












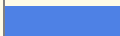






Please note: A variety of community stakeholders participated in the survey. The number and type of questions that a respondent received depended on their self-identified type of organization (e.g., nonprofits, community and economic development organizations, financial institutions), as well as self-identification as either a metropolitan or rural community. These categories/respondents are noted for each individual question.

1. Which type of organization best describes your place of employment? (All respondents)

#	Answer		%
7	Financial institution		20%
8	Government/public official		17%
3	Community and economic development		16%
4	Education		14%
13	Other		11%
11	Other nonprofit		10%
6	Faith-based organization		3%
1	Advocacy/interest group		3%
2	Chamber of Commerce		3%
12	Workforce development		2%
10	Philanthropic foundation		1%
5	Energy company		0%
9	Microlender or venture capitalist		0%
	Total		100%

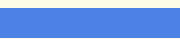






2. Your institution primarily serves LMI people and communities by providing: (All respondents)

#	Answer		%
4	Loans to develop businesses and/or other community projects		24%
8	Other		20%
7	Technical assistance/expertise		15%
6	Social services (food, shelter, clothing, education, health care)		14%
2	Grants and/or tax incentives		8%
1	Advocacy		8%
3	Job training/placement		6%
5	Research		4%
	Total		100%

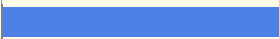



3. Do you primarily serve a metropolitan or rural LMI population? (All respondents)

#	Answer		%
1	Metropolitan		54%
2	Rural		46%
	Total		100%

4. In which state is your organization located? (All respondents)

#	Answer		%
6	Missouri		39%
1	Arkansas		17%
4	Kentucky		13%
7	Tennessee		11%
2	Illinois		8%
3	Indiana		6%
5	Mississippi		6%
	Total		100%

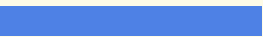


5. How would you currently rate your experience level in your field? (All respondents)

#	Answer		%
1	Very experienced		59%
2	Experienced		31%
3	Some experience		7%
4	New (relatively inexperienced)		4%
	Total		100%

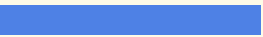


6. Which three of these issues are having the greatest negative impact on LMI households and communities? (All respondents)

#	Answer		%
13	Job availability		43%
7	Education		35%
14	Job skills		27%
10	Generational poverty		25%
4	Credit ratings and/or credit availability		24%
2	Availability of affordable housing		21%
1	Ability to save money		17%
6	Debt		14%
12	Health care (including prescription costs)		12%
3	Cost of consumer goods/inflation		12%
17	Wages		11%
8	Energy prices		9%
5	Crime		9%
16	Transportation needs		8%
18	Other		7%
9	Foreclosures/delinquent mortgages		6%
11	Government budget cuts		4%
15	Predatory lending		4%





7. How would you describe LMI individuals' current ability to meet their basic needs? (All respondents)

#	Answer		%
2	Unchanged (in the past 6 months)		55%
3	Inadequate		40%
1	Adequate		4%
	Total		100%

8. Currently, economic conditions for LMI households and communities are: (All respondents)

#	Answer		%
2	Staying the same		55%
3	Getting worse		36%
1	Improving		9%
	Total		100%

9. In comparison to other communities in the U.S., the well-being of LMI individuals in your area is: (All respondents)

#	Answer		%
3	Same		47%
4	Worse		28%
2	Better		18%
5	Significantly worse		6%
1	Significantly better		1%
	Total		100%

10. If funding were no longer a major concern of your organization, what one action would you implement to improve LMI communities?

(All respondents)

#	Answer		%
7	Redevelop areas of your community to bring in more businesses and jobs		40%
3	Increase access to education and workforce development programs		28%
4	Increase the amount of affordable housing		10%
6	Offer more individual development accounts (IDAs) or other types of savings programs to promote asset building and to get the unbanked into the financial system		6%
8	Other		6%
1	Create debt and credit-score forgiveness programs		5%
2	Increase access to affordable health care		3%
5	Increase the availability and use of technology		2%
	Total		100%









11. Are government entities currently doing enough to improve LMI households and communities? (All respondents)

#	Answer		%
3	Not enough		62%
2	Enough		21%
4	Do not know		12%
1	Too much		5%
	Total		100%






12. Are LMI individuals and communities being adequately prepared to compete for higher wage jobs that will require increased knowledge and job skills? (All respondents)

#	Answer		%
2	No		83%
3	Do not know		13%
1	Yes		5%
	Total		100%

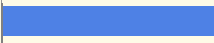












13. Which one of the following assets is most important in helping to increase the financial stability of LMI households? (All respondents)

#	Answer		%
2	Avoiding debt		35%
5	Increased amount of savings		17%
8	Other		13%
3	Entrepreneurship		13%
4	Good credit score		12%
7	Owning a house		9%
1	401k or other private retirement program		1%
6	Investing in stocks, bonds, etc.		1%
	Total		100%

14. In three to five years, what will be the status of LMI people and households in your community? (All respondents)

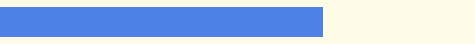



#	Answer		%
3	Unchanged		42%
2	Better		37%
4	Worse		18%
5	Significantly worse		3%
1	Significantly better		1%
	Total		100%

15. What will be the greatest challenges for the next generation in LMI communities? Please choose three (3). (All respondents)

#	Answer		%
12	Job availability		45%
7	Education		44%
13	Job skills		34%
10	Generational poverty		31%
1	Ability to save money		23%
2	Availability of affordable housing		22%
11	Health care (including prescription costs)		13%
3	Cost of consumer goods/inflation		13%
4	Credit ratings and/or credit availability		13%
6	Debt		12%
16	Wages		10%
8	Energy prices		9%
5	Crime		9%
15	Transportation needs		4%
17	Other		4%
9	Foreclosures/delinquent mortgages		2%
14	Predatory lending		2%

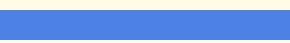
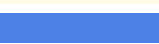


16. How would you describe the current demand by LMI individuals and households for the services your organization offers?

(Respondents from Nonprofit Organizations only)

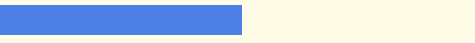



#	Answer		%
1	Increased		68%
2	Unchanged (in the past 6 months)		21%
4	Do not know		6%
3	Decreased		4%
	Total		100%

17. How would you describe the current well-being of LMI households in your community?

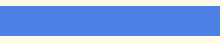




(Respondents from Nonprofit Organizations only)

#	Answer		%
2	Unchanged (in the past 6 months)		62%
3	Getting worse		34%
4	Do not know		2%
1	Improving		2%
	Total		100%

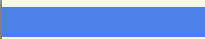



18. How would you describe your organization's current ability to contribute financially to helping the LMI community? (Respondents from Nonprofit Organizations only)

#	Answer		%
3	Less funding		51%
2	Unchanged (in the past 6 months)		38%
4	Do not know		6%
1	Increase funding		4%
	Total		100%

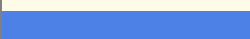





19. Which decreased funding source has had the greatest negative impact on your organization's ability to help the LMI community? (Respondents from Nonprofit Organizations only)

#	Answer		%
2	Federal funding		47%
4	Private donations		27%
5	State funding		17%
1	Corporate donations		7%
3	Local/city funding		3%
	Total		100%

20. Which increased funding source has had the greatest positive impact on your organization's ability to help the LMI community?
(Respondents from Nonprofit Organizations only)

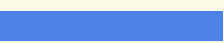



#	Answer		%
4	Private donations		43%
2	Federal funding		36%
1	Corporate donations		14%
5	State funding		7%
3	Local/city funding		0%
	Total		100%

21. What is the greatest barrier your organization encounters in increasing the economic stability of LMI households and communities?
(Respondents from Nonprofit Organizations only)




#	Answer		%
2	Instability of funding sources		52%
4	Leadership issues at the city, state or federal level		17%
6	Other		11%
5	Regulatory or other stipulations that may be burdensome		9%
3	Lack of educated and adequate number of staff to implement projects/programs		7%
1	Competition from other organizations		4%
	Total		100%

22. How would you describe the current demand for loans for community and/or economic development projects in the LMI

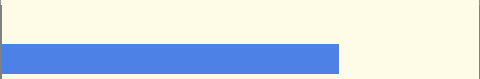



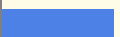



communities your institution serves? (Respondents from Financial Institutions only)

#	Answer		%
2	Unchanged (in the past 6 months)		47%
3	Low		37%
4	Do not know		9%
1	High		7%
	Total		100%

23. Does your institution offer or plan to offer any financial products specifically designed to address the financial stability of LMI households? (Respondents from Financial Institutions only)

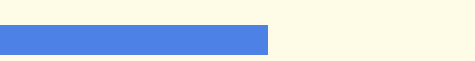



#	Answer		%
1	Yes		49%
2	No		34%
3	Do not know		17%
	Total		100%

24. What types of LMI financial products is your institution offering or planning to offer? (Respondents from Financial Institutions only)

#	Answer		%
3	Financial education/credit counseling		71%
8	Other		38%
1	Alternative or lower-cost payday loans		38%
6	Prepaid debit or credit cards		35%
5	Individual Development Accounts (IDAs)		24%
4	Forgivable or low overdraft fees		21%
2	Alternative or nontraditional forms of credit scoring to predict creditworthiness of borrowers (e.g., electric bills, cable bills, etc.)		18%
7	Technological innovations to improve LMI financial stability		15%

25. In the current economic environment, how would you describe the financial condition of LMI households in your service area?

(Respondents from Financial Institutions only)

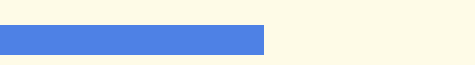



#	Answer		%
2	Unchanged (in the past 6 months)		57%
3	Getting worse		32%
1	Improving		9%
4	Do not know		3%
	Total		100%

26. What is the greatest difficulty for your organization in improving the financial well-being of LMI individuals in your service area?



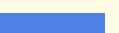


(Respondents from Financial Institutions only)

#	Answer		%
3	Difficult regulatory issues		33%
1	Belief that loans in LMI communities are risky or difficulty finding creditworthy LMI borrowers		20%
5	Many members of the LMI community are unbanked and have no banking relationships		17%
6	Not presented with an adequate amount of opportunities by LMI (small-business loans, community projects, etc.) to have an impact		14%
7	Tightening of lending standards		9%
8	Do not know		4%
2	Competition from alternative forms of financing		1%
4	Loans in LMI communities are not large enough to warrant underwriting the loan		0%
	Total		100%

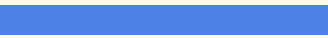



27. CRA opportunities in LMI communities are: (Respondents from Financial Institutions only)

#	Answer		%
2	Unchanged (in the past 6 months)		56%
3	Decreasing		21%
1	Increasing		19%
4	Do not know		4%
	Total		100%





28. In the LMI communities you serve, how would you describe the current interest for commercial real estate (requests of proposals, site visits, etc.) from prospective companies? (Respondents from Community Development/Economic Development Organizations only)

#	Answer		%
4	Low		32%
5	Very low		25%
3	Unchanged (in the past 6 months)		22%
6	Do not know		14%
2	High		5%
1	Very high		1%
	Total		100%







29. In the LMI areas you serve, do you receive more interest about available sites from: (Respondents from Community Development/Economic Development Organizations only)

#	Answer		%
3	Small businesses		69%
4	Even distribution among all businesses		15%
2	Mid-sized businesses		11%
1	Large businesses		4%
	Total		100%

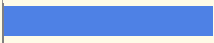
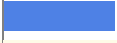




30. Have there been recent business expansions and job additions in the LMI areas in your community? (Respondents from Community Development/Economic Development Organizations only)

#	Answer		%
1	Yes		36%
3	No, declining		31%
2	No, stable		25%
4	Do not know		8%
	Total		100%







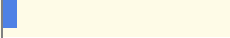

31. What wage level is primarily offered by businesses located in majority-LMI areas of your community? (Respondents from Community Development/Economic Development Organizations only)

#	Answer		%
4	Low		51%
3	Average		30%
5	Very low		14%
6	Do not know		3%
2	High		2%
1	Very high		0%
	Total		100%

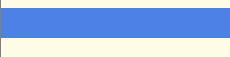


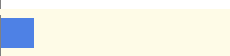


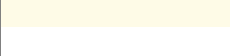
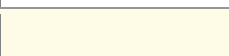
32. Overall, how would you assess the business and job outlook for your LMI communities during the next six months? (Respondents from Community Development/Economic Development Organizations only)

#	Answer		%
3	Unchanged		44%
2	Slight increase		23%
4	Slight decrease		23%
6	Do not know		6%
5	Major decrease		3%
1	Major increase		0%
	Total		100%

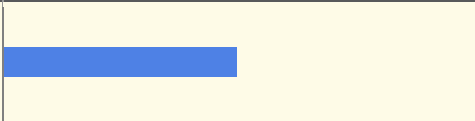
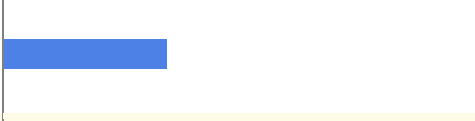





33. Which one of these basic needs is most difficult for rural LMI households to adequately access? (Respondents from Rural Communities only)

#	Answer		%
4	Health care		24%
6	Transportation		21%
2	Education		20%
8	Do not know		19%
5	Shelter		8%
7	Utilities		6%
3	Food		3%
1	Clothing		0%
	Total		100%




34. Which one of the following issues is affecting rural LMI communities the most in the areas you serve? (Respondents from Rural Communities only)

#	Answer		%
6	Job availability and workforce issues		48%
5	Generational poverty		21%
1	Access to capital		8%
7	Population loss		8%
3	Energy prices		7%
8	Do not know		4%
4	Foreclosures and other distressed properties		3%
2	Clean environment		0%
	Total		100%

35. Which one of the following offers the best opportunity to improve the LMI population in rural America? (Respondents from Rural Communities only)

#	Answer		%
6	Redevelopment to attract jobs and businesses		49%
2	Better education (including financial education)		34%
1	Access to technology		7%
7	Do not know		5%
5	More affordable housing		3%
4	More access to affordable health care		2%
3	Lowering crime rates		0%
	Total		100%

36. Has there been any recent loss of funding in your areas for helping the LMI community? (Respondents from Rural Communities only)

#	Answer		%
1	Yes		46%
3	Do not know		39%
2	No		15%
	Total		100%


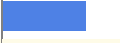
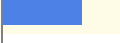
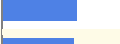
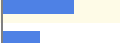


37. What does globalization offer rural communities? (Respondents from Rural Communities only)

#	Answer		%
1	More opportunities		32%
3	Less opportunities		30%
4	Do not know		23%
2	Similar opportunities as in the past		15%
	Total		100%

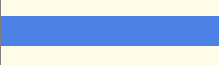







38. How would you assess the current ability of an LMI individual or household in your rural area to progress to a better economic situation? (Respondents from Rural Communities only)

#	Answer		%
2	Possible		50%
3	Not very probable		44%
5	Do not know		4%
4	Impossible		1%
1	Very probable		1%
	Total		100%

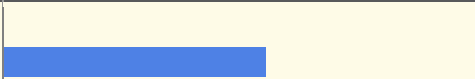






39. Which one of these basic needs is most difficult for metropolitan LMI households to adequately access? (Respondents from Metropolitan Communities only)

#	Answer		%
2	Education		21%
8	Do not know		17%
6	Transportation		17%
4	Health care		16%
5	Shelter		15%
7	Utilities		8%
3	Food		6%
1	Clothing		0%
	Total		100%

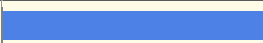


40. Which one of the following issues is affecting metropolitan LMI communities the most in the areas you serve? (Respondents from Metropolitan Communities only)

#	Answer		%
6	Job availability and workforce issues		47%
5	Generational poverty		24%
1	Access to capital		11%
4	Foreclosures and other distressed properties		7%
8	Do not know		4%
7	Population loss		3%
2	Clean environment		2%
3	Energy prices		2%
	Total		100%





41. Which one of the following offers the best opportunity to improve the LMI population in America's metropolitan areas?
(Respondents from Metropolitan Communities only)

#	Answer		%
2	Better education (including financial education)		55%
6	Redevelopment to attract jobs and businesses		33%
5	More affordable housing		6%
7	Do not know		3%
4	More access to affordable health care		1%
3	Lowering crime rates		1%
1	Access to technology		1%
	Total		100%

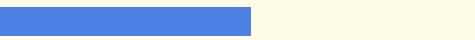




42. Has there been any recent loss of funding in your areas for helping the LMI community? **(Respondents from Metropolitan Communities only)**

#	Answer		%
1	Yes		55%
3	Do not know		28%
2	No		17%
	Total		100%

43. What does globalization offer metropolitan communities?
(Respondents from Metropolitan Communities only)

#	Answer		%
1	More opportunities		31%
3	Less opportunities		30%
4	Do not know		22%
2	Similar opportunities as in the past		17%
	Total		100%

44. How would you assess the current ability of an LMI individual or household in your metropolitan area to progress to a better economic situation? (Respondents from Metropolitan Communities only)

#	Answer		%
2	Possible		53%
3	Not very probable		42%
5	Do not know		4%
1	Very probable		1%
4	Impossible		0%
	Total		100%