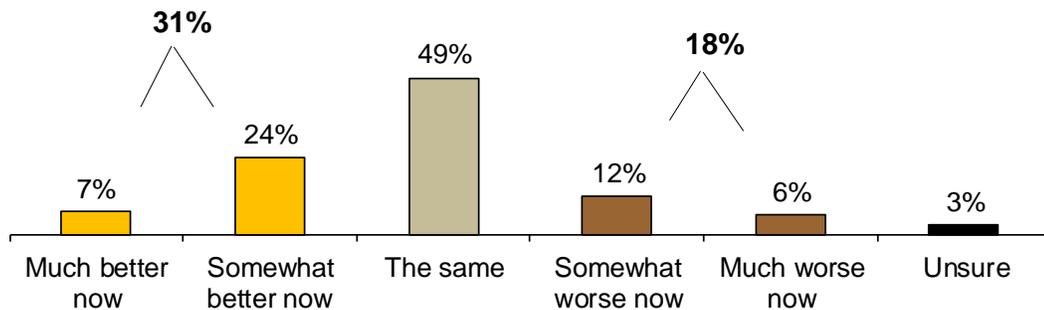


ECONOMIC OPPORTUNITY

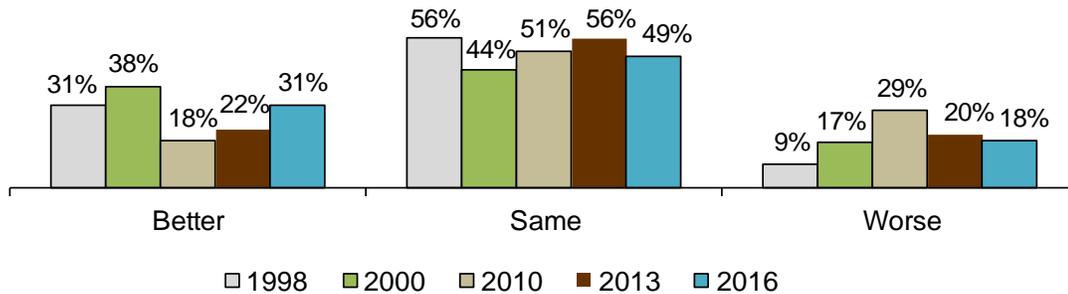
Condition of Economy

Survey participants were asked to gauge the condition of their community's economy now as compared to a year ago. Thirty-one percent of rural respondents say that they feel it has improved, 49 percent believe it has stayed the same, and 18 percent indicate that their local economy has worsened over the last year. Belief that the economic condition has improved is nine percent higher than opinions expressed in Rural Pulse 2013.

**Rural Minnesotans:
Condition of Local Economy Compared to One Year Ago**

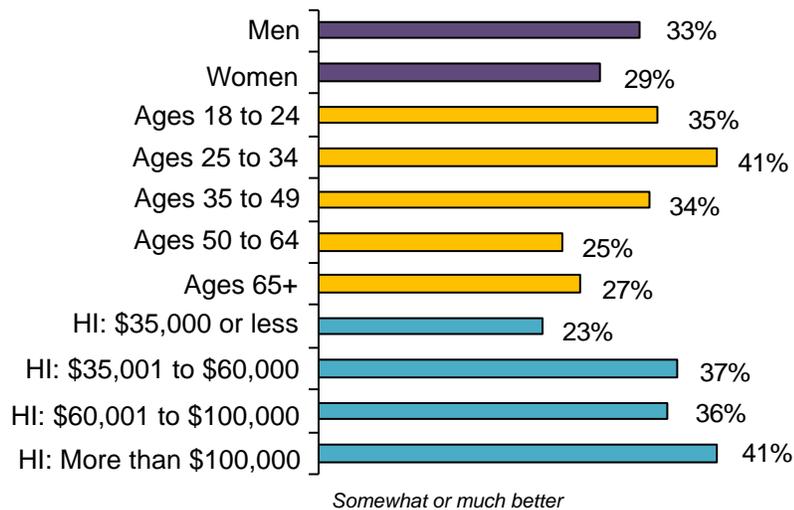


**Rural Minnesotans:
Change in Economy**



Women, those ages 50 and older and those with incomes of \$35,000 or less voice the least confidence in their rural community's current economy. Older Millennials (ages 25 to 34) show higher optimism than other age groups that the local economy has shown recent improvement.

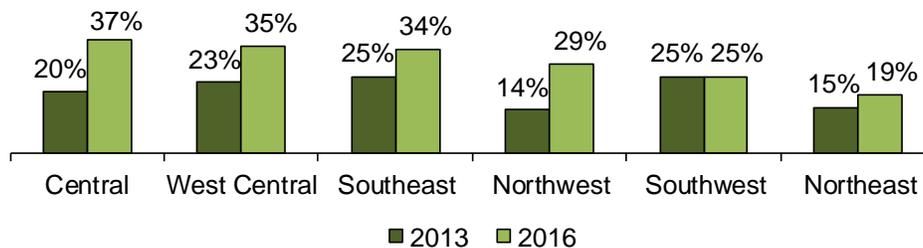
**Rural Minnesotans:
Condition of Community's Economy Has Improved,
Compared to a Year Ago**



Somewhat or much better

Those residing in the Northeast region are the most skeptical about the improvement of the economy, although the outlook compared to 2013 in all rural regions is more positive, if not the same.

**Condition of Community's Economy Has Improved,
Compared to a Year Ago**



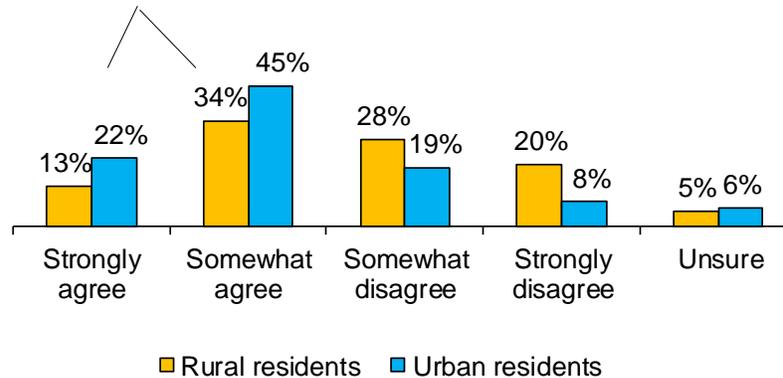
Somewhat or much better now

Jobs Continue to be an Overwhelming Concern

Although the belief that there are adequate jobs paying household-supporting wages increased nine percentage points since Rural Pulse 2013, there is still a lack of confidence in the job market. Nearly half (48%) of rural Minnesotans feel that there are inadequate living-wage job opportunities in their community. Urban area residents are much less likely to believe that their city does not provide adequate living-wage jobs (28% urban, 48% rural).

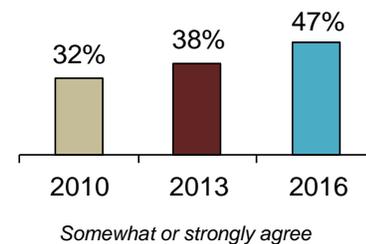
Adequate Number of Jobs that Pay Household-Supporting Wages

47% Rural vs. 67% Urban

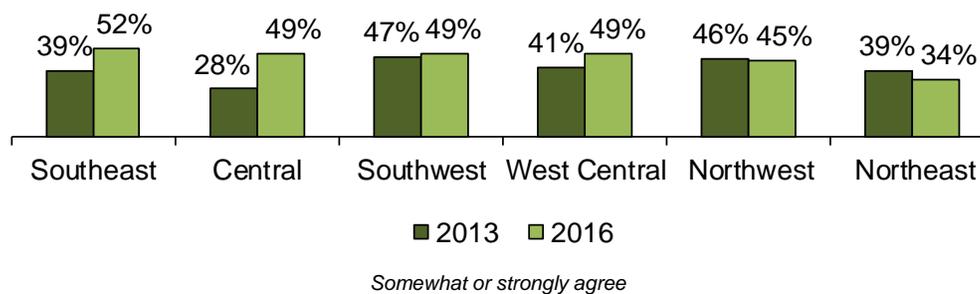


While most regions are more optimistic about living-wage jobs than they were in 2013, those in northern Minnesota are the least likely to agree.

Rural Minnesotans: There are Adequate Jobs That Pay Household-Supporting Wages

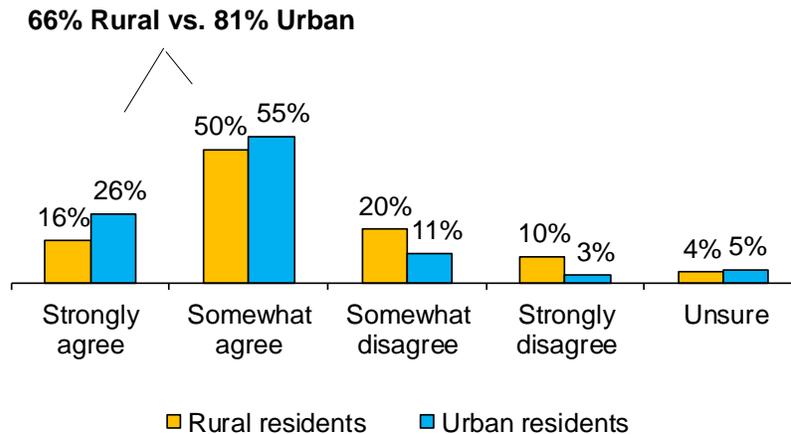


Adequate Number of Jobs that Pay Household-Supporting Wages



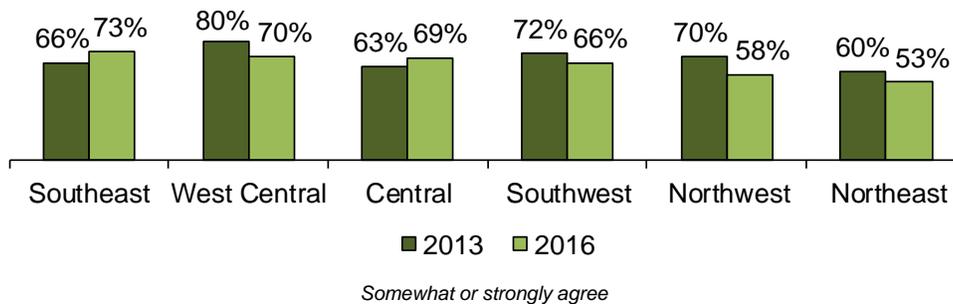
While there is concern about inadequate jobs that pay higher wages, about two-thirds (66%) of rural Minnesotans – and about four in five (81%) urban area residents – believe that their community maintains and grows existing job opportunities. Three in 10 (30%) rural respondents – and only 14 percent of urban Minnesotans – disagree.

Community Successfully Maintains and Grows Job Opportunities

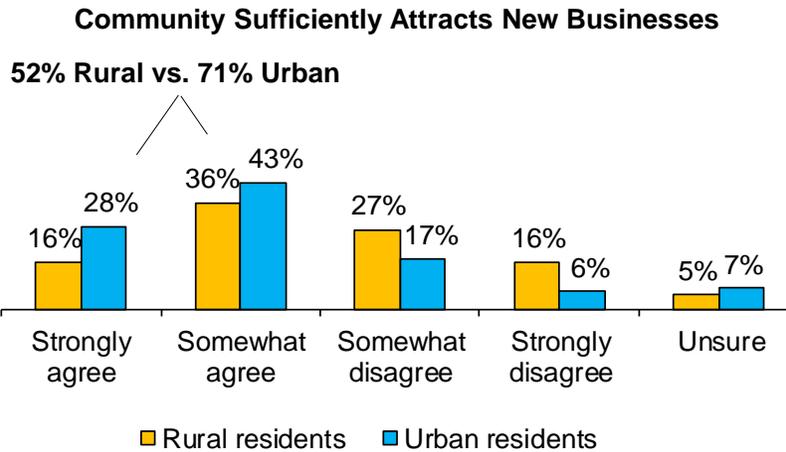


Residents in the northern regions are the least likely to feel that their community successfully maintains and grows existing jobs.

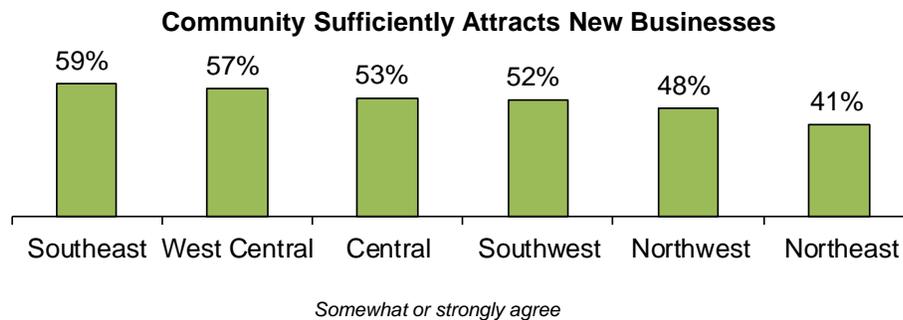
Community Successfully Maintains and Grows Job Opportunities



While there is less concern about current local business, more than four in five (43%) rural Minnesotans – and 23 percent of urban area residents – feel that their community does not do enough to attract new businesses, including entrepreneurs. Just over half (52%) of rural respondents – and seven in 10 (71%) urban Minnesotans – feel positive toward their community’s ability to attract new industry.



Those in the Southeast and West Central regions are the most inclined to believe that their community sufficiently draws new businesses to their area, with the Northeast showing the highest disagreement.



Personal demographics play a role in how the job and business climate is viewed. Women and those ages 50 to 64 in rural areas are the least confident in the adequacy of living-wage jobs and ability of their community to provide an environment to promote job growth. Younger Millennials (ages 18 to 24) are among the more satisfied with job opportunities.

While rural residents with incomes of \$35,000 or less are the least convinced that current job opportunities exist and pay adequate wages, those with incomes of more than \$100,000 are the least confident in their communities working toward attracting new businesses to their area.

Agree That Community Provides Adequate Job and Business Opportunities

	Men	Women
There are an adequate number of job opportunities in my community that pay household-supporting wages	53%	43%
Maintaining and growing existing local job opportunities	71%	62%
Attracting entrepreneurs and other forms of new business	58%	47%

Age					
	18-24	25-34	35-49	50-64	65+
There are an adequate number of job opportunities in my community that pay household-supporting wages	55%	42%	51%	41%	44%
Maintaining and growing existing local job opportunities	71%	65%	68%	61%	72%
Attracting entrepreneurs and other forms of new business	56%	55%	57%	46%	55%

Income				
	\$35,000 or less	\$35,001 to \$60,000	\$60,001 to \$100,000	More than \$100,000
There are an adequate number of job opportunities in my community that pay household-supporting wages	43%	49%	53%	49%
Maintaining and growing existing local job opportunities	63%	69%	70%	68%
Attracting entrepreneurs and other forms of new business	52%	52%	58%	50%

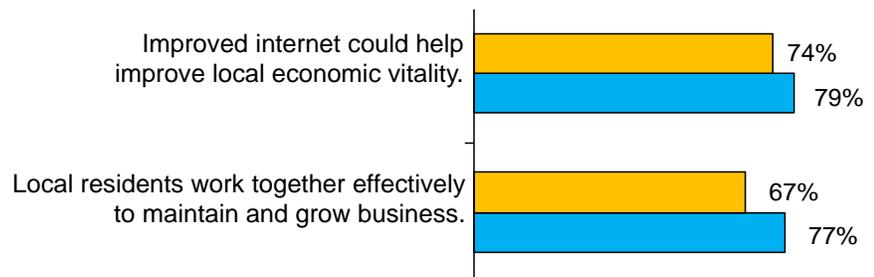
Somewhat or strongly agree

■ Lowest agreement

Job Growth Resources

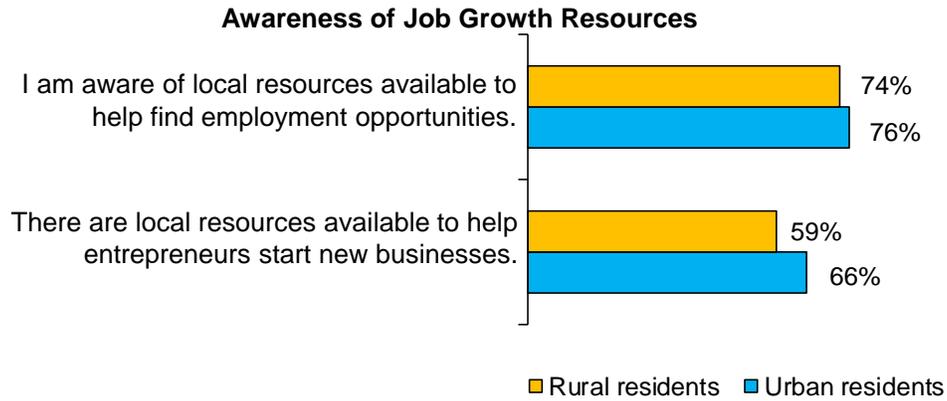
Rural residents surveyed are slightly less likely than those in urban areas (74% rural, 79% urban) to believe improved internet could assist with local economic vitality. About two-thirds (67%) of rural

Minnesotans – and 77 percent of those in urban areas – feel their local area works together to maintain and grow businesses.



■ Rural residents ■ Urban residents

About three in four Minnesota residents (74% rural, 76% urban) say that they are aware of available resources to assist in finding employment. Skepticism continues to exist, however, regarding whether there are enough local resources available to help entrepreneurs start new businesses, as only about three in five (59%) rural Minnesotans – and two-thirds (66%) in urban areas – show confidence in such.



Confidence in local job growth assistance and resources vary by region, gender, age and income as well.

Opinions About Local Job Growth and Resources

	Region					
	Southwest	Southeast	Central	West Central	Northwest	Northeast
Improved internet could help improve local economic vitality.	71%	76%	76%	78%	69%	76%
Local residents work together effectively to maintain and grow local business.	68%	70%	67%	70%	69%	60%
I am aware of local resources available to help find employment opportunities.	71%	78%	72%	77%	74%	75%
There are local resources available to help entrepreneurs start new businesses.	57%	63%	59%	61%	56%	54%

	Men	Women
I am aware of local resources available to help find employment opportunities.	77%	72%
Local residents work together effectively to maintain and grow business.	71%	65%
There are local resources available to help entrepreneurs start new businesses.	63%	55%

■ Lowest agreement

Opinions About Local Job Growth and Resources

Age					
	18-24	25-34	35-49	50-64	65+
Improved internet could help improve local economic vitality.	78%	77%	76%	73%	73%
I am aware of local resources available to help find employment opportunities.	76%	76%	79%	71%	71%
Local residents work together effectively to maintain and grow business.	67%	71%	69%	59%	75%
There are local resources available to help entrepreneurs start new businesses.	58%	62%	58%	56%	62%

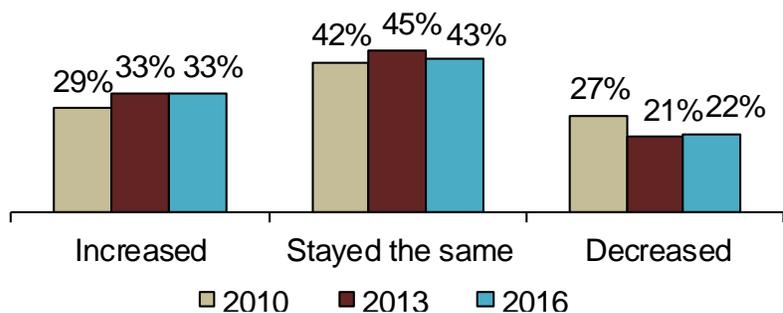
Income				
	\$35,000 or less	\$35,001 to \$60,000	\$60,001 to \$100,000	More than \$100,000
I am aware of local resources available to help find employment opportunities.	74%	78%	77%	72%
Local residents work together effectively to maintain and grow business.	63%	67%	70%	72%
There are local resources available to help entrepreneurs start new businesses.	57%	56%	65%	58%

■ Lowest agreement

Impact of the Economy on Families

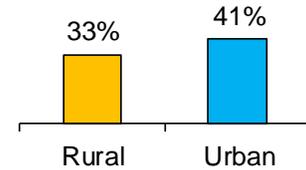
While a third of rural Minnesotans say that their household income has increased over the past year, many households are still struggling with a decrease in wages (22%), similar to Rural Pulse 2013 findings. Forty-three percent say their household income has not changed within the past 12 months.

Rural Minnesotans: In the Past Year, Has Your Household Income Increased, Decreased or Stayed the Same?



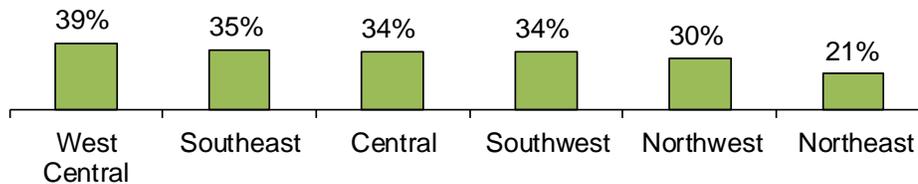
Urban residents are slightly more likely to say that their household income saw an increase (41% urban, 33% rural).

Household Income Increased Over Past Year



Northeast residents are the least likely to say their income went up.

Household Income Has Increased Over Past Year



Women (25%) are slightly more likely than men (20%) to say that their household income has decreased. Younger Millennials (ages 18 to 24) and those with lower incomes are also most likely to have had negative financial impact. Further, business owners (31%) are more likely than those who don't own a business (21%) to say that their income has decreased.

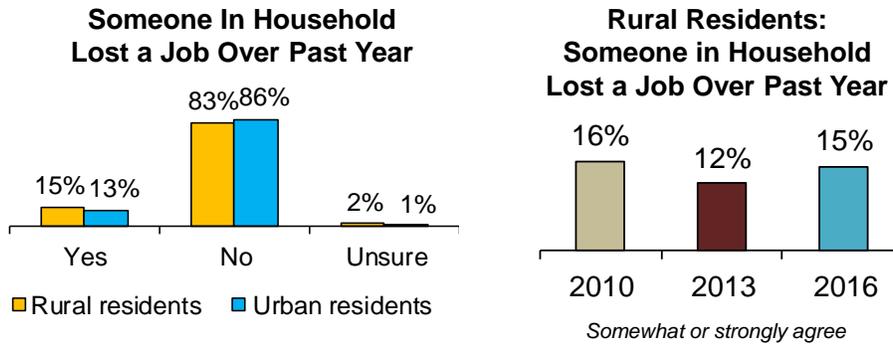
In the Past Year, Has Your Household Income Increased, Decreased or Stayed the Same?

Age					
	18-24	25-34	35-49	50-64	65+
Increased	42%	49%	43%	28%	9%
Stayed the same	28%	31%	36%	47%	66%
Decreased	25%	20%	20%	23%	23%

Income				
	\$35,000 or less	\$35,001 to \$60,000	\$60,001 to \$100,000	More than \$100,000
Increased	16%	37%	46%	54%
Stayed the same	51%	37%	40%	38%
Decreased	33%	25%	14%	8%

■ Highest agreement

More specifically, 15 percent of rural residents – and 13 percent in urban areas – say that someone in their household has lost a job, which is only slightly higher than 2013 survey findings.



In looking at personal demographics, rural residents most likely to have experienced a job loss are Millennials and those with lower household incomes.

