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| --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | |
|  | Nov. - 20 | Oct. - 21 | Nov. - 21 |
| Area economic index | 46.8 | 66.1 | 67.7 |
| Loan volume | 25.8 | 53.6 | 53.2 |
| Checking deposits | 87.1 | 66.1 | 71.0 |
| Certificates of deposit and savings instruments | 46.8 | 32.1 | 32.3 |
| Farmland prices | 55.0 | 81.5 | 85.5 |
| Farm equipment sales | 42.9 | 64.8 | 62.1 |
| Home sales | 73.3 | 73.2 | 65.0 |
| Hiring | 53.2 | 71.4 | 67.7 |
| Retail business | 37.9 | 55.4 | 58.1 |
| Confidence index (area economy six months out) | 50.0 | 51.8 | 48.4 |

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| --- | --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, November 2021 | | | | | | |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | None: Too many negatives | $66 B for rail improvements | $80 B for ports & waterway improvements | $65 B to expand broadband connectivity | | $40 B for bridge repair |
| Which of portions of the recently passed infrastructure bill do you think is most supportive of agriculture? | 30.0% | 10.0% | 26.5% | 26.8% | | 6.7% |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | A bad season  (-0.1% to -5.9%) | A lackluster season  (0% to 2.9%) | A solid season  (3% to 5.9%) | A healthy season  (6% to 8.9%) | A strong season (9% to 15%) | |
| In terms of holiday & Christmas sales by merchants in your area compared to last year, what do you expect? | 9.7% | 10.0% | 35.5% | 19.4% | 25.9% | |

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