

Applied Economics >
Volume 38, 2006 - Issue 2393 | 28 | 0
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Revenue insurance purchase decisions of farmers

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Pages 149-159 | Published online: 01 Sep 2006

Cite this article <https://doi.org/10.1080/00036840500367724>

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Abstract

The objective of this study is to evaluate farm, household, and financial characteristics of cash grain farmers' decisions of whether to purchase revenue insurance. Using farm-level data these characteristics were identified by estimating a logit model of revenue insurance purchase decisions by farm operators. Results indicate that farm operators with the ability to self-insure through accumulation of sufficient wealth reserves measured in terms of the ratio of debts to assets, operators with off-farm income, and participants in off-farm income-generating activities are more likely to purchase revenue insurance. The study also finds that farm operators with higher wealth reserves are more likely to purchase revenue insurance. The study finds that farm operators with higher wealth reserves are more likely to purchase revenue insurance.

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not improve health outcomes depending on the mix of health care expenditures and

the type of insurance coverage. However, increases in inpatient and ambulatory insurance coverage are associated with positive health care outcomes.

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