|  |  |  |  |
| --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | |
|  | Nov. - 19 | Oct. - 20 | Nov. - 20 |
| Area economic index | 54.2 | 53.2 | 46.8 |
| Loan volume | 51.4 | 46.8 | 25.8 |
| Checking deposits | 68.1 | 66.1 | 87.1 |
| Certificates of deposit and savings instruments | 51.4 | 38.7 | 46.8 |
| Farmland prices | 40.3 | 50.0 | 55.0 |
| Farm equipment sales | 37.5 | 37.9 | 42.9 |
| Home sales | 55.7 | 72.6 | 73.3 |
| Hiring | 65.3 | 54.8 | 53.2 |
| Retail business | 50.0 | 46.8 | 37.9 |
| Confidence index (area economy six months out) | 44.4 | 51.6 | 50.0 |

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| --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, November, 2020 | | | | | |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | 0% | 1% to 9% | 10% to 14% | 15% to 19% | Above 20% |
| What percentage of grain producers in your area are projecting negative cash flow for 2021? | 6.8% | 46.6% | 30.0% | 10.1 | 6.5% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Down  more than 10% | Down  4.1% to 10% | Down  1% to 4% | No change | Up  1% to 7.0% |
| For retailers in your area, what is your expected increase/decrease in holiday sales from the 2019 holiday buying season? | 9.7% | 29.1% | 16.0% | 29.0% | 16.2% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Significant number of bankruptcies | Moderate number of bankruptcies | Little or no change in bankruptcies | Increase in the number of establishments | |
| In terms of restaurants and taverns in your area, which of the following do you expect for the rest of 2020 and 2021: | 6.5% | 45.4% | 44.9% | 3.4% | |

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