To gain insight into the conditions of low- and moderate-income (LMI) communities in the seven states it serves, the Federal Reserve Bank of St. Louis regularly surveys those who work with this population: community and economic development organizations, schools and colleges, financial institutions, government agencies, nonprofits, other community organizations and public officials. This sample of questions and answers comes from the latest survey, taken by 306 people in the spring of 2013.

**Current Conditions of Low- and Moderate-Income Communities**

To see the complete survey results, go to www.stlouisfed.org/community_development/community-outlook-survey/.

To be part of the next Community Development Outlook Survey (spring 2014), contact Drew Pack, community affairs specialist at the Bank’s Little Rock Branch, at andrew.a.pack@stls.frb.org or at 501-324-8268.

**FINDINGS:**

- **Financial Institutions:**
  - 24.2% of financial institutions report that demand for loans funding community and/or economic development projects is decreasing.

- **Nonprofit Organizations:**
  - 75.6% of nonprofits report that demand for their services is increasing.
  - 5.8% of nonprofits experienced a decrease in their funding over the past six months.

- **Community & Economic Development Organizations:**
  - 36.1% expect an increase in job growth in their LMI areas in the next six months.
  - 24.1% Startups/entrepreneurs
  - 24.1% Small businesses (up to 99 employees)
  - 5.2% Mid-size businesses (100-499 employees)

**Key Findings:**

- **23.2%** believe that **general economic conditions** of the LMI communities are improving compared with six months ago.

- **45.1%** believe that the status of LMI communities will be better in 3-5 years.

**Which issues are having the greatest negative impact on LMI people?**

- **METROPOLITAN AREAS:**
  1. Education
  2. Job availability
  3. Government budget cuts

- **RURAL AREAS:**
  1. Job availability
  2. Job skills
  3. Availability of affordable housing

**Which are the best opportunities for improving the lives of LMI people?**

- **METROPOLITAN RESPONDENTS:**
  - 31.7% Better education
  - 24.1% Redevelopment to attract jobs and businesses
  - 11.7% Increased collaboration through public/private partnerships or collective action networks

- **RURAL RESPONDENTS:**
  - 39.4% Redevelopment to attract jobs and businesses
  - 20.2% Better education
  - 10.6% Increased collaboration through public/private partnerships or collective action networks

**Which type of business has shown the most interest in locating or relocating to LMI areas of the communities you serve?**

- **24.1%** Startups/entrepreneurs
- **24.1%** Small businesses (up to 99 employees)
- **5.2%** Mid-size businesses (100-499 employees)