



Assessing Opportunities & Barriers

for Small and
Medium-Sized Producers
Transitioning
to Climate-Resilient
Agricultural Practices

A Synthesis Report

Produced by:

Freedmen Heirs Foundation (FHF)

In Collaboration with:

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Executive Summary

Small and mid-sized farms are the backbone of American agriculture, representing approximately 86 percent of all U.S. farms according to USDA’s Economic Research Service. Yet, these producers continue to face barriers that threaten their farms’ survival. Persistent market and price volatility, climate instability, rising input costs, and recent federal program rollbacks have compounded the lack of support at the research, investment, and policy levels.

Over the past year, Freedmen Heirs Foundation (FHF), the Foundation for Food & Agriculture Research (FFAR), and Resources for the Future (RFF) convened a diverse network of farmers, researchers, and nonprofit partners through a series of webinars, farmer panels, and in-person discussions to assess the current landscape for small and mid-sized producers engaged in or transitioning to climate-resilient agricultural practices.

This report synthesizes the findings, discussions, and recommendations from the August 20–22, 2025, convening, *Assessing Opportunities and Barriers for Small and Medium-Sized Producers Transitioning to Climate-Resilient Agricultural Practices*. The gathering brought together producers, researchers, policy experts, and philanthropic leaders to explore the structural challenges and opportunities facing small and mid-sized farms across the United States. Drawing from qualitative data, survey responses, and participant insights, this report highlights the economic, policy, and cultural factors essential to building an equitable and resilient agricultural system.

The findings point to clear opportunities for philanthropic leaders, policymakers, researchers, and agricultural institutions to strengthen their support for small and mid-sized producers. Advancing this work will require coordinated investments in farmer-led knowledge hubs, cooperative business and infrastructure models, and research frameworks that center producers’ lived experiences and their financial challenges as a foundation for resilient, inclusive agricultural transformation.



Overview of the Problem

According to the U.S. Department of Agriculture’s Economic Research Service (ERS), most farms in operation in the U.S. can be classified as small or mid-sized family operations. Small family farms represent approximately 86% of all U.S. farms and contribute about 17% of total production value, while mid-sized family farms make up about 6% of farms and produce roughly 18% of total output. In contrast, large-scale family farms, representing only 4% of farms, account for nearly 48% of the total value of production.

Together, small and mid-sized farms generate less than \$1 million in gross farm income annually, underscoring their economic vulnerability despite their central role in the nation’s agricultural landscape. These operations are vital to rural economies and community-based food systems, yet they face disproportionate barriers to accessing capital, markets, and risk management tools compared to their large-scale counterparts.

These inequities have created a compounding challenge: small and mid-sized producers often lack the financial stability and market access needed to transition to climate-resilient production systems.

Regenerative and climate-resilient practices require upfront investment, technical support, and consistent market demand, yet most of these producers operate within volatile markets that discourage risk-taking. Without equitable access to financing, infrastructure, and policy support, the transition toward resilience remains out of reach for many who are most vulnerable to climate impacts. Recent rollbacks of federal programs aimed at expanding technical assistance and equity-based support have only intensified these pressures. Rising input costs, interest rates, and supply chain disruptions have further eroded profitability and confidence in long-term farm viability.



Why This Work Matters

Advancing Resilience in U.S. Agriculture

Closing the knowledge gap around the barriers small and mid-sized producers face is critical to



ensuring they receive a proportional share of resources, market access, and meaningful representation in policy decisions. At a time when agriculture stands at the intersection of climate crisis, economic volatility, and generational transition, this is no longer just a matter of equity — it is a matter of national food security. If small and mid- sized farmers cannot adapt, we risk losing the capacity to grow the food we depend on, in the places we've always grown it, at the scale our communities require.

Understanding the lived realities of these farmers is therefore critical to designing solutions that are both effective and lasting. By grounding findings in the experiences of farmers, researchers, and community practitioners, this work bridges the gap between farmer need, policy intent, and on-the-ground implementation. More than a reflection of current conditions, it provides a roadmap for action — guiding philanthropy, policymakers, NGOs, and academic institutions toward investments that prioritize farm businesses, collaboration, and long-term systems change. Ultimately, this work affirms that a resilient agricultural future depends on centering the knowledge, leadership, and well-being of the farmers.

“Food policy used to be driven by anti-hunger and family farm coalitions. That alliance has fractured, and we need to rebuild it.” -Mark Muller, Regenerative Agriculture Foundation

The Current State of U.S. Agriculture

The current agricultural landscape is very reminiscent of the 1980s agricultural crisis. Persistent economic headwinds continue to erode farm profitability. Inflation, soaring input costs, rising interest rates, historically high land values, and depressed prices have created sustained financial strain across nearly every production sector, with the exception of livestock. Farm debt has climbed to record levels, as net farm income, after adjusting for inflation, has declined significantly over the past three years. These dynamics have effectively pushed land ownership and expansion out of reach for many small and mid-sized farmers, particularly beginning and historically underserved farmers.

Labor shortages have intensified as immigration enforcement and deportations have



constricted the agricultural workforce. The lack of stable and affordable labor supply has forced many producers to scale back operations or shift to less labor-intensive crops, undermining production diversity. These challenges are especially acute for fruit, vegetable, specialty crop, cattle, and dairy farmers who depend heavily on migrant workers.

The cumulative effects of these pressures have created a system where small and mid-sized farmers, who already operate with thin profit margins, are on the brink of significant financial losses. Many of these farmers remain locked out of markets, capital networks, and research systems that are essential for transitioning to climate-resilient production. At the same time, regional infrastructure for aggregation, processing, and distribution doesn't exist, leaving few viable pathways for producers to access higher-value markets.

Without intentional investment and inclusive policy reform, the livelihoods of small and mid-sized farmers will continue to be undermined while subsequently underscoring a fragile food supply chain.



Barriers to Climate-Resilient Agricultural Systems

The in-person convening brought together a diverse group of farmers and stakeholders representing the full breadth of U.S. agriculture. Participants included row crop farmers, produce farmers, livestock producers, and an urban farmer, ensuring that both rural and metropolitan perspectives were captured. The group was intentionally selected to offer diverse viewpoints on resilience challenges and needs, with representation from the Midwest, South (including Texas), East, and Western regions of the country. In addition to producers, the convening also included representatives from philanthropy, academic policy institutions, nonprofit organizations, and institutions, creating a cross-sector dialogue that connected the lived experience of the producers with research, advocacy, and policy insight. This diversity of voices strengthened the discussion, highlighting shared challenges and specific solutions across the agricultural landscape.

Farmer panelists and participants at the in-person convening identified a consistent set of interconnected barriers that constrain the ability of small and mid-sized farmers to transition to regenerative and climate-resilient production systems. These barriers operate simultaneously



at the individual, community, regional, and national levels, reinforcing one another and perpetuating economic and structural inequities.

1. Individual-Level Barriers

Financial Constraints, Risk Exposure, and Heirs Property

At the individual level, producers consistently cited limited access to affordable credit, crop insurance, and technical assistance as fundamental barriers. Many farmers emphasized that transitioning from conventional to regenerative or climate-smart production requires upfront capital, which has historically been denied to their communities. As one participant observed, ***“There’s a cost to changing from one production system to the next, and capital is what these communities have been denied.”***

High input costs, rising interest rates, and limited insurance coverage for diversified or non-commodity crops create additional layers of risk. Without financial safety nets or flexible loan products, many small and mid-sized producers cannot absorb the potential short-term losses associated with changing production systems, even when the long-term benefits are clear.

Compounding these financial challenges is the issue of heirs’ property in some regions of the country. Because heirs’ property is collectively owned without a clear title, farmers are frequently unable to use their land as collateral, qualify for federal programs, or access disaster assistance and conservation funding. This legal vulnerability undermines intergenerational stability, discourages on-farm investment, and perpetuates cycles of undercapitalization.

2. Community-Level Barriers

Weak Intermediary Networks and Limited Relationships and Partnerships

“We need multiple networks we can trust; not multiple networks overwhelming us with competing agendas.” - Dr. Joe L Graham, Native American Agriculture Fund

At the community level, the absence of trusted intermediaries undermines coordination, knowledge-sharing, and mutual support. Farmers described a pervasive lack of reliable



information, mentorship opportunities, and technical assistance rooted in their local communities.

As Ruth Canada (Potlikker Capital), who facilitates a farmer community-of-practice network, explained, ***“We’ve become so accustomed to not working together—but communities don’t thrive with an individualistic mindset.”*** Her reflection captures a broader concern: the erosion of community-based institutions that once supported farmer-to-farmer collaboration and collective economic power.

“We keep talking about outreach, but we’re not actually building relationships. Instead, the outreach ends when the grant ends, leaving producers out.” Christi Bland Miller, CMB Farms

3. Regional-Level Barriers Infrastructure Gaps and Market Access Limitations

At the regional scale, participants highlighted critical infrastructure gaps, particularly in processing, cold storage, and distribution, that restrict small and mid-sized producers from accessing institutional and wholesale markets. Many farmers reported that without affordable local processing facilities or regional aggregation hubs, they are unable to meet the volume and quality standards required by schools, hospitals, wholesalers, and retailers.

As cattle rancher Rizpah Bellard stated, ***“Bringing back small processing plants is essential for smaller ranchers to be viable again.”*** These gaps in regional infrastructure not only limit profitability but also weaken the resilience of local food systems, making them more dependent on current supply chains, which are becoming more vulnerable to disruption.

4. National-Level Barriers Policy Instability and Institutional Mistrust

At the national level, administrative burdens, program instability, and limited policy continuity have hindered long-term progress toward equity and resilience. Richa Patel of the National Sustainable Agriculture Coalition (NSAC) observed, ***“Programs developed in one***



administration can be undone in the next; we need legislative mandates for staying power.

This lack of policy consistency, combined with complex application processes and eligibility requirements, deters engagement among small and mid-sized producers. Persistent mistrust of government agencies, rooted in historical discrimination, further reduces participation in federal conservation and support programs. As a result, even well-intentioned initiatives often fail to reach the producers they aim to serve.

A System of Compounding Barriers

Taken together, these barriers reflect a system that asks the most of those with the fewest resources. They reveal how market design, infrastructure, and policy decisions, often made without direct farmer input, compound one another to create persistent inequities. Addressing these challenges requires not only financial and technical interventions but also a fundamental reorientation of power within the agricultural system: one that centers the experience, expertise, and leadership of small and mid-sized producers.

"We must build trusted partnerships for information dissemination." -Richa Patel, National Sustainable Agriculture Coalition



Recommendations and the Path Forward

Despite the formidable barriers facing small and mid-sized producers, participants at the in-person convening identified tangible opportunities for redesigning agricultural systems to be more equitable and producer-focused. Farmers, researchers, nonprofit leadership and policy experts alike emphasized that transformation is not only necessary, but it's also imperative that the shift happens now, as the U.S. agriculture sector is at a crossroads.

This convening revealed that building a resilient and regenerative agricultural future will require both immediate action and long-term systems change. The following recommendations outline a multi-level strategy to move from dialogue to action, bridging insight to implementation.

1. Invest in Farmer-Led Knowledge Hubs

Participants repeatedly underscored the need for trusted information hubs and platforms that connect farmers, researchers, nonprofits, and philanthropy through transparent, two-way communication. These hubs could serve as central access points for verified technical guidance, regenerative agriculture data, funding opportunities, and peer learning. Beyond combating misinformation, they would enable producers to co-create knowledge and research with agricultural scientists and academic institutions, ensuring that research reflects the realities of regional farming systems.

By investing in localized, farmer-led information networks, stakeholders can bridge the divide between policy design and on-the-ground implementation, creating a solid foundation for adaptive learning and decision-making.

Why it Matters

Trusted information networks are essential for resilience. Farmers need access to practical, regionally-relevant knowledge and opportunities to share innovations on a farmer-to-farmer level.

Impact

Investments in knowledge hubs will yield measurable results such as improved adoption of



regenerative practices, increased access to funding, and strengthened trust between producers and formal institutions. By centering farmers as both learners and teachers, these hubs help rebuild the connective tissue of agricultural knowledge systems.

Rizpah Bellard (Nova Farming) reflected on intergenerational knowledge: ***“All the problems a Black rancher could face, my father has already faced. I learned from him what paperwork to provide, what pitfalls to avoid.”***

2. Expand Local and Regional Infrastructure

Another high-impact opportunity lies in the revitalization of regional processing and distribution infrastructure. Participants called for strategic investments in small-scale mills, cold storage facilities, mobile slaughter units, and shared packaging and aggregation hubs. Such infrastructure would allow smaller producers to meet institutional market demands from schools, hospitals, and wholesalers, etc., while keeping value within rural communities.

These regional systems are not merely logistical solutions; they will represent a structural shift toward cooperative resilience. By aggregating their products through cooperative models or regional networks, farmers can negotiate better prices through collective bargaining, reduce waste, and access diversified markets. This approach not only strengthens their market position but also creates economic conditions that reward regeneratively grown products.

Why it Matters

Small and mid-sized producers cannot compete or even survive without access to affordable processing, storage, and distribution facilities.

Impact

Strengthened regional infrastructure reduces transportation costs, creates local jobs, enhances local food access, and ensures that farmers practicing regenerative agriculture can reach institutional buyers such as retailers, food banks, schools, hospitals, and wholesalers. These investments keep value circulating within rural economies and lay the groundwork for resilient local food systems.



“Invest in infrastructure like grain storage and regional mills so small farmers can compete.” -Dr. LaPorchia Collins, Tufts University

3. Reform Financial Tools and Risk Management

Traditional credit and insurance products are poorly aligned with the realities of small and mid-sized farms. Producers often face rigid loan structures, limited access to operating capital, and crop insurance programs designed for large-scale commodity production rather than diversified or specialty crop operations. Reforming these financial tools is essential to reduce risk and expand opportunity. Funders and policymakers should prioritize flexible, accessible financing options such as microloans, revenue-based insurance, and bridge funding that supports diversification of production systems.

Why it Matters

Current credit and crop insurance products have traditionally been designed and aligned with large-scale commodity producers in mind, leaving little to no support for diversified farms practicing regenerative methods.

Impact

Simplified applications, flexible reporting, and right-sized loan terms can dramatically increase participation. Financial reforms reduce administrative barriers, improve repayment rates, and strengthen economic resilience within farming communities.

“I learned about crop insurance from another farmer four years ago — it took me nearly a year to get approved.” -Todd Western, Western Family Farms

4. Support Cooperative and Land Access Models

Land ownership is foundational for any successful farming operation, yet small and mid-sized producers face significant barriers to ownership and investment due to heirs' property issues. Unclear title and shared ownership often prevent farmers from accessing credit, federal programs, or conservation incentives.



Why it Matters

Rising land costs and ownership concentration have made entry and succession nearly impossible for many small and mid-sized farmers.

Impact

Supporting land access and heirs' property resolution unlocks generational stability and economic opportunity for small and mid-sized farmers. Clear title and secure tenure allow producers to leverage their land for credit, participate in federal conservation and cost-share programs, and make long-term investments in regenerative infrastructure.

"Land is sitting idle because it's still on grandpa's deed and can't be transferred." -Dr. Cindy Ayers Elliott, Footprint Farms

5. Advance Culturally Competent Technical Assistance

For small and mid-sized farmers, successful transition to regenerative production depends on access to trusted, relevant, and culturally competent technical support. Conventional outreach often fails to reflect the social and economic realities of these producers, limiting participation and adoption. By aligning technical assistance with community values and regional knowledge, funders and institutions can accelerate the shift toward regenerative systems while strengthening relationships of trust and accountability.

Why it Matters

Knowledge without trust does not translate into adoption. Many small and mid-sized farmers avoid programs because they do not reflect their lived experiences or there is a lack of trust in the institutions providing the technical assistance.

Impact

Grounding technical assistance in cultural awareness ensures that programs are accessible, relevant, and effective.

"If you can reframe agriculture as culture, it will resonate with the people who maintain an affinity for that way of life." -Dr. Joe L Graham, Native American Agriculture Fund



6. Provide Long-Term, Flexible Philanthropic Capital

Given recent federal rollbacks and funding gaps, philanthropic and private investments can play a catalytic role in advancing regenerative agriculture. Farmer participants at the in-person convening called for patient, flexible capital that prioritizes long-term resilience over short-term returns. The regenerative transition will require patient capital, trust, and time. By aligning investment strategies with the needs of farmers, funders, lenders, and impact investors can help de-risk financial lending while unlocking innovative financial tools for small and mid-sized producers.

“We can see federal rollbacks as destruction or as catalysts to build something new.” - Gerardo Martinez, Wild Kid Acres Farm

Why it Matters

Short-term grants and rigid funding cycles inhibit innovation and drain the capacity of farmer-serving organizations.

Impact

Multi-year commitments signal trust and partnership, empowering organizations to plan beyond single funding cycles and to build the institutional capacity necessary to sustain impact at scale.

“Farmers are being told to do regenerative agriculture, but nobody is saying who will pay for it.” -Christi Bland Miller, CMB Farms

7. Strengthen Farmer Representation and Policy Leadership

Participants emphasized that farmer representation in policy spaces, from local conservation boards to national committees, is critical to achieving durable, equity-driven reform. Strengthened civic engagement, leadership development, and advocacy training can equip producers to influence the policies that govern access to credit, conservation programs, and market opportunities. Institutionalizing farmer voices at every level will be essential to ensuring that future agricultural policy is both responsive and equitable.



Why it Matters

Transformational change requires farmers not only to be beneficiaries of policy but also architects of it.

Impact

Embedding farmer voices in policymaking ensures that agricultural programs are grounded in real-world conditions and farmer priorities. This approach will shift policy from a top-down structure to a collaborative, producer-focused partnership.

“People need personable leaders that vouch for them. Transparent leaders who come from the community.” -Dr. TJ Bradford, Bradford Farms

8. Advance Participatory and Inclusive Research

Advancing participatory and inclusive research is essential to ensure that small and mid-sized farmers have a voice in shaping agricultural research. Too often, research agendas are disconnected from the realities of transitioning farms that face limited resources and region-specific challenges. Engaging farmers as co-researchers while compensating them for their time, insights, and data can yield better research outcomes. By aligning research priorities with farmer-defined needs, research institutions can accelerate adoption, reduce transition risks, and ensure that regenerative agriculture is both scientifically sound and culturally relevant.

Why it Matters

Too often, agricultural research excludes the very producers it aims to serve.

Impact

This approach bridges the gap between academic innovation and practical application. It also redefines farmers as co-investigators, ensuring that future agricultural science reflects their experience, innovation, and insight.

“Universities don’t disseminate information in ways farmers can use. We need systems that work for producers on the ground. As both a farmer and agronomist, I know there



are practices that universities promote that farmers won't adopt." -Dr. TJ Bradford, Bradford Farms

9. Expand Market Access

"Partnerships can be built with schools and hospitals that want to eat healthy." -Dr. Cindy Ayers Elliott, Footprint Farms

For small and mid-sized farmers transitioning to regenerative production, limited market access remains a critical barrier to financial viability. These producers often lack the infrastructure, certifications, and buyer connections needed to compete in institutional or wholesale markets. Expanding market access through regional food hubs, cooperative marketing, and partnerships with schools, hospitals, and retailers can create stable, values-aligned markets that reward regenerative practices. By linking small and mid-sized producers directly to demand, funders and policymakers can ensure that regenerative practices are economically viable, helping farmers thrive while strengthening local food systems.

Why it Matters

Barriers such as limited distribution networks and the lack of pathways to institutional buyers prevent farmers from fully capturing market value for their products. Without equitable market access, the economic viability of regenerative practices remains out of reach for many producers.

Impact

Expanded market access allows small and mid-sized producers to achieve consistent sales and financial stability, which are key foundations for long-term farm success and resilience.

"Make better offers. My grandfather had one buyer for cotton, my father had a few more. We've got to expand the options for the next generation." -Dr. TJ Bradford, Bradford Farms



Moving from Dialogue to Action

“We owe it to the farmers and organizations who shared their truths to make these insights actionable.” -Dr. LaKisha Odom, Foundation for Food and Agriculture Research

To move from conversation to implementation, partners across philanthropy, nonprofit, policy, and all facets of the agriculture industry must commit to a shared framework for action. This begins by centering farmers in decision-making, engaging producers in every stage from policy formulation to program evaluation. Stakeholders must invest for the long term, while funding systems must value relationships over transactions. Cross-sector coalitions should unite funders, intermediaries, and communities around shared goals of resilience and equity. Finally, institutions must align incentives with values, rewarding regeneration, cooperation, and innovation rather than increasing scale alone.



Conclusion

The path forward is clear: center farmers, rebuild local capacity, and align funding and policy with the realities of those who work the land: The FARMERS. The insights from this convening affirm that transformation will not come from isolated programs but from coordinated, long-term investments in systems that value producers over scale and collaboration over competition. By committing to these principles, industry stakeholders, academic institutions, funders, policymakers, and communities can help cultivate a food system rooted in equity, resilience, and shared prosperity, one that truly honors the farmers who feed us.

“We need to prioritize farmer livelihoods as much as farm productivity.” -Christina Daniels Freeman, Forum For the Future

