

**Agriculture 101
Pilot Network Gathering
Distressed Borrowers Assistance Network (DBAN)**

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I. Introduction

FLAG and the purposes of the training.

Our main goal is to take a quick snapshot look at farmers and farming in 2025, in particular at farmers who may be distressed borrowers, and to look at how the history of agriculture shapes the present.

Questions welcome.

These materials will be expanded as the Distressed Borrowers Assistance Network (DBAN) develops.

II. The Surprising Success of Family Farms, and Current Challenges

In the United States there have been three essential models for farming arrangements: (1) independent “family farms”; (2) plantations; (3) wage labor agriculture. Communally-based farms have also always been present. That may be changing.

Agriculture is “consolidating” over time. Who is the “low-cost producer”? What is the actual cost of farm production to society?

Difficulties getting started, difficulties prospering and remaining on the land.

III. Two Million Farms

There are about two million farms in the United States. Like the population at large, they vary greatly in financial circumstance. More than is sometimes assumed, many farmers are women and are not white.

There is immense variation among farms in: types of production (livestock vs. crops); types of crops, types of livestock; production practices; geography; weather and seasons; labor arrangements; use of credit; types of markets; location (urban vs rural); use of contracts; use of government payments; and many, many others.

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IV. What We Know About Farmers and Farms – And A Better Understanding

Most of us know quite a bit already about farmers and farming. It is likely that our knowledge is more narrow than we suppose. To work with financially distressed farmers well likely requires us to try to identify important areas where it makes sense to learn more.

An example.

Some of us, today at least, know much less about farming and farmers than someone who, perhaps farms now, or studied agriculture, or has worked with farmers. If you care about social inequality, are clever, perhaps a bit compassionate, and are interested in learning the issues – you are perfectly situated for this work.

V. Resources

There is so, so much out there about farming and farmers. The problem is narrowing things down. How do we keep up with what is going on and learn more?

VI. Conclusion

Comments, questions?