













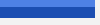









1. Which type of organization best describes your place of employment?

Answer	Bar	%
Financial institution		20%
Government/public official		19%
Community and economic development		13%
Other nonprofit		11%
Education		11%
Workforce development		9%
Faith-based organization		5%
Energy company		3%
Advocacy/interest group		3%
Other		2%
Philanthropic foundation		2%
Micro lender or venture capitalist		2%
Chamber of Commerce		2%

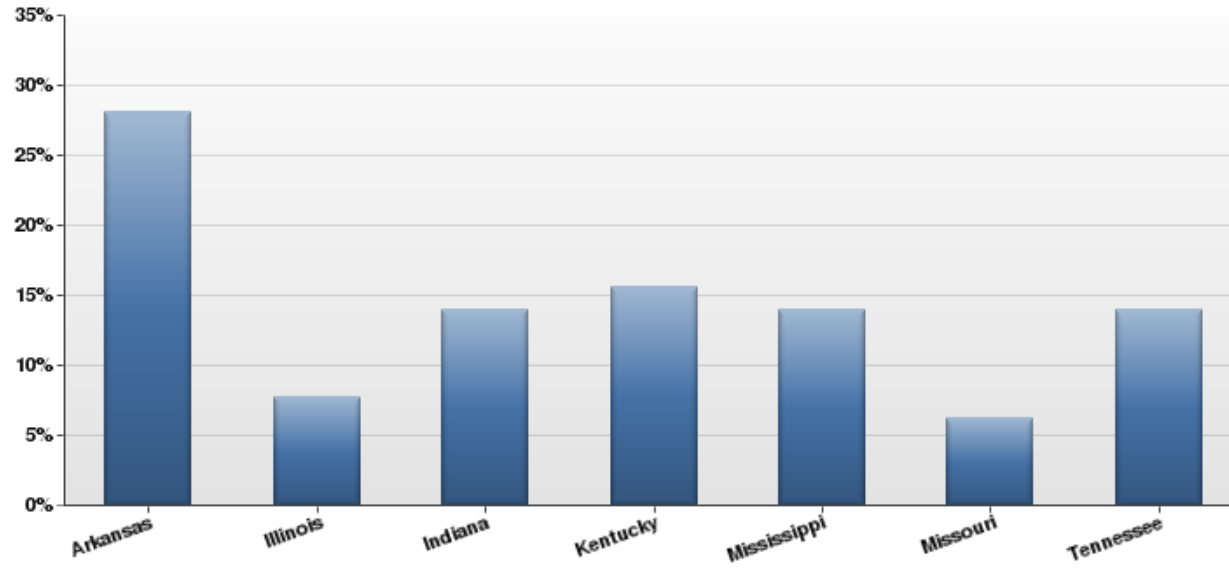
2. Your institution primarily serves LMI people and communities by providing:








Answer	Bar	%
Loan to develop businesses and/or other community projects		23%
Other		22%
Technical assistance/expertise		19%
Job training/placement		11%
Social services (food, shelter, clothing, education, health care)		9%
Advocacy		8%
Grants and/or tax incentives		8%
Research		0%

3. Do you primarily serve a metropolitan or rural LMI population?

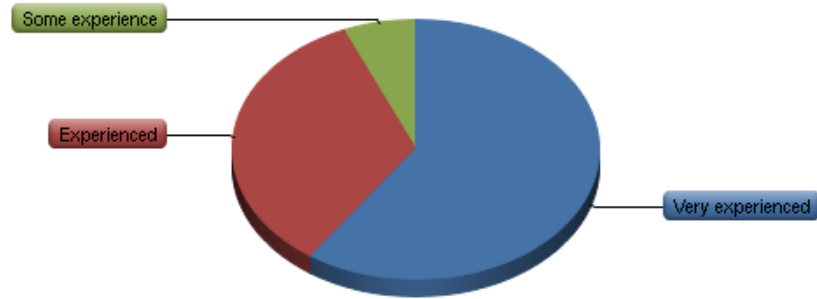
Answer	Bar	%
Rural		57%
Metropolitan		43%

4. In which state is your organization located?




















Answer	Bar	%
Arkansas		28%
Kentucky		16%
Tennessee		14%
Indiana		14%
Mississippi		14%
Illinois		8%
Missouri		6%

5. How would you currently rate your experience level in your field?






Answer	Bar	%
Very experienced	<div style="width: 60%;"></div>	60%
Experienced	<div style="width: 34%;"></div>	34%
Some experience	<div style="width: 6%;"></div>	6%
New (relatively inexperienced)	<div style="width: 0%;"></div>	0%

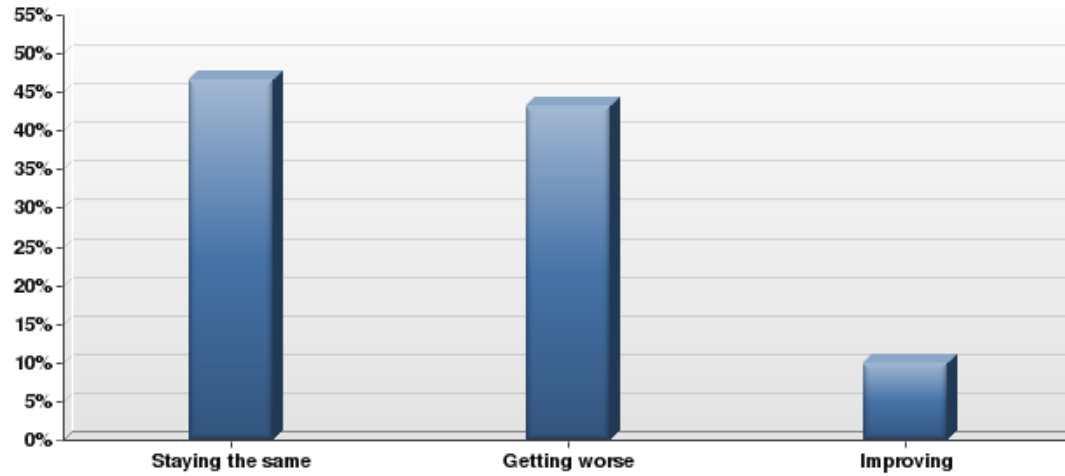
6. Which three of these issues are having the greatest negative impact on LMI households and communities?

Answer	Bar	%
Job availability		42%
Availability of affordable housing		37%
Education		30%
Job skills		22%
Generational poverty		22%
Credit ratings and/or credit availability		18%
Debt		17%
Foreclosures/delinquent mortgages		15%
Cost of consumer goods/inflation		13%
Wages		13%
Energy prices		10%
Ability to save money		10%
Health care (including prescription costs)		8%
Government budget cuts		7%
Transportation needs		5%
Predatory lending		5%
Crime		5%
Disability (mental or physical)		0%
Unequal access to government services		0%
Population loss in central cities		0%

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

Answer	Bar	%
Inadequate		53%
Unchanged (in the past 6 months)		44%
Adequate		3%

8. Currently, economic conditions for LMI households and communities are:










Answer	Bar	%
Staying the same		47%
Getting worse		43%
Improving		10%

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

Answer	Bar	%
Same		52%
Worse		33%
Better		13%
Significantly worse		2%
Significantly better		0%

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





Answer	Bar	%
Redevelop areas of your community to bring in more businesses and jobs		35%
Increase access to education and workforce development programs		25%
Increase the amount of affordable housing		23%
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		10%
Increase access to affordable health care		3%
Increase the availability and use of technology		2%
Other		2%
Create debt and credit-score forgiveness programs		0%

11. If you chose "Other," please explain.




Text Response

research-based behavioral economics to improve money management skills

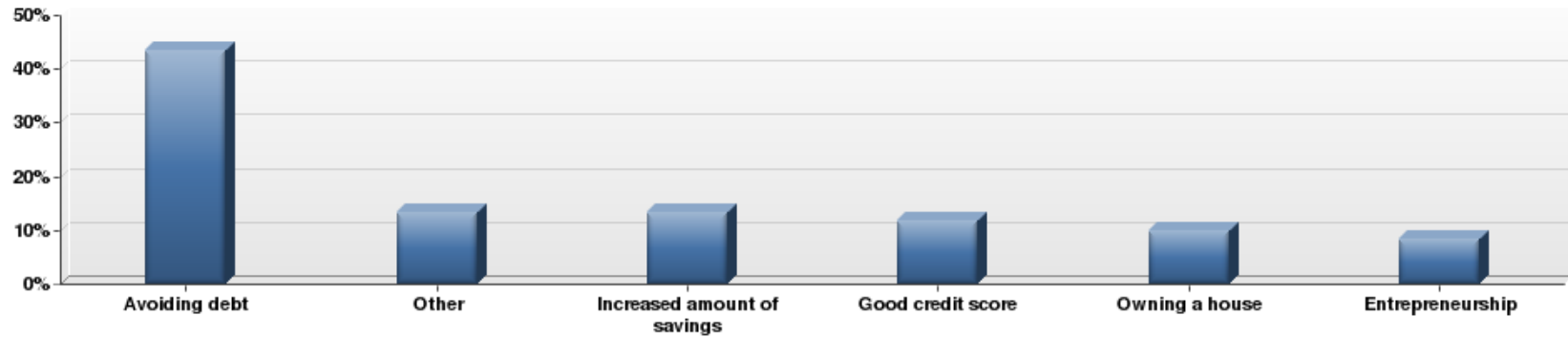
12. Are government entities currently doing enough to improve LMI households and communities?





Answer	Bar	%
Not enough		68%
Enough		20%
Do not know		7%
Too much		5%

13. Are LMI individuals and communities being adequately prepared to compete for higher wage jobs that will require increased knowledge and job skills?





Answer	Bar	%
No		85%
Yes		8%
Do not know		7%

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


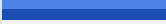

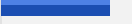

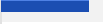

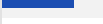
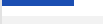
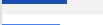









Answer	Bar	%
Avoiding debt		43%
Other		13%
Increased amount of savings		13%
Good credit score		12%
Owning a house		10%
Entrepreneurship		8%
Investing in stocks, bonds, etc.		0%
401k or other private retirement program		0%

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

Answer	Bar	%
Better		39%
Unchanged		32%
Worse		28%
Significantly worse		2%
Significantly better		0%

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

Answer	Bar	%
Job availability		40%
Education		38%
Availability of affordable housing		30%
Generational poverty		25%
Ability to save money		23%
Energy prices		20%
Wages		20%
Debt		17%
Job skills		17%
Credit ratings and/or credit availability		15%
Cost of consumer goods/inflation		13%
Health care (including prescription costs)		13%
Crime		10%
Transportation needs		7%
Foreclosures/delinquent mortgages		7%
Suburban sprawl		3%
Predatory lending		2%
Disability (mental or physical)		0%
Unequal access to government services		0%

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

Answer	Bar	%
Increased		55%
Unchanged (in the past 6 months)		45%
Do not know		0%
Decreased		0%

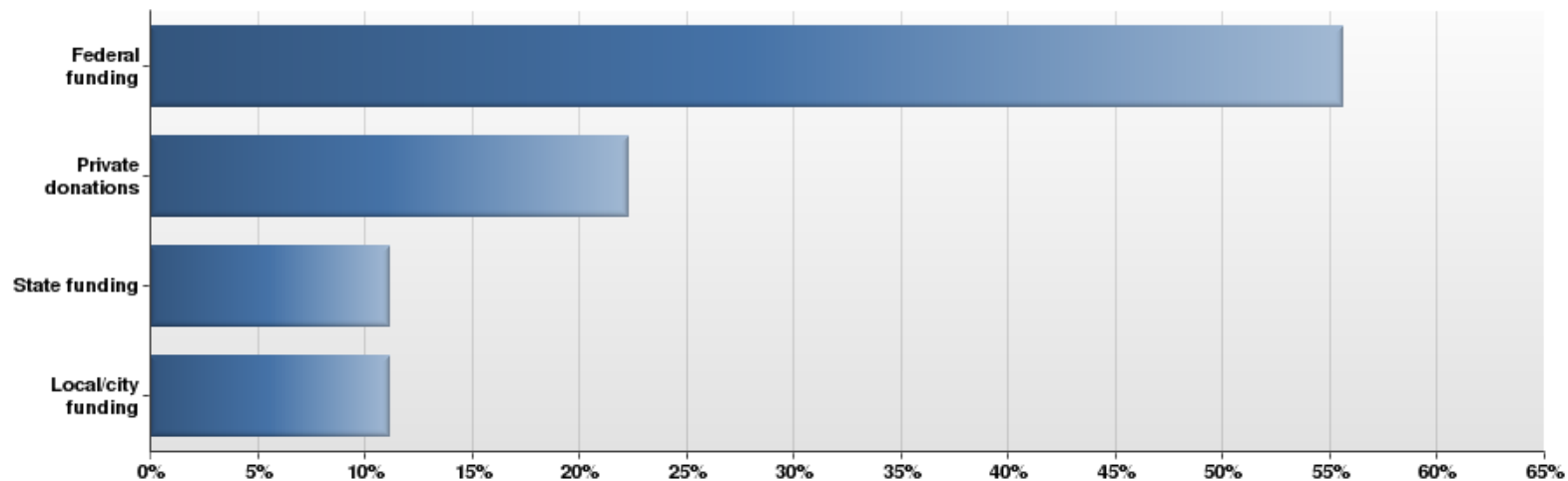
18. How would you describe the current well-being of LMI households in your community?

Answer	Bar	%
Unchanged (in the past 6 months)		64%
Getting worse		36%
Improving		0%
Do not know		0%

19. How would you describe your organization's current ability to contribute financially to helping the LMI community?

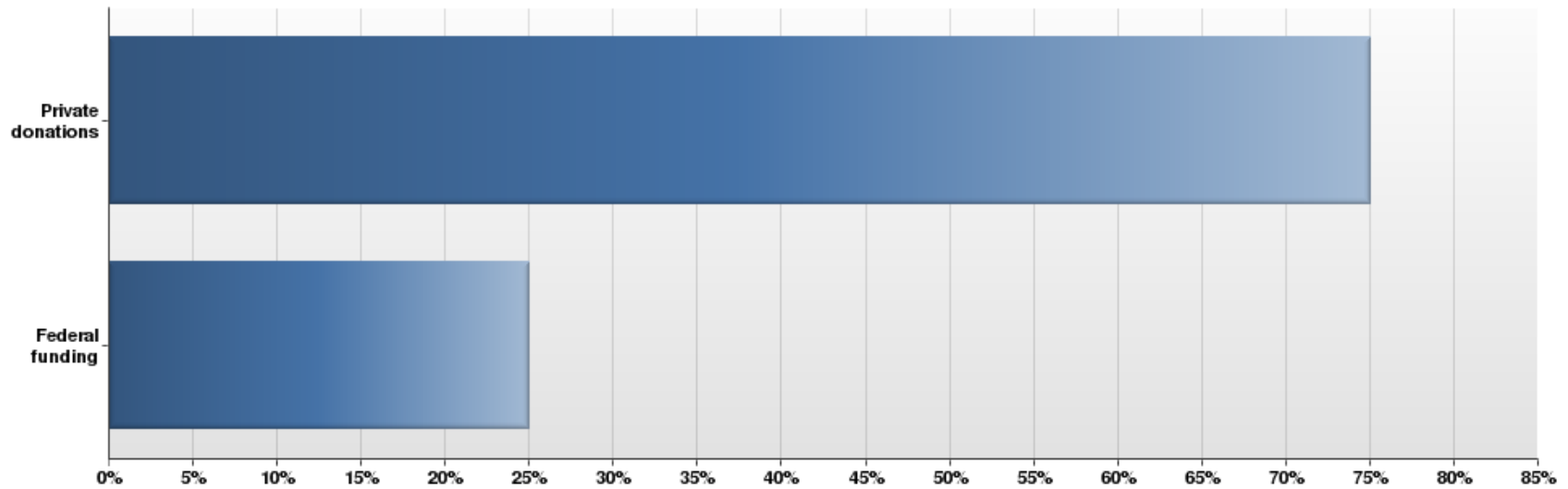
Answer	Bar	%
Less funding		82%
Unchanged (in the past 6 months)		18%
Do not know		0%
Increase funding		0%

20. Which decreased funding source has had the greatest negative impact on your organization's ability to help the LMI community?






Answer	Bar	%
Federal funding		56%
Private donations		22%
State funding		11%
Local/city funding		11%
Corporate donations		0%

21. Which increased funding source has had the greatest positive impact on your organization's ability to help the LMI community?



Answer	Bar	%
Private donations		75%
Federal funding		25%
State funding		0%
Local/city funding		0%
Corporate donations		0%




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

Answer	Bar	%
Instability of funding sources		82%
Leadership issues at the city, state or federal level		9%
Other		9%
Regulatory or other stipulations that may be burdensome		0%
Lack of educated and adequate number of staff to implement projects/programs		0%
Competition from other organizations		0%

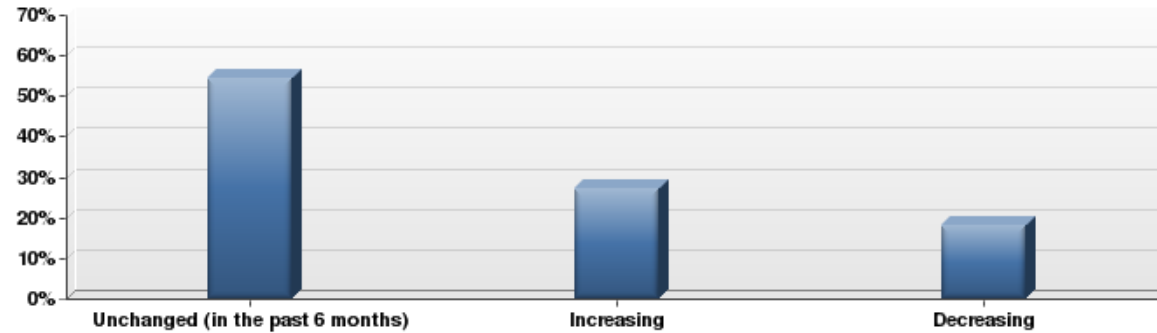
23. If you chose "Other," please explain.

Text Response
Adequate job opportunities

24. How would you describe the current demand for loans for community and/or economic development projects in the LMI communities your institution serves?

Answer	Bar	%
Low		45%
Unchanged (in the past 6 months)		27%
High		27%
Do not know		0%

25. CRA opportunities in LMI communities are:




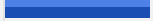





Answer	Bar	%
Unchanged (in the past 6 months)		55%
Increasing		27%
Decreasing		18%
Do not know		0%



26. Does your institution offer or plan to offer any financial products specifically designed to address the financial stability of LMI households?

Answer	Bar	%
Yes		82%
Do not know		9%
No		9%







27. What types of LMI financial products is your institution offering or planning to offer?

Answer	Bar	%
Financial education/credit counseling		89%
Alternative or lower-cost payday loans		44%
Alternative or nontraditional forms of credit scoring to predict creditworthiness of borrowers (e.g., electric bills, cable bills, etc.)		44%
Prepaid debit or credit cards		33%
Individual Development Accounts (IDAs)		22%
Other		22%
Technological innovations to improve LMI financial stability		11%
Forgivable or low overdraft fees		0%

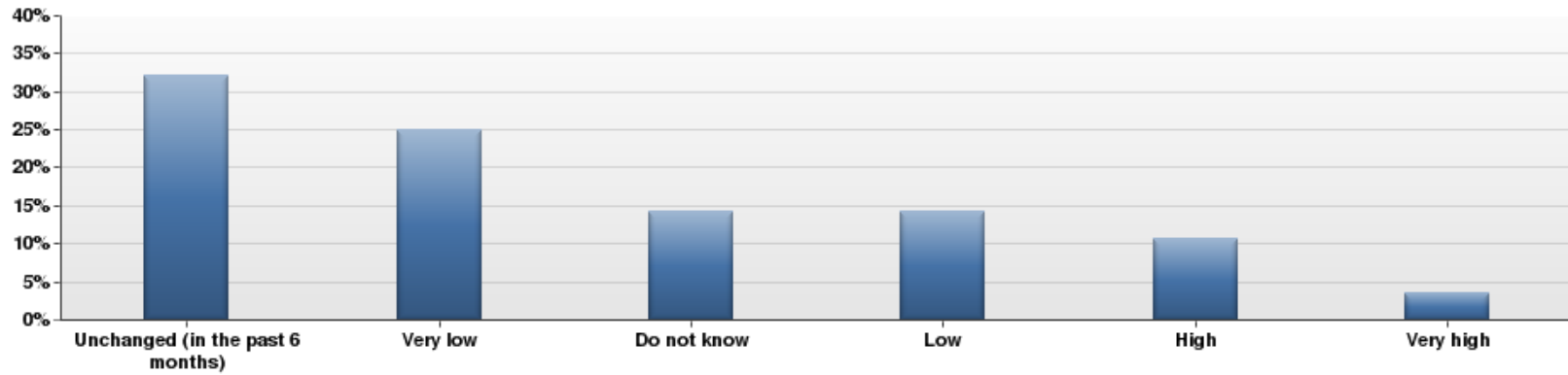
28. In the current economic environment, how would you describe the financial condition of LMI households in your service area?

Answer	Bar	%
Unchanged (in the past 6 months)		82%
Getting worse		18%
Do not know		0%
Improving		0%

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

Answer	Bar	%
Many members of the LMI community are unbanked and have no banking relationships		36%
Tightening of lending standards		27%
Not presented with an adequate amount of opportunities by LMI (small-business loans, community projects, etc.) to have an impact		9%
Difficult regulatory issues		9%
Do not know		9%
Belief that loans in LMI communities are risky or difficulty finding creditworthy LMI borrowers		9%
Loans in LMI communities are not large enough to warrant underwriting the loan		0%
Competition from alternative forms of financing		0%

30. 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?


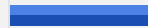




Answer	Bar	%
Unchanged (in the past 6 months)		32%
Very low		25%
Do not know		14%
Low		14%
High		11%
Very high		4%


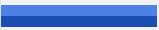


31. In the LMI areas you serve, do you receive more interest about available sites from:

Answer	Bar	%
Small businesses		67%
Mid-sized businesses		24%
Even distribution among all businesses		10%
Large businesses		0%


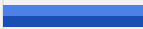



32. Have there been recent business expansions and job additions in the LMI areas in your community?

Answer	Bar	%
No, declining		39%
No, stable		32%
Yes		25%
Do not know		4%







33. What wage level is primarily offered by businesses located in majority-LMI areas of your community?

Answer	Bar	%
Average		46%
Low		36%
Very low		11%
Do not know		7%
High		0%
Very high		0%







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

Answer	Bar	%
Unchanged		46%
Slight increase		32%
Slight decrease		14%
Do not know		4%
Major decrease		4%
Major increase		0%








35. Which one of these basic needs is most difficult for rural LMI households to adequately access?

Answer	Bar	%
Transportation		25%
Health care		25%
Education		22%
Shelter		13%
Utilities		9%
Do not know		6%
Clothing		0%
Food		0%




36. Which one of the following issues is affecting rural LMI communities the most in the areas you serve?

Answer	Bar	%
Job availability and workforce issues		59%
Population loss		16%
Generational poverty		16%
Energy prices		3%
Clean environment		3%
Do not know		3%
Foreclosures and other distressed properties		0%
Access to capital		0%

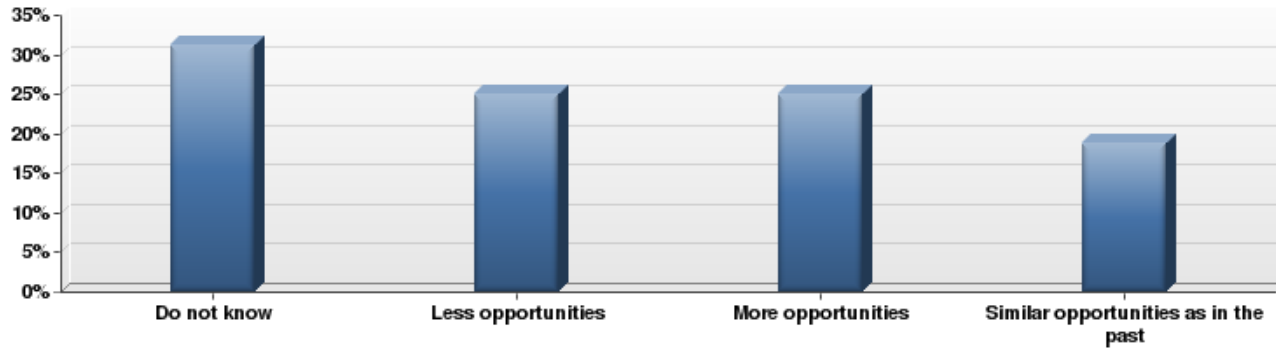
37. Which one of the following offers the best opportunity to improve the LMI population in rural America?

Answer	Bar	%
Redevelopment to attract jobs and businesses		44%
Better education (including financial education)		34%
Access to technology		6%
More access to affordable health care		6%
Do not know		3%
Lowering crime rates		3%
More affordable housing		3%

38. Has there been any recent loss of funding in your areas for helping the LMI community?

Answer	Bar	%
Yes		50%
Do not know		41%
No		9%

39. What does globalization offer rural communities?









Answer	Bar	%
Do not know		31%
Less opportunities		25%
More opportunities		25%
Similar opportunities as in the past		19%






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

Answer	Bar	%
Possible		56%
Not very probable		38%
Very probable		3%
Do not know		3%
Impossible		0%





41. Which one of these basic needs is most difficult for metropolitan LMI households to adequately access?

Answer	Bar	%
Shelter		38%
Health care		21%
Do not know		17%
Transportation		13%
Education		8%
Food		4%
Clothing		0%
Utilities		0%




42. Which one of the following issues is affecting metropolitan LMI communities the most in the areas you serve?

Answer	Bar	%
Job availability and workforce issues		42%
Generational poverty		25%
Foreclosures and other distressed properties		21%
Access to capital		8%
Do not know		4%
Population loss		0%
Clean environment		0%
Energy prices		0%

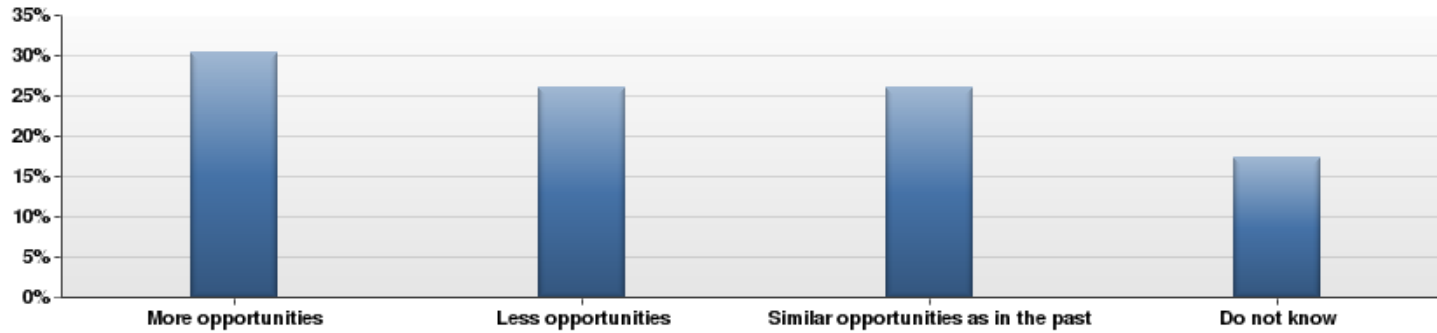
43. Which one of the following offers the best opportunity to improve the LMI population in America's metropolitan areas?

Answer	Bar	%
Redevelopment to attract jobs and businesses		58%
More affordable housing		21%
Better education (including financial education)		17%
Lowering crime rates		4%
Do not know		0%
More access to affordable health care		0%
Access to technology		0%

44. Has there been any recent loss of funding in your areas for helping the LMI community?

Answer	Bar	%
Yes		79%
Do not know		17%
No		4%

45. What does globalization offer metropolitan communities?



Answer	Bar	%
More opportunities		30%
Less opportunities		26%
Similar opportunities as in the past		26%
Do not know		17%

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

Answer	Bar	%
Not very probable		54%
Possible		46%
Do not know		0%
Very probable		0%
Impossible		0%