



National Rural Lenders' Roundtable

Rural vs. Urban America

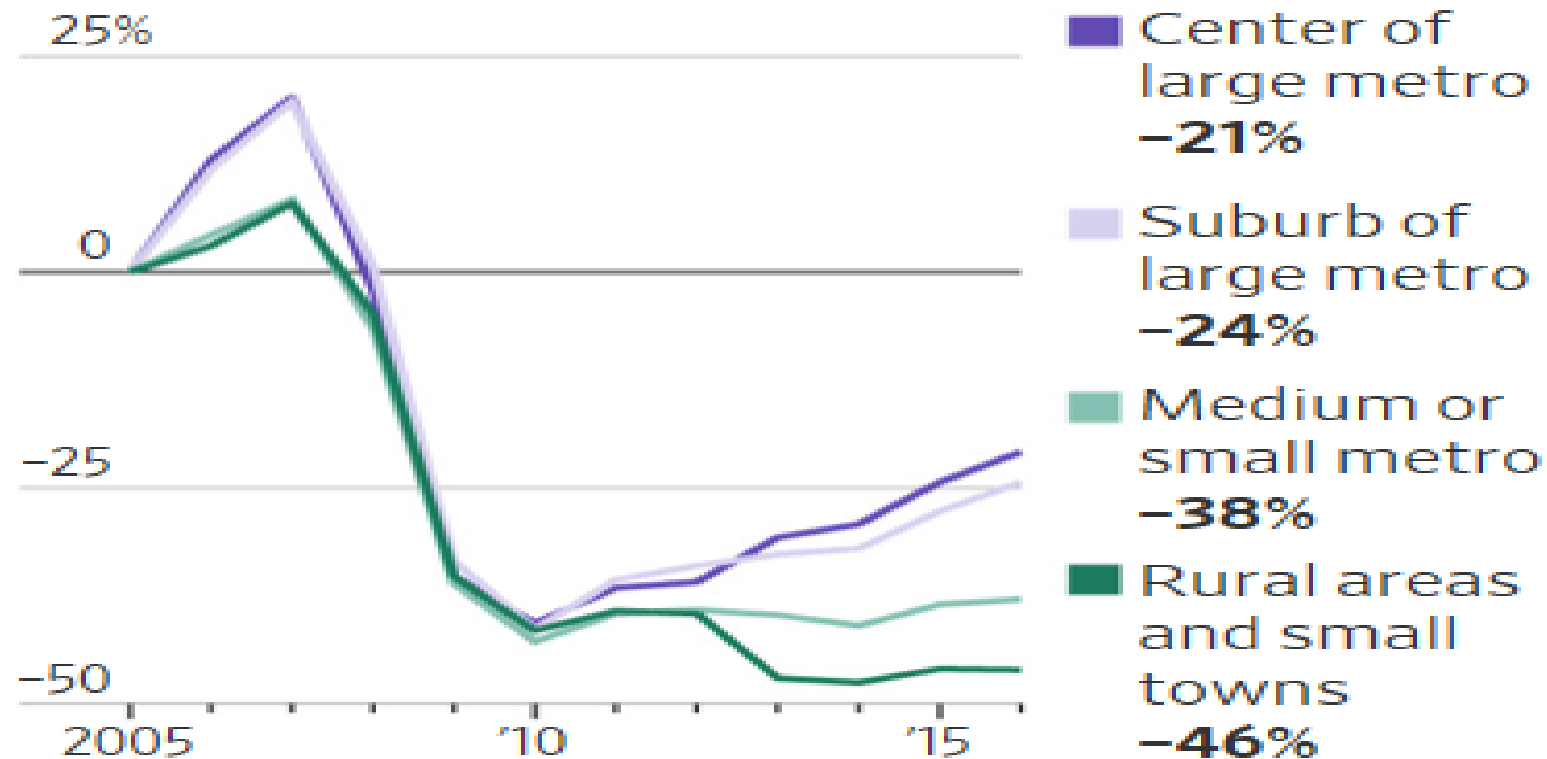
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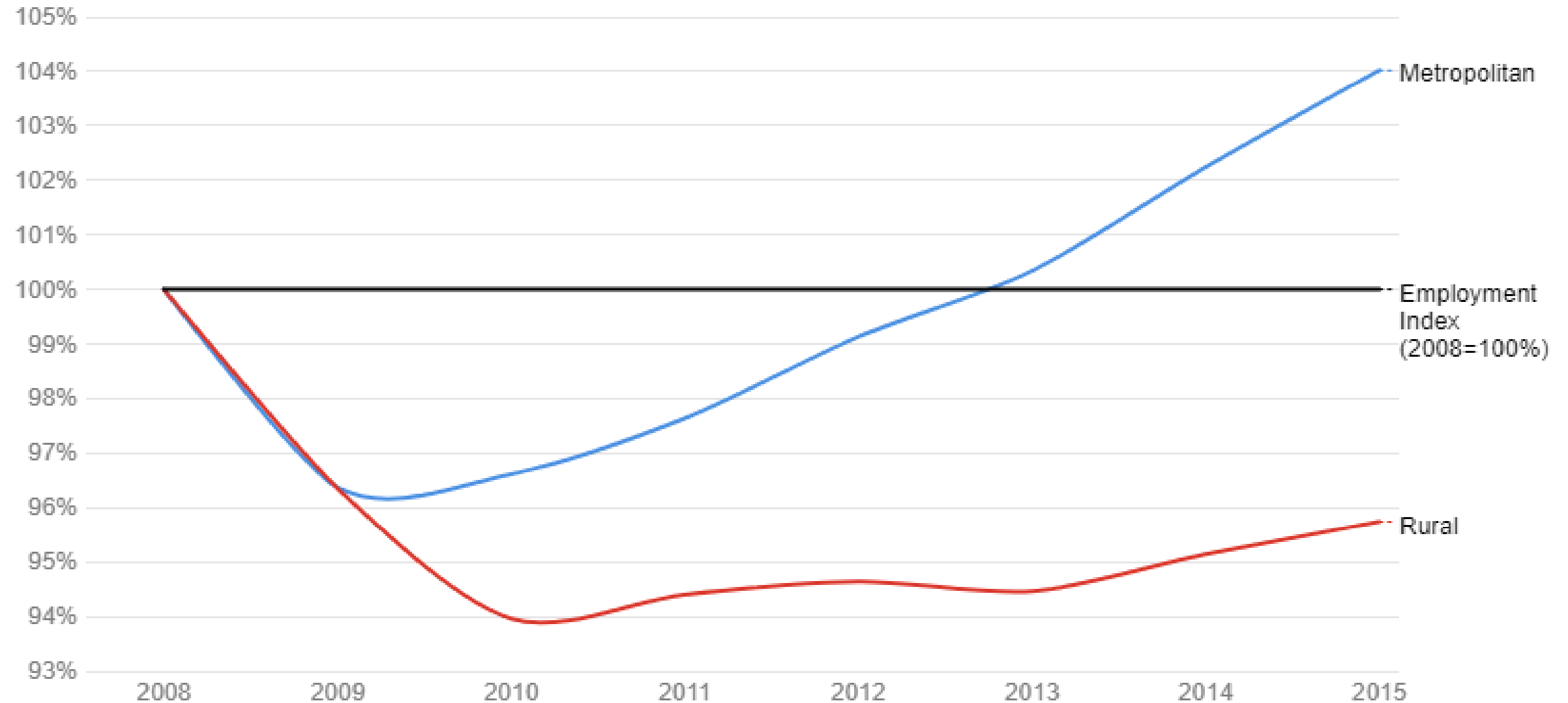
"Making Rural America Great with Every Loan"

Small Bank Loans, Change Since 2005, Adjusted for Inflation



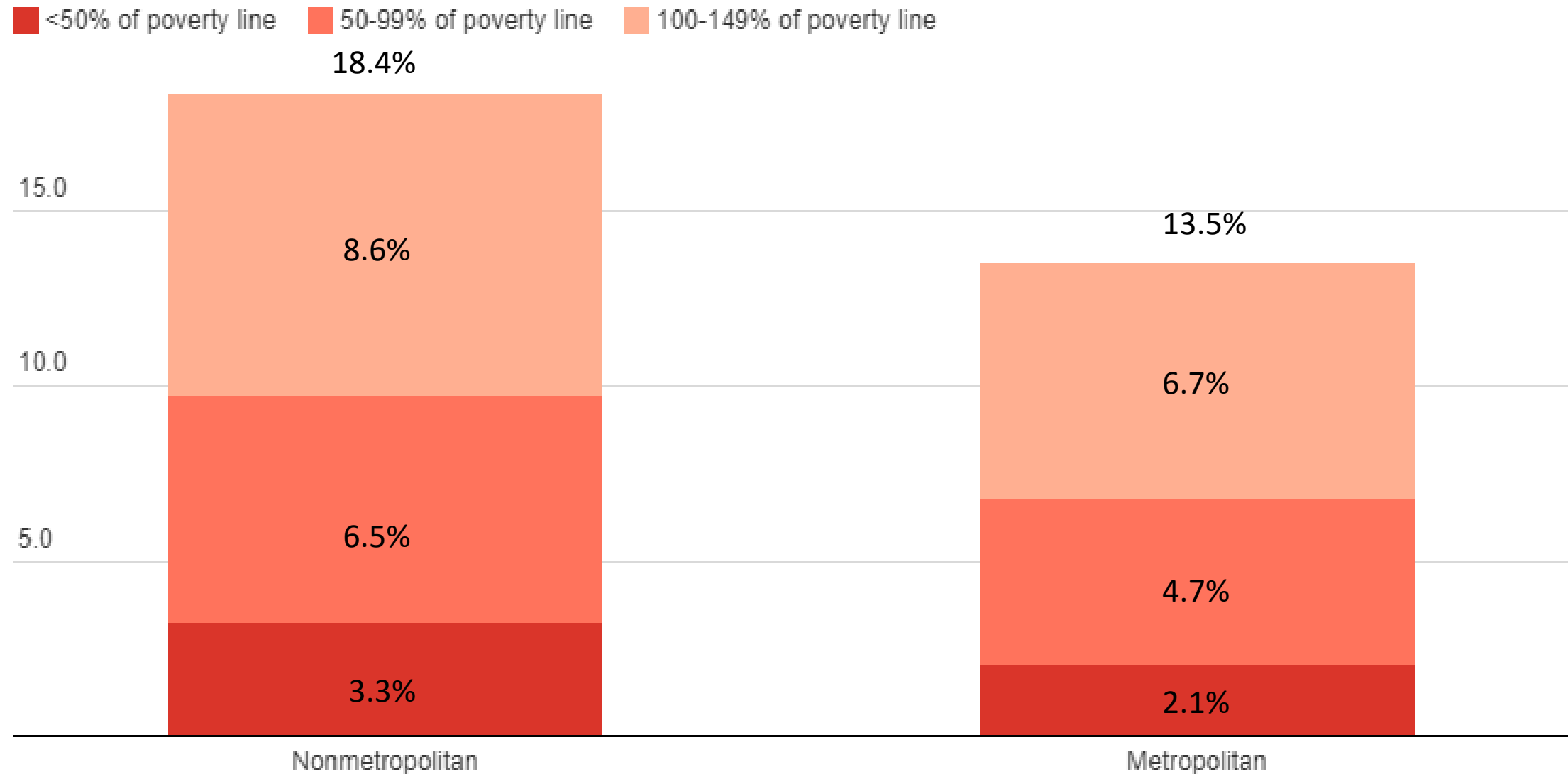
Job growth in America

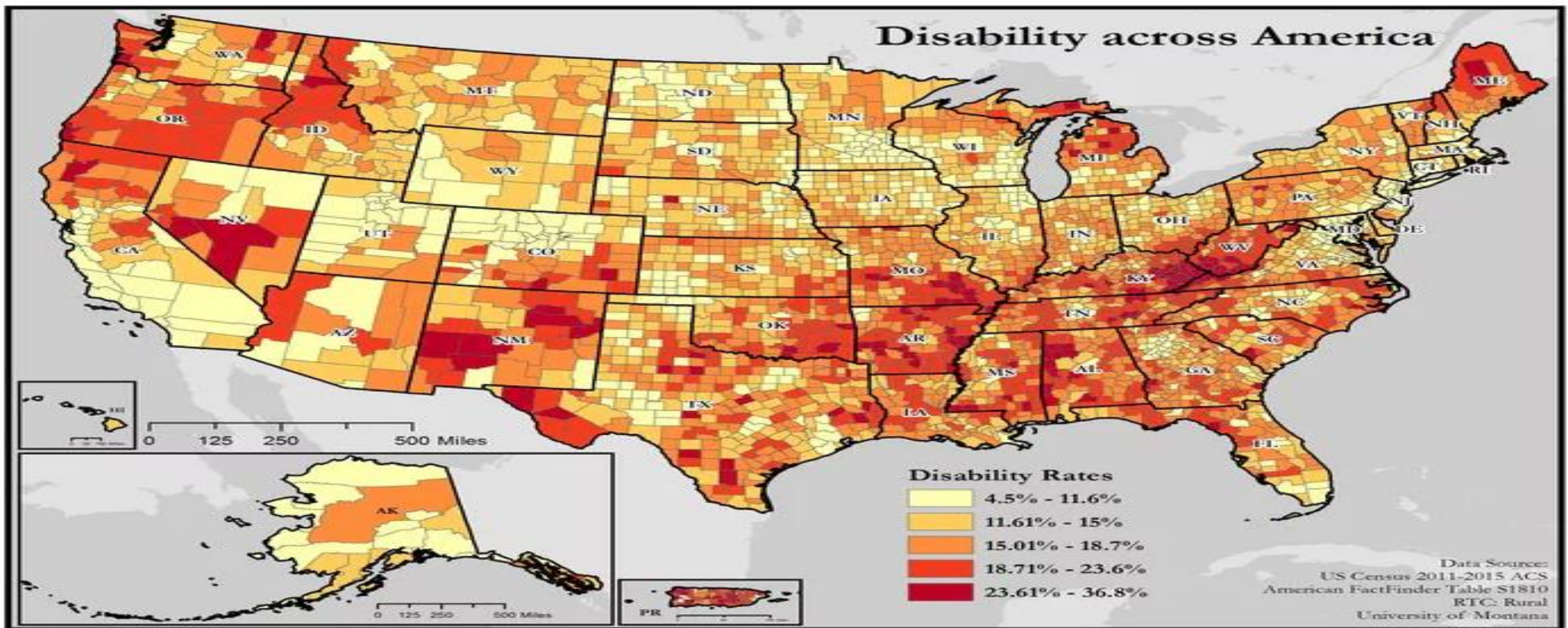
Since 2008, job growth in metropolitan areas has outpaced that in rural areas.



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

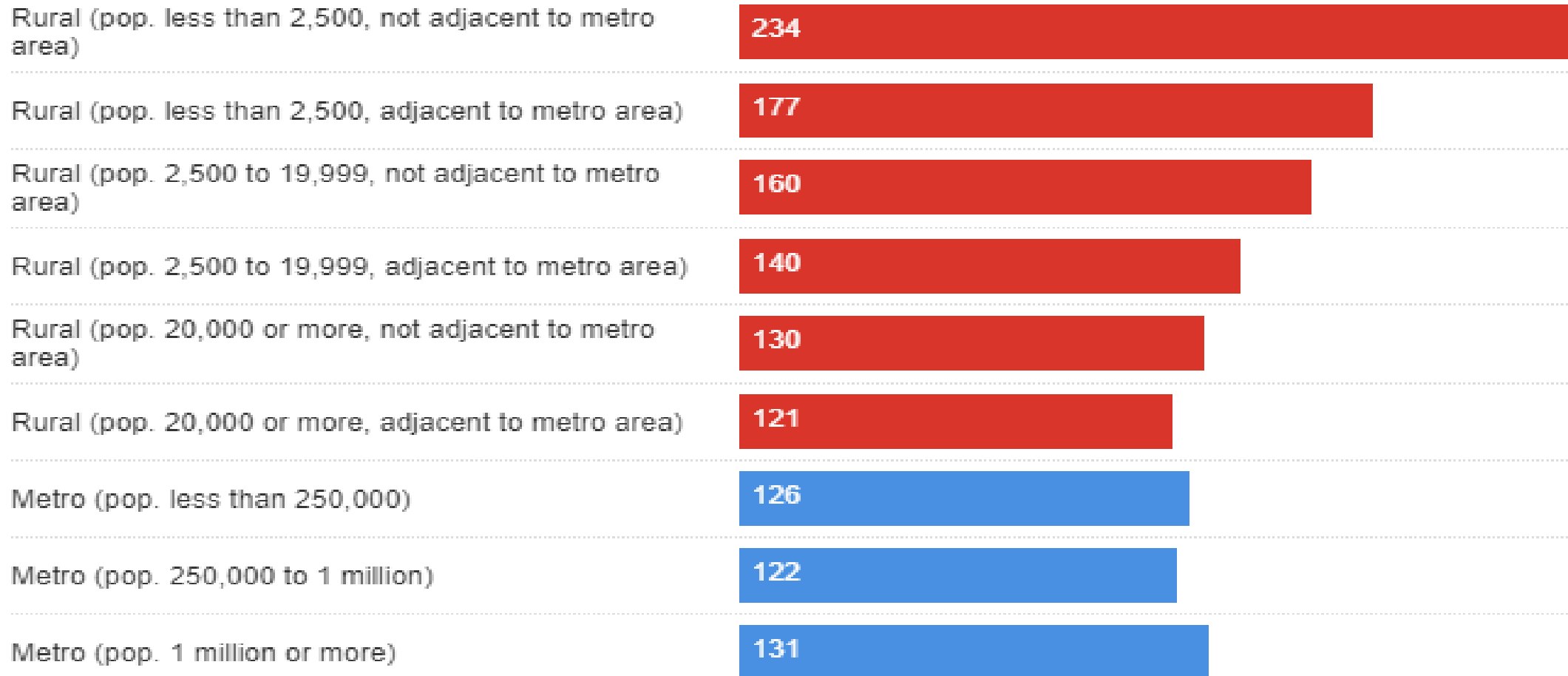
15.6

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.

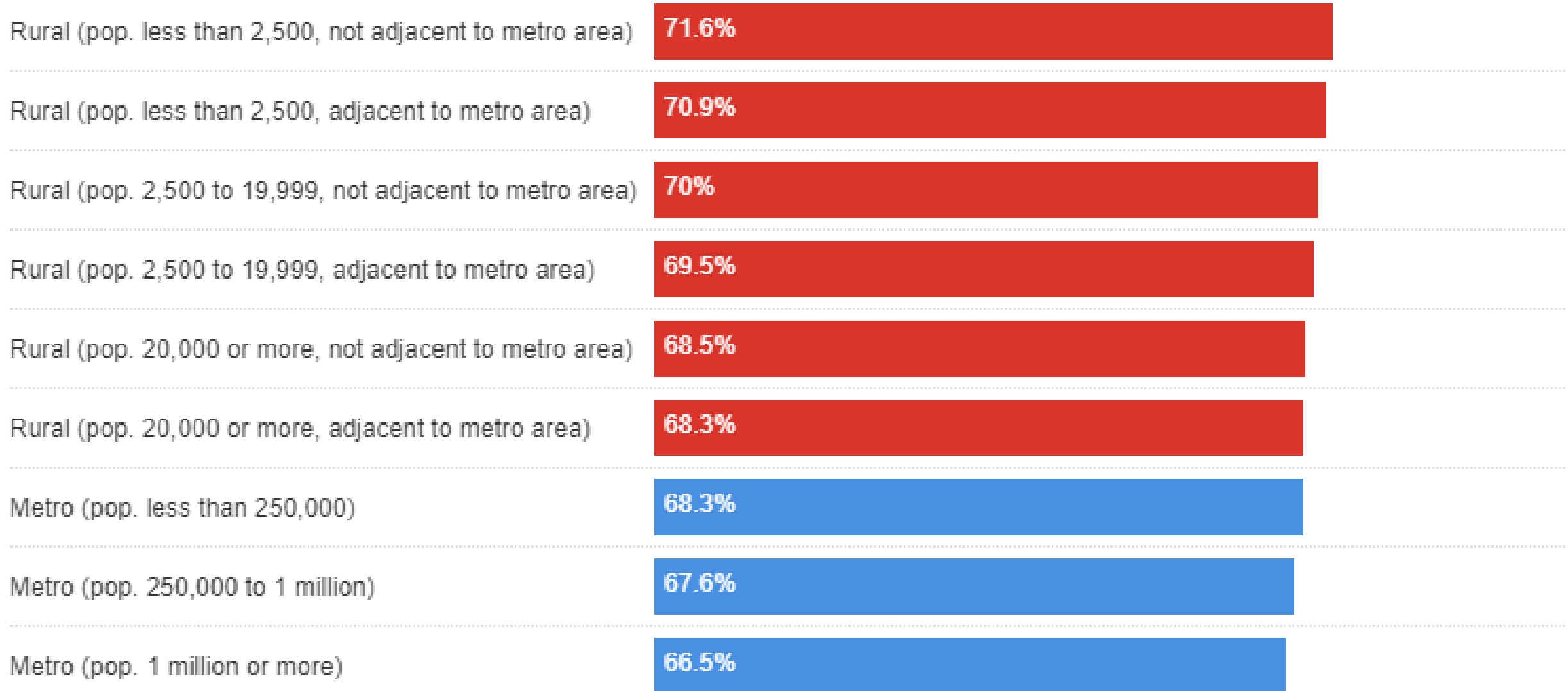


Figure 1. Percent Employed by Type of Industry: Completely Rural Counties

(Civilian labor force, 16 years and over)

