COMMUNITY OUTLOOK SURVEY

FEDERAL RESERVE BANK OF BOSTON Regional & Community Outreach

The 2013 New England Community Outlook Survey is a survey of service providers' perceptions of the economic and financial conditions of lower income individuals in New England and the organizations that serve them.

Your participation in this survey will help the Boston Fed understand better how the current economic conditions directly affect the region's lower income communities.

Please note that selected responses may be published anonymously. Please answer the questions to the best of your ability; however, if you are unfamiliar with a topic, please select "not applicable".

Thank you in advance! Anthony

* 1. What is your organization's ZIP code?

* 2. Approximately how many distinct constituents/clients does your organization serve per year?

- * 3. What sector best describes your organizations primary focus? [--Please Select--]
- * 4. In what setting do you <u>primarily</u> provide services? [--Please Select--]

5. In the past six months, how did the demand for your services change?

- O Increased
- O No change
- O Decreased
- O Not applicable

6. In the next six months, how do you expect the demand for your services to change?

- O Increase
- O No change
- O Decrease
- O Not applicable

7. In the past six months, how has the availability of lower wage/salary jobs in the community you serve changed?

- O Increased
- O No change
- O Decreased
- O Not applicable

8. In the next six months, how do you expect the availability of lower wage/salary jobs to change in the community you serve?

- O Increase
- O No change
- O Decrease
- O Not applicable

9. In the past six months, how has the availability of affordable/workforce housing in the community you serve changed?

- **O** Increased
- O No change
- O Decreased
- O Not applicable

10. In the next six months, how do you expect the availability of affordable/workforce housing to change in the community you serve?

- O Increase
- O No change
- O Decrease
- O Not applicable

11. In the past six months, how has the financial well-being of lower income people in the community you serve changed?

For the purpose of this survey, "financial well-being" is defined as the ability to fund basic needs, stay current on debt service, and save and invest for the future.

- O Increased
- ${f O}$ No change
- O Decreased
- O Not applicable

12. In next six months, how do you expect the financial well-being of lower income people to change in the community you serve?

For the purpose of this survey, "financial well-being" is defined as the ability to fund basic needs, stay current on debt service, and save and invest for the future.

- O Increase
- O No change
- O Decrease
- ${\bf O}$ Not applicable

13. In the past six months, how has access to different types of credit in the community you serve changed?

If the type of credit	is not applicable to	vour organization.	please select	"not applicable".

	Decreased	No change	Increased	Not applicable
Small Business	0	0	0	O
Mortgages for lower income borrowers	0	0	0	0
Consumer credit for lower income borrowers	0	0	О	0

14. In the next six months, how do you expect access to different types of credit to change in the community you serve?

If the type of credit is not applicable to your organization, please select "not applicable".

	Decreased	No change	Increased	Not applicable
Small Business	0	0	0	0
Mortgages for lower income borrowers	0	0	O	0
Consumer credit for lower income borrowers	0	0	O	0

15. In the past six months, how has funding for your organization changed?

- O Increased
- O No change
- ${\mathbf O}$ Decreased
- O Not applicable

16. In the next six months, how do you expect funding for your organization to change?

- O Increase
- O No change
- O Decrease
- O Not applicable

17. In the past six months, how has your capacity to serve the needs of your constituents/clients changed?

For the purpose of this survey, "capacity" is defined by your number of employees, volunteers, etc.

- O Increased
- O No change
- ${\mathbf O}$ Decreased
- O Not applicable

18. In the next six months, how do you expect your capacity to serve the needs of your constituencies/clients to change?

For the purpose of this survey, "capacity" is defined by your organization's number of employees, volunteers, etc. • Increase

- O No change
- O Decrease
- O Not applicable

* 19. What are the top <u>three</u> most important challenges facing lower income communities in your service area? (Select <u>three</u> only) Availability of employment opportunities

Access to affordable housing

- Adult workforce development programs
- Home foreclosures
- Federal budget cuts
- State and local budget cuts
- Access to consumer credit
- Access to small business loans
- Negative impact of vacant properties

	Predatory	and/or	fraudulent	financial	services
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- Increasing homelessness
- Immigration issues
- Credit scores
- □ K 12 education
- □ Access to non-predatory mortgage lending
- Prevalence of crime/Public safety
- \square Access to higher education
- □ If other, please specify

* 20. Are there any <u>policy</u> challenges that are preventing you from meeting the needs of your constituencies/clients or fulfilling your mission? If "yes", please specify.
O Yes
O No

Additional Comments

21. Is there any emerging issue impacting lower income communities you are concerned about and if so, what is it?

22. Is there anything you want to add that would help us better understand the general well-being and needs of the community you serve?