Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)			
	August 2025	July 2026	August 2026
Area Economic Index	48.1	42.1	50.3
Loan Volume	82.7	73.7	76.3
Checking Deposits	63.5	50.0	39.5
Certificates of Deposit and Savings Instruments	59.6	52.6	55.6
Farmland Prices	46.2	52.8	47.2
Farm Equipment Sales	14.6	27.8	22.2
Home Sales	48.1	44.7	42.1
Hiring	56.0	50.1	50.1
Retail Business	46.2	41.6	41.1
Confidence Index (area economy six months out)	27.8	34.2	31.6

Table 2: The Rural Mainstreet Economy, August 2026

	Percentage of Bankers Reporting		
	Fair	Good	Excellent
How would you rate the overall financial condition of your farm borrower customers?	47.5%	52.5%	0.0%

	Percentage of Bankers Reporting				
	Ag Equipment	Livestock	Operating Loans	Real Estate	Other
Which category currently accounts for the largest share of agricultural lending at your bank?	5.3%	5.6%	31.4%	52.6%	5.1%

	Percentage of Bankers Reporting			
	Decrease Substantially	Decrease Slightly	Unchanged	Increase Slightly
What do you expect farm income in your area to do during the 12 months?	5.4%	42.1%	36.8%	15.7%

Follow Goss on Substack and X.
For historical data and forecasts visit Economic Outlook or Goss & Associates online.