Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)			
	July 2025	June 2026	July 2026
Area Economic Index	50.6	52.6	42.1
Loan Volume	87.5	76.3	73.7
Checking Deposits	45.8	57.9	50.0
Certificates of Deposit and Savings Instruments	56.3	47.4	52.6
Farmland Prices	47.9	55.3	52.8
Farm Equipment Sales	16.7	28.9	27.8
Home Sales	48.0	50.0	44.7
Hiring	50.0	47.4	50.1
Retail Business	47.8	42.1	41.6
Confidence Index (area economy six months out)	36.0	42.1	34.2

Table 2: The Rural Mainstreet Economy, July 2026					
	Percentage of Bankers Reporting				
	Unchanged			Tightened Somewhat	
Have credit standards changed during the past three months?	53.7%			46.3%	
	Percentage of Bankers Reporting				
	Loan Underwriting	Compliance	Customer Service	Fraud Detection	Other
What banking function offers the greatest potential benefit from AI?	5.3%	10.7%	15.8%	57.9%	10.3%
	Percentage of Bankers Reporting				
	Other Challenges		Weather	High Input Costs	Low Prices
What is currently the greatest financial challenge facing agricultural producers?	11.2%		10.5%	26.3%	52.0%

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