

Ninth District LMI Economic Index, Q2 2012 to Q2 2014

Indicator	Q2_2014	Q4_2013	Q2_2013	Q4_2012	Q2_2012
LMI households' ability to find affordable rental housing that meets their needs	69	58	58	72	73
LMI households' use of alternative financial service providers	72	61	NA	68	68
The ability of business owners in LMI communities to recruit and retain workers with the "right" skills	72	84	73	85	74
The number of "formerly middle-class" households seeking services from community organizations	76	71	59	65	55
The ability of creditworthy LMI households to obtain a mortgage	78	74	75	74	74
LMI community organizations' optimism about sustainability of future operations	82	--	--	--	--
Amount of consumer debt carried by LMI households	85	92	91	78	75
LMI community organizations' ability to meet the needs of clients seeking assistance	99	90	83	78	78
Access to credit for agricultural business owners in LMI communities	126	130	134	NA	NA
Business openings in LMI communities	127	116	134	111	107
Access to credit for non-agricultural business owners in LMI communities	128	118	114	86*	87*
Employment opportunities for disadvantaged and dislocated workers in LMI communities	138	138	135	116	111

* Surveys conducted prior to 2013 asked respondents to assess credit access for *all* business owners and did not separate out non-agricultural businesses from agricultural businesses. Qualitative information gathered from previous quarter surveys indicates that credit access for agricultural businesses, on average, has been looser than that for non-agricultural businesses, so it is still reasonable to assume that overall credit access has improved for non-agricultural businesses in comparison to six months ago.

The **LMI Economic Index** measures overall change in community conditions. The index ranges from 0 (most deterioration in conditions) to 200 (most improvement in conditions) where a value of 100 equals neutral. A number less than 100 indicates overall deterioration and a number greater than 100 indicates overall improvement. Indicators are ordered from greatest Districtwide deterioration to least Districtwide deterioration based on fourth quarter 2013 survey responses. Index values for previous quarter surveys are provided where comparisons are available.

How the LMI Economic Index Is Calculated

Respondents were asked to gauge changes in LMI community conditions by comparing current conditions with those that prevailed 12 months earlier using the response categories "decreased," "stayed the same," or "increased." For indicators where an increase is considered positive, the index numbers are calculated by subtracting the percent of respondents who answered "decreased" from the percent of respondents who answered "increased" and adding 100. For indicators where an increase is considered negative, the index numbers are calculated by subtracting the percent of respondents who answered "increased" from the percent of respondents who answered "decreased" and adding 100.