



2024 County Corn and Soybean Yields from the Risk Management Agency

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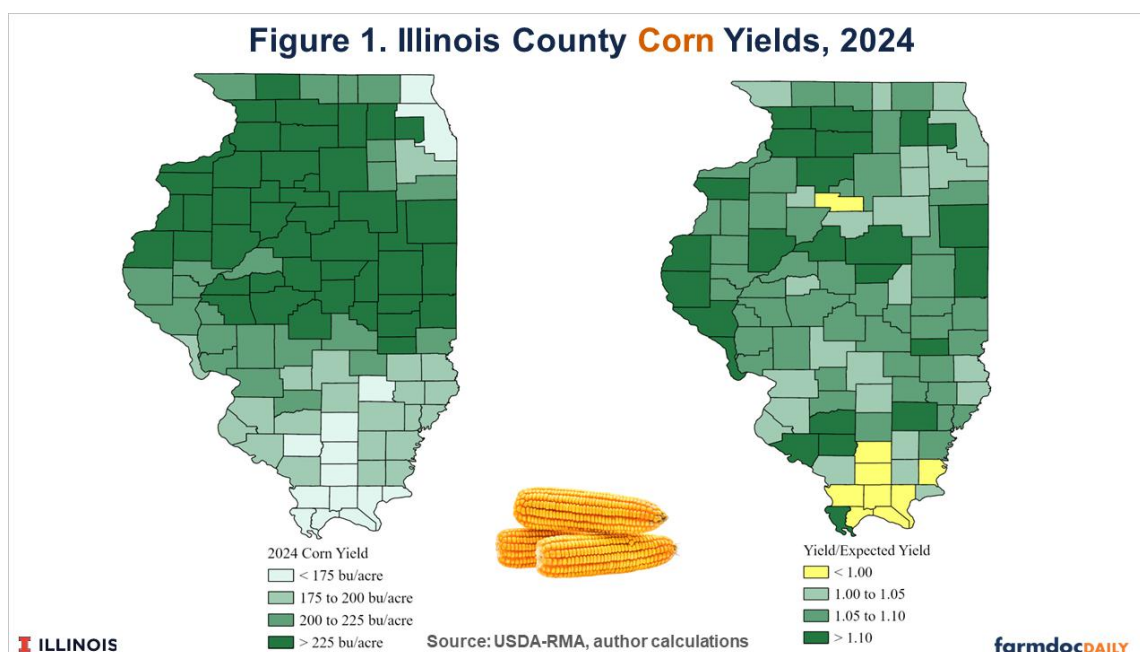
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The Risk Management Agency (RMA) of the USDA (US Department of Agriculture) recently released county yields for the 2024 crop year. These yields are used by RMA to determine area plan payments, including for the Supplemental and Enhanced Coverage Options (ECO and SCO). County corn and soybean yields for Illinois were mostly at or above trend levels. Exceptions included counties in southern Illinois for both crops, and some northern Illinois counties for soybeans. Payments from revenue-based ECO and SCO for 2024 corn and soybeans will be triggered in many counties in Illinois and will be prevalent across the U.S. for 2024.

2024 Illinois Corn Yields and Supplemental Plan Payments

Figure 1 shows county corn yields (left panel) and the ratio of yield to expected trend yield (right panel) for Illinois counties in 2024. Both yields are reported by the Risk Management Agency (RMA) and used to determine payments for area plan programs (see the [Area Plan Reports](#) in RMA's [Information Reporting System](#) (RIRS)).

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Following the typical pattern, corn yields were highest across the central and northern regions of the state, with lower yields in southern counties. Corn yields were generally at or above trend in Illinois in 2024, with exceptions in some counties in southern Illinois and in Marshall county in north-central Illinois.

Table 1 (see end of article) reports 2024 yields and trend yields for corn in Illinois, along with estimates of per acre payments for the ECO and SCO programs. Purchase of ECO and SCO requires use of an underlying individual farm combo plan, and the payment estimates reported in table 1 assume the underlying plan provides revenue coverage. Since the harvest price for corn in 2024 (\$4.16) was below the projected price (\$4.66), revenue protection (RP) and revenue protection with the harvest price exclusion (RP-HPE) provide the same coverage. More detailed descriptions of the ECO and SCO programs are available in the *farmdoc daily* articles from [November 24, 2020](#), [February 27, 2014](#), and [April 24, 2014](#).

County yields combined with the insurance price decline result in corn payments being triggered in 43 of Illinois' 102 counties for 95% ECO coverage and 10 counties for ECO 90% coverage. Payments from SCO, which has an 86% coverage level, will be triggered in 2 southern Illinois counties – Williamson and Union – for corn in 2024. The size of SCO payments will depend on the coverage level of the producer's underlying plan as well as the severity of the revenue loss, thus table 1 only provides an indicator for whether an SCO payment would be triggered.

2024 Illinois Soybean Yields and Supplemental Plan Payments

Figure 1 shows Illinois county RMA actual soybean yields and the ratio of actual yield to RMA expected trend yield for 2024. Soybeans also followed the typical historical pattern of higher yields in central and northern Illinois counties, with lower yields in southern Illinois in 2024 (left panel of figure 2). The right panel of figure 2 shows that soybeans yields tended to be at or above trend level across most of the northern half of Illinois. Soybean yields were below trend in most of the southern half of the state and in some counties across northern Illinois in 2024.

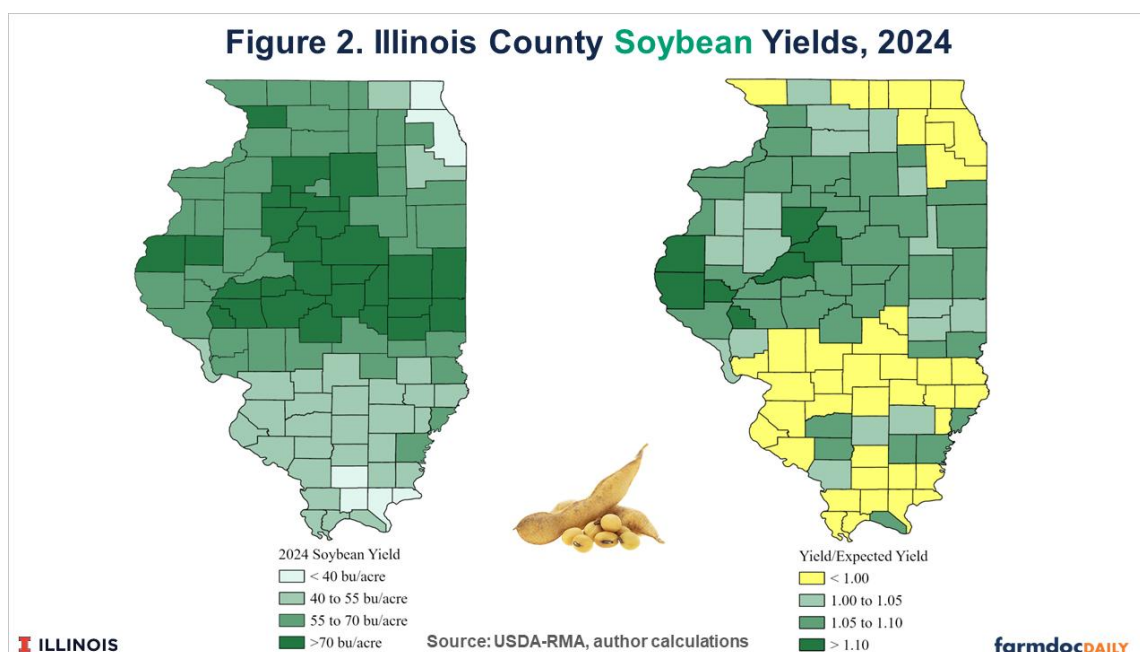


Table 2 (see end of article) reports 2024 county yields and trend yields for soybeans in Illinois, along with estimates of per acre payments for revenue-based ECO and SCO coverage.

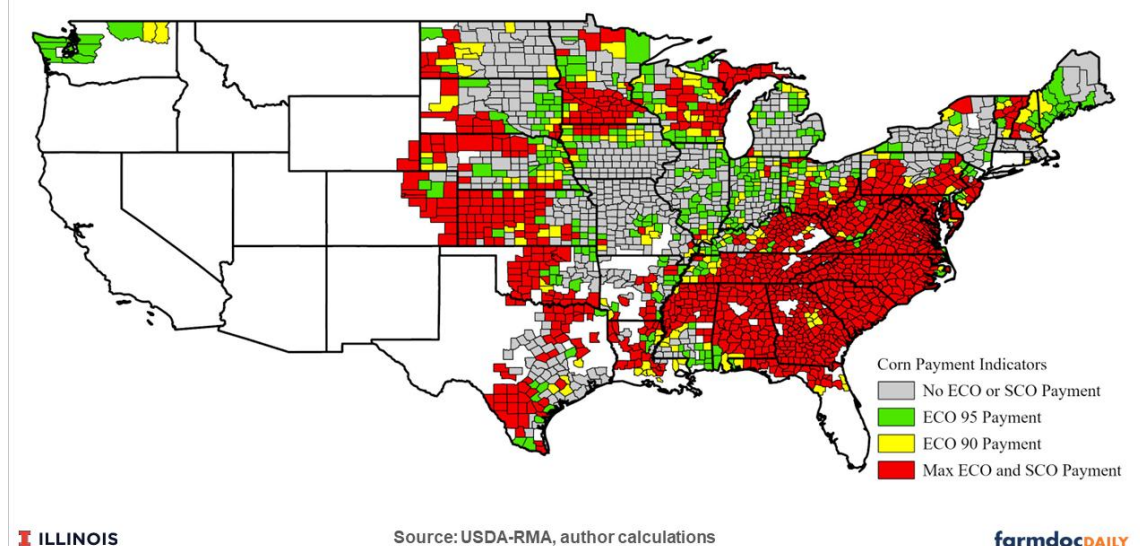
Similar to corn, the harvest price for soybeans in 2024 (\$10.03) was below the projected price (\$11.55). County yields combined with the insurance price decline result in payments being triggered in 91 of Illinois' 102 counties for 95% ECO coverage on soybean acres and in 47 Illinois counties for ECO 90% coverage. Payments from SCO, which has an 86% coverage level, are estimated to be triggered in 31 Illinois counties. Poorer relative yield performance and a larger insurance price decline for soybeans (13.2% for soybeans vs 10.7% for corn) result in the larger share of counties triggering supplemental area plan payments compared with corn.

2024 Corn and Soybean Supplemental Plan Payments Across the U.S.

Figures 3 and 4 provide U.S. county maps indicating where ECO and SCO payments should be triggered for non-irrigated corn and soybean acres with underlying revenue coverage for 2024. For both figures, counties in gray indicate those where yields were sufficiently high so that no ECO or SCO payments will be triggered. Counties in green are estimated to trigger payments on 95% ECO coverage (but not 90% ECO or SCO). Counties in yellow are estimated to trigger payments on 95% and 90% ECO coverage (but not SCO coverage). Counties in red are estimated to trigger payments on SCO coverage, which also implies the maximum payment for both ECO 95% and 90% coverage options.

Because of the insurance price declines, county yields at or slightly above trend will trigger ECO payments while even small yield losses relative to trend will trigger SCO payments for corn and soybeans for 2024.

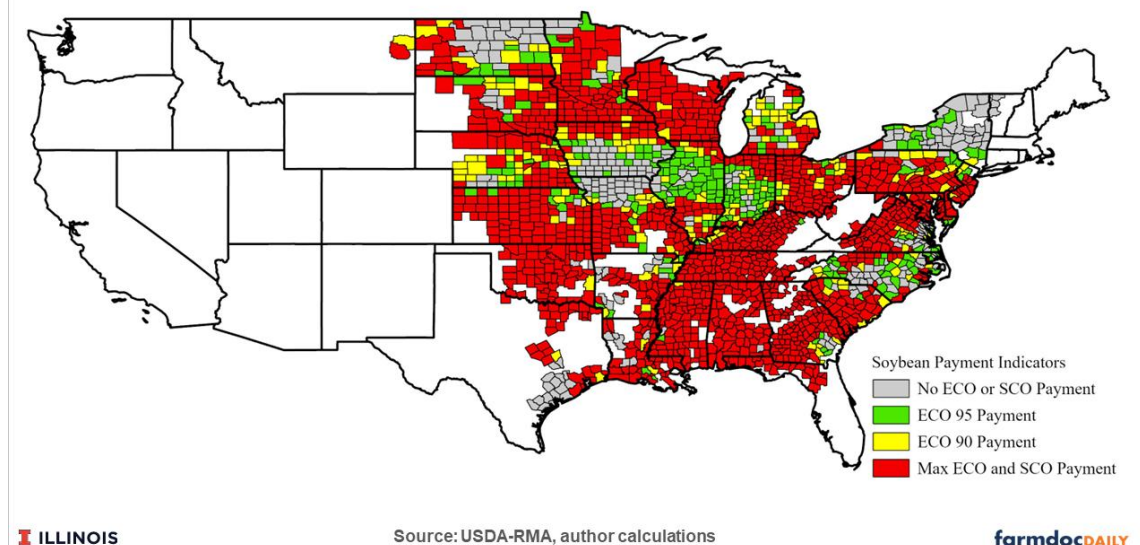
Figure 3. ECO and SCO Payment Counties for 2024, Corn



95% ECO coverage for non-irrigated corn is estimated to trigger payments in just over 70% of U.S. counties for the 2024 crop. The share of payment counties for 90% ECO is estimated at 56%. Nearly 48% of counties will be eligible for an SCO payment on corn acres. Note that counties where SCO payments are triggered are also areas where the max ECO payment would be triggered for either coverage level.

Payments on soybean acres covered with ECO and/or SCO are estimated to be even more prevalent. Over 86% of U.S. counties where RMA reports an area soybean yield for 2024 will trigger a 95% ECO payment, nearly 75% will trigger payments on ECO 90%, and just under 65% will trigger an SCO payment.

Figure 4. ECO and SCO Payment Counties for 2024, Soybean



Discussion

Insurance price declines for corn and soybeans in 2024 result in the potential for payments from revenue insurance coverage even with yields levels at or slightly above trend-levels used to set guarantees. This

is particularly true for higher coverage level plans, including the optional supplemental area programs of ECO and SCO (see *farmdoc daily* from [August 20, 2024](#)).

County corn and soybean yields from RMA suggest that ECO and/or SCO payments will be triggered on covered acres in the majority of U.S. counties for 2024. For non-irrigated corn, areas with widespread triggering of supplemental area plan payments tend to be outside the central Corn Belt region of the Midwest. Supplemental plan payments on covered soybean acres are even more prevalent. Payments are less likely in a small band through the Corn Belt (southern Iowa, northern Missouri, central Illinois and Indiana). SCO and maximum ECO payments will be triggered across most of the southeast U.S. and along the eastern seaboard through Ohio and Pennsylvania, the western portion of the Dakotas, Nebraska, and Kansas, central Oklahoma, and parts of Texas. These are areas with low corn and soybean yields in 2024 relative to expected yields.

Use of the ECO and SCO programs has been increasing over time (see *farmdoc daily* articles from [August 9, 2022](#) and [August 7, 2024](#)) and payments from those programs will help to partially mitigate the poor returns projected for the 2024 crop year (see *farmdoc daily* from [June 3, 2025](#)). Furthermore, prevalent ECO and SCO payments in 2024 combined with increased subsidy rates for ECO beginning in 2025 (see *farmdoc daily* from [November 5, 2024](#)) and proposed increases to the SCO subsidy rate and coverage level in the current House and Senate Farm Bills (see *farmdoc daily* from [June 10, 2025](#)) will encourage even more use by producers moving forward.

Table 1. 2024 County Corn Yields, Expected Yields and Supplemental Area Payments for Illinois from the Risk Management Agency, USDA

| County | Actual Yield | Trend Yield | Supplemental Plan Payments ¹ | | | County | Actual Yield | Trend Yield | Supplemental Plan Payments ¹ | | |
|------------|--------------|-------------|---|---------------------|------------------|-------------|--------------|-------------|---|---------------------|------------------|
| | | | ECO 95 ² | ECO 90 ³ | SCO ⁴ | | | | ECO 95 ² | ECO 90 ³ | SCO ⁴ |
| Adams | 211.8 | 188.2 | \$ - | \$ - | | Lee | 238.5 | 210.8 | \$ - | \$ - | |
| Alexander | 172.3 | 155.2 | \$ - | \$ - | | Livingston | 225.4 | 218.1 | \$ 27.86 | \$ - | |
| Bond | 194.8 | 185.5 | \$ 10.84 | \$ - | | Logan | 243.2 | 227.8 | \$ - | \$ - | |
| Boone | 217.5 | 208.8 | \$ 19.56 | \$ - | | McDonough | 239.8 | 222.3 | \$ - | \$ - | |
| Brown | 209.1 | 191 | \$ - | \$ - | | McHenry | 205.2 | 192.5 | \$ - | \$ - | |
| Bureau | 250.4 | 220.5 | \$ - | \$ - | | McLean | 249.9 | 219.4 | \$ - | \$ - | |
| Calhoun | 183.5 | 166.8 | \$ - | \$ - | | Macon | 243.7 | 228.1 | \$ - | \$ - | |
| Carroll | 250.7 | 225.6 | \$ - | \$ - | | Macoupin | 210.6 | 194.9 | \$ - | \$ - | |
| Cass | 233 | 221.7 | \$ 12.19 | \$ - | | Madison | 201.3 | 194.5 | \$ 23.64 | \$ - | |
| Champaign | 240.3 | 227.7 | \$ 8.38 | \$ - | | Marion | 181.2 | 172.7 | \$ 10.75 | \$ - | |
| Christian | 240.3 | 226.5 | \$ 3.07 | \$ - | | Marshall | 226.9 | 227.3 | \$ 62.35 | \$ 9.39 | |
| Clark | 215.7 | 198.9 | \$ - | \$ - | | Mason | 221.6 | 205.6 | \$ - | \$ - | |
| Clay | 174.7 | 164.6 | \$ 1.93 | \$ - | | Massac | 166.2 | 168.7 | \$ 55.44 | \$ 16.14 | |
| Clinton | 200.8 | 185.8 | \$ - | \$ - | | Menard | 233.7 | 223.2 | \$ 15.91 | \$ - | |
| Coles | 232.7 | 218.2 | \$ - | \$ - | | Mercer | 245.8 | 217.1 | \$ - | \$ - | |
| Cook | 161.1 | 157.5 | \$ 27.08 | \$ - | | Monroe | 182.6 | 174.1 | \$ 11.12 | \$ - | |
| Crawford | 193 | 187.3 | \$ 26.30 | \$ - | | Montgomery | 216 | 206.7 | \$ 16.50 | \$ - | |
| Cumberland | 231.4 | 201.2 | \$ - | \$ - | | Morgan | 236.4 | 220.8 | \$ - | \$ - | |
| DeKalb | 234.9 | 214.3 | \$ - | \$ - | | Moultrie | 235.2 | 223 | \$ 8.79 | \$ - | |
| De Witt | 250.7 | 223.6 | \$ - | \$ - | | Ogle | 242.6 | 211.5 | \$ - | \$ - | |
| Douglas | 234.7 | 222.1 | \$ 6.88 | \$ - | | Peoria | 238.1 | 221.3 | \$ - | \$ - | |
| DuPage | 231.3 | 206.2 | \$ - | \$ - | | Perry | 174.8 | 146.7 | \$ - | \$ - | |
| Edgar | 228.4 | 208.8 | \$ - | \$ - | | Piatt | 246 | 235.4 | \$ 18.76 | \$ - | |
| Edwards | 179.6 | 166.7 | \$ - | \$ - | | Pike | 216.2 | 186.8 | \$ - | \$ - | |
| Effingham | 212.7 | 196.6 | \$ - | \$ - | | Pope | 159.3 | 159.7 | \$ 44.30 | \$ 7.09 | |
| Fayette | 196.3 | 187.8 | \$ 14.78 | \$ - | | Pulaski | 173.3 | 179.2 | \$ 72.39 | \$ 30.64 | |
| Ford | 226.5 | 207.6 | \$ - | \$ - | | Putnam | 227.5 | 208.8 | \$ - | \$ - | |
| Franklin | 160.5 | 164.6 | \$ 61.00 | \$ 22.65 | | Randolph | 180.9 | 160.7 | \$ - | \$ - | |
| Fulton | 227.4 | 204.7 | \$ - | \$ - | | Richland | 177.3 | 168.4 | \$ 7.94 | \$ - | |
| Gallatin | 193.4 | 196.1 | \$ 63.59 | \$ 17.90 | | Rock Island | 239.6 | 217.9 | \$ - | \$ - | |
| Greene | 213.9 | 198.7 | \$ - | \$ - | | St. Clair | 191.4 | 186.9 | \$ 31.18 | \$ - | |
| Grundy | 223.5 | 215.6 | \$ 24.70 | \$ - | | Saline | 193.1 | 186 | \$ 20.13 | \$ - | |
| Hamilton | 184.5 | 181.1 | \$ 34.21 | \$ - | | Sangamon | 243.9 | 226.9 | \$ - | \$ - | |
| Hancock | 237.5 | 211.6 | \$ - | \$ - | | Schuyler | 206.3 | 190.2 | \$ - | \$ - | |
| Hardin | 156.1 | 152.5 | \$ 25.74 | \$ - | | Scott | 220.8 | 203.7 | \$ - | \$ - | |
| Henderson | 240.1 | 218.6 | \$ - | \$ - | | Shelby | 222.5 | 204.9 | \$ - | \$ - | |
| Henry | 238.9 | 218.3 | \$ - | \$ - | | Stark | 236 | 226.7 | \$ 21.84 | \$ - | |
| Iroquois | 226.4 | 197.7 | \$ - | \$ - | | Stephenson | 232.7 | 212.2 | \$ - | \$ - | |
| Jackson | 181.8 | 174.8 | \$ 17.55 | \$ - | | Tazewell | 252 | 224.6 | \$ - | \$ - | |
| Jasper | 197.7 | 184.2 | \$ - | \$ - | | Union | 157 | 169.3 | \$ 71.00 | \$ 31.56 | Yes |
| Jefferson | 170 | 156.5 | \$ - | \$ - | | Vermilion | 234.5 | 212 | \$ - | \$ - | |
| Jersey | 211.8 | 198.7 | \$ - | \$ - | | Wabash | 192.2 | 181.7 | \$ 4.83 | \$ - | |
| Jo Daviess | 212.6 | 206.6 | \$ 30.20 | \$ - | | Warren | 245.9 | 229.3 | \$ - | \$ - | |
| Johnson | 156 | 158.8 | \$ 54.05 | \$ 17.05 | | Washington | 194.7 | 172.8 | \$ - | \$ - | |
| Kane | 232.4 | 206.7 | \$ - | \$ - | | Wayne | 183.3 | 161.6 | \$ - | \$ - | |
| Kankakee | 215.6 | 196.1 | \$ - | \$ - | | White | 194 | 179.3 | \$ - | \$ - | |
| Kendall | 216.4 | 212.4 | \$ 40.07 | \$ - | | Whiteside | 248 | 216.4 | \$ - | \$ - | |
| Knox | 239 | 225.9 | \$ 5.82 | \$ - | | Will | 195.1 | 190.7 | \$ 32.61 | \$ - | |
| Lake | 162.2 | 161.4 | \$ 39.77 | \$ 2.16 | | Williamson | 140.6 | 164.5 | \$ 68.99 | \$ 30.66 | Yes |
| LaSalle | 240.6 | 223.5 | \$ - | \$ - | | Winnebago | 215.3 | 198.4 | \$ - | \$ - | |
| Lawrence | 177.8 | 174.2 | \$ 31.54 | \$ - | | Woodford | 239.2 | 228.6 | \$ 16.94 | \$ - | |

¹Assumes a farm-level APH yield equal to the county trend yield and underlying RP or RP-HPE coverage

²County revenue coverage from 95% down to 86%

³County revenue coverage from 90% down to 86%

⁴Indicates whether revenue-based SCO (86% coverage level) will be triggered; payments will vary based on underlying plan's coverage level

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Table 2. 2024 County Soybean Yields, Expected Yields and Supplemental Area Payments for Illinois from the Risk Management Agency, USDA

| County | Actual Yield | Trend Yield | Supplemental Plan Payments ¹ | | | County | Actual Yield | Trend Yield | Supplemental Plan Payments ¹ | | |
|------------|--------------|-------------|---|---------------------|------------------|-------------|--------------|-------------|---|---------------------|------------------|
| | | | ECO 95 ² | ECO 90 ³ | SCO ⁴ | | | | ECO 95 ² | ECO 90 ³ | SCO ⁴ |
| Adams | 65.3 | 59.3 | \$ - | \$ - | | Lee | 68.5 | 65.5 | \$ 31.64 | \$ - | |
| Alexander | 49.3 | 50.5 | \$ 52.49 | \$ 23.33 | Yes | Livingston | 67.9 | 62.5 | \$ 4.74 | \$ - | |
| Bond | 48.8 | 55.9 | \$ 58.11 | \$ 25.83 | Yes | Logan | 75.2 | 70.6 | \$ 20.40 | \$ - | |
| Boone | 57.8 | 62.0 | \$ 64.45 | \$ 28.64 | Yes | McDonough | 70.7 | 69.3 | \$ 51.27 | \$ 11.25 | |
| Brown | 69.1 | 59.2 | \$ - | \$ - | | McHenry | 53.8 | 58.8 | \$ 61.12 | \$ 27.17 | Yes |
| Bureau | 72.6 | 68.1 | \$ 19.05 | \$ - | | McLean | 75 | 68.8 | \$ 2.66 | \$ - | |
| Calhoun | 51.3 | 49.7 | \$ 30.79 | \$ 2.09 | | Macon | 74.8 | 70 | \$ 17.83 | \$ - | |
| Carroll | 72.1 | 67.5 | \$ 17.48 | \$ - | | Macoupin | 62.8 | 64.5 | \$ 67.05 | \$ 29.80 | Yes |
| Cass | 71.6 | 65.8 | \$ 3.84 | \$ - | | Madison | 52.1 | 58.4 | \$ 60.71 | \$ 26.98 | Yes |
| Champaign | 74.7 | 70.0 | \$ 18.83 | \$ - | | Marion | 47.8 | 50.1 | \$ 52.08 | \$ 23.15 | Yes |
| Christian | 75.0 | 70.9 | \$ 25.70 | \$ - | | Marshall | 70.4 | 66.1 | \$ 19.17 | \$ - | |
| Clark | 63.0 | 59.9 | \$ 25.36 | \$ - | | Mason | 67.9 | 59.5 | \$ - | \$ - | |
| Clay | 46.6 | 49.7 | \$ 51.66 | \$ 22.96 | Yes | Massac | 48.8 | 45.7 | \$ 11.98 | \$ - | |
| Clinton | 49.5 | 55.6 | \$ 57.80 | \$ 25.69 | Yes | Menard | 73 | 68.1 | \$ 15.04 | \$ - | |
| Coles | 71.7 | 68.6 | \$ 33.56 | \$ - | | Mercer | 68.1 | 63 | \$ 8.22 | \$ - | |
| Cook | 39.0 | 46.2 | \$ 48.02 | \$ 21.34 | Yes | Monroe | 47 | 51.8 | \$ 53.85 | \$ 23.93 | Yes |
| Crawford | 55.9 | 57.4 | \$ 59.67 | \$ 26.52 | Yes | Montgomery | 61.7 | 63.6 | \$ 66.11 | \$ 29.38 | Yes |
| Cumberland | 64.7 | 59.9 | \$ 8.31 | \$ - | | Morgan | 75.1 | 69.4 | \$ 8.24 | \$ - | |
| DeKalb | 67.0 | 65.5 | \$ 46.69 | \$ 8.86 | | Moultrie | 70.7 | 70.8 | \$ 67.73 | \$ 26.85 | |
| De Witt | 75.9 | 69.9 | \$ 5.70 | \$ - | | Ogle | 66.7 | 66.2 | \$ 57.38 | \$ 19.15 | |
| Douglas | 72.2 | 69.3 | \$ 36.23 | \$ - | | Peoria | 71 | 63.6 | \$ - | \$ - | |
| DuPage | 61.3 | 61.8 | \$ 63.26 | \$ 27.57 | | Perry | 48.2 | 44 | \$ - | \$ - | |
| Edgar | 70.6 | 67.9 | \$ 36.91 | \$ - | | Piatt | 78.5 | 73.2 | \$ 15.83 | \$ - | |
| Edwards | 52.1 | 52.4 | \$ 52.40 | \$ 22.14 | | Pike | 63.2 | 58.7 | \$ 10.19 | \$ - | |
| Effingham | 56.8 | 58.8 | \$ 61.12 | \$ 27.17 | Yes | Pope | 39.2 | 44.1 | \$ 45.84 | \$ 20.37 | Yes |
| Fayette | 52.8 | 54.8 | \$ 56.96 | \$ 25.32 | Yes | Pulaski | 51.2 | 51.5 | \$ 51.55 | \$ 21.81 | |
| Ford | 65.0 | 62.0 | \$ 28.35 | \$ - | | Putnam | 69.2 | 63.2 | \$ - | \$ - | |
| Franklin | 45.7 | 47.4 | \$ 49.27 | \$ 21.90 | Yes | Randolph | 45.5 | 48.5 | \$ 50.42 | \$ 22.41 | Yes |
| Fulton | 66.0 | 63.6 | \$ 35.87 | \$ - | | Richland | 49.3 | 52.4 | \$ 54.47 | \$ 24.21 | Yes |
| Gallatin | 52.5 | 54.5 | \$ 56.65 | \$ 25.18 | Yes | Rock Island | 66.5 | 62 | \$ 13.30 | \$ - | |
| Greene | 68.8 | 65.9 | \$ 33.02 | \$ - | | St. Clair | 53.1 | 56 | \$ 58.21 | \$ 25.87 | Yes |
| Grundy | 64.4 | 61.5 | \$ 28.88 | \$ - | | Saline | 52.8 | 53.2 | \$ 54.15 | \$ 23.43 | |
| Hamilton | 52.9 | 48.9 | \$ 5.97 | \$ - | | Sangamon | 76.1 | 70.8 | \$ 13.57 | \$ - | |
| Hancock | 71.0 | 64.3 | \$ - | \$ - | | Schuyler | 64.7 | 59.3 | \$ 1.73 | \$ - | |
| Hardin | 37.8 | 42.4 | \$ 44.07 | \$ 19.59 | Yes | Scott | 71.4 | 63 | \$ - | \$ - | |
| Henderson | 68.2 | 63.2 | \$ 9.42 | \$ - | | Shelby | 64 | 64.4 | \$ 64.71 | \$ 27.52 | |
| Henry | 68.3 | 64.5 | \$ 22.68 | \$ - | | Stark | 73.1 | 67.6 | \$ 8.55 | \$ - | |
| Iroquois | 64.7 | 59.3 | \$ 1.73 | \$ - | | Stephenson | 64 | 62.8 | \$ 47.15 | \$ 10.89 | |
| Jackson | 49.1 | 49.0 | \$ 45.18 | \$ 16.88 | | Tazewell | 76.5 | 69.1 | \$ - | \$ - | |
| Jasper | 54.0 | 56.9 | \$ 59.15 | \$ 26.29 | Yes | Union | 48.1 | 48.1 | \$ 45.33 | \$ 17.56 | |
| Jefferson | 45.7 | 45.3 | \$ 38.68 | \$ 12.52 | | Vermilion | 71.9 | 67.6 | \$ 20.58 | \$ - | |
| Jersey | 63.9 | 64.5 | \$ 66.81 | \$ 29.56 | | Wabash | 60 | 56.2 | \$ 14.85 | \$ - | |
| Jo Daviess | 58.4 | 60.9 | \$ 63.31 | \$ 28.14 | Yes | Warren | 69.5 | 66.6 | \$ 33.68 | \$ - | |
| Johnson | 38.0 | 42.1 | \$ 43.76 | \$ 19.45 | Yes | Washington | 52.8 | 48.2 | \$ - | \$ - | |
| Kane | 61.5 | 62.2 | \$ 64.66 | \$ 28.74 | Yes | Wayne | 49.9 | 49.4 | \$ 41.54 | \$ 13.02 | |
| Kankakee | 60.5 | 56.8 | \$ 16.42 | \$ - | | White | 56.1 | 51.8 | \$ 5.69 | \$ - | |
| Kendall | 64.3 | 61.1 | \$ 25.49 | \$ - | | Whiteside | 67.4 | 62.8 | \$ 13.05 | \$ - | |
| Knox | 68.4 | 65.2 | \$ 29.36 | \$ - | | Will | 48.3 | 55.5 | \$ 57.69 | \$ 25.64 | Yes |
| Lake | 35.9 | 48.8 | \$ 50.73 | \$ 22.55 | Yes | Williamson | 37.8 | 45.5 | \$ 47.30 | \$ 21.02 | Yes |
| LaSalle | 70.5 | 65.5 | \$ 11.58 | \$ - | | Winnebago | 55.1 | 58.6 | \$ 60.91 | \$ 27.07 | Yes |
| Lawrence | 52.4 | 53.4 | \$ 55.51 | \$ 24.67 | Yes | Woodford | 73.6 | 67.2 | \$ - | \$ - | |

¹Assumes a farm-level APH yield equal to the county trend yield and underlying RP or RP-HPE coverage

²County revenue coverage from 95% down to 86%

³County revenue coverage from 90% down to 86%

⁴Indicates whether revenue-based SCO (86% coverage level) will be triggered; payments will vary based on underlying plan's coverage level

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