



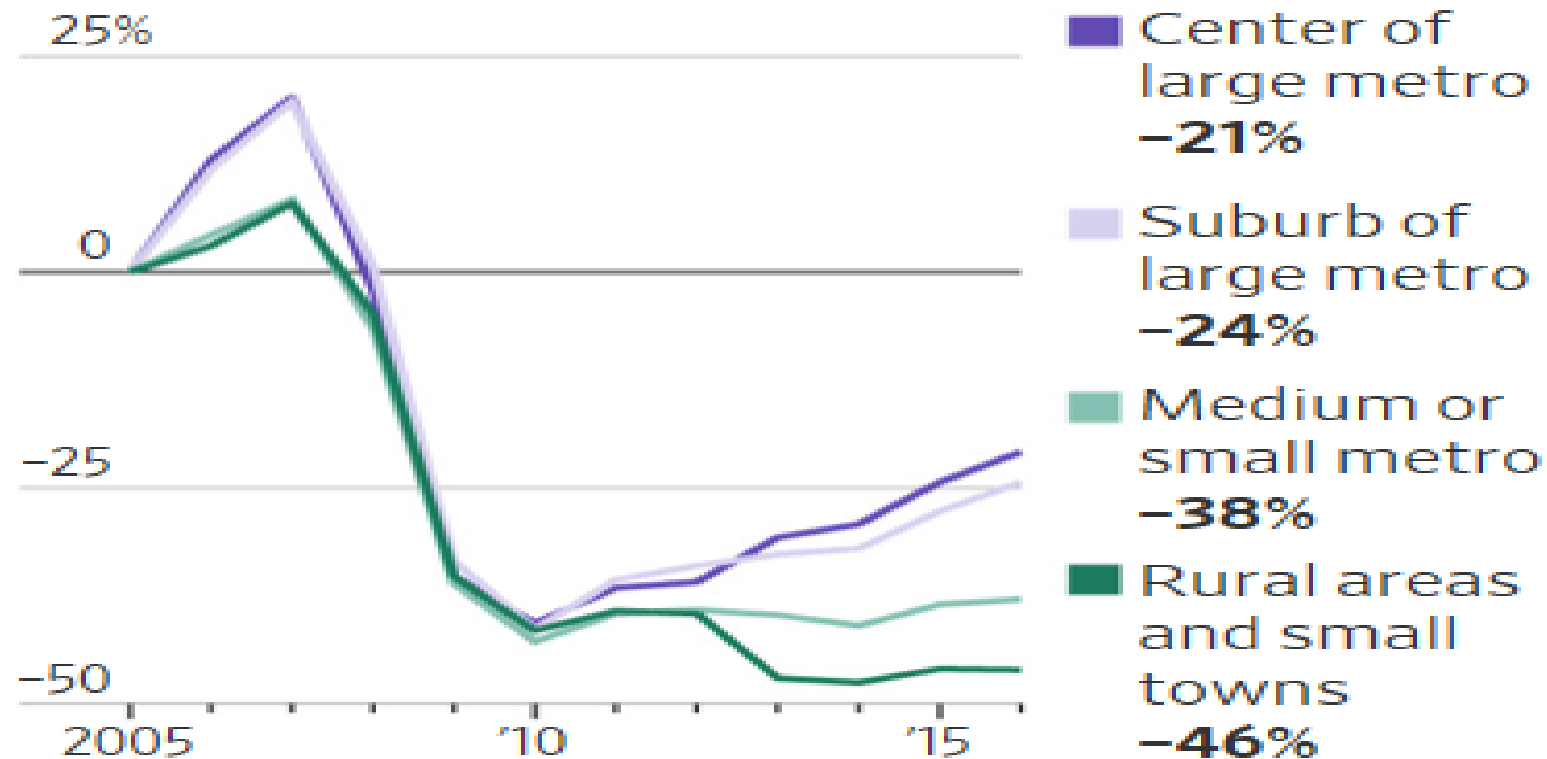
**National Rural  
Lenders' Roundtable**

# **Rural vs. Urban America**

**By: Trae Dorough**

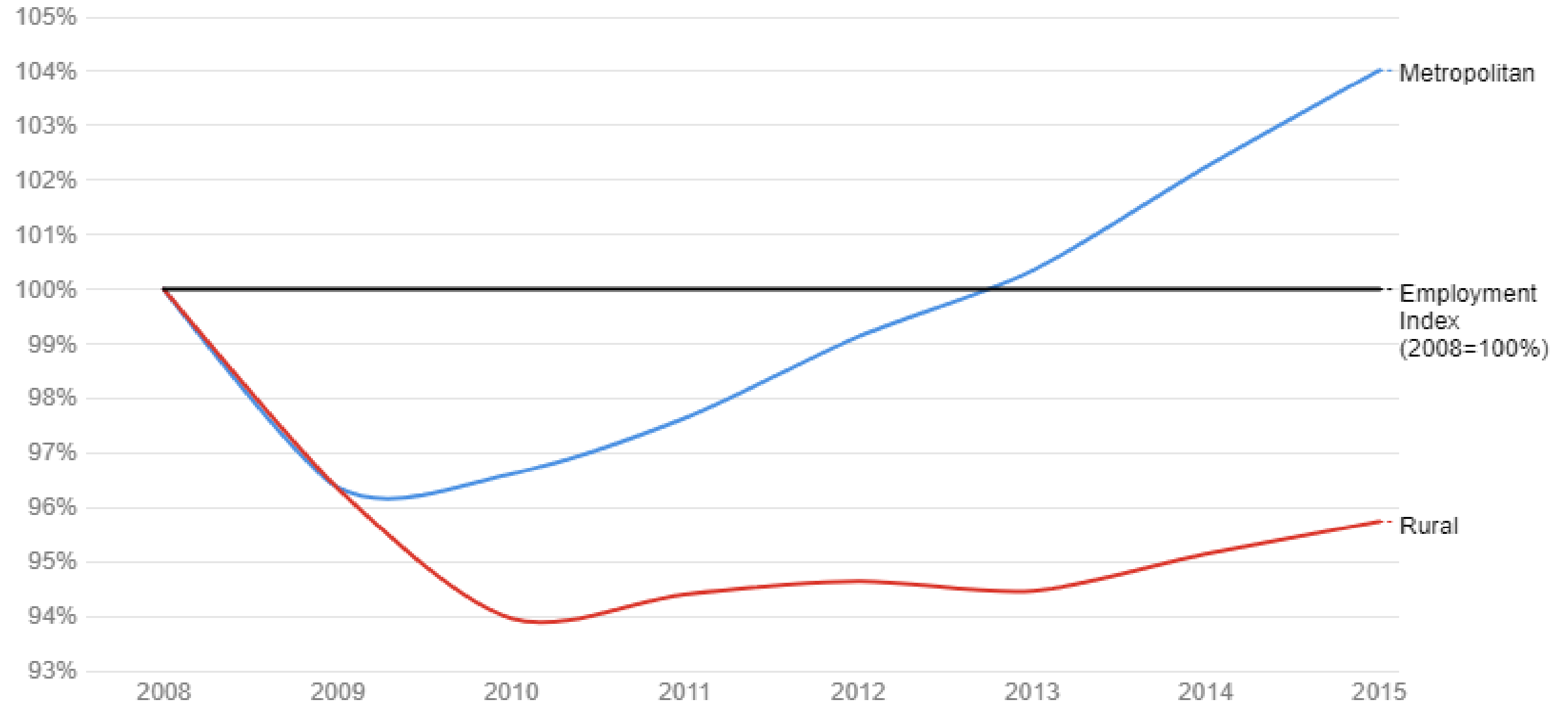
**August 28, 2018**

# Small Bank Loans, Change Since 2005, Adjusted for Inflation



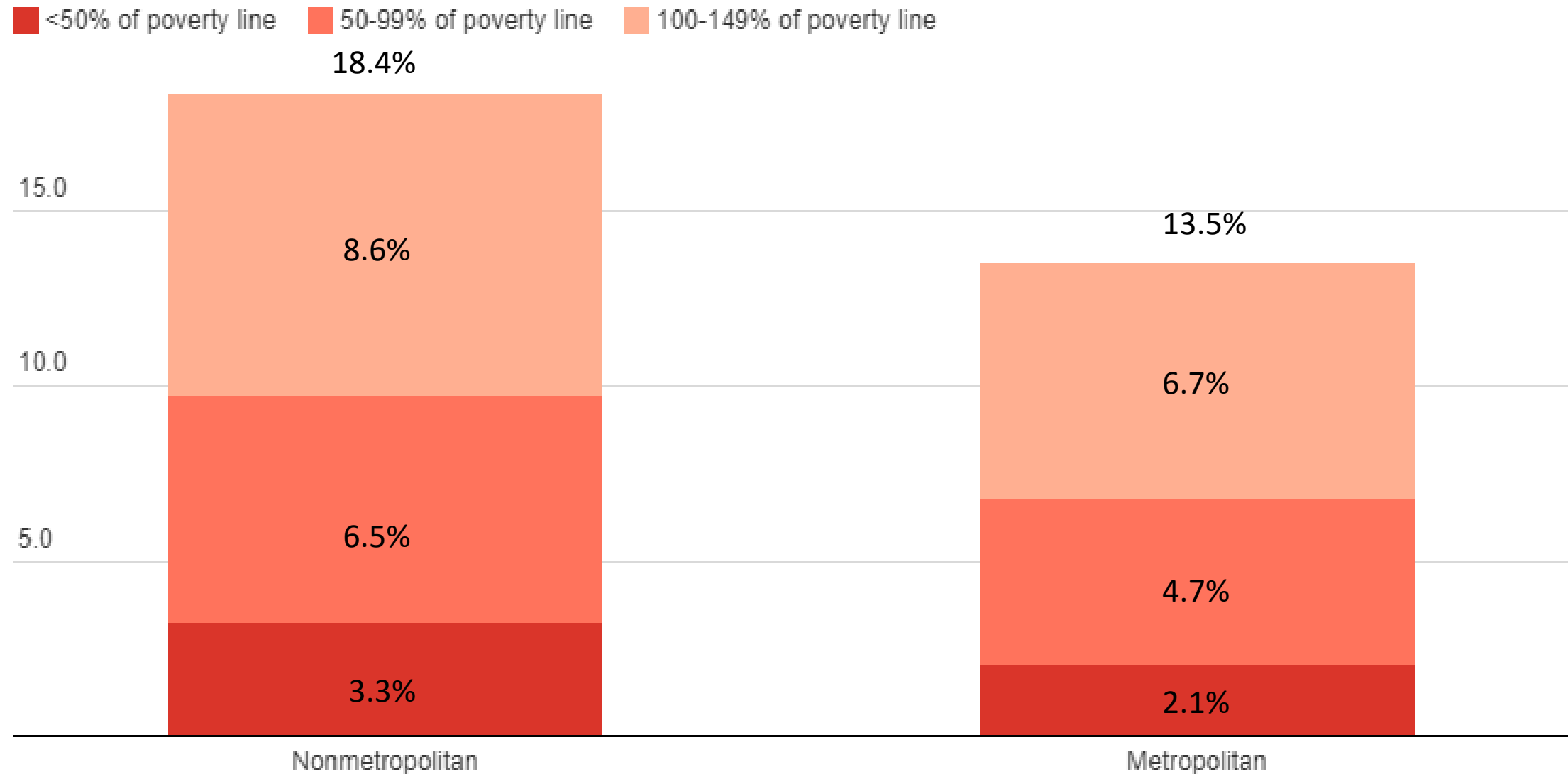
# Job growth in America

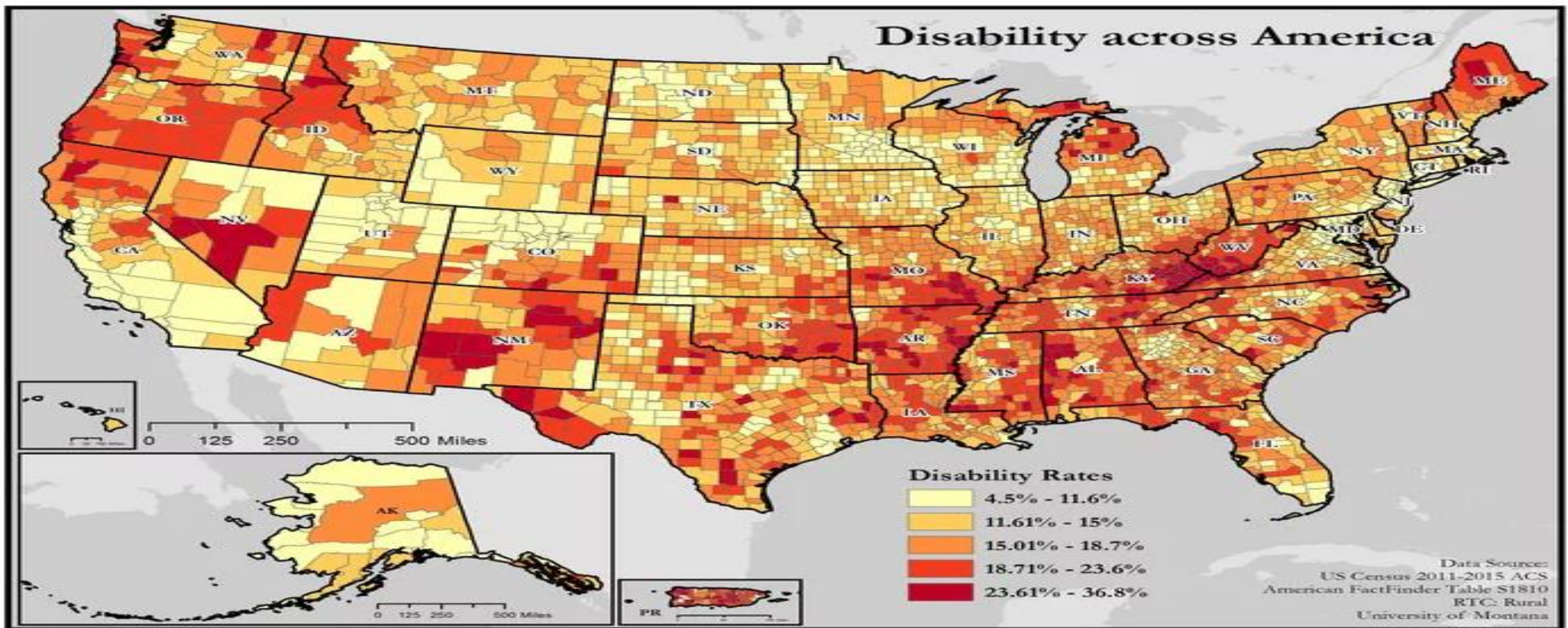
Since 2008, job growth in metropolitan areas has outpaced that in rural areas.



# American workers in poverty

Percent of U.S. householders aged 25-54 that worked at least part of the year in 2015, by poverty threshold.





## Disability rates

Rates of disability increase from more urban (metropolitan) to more rural (non-core) counties.

Metropolitan: counties with an urban population of 50,000+

11.8

Micropolitan: counties with an urban population of 10,000-50,000

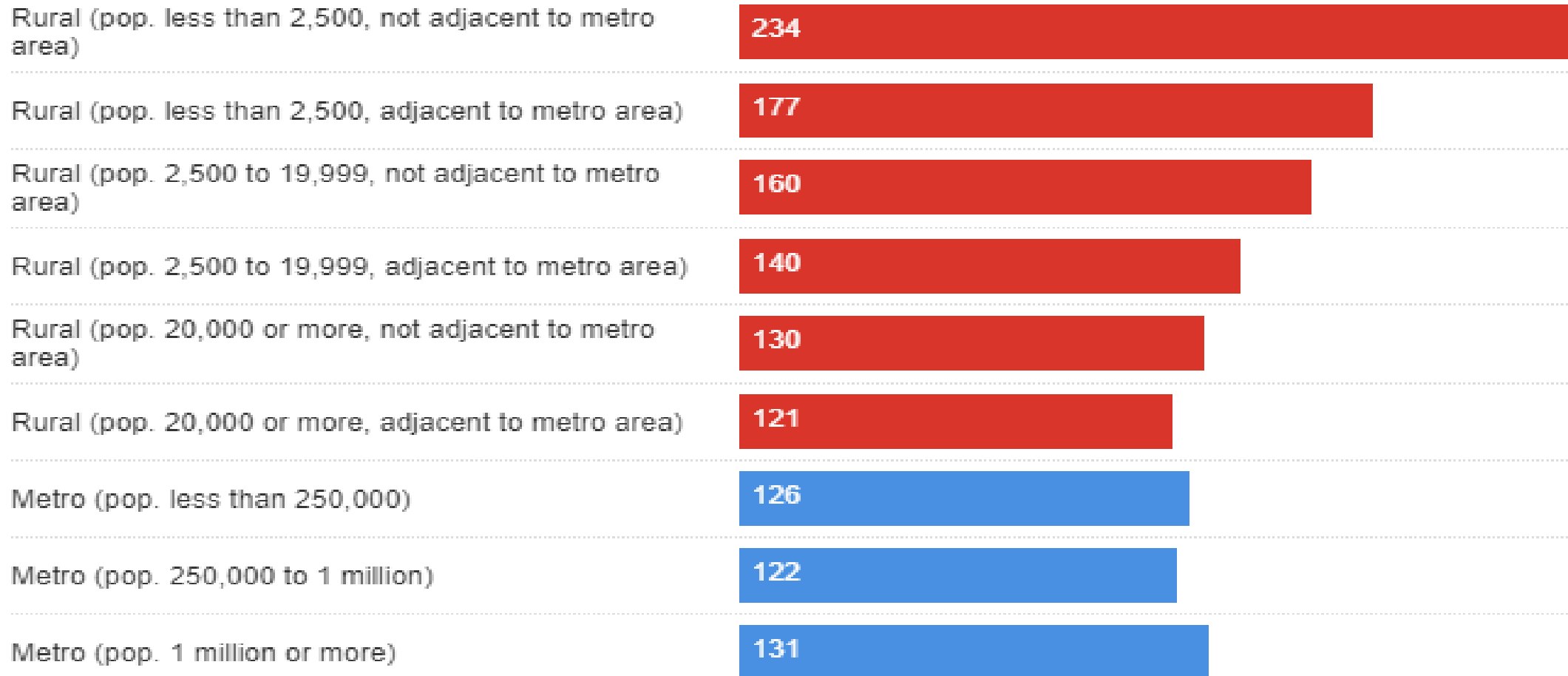
15.6

Non-core: counties with an urban population of less than 10,000

17.7

# Entrepreneurship per 1000 residents

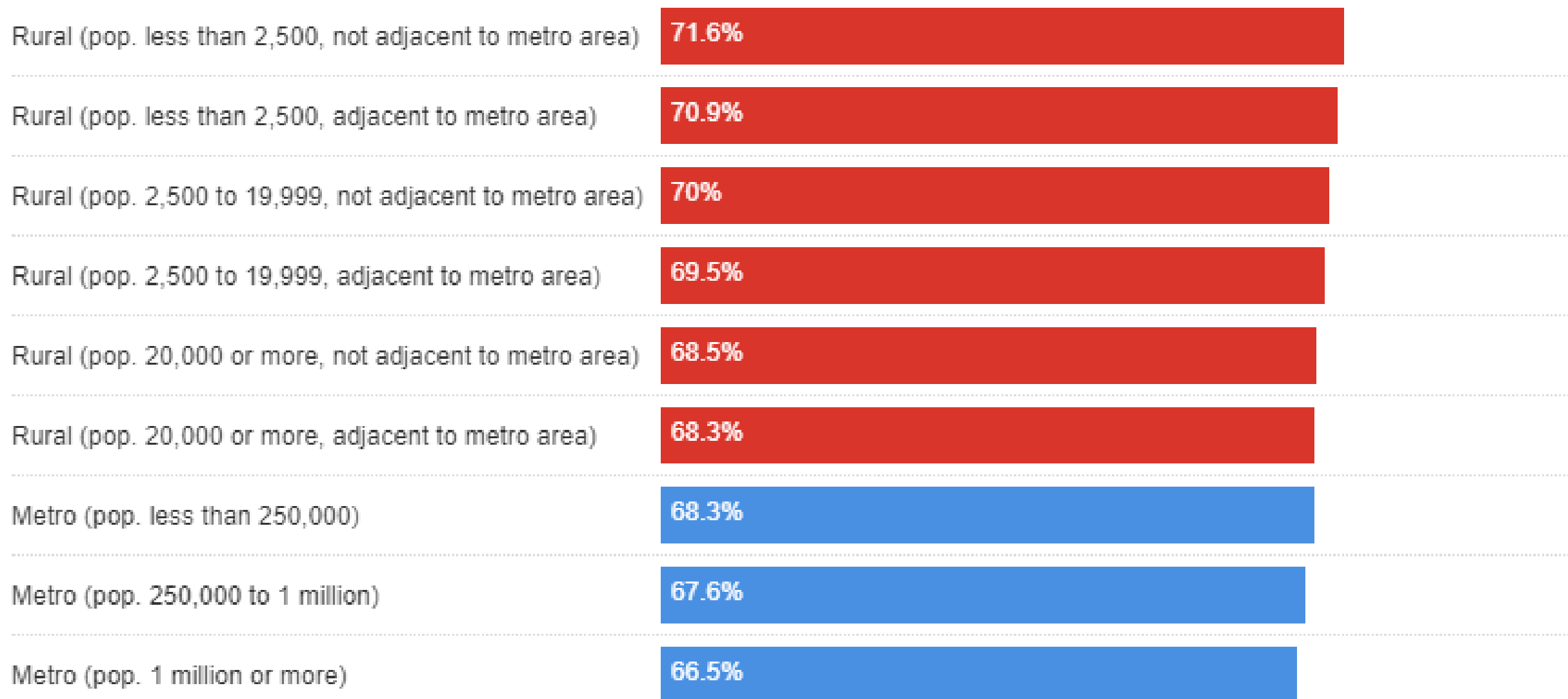
Most people mistakenly believe that startups occur overwhelmingly in metropolitan areas. Yet it is in fact rural counties that have higher rates of self-employed business proprietors.



*Entrepreneurship is measured here by proprietorship, a tax status indicative of at least one self-employed individual, who may also employ others. One proprietor may own multiple businesses.*

# Five-year business survival rates

Rural businesses are, on average, more resilient than their metro cousins, despite the considerable economic advantages of urban areas.



**Figure 1. Percent Employed by Type of Industry: Completely Rural Counties**

(Civilian labor force, 16 years and over)

