



A survey of service providers' perceptions of economic and financial conditions of low- and moderate-income individuals in New England and the organizations that serve them.

Low- and moderate-income people are defined as individuals with incomes below 80 percent of the area median income. Your participation in this survey will help the Boston Fed and others address the needs of the region's lower-income communities.

Please note that selected responses may be published anonymously. Please answer the optional questions to the best of your ability; however, if you are unfamiliar with a topic, please leave the box or circle blank.

\* 1. What is your Zip Code?

\* 2. Approximately how many distinct low- and moderate income clients does your organization serve per year?

\* 3. In what sector does your organization primarily do business?

[--Please Select--]

\* 4. In what setting do you primarily provide services?

[--Please Select--]

\* 5. How did the demand for your services change during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 6. Next quarter, how do you expect the demand for your services to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How has the availability of jobs for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. Next quarter, how do you expect the availability of jobs for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How has the availability of affordable housing for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Next quarter, how do you expect the availability of affordable housing for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. How has the financial well-being (the ability to fund basic needs, stay current on debt service, and save and invest for the future) of low- and moderate-income people in your community changed during the past quarter compared to:

	Improved	Worsened	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Next quarter, how do you expect the financial well-being of low- and moderate-income people in your community to change?

	Improve	Worsen	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. How has access to credit for low- and moderate-income people in your community changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Next quarter, how do you expect access to credit for low- and moderate-income people in your community to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 15. How has funding for your organization changed during the past quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 16. Next quarter, how do you expect the funding for your organization to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 17. How has your capacity to serve the needs of your clients (e.g., number of employees, number of volunteers, etc.) changed during the last quarter compared to:

	Increased	Decreased	No Change
a) the previous quarter?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) the same period a year ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 18. Next quarter, how do you expect your capacity to serve the needs of your clients to change?

	Increase	Decrease	No Change
Select one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. If your organization has experienced cuts in funding over the last 12 months but has been able to maintain capacity, do you feel like your strategies for maintaining capacity are sustainable over the next two years? If not, why?

Yes  No

Additional Comments

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\* 20. What are the top 3 most important challenges facing low-and moderate income communities in your service area? (Select three 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
- Increasing homelessness

- Immigration issues
- Credit scores
- K - 12 education
- If other, please specify

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21. Is there any emerging issue impacting low - and moderate income communities you are concerned about?

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22. Is there anything you want to add that would help us better understand the welfare and needs of New England's lower-income community?

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