

**APPENDIX – Results from the Eighth Federal Reserve District Served by the St. Louis Fed**

- National data: N=1,869; Eighth District: N=219 (total completed responses).
- Note that percentages have been rounded and may not equal 100%. Highest percentage responses are highlighted.
- Under the Community Reinvestment Act, the term low- and moderate-income refers to communities that in certain geographies that have income levels that fall between certain ranges, as determined by the Census Bureau. A low-income community means there is a median family income of less than 50% of the area median income. A moderate-income community means that the median family income is at least 50% and less than 80% of the area median income.

<b>At this point in time, what level of disruption is COVID-19 having on economic conditions for the people and communities you serve?</b>		
	National data	Eighth District data
No disruption	0%	0%
Minimal disruption	2%	4%
Some disruption, but manageable	16%	21%
Significant disruption, but expect to bounce back quickly after things settle	21%	21%
Significant disruption, expect recovery to be difficult	60%	52%
Unknown	1%	1%

<b>At this point in time, what is the top impact of COVID-19 on the people and communities you serve?</b>		
	National data	Eighth District data
Income loss/job loss/unemployment	42%	41%
Business impacts	32%	28%
Basic consumer needs	7%	8%
Education	7%	11%
Health	4%	5%
Other	4%	4%
Private financial supports	2%	0%
Public financial supports	2%	1%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve? INCOME LOSS/JOB LOSS/UNEMPLOYMENT</b>		
	National data	Eighth District data
Getting significantly worse	32%	25%
Getting moderately worse	37%	38%
No changes	13%	16%
Getting modestly better	17%	20%
Getting significantly better	1%	1%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve? BASIC CONSUMER NEEDS</b>		
	National data	Eighth District data
Getting significantly worse	17%	18%
Getting moderately worse	34%	29%
No changes	27%	26%
Getting modestly better	20%	24%
Getting significantly better	2%	3%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve?</b>		
<b>BUSINESS IMPACTS</b>		
	National data	Eighth District data
Getting significantly worse	25%	19%
Getting moderately worse	41%	43%
No changes	12%	14%
Getting modestly better	22%	22%
Getting significantly better	1%	2%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve?</b>		
<b>EDUCATION</b>		
	National data	Eighth District data
Getting significantly worse	23%	20%
Getting moderately worse	33%	36%
No changes	37%	37%
Getting modestly better	8%	7%
Getting significantly better	0%	0%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve?</b>		
<b>HEALTH</b>		
	National data	Eighth District data
Getting significantly worse	13%	11%
Getting moderately worse	30%	28%
No changes	38%	35%
Getting modestly better	17%	23%
Getting significantly better	2%	2%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve?</b>		
<b>PRIVATE FINANCIAL SUPPORTS</b>		
	National data	Eighth District data
Getting significantly worse	14%	13%
Getting moderately worse	27%	23%
No changes	42%	34%
Getting modestly better	16%	26%
Getting significantly better	2%	4%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people and communities you serve?</b>		
<b>PUBLIC FINANCIAL SUPPORTS</b>		
	National data	Eighth District data
Getting significantly worse	14%	10%
Getting moderately worse	29%	26%
No changes	31%	47%
Getting modestly better	22%	15%
Getting significantly better	3%	2%

<b>Starting from today, how long do you expect it will take the people and communities you serve to return to the conditions they were experiencing before the impact of COVID-19?</b>		
	National data	Eighth District data
Less than three months from today	2%	3%
Between three and six months from today	10%	15%
Between seven and nine months from today	12%	11%
Between 10 and 12 months from today	20%	19%
More than 12 months from today	46%	41%
Unknown	10%	11%

<b>At this point in time, what level of disruption is COVID-19 having on the entity you represent?</b>		
	National data	Eighth District data
No disruption	1%	3%
Minimal disruption	6%	9%
Some disruption, but manageable	36%	41%
Significant disruption, but expect to bounce back quickly after things settle	27%	21%
Significant disruption, expect recovery to be difficult	30%	25%
Unknown	1%	0%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>DEMAND FOR SERVICES</b>		
	National data	Eighth District data
Decreased	25%	11%
Anticipated decrease	8%	12%
No change	11%	17%
Anticipated increase	14%	17%
Increased	42%	43%
N/A	1%	1%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>ABILITY TO PROVIDE SERVICES</b>		
	National data	Eighth District data
Decreased	27%	21%
Anticipated decrease	18%	16%
No change	30%	34%
Anticipated increase	10%	11%
Increased	15%	18%
N/A	1%	0%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>STAFFING LEVELS</b>		
	National data	Eighth District data
Decreased	19%	16%
Anticipated decrease	13%	18%
No change	53%	53%
Anticipated increase	5%	4%
Increased	6%	8%
N/A	3%	2%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>EXPENSES</b>		
	National data	Eighth District data
Decreased	8%	8%
Anticipated decrease	12%	11%
No change	31%	26%
Anticipated increase	21%	28%
Increased	27%	27%
N/A	2%	26%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>FEE FOR SERVICE</b>		
	National data	Eighth District data
Decreased	15%	11%
Anticipated decrease	11%	11%
No change	43%	49%
Anticipated increase	5%	6%
Increased	3%	5%
N/A	22%	19%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>INDIVIDUAL DONATIONS</b>		
	National data	Eighth District data
Decreased	17%	15%
Anticipated decrease	13%	20%
No change	28%	31%
Anticipated increase	6%	6%
Increased	9%	8%
N/A	27%	5%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>CORPORATE DONATIONS</b>		
	National data	Eighth District data
Decreased	16%	15%
Anticipated decrease	14%	16%
No change	30%	34%
Anticipated increase	4%	5%
Increased	8%	9%
N/A	28%	21%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>FOUNDATION FUNDS</b>		
	National data	Eighth District data
Decreased	10%	6%
Anticipated decrease	11%	13%
No change	33%	39%
Anticipated increase	8%	7%
Increased	9%	10%
N/A	29%	26%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>GOVERNMENT FUNDS</b>		
	National data	Eighth District data
Decreased	8%	8%
Anticipated decrease	11%	11%
No change	27%	26%
Anticipated increase	16%	12%
Increased	20%	23%
N/A	18%	21%

<b>Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?</b>		
<b>APPLICATIONS FOR CREDIT</b>		
	National data	Eighth District data
Decreased	5%	4%
Anticipated decrease	3%	7%
No change	37%	32%
Anticipated increase	11%	17%
Increased	11%	15%
N/A	32%	26%

<b>Given your existing resources, how many months can your entity operate in the current environment before exhibiting financial distress?</b>		
	National data	Eighth District data
Current environment does not impact our financial health	12%	15%
Less than three months	18%	12%
Between three and six months	19%	12%
Between seven and nine months	11%	8%
Between 10 and 12 months	10%	10%
More than 12 months	16%	21%
Unknown	13%	23%

## RESPONDENT PROFILES

What type of entity do you represent?		
	National data	Eighth District data
Financial institution	8%	27%
Government	13%	19%
Nonprofit	45%	40%
Private industry	22%	5%
Other	12%	10%

What type of area do you mostly serve? Select all that apply.*		
	National data	Eighth District data
Urban	63%	55%
Suburban	45%	42%
Rural	46%	55%

What issues do you work on? Select all that apply.*		
	National data	Eighth District data
Consumer finance	16%	34%
Housing	44%	54%
Small business	41%	49%
Workforce development/jobs	33%	38%
Education	26%	26%
Health	25%	17%
Food	25%	21%
Public and community services	42%	41%
Other	24%	15%

Are you a direct service provider?		
	National data	Eighth District data
Yes	71%	74%
No	29%	26%

What state do you serve? Select all that apply.* (Eighth District data only)	
Arkansas	22%
Mississippi	11%
Illinois	8%
Missouri	32%
Indiana	2%
Kentucky	14%
Tennessee	20%

###

\* Aggregated percentages are greater than 100% because respondents could select all that apply.