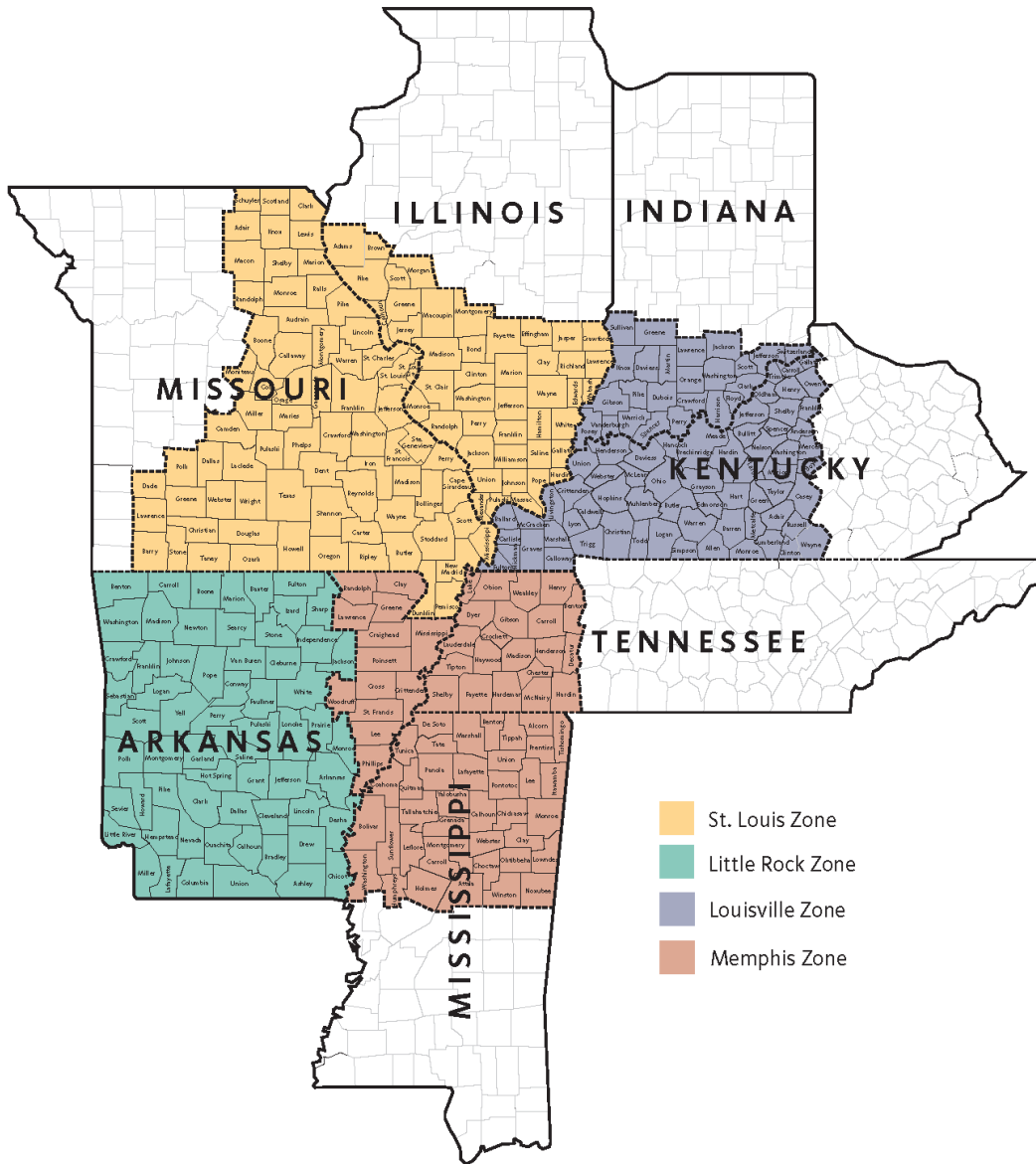


APPENDIX – Results from the Eighth Federal Reserve District Served by the St. Louis Fed



Eighth Federal Reserve District



- National data: N=1,465; Eighth District: N=178 (total completed responses, Aug. 5-12, 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.

At this point in time, what level of disruption is COVID-19 having on economic conditions for the people and communities you serve?		
	National data	Eighth District data
No disruption	0%	0%
Minimal disruption	2%	3%
Some disruption, but manageable	15%	26%
Significant disruption, but expect to bounce back quickly after things settle	17%	22%
Significant disruption, expect recovery to be difficult	64%	49%
Unknown	1%	0%

At this point in time, what is the top impact of COVID-19 on the people and communities you serve?		
Income loss/job loss/unemployment	38%	36%
Business impacts	24%	27%
Education	13%	21%
Basic consumer needs	8%	3%
Health	6%	7%
Other	6%	3%
Public financial supports	3%	1%
Private financial supports	1%	2%

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?		
Less than three months from today	1%	1%
Between three and six months from today	5%	9%
Between seven and nine months from today	10%	14%
Between 10 and 12 months from today	19%	19%
More than 12 months from today	56%	50%
Unknown	10%	7%

At this point in time, what level of disruption is COVID-19 having on the entity you represent?		
No disruption	1%	2%
Minimal disruption	6%	7%
Some disruption, but manageable	41%	44%
Significant disruption, but expect to bounce back quickly after things settle	25%	29%
Significant disruption, expect recovery to be difficult	26%	18%
Unknown	1%	1%

Over the last eight weeks, in what ways has COVID-19 impacted the entity you represent?		
DEMAND FOR SERVICES		
	National data	Eighth District data
Significantly decreased	8%	10%
Modestly decreased	13%	15%
No change	12%	21%
Modestly increased	28%	25%
Significantly increased	37%	28%
N/A	2%	1%
ABILITY TO PROVIDE SERVICES		
Significantly decreased	12%	11%
Modestly decreased	30%	27%
No change	26%	32%
Modestly increased	20%	19%
Significantly increased	11%	10%
N/A	1%	1%
STAFFING LEVELS		
Significantly decreased	8%	5%
Modestly decreased	21%	25%
No change	52%	51%
Modestly increased	12%	15%
Significantly increased	4%	3%
N/A	3%	1%
EXPENSES		
Significantly decreased	3%	2%
Modestly decreased	16%	13%
No change	25%	27%
Modestly increased	36%	42%
Significantly increased	17%	15%
N/A	2%	1%
FEE FOR SERVICE		
Significantly decreased	10%	8%
Modestly decreased	13%	16%
No change	45%	49%
Modestly increased	7%	4%
Significantly increased	2%	2%
N/A	23%	21%
INDIVIDUAL DONATIONS		
Significantly decreased	15%	10%
Modestly decreased	15%	17%
No change	28%	31%
Modestly increased	13%	9%
Significantly increased	4%	4%
N/A	25%	29%
CORPORATE DONATIONS		
Significantly decreased	15%	13%
Modestly decreased	15%	14%
No change	30%	32%
Modestly increased	12%	12%
Significantly increased	4%	3%
N/A	24%	26%

FOUNDATION FUNDS		
	National data	Eighth District data
Significantly decreased	8%	9%
Modestly decreased	13%	12%
No change	31%	32%
Modestly increased	18%	14%
Significantly increased	5%	4%
N/A	26%	30%
GOVERNMENT FUNDS		
Significantly decreased	9%	5%
Modestly decreased	11%	14%
No change	29%	31%
Modestly increased	22%	21%
Significantly increased	13%	9%
N/A	16%	20%
APPLICATIONS FOR CREDIT		
Significantly decreased	4%	7%
Modestly decreased	5%	14%
No change	38%	34%
Modestly increased	11%	14%
Significantly increased	7%	6%
N/A	35%	26%

Given your existing resources, how many months can your entity operate in the current environment before exhibiting financial distress?		
	National data	Eighth District data
Current environment does not impact our financial health	14%	16%
Less than three months	10%	8%
Between three and six months	17%	16%
Between seven and nine months	12%	11%
Between 10 and 12 months	10%	10%
More than 12 months	20%	19%
Unknown	16%	20%

RESPONDENT PROFILES

What type of entity do you represent?		
	National data	Eighth District data
Financial institution	13%	34%
Government	14%	14%
Nonprofit	57%	37%
Private industry	8%	6%
Other	9%	10%

What type of area do you mostly serve? Select all that apply.		
Urban	60%	49%
Suburban	37%	36%
Rural	52%	57%

Aggregate percentages exceed 100% due to the ability of respondents to select all that apply.

What issues do you work on? Select all that apply.		
Consumer finance	21%	39%
Housing	48%	52%
Small business	39%	58%
Workforce development/jobs	40%	38%
Education	30%	26%
Health	28%	21%
Food	28%	20%
Public and community services	46%	38%
Other	21%	10%

Aggregate percentages exceed 100% due to the ability of respondents to select all that apply.

Are you a direct service provider?		
Yes	70%	78%
No	30%	22%

What state do you serve? Select all that apply.		(Eighth District data only)
Arkansas	19%	
Mississippi	14%	
Illinois	10%	
Missouri	19%	
Indiana	4%	
Kentucky	13%	
Tennessee	22%	

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