|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Mar-19 | Feb-20 | | March-20 |
| Area economic index | 52.9 | 51.6 | 35.5 | |
| Loan volume | 76.7 | 50.0 | 66.1 | |
| Checking deposits | 42.4 | 60.9 | 69.4 | |
| Certificates of deposit and savings instruments | 47.1 | 50.0 | 45.2 | |
| Farmland prices | 36.4 | 46.8 | 46.6 | |
| Farm equipment sales | 32.8 | 37.9 | 37.5 | |
| Home sales | 52.9 | 58.1 | 56.5 | |
| Hiring | 65.7 | 57.8 | 48.3 | |
| Retail business | 48.5 | 46.9 | 37.1 | |
| Confidence index (area economy six months out) | 45.7 | 58.3 | 28.3 | |

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| --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, March, 2020 | | | | | |
|  | | | | | |
|  |  | Percentage of bankers reporting | | | |
|  | Unsure | Little or no Impact | Modest  Recession | Deep  Recession | |
| Which of the following outcomes do you expect from the coronavirus in your market area? | 6.5% | 32.3% | 54.8% | 6.4% | |
|  | | | | | |
|  |  |  | | | |
|  | No | Yes | No but developing a plan | | |
| Does your bank have a plan in place to deal with a nationwide mandatory quarantine? | 16.1% | 54.8% | 29.0% | | |
|  | | | | | |
|  |  |  | | | |
|  | Increase in Loan Delinquencies | Fewer Loan Applications | Increase in Staff absences | Higher Loan Applications | Decline in customer visits |
| During the last two weeks of the coronavirus crisis, your bank has experienced (click on all that apply): | 4.8% | 9.5% | 14.3% | 23.8% | 47.6% |

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