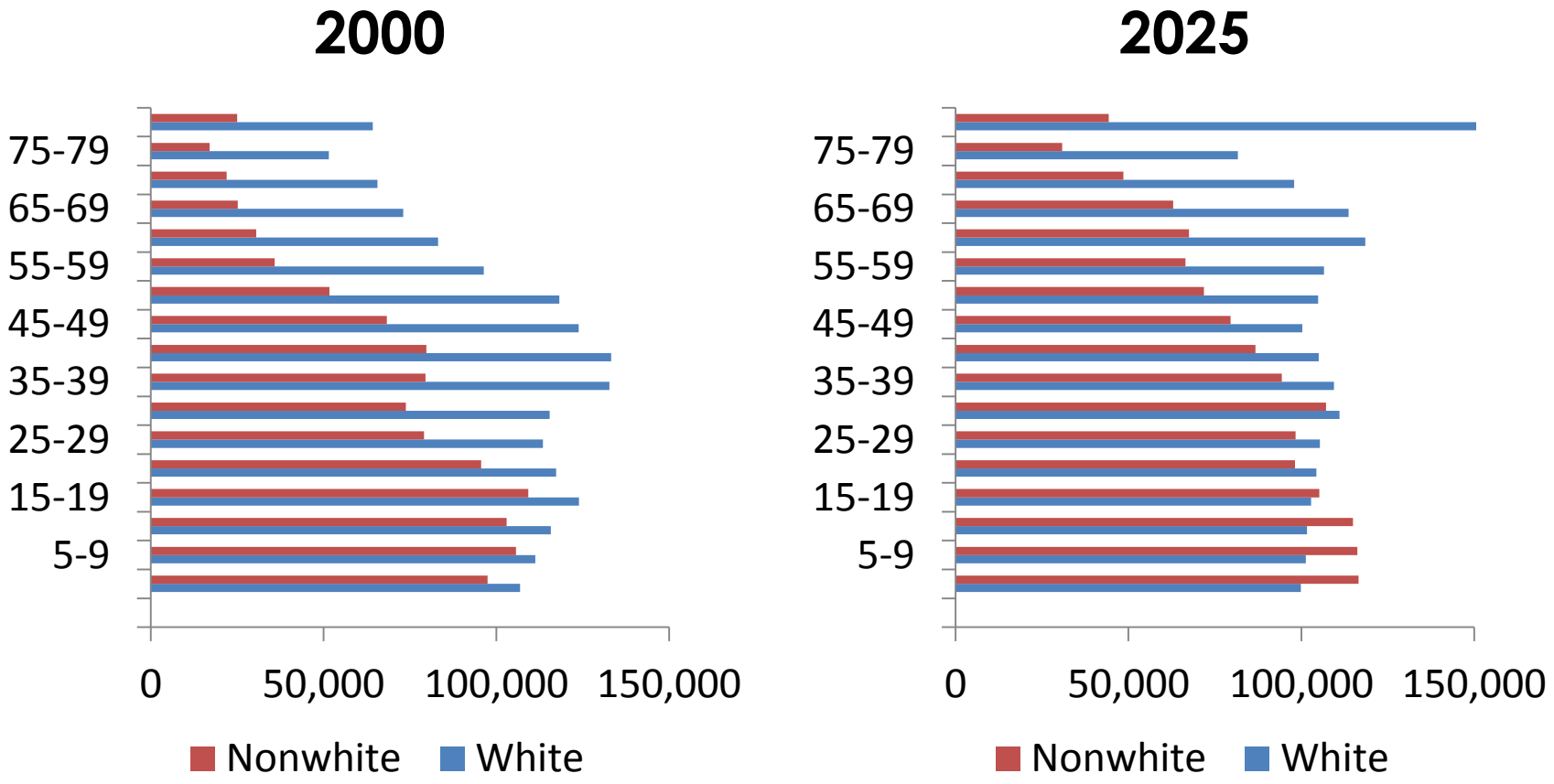
CDFI Banks in the Southeast: Embracing Opportunities and Addressing Challenges

August 29, 2016

In 10 years, Mississippi's population under the age of 19 will be significantly Minority



Source: Mississippi Institutions of Higher Learning

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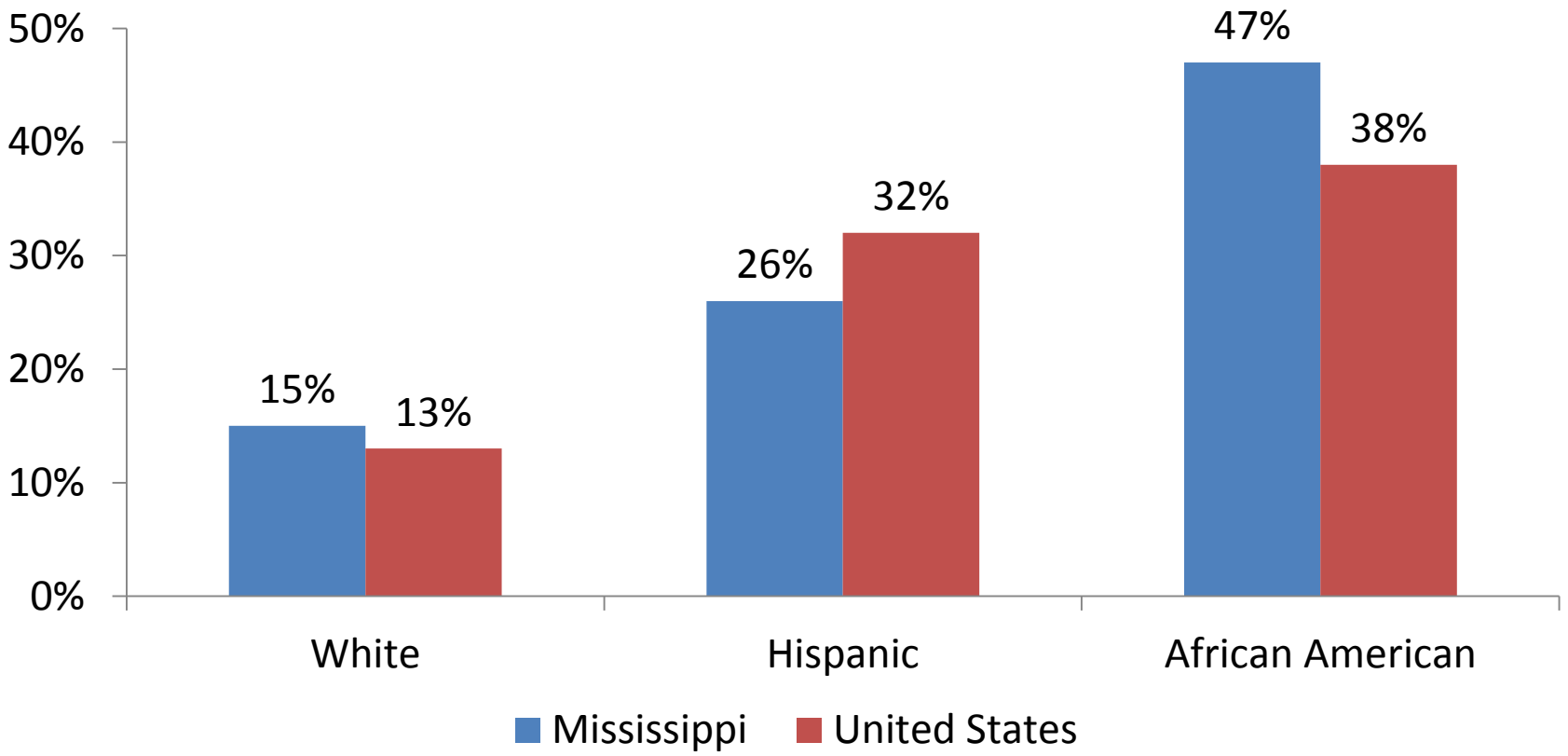
Nearly half of Mississippi's African American Children Live in Poverty



Source: Population Reference Bureau, analysis of data from the U.S. Census Bureau, Census 2014 American Community Survey

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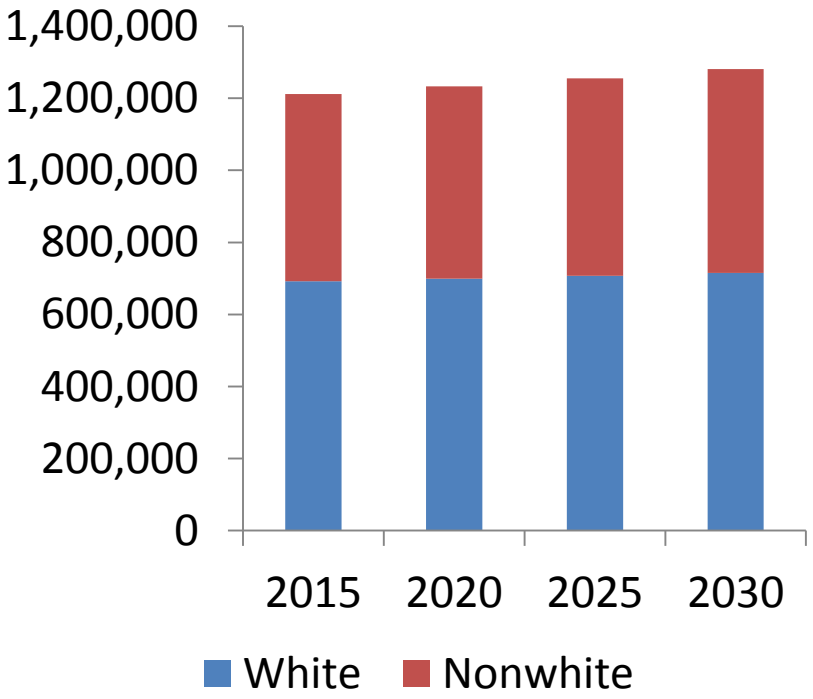
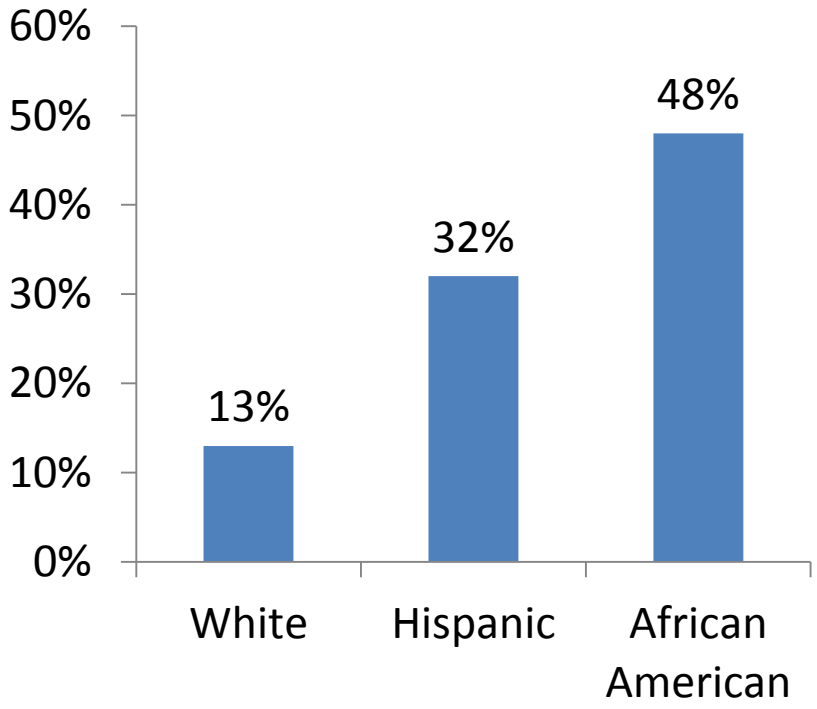
Louisiana Population Projections

Nonwhite child population projected to grow faster than white child population



Child Poverty Rates Highest Among Children of Color



Sources: State of Louisiana Population Projections; Population Reference Bureau, analysis of data from the U.S. Census Bureau, Census 2014 American Community Survey

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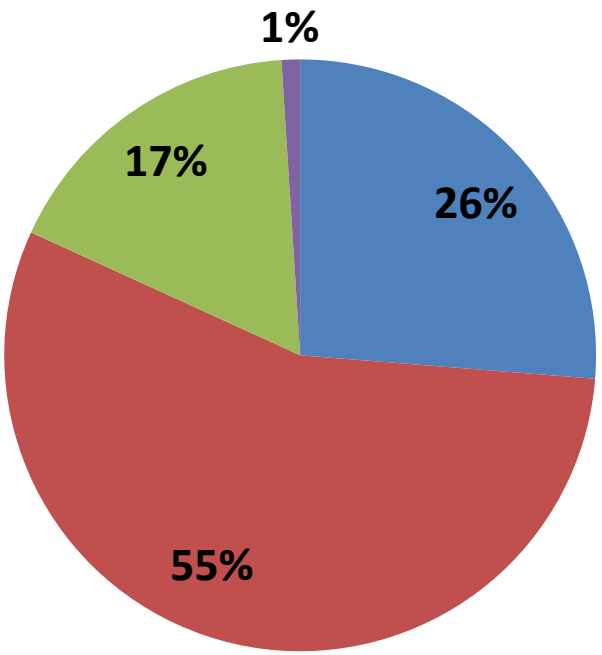
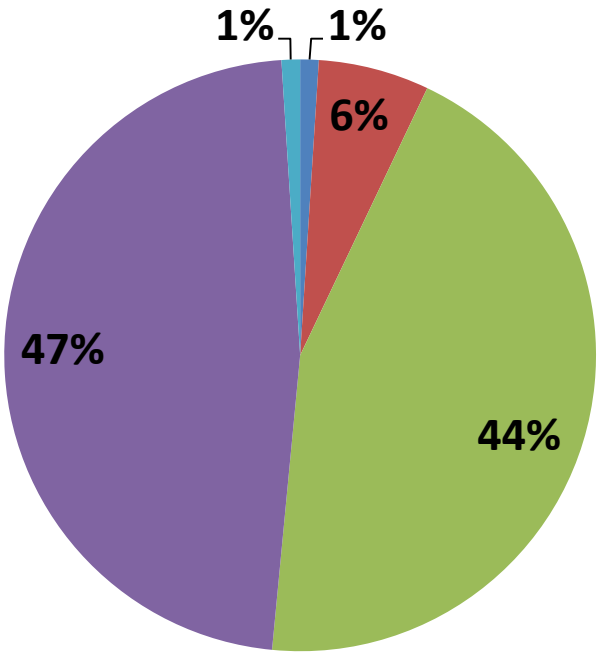
Major disparities exist in access to a high quality education in Mississippi

School District Ratings <50% African American

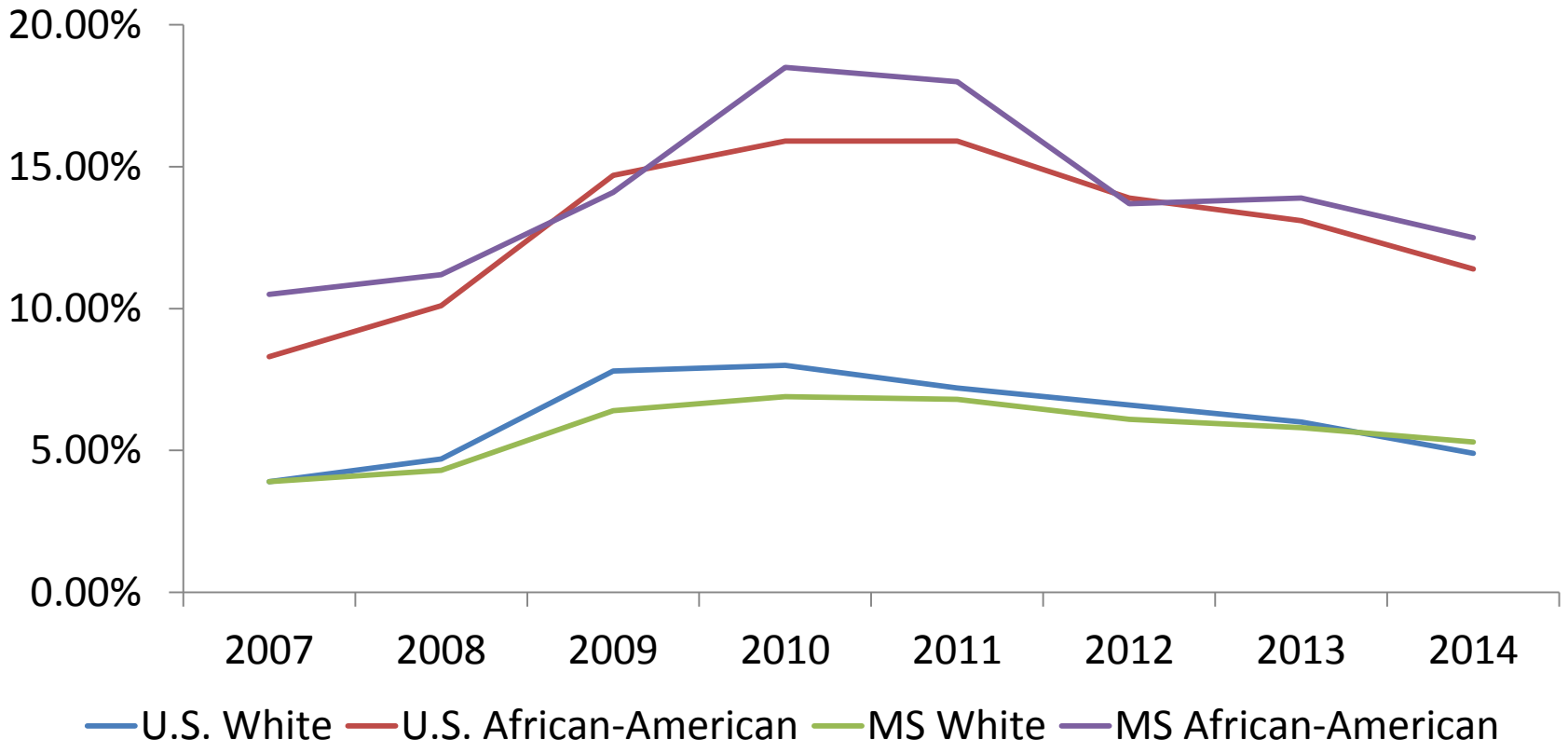


School District Ratings >50% African American



Source: Mississippi Department of Education; HOPE estimates

Unemployment Rates for Mississippi's African Americans remain high



Source: Economic Policy Institute analysis of Current Population Survey Data

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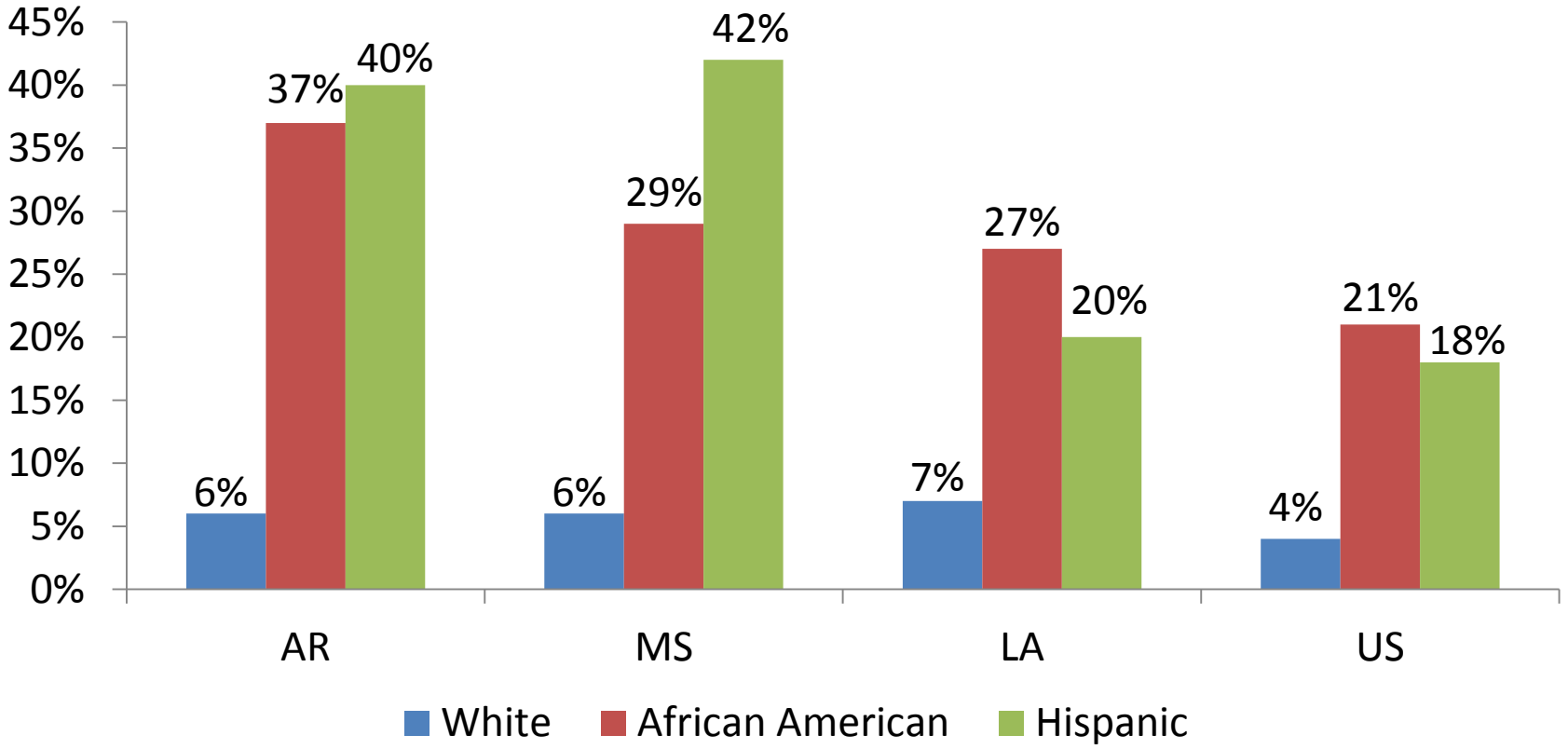
Unbanked Households by Race and Geography



Source: 2013 FDIC National Survey of Unbanked and Underbanked Households

Creating opportunity where it is needed most. Arkansas Louisiana Mississippi Tennessee

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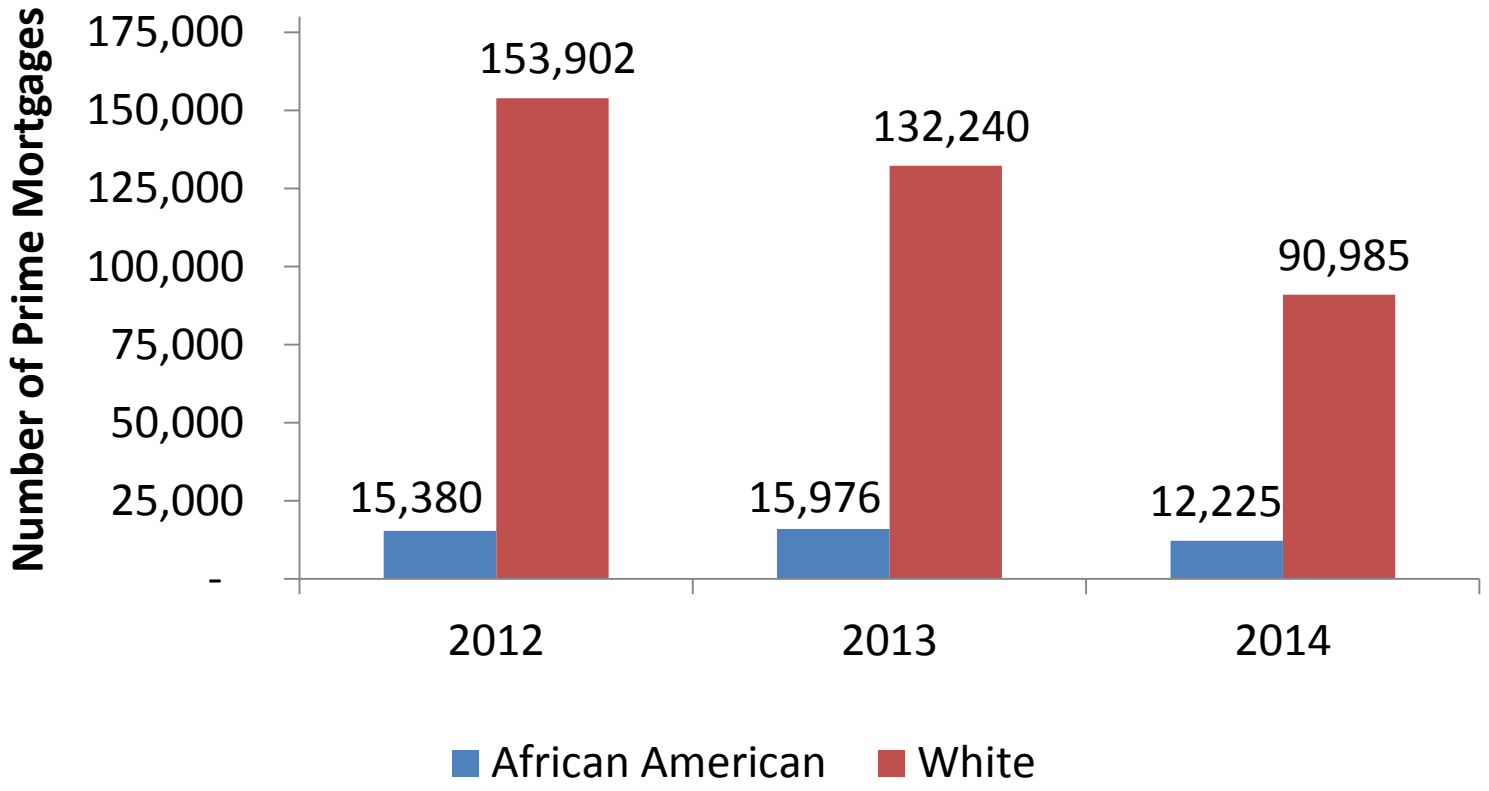
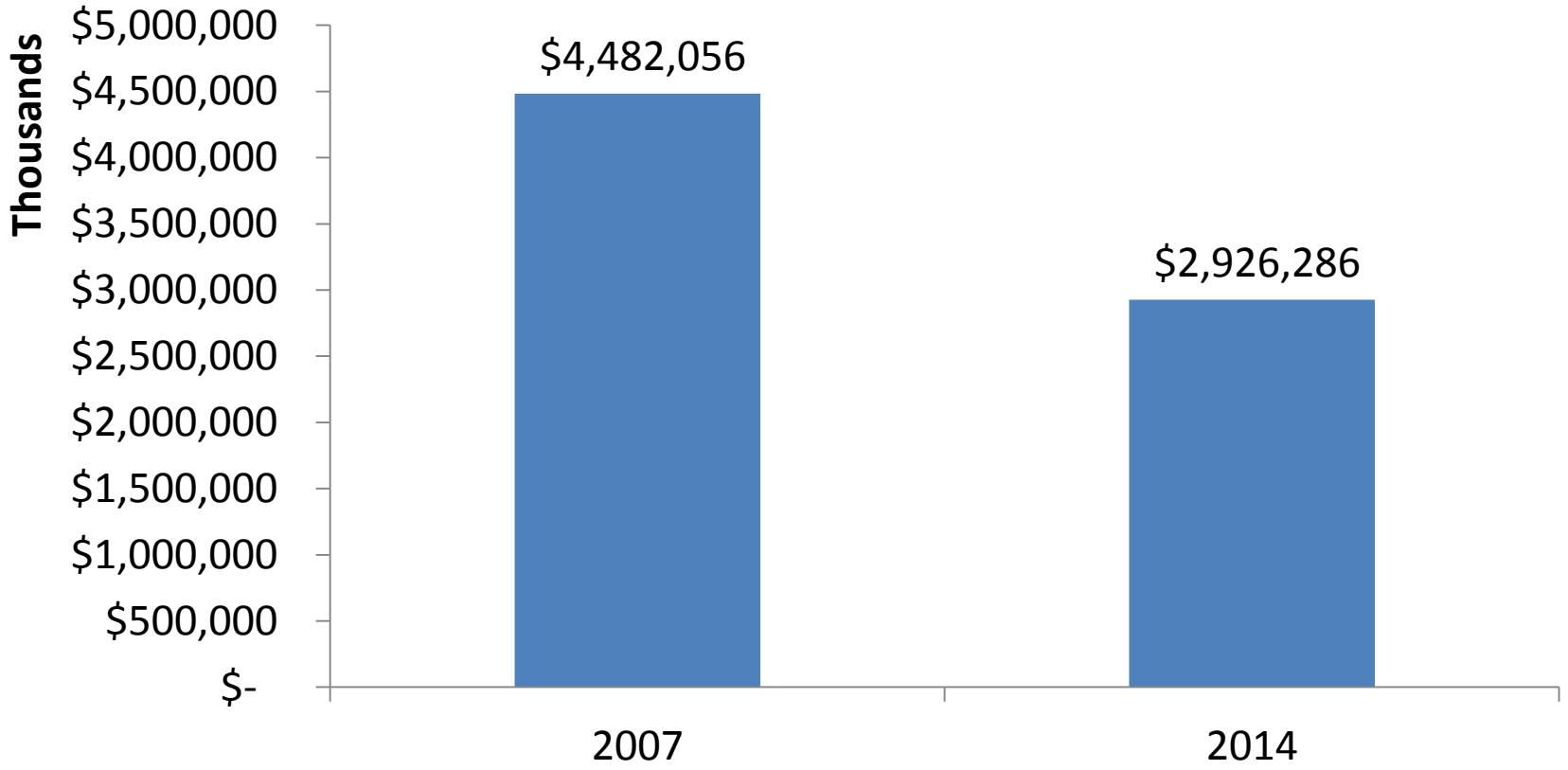
Mid South Prime Lending to White and African American Borrowers has been on Decline



Source: PolicyMap Analysis of HMDA Prime Loans 2012-2014

Total Small Business Lending in Mid South States has contracted since Great Recession



Source: FFIEC 2007; 2014

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