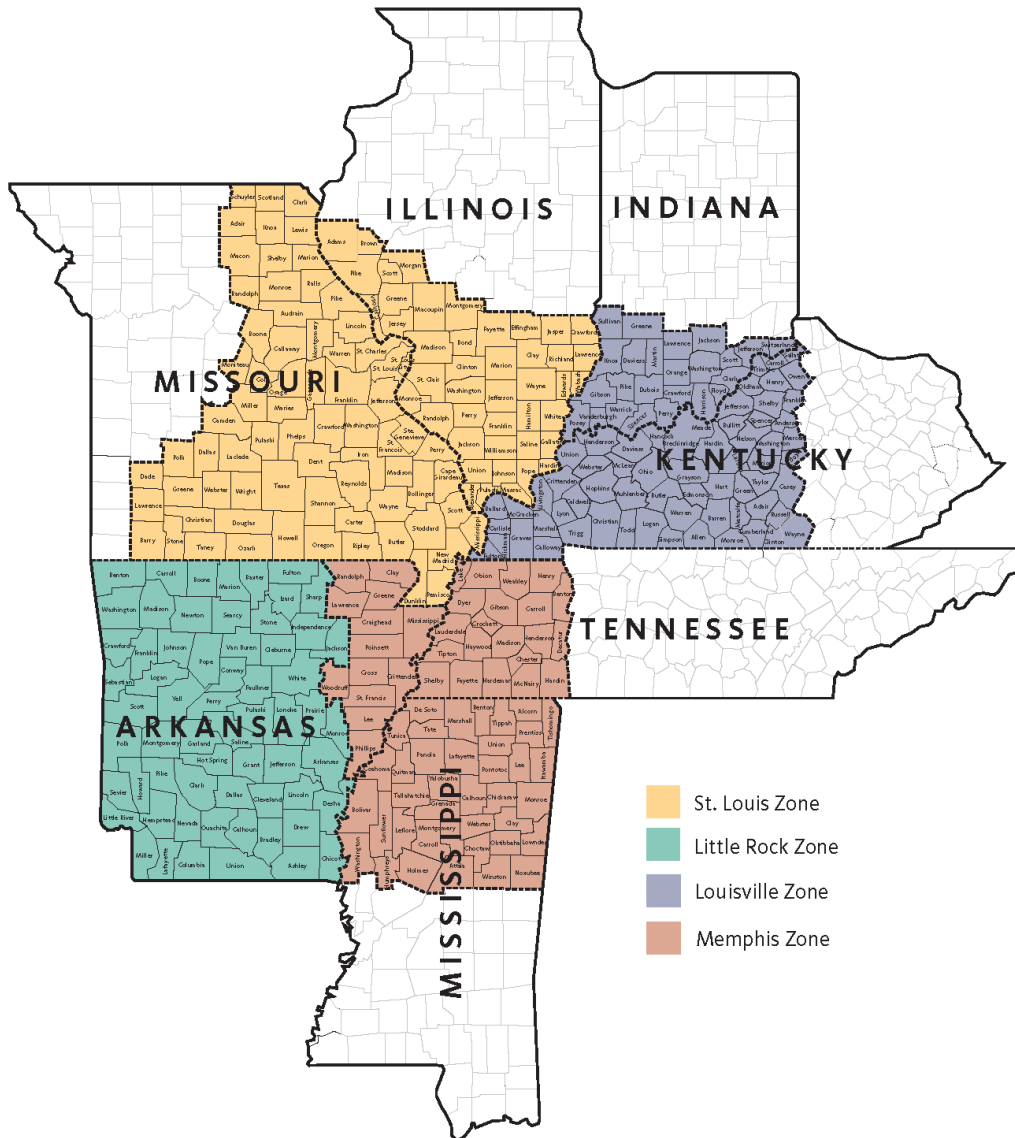


## APPENDIX – Results from the Eighth Federal Reserve District Served by the St. Louis Fed

- National data: N=1,127; Eighth District: N=139 (total completed responses, Oct. 7-16, 2020).
- Note that percentages have been rounded and may not equal 100%. Highest percentage responses are **highlighted**.
- Under the [Community Reinvestment Act](#), *low- to moderate-income* refers to communities in certain geographies with income levels 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 the median family income is at least 50% and less than 80% of the area median income.



# Eighth Federal Reserve District



<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>		
	<b>National data</b>	<b>Eighth District data</b>
No disruption	0%	1%
Minimal disruption	1%	3%
Some disruption, but manageable	19%	31%
Significant disruption, but expect to bounce back quickly after things settle	19%	20%
Significant disruption, expect recovery to be difficult	<b>59%</b>	<b>46%</b>
Unknown	1%	0%

<b>At this point in time, what is the top impact of COVID-19 on the people and communities you serve?</b>		
	<b>National data</b>	<b>Eighth District data</b>
Income loss/job loss/unemployment	<b>38%</b>	<b>38%</b>
Business impacts	27%	33%
Education	13%	5%
Basic consumer needs	8%	14%
Health	5%	3%
Other	6%	6%
Public financial supports	2%	0%
Private financial supports	1%	1%

<b>Over the past eight weeks, how have COVID-19 related impacts changed for the people / communities you serve?</b>		
<b>INCOME LOSS/JOB LOSS/UNEMPLOYMENT</b>		
	<b>National data</b>	<b>Eighth District data</b>
Getting significantly worse	18%	9%
Getting moderately worse	<b>37%</b>	<b>41%</b>
No changes	19%	19%
Getting modestly better	22%	25%
Getting significantly better	2%	4%
Unknown	3%	4%
<b>BASIC CONSUMER NEEDS</b>		
Getting significantly worse	15%	8%
Getting moderately worse	29%	26%
No changes	<b>31%</b>	<b>28%</b>
Getting modestly better	17%	24%
Getting significantly better	5%	8%
Unknown	3%	5%
<b>BUSINESS IMPACTS</b>		
Getting significantly worse	15%	10%
Getting moderately worse	<b>36%</b>	<b>28%</b>
No changes	18%	21%
Getting modestly better	24%	<b>28%</b>
Getting significantly better	2%	5%
Unknown	5%	7%

<b>EDUCATION</b>		
	<b>National data</b>	<b>Eighth District data</b>
Getting significantly worse	20%	17%
Getting modestly worse	<b>38%</b>	<b>36%</b>
No changes	18%	19%
Getting modestly better	17%	15%
Getting significantly better	2%	4%
Unknown	5%	10%
<b>HEALTH</b>		
Getting significantly worse	13%	9%
Getting moderately worse	<b>32%</b>	27%
No changes	31%	<b>37%</b>
Getting modestly better	15%	15%
Getting significantly better	4%	7%
Unknown	5%	6%
<b>PRIVATE FINANCIAL SUPPORTS</b>		
Getting significantly worse	11%	4%
Getting moderately worse	27%	23%
No changes	<b>35%</b>	<b>39%</b>
Getting modestly better	12%	17%
Getting significantly better	2%	2%
Unknown	14%	15%
<b>PUBLIC FINANCIAL SUPPORTS</b>		
Getting significantly worse	19%	9%
Getting moderately worse	28%	14%
No changes	<b>29%</b>	<b>39%</b>
Getting modestly better	14%	27%
Getting significantly better	3%	3%
Unknown	7%	8%

<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>		
	<b>National data</b>	<b>Eighth District data</b>
Less than three months from today	1%	1%
Between three and six months from today	5%	9%
Between seven and nine months from today	11%	9%
Between 10 and 12 months from today	19%	19%
More than 12 months from today	<b>56%</b>	<b>50%</b>
Unknown	9%	12%

At this point in time, what level of disruption is COVID-19 having on the entity you represent?		
	National data	Eighth District data
No disruption	1%	1%
Minimal disruption	8%	12%
Some disruption, but manageable	43%	47%
Significant disruption, but expect to bounce back quickly after things settle	24%	20%
Significant disruption, expect recovery to be difficult	24%	21%
Unknown	0%	0%

Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?		
<b>DEMAND FOR SERVICES</b>		
	National data	Eighth District data
Significantly decreased	9%	8%
Modestly decreased	11%	12%
No change	14%	15%
Modestly increased	29%	30%
Significantly increased	35%	33%
N/A	1%	1%
<b>ABILITY TO PROVIDE SERVICES</b>		
Significantly decreased	10%	8%
Modestly decreased	27%	21%
No change	31%	32%
Modestly increased	21%	27%
Significantly increased	10%	10%
N/A	1%	1%
<b>STAFFING LEVELS</b>		
Significantly decreased	7%	7%
Modestly decreased	22%	18%
No change	50%	55%
Modestly increased	13%	14%
Significantly increased	6%	1%
N/A	3%	1%
<b>EXPENSES</b>		
Significantly decreased	3%	2%
Modestly decreased	16%	10%
No change	27%	31%
Modestly increased	35%	42%
Significantly increased	18%	12%
N/A	2%	3%
<b>FEE FOR SERVICE</b>		
Significantly decreased	9%	10%
Modestly decreased	11%	7%
No change	46%	52%
Modestly increased	7%	12%
Significantly increased	2%	0%
N/A	24%	20%

Please note: Percentages have been rounded and may not equal 100%.

<b>INDIVIDUAL DONATIONS</b>		
	<b>National data</b>	<b>Eighth District data</b>
Significantly decreased	12%	6%
Modestly decreased	17%	14%
No change	29%	42%
Modestly increased	12%	10%
Significantly increased	3%	4%
N/A	27%	26%
<b>CORPORATE DONATIONS</b>		
Significantly decreased	13%	9%
Modestly decreased	15%	12%
No change	29%	40%
Modestly increased	12%	10%
Significantly increased	4%	4%
N/A	27%	26%
<b>FOUNDATION FUNDS</b>		
Significantly decreased	8%	4%
Modestly decreased	11%	8%
No change	34%	45%
Modestly increased	15%	12%
Significantly increased	5%	2%
N/A	28%	28%
<b>GOVERNMENT FUNDS</b>		
Significantly decreased	10%	7%
Modestly decreased	9%	7%
No change	30%	38%
Modestly increased	20%	20%
Significantly increased	13%	10%
N/A	18%	18%
<b>APPLICATIONS FOR CREDIT</b>		
Significantly decreased	4%	4%
Modestly decreased	4%	6%
No change	37%	31%
Modestly increased	10%	20%
Significantly increased	6%	7%
N/A	39%	31%

<b>Given your existing resources, how many months can your entity operate in the current environment before exhibiting financial distress?</b>		
	<b>National data</b>	<b>Eighth District data</b>
Current environment does not impact our financial health	16%	22%
Less than three months	10%	6%
Between three and six months	13%	12%
Between seven and nine months	11%	7%
Between 10 and 12 months	12%	10%
More than 12 months	24%	28%
Unknown	14%	17%

Please note: Percentages have been rounded and may not equal 100%.

**RESPONDENT PROFILES**

<b>What type of entity do you represent?</b>		
	<b>National data</b>	<b>Eighth District data</b>
Financial institution	13%	31%
Government	15%	18%
Nonprofit	53%	40%
Private industry	11%	6%
Other	8%	5%
<b>What type of area do you mostly serve? Select all that apply.*</b>		
Urban	72%	33%
Suburban	63%	24%
Rural	72%	43%
<b>What issues do you work on? Select all that apply.*</b>		
Consumer finance	20%	13%
Housing	50%	17%
Small business	43%	19%
Workforce development/jobs	42%	11%
Education	29%	9%
Health	26%	7%
Food	25%	18%
Public and community services	44%	13%
Other	14%	4%
<b>Are you a direct service provider?</b>		
Yes	76%	77%
No	24%	23%

<b>What state do you serve? Select all that apply*. (Eighth District data only)</b>	
Arkansas	12%
Mississippi	9%
Illinois	18%
Missouri	19%
Indiana	9%
Kentucky	17%
Tennessee	15%

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

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