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 373 people in the summer of 2015.

Current Conditions of Low- and Moderate-Income Communities

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

To be part of the next Community Development Outlook Survey (summer 2016), contact Drew Pack, senior community development specialist at the Bank’s Little Rock Branch, at andrew.a.pack@stls.frb.org or at 501-324-8268.

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

**METROPOLITAN AREAS:**
1. Generational poverty
2. Education
3. Job availability

**RURAL AREAS:**
1. Job availability
2. Generational poverty
3. Education

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

**METROPOLITAN RESPONDENTS:**
- 35.6% Better education
- 15.5% Redevelopment to attract jobs and businesses
- 13.2% Increased collaboration through public/private partnerships or collective action networks

**RURAL RESPONDENTS:**
- 32.2% Better education
- 30.8% Redevelopment to attract jobs and businesses
- 9.8% Increased collaboration through public/private partnerships or collective action networks

20.1% believe that general economic conditions of the LMI communities are improving compared with six months ago.

38.4% believe that the status of LMI communities will be better in 3-5 years.

22.6% of financial institutions report that demand for loans funding community and/or economic development projects is increasing.

15.1% of rural respondents report that such demand is decreasing.

52.2% of nonprofits report that demand for their services is increasing.

39.1% of nonprofits experienced a decrease in their funding over the past six months.

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

- 27.8% Yes From both existing businesses and startups/entrepreneurs
- 20.8% Yes From existing businesses
- 12.5% No Declining business environment

27.8% expect an increase in job growth in their LMI areas in the next six months.