



Current Conditions of Low- and Moderate-Income Communities

To gain insight into the conditions of low- and moderate-income (LMI) communities in the seven states it serves, the Federal Reserve Bank of St. Louis regularly surveys those who work with this population: community and economic development organizations, schools and colleges, financial institutions, government agencies, nonprofits, other community organizations and public officials. This sample of questions and answers comes from the latest survey, taken by 753 people in the summer of 2016.

To see the complete survey results, go to www.stlouisfed.org/CDOS.

ALL RESPONDENTS:



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believe that the status of LMI communities will be better ^{in 3–5} years.

Which issues

METROPOLITAN AREAS:

are having the greatest negative impact on LMI people?



1. Generational poverty **2.** Availability of affordable housing **3.** Education

RURAL AREAS:



1. Generational poverty 2. Job availability

3. Job skills

26.6%

Job availability

8.4%

Essential skills

Adequate wages

of rural respondents report

decreasing.

that such demand is

(soft skills)

RURAL RESPONDENTS:



18.3% Adequate wages



METROPOLITAN RESPONDENTS:

Essential skills (soft skills)



FINANCIAL INSTITUTIONS:



of financial institutions report that demand for loans funding community and/or economic development projects is increasing.

NONPROFIT ORGANIZATIONS:





of nonprofits experienced crease in their funding over the past year.

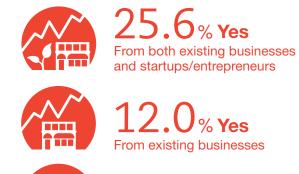
To be part of the next Community Development Outlook Survey (summer 2017), contact Drew Pack, senior community development specialist at the Bank's Little Rock Branch, at andrew.a.pack@stls.frb.org or at **501-324-8268**.



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Have there – been any recent business expansions and job additions in the LMI areas in your community?



COMMUNITY & ECONOMIC DEVELOPMENT ORGANIZATIONS:



expect an ncrease in job growth in their LMI areas during the next year.

8 THE EIGHTH FEDERAL RESERVE DISTRICT ARKANSAS • ILLINOIS • INDIANA • KENTUCKY • MISSISSIPPI • MISSOURI • TENNESSEE