

**Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)**

	September 2023	August 2024	September 2024
Area Economic Index	49.5	40.9	37.5
Loan Volume	70.3	75.0	68.8
Checking Deposits	35.2	34.1	41.3
Certificates of Deposit and Savings Instruments	59.3	52.3	56.5
Farmland Prices	65.4	45.5	43.8
Farm Equipment Sales	44.0	16.7	19.0
Home Sales	37.0	50.0	43.8
Hiring	49.2	45.5	43.5
Retail Business	48.1	38.6	30.4
Confidence Index (area economy six months out)	26.8	27.3	22.9

**Table 2: The Rural Mainstreet Economy, September 2024**

	Percentage of Bankers Reporting				
	None or less than 1%	1% to 9%	10% to 24%	25% to 50%	More than 50%
What percent of farmers in your area do you estimate will have negative net income for 2024?	4.2%	16.7%	24.9%	12.5%	41.7%
	Percentage of Bankers Reporting				
	Other factors	Lower agriculture commodity prices	Higher input costs		
Which of the following represents the greatest threat to farm income ahead?	0.0%	91.7%	8.3%		
	Percentage of Bankers Reporting				
	Down 10% to 20%	Down 5% to 9%	Down 1% to 4%	No change	Up 1% to 4%
Compared to this year, what are your expectations for farmland prices in your area in 2025?	24.8%	16.7%	25.2%	25.0%	8.3%

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