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 377 people in the summer of 2014.

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 (summer 2015), contact Drew Pack, senior community affairs specialist at the Bank’s Little Rock Branch, at andrew.a.pack@stls.frb.org or at 501-324-8268.

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

**Metropolitan Respondents:**
- 32.3% Better education
- 22.2% Redevelopment to attract jobs and businesses
- 11.4% Enhanced financial literacy/capability

**Rural Respondents:**
- 32.9% Redevelopment to attract jobs and businesses
- 26.8% Better education
- 9.1% Enhanced financial literacy/capability

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

**Metropolitan Areas:**
- 27.7%

Of rural respondents report that such demand is decreasing.

**Rural Areas:**
- 31.0%

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

**Metropolitan Areas:**
1. Generational poverty
2. Job availability
3. Education

**Rural Areas:**
1. Job availability
2. Generational poverty
3. Education

38.6% believe that the status of LMI communities will be better in 3-5 years.

29.8% Yes From both existing businesses and start-ups/entrepreneurs

19.0% Yes From existing businesses

17.9% No Declining business environment

40.5% expect an increase in job growth in their LMI areas in the next six months.

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

- 70.3% Yes

43.8% of nonprofits experienced a decrease in their funding over the past six months.

2014 CD14-4901