

COMMUNITY DEVELOPMENT

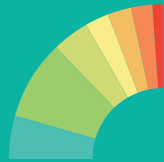
OUTLOOK SURVEY

2015



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Introduction

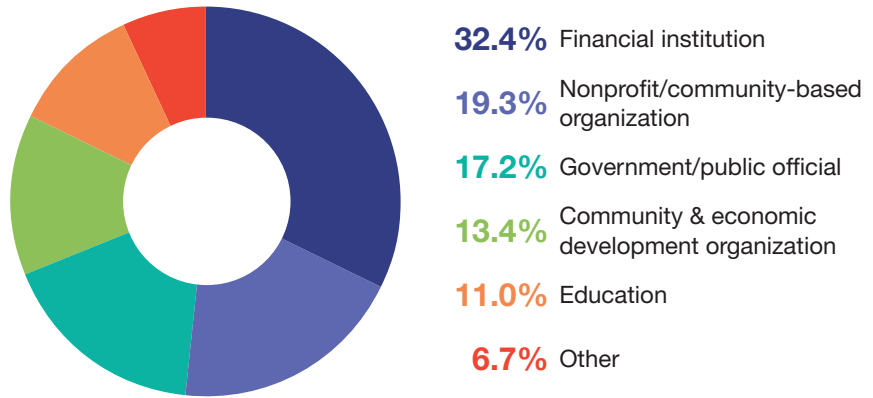
The Federal Reserve Bank of St. Louis' Community Development Outlook Survey (CDOS) collects original data that informs and guides the long-term programming of the St. Louis Fed's Community Development staff and informs community development practitioners about trends and outlooks that affect low- and moderate-income (LMI) communities in the Eighth Federal Reserve District. The survey is an annual opinion poll that was sent to 2688 community stakeholders in the seven states that comprise the Eighth District. Responses were received from 373 of those stakeholders between June 9 and July 17, 2015. The overall survey response rate was 13.9 percent. Please note that percentages have been rounded and may not equal 100 percent.

A variety of community stakeholders were invited to participate in the CDOS, including community and economic development organizations, educational institutions (K-12 and colleges), financial institutions, government agencies, nonprofits, public officials, and other community organizations. The number and type of questions that a respondent received depended on their self-identified type of organization. Responses were grouped into organizational categories (e.g., nonprofits, community and economic development organizations, financial institutions), as well as metropolitan and rural categories.

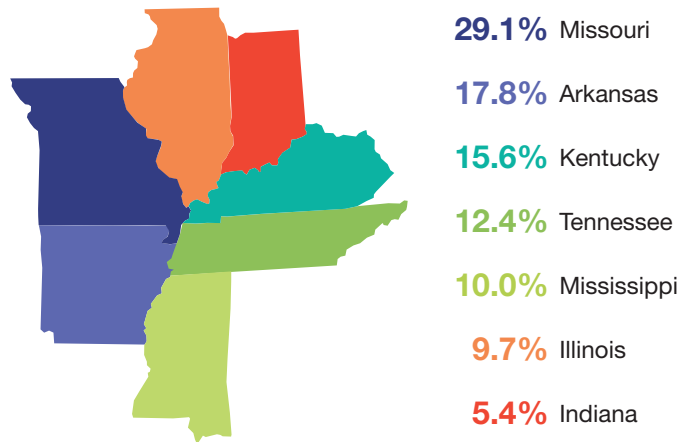
Respondent Profiles

Survey data is based on 373 responses.

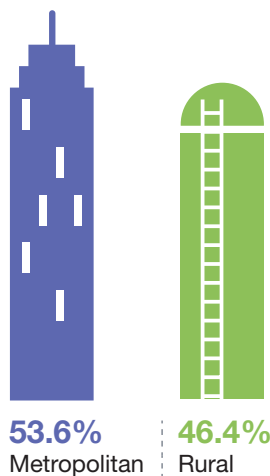
Respondent Breakdown by Place of Employment



Respondent Breakdown by States Represented



Respondent Breakdown by Population Served

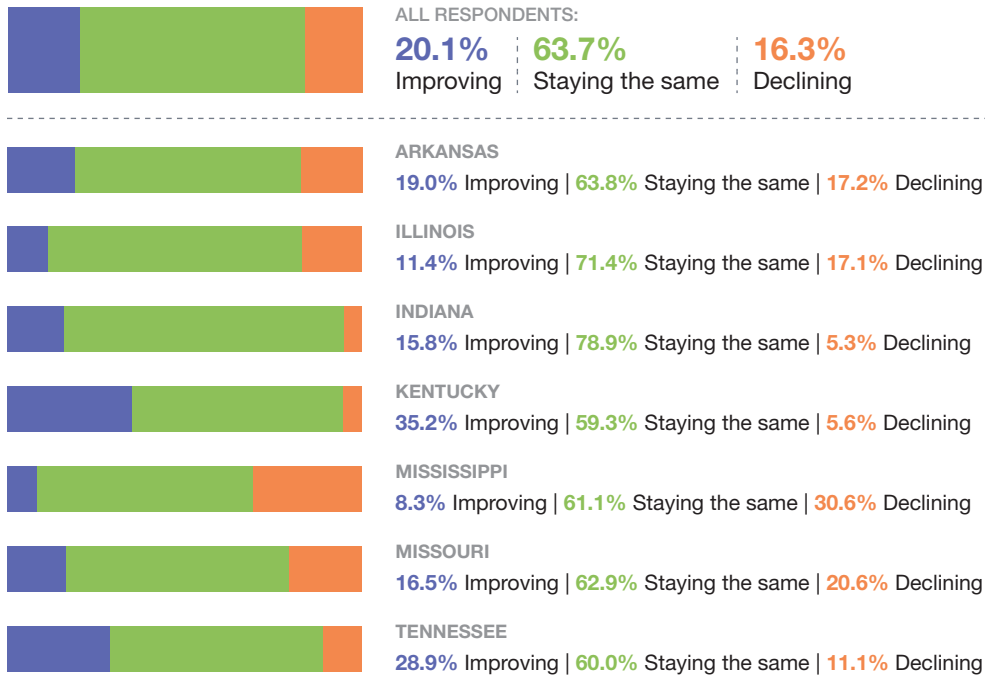




QUESTIONS ANSWERED BY:

All Respondents

1 Compared with six months ago, general economic conditions of the LMI communities you serve are:



communities (compared with 69.8 percent in 2014), while 35.2 percent indicate that they are improving (compared with 17.5 percent in 2014), and 5.6 percent indicate declining conditions (compared with 12.7 percent in 2014).

In **Mississippi**, 61.1 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 68.0 percent in 2014), while 8.3 percent indicate that they are improving (compared with 16.0 percent in 2014), and 30.6 percent indicate declining conditions (compared with 16.0 percent in 2014).

In **Missouri**, 62.9 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 68.0 percent in 2014), while 16.5 percent indicate that they are improving (compared with 13.8 percent in 2014), and 20.6 percent indicate declining conditions (compared with 18.1 percent in 2014).

In **Tennessee**, 60.0 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 62.2 percent in 2014), while 28.9 percent indicate that they are improving (compared with 21.6 percent in 2014), and 11.1 percent indicate declining conditions (compared with 16.2 percent in 2014).

The State of LMI Communities Across the Eighth District

In 2015, almost twice as many survey respondents (20.1 percent) from all seven states across the Eighth District indicate that general economic conditions for LMI communities are improving, compared with 2014 (10.7 percent). Also, 3.9 percent less 2015 respondents (16.3 percent) indicate that general economic conditions are declining for LMI communities; 63.7 percent of all respondents believe that general economic conditions for LMI communities in the states of the Eighth District are staying the same.

In **Arkansas**, 63.8 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 57.5 percent in 2014), while 19.0 percent indicate that they are improving (compared with 17.8 percent in 2014), and 17.2 percent indicate declining conditions (compared with 24.7 percent in 2014).

In **Illinois**, 71.4 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 62.9 percent in 2014), while 11.4 percent indicate that they are improving (compared with

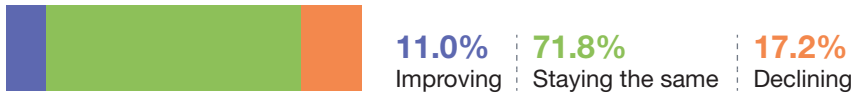
20.0 percent in 2014), and 17.1 percent indicate declining conditions (no change from 2014).

In **Indiana**, 78.9 percent of respondents indicate that general economic conditions are staying the same for LMI communities (compared with 55.0 percent in 2014), while 15.8 percent indicate that they are improving (compared with 45.0 percent in 2014), and 5.3 percent indicate declining conditions (compared with 0.0 percent in 2014).

In **Kentucky**, 59.3 percent of respondents indicate that general economic conditions are staying the same for LMI

All Respondents

2 Compared with six months ago, the well-being of LMI individuals in your area and their ability to meet basic needs are:

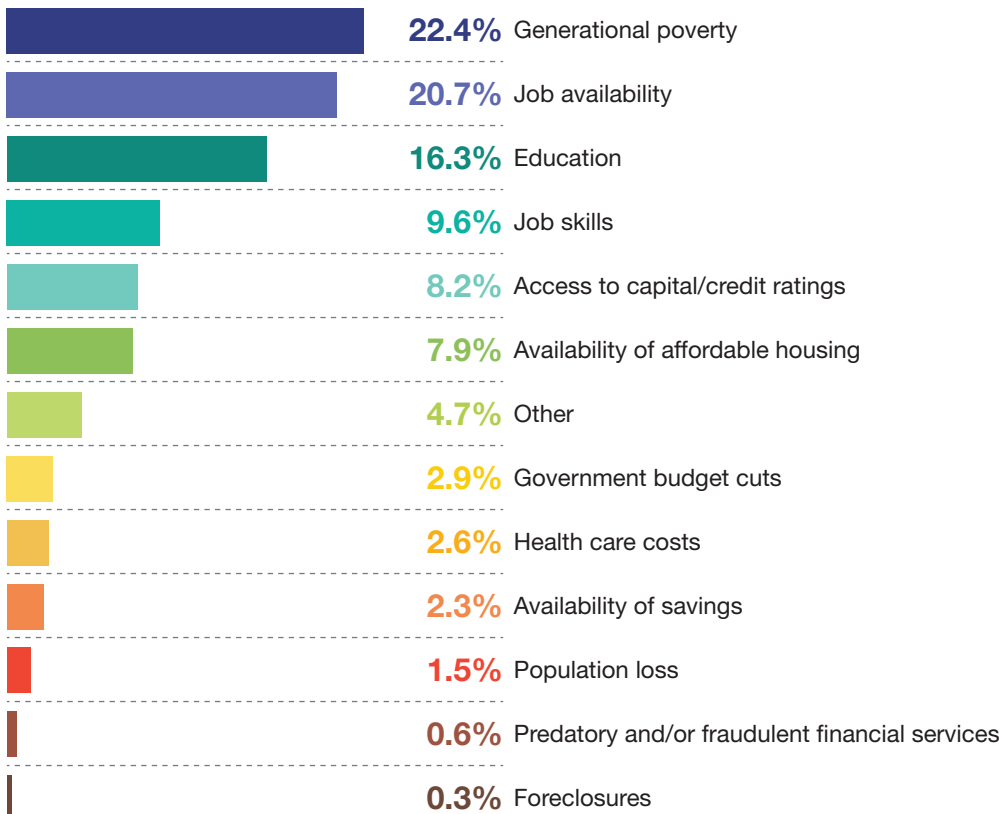


Compared with 2014, slightly more survey respondents indicate that the well-being of LMI individuals and their ability to meet basic needs are improving (10.7 percent in 2014; 11.0 percent in 2015) and more note that conditions are staying the same (69.2 percent in 2014; 71.8 percent in 2015).

3 In three to five years, what will be the status of LMI people and households in your community?



4 What issues are having the greatest negative impact on LMI households and communities? Please rank the top three, with 1 being the issue having the greatest negative impact.



“Generational poverty creates a cycle that is hard to break. This cycle makes saving for emergencies difficult and feeds household debt.”
 – Respondent, **Financial Institutions Sector**, (Ky. – Rural)

“In the Mississippi River Delta, generational poverty seems to be unconquerable for LMI individuals.”
 – Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Our community relies on low-level jobs and there are not enough good jobs for college graduates that offer appropriate pay. College graduates are leaving our community for better opportunities.”
 – Respondent, **Education Sector** (Ind. – Metropolitan)

Among all respondents, this is the first time since the survey’s inception in 2011 that job availability has not been the greatest issue having negative impact; generational poverty has emerged as the greatest issue. Survey respondents note that job availability continues to have the greatest negative impact in metropolitan areas.

○ All Respondents

Question 4 cont.



Top Five Issues Across Metropolitan Areas

1. Generational poverty
2. Education
3. Job availability
4. Job skills
5. Access to capital/credit ratings

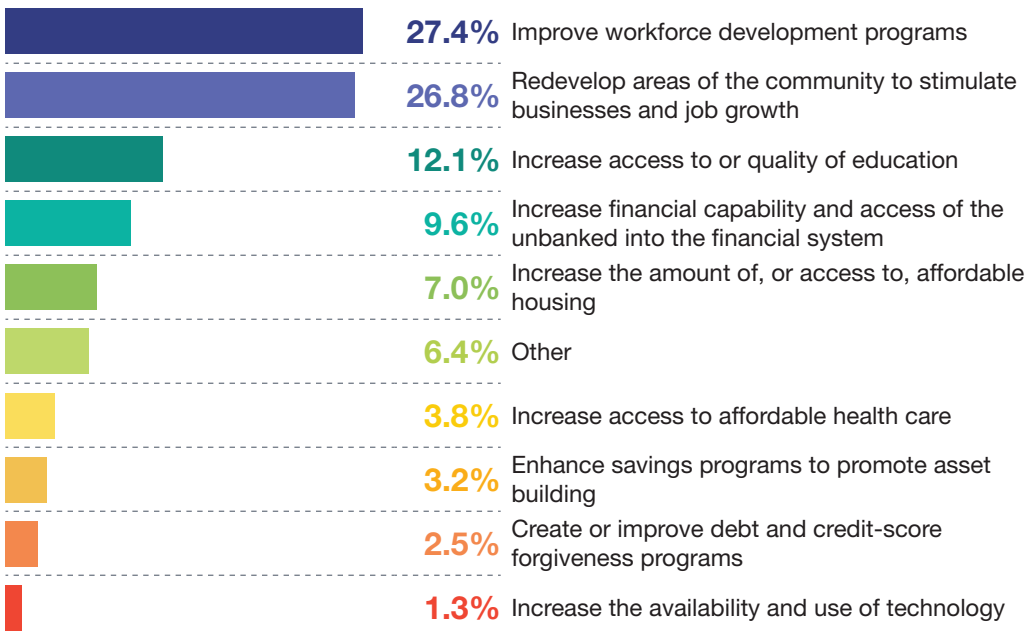


Top Five Issues Across Rural Areas

1. Job availability
2. Generational poverty
3. Education
4. Availability of affordable housing
5. Access to capital/credit ratings

5

If funding were not a concern, what one best action could an organization or community take to improve the outlook for LMI individuals?



► For the first time, more survey respondents indicate that the best action an organization or community could take to improve the outlook for LMI individuals is to improve workforce development programs (19.4 percent in 2014; 27.4 percent in 2015) rather than redevelop areas of the community to stimulate business and job growth (33.2 percent in 2014; 26.8 percent in 2015).

“People lack adequate skills to get even basic jobs. Without steady employment, low-income families will continue to face difficult economic challenges.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“We have hundreds of jobs unfilled with more growth coming in the future. The misalignment of supply and demand skill sets is beginning to hamper expansion efforts of existing businesses and recruitment of businesses to our area.”

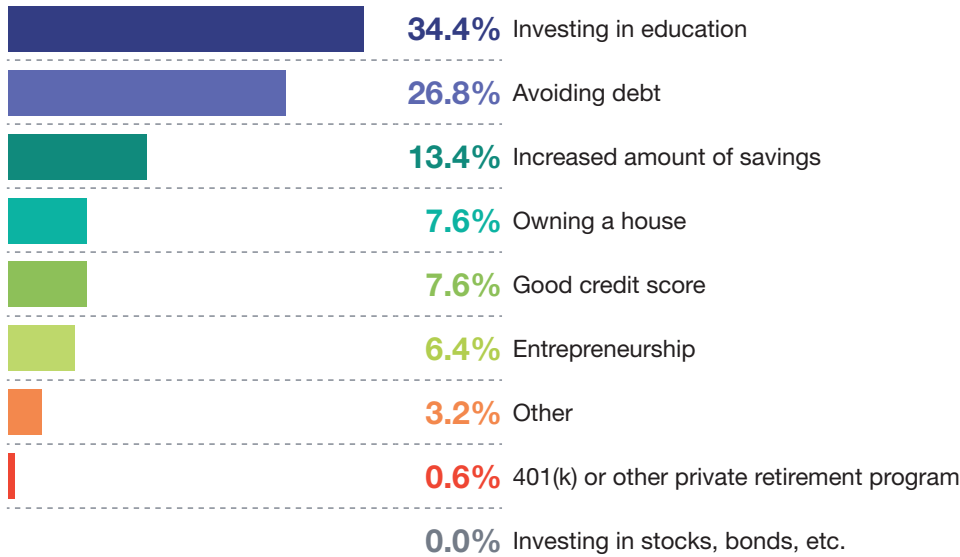
– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

“Jobs are moving to larger metro areas due to an unskilled local workforce and lack of business investment by the community.”

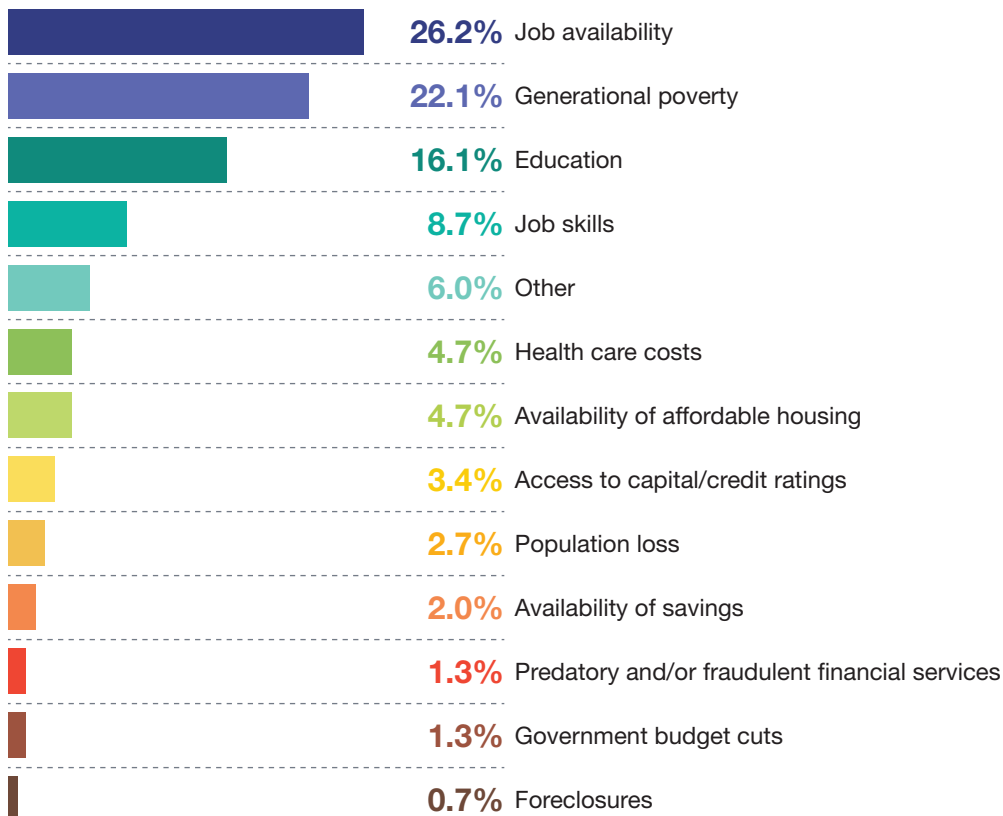
– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

○ All Respondents

6 Which one of the following assets is most important in helping to increase the financial stability of LMI households?



7 What will be the greatest challenges for the next generation in LMI communities? Please rank top three, with 1 being the greatest challenge.



“In our town, few jobs are available within a short driving distance from home.”

– Respondent, Other Sector (Ill. – Rural)

“I think lack of financial literacy and generational poverty go hand in hand with each other. Parents are the most influential people in a child’s life and if they cannot handle their finances then there is little hope their children will be able to break the cycle. We have to find a way to reach both parents and children and teach the importance of saving, staying out of debt, planning for the future, etc.”

– Respondent, Financial Institutions Sector (Ky. – Rural)

All Respondents

8

What specific challenges or opportunities are affecting your organizations or LMI community?

Challenges:

“Bank closings, predatory lenders and inadequate education funding.”

– Respondent, **Financial Institutions Sector** (Miss. – Rural)

“I live in a rural area where most workers have to commute outside of our county for jobs.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Cutbacks in federal, state and local funding.”

– Respondent, **Nonprofit Sector** (Miss. – Metropolitan)

“Economic inequality and major racial segregation are some of the more challenging issues in our community.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Employers have moved away.”

– Respondent, **Government Sector** (Ill. – Metropolitan)

“Few jobs available. We have one of the highest unemployment rates in the region.”

– Respondent, **Other Sector** (Ill. – Rural)

“Fewer people are qualifying for credit due to past derogatory credit and insufficient income to afford additional credit.”

– Respondent, **Financial Institutions Sector** (Mo. – Rural)

“Young people are not being prepared for life as adults. They are not learning good social and economic skills. This leads to poverty or underemployment.”

– Respondent, **Government Sector** (Mo. – Rural)

“Foreclosure policies are severely impacting the community’s ability to improve.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Funding for programs to assist LMI—both private and public—has been steady to declining; also the LMI community is growing in numbers in this community and much of the state; we don’t invest in education and entrepreneurship. We chase smokestacks.”

– Respondent, **Education Sector** (Mo. – Rural)

“Growing older adult population with few resources.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Inability to obtain financing for startups and expansions.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Rural)

“Increased cost of living due to rental increases post-recession and lack of access to credit for many borrowers to pursue homeownership.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Increasing wealth gap, educational inequities, increasing college dropouts and brain drain.”

– Respondent, **Education Sector** (Miss. – Rural)

“Lack of a skilled workforce to meet employers’ needs.”

– Respondent, **Government Sector** (Tenn. – Rural)

“Lack of jobs and poor education system.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Lack of professional high-paying jobs.”

– Respondent, **Government Sector** (Ark. – Rural)

“Multigenerational poverty reinforced with systems and policies – lack of focus on quality housing, education and economic opportunities.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Poor financial education.”

– Respondent, **Community and Economic Development Sector** (Ind. – Metropolitan)

“Population decline, lack of ability to attract jobs and lack of a commitment to education.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Poverty is the biggest problem which contributes to all others.”

– Respondent, **Other Sector** (Mo. – Metropolitan)

“Quality of education, lack of well-paying jobs and income disparity within our community.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“Foreclosures, job loss, generational poverty.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Reduction in funding for safety-net programs.”

– Respondent, **Other Sector** (Miss. – Rural)

“The community and government do not understand the true cost of addressing vacant property in this community.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“The health and capacity of our nonprofit partners has been declining precipitously, and we haven’t yet figured out how to respond.”

– Respondent, **Government Sector** (Ind. – Rural)

“The health care cost seems to be a high problem in my area.”

– Respondent, **Financial Institutions Sector** (Ind. – Metropolitan)

“The lack of businesses investing in the community and employing the workers who live locally.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

○ All Respondents

Question 8 cont.

“Too many institutional silos and lack of access or understanding of available resources in the LMI community.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Education is a critical problem.”

– Respondent, **Other Sector** (Ark. – Metropolitan)

“Criminal records are preventing community residents from obtaining work.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Net attrition in affordable housing (little preservation) constrains the health of household finances.”

– Respondent, **Community and Economic Development Sector** (Ky. – Metropolitan)

“Transportation issues.”

– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

Opportunities:

“Matching jobs and job skills.”

– Respondent, **Government Sector** (Ky. – Rural)

“Corporations need to look beyond the ‘felony’ box and give prospective applicants an opportunity to work.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Creating effective, responsive programs that can address our issues.”

– Respondent, **Financial Institutions Sector** (Miss. – Rural)

“Generational poverty is the biggest issue we face; we are working in the schools to break some of that down in the future.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Getting people to realize the importance of participating in the community and becoming a contributing part of the community.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“High school mentoring programs are showing real results.”

– Respondent, **Government Sector** (Tenn. – Rural)

“Public education has to be fixed before any sustainable improvement will occur.”

– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

“We need more leadership.”

– Respondent, **Education Sector** (Mo. – Rural)

“Our community would benefit from more jobs that pay a living wage.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“It would be useful to have mortgage products for houses under \$50,000.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Let’s invest in more unbanked or underbanked products and/or services.”

– Respondent, **Financial Institutions Sector** (Ind. – Metropolitan)

“Providing financial literacy in our communities is helping residents understand the importance of good credit and how to improve their credit scores. It also helps to bring an awareness to the importance of saving and following a budget to avoid debt. Many of the people we have worked with did not have knowledge of some of these ideals prior to taking financial literacy classes.”

– Respondent, **Financial Institutions Sector** (Miss. – Rural)

“Providing services that will assist the underbanked or unbanked households; programs to provide affordable housing.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

“True collaboration is necessary.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“We need pathways to housing and more homeownership counseling.”

– Respondent, **Nonprofit Sector** (Ky. – Rural)

“Access to affordable training opportunities and available information and supports to communities in crisis.”

– Respondent, **Nonprofit Sector** (Ark. – Metropolitan)

“Access to capital to restore/repair historic properties.”

– Respondent, **Government Sector** (Ark. – Rural)

“Blight eradication.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Metropolitan)

“Availability of funds to begin new programs.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Increase job readiness and opportunities.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“Improve the affordability of post-secondary education.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Boost the availability of good-paying jobs.”

– Respondent, **Financial Institutions Sector** (Miss. – Rural)

“Living wage employment improvements.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“More low-skill jobs.”

– Respondent, **Government Sector** (Ill. – Metropolitan)



QUESTIONS ANSWERED BY:

Nonprofit Organizations

9 Over the past six months, how would you describe the demand by LMI individuals and households for the services your organization offers?



While a majority of nonprofit respondents indicate that demand for their organization’s services is increasing, the percentage of those who say so has declined since 2014 (70.3 percent in 2014; 52.2 percent in 2015).

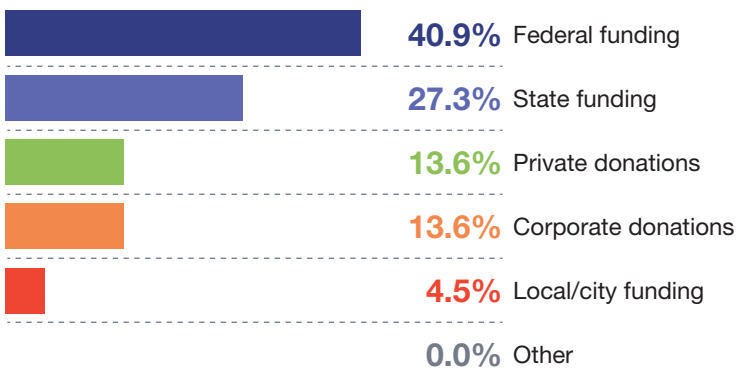
10 Over the past six months, how would you describe your organization’s ability to provide direct assistance to the LMI community?



11 Over the past six months, have your funding sources:



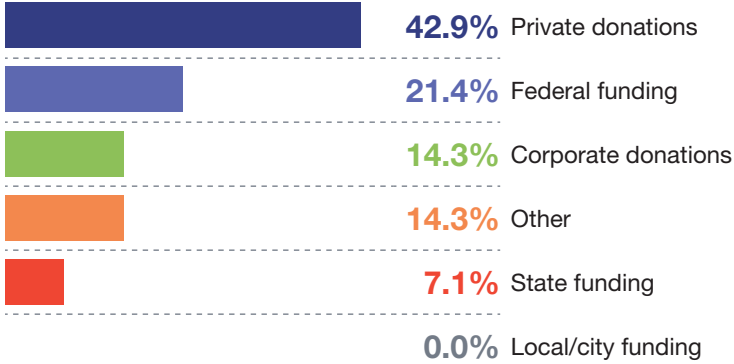
11A.) Which **decreased** funding source has had the greatest negative impact on your organization’s ability to help the LMI community?



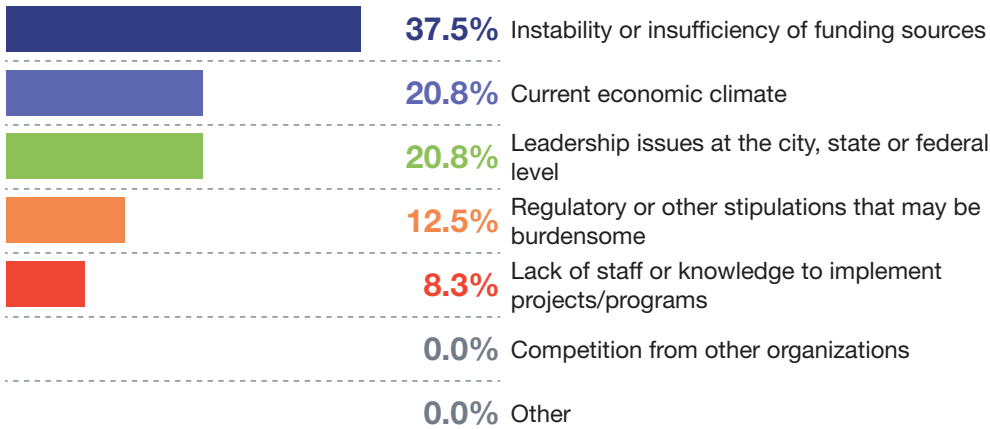
Nonprofit Organizations

Question 11 cont.

11B.) Which **increased** funding source has had the greatest positive impact on your organization’s ability to help the LMI community?

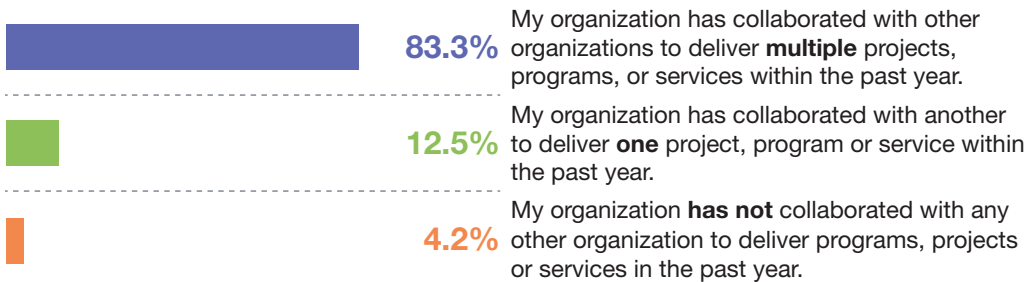


12 What is the greatest barrier your organization encounters in increasing the economic stability of LMI households and communities?



▶ In 2015, the number of nonprofit respondents who indicated that leadership at the city, state or federal level was the greatest barrier to increasing the economic stability of LMI households and communities increased from only 7.9 percent in 2014 to 20.8 percent in 2015.

13 To what degree is your organization collaborating with others to deliver programs or services?





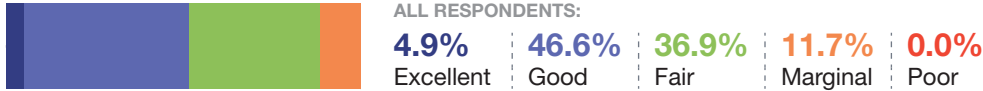
QUESTIONS ANSWERED BY:

Financial Institutions

14 Over the past six months, how would you describe the demand for loans for community and/or economic development projects in the LMI communities your institution serves?



15 How would you characterize the current access to credit?



16 Do you find it a challenge to meet requirements of the Community Reinvestment Act (CRA) in your communities?



Financial Institutions

Question 16 cont.

16A.) Why did you answer this way?

“We are part of a collaboration of banks that work together instead of competing with one another to reach the LMI communities.”

– Respondent, [Financial Institutions Sector](#) (Ill. – Metropolitan)

“We look for reasons to make loans to LMI customers, not reasons to turn them down.”

– Respondent, [Financial Institutions Sector](#) (Mo. – Rural)

“At times it is hard to find good lending opportunities for CRA. Many LMI families need low-dollar, short-term loans that are difficult or impossible for the bank to make because of the regulatory requirements and administrative costs of the loans.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Rural)

“CRA is not designed to properly reflect our activities in a persistently poor region.”

– Respondent, [Financial Institutions Sector](#) (Ark. – Rural)

“Credit quality prevents LMI borrower loans to be originated.”

– Respondent, [Financial Institutions Sector](#) (Tenn. – Metropolitan)

“Finding investment opportunities other than donations is challenging.”

– Respondent, [Financial Institutions Sector](#) (Ind. – Metropolitan)

“There appears to be opportunities to provide lending for development projects and there is a wealth of opportunity to educate our community regarding finances. Partnerships with community organizations also provide opportunity to fulfill CRA requirements.”

– Respondent, [Financial Institutions Sector](#) (Miss. – Rural)

“It is challenging to commit financial and human resources to developing an effective community development and CRA program. This requires that CRA be part of the bank’s strategic plan, that it has senior management support and adequate funding.”

– Respondent, [Financial Institutions Sector](#) (Mo. – Metropolitan)

“It’s not difficult to meet the community’s needs.”

– Respondent, [Financial Institutions Sector](#) (Ill. – Rural)

“There is a lack of community development loan opportunities.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Rural)

“We have expanded staffing of Community Development Banking Department and have added additional products and services.”

– Respondent, [Financial Institutions Sector](#) (Ind. – Metropolitan)

“We are an SBA lender and have many opportunities to lend. We make donations and investments that qualify for CRA in many of our LMI communities. We do several educational programs yearly and have opportunities to participate in affordable housing programs.”

– Respondent, [Financial Institutions Sector](#) (Ill. – Rural)

“We are involved in lending in the Low-Income Housing Tax Credit program and other type loans, which—included with our community involvement—provides more than enough CRA credit.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Rural)

“Where we have high concentrations of LMI individuals and households, there is an overabundance of rental housing and very limited availability of homes available for purchase.”

– Respondent, [Financial Institutions Sector](#) (Tenn. – Metropolitan)

“True community development opportunities are hard to find.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Rural)

“We have developed strong relationships with community-based organization and other nonprofits, which help us meet our requirements for CRA.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Metropolitan)

“We serve LMI people and places on a daily basis.”

– Respondent, [Financial Institutions Sector](#) (Miss. – Rural)

“We try hard to meet the standards and are not there yet.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Metropolitan)

“We have always served all economic groups in our area and our historical CRA exam scores bear this out.”

– Respondent, [Financial Institutions Sector](#) (Ky. – Rural)

“Our monitoring data show we are meeting expectations.”

– Respondent, [Financial Institutions Sector](#) (Ind. – Rural)

“Requirements are too prescriptive.”

– Respondent, [Financial Institutions Sector](#) (Tenn. – Metropolitan)

“We do a ton of financial literacy, and we think it’s very effective. But, with the exception of simply donating funds, we have no other LMI opportunities in our county.”

– Respondent, [Financial Institutions Sector](#) (Ark. – Metropolitan)

Financial Institutions

Question 16 cont.

“The communities we serve are generally categorized as LMI.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“It is hard to find opportunities in our rural geography.”

– Respondent, **Financial Institutions Sector** (Ind. – Rural)

“We’ve been able to be on the leading edge with a home improvement product that meets the needs of many LMI homeowners.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

“The qualifying factors are too stringent.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“We do not have a physical presence (building) in LMI areas.”

– Respondent, **Financial Institutions Sector** (Ind. – Metropolitan)

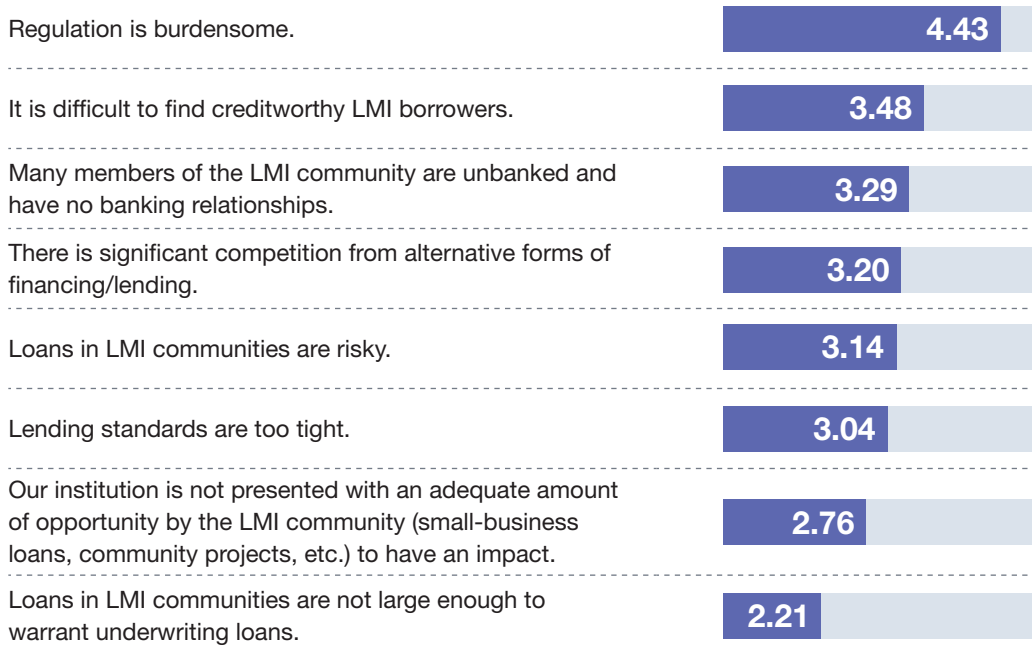
“We are a small bank...there are little investment opportunities or loan opportunities for CRA credit.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“Very difficult to find CRA-qualified credit-worthy opportunities in rural communities or our metro assessment areas.”

– Respondent, **Financial Institutions Sector** (Tenn. – Rural)

17 Indicate the measure to which you agree or disagree with the following statements. (1 = completely disagree; 5 = completely agree)

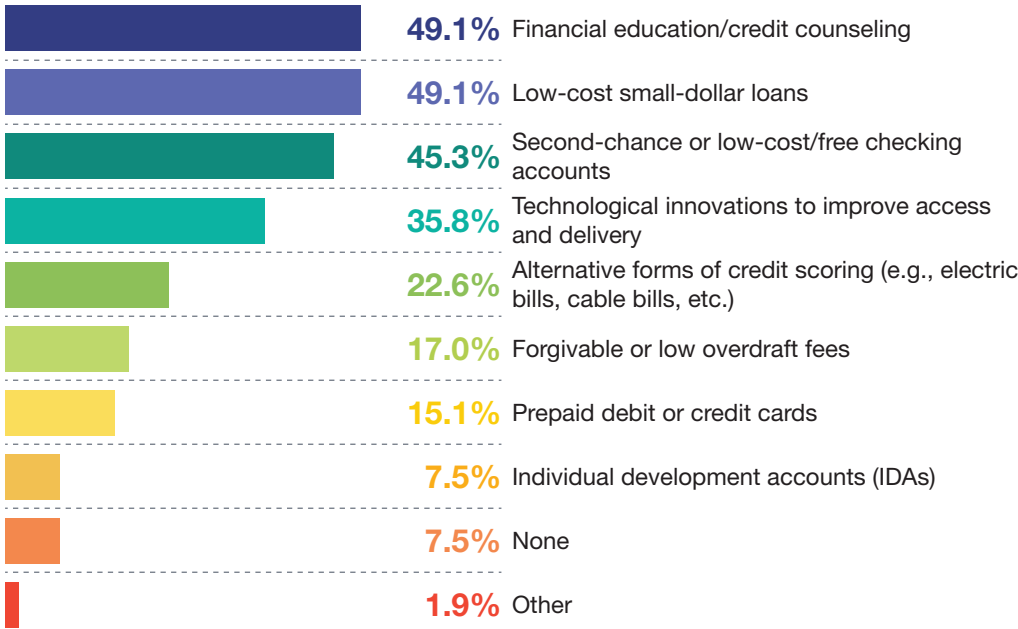


Financial Institutions

18

What types of LMI financial products or services is your institution offering or planning to offer? Check all that apply.

Note: Each value for products or services is out of a possible 100 percent.



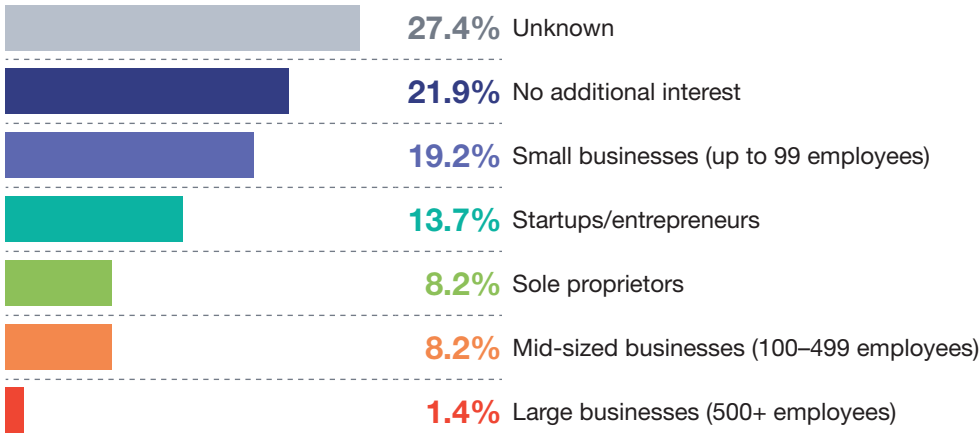
Compared with 2014, more financial institution respondents indicate they are offering or are planning to offer low-cost small-dollar loans (40.4 percent in 2014; 49.1 percent in 2015), alternative forms of credit scoring (18.2 percent in 2014; 22.6 percent in 2015) and forgivable or low overdraft fees (13.1 percent in 2014; 17 percent in 2015).

QUESTIONS ANSWERED BY:

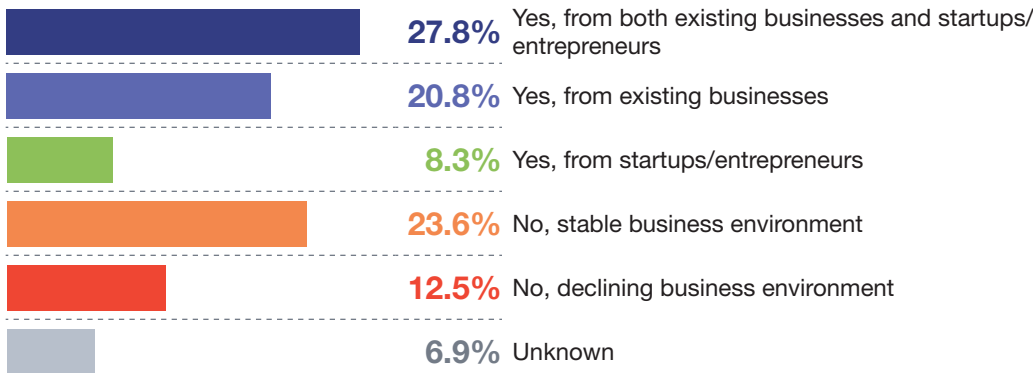


Community & Economic Development Organizations

19 In the LMI areas you serve, do you receive more interest about potential relocation from:



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



21 Overall, how would you assess the business and job outlook for your LMI communities during the next six months?



22 What is needed for communities to take advantage of economic globalization?

“A stronger, better trained work-force.”

– Respondent, **Community and Economic Development Sector** (Ill. – Rural)

“Job training that matches the biggest needs of the largest employers and potential employers in a community.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Access to quality public education”

– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

“Awareness of the importance of globalization and its impact on agribusiness. How have global transformations in economics, politics and technology changed the agricultural sector of the Mississippi Delta since the 1970s?”

– Respondent, **Education Sector** (Miss. – Rural)

“Better match of worker skills with jobs available.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Metropolitan)

“Hubs for acquiring job skills and entrepreneurship.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Companies to invest in the community and the people in the community.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“More access to capital.

There needs to be more collaboration of the private and public sectors to assist community development corporations and nonprofits.”

– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

“Comprehensive reorganization of systems to restore the size and vitality of the middle class.”

– Respondent, **Community and Economic Development Sector** (Ky. – Metropolitan)

“Increases in education.”

– Respondent, **Community and Economic Development Sector** (Ind. – Metropolitan)

“Connections to areas of opportunity in the region through housing or transit.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“Education that fits job growth.”

– Respondent, **Community and Economic Development Sector** (Ill. – Metropolitan)

“Better access to broadband in rural areas.”

– Respondent, **Education Sector** (Mo. – Rural)

“High speed internet access; entrepreneurial culture and local support for failure and risk taking”

– Respondent, **Education Sector** (Ky. – Rural)

“Education that not only includes academics but trade, global exposure and outlook, and to show literally what they can be through giving real life experience.”

– Respondent, **Community and Economic Development Sector** (Ark. – Metropolitan)

“Progressive thinking.”

– Respondent, **Community and Economic Development Sector** (Ky. – Rural)

“Education, job training and transportation.

People lack basic work and social skills. This has to be addressed if we’re going to compete and participate in the global economy as a region.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Exports from the local community.”

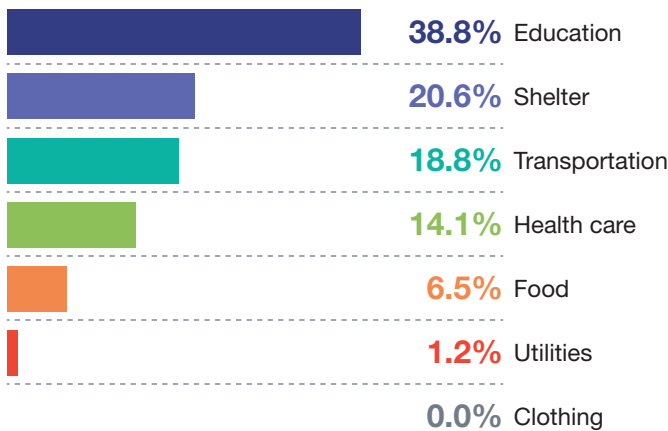
– Respondent, **Education Sector** (Miss. – Metropolitan)



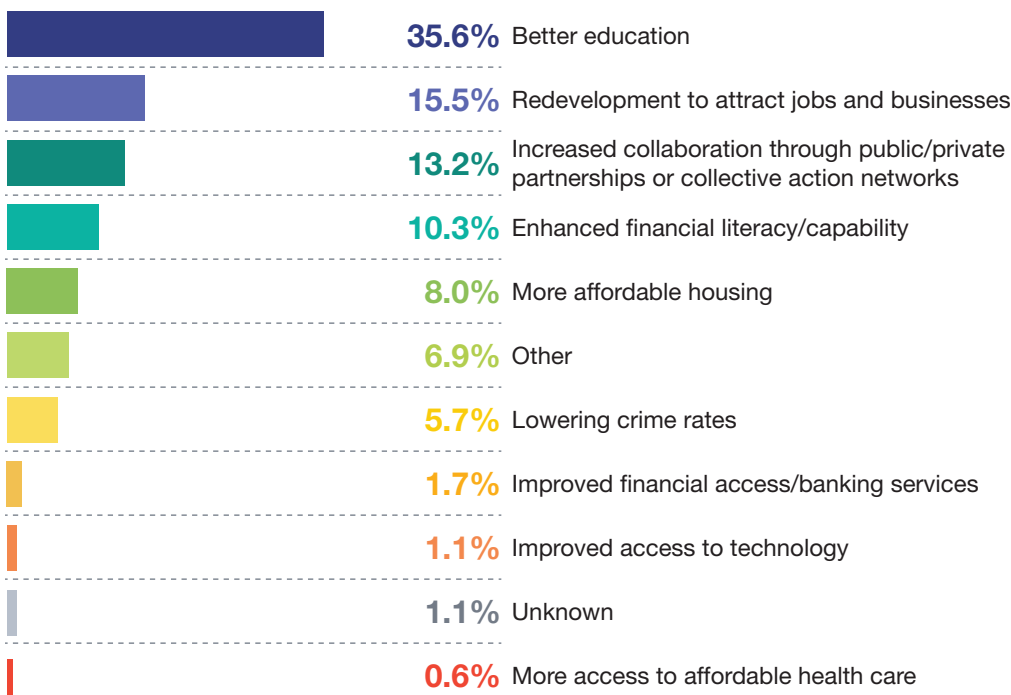
QUESTIONS ANSWERED BY:

All Metropolitan Respondents

23 Which of these basic needs is most difficult for metropolitan LMI households to adequately access? Rank up to three, with 1 being the most difficult.



24 Which one of the following offers the best opportunity to improve the LMI population in America's metropolitan areas?



All Metropolitan Respondents

25 Over the past six months, has there been any loss of funding in your area that has affected your ability to help the LMI community?



25A.) How does this loss of funding impact the quality of life for LMI individuals in your metropolitan community?

- “Deters sustainable forward progress.”
 – Respondent, Other Sector (Tenn. – Metropolitan)
- “Economic development funding loss negatively impacts our ability to assist in the creation of new jobs.”
 – Respondent, Community and Economic Development Sector (Ark. – Metropolitan)
- “Less dollars to complete foreclosure rehabilitation.”
 – Respondent, Other Sector (Ill. – Metropolitan)
- “The LMI community suffers from low-performing schools. Resources have been diverted to those areas with more means. The widening achievement gap will have long-term implications on both the community and residents.”
 – Respondent, Nonprofit Sector (Ky. – Metropolitan)
- “Our foreclosure prevention services have been cut back.”
 – Respondent, Nonprofit Sector (Tenn. – Metropolitan)
- “Loss of funds to nonprofits to address LMI needs is of great concern because it has reduced the manpower to accomplish community goals in LMI communities.”
 – Respondent, Financial Institutions Sector (Miss. – Metropolitan)
- “We have continued services and pulled from reserve funds; however, this action is not sustainable.”
 – Respondent, Nonprofit Sector (Ark. – Metropolitan)
- “Public schools have fewer resources. Municipalities have fewer resources for infrastructure and similar needs in LMI areas.”
 – Respondent, Government Sector (Ill. – Metropolitan)
- “It eliminated the access of funding for affordable housing; no operating support dollars for CDC/nonprofit.”
 – Respondent, Community and Economic Development Sector (Ark. – Metropolitan)
- “Community Development Block Grant funds were cut drastically and, as a result, many nonprofits went out of business or had to scale back services.”
 – Respondent, Government Sector (Mo. – Metropolitan)
- “The loss of funding has decreased the scope and availability of social services that can raise the quality of life.”
 – Respondent, Government Sector (Ind. – Metropolitan)
- “Funding for supportive services has been reduced.”
 – Respondent, Education Sector (Ill. – Metropolitan)
- “Limited funds for homeowners to makes substantial upgrades, repairs and improvements to their homes.”
 – Respondent, Government Sector (Mo. – Metropolitan)
- “LMI individuals continue to struggle as employment opportunities for low-skilled workers are so challenging while the cost of living continues to increase. As a result, people are more fragile economically.”
 – Respondent, Financial Institutions Sector (Ky. – Metropolitan)
- “When support programs are cut, the quality of life declines and crime increases.”
 – Respondent, Other Sector (Mo. – Metropolitan)
- “Loss of programs available to help LMI individuals”
 – Respondent, Government Sector (Ill. – Metropolitan)
- “Loss of funding forces many service agencies to have less of an impact with LMI individuals. It also makes it harder to maintain quality staff members to serve these populations.”
 – Respondent, Nonprofit Sector (Mo. – Metropolitan)
- “Lack of diverse funding for our organization denies the individual or family the educational opportunities that will enhance life.”
 – Respondent, Nonprofit Sector (Tenn. – Metropolitan)
- “Less money = fewer projects and fewer education programs.”
 – Respondent, Financial Institutions Sector (Ky. – Metropolitan)
- “We are able to serve fewer clients who have multiple legal problems. Therefore, clients are more likely to be saddled with debt, face foreclosure and eviction, etc.”
 – Respondent, Nonprofit Sector (Ill. – Metropolitan)
- “Less staff available to intensively work with job seekers, and less money for skills training to make them more marketable.”
 – Respondent, Government Sector (Mo. – Metropolitan)

All Metropolitan Respondents

Question 25 cont.

“Services are cut for those that need them the most.”

– Respondent, **Financial Institutions Sector** (Ind. – Metropolitan)

“Significantly impacts ability to provide health, safety and code violation improvements to low- and very-low-income homeowners”

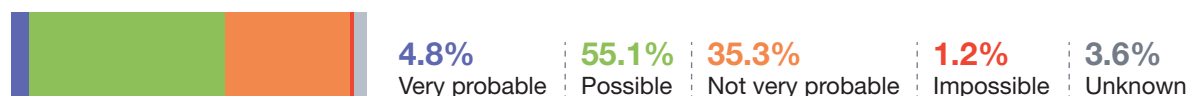
– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Loss of funding directed to homeowners and potential homeowners means less opportunity to build wealth through homeownership.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

26

How would you assess the current ability of an LMI individual or household in your metropolitan area to progress to a better economic situation?



27

What is the greatest asset of living in your metropolitan community?

“Collaboration between social services organizations with different strengths and resources.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Benefits of broader tax base to share funding of public services, public education, etc.”

– Respondent, **Other Sector** (Ky. – Metropolitan)

“The close proximity of resources (both physical and human) and support networks”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Shorter distances to key services and opportunities exist in higher population density. With proper information, many people can find avenues to better education, employment, housing and health care opportunities.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“The value of the community-created urban assets built up over many years that have become our collective heritage. Look around you and witness all the seen and unseen community-created infrastructures that make living in a city possible.”

– Respondent, **Other Sector** (Mo. – Metropolitan)

“Diversity of people and ideas; urban amenities of many restaurants, movies, shopping, employers.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“The availability of resources from various agencies and organizations”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Several large organizations and partnerships to fill gaps of funding most of the time.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“The greatest asset of living in a metropolitan community is the diversity of its people in terms of race and age. The desire for the will of the people to have their voices heard about issues that impact their quality of life.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Density of people; access to opportunity.”

– Respondent, **Government Sector** (Ill. – Metropolitan)

“Opportunities are greater for everything — from education to health care to employment.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Resources are located closer together than in a non-metro area.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“The number of available service providers focused on assisting LMI persons and families.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Strong community / good people / great education / many people who care and take action.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

“Dynamic centers of job growth exist (compared to rural areas).”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“Job density and economic development potential.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

All Metropolitan Respondents

Question 27 cont.

“Proximity to jobs and goods/services.”

– Respondent, **Community and Economic Development Sector** (Ky. – Metropolitan)

“Human capital.”

– Respondent, **Education Sector** (Ill. – Metropolitan)

“People in our city are mostly very compassionate and concerned with the well-being of the community as a whole.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“Opportunities are within reach.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Diversity of populations and the creativity that comes from that mixture. Also, the opportunity to discover new resources and partners that share the mission of improving the community and the people living within it.”

– Respondent, **Nonprofit Sector** (Ark. – Metropolitan)

“More people, more jobs.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“Enhanced transportation, access to health care, numerous educational opportunities and increased employment opportunities.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Concentrated social services and competent leaders to coordinate efforts between agencies.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Greater access to services (if you live in the right location, under the right economic circumstances).”

– Respondent, **Government Sector** (Ind. – Metropolitan)

“Choices.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

“LMI individuals and families are able to take advantage of public transportation and even walk to sites that offer assistance.”

– Respondent, **Financial Institutions Sector** (Miss. – Metropolitan)

“Jobs and some transportation.”

– Respondent, **Government Sector** (Ark. – Metropolitan)

“Interacting with a diverse population base, having access to various modes of transportation and employment, being surrounded by cultural, educational, social and recreational institutions.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Connections to a wide range of people.”

– Respondent, **Education Sector** (Miss. – Metropolitan)

“Having talented, diverse people who could be helping each other have a thriving, exciting, growing community.”

– Respondent, **Other Sector** (Tenn. – Metropolitan)

“In the metropolitan area there are more opportunities than in rural areas. The difficulty is connecting those opportunities with the concentration of people in LMI communities.”

– Respondent, **Government Sector** (Ill. – Metropolitan)

“Greater access to services, including transportation, as compared to rural areas.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Convenience, better access to public transportation, jobs, sidewalks, organizations, seats of government.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Access to public transportation and access to public assistance offices more readily; more jobs in metropolitan areas; access to education and day care more readily available.”

– Respondent, **Nonprofit Sector** (Miss. – Metropolitan)

“Availability of places to live, work, play and worship.”

– Respondent, **Nonprofit Sector** (Ind. – Metropolitan)

28

What is the greatest liability of living in your metropolitan community?

“Ironically enough (in a densely populated region): social and economic isolation. Wealthier portions in the metropolitan area might as well be a world apart from LMI communities of the region. Both groups —

the wealthy and the poor — are completely isolated from each other.”

– Respondent, **Government Sector** (Ill. – Metropolitan)

“Violence and crime.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“What happens in one part of the city can seem very remote to another part of the city. When challenges arise, the other parts of the city say, ‘It’s not my problem.’”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Children born into poverty are not awarded much opportunity for upward mobility. The cycle continues to worsen for each generation.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

All Metropolitan Respondents

Question 28 cont.

“Poor public education in LMI areas.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

“Lack of job opportunities with livable wages.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“Urban blight and multigenerational poverty.”

– Respondent, **Community and Economic Development Sector** (Ky. – Metropolitan)

“Segregation separates LMI households from areas of opportunity and job growth.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“The large populations of people in need that are competing for limited resources.”

– Respondent, **Nonprofit Sector** (Ark. – Metropolitan)

“The generational poverty and despair connected to the high level of crime and low self-esteem.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“Since the mid-1960s, our city has disinvested in the urban core to transfer resources to the suburbs. These investments have made it easy for people to live outside the urban core. As a result of this disinvestment, the condition of the housing and infrastructure in our urban core is limiting opportunities for advancing the metropolitan area.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“Crime.”

– Respondent, **Education Sector** (Ark. – Metropolitan)

“People at the ‘low end of the food chain’ have greater challenges in gaining awareness of existing opportunities for loans, grants, internships, jobs, etc.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“Rising crime rates, blight and population density.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Poverty.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Metropolitan)

“Living in metro area without sufficient transportation options can kill hope for positive growth for the people in our community who could most benefit from it.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“Inability to find affordable housing.”

– Respondent, **Education Sector** (Ill. – Metropolitan)

“Perceived crime and level of homelessness.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Inadequate and inequitable access to quality education.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“Higher crime rates.”

– Respondent, **Nonprofit Sector** (Miss. – Metropolitan)

“Our community is auto-dependent and the public transportation system needs much improvement.”

– Respondent, **Nonprofit Sector** (Ind. – Metropolitan)

“Mobility of families due to neighborhood degradation.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“LMI families cannot afford to live in our community.”

– Respondent, **Financial Institutions Sector** (Miss. – Metropolitan)

“Cycle of generational poverty.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Increased cost of living.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Lack of access to services (if you live in the wrong location, under the wrong economic circumstances).”

– Respondent, **Government Sector** (Ind. – Metropolitan)

“Jobs are often created around you but not for you.”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Crime, poverty.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Metropolitan)

“Concentrations of poverty make it harder to make an impact.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“High crime and the need for education, jobs, schools, housing, etc., far exceeds the available resources for the area.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Distance from LMI communities to what job growth there is; lack of transportation to cover that distance.”

– Respondent, **Other Sector** (Ky. – Metropolitan)

“Crime, poor education opportunities (underfunded public education with low outcomes).”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Crime.”

– Respondent, **Government Sector** (Ind. – Metropolitan)

“Cost of living, crime.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

All Metropolitan Respondents

29 What is the greatest barrier to employing LMI individuals in metropolitan areas?

“Unfair hiring practices.”

– Respondent, **Education Sector** (Miss. – Metropolitan)

“Access to jobs, in terms of both transportation and social networks.”

– Respondent, **Education Sector** (Mo. – Metropolitan)

“Communication skills.”

– Respondent, **Government Sector** (Tenn. – Metropolitan)

“Transportation, background checks, drug tests, employment skills and lack of interviewing skills.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Basic reading, math and computer skills.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“Job skills and access to jobs via public transportation (affordable housing and job centers are far apart).”

– Respondent, **Nonprofit Sector** (Mo. – Metropolitan)

“Arrest records following a person for years; 7 years is forever when you are 20 and not all records can be expunged after 7 years.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Quality, equitable education, on-the-job training and the need for livable wages and benefits along with huge transportation issues.”

– Respondent, **Other Sector** (Tenn. – Metropolitan)

“Finding job applicants who have the required skill set for the position.”

– Respondent, **Financial Institutions Sector** (Mo. – Metropolitan)

“Slow economic development.”

– Respondent, **Government Sector** (Mo. – Metropolitan)

“Lack of education beyond high school or specialized training opportunities.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“In my area, I would say the greatest barrier may be the influence of earlier generations on all aspects of life. Education of a child seems directly related to his/her parents’ success. And education leads to job training and job skills, as well as the ability to secure a job.”

– Respondent, **Financial Institutions Sector** (Ark. – Metropolitan)

“Lack of hard and soft job skills, coupled with a lack of transportation and access to an emergency savings balance. People aren’t ready to get jobs, they can’t get to the jobs, and they don’t have reserve savings to tide them over when small emergencies pop up.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Lower-skill jobs tend to be located in suburbs, which are difficult to access from LMI neighborhoods.”

– Respondent, **Other Sector** (Ky. – Metropolitan)

“Job skills.”

– Respondent, **Nonprofit Sector** (Miss. – Metropolitan)

“In our area, mismatch of worker skills/education to those needed for available jobs.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Metropolitan)

“Paying them well enough as a nonexempt employee to be able to afford to live and work in a metropolitan area or wherever they wish to live.”

– Respondent, **Financial Institutions Sector** (Miss. – Metropolitan)

“Investment in developing human capital in LMI areas.”

– Respondent, **Financial Institutions Sector** (Ky. – Metropolitan)

“LMIs lack mentorship and the consequent vision of the pathway and requirements to education and better life opportunities.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“Lack of education and social acumen that often comes out of generational poverty.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“The biggest and greatest barrier to employing LMI individuals is the fact that many have previous criminal infractions that must be disclosed or are uncovered during the employment background check.”

– Respondent, **Nonprofit Sector** (Ky. – Metropolitan)

“Job skills combined with poor financial literacy.”

– Respondent, **Financial Institutions Sector** (Tenn. – Metropolitan)

“Educational attainment.”

– Respondent, **Government Sector** (Ind. – Metropolitan)

“Lack of education and job skills.”

– Respondent, **Education Sector** (Ill. – Metropolitan)

“Employment equity, skills, transportation, having to check the box for criminal background, employers using credit scores as qualifying criteria, etc.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Inconsistent educational opportunities. A well-educated workforce is the single most important economic development incentive. We are missing out on this characteristic.”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Job training and transportation.”

– Respondent, **Community and Economic Development Sector** (Ind. – Metropolitan)

○ All Metropolitan Respondents

Question 29 cont.

“Education and lack of affordable child care.”

– Respondent, **Education Sector** (Ark. – Metropolitan)

“Lack of an educated workforce that is prepared with soft skills as well as basic education (such as business writing, etc.)”

– Respondent, **Community and Economic Development Sector** (Mo. – Metropolitan)

“Education.”

– Respondent, **Government Sector** (Tenn. – Metropolitan)

“The greatest barrier to employment is the removal of neighborhood schools from the community. This impact has taken away the foundation a community and its members need to survive.”

– Respondent, **Nonprofit Sector** (Tenn. – Metropolitan)

“Education and limited skill set.”

– Respondent, **Nonprofit Sector** (Miss. – Metropolitan)

“Competencies for current job environment.”

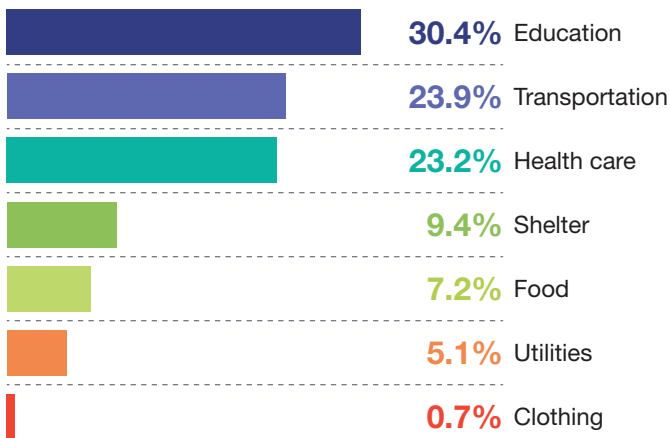
– Respondent, **Community and Economic Development Sector** (Ky. – Metropolitan)



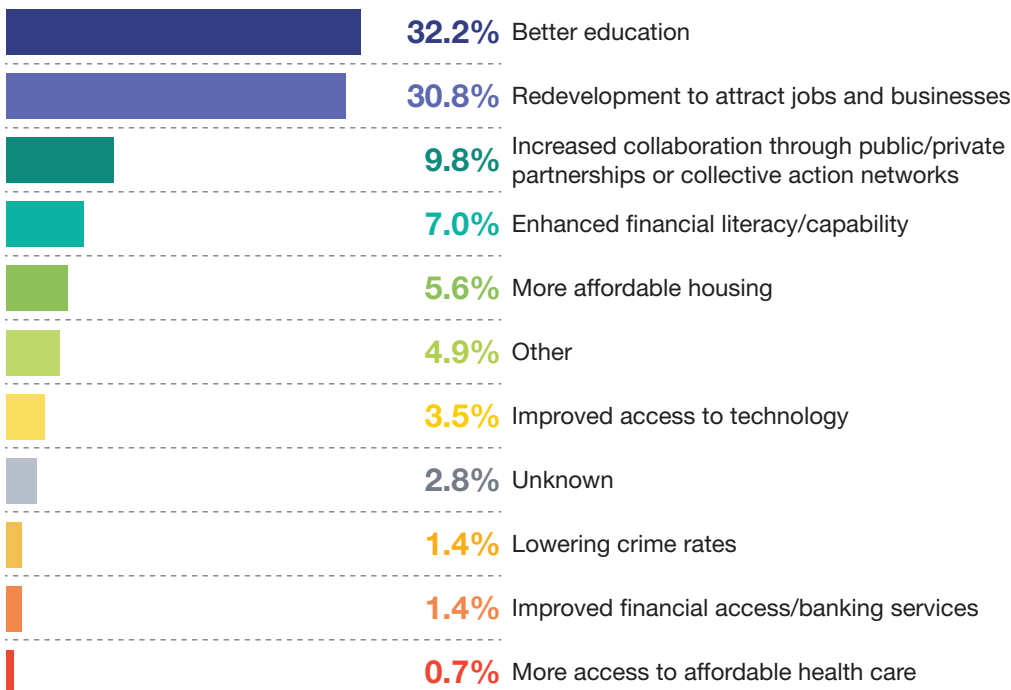
QUESTIONS ANSWERED BY:

All Rural Respondents

30 Which of these basic needs is most difficult for rural LMI households to adequately access? Rank up to three, with 1 being the most difficult.

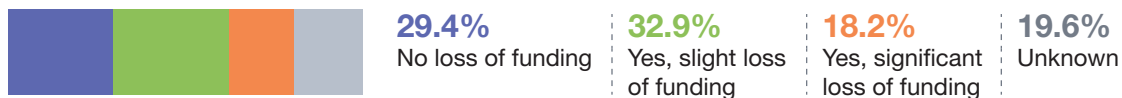


31 Which one of the following offers the best opportunity to improve the LMI population in rural America?



All Rural Respondents

32 Over the past six months, has there been any loss of funding in your area that has affected your ability to help the LMI community?



32A.) How does this loss of funding impact the quality of life for LMI individuals in your rural community?

“It reduces improvements needed to provide a way out of poverty and despair.”

– Respondent, **Government Sector** (Tenn. – Rural)

“In the short term, not much impact to individuals. But over the long term, LMI individuals’ quality of life will continue to be dismal.”

– Respondent, **Government Sector** (Miss. – Rural)

“Required the consolidation of the city’s school with a neighboring school. This caused a loss of jobs in the community.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Less money available to help those with true needs.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Decrease quality affordable housing opportunities.”

– Respondent, **Community and Economic Development Sector** (Miss. – Rural)

“Less opportunity for counseling and one-on-one self-sufficiency training.”

– Respondent, **Government Sector** (Tenn. – Rural)

“Impacts quality of programming to the low-income and elderly.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“The expenses have to be passed on to the LMI individuals.”

– Respondent, **Other Sector** (Tenn. – Rural)

“Government budget cuts reduce the number of projects and the number of LMI persons assisted by our agency.”

– Respondent, **Government Sector** (Mo. – Rural)

“Hard to secure and attract thriving businesses.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Less shelter funds to solve the homeless problems in most southern counties.”

– Respondent, **Nonprofit Sector** (Ill. – Rural)

“Loss of health services and jobs.”

– Respondent, **Nonprofit Sector** (Ill. – Rural)

“It results in fewer staff and resources to provide clients the programs needed to help them.”

– Respondent, **Nonprofit Sector** (Mo. – Rural)

“Less funds for programmatic infrastructure.”

– Respondent, **Community and Economic Development Sector** (Ky. – Rural)

“We have had to lay off employees.”

– Respondent, **Other Sector** (Tenn. – Rural)

“No opportunity for growth.”

– Respondent, **Government Sector** (Ark. – Rural)

“Loss of scholarship for college students. Loss of grants to fund financial capability projects.”

– Respondent, **Education Sector** (Miss. – Rural)

“Not enough soft funds to make loans affordable to this community.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Makes finding a place to live harder.”

– Respondent, **Government Sector** (Tenn. – Rural)

“Reduced investment in infrastructure and education.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Restricts our ability to attract better jobs.”

– Respondent, **Community and Economic Development Sector** (Miss. – Rural)

“The loss of Community Development Block Grant funding in particular as well as our continued inability to attract discretionary grants means continued decline in both housing stock and commercial corridors.”

– Respondent, **Government Sector** (Ind. – Rural)

“Tighter underwriting standards.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

“With reduced funding comes reduced services offered to LMI individuals. Several child care providers for LMI families have had to reduce hours/locations as a direct result of loss of funding. This prevents those parents from working and/or getting an education.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“We can’t provide trainings in the most needed areas.”

– Respondent, **Government Sector** (Ky. – Rural)

“The loss of funding limits the new programs that we are able to deliver to LMI individuals.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

All Rural Respondents

33 How would you assess the current ability of an LMI individual or household in your rural area to progress to a better economic situation?



34 What is the greatest asset of living in your rural community?

- “You know your community.”
 – Respondent, **Financial Institutions Sector** (Ark. – Rural)
- “The community feeling. People know each other. Parents know their children’s teachers; they know and try to help their neighbors when the need arises. It is generally a friendlier, safer atmosphere.”
 – Respondent, **Other Sector** (Ill. – Rural)
- “Quality of the environment.”
 – Respondent, **Community and Economic Development Sector** (Miss. – Rural)
- “Lower-cost housing. A caring community that is generous with food banks, clothing closets, etc.”
 – Respondent, **Financial Institutions Sector** (Mo. – Rural)
- “Close community ties.”
 – Respondent, **Financial Institutions Sector** (Miss. – Rural)
- “A close-knit, caring educational network (grade school, high school and community college access).”
 – Respondent, **Community and Economic Development Sector** (Ill. – Rural)
- “Generally safer living environment.”
 – Respondent, **Financial Institutions Sector** (Miss. – Rural)
- “Cost of living is very low in a rural community, which makes it easier for LMI individuals and families to meet their basic needs to live.”
 – Respondent, **Financial Institutions Sector** (Ky. – Rural)
- “A rural community is smaller and people work to help each other.”
 – Respondent, **Financial Institutions Sector** (Ill. – Rural)
- “Close to nature.”
 – Respondent, **Government Sector** (Mo. – Rural)
- “Ability to access social and professional networks easier.”
 – Respondent, **Community and Economic Development Sector** (Ky. – Rural)
- “Close-knit community where people help one another.”
 – Respondent, **Government Sector** (Ky. – Rural)
- “Greater sense of community, relative safety, relatively low cost of living.”
 – Respondent, **Financial Institutions Sector** (Ky. – Rural)
- “Higher social capital among residents.”
 – Respondent, **Government Sector** (Ark. – Rural)
- “It offers more of a feeling of community where you are more likely to know the people you deal with and are more likely to get help and understanding in challenging times.”
 – Respondent, **Financial Institutions Sector** (Miss. – Rural)
- “Greater knowledge of people in the area; better ability to respond to needs, given available resources.”
 – Respondent, **Financial Institutions Sector** (Ind. – Rural)
- “Less crime.”
 – Respondent, **Government Sector** (Tenn. – Rural)
- “Familiarity with local bankers.”
 – Respondent, **Financial Institutions Sector** (Ill. – Rural)
- “Affordability and good place to raise children.”
 – Respondent, **Financial Institutions Sector** (Mo. – Rural)
- “Generally, lower crime rates, more community spirit, and lower cost of living.”
 – Respondent, **Community and Economic Development Sector** (Miss. – Rural)
- “Community organizations work together to help LMI population become and remain stable.”
 – Respondent, **Nonprofit Sector** (Ill. – Rural)
- “Easier to develop relationships that allow you to access help with your needs.”
 – Respondent, **Financial Institutions Sector** (Ky. – Rural)
- “A good place to raise children. Access to natural resources.”
 – Respondent, **Education Sector** (Mo. – Rural)
- “Rural character, open land, quiet streets, friendly people.”
 – Respondent, **Education Sector** (Ky. – Rural)
- “Less crime, less hurried pace of life, ability to better know neighbors.”
 – Respondent, **Government Sector** (Ark. – Rural)
- “My family has lived and worked in this community for 170 years, 80 of those years and three generations in the same bank. You know the community and your customers.”
 – Respondent, **Financial Institutions Sector** (Tenn. – Rural)

All Rural Respondents

Question 34 cont.

“It costs less to live and taxes are less.”

– Respondent, **Government Sector** (Ark. – Rural)

“Low-cost housing.”

– Respondent, **Nonprofit Sector** (Ky. – Rural)

“Neighbors helping neighbors!!”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Safety, low cost of living.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Quality of life.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Rural)

“Small-town values and charm.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Rural)

35 What is the greatest liability of living in your rural community?

“With reduced cost of living, you also see very low wages and lack of employment opportunity in many rural communities, which makes it very difficult for an LMI individual to get ahead and better their situation.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Transportation and generational poverty.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Access to diverse economic, transportation and social venues.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Lack of economic opportunity.”

– Respondent, **Government Sector** (Mo. – Rural)

“It is difficult to build a financial critical mass for jobs, job skills, affordable housing and a living wage.”

– Respondent, **Government Sector** (Ky. – Rural)

“No job market, no public transportation, pay scale is low to minimum wage.”

– Respondent, **Nonprofit Sector** (Mo. – Rural)

“Availability of goods and services tends to be centered around the urban areas.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Lack of jobs, education, housing and health care.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Seeing poverty go unchecked.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Dismal living conditions including substandard housing, little to no job employment opportunities, no local access to health care needs, fresh food deserts, little to no recreational facilities for children, and no public transportation of any sort.”

– Respondent, **Government Sector** (Miss. – Rural)

“Access to services, decent paying jobs and becoming comfortable with diversity.”

– Respondent, **Nonprofit Sector** (Ky. – Rural)

“Lack of available, affordable transportation to access jobs, services, healthcare, education and amenities.”

– Respondent, **Nonprofit Sector** (Ill. – Rural)

“Isolation. Longer distance to education, jobs and services.”

– Respondent, **Government Sector** (Mo. – Rural)

“Lack of access to high-paying jobs.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Few jobs.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

“Accessibility of employment, particularly employment that allows for advancement opportunities.”

– Respondent, **Government Sector** (Ind. – Rural)

“Lack of access to resources and innovations.”

– Respondent, **Community and Economic Development Sector** (Miss. – Rural)

“Accessibility to some types of transportation.”

– Respondent, **Community and Economic Development Sector** (Tenn. – Rural)

“Far away from education and job opportunities.”

– Respondent, **Government Sector** (Ky. – Rural)

“Lack of access to health care, jobs, housing and education.”

– Respondent, **Government Sector** (Ark. – Rural)

“Lack of economic and community development.”

– Respondent, **Government Sector** (Tenn. – Rural)

“Few opportunities for advancement and very limited job opportunities.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Jobs do not pay enough.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Lack of transportation is the greatest need; next is employment, housing and no entertainment/recreation for youth and adults 20-40 years old.”

– Respondent, **Other Sector** (Tenn. – Rural)

“Lack of substantial jobs.”

– Respondent, **Government Sector** (Ill. – Rural)

All Rural Respondents

Question 35 cont.

“Limited opportunities for career advancement.”

– Respondent, **Community and Economic Development Sector** (Ky. – Rural)

“Inability to maintain a steady stream of income to ‘pay the bills.’”

– Respondent, **Community and Economic Development Sector** (Ill. – Rural)

“Lack of real economic future.”

– Respondent, **Nonprofit Sector** (Tenn. – Rural)

“Outmigration, decline in population and services.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Limited jobs with a living wage, no public transportation, high expense for phones, Internet, no need or motivation to build or improve credit, limited affordable housing.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Lack of services and choices.”

– Respondent, **Financial Institutions Sector** (Tenn. – Rural)

“The scarcity of resources to acquire basic job skills, on-the-job training, second-chance jobs that build the type of employment opportunities that create economic stability with assets to gain greater income in the future.”

– Respondent, **Nonprofit Sector** (Mo. – Rural)

“Rural America is going away; the jobs, professionals and businesses are moving to neighboring cities. The educated are not moving back but seeking jobs where greater opportunities await. The small rural towns are left with a generation which is dying out.”

– Respondent, **Financial Institutions Sector** (Tenn. – Rural)

36 What is the greatest barrier to employing LMI individuals in rural areas?

“Lack of reliable transportation and startup costs to search for jobs and then get to them when acquired. Startup costs include appropriate clothing, child care, procuring car registration and insurance, and gas money.”

– Respondent, **Nonprofit Sector** (Ill. – Rural)

“Stuck in culture that sees limited opportunities for entrepreneurs.”

– Respondent, **Education Sector** (Ky. – Rural)

“Having a literacy rate of 37 percent. Many people have felony drug charges, which is also a barrier. People don’t have access to transportation when they get the job.”

– Respondent, **Other Sector** (Tenn. – Rural)

“Lack of adequate skills.”

– Respondent, **Community and Economic Development Sector** (Ky. – Rural)

“Inadequate workplace development skills for the 21st century; inadequate preparation for ‘global environment,’ limited conversational and social skills for the business and government sectors.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Lack of skills, lack of transportation, lack of understanding the working environment.”

– Respondent, **Nonprofit Sector** (Mo. – Rural)

“Employment skills.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Access to jobs, education and transportation.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Must travel or relocate for jobs.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Low levels of education coupled with lack of employment opportunities.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Job/occupational diversity.”

– Respondent, **Nonprofit Sector** (Miss. – Rural)

“Lack of an economic base; our rural communities that were home to manufacturing facilities that they lost decades ago are still acting like they’re coming back any day now.”

– Respondent, **Government Sector** (Ind. – Rural)

“Brain drain, lack of work history.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Lack of skills needed and often transportation access or child care access.”

– Respondent, **Education Sector** (Mo. – Rural)

“Lack of education and motivation.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Drug addiction, generational poverty, lack of job opportunities and lack of job skills.”

– Respondent, **Government Sector** (Ky. – Rural)

“Inadequate education.”

– Respondent, **Financial Institutions Sector** (Ind. – Rural)

“Lack of any marketable skills that might entice an employer to hire some LMI individual, then lack of transportation to be able to show up on time to a job.”

– Respondent, **Government Sector** (Miss. – Rural)

“Job opportunities.”

– Respondent, **Nonprofit Sector** (Ark. – Rural)

“Lack of employers.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

○ All Rural Respondents

Question 36 cont.

“There aren’t enough decent-paying jobs.”

– Respondent, **Financial Institutions Sector** (Ark. – Rural)

“Lack of jobs and lack of trained, educated workforce. Background checks of job applicants frequently indicate drug problems.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“Shortage of businesses to hire anyone.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

“Low wages do not match welfare income.”

– Respondent, **Nonprofit Sector** (Ill. – Rural)

“The greatest barrier to employing LMI individuals in rural areas is oftentimes lack of reliable transportation. Public transportation is often not available and car ownership can be expensive.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)

“No developed skilled labor or basic job skills. Nowhere to develop/start learning skills.”

– Respondent, **Education Sector** (Mo. – Rural)

“Lack of technical skills.”

– Respondent, **Nonprofit Sector** (Tenn. – Rural)

“Some come out of high school without the basic understanding of how to handle money, write a check or keep a checkbook register. No practical knowledge of how things work in the real world.”

– Respondent, **Financial Institutions Sector** (Ill. – Rural)

“Lack of workplace skills, both technical and soft skills.”

– Respondent, **Financial Institutions Sector** (Ky. – Rural)



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If you have questions about this report or would like to participate in future surveys, please contact:

Drew Pack
Federal Reserve Bank of St. Louis
Little Rock Branch
501-324-8495
Andrew.A.Pack@stls.frb.org



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