|  |  |  |  |
| --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | |
|  | Sept.-19 | August-20 | Sept.-20 |
| Area economic index | 50.1 | 44.7 | 46.9 |
| Loan volume | 72.2 | 53.9 | 60.9 |
| Checking deposits | 54.2 | 78.9 | 76.6 |
| Certificates of deposit and savings instruments | 51.4 | 40.8 | 35.9 |
| Farmland prices | 43.1 | 50.1 | 45.0 |
| Farm equipment sales | 35.9 | 32.8 | 32.1 |
| Home sales | 57.1 | 68.9 | 75.0 |
| Hiring | 62.5 | 47.4 | 54.8 |
| Retail business | 52.8 | 38.2 | 43.8 |
| Confidence index (area economy six months out) | 42.9 | 44.6 | 50.0 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, September, 2020 | | | | | |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | No Support | Little | Positive | Strong | Crucial |
| In terms of support for your local economy, the CARES Act and the Paycheck Protection Program provided: | 0.0% | 3.8% | 38.3% | 19.2% | 38.7% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Down  -5% to -10% | Down  -1% to -4% | Unchanged | Up  1% to 4% | Up  5% to 10% |
| Compared to last year at this time, income (including government support) for farmers in your area is: | 26.9% | 19.2% | 15.4% | 34.5% | 4.0% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | No | | Yes | | |
| Is your overall local economy back to pre-coronavirus levels? | 76.9% | | 23.1% | | |

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