisions: About 9% of farms utilize a team approach, often seen in more complex or larger-scale operations.

How are decisions made on your farm, for example, grain marketing and crop input purchasing?

sample size = 1243

I make all the decisions	62%
Decisions are made by our family	24%
Decisions are made by a team	9%
Someone else makes the decisions	3%
Goals are set by a team; specific decisions are made by a manager	2%

How are decisions made on your farm, for example, grain marketing and crop input purchasing?

By Age Groups

sample size = 1243

Age group	I make all the decisions	Decisions are made by our family	Decisions are made by a team	Someone else makes the decisions	Goals are set by a team; specific decisions are made by a manager
18-30	56%	28%	7%	2%	7%
31-40	64%	24%	7%	1%	3%
41-50	69%	22%	5%	0%	3%
51-60	64%	23%	10%	2%	1%
61-70	61%	26%	9%	3%	1%
71-80	55%	20%	12%	7%	3%
Older than 80	29%	24%	18%	15%	9%
Overall	62%	24%	9%	3%	2%

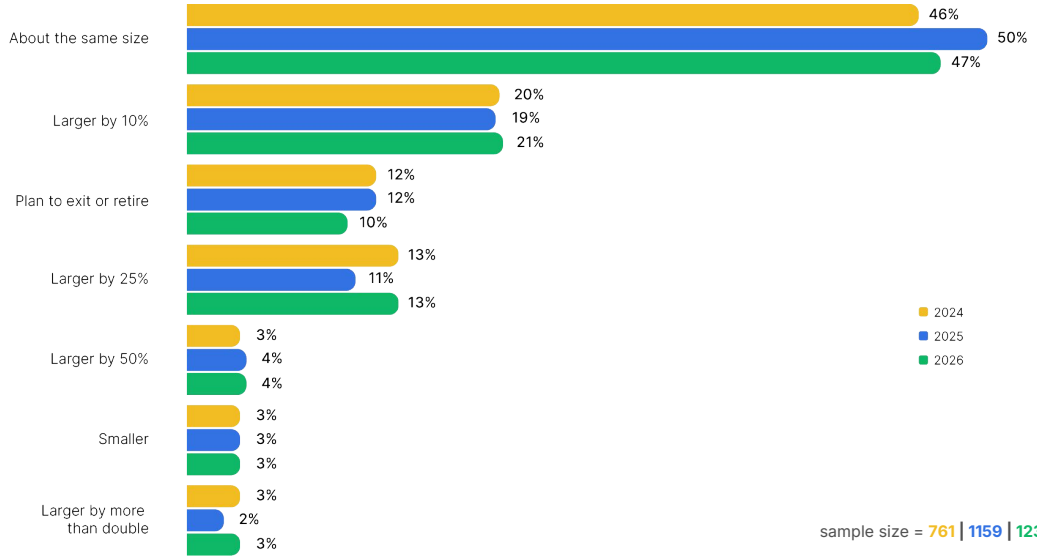
Growth Plan

Resilience in a Challenging Economy: Over **40% of farmers** plan to grow their operations over the next five years, signaling significant optimism and a commitment to expansion despite market headwinds.

Minimal Downsizing: Only **2.8%** of farmers plan to scale back their operations. The **10.2%** planning to exit or retire represents a natural generational shift rather than a trend of farm abandonment.

The Growth Mindset: The farmers planning to expand are the ones to watch; their optimism suggests they are finding ways to navigate current economic pressures through innovation or strategic scaling.

Which of the following best describes your farm's growth plans over the next five years?



	2024	2025	2026
Same size	46%	50%	47%
Grow	39%	35%	41%
Exit or retire	12%	12%	10%
Smaller	3%	3%	3%

(Combined growth %s)

sample size = 761 sample size = 1159 sample size = 1236

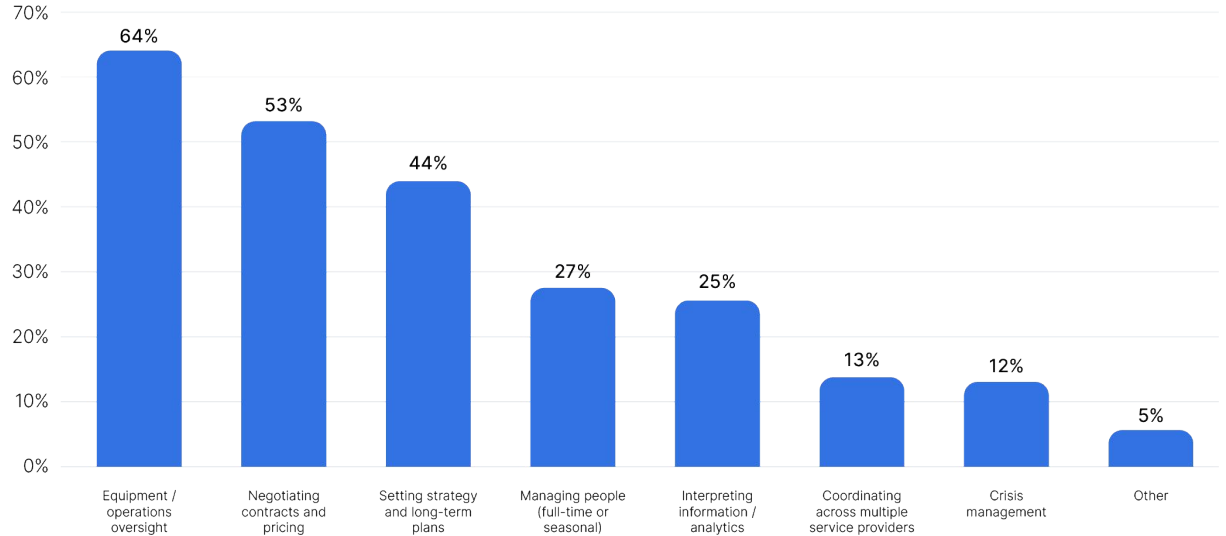
Managerial Roles

The CEO/COO Hybrid: While **64.9%** of farmers are involved in equipment and operations oversight, over half (**53.7%**) are actively negotiating contracts and pricing. This highlights the dual nature of modern farming as both a physical and a high-stakes business endeavor.

Strategic Planning is Universal: Nearly **44%** of respondents identify "Setting strategy and long-term plans" as a primary role, showing that despite daily operational pressures, farmers are focused on the long-game viability of their operations.

Data and Analytics: One in four farmers (**25%**) now considers "Interpreting information/analytics" a primary role. This is particularly high among younger farmers and those on mid-to-large size farms, signaling a growing reliance on digital tools for decision-making.

Which managerial roles do you perform most often?



sample size = 1252

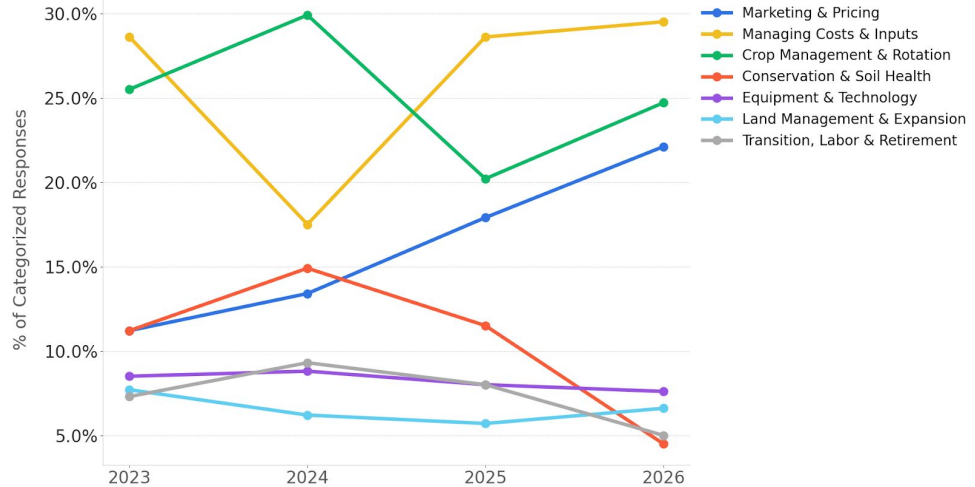
Changes on Farm

Grain Marketing Is Becoming a Top Priority

The most dramatic shift in the data is the increasing focus on **Marketing & Pricing Strategy**.

- In 2023, only about **11%** of categorized responses focused on marketing, holding grain, or securing contracts.
- Heading into 2026, that number has doubled to over **22%**.
- **The Takeaway:** With tighter margins and volatile commodity prices, farmers are no longer treating marketing as an afterthought. They are actively prioritizing better pricing strategies, forward contracting, and utilizing on-farm storage to capture better margins.

What will be the biggest change you'll make on the farm in 2026?



Straight from their mouths

Here's some samples of what farmers wrote in this question:

- *Herbicides usage only as needed by camera*
- *Adding additional drain tile improving grain storage*
- *Adding a son to the operation*
- *Continually watching input costs trying to stay to my projected cash flow plan*
- *Bringing on better talent in the execution phase of our farming operation.*
- *Try to get better with marketing grain*
- *Farm my own way not like the neighbors*
- *Going corn on corn after 35 year of rotation on some fields. Corn is looking more profitable*

Opportunities

The Biggest Mover: Improving marketing strategy saw the most significant jump in importance, increasing by 6.0 percentage points since 2025. This reflects a growing need for sophisticated selling tactics in a tightening market.

Regenerative Ag Momentum: Interest in adopting regenerative agriculture (no-till, cover crops, etc.) grew by 4.0 percentage points, showing steady adoption of soil health practices.

Marketing Momentum is Back: After a two-year decline in mentions, Marketing has rebounded as a top-of-mind opportunity. In 2026, 15.3% of farmers explicitly mentioned marketing-related goals (such as improving grain selling or basis management), up from 10.8% in 2025—a notable recovery.

Cost Reduction on the Rise: The focus on Reducing Costs has increased for the second consecutive year. Mentions of lowering expenses and improving input efficiency reached 10.5% in 2026, more than double the level seen in 2024 (4.6%).

How would you rate the following management opportunities?

	Not a priority	Somewhat of a priority	Top priority
Improving my marketing strategy	7%	44%	48%
Increasing operational efficiencies	7%	48%	45%
Tracking / improving my individual field performance	11%	52%	37%
Using technology to create efficiencies	13%	64%	23%
Adopting regenerative ag efforts (no-till, cover crops, crop diversity for soil health)	28%	47%	25%
Pursuing carbon sequestration and carbon market opportunities	63%	33%	4%

sample size = from 612 to 618 (not everyone answered all of these choices)

What is the biggest farm-related opportunity you have in 2026 that you plan to pursue or take advantage of?

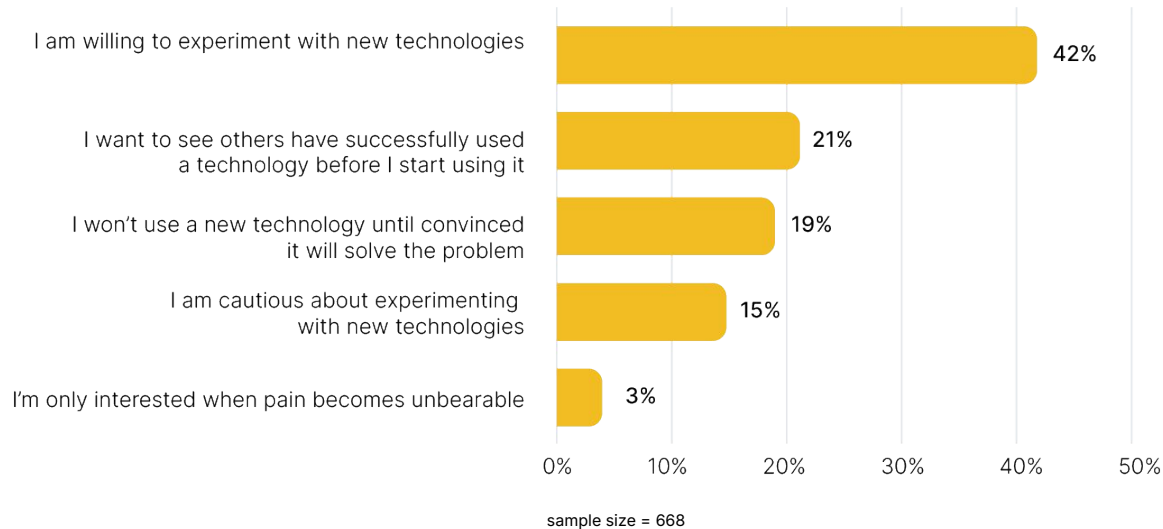
sample size = 393

Opportunity	Times Mentioned
Reducing Costs	59
Growth	59
Management Practices	58
None	44
Marketing	43
Economic/Market Changes	28
Equipment/Technology	23
Profit	21
Unsure	19
Role Changes	11
N/A	10
Favorable Weather	9
Efficiencies	9

Technology



Which one of the following statements best describes your willingness to adopt new technology?



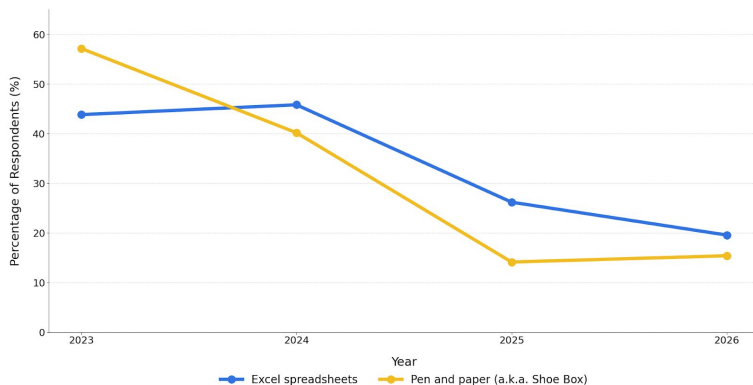
New Technology

Logical Adopters, Not Laggards: Nearly 81% of producers fall into categories of being proactive experimenters or "logical adopters" (those waiting for a proven business case or a specific problem to be solved). This suggests that adoption hurdles are usually about **product-market fit and proven ROI**, not a fundamental dislike of technology.

Minimal Resistance: Only a tiny fraction of the market (3.3%) avoids technology until it is the absolute last resort. The vast majority of today's farmers are actively looking for the next tool that will improve their operation.

A "Hands-On" Culture: Because such a large segment is willing to experiment, the barrier to entry isn't interest—it's accessibility. These farmers don't want to be "sold" a vision; they want the tools to conduct their own trial and error.

Decline of Traditional Record-Keeping (2023-2026)



If your record keeping tools could do one more thing to most help your farm, what would it be?

TOP 5 THEMES

Better financial tracking / profitability

Easier data integration / automation

Improved tax prep

Simpler record organization

Inventory tracking

sample size = 841

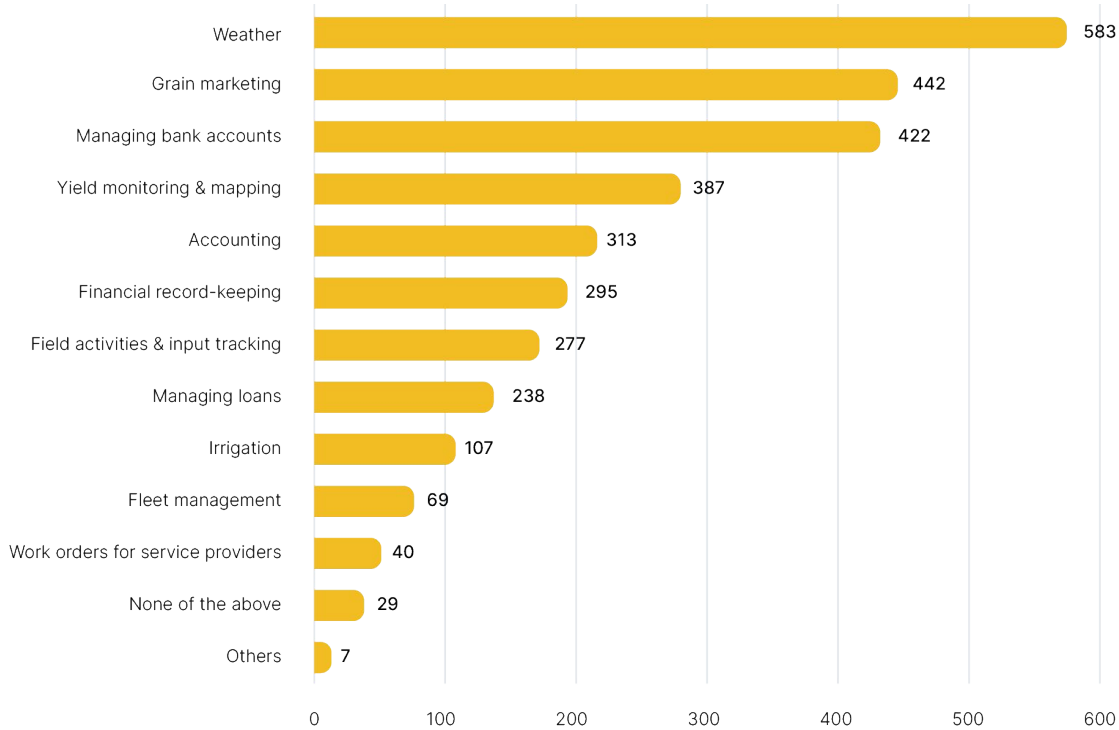
Record-keeping Tool	%	Count	Rank	Record-keeping Tool	%	Count	Rank
QuickBooks	44%	373	1	Trimble Farmworks	3%	23	10
Excel spreadsheets	33%	277	2	Harvest Profit	2%	16	11
Pen and paper (aka Shoe Box)	26%	217	3	Traction Ag	2%	15	12
John Deere Operations Center	25%	207	4	Raven Slingshot	2%	14	13
Bushel Farm	18%	149	5	Farmers Edge	1%	8	14
Climate FieldView	18%	148	6	Farmlogic	1%	6	15
Other	12%	105	7	Xero Accounting	0%	3	16
None of the above	8%	64	8	Crop Tracker	0%	2	17
Case AFS Connect	5%	41	9				

sample size = 405

Record-Keeping Tools

- **76%** use a **farm management software tool** (does not include Excel spreadsheets, pen and paper, and none of the above) for record keeping (similar to the previous year).
- This year, **spreadsheets** are used by **33%** of respondents—last year it was 39%.
- **QuickBooks** becomes the top record-keeping tool in 2026 (**44%**) **Excel** drops to second (**33%**), and **Pen & paper** moves to number three (**26%**).

For which of the following farm-related activities do you use an app or software?



sample size = 784

Apps and Software Use

The **top six activities** listed in which respondents use an app or software:

- Weather—74%
- Grain marketing—56%
- Managing bank accounts—54%
- Yield monitoring & mapping—49%
- Accounting—40%
- Financial record-keeping—38%

The Rise of Technology Help for Grain Marketing (Year over Year)

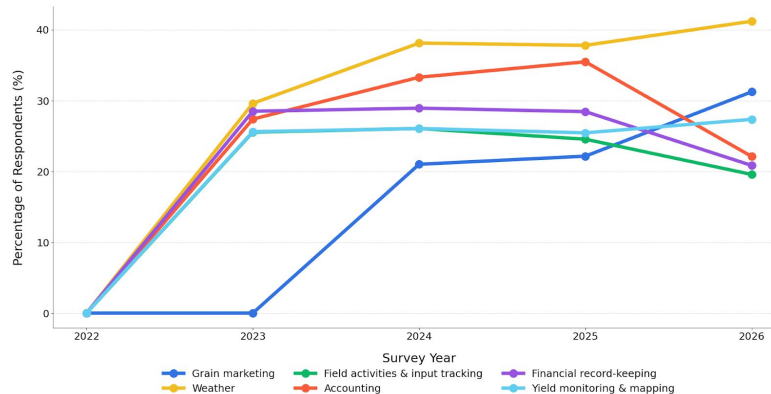
Digital tools for grain marketing saw a significant jump in adoption, climbing from **21% in 2024** to over **31% in 2026**. This 10-point increase in two years reflects a fundamental shift in how farmers manage their revenue.

Why Grain Marketing is Surging

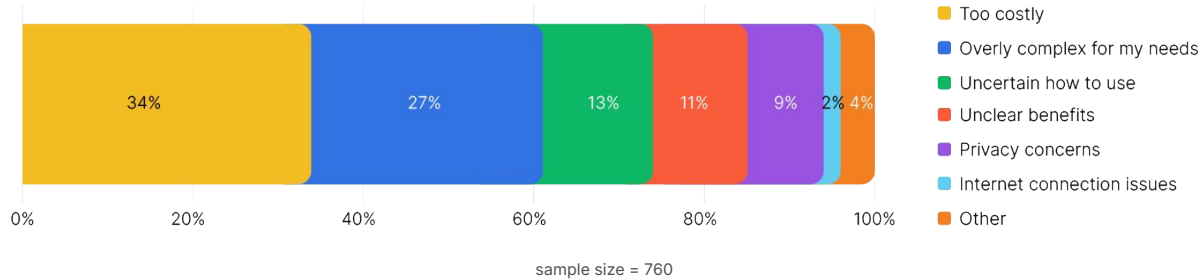
The adoption is driven by more than just technology; it is a response to a complex farm economic climate.

- Market Volatility & Speed:** In the current economic climate, profit windows open and close quickly. Farmers are increasingly using apps to lock in prices or set offers instantly, rather than waiting for a return phone call from a grain buyer. 26% of respondents specifically cite "less hassle than phone calls or texts" as the primary advantage.
- Margin Protection in a High-Cost Environment:** With elevated input costs (fertilizer, fuel, and labor) and fluctuating interest rates, the margin for error has shrunk. Precise digital tracking allows farmers to know their break-even points and execute marketing plans that protect those slim margins.
- The Demand for Better Documentation:** 22.5% of farmers prioritize "clear documentation when tracking bids and sales activity." As operations grow more complex, having a digital paper trail for every offer, contract, and settlement is essential for financial planning and bank reporting.
- Managing Labor & Efficiency:** On larger operations, the person making the marketing decisions is often multi-tasking. The ability to "edit or cancel offers on my time" (15%) allows for flexible marketing management during harvest or in-field work.
- Digital Transparency:** Apps give farmers the ability to compare bids across multiple buyers instantly (9%), ensuring they are capturing the best possible local basis in a competitive market.

Top farm activities using apps or Software (Year over Year)



When evaluating a new farm management app or software what is the most common reason for not using it?



Average number of software programs used for farm business:

3

How many different software programs do you use for your farm business?

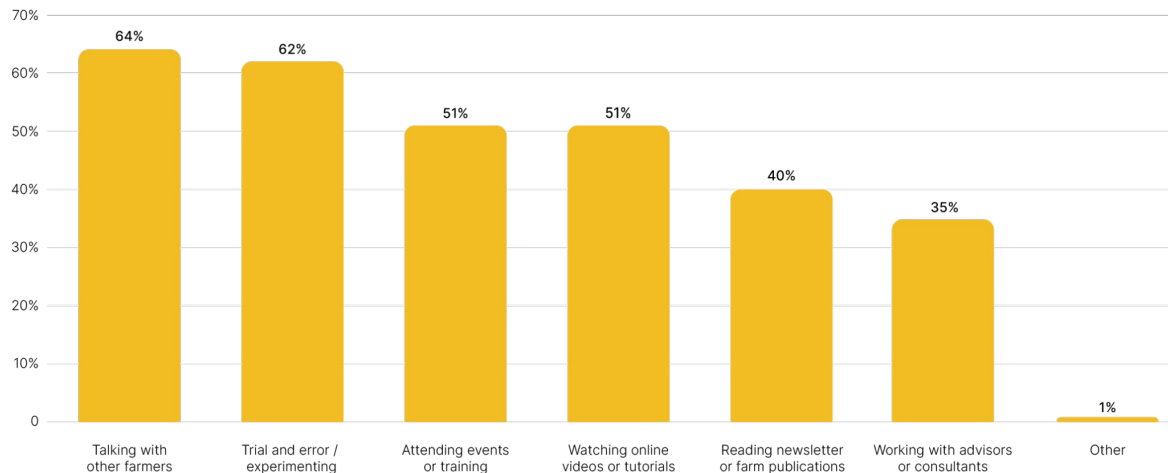
sample size = 757

0	8%
1	12%
2	23%
3	19%
4	17%
5	10%
6	5%
7	1%
8+	5%

Apps and Software

- Compared to the previous year, **unclear benefits** has decreased 11%.
- Too costly** has decreased 5% since last year.
- Overly complex for my needs** was an added option for this year.
- 35%** of respondents use **1-2 software programs**—similar to last year.
- 38%** of respondents use **four or more software programs**—up 3% from last year.

How do you or your farm typically improve or learn new skills?



sample size = 676

How Farmers Learn

Learning has shifted toward digital and social resources. While trial and error and peer-to-peer discussions remain the top methods, online videos and tutorials are now just as popular as in-person training events.

The "Experimenter" Learning Profile

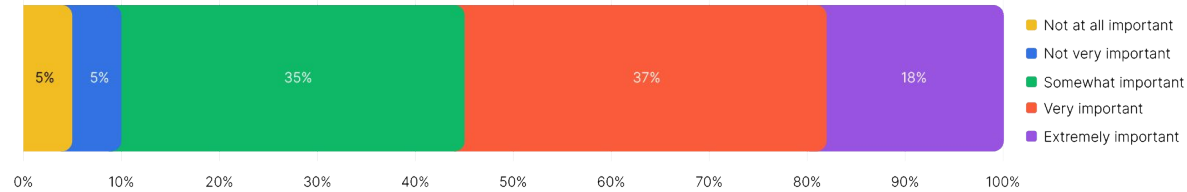
Farmers who are willing to experiment with new technology are primarily hands-on learners. In fact, **71.7% of this group typically improve their skills through trial and error**—a significantly higher rate than other respondents, who rely more evenly on community and advisor input.

Key Learning Method Differences:

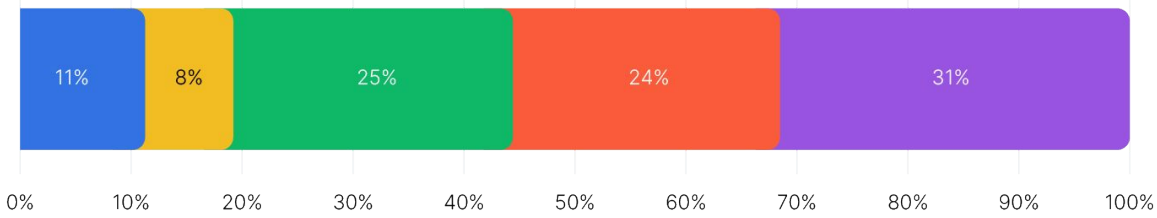
- **Trial & Error:** 71.7% of experimenters vs. 19.0% of all other producers.
- **Peer Networking:** 63.1% of experimenters vs. 22.7% of others.
- **Digital Tutorials:** 59.9% of experimenters vs. 15.8% of others.

Value of Apps & Software

How important are apps and software to the future of row crop farming?

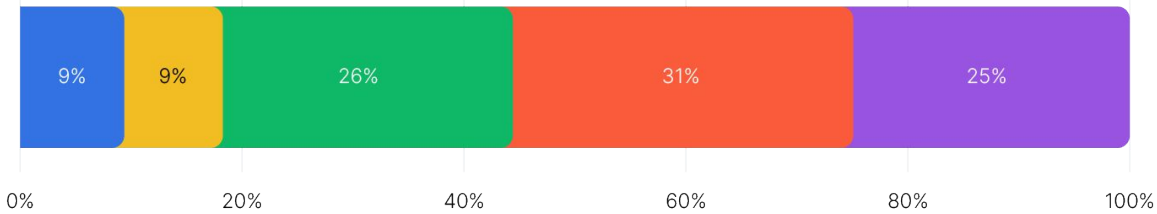


2025

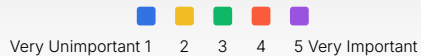


sample size = 791

2024



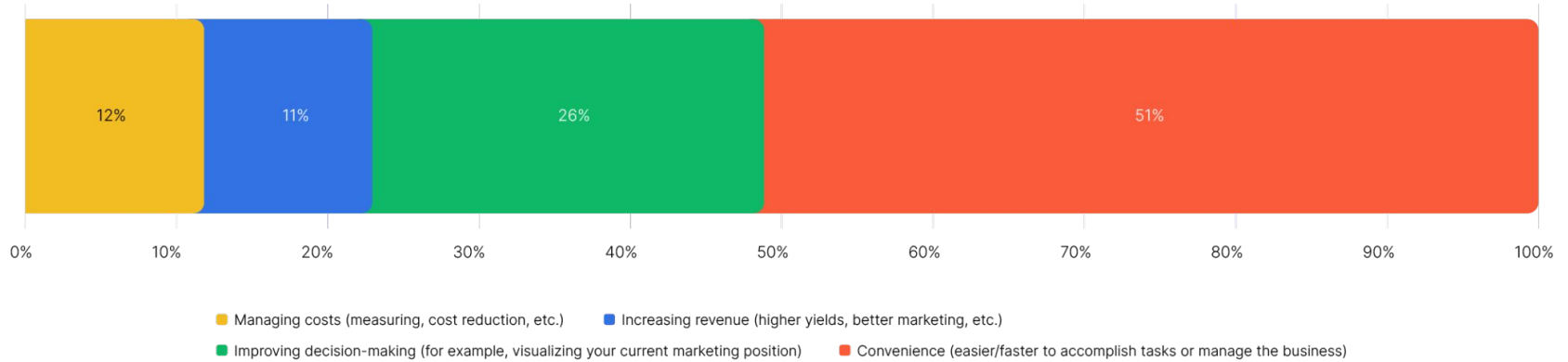
sample size = 586



There is no question that farmers see the value in apps and software to the future of apps and software as the “Not at all important” and “not very important” have shrunk to just 10%, while most sit in the “Somewhat important” to “Very important” categories

Value of Apps & Software

How have apps or software created the most value for your farm?



sample size = 635

APPS OR SOFTWARE CREATING VALUE IN Convenience

Wheat	53%
Corn	50%
Soybean	49%

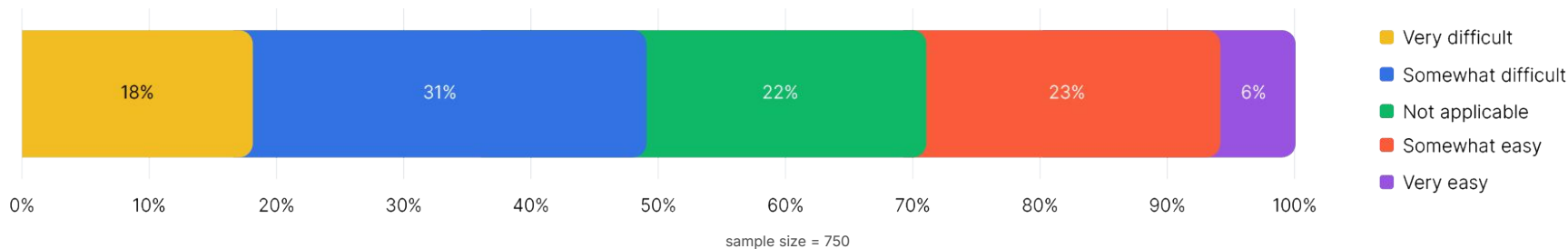
Convenience continues to be the primary way apps and software create value for farms (51%). Was 54% in the previous year.

Decision-making is gaining traction, with 26% citing improved decision-making as the top benefit, up from 20% last year.

Managing costs (12%) has decreased 3%, down from 15% last year.

Record-Keeping Tools

How easy is it to get your different digital tools to work together?



Younger Farmers (18-30): This group reports the highest ease of use, with **50%** finding integration "Very easy" or "Somewhat easy." They are the most likely to have tools that successfully sync or connect.

Mid-Career Farmers (41-60): These age groups face the most friction. Over **60%** of farmers aged 41-50 and 51-60 find integration difficult, with many reporting they must enter the same information in multiple places. This group often manages more complex operations with legacy systems alongside newer digital tools.

The complexity of a farm's operation is directly correlated with integration challenges:

Large Operations (2,000+ Acres): As farm size increases, so does the frustration with "data silos." On farms with over 10,000 acres, 55% of respondents find integration "Somewhat difficult," specifically citing the need to re-enter data across multiple platforms.

What tools do you wish would work better together?

TOP THEMES

Want farm operations and accounting software to be linked

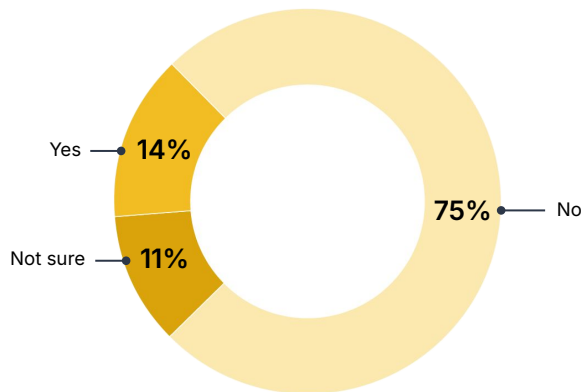
Want agronomic data to be connected and found in one place

Want better integration between costs, profits, and tax tools

sample size = 206

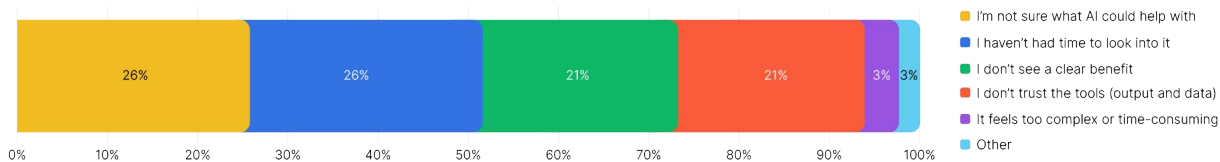
Are you using any Artificial Intelligence (AI) tools on your farm today?

sample size = 676



What's the primary reason you're not using AI tools on your farm today?

sample size = 504



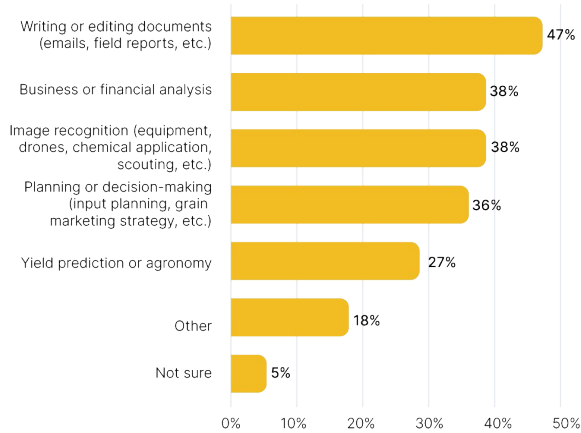
AI on the Farm: Early Days

While Artificial Intelligence dominates headlines across the tech world, its footprint on the farm is still relatively small. But here's a peak of who said Yes:

Profile of the Early Adopter of AI

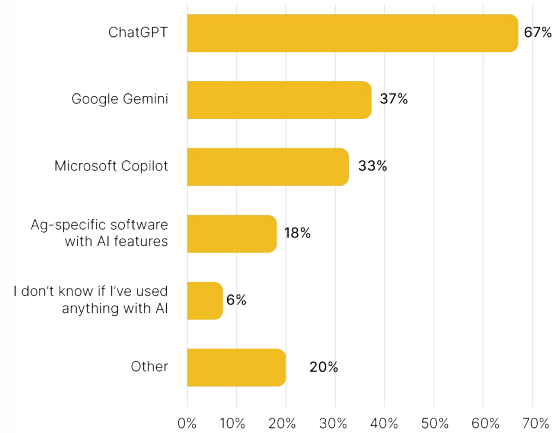
- **Larger Operations:** Farms $\geq 5,000$ acres adopt AI at double the average rate, accounting for over 20% of all AI users.
- **Millennials & Gen X Lead:** Adoption is highest among younger/middle-aged operators (31–60); the 61+ demographic lags.
- **Eager Innovators:** Nearly 70% of AI users are "willing to experiment with new technologies," compared to 42% of the broader farming population.

How are you using AI?



sample size = 95

Which tools that use AI have you tried?



sample size = 95

Early AI Adopters

Nearly half of all of the "yes" were 2000+ acres

The way these large farms use AI looks different from the general farming population. While "administrative tasks" were the #1 use case overall, this specific group is putting AI to work on the numbers.

The #1 Use Case is Business/Financial: 50% of AI users in this acreage bracket are leveraging the technology for business or financial analysis.

Tied for Second: Writing/Editing documents and Planning /Decision-making (input planning, grain marketing strategy, etc.) are tied at 45%.

Agronomy Still Lags: Only 25% are using AI for yield prediction or agronomy, reinforcing the trend that AI is currently being treated as an office and strategy tool, rather than an in-field advisor.

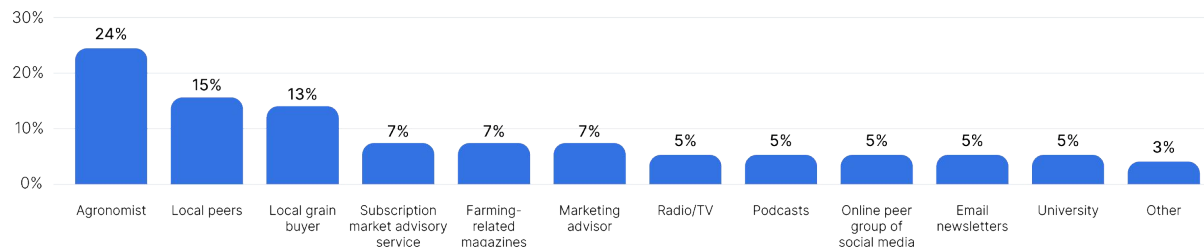
Resources

Significant Decline in "Data Silos": The most prominent trend is the sharp decrease in farmers who share data with **none** of their service providers. This figure dropped from **18.4% in 2023 to just 5.1% in 2026**, indicating a strong industry-wide shift toward data transparency and collaboration.

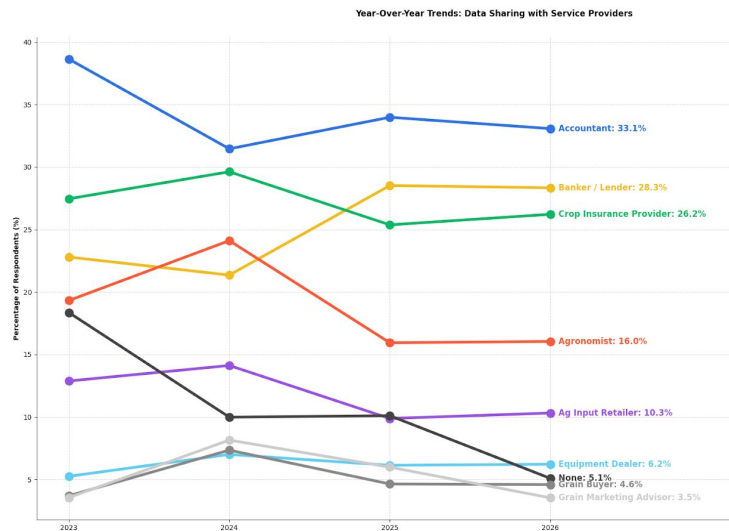
The "Big Three" Partners: Accountants, Bankers/Lenders, and Crop Insurance Providers remain the primary recipients of farm data.

- **Accountants** continue to be the most frequent partner, consistently hovering between **31% and 38%**.
- **Bankers / Lenders** have seen a steady increase in data sharing, rising from **22.8% in 2023 to 28.3% in 2026**, reflecting the growing importance of digital financial records in securing financing.
- **Crop Insurance Providers** remain a staple, with sharing rates steady at approximately **26%–29%**.

Which one of the following resources do you rely on the most?

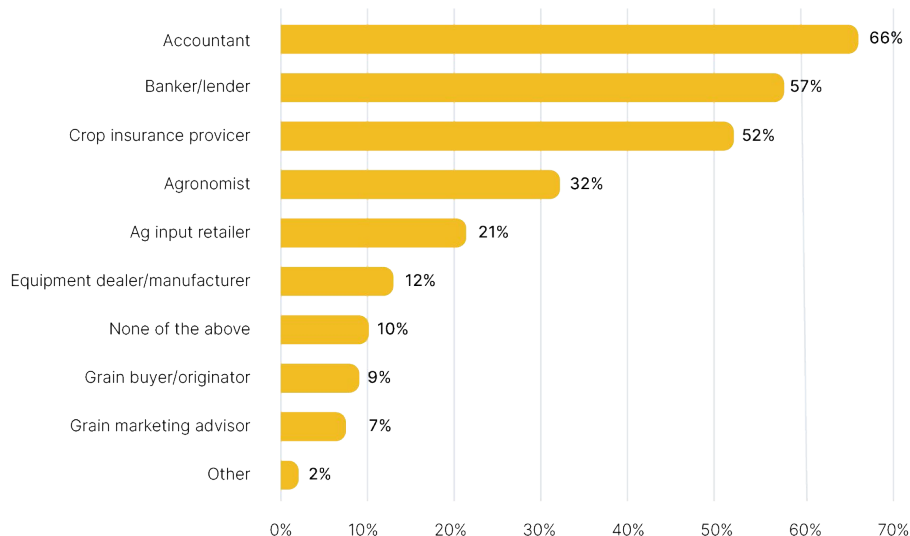


sample size = 643



Service Providers & Data Sharing

What service providers do you share data with?



sample size = 708

The most significant trend is the **dramatic decrease in farmers who do not share data with any service provider**, dropping from **18.4% in 2023 to just 5.1% in 2026**. This suggests that digital integration and the value of collaborative data are becoming more widely accepted in farm management.

Value with sharing data

Accountant and **Banker/lender** remain the **top two** service providers.

Value of **sharing** farm data with a **grain marketing advisor** **decreased 7%** from 24% last year to 17% this year.

SHARE DATA WITH	Accountant	66%
	Banker / lender	57%
MOST VALUE	Accountant	52%
	Banker/lender	50%

Payments & Finances



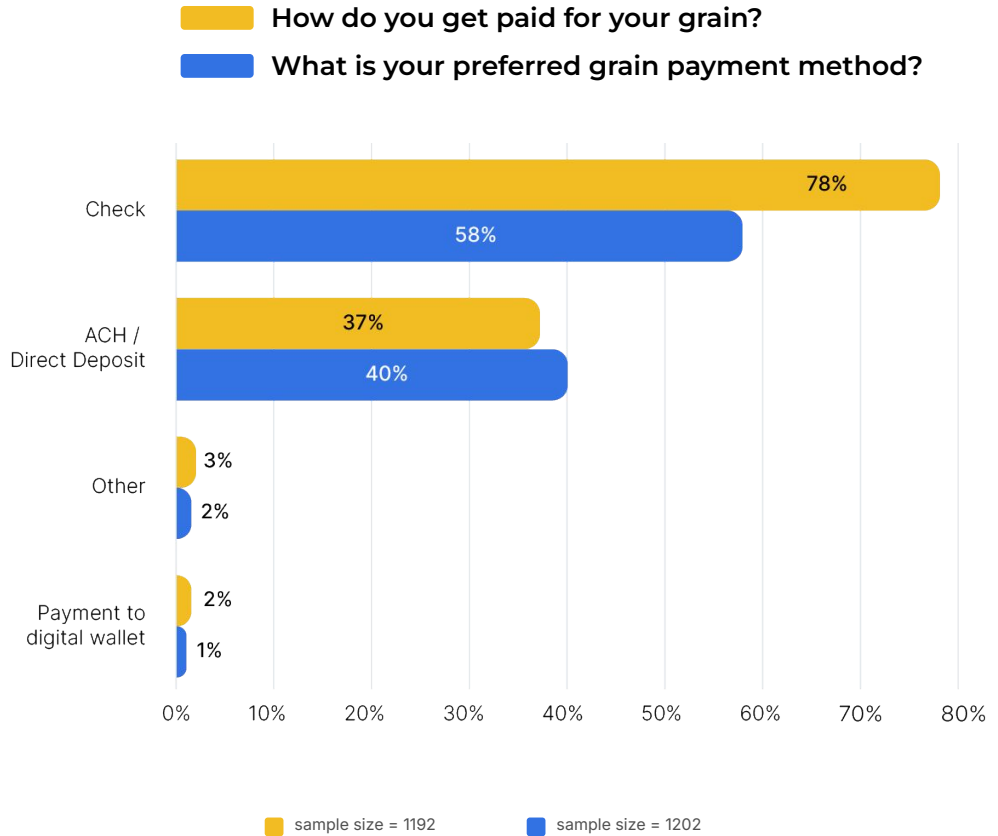
Payments

There is a significant disconnect between how farmers are currently paid for their grain and how they actually *want* to be paid. While the industry remains heavily reliant on paper checks, a large portion of the farming community is ready for a digital shift.

The Generational "Check Gap"

- **Under 50:** This group faces the most significant friction. **82.8%** are currently paid via paper check, yet only **54.9%** prefer it. This creates a **27.9 percentage point gap**—the largest of any demographic.

Digital Native Expectations: Farmers under 50 are more likely to manage other aspects of their business and personal lives digitally. The requirement to wait for, pick up, and manually deposit a paper check is a significant point of friction that doesn't align with their broader technological habits.



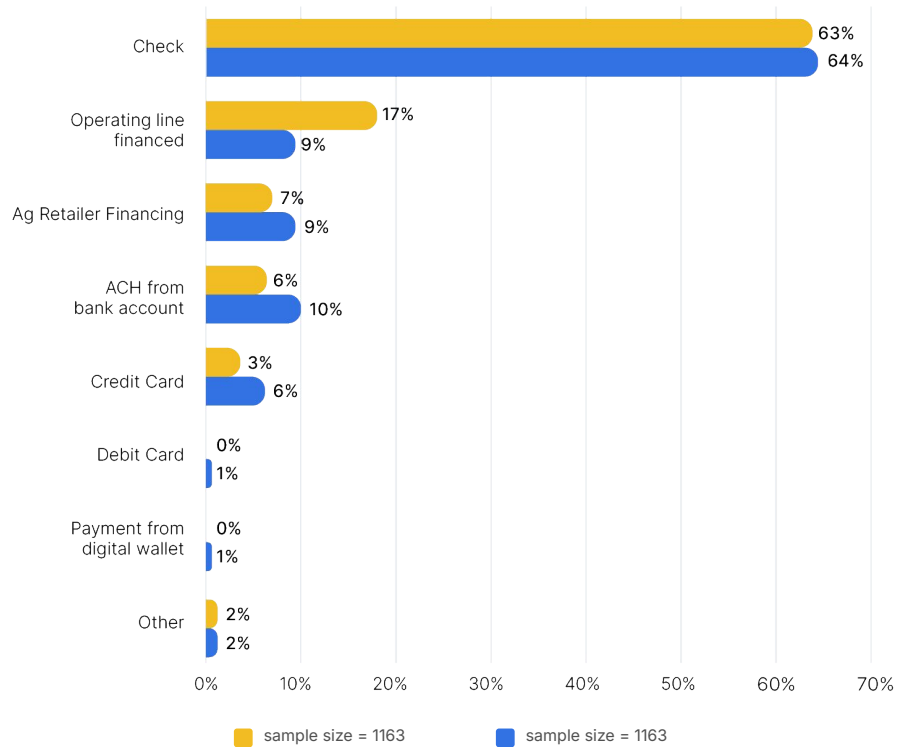
Crop Input Payments

Why do farmers "love" the check for inputs?

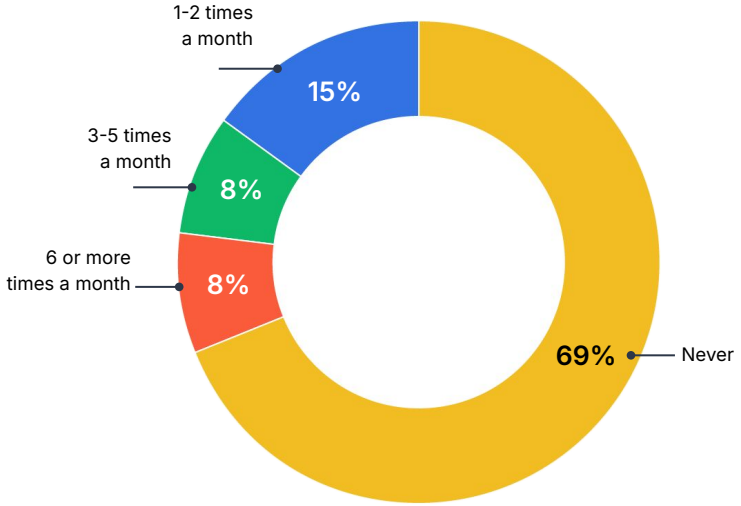
Avoiding the "Credit Card Tax": Ag retailers often pass digital costs to farmers. Nearly 49% of farmers aware of retailer policies report being charged a fee for credit cards or receiving a discount for paying with a check/cash, driving them to use checks.

The Financing Loop: A significant amount of inputs are bought using loans or credit lines, and repayment is still manual: 63% of farmers pay back loans by mailing or hand-delivering a check to the retailer. Checks offer a physical record and clear "paper trail" essential for reconciling large purchases.

When purchasing crop inputs, how do you currently pay?
When purchasing crop inputs, what is your preferred payment method?

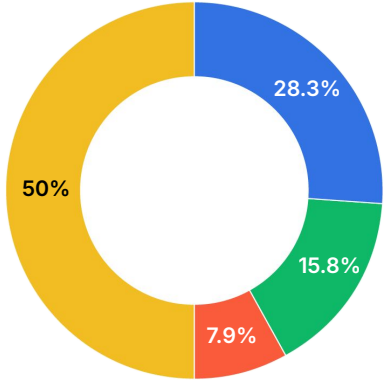


How often do you use a debit card for farm purchases?



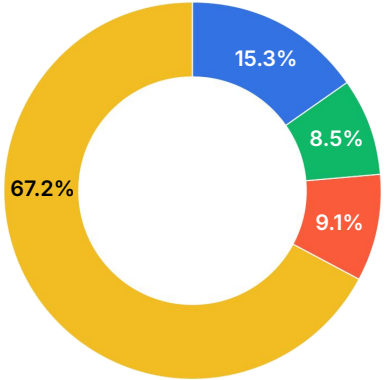
sample size = 1,155

Ages 18-30



sample size = 38

Ages 31-60

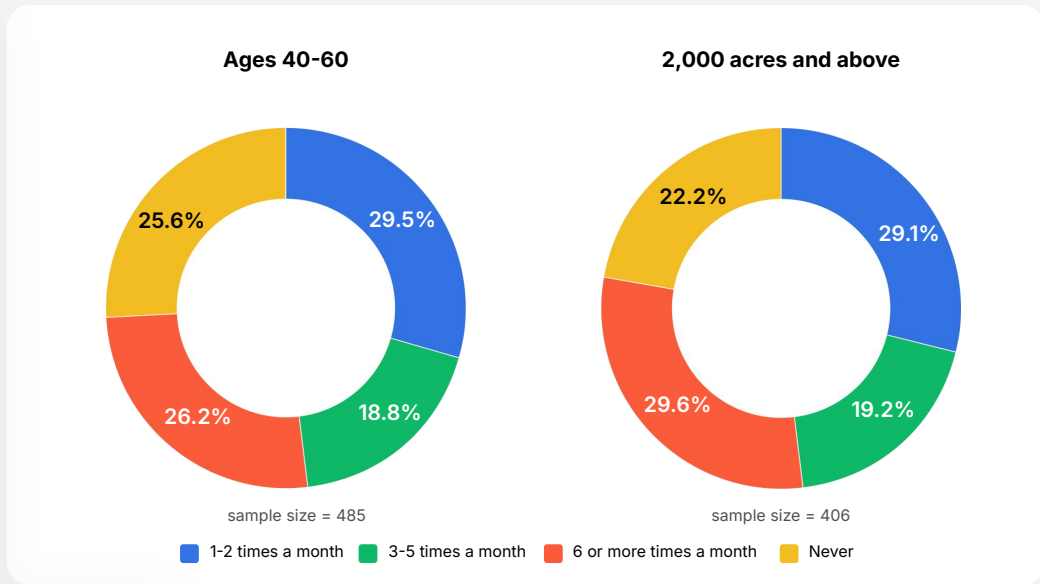
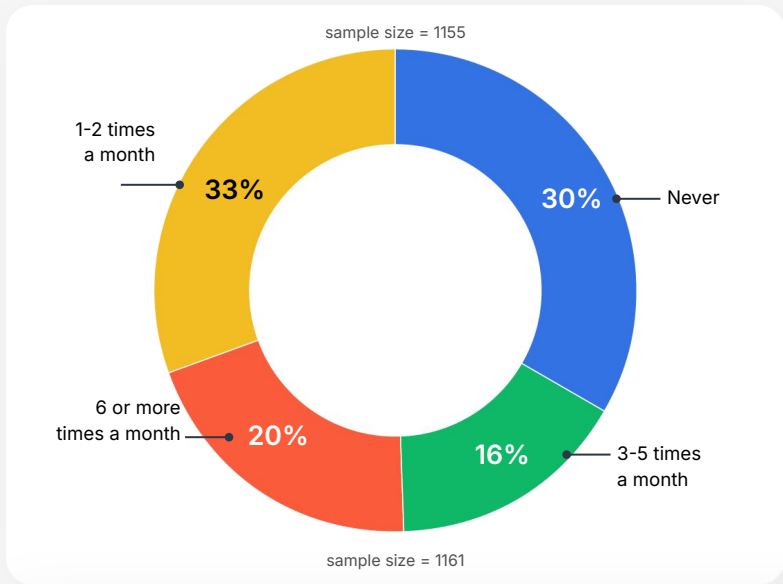


sample size = 621

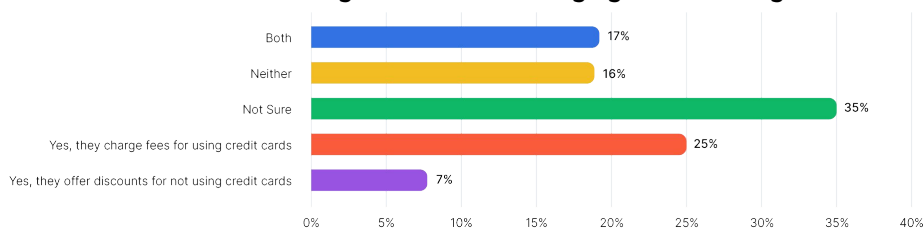
1-2 times a month 3-5 times a month 6 or more times a month Never

The 18-30 group shows a slightly higher tendency toward occasional, low-frequency use (such as "1-2 times" or "3-5 times a month"). Interestingly, the most frequent debit card users (those selecting "6 or more times a month") are actually found more often in the middle-aged core operator groups (ages 31-60) rather than the youngest respondents. This suggests that while younger farmers are open to occasional debit transactions, the heavy day-to-day purchasing volume still largely sits with established, middle-aged operators.

How often do you use a credit card for farm purchases?

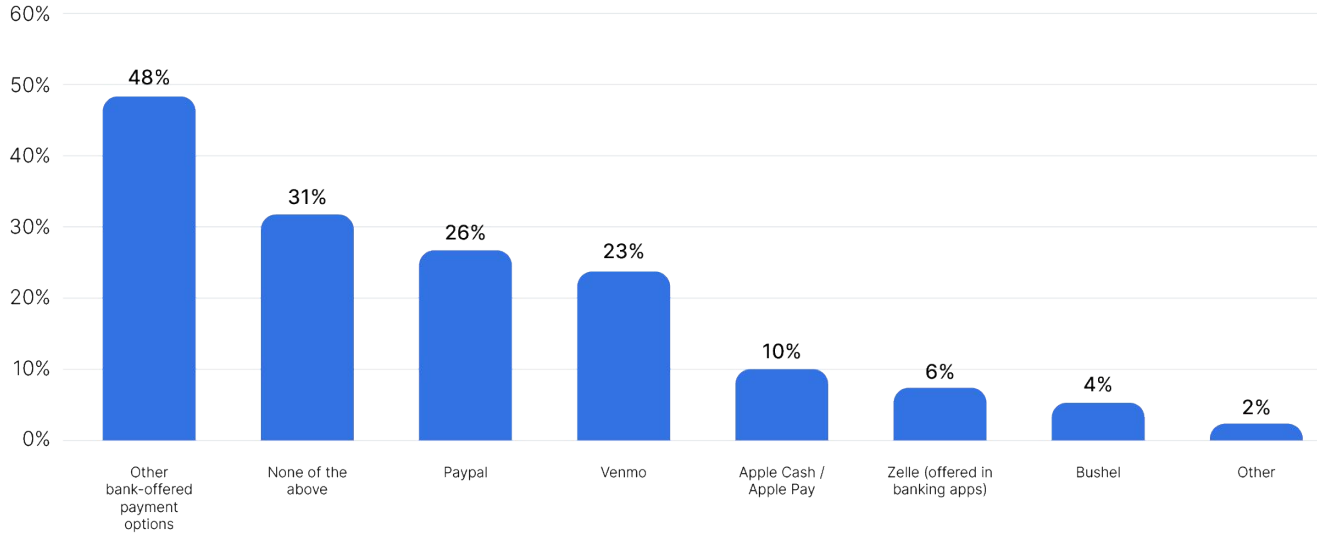


Does your ag retailer have policies regarding credit card use, such as offering discounts for not using credit cards or charging a fee for using them?



Credit card use for farm purchases splits along both age and acres. Farmers ages 18–30 tend to take a more cautious approach—many don't use a card at all, and most use one only 1–5 times a month as they build equity and lean on other financing. Farmers ages 31–60 make up most of the heavy users, charging purchases 6+ times a month. Farm size tells the same story: operations under 500 acres often keep payments simple with minimal card use, while farms over 2,000 acres run with more moving parts. Those larger farms put frequent card transactions to work to bridge cash flow, cover bulk input buys, and earn rewards.

Which of the following digital payment processors have you used to send or receive money?



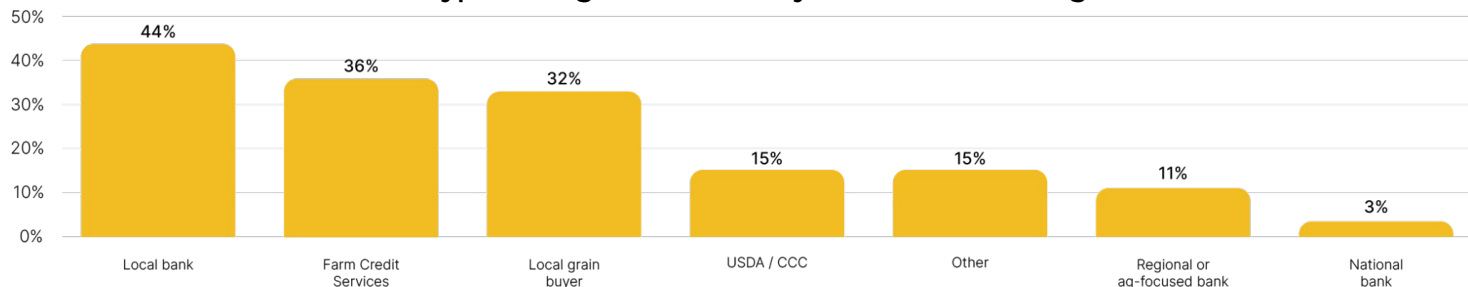
sample size = 1104

The data over the years shows that while consumer payment apps (Venmo/PayPal) have carved out a niche for smaller farm transactions, the bulk of digital farm money movement is strictly tethered to direct bank-offered ACH/Wire portal

Financing

From what types of organizations did you receive financing in 2025?

sample size = 1,057



The Summary: Who Funds the Farm?

When farmers sought financing in 2025, they looked down the street, not across the country. Local banks and Farm Credit Services (FCS) remain the top two funding sources. However, **ag retailers and co-ops are now a massive third pillar**, comfortably beating out regional and national banks. The farm financing landscape is intensely local, relationship-driven, and increasingly tied to the point of sale.

By Age: The Lifecycle Shift

- **Under 40:** Lean heavily on government support, with **nearly 33%** using USDA/CCC programs to get established.
- **Middle-Aged (40–60):** The primary users of FCS and point-of-sale Ag Retailer financing to manage active cash flow.
- **60+ Years Old:** Rely almost exclusively on decades-old relationships, showing a sharp drop-off in alternative lending.

By Farm Size: Scaling the Strategy

- **Small Farms (<500 acres):** Keep it simple; **less than 20%** utilize retail credit or specialized ag lenders.
- **Mid-to-Large (2,000–9,999 acres):** This is the sweet spot for Farm Credit Services, utilized by roughly **45%** of farms this size.
- **Mega-Farms (10,000+ acres):** The power-users of point-of-sale credit; exactly **50%** of these massive operations use ag retailer financing.

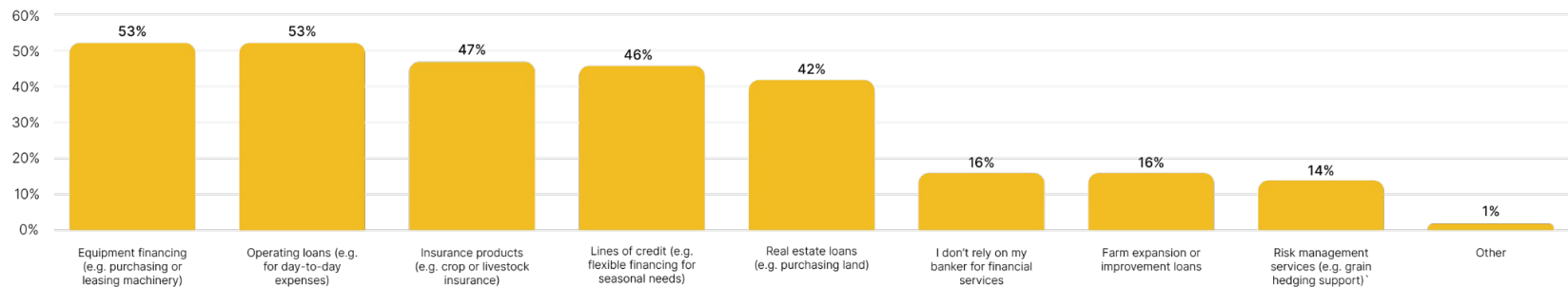
By Region: A Geographical Divide

- **The Plains:** Absolutely dominated by traditional local banks, capturing over **53%** of the market in the Northern and Southern Plains.
- **The Coasts & Southeast:** Farm Credit Services holds the largest market share here, with well over **50%** of respondents utilizing them.
- **Northeast, Mid-South & Northern Plains:** The hotspots for point-of-sale funding, where roughly **40%** of farmers use ag retailer and co-op financing.

Financial Services

What types of farm financial services do you rely on most often?

sample size = 1,046



Historical Comparison (2025 vs. 2026)

Not surprisingly the reliance on financial services jumped in the past year. [Similar to other reports](#), this year's data shows a sharp increase in the reported usage of financial services compared to last year, likely reflecting tighter margins or increased capital requirements.

- **Operating Loans:** Increased from **29.6%** in 2025 to **38.9%** in **2026**.
- **Equipment Financing:** Jumped from **28.0%** to **39.1%**.
- **Real Estate Loans:** Rose from 21.6% to 31.2%.
- **Insurance Products:** Usage increased by over **10%** year-over-year.

Financial Services

What banking services or tools do you use and how do you currently access them?

	In-person	Phone	Website	App	N/A
Applying for loans or lines of credit	52%	28%	12%	8%	0%
Checking account balances and transaction history	21%	11%	39%	29%	0%
Making payments or transferring funds	31%	19%	29%	22%	0%
Managing loan payments and schedules	39%	17%	26%	19%	0%
Accessing financial statements and reports	27%	9%	39%	25%	0%
Communicating with my banker or advisor	48%	45%	4%	2%	0%
Receiving financial advice or planning services	56%	35%	7%	2%	0%
Depositing checks	66%	2%	10%	21%	0%
Total	42%	21%	21%	16%	0%

sample size = 882

How would you prefer to access the following banking services or tools?

	In-person	Phone	Website	App	N/A
Applying for loans or lines of credit	50%	19%	17%	14%	0%
Checking account balances and transaction history	20%	12%	37%	30%	0%
Making payments or transferring funds	29%	15%	30%	26%	0%
Managing loan payments and schedules	34%	15%	28%	23%	0%
Accessing financial statements and reports	24%	9%	38%	28%	0%
Communicating with my banker or advisor	49%	40%	6%	4%	0%
Receiving financial advice or planning services	53%	33%	9%	5%	0%
Depositing checks	55%	4%	15%	25%	0%
Total	37%	16%	24%	18%	5%

sample size = 872

The Digital Divide

Banking Preference Comparison: Under 50 vs. Overall

This table highlights the percentage of respondents who **prefer** to access these specific services via Digital channels (Website/App) versus Traditional channels (In-person/Phone).

Overall Adoption: Across every category, farmers Under 50 show a **3.5% to 5.3% higher preference** for digital tools than those Over 50, signaling that as the workforce ages, digital adoption will naturally become the majority preference.

Resistance to Digital Deposits & Applications: Both groups still lean toward traditional channels for **Applying for Loans** and **Depositing Checks**. However, the "traditional preference" is much stronger in the Over 50 group (53.2% for loans, 50.0% for checks) compared to their younger counterparts.

Banking Service	Age Group	Digital % (Website/App)	Traditional % (In-person/Phone)
Making Payments	Under 50	48.8%	30.9%
	Over 50	46.0%	35.9%
Managing Loan Payments	Under 50	42.8%	31.9%
	Over 50	37.5%	37.8%
Depositing Checks	Under 50	32.4%	44.9%
	Over 50	28.3%	50.0%
Applying for Loans	Under 50	25.3%	47.6%
	Over 50	21.8%	53.2%

Banking

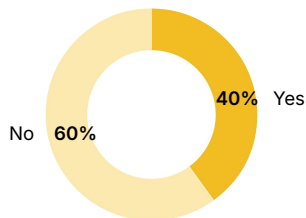
40% of respondents are currently using apps or digital tools from their bank for financial management or their farm.

30% of respondents said they would be interested in using an app or digital tool provided by their bank for financial management on their farm. (same as last year)

92% of respondents who currently use an app or digital tool have said that it is **effective** (moderately effective + highly effective) which is up 4% from the previous year.

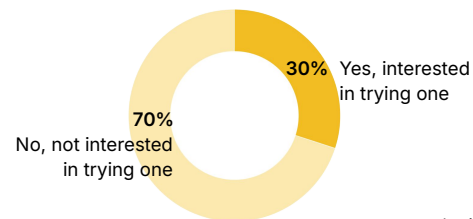
46% of respondents' banks don't offer **High interest bearing accounts**.

Are you currently using any apps or digital tools provided by your bank for your farm's financial management?



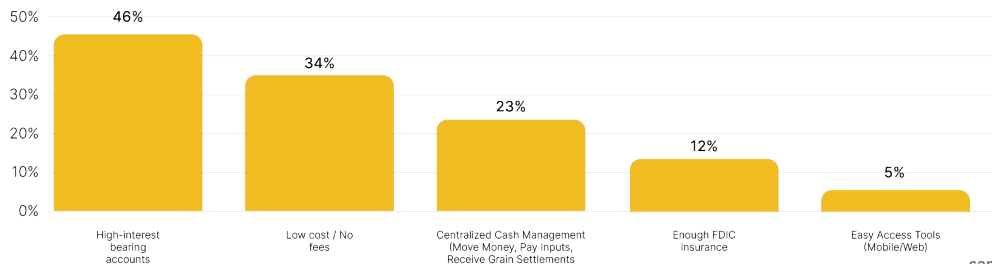
sample size = 1118

Would you be interested in utilizing any apps or digital tools provided by your bank for your farm's financial management?



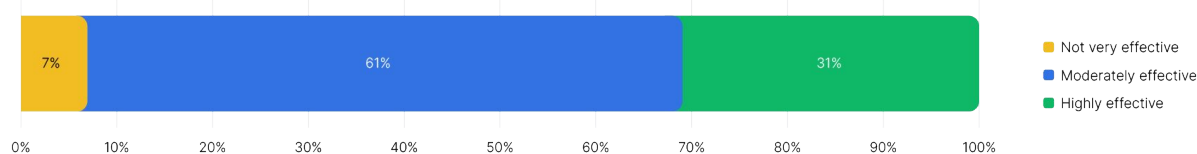
sample size = 649

Which of the following are NOT offered by your current bank?



sample size = 872

How effective has your bank-provided app been for financial management?



sample size = 445

Liens

1. By Age

Lien use peaks during mid-career expansion years—specifically for farmers aged **31-40** (36.1%) and **41-50** (35.0%). Reliance on crop liens drops significantly after age 60, with no respondents over 80 reporting a lien.

2. By Farm Size

Mid-to-large farms utilize financing the most, peaking at **39.1%** for operations between **5,000–9,999 acres**. Usage drops significantly for the smallest farms (<500 acres: 14.4%) and levels out for the absolute largest farms (10,000+ acres: 25.7%).

3. By Region

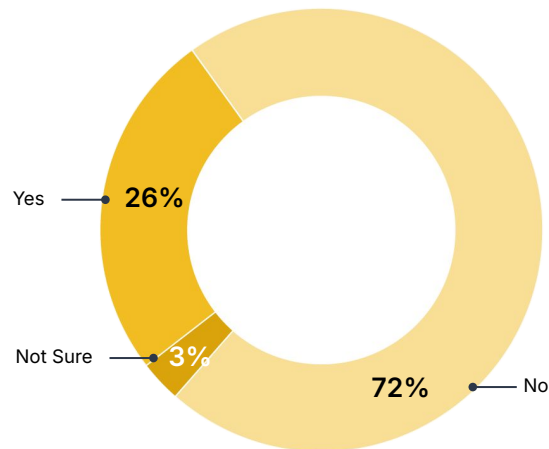
The western half of the U.S. shows much higher utilization. The **Northern Plains** leads the country at **38.1%**, followed by the Northwest (32.3%). Conversely, the Northeast (6.2%) and Southeast (10.3%) report the lowest crop lien rates.

4. By Crop Grown

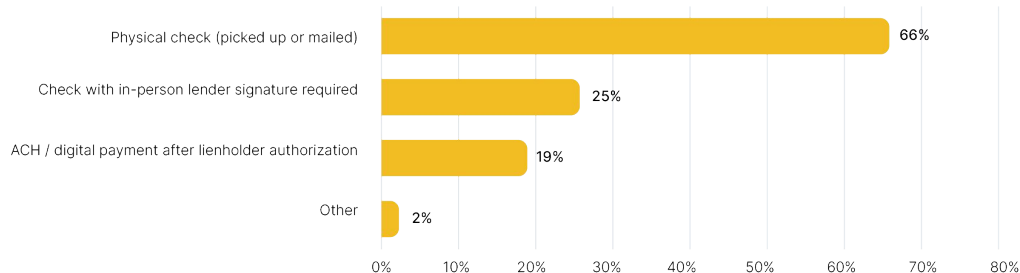
Capital-intensive specialty crops carry the highest financing rates, led by **Rice (55.3%)**, Sugarbeets (42.9%), and Sunflowers (40.0%). Meanwhile, standard row crops align closely with the survey's 26% national average (Soybeans: 26.4%, Corn: 25.8%).

Did you have a lien on your crops in 2025?

sample size = 1,228



How do you receive payment when a lien is involved?



sample size = 299

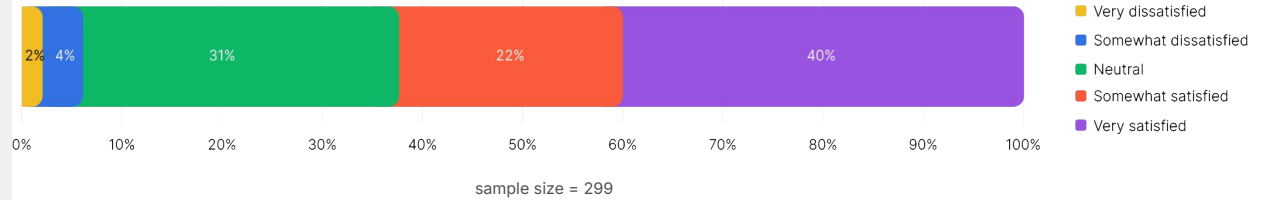
Lien Payments

Younger Farmers Are Ready for Digital: For farmers under 60, there is a very strong appetite for a digital lien process across almost all farm sizes. The mid-to-large operations (2,000–4,999 acres) lead the charge, with over 62% of these younger operators saying they are likely to adopt a digital tool.

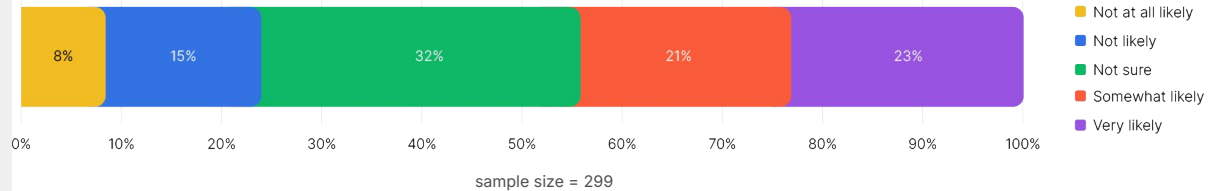
Pain Drives Adoption: Among farmers who are dissatisfied with the current lien process, an overwhelming 72.2% say they are likely to use a digital alternative. Only 5.5% of dissatisfied farmers are unlikely to switch. If the current process is causing them pain, they are eagerly looking for software to fix it.

Digital as an Upgrade, Not Just a Fix: Interestingly, even among farmers who are satisfied with the current manual process, 45.4% say they are still likely to use a digital process. This indicates that farmers recognize digital workflows as a general operational upgrade, not merely a bandage for a broken system.

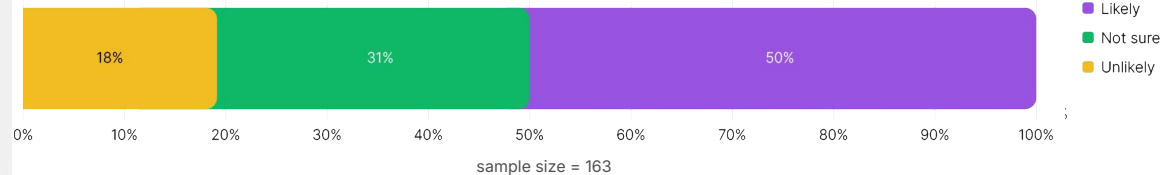
How satisfied are you with your current process for disbursing funds when a lien is in place?



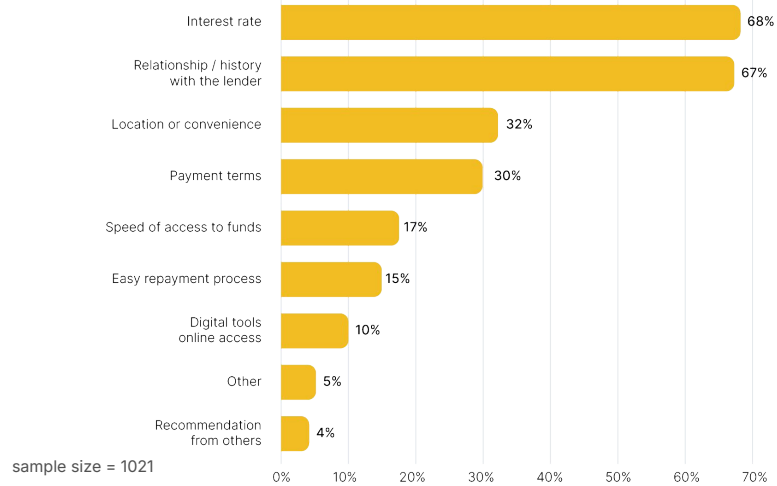
How likely would you be to use a digital process to collect lienholder signatures and release funds?



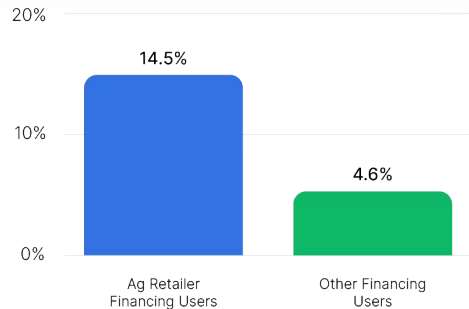
Ages 41-60 most likely to use a digital process to collect lienholder signatures and release funds



What factors matter most when choosing a financing partner?



Percentage of Farmers Who Value Digital Tools/Online Access When Choosing a Financial Partner



Who is saying "Yes" to Digital?

While digital is an emerging factor for choosing a financing partner, some key trends emerge. The farmers demanding digital access to funds aren't just a random cross-section; they represent the future growth of the industry:

- **They are younger:** The largest age group prioritizing digital tools is **41-50 years old** (24.5%), whereas the largest age group that *didn't* prioritize digital tools is **61-70 years old** (28.0%).
- **They are mid-sized and growing:** Over 43% of the farmers demanding digital tools operate mid-sized farms (500-1,999 acres), representing the core, scalable operations in the U.S.

The "Ag Retailer" Connection is Huge

There is a direct and powerful correlation between farmers who finance through ag retailers/co-ops and farmers who demand digital tools.

- **The 3X Multiplier:** Farmers who use ag retailer financing are **more than three times as likely** (14.5%) to say digital tools matter most compared to farmers who use traditional or other financing sources (4.6%).
- **Half the Market:** Out of all the farmers in the entire survey who prioritized digital tools, **nearly 50%** of them are getting their financing from an ag retailer.

If an ag retailer wants to grow their financing portfolio, their target audience *already expects* a modern, digital experience. Retailers who don't offer seamless online access to funds are at risk of losing their most engaged borrowers.

Grain Marketing



Grain Marketing and Pricing Strategies

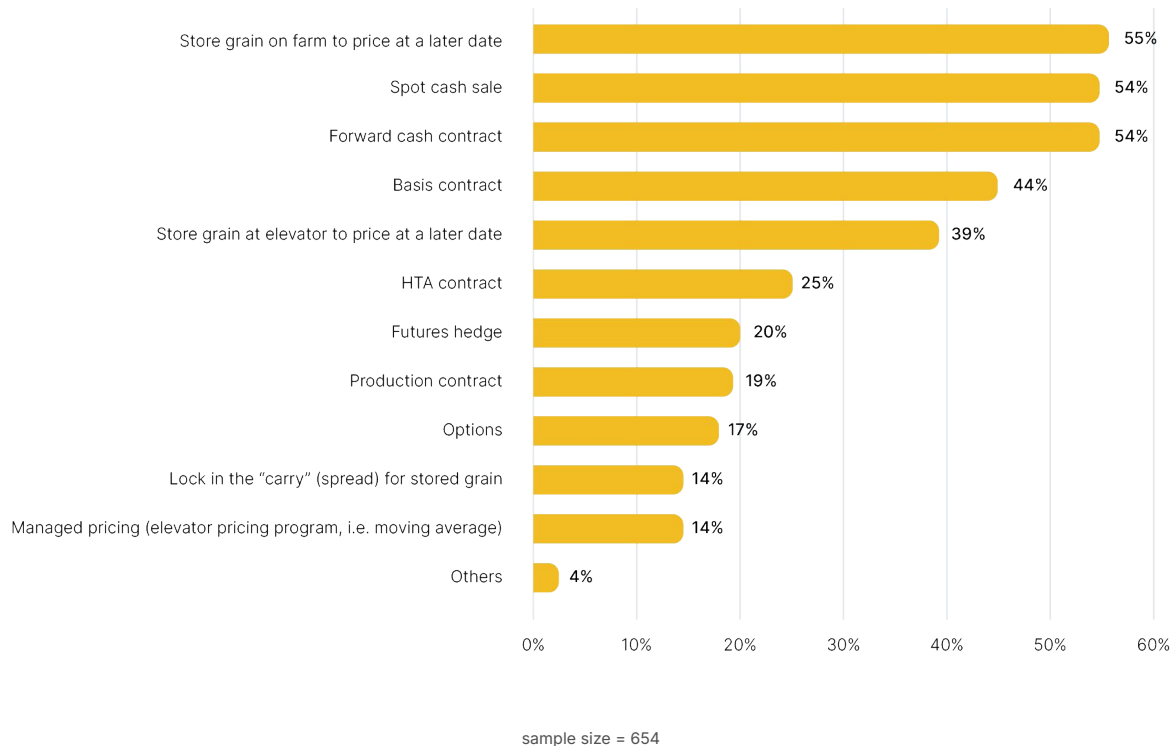
Large and growing farms are significantly more likely to use advanced marketing tools rather than relying solely on spot sales. (large farms signified at 2000+ acres)

Grain Storage as a Pricing Tool: 62.8% of large farms use on-farm storage to price grain at a later date, compared to 54.2% of the overall respondent base. This allows them to avoid harvest lows and capture carry in the market.

Forward Cash Contracting: This remains the most popular tool for growth-oriented farms, with 61.1% utilizing forward contracts to lock in prices ahead of delivery.

Hedging & Options: Large farms are nearly twice as likely to use futures hedges (28.4% vs. 15.6% overall) and options/minimum price contracts. They view these as insurance policies for their high-input costs.

Which of the following grain marketing practices do you use?

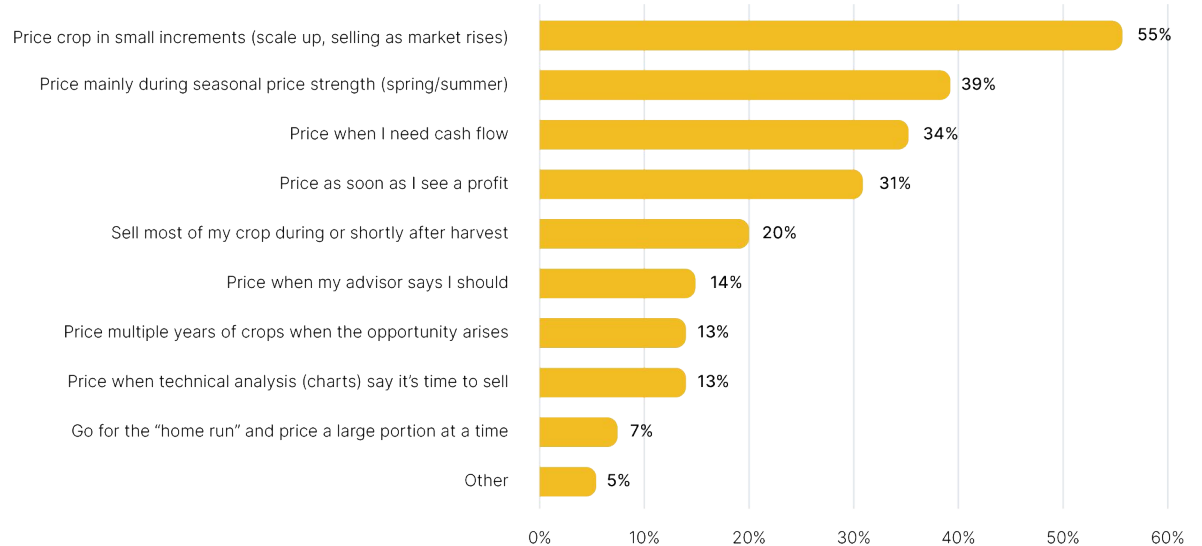


Grain Marketing and Pricing Strategies

While the average farmer often prices when they "need cash flow," large and growing farms prioritize profit margins and incremental sales.

- **Scale-Up Selling:** The top strategy for large farms is **pricing in small increments** (44.1%). They prefer to "average into" the market as it rises rather than trying to hit a single "home run" price.
- **Profit-Target Pricing:** **41.5% of growing farms** price as soon as they see a profit, indicating a focus on "black ink" rather than speculative highs.
- **Reduced Harvest Selling:** Only **14.2% of large farms** sell the majority of their crop during or shortly after harvest, significantly lower than smaller operations who may lack the storage or financing to hold grain.

Which of the following pricing strategies do you rely on most frequently?



sample size = 652

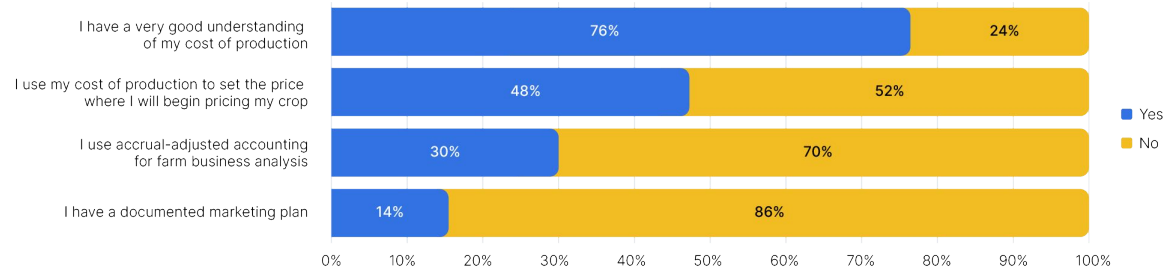
Cost of Production

Cost of Production Confidence Dip: While confidence in understanding cost of production (COP) remained steady and high (above 85%) for three years, it dropped significantly in the 2026 survey to 79.5%.

While in the past, ballpark estimates would suffice as understanding cost of production. With thinner margins and volatility in markets, some farmers are realizing they need to get to a more specific level.

By Farm Size: Usage of accrual-adjusted accounting scales directly with farm size. Adoption grows from 24% for farms under 500 acres to 47% for those with 10,000+ acres.

Please answer **Yes** or **No** to the following statements:



sample size = from 622 to 652 (not everyone answered all of these statements)

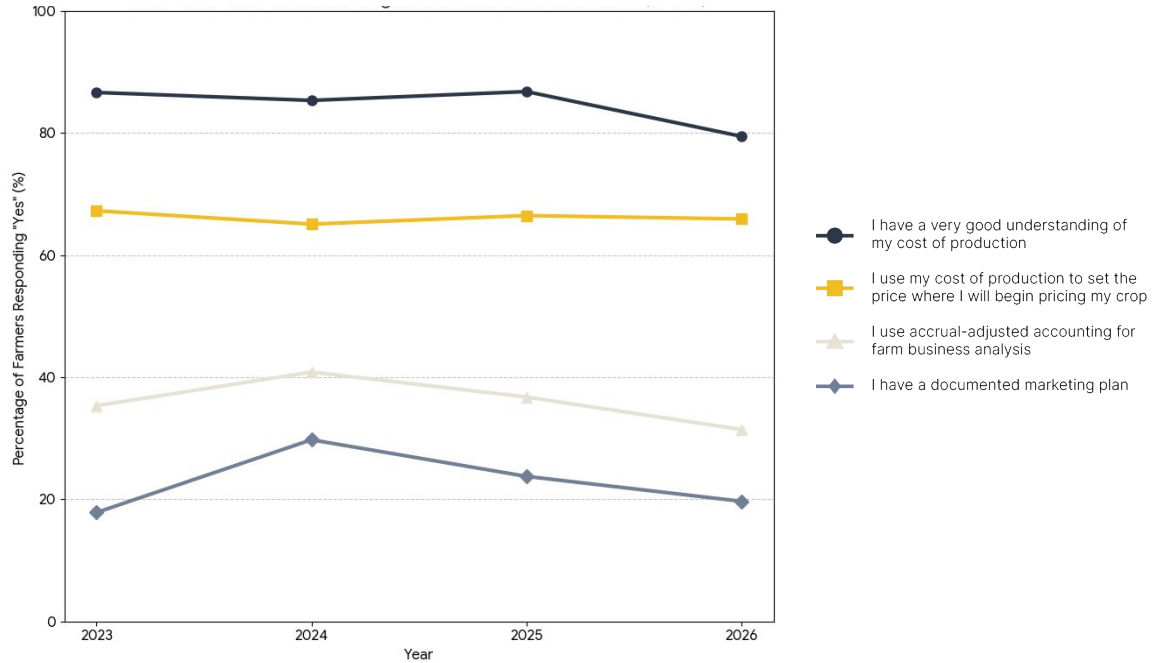
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Year-over-Year Trend: Management & Financial Indicators (%Yes)



Cost of Production

The Positive Peak (2023): You can see that 2023 was the high-water mark for marketing results, with 53.6% of growers reporting they were Satisfied or Very Satisfied (represented by the yellow and gold segments).

The Shift to Neutral (2024-2025): There was a significant drop-off in satisfaction in 2024, which then stabilized into a dominant "Neutral" sentiment in 2025 and 2026.

Growing Dissatisfaction (2026): By 2026, the "Dissatisfied" and "Very Dissatisfied" segments have reached their highest levels in the four-year period, now accounting for 23.1% of all respondents.

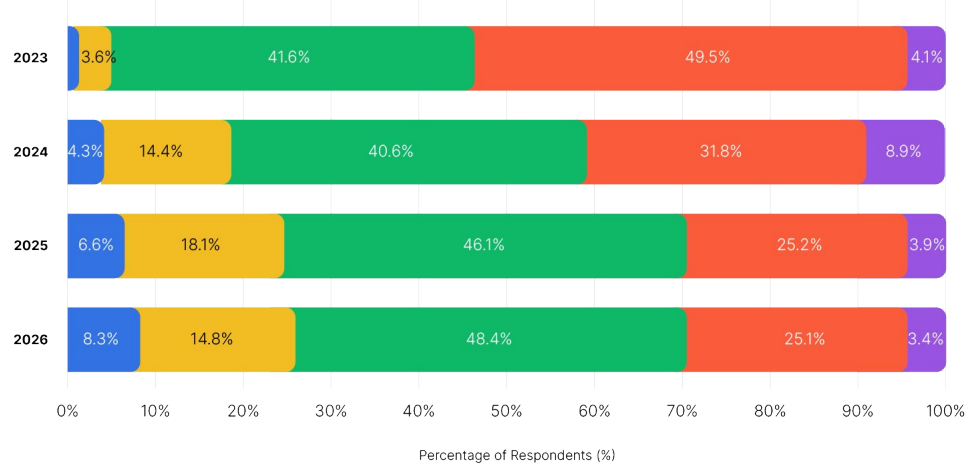
This visual trend highlights the increasing difficulty growers face in achieving their marketing goals as market conditions have evolved over the last several years.

Satisfaction Levels Across Grain Marketing Practices

	I have a very good understanding of my cost of production		I use my cost of production to set the price where I will begin pricing my crop		I use accrual accounting for farm business analysis		I have a documented marketing plan	
	Yes	No	Yes	No	Yes	No	Yes	No
Very dissatisfied	100%	0%	83%	17%	40%	60%	0%	100%
Dissatisfied	79%	21%	45%	55%	27%	73%	11%	89%
Neutral	76%	24%	49%	51%	29%	71%	14%	86%
Satisfied	74%	26%	47%	53%	29%	71%	14%	86%
Very satisfied	100%	0%	36%	64%	55%	45%	17%	83%
Overall	80%	20%	47%	53%	30%	70%	14%	86%
Sample Size	634		608		591		614	

sample size = 660

Grain Marketing Satisfaction (2023-2026)

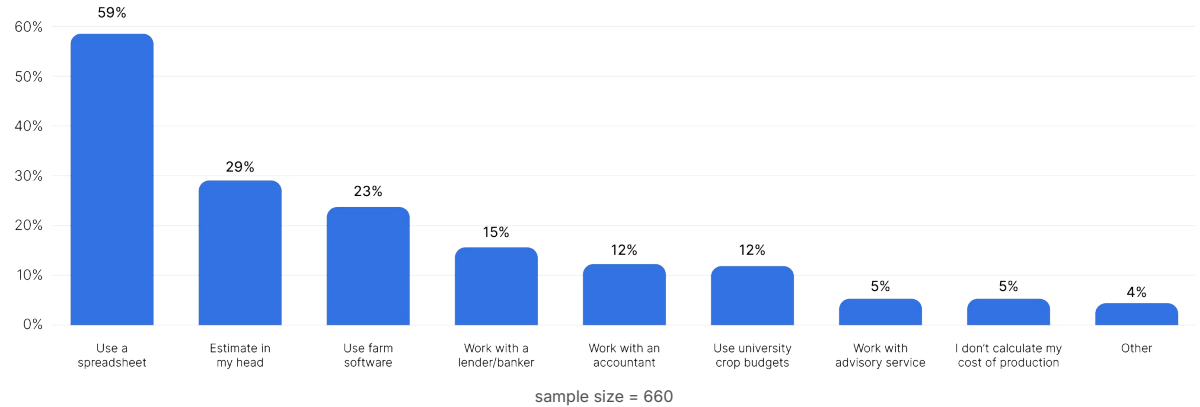


Cost of Production

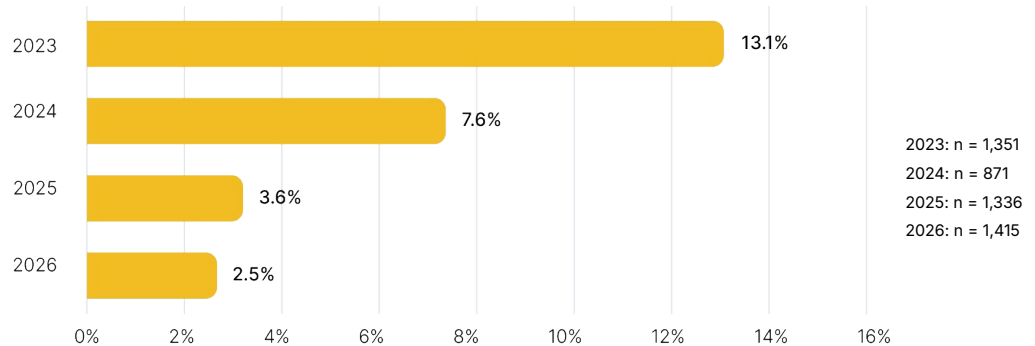
From Nice to Need to Have: Farmers not calculating production costs fell from 13.1% in 2023 to 2.5% in 2026, signaling tighter financial management. Reliance on accountants for these figures dropped from 15.3% to 5.6%, while advisory services peaked at 14.6% in 2025 before settling at 12.6% this year.

Software & Mental Math: Farm software usage peaks at 16.0% among the 31–40 age bracket, remaining steady through age 60 (13.9%). Conversely, mental estimates are most common among farmers aged 51–70 (15.8%) but drop sharply for those over 71, who prefer more structured methods.

How do you calculate your cost of production?



Percentage of farmers who do not calculate cost of production



Choosing Grain Buyers

Some of the write-in answers:

Market Transparency & Operational Quality

- Ability to see grades in real time.
- Better grading and more fair weighing.
- Longer business hours and days.

Financial & Business Incentives

- Dividends and patronage payouts.
- Higher basis and waxy or specialty crop contracts.
- One-stop-shop (ability to sell corn, wheat, and soybeans at one location).

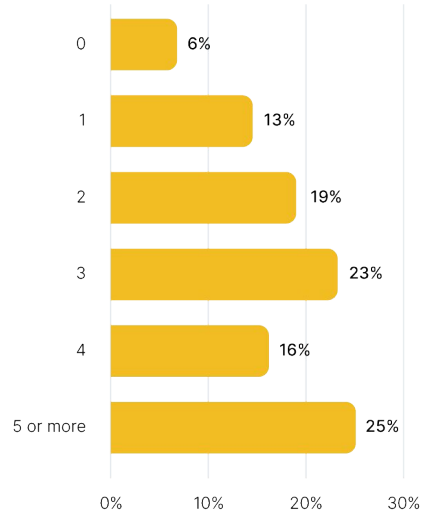
Logistical & Practical Constraints

- Consistency of being open (e.g., 'other place closes every time the wind blows').
- Truck route profitability (choosing destinations that align with existing hauling routes).

Community & Relationship Factors

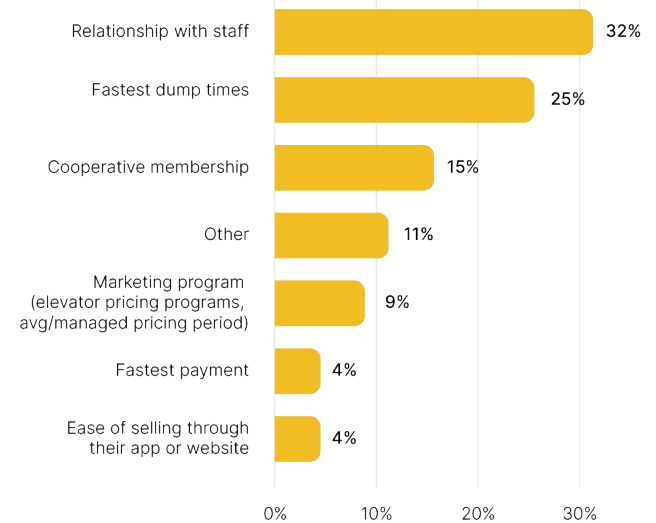
- Desire to support the local elevator specifically.
- Who is known to be more fair.
- Selected by the operator (managerial preference).

How many companies do you sell grain to and purchase inputs from?



sample size = 650

If bids and hauling distance are similar, what is the primary reason you sell to one grain buyer over another?



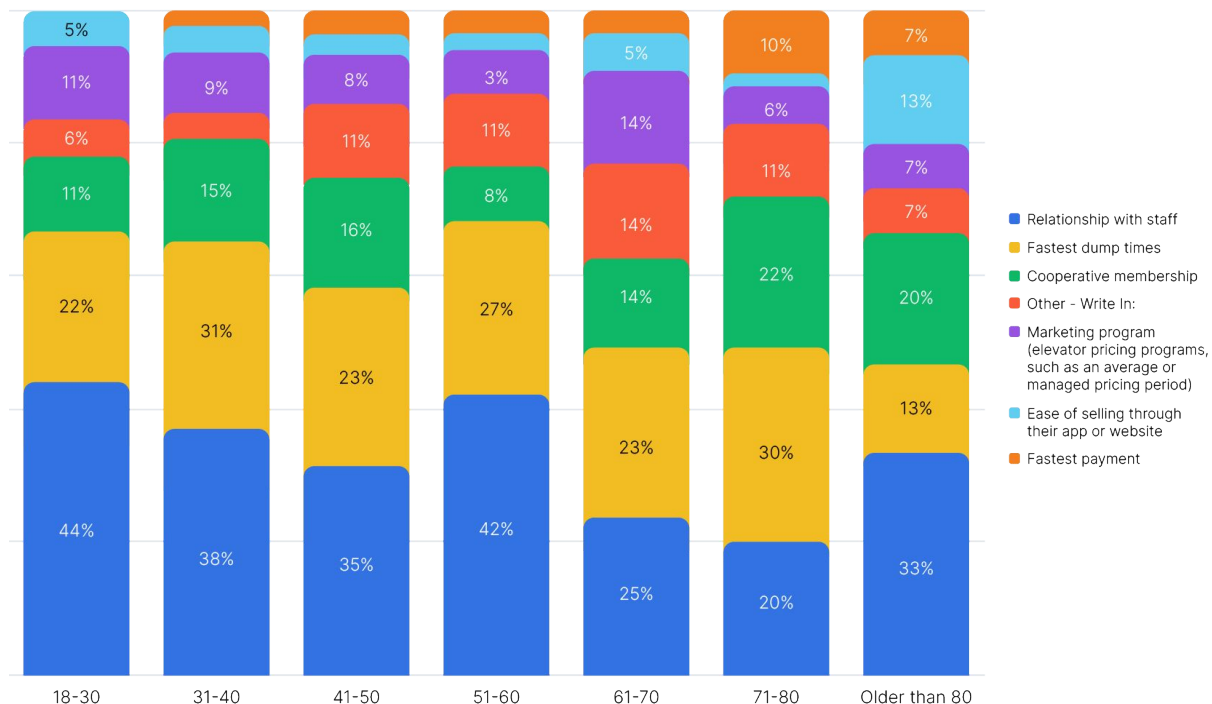
sample size = 641

Choosing Grain Buyers by Age

The 2026 data shows that priorities vary sharply by age when price and distance are equal:

- **Young Farmers (18-30):** Prioritize efficiency, with **44.4%** choosing **Fastest dump times** (the highest of any group).
- **Mid-Career (51-60):** Value personal connection most, with **41.7%** citing **Staff relationships**.
- **Senior Farmers (71+):** Show the strongest **Co-op loyalty (20%+)**, double the rate of mid-career peers.
- **Oldest Group (80+):** Surprisingly lead in valuing **Digital ease (13.3%)** via apps or websites.
- **Retiree Age (61-70):** Most likely to be driven by specific **Marketing programs (14.4%)**.

If bids and hauling distance are similar, what is the primary reason you sell to one grain buyer over another?

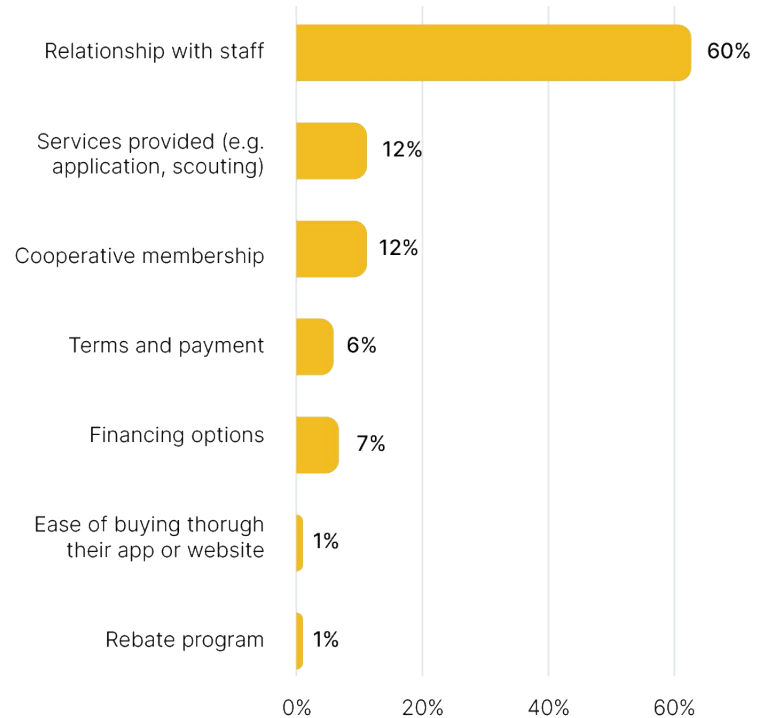


Choosing Ag Retailers

In only the second year, we've asked the question, a couple of key insights:

- **Staff Relationships Dominate:** The value of **Relationship with staff** rose sharply from **52.3%** to **59.9%**, solidifying it as the most critical factor.
- **Financing Importance Up: Financing options** grew as a priority, increasing from **5.9%** to **7.2%**.

What is the primary reason you purchase inputs from one retailer over another?



sample size = 638

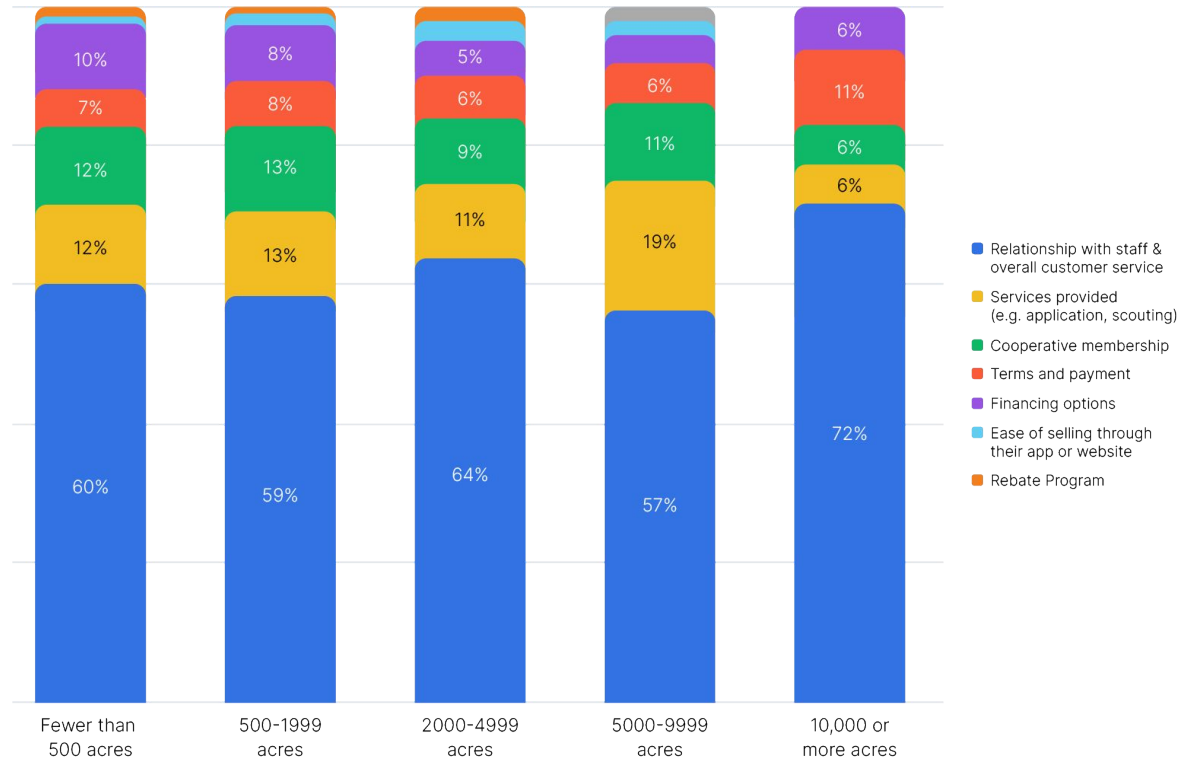
Ag retail selection by farm size

Service vs. Support: For farms 5,000–9,999 acres, "Services provided" (scouting, application) peaks at 18.9%, higher than smaller farms. This suggests larger operations are more likely to outsource specialized labor to retailers.

The Financial Smaller Farm: Farmers with under 500 acres value "Financing Options" (9.8%) and "Cooperative Membership" (12.8%) more than larger peers. For these growers, the financial safety net and co-op dividends carry more weight.

Mega-Farm Efficiency: "Terms and payment" (11.1%) is most critical for the 10,000+ acre group. Given their high capital volume, favorable terms provide a significant competitive advantage.

What is the primary reason you purchase inputs from one retailer over another?
- By Farm Size



Communication Channels

51% **receive information** from local companies or suppliers via **phone call** compared to last year at 40%.

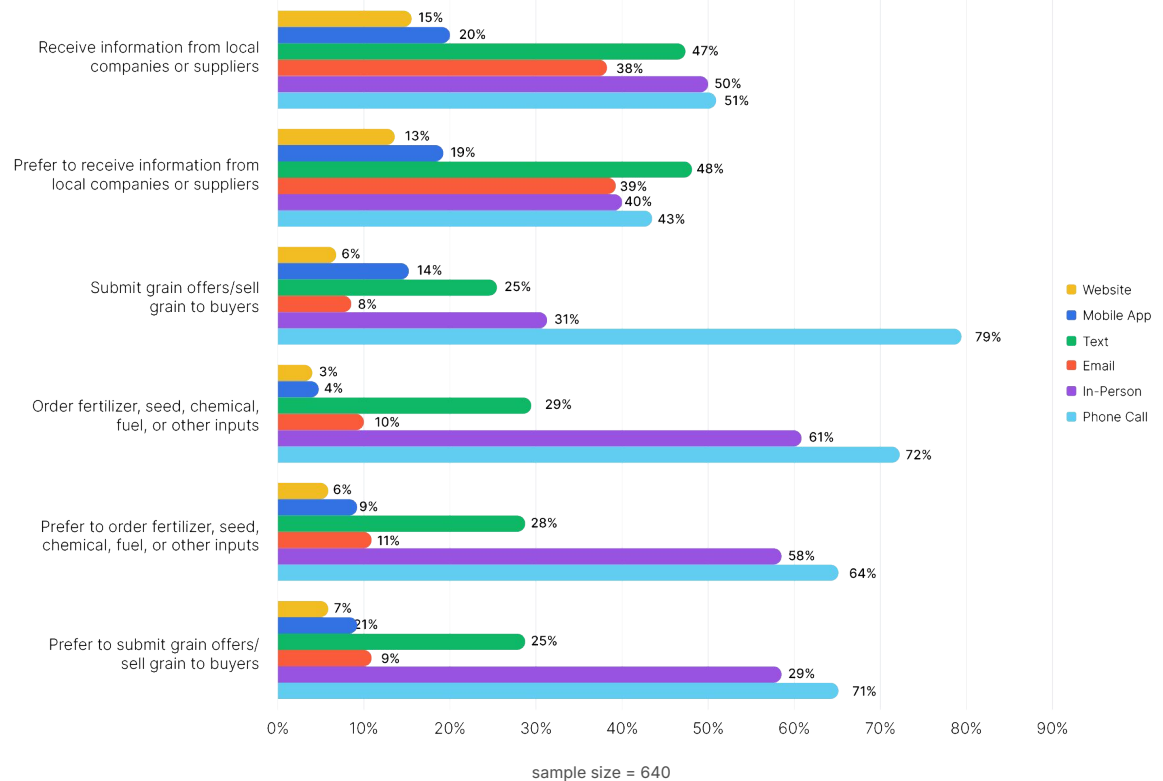
48% **prefer** to receive information from local companies or suppliers via **text** compared to last year at 40%.

79% **submit grain offers/sell grain** to grain buyers through a **phone call** compared to last year at 60%.

71% **prefer** to submit grain offers/sell grain to grain buyers through a **phone call** compared to last year at 51%.

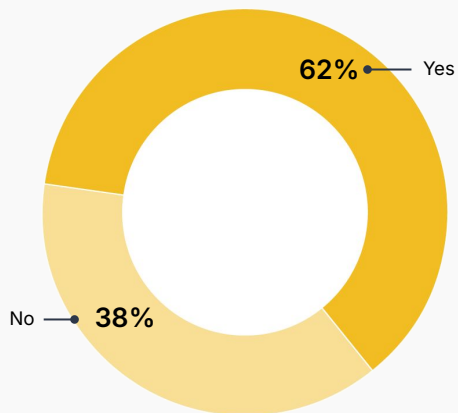
On a **phone call** and **in-person** are the most dominant methods for placing orders and the preferred way to order inputs.

Consider the following communication channels.
How do you:



Open Orders

Based on the 2026 State of the Farm data, farmers who use **open orders** (firm offers submitted above the current cash market bid) represent a distinct segment of the farming population, characterized by larger operations and a more aggressive growth mindset. *Open orders are the most effective way to turn a 'market conversation' into a 'firm commitment' from your largest, most professional growers.*



Do you leave open orders with your grain buyers?

(Submit firm offers above the current cash market bid in hopes of the order being filled in the future.)

sample size = 643

Profile Summary: Farmers Using Open Orders

1. Larger Scale Operations

Farmers who use open orders typically manage significantly larger operations.

- **43.0%** of farmers using open orders manage **2,000 acres or more**, compared to only **25.2%** of those who do not use them.
- They are nearly **four times more likely** to be in the "5,000–9,999 acres" category than non-users.

2. Growth-Oriented Mindset

This group is more focused on expansion than the general farming population.

- **46.8%** of these farmers plan to expand their operation (by 10% or more) in the next five years, compared to **39.4%** of non-users.
- They are less likely to be planning for retirement or an exit in the near term compared to their peers.

3. Age Distribution

The age profile of open-order users is slightly more concentrated in the middle-to-senior brackets.

- The most common age bracket is **61–70 years old**, though there is a notably higher percentage of users in the **41–50** and **51–60** age groups compared to those who do not use open orders.

4. Crop Diversity

Corn and soybeans are the dominant crops for this segment, but they show higher adoption across almost all major crop types.

- **Corn:** 80.2% (vs 63.0% for non-users)
- **Soybeans:** 76.8% (vs 56.3% for non-users)
- **Wheat:** 50.1% (vs 50.0% for non-users)

5. Geographic Concentration

The top three states where these farmers are headquartered are:

1. **Illinois**
2. **North Dakota**
3. **Kansas**

These farmers appear to be more engaged with market volatility, using open orders as a tool to capture price targets automatically rather than relying solely on spot cash sales.

Selling Grain With an App or Website

The Adoption Tipping Point: Digital grain marketing is moving mainstream. Over 60% of respondents are now "somewhat likely" to submit firm offers via an app, with the "Very/Extremely Likely" group tripling from 8% in 2023 to nearly 27% in 2026.

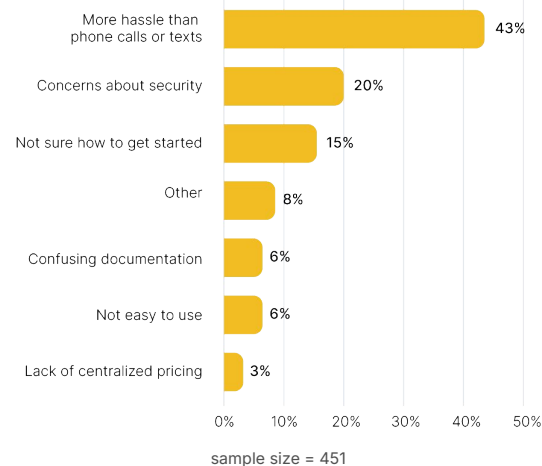
The "Hassle" Paradox: Farmers use apps because it's "less hassle than a phone call," yet non-adopters avoid them, assuming learning an app is more hassle than traditional texting.

One Size Does Not Fit All: Digital expectations vary by demographics. Mega-farms and young operators (Under 40) want autonomy and advanced control (e.g., editing offers), while older and mid-sized farms (500-1,999 acres) prefer simple interfaces, clear documentation, and 1-on-1 onboarding.

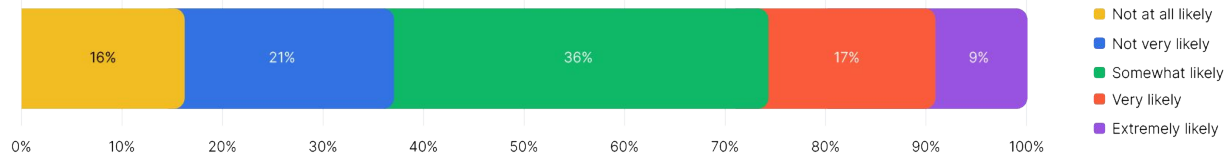
What is the biggest advantage of using an app or website for making grain offers or sales?



What is the biggest barrier to using an app or website for making grain sales or purchasing crop inputs?

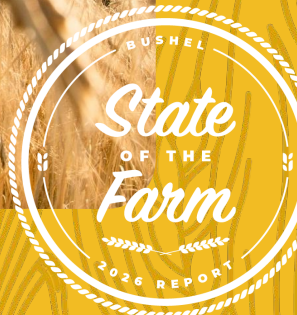


How likely are you to use an app or website to submit a firm offer and/or sell grain?

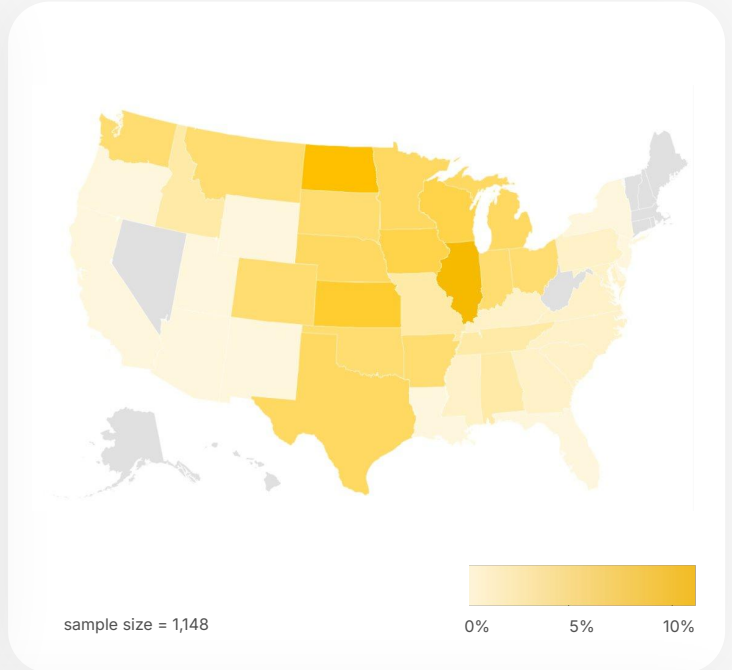
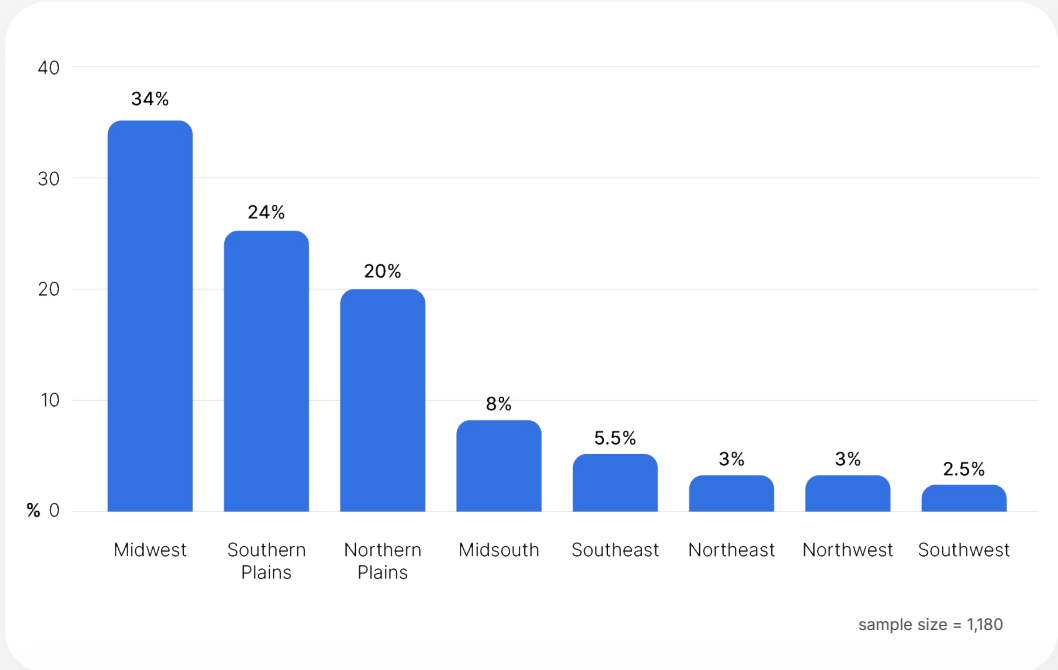


sample size = 638

Reference



Location



58% of respondents come from the **Midwest + Southern Plains**. Higher representation from Northern Plains than in years past.

Reference: Geographic Regions

Midsouth	Midwest	Northeast	Northern Plains	Northwest	Southeast	Southern Plains	Southwest	Alaska/Hawaii
Alabama	Illinois	Connecticut	Minnesota	Idaho	Florida	Colorado	Arizona	Alaska
Arkansas	Indiana	Delaware	Montana	Oregon	Georgia	Kansas	California	Hawaii
Kentucky	Iowa	Maine	North Dakota	Washington	North Carolina	Nebraska	Nevada	
Louisiana	Michigan	Maryland	South Dakota		South Carolina	New Mexico	Utah	
Mississippi	Missouri	Massachusetts	Wyoming			Oklahoma		
Tennessee	Ohio	New Hampshire				Texas		
	Wisconsin	New Jersey						
		New York						
		Pennsylvania						
		Rhode Island						
		Vermont						
		Virginia						
		West Virginia						

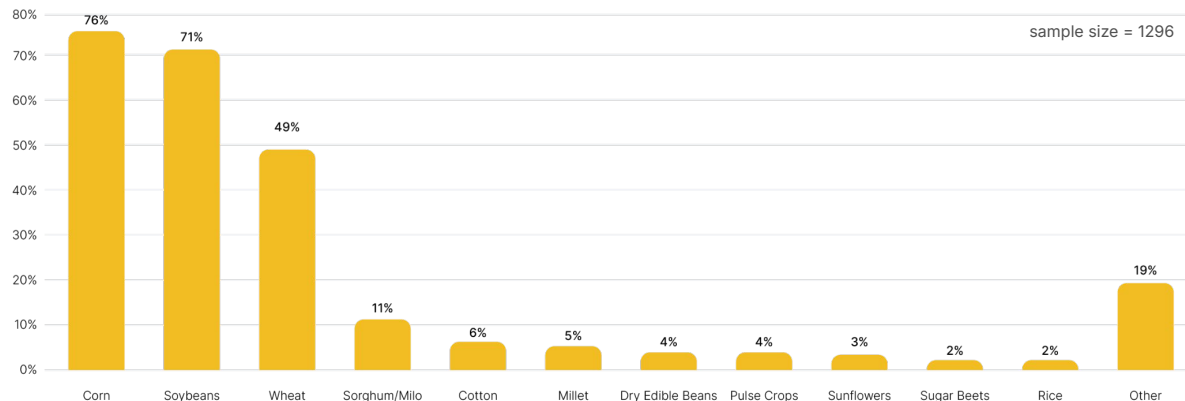
Crops Grown

Which of the following crops will you be growing in 2026?

76% of respondents are growing **corn** (up from 65% the previous year).

71% of respondents are growing **soybeans** (up from 59% the previous year).

49% of respondents are growing **wheat** (up from 40% the previous year).




Region	Corn	Soybeans	Wheat	Sorghum/milo	Cotton	Millet	Dry edible beans	Pulse crops	Sunflowers	Sugar beets	Rice	Other	NET
Midsouth	7%	9%	3%	4%	33%	5%	4%	0%	4%	0%	86%	9%	8%
Midwest	45%	48%	21%	3%	6%	0%	11%	0%	10%	14%	11%	17%	35%
Northeast	4%	4%	3%	6%	2%	3%	4%	0%	8%	0%	0%	5%	3%
Northern Plains	19%	21%	27%	7%	0%	16%	54%	67%	58%	61%	0%	29%	21%
Northwest	1%	0%	10%	0%	0%	0%	4%	18%	0%	7%	0%	11%	5%
Southeast	2%	2%	2%	2%	17%	3%	4%	2%	4%	0%	0%	4%	3%
Southern Plains	21%	14%	30%	79%	40%	74%	16%	13%	27%	18%	3%	20%	25%
Southwest	0%	0%	0%	1%	2%	0%	2%	4%	0%	0%	0%	2%	1%
Total Responses	863	793	587	122	42	38	56	66	50	28	36	296	2321

About Bushel

A person wearing a grey t-shirt is shown from the chest down, holding a smartphone in their right hand and a bundle of sticks or twigs in their left hand. The background is a blurred outdoor setting with dry grass and a tree branch. In the top right corner, there are two white, stylized leaf-like shapes.

When everything flows, you feel it.

*No more lost paperwork. No more waiting on something
lost in the shuffle. No more double entries.
Just easier decisions and less back-and-forth.*



This is Bushel.

Leading provider of software technology
solutions for producers, grain buyers, ag retailers,
ag lenders, and food companies

**Bushel's Network securely connects 50%+ of U.S.
Grain Origination and 3,500 grain buying and ag
retail locations**

SOC 2 Type II Compliant; annual audits to ensure
ongoing security compliance

Founded in 2011 and headquartered in Fargo, ND;
independently owned and operated

Growing portfolio of customers



And 200 more...

Thank You

Digitization in agriculture might be inevitable, *but it has to matter*. Bushel provides farmers and agribusinesses digital tools and experiences that matter to your operation's bottom line and your hard-earned relationships.

Thanks for reading, and thank you to all the farmers who took our survey to help create this report. You can learn more about how Bushel impacts farmers and agribusinesses at bushelpowered.com.

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