



Register now to lend your voice to the Community Conditions Survey

by: Steven Howland

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Does your organization work to serve the needs of low- and moderate-income (LMI) populations? Your insights are critical to our understanding of the economic conditions in LMI communities in our region.

Does your organization work to serve the needs of low- and moderate-income (LMI) populations? Are you interested in sharing your insights on the communities you serve? If so, the Federal Reserve Bank of Kansas City invites you to [register for the new Community Conditions Survey](#).

Your insights are critical to our understanding of the economic conditions in LMI communities in our region. Traditional data sources only give us so much information. Your insights help us:

- Inform monetary policy decisions
- Target our outreach efforts
- Identify trends to which we may need to respond

The Community Conditions Survey replaces the LMI Economic Conditions survey we conducted for 12 years. The new survey includes a broader array of topics, and it seeks more context on how respondents are interpreting economic conditions in communities they serve. [Learn more about why we changed the survey](#).

The information you provide helps us make policy and program decisions that serve the needs of LMI populations. Just as they are your most important client, they are ours as well.

[Learn more about how we will use what you tell us](#).

What is the Community Conditions Survey?

This survey is intended to help the community development team of the Kansas City Fed better understand the economic conditions of LMI communities in the seven states of the Tenth District.

Register now to lend your voice to the Community Conditions Survey
<https://www.kansascityfed.org/community/community-connections/register-now-to-lend-your-voice-to-the-community-insights-survey/>

In particular, we seek to understand conditions related to:

- Employment opportunities
- Working conditions
- Housing for renters
- Housing for owners
- Financial stability and credit
- Small business
- Health
- K-12 education
- Higher education/Credentials
- Digital inclusion related to any of the above
- Social services/emergency assistance (food, housing, utilities, etc.)

When you register to take the survey, we will ask which of these areas relate to your work. Subsequent surveys will ask you only questions related to those areas. For each, we ask you to gauge the conditions in the LMI communities you serve. We also ask you to help us understand what contributes to those conditions by telling us the top three positive and negative contributors to the economic issue. We know that there are often positive sides to issues even if the issue is trending negative. Knowing those positive items in addition to the negative helps us understand the dynamics of the issue.



Who should participate?

The survey is open to organizations with first-hand knowledge of issues in LMI communities through their work with those communities. Survey respondents should be knowledgeable about the programs the organization operates to help LMI populations and the issues facing those populations. By volunteering to answer the survey, you represent your organization, but you do not have to be an executive of the organization.

You most likely qualify if you represent a:

- Nonprofit (501c3 or like organization)
- Bank or CDFI
- Government or quasi-governmental agency (including tribal governments)
- School district or college/university
- LMI-serving department of a for-profit organization

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We are open to a broad set of organizations involved with LMI populations to help us understand the issues they face. Organizations with multiple sites are welcome to sign up each site separately, but we request you sign up with only one respondent per organization per site.

If you need to base your answers on speculation rather than first-hand knowledge, you should not participate in the survey.

If you have questions about whether this survey is right for you, please contact the survey manager, [Steven Howland](#).

How will the Kansas City Fed use the Community Conditions Survey?

The Kansas City Fed will include your answers in an analysis and report distributed internally and shared publicly. Your responses are confidential.

Internally, we use your understanding of the economic conditions of LMI populations to help inform our Bank president's decisions on setting monetary policy. Setting interest rates, stabilizing prices, and ensuring continued flow of money can have substantial impacts on LMI populations. With the information you provide, our Bank president can better accommodate the needs of LMI populations in the Federal Reserve's monetary policy decisions.

We also use your understanding of the economic conditions of LMI populations to help direct our program efforts in the community development team. Our expertise and connections are most effective when we are aware of problems and know of successes we can promote.

[Learn more about how we use the survey internally.](#)

We will publish the survey report twice a year, soon after the close of each survey round. Reports will always be published on the [Community Conditions Survey page](#). If you [subscribe to our mailing list](#) for Community Research we will notify you when we publish each report. Our audiences include a wide array of organizations, bankers, policymakers, media and the public.

What should you expect if you participate?

- We ask you to commit to four surveys (two years). You will receive a survey link in early April and early October.
 - During this time, you should let us know if your contact information changes.
 - At the end of your two years, we will reach out to see if you would like to continue participating.
- Your answers are confidential.
 - We will never publish or share your organization or contact information without your permission.

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- Your answers may be published verbatim and attributed to your type of organization in a generalized location. We will work to ensure that your response cannot be directly tied to your organization.
- We may contact you for more information about your answers.
- You will receive an email notification when we have published the reports.
- You will receive an invite to an annual virtual event to showcase the work of the Community Development department as well as to provide an opportunity to ask us questions.

Terms to know
Low income: 50% or less of area median family income
Moderate income: Between 50-80% of area median family income
LMI populations: persons living in families earning under 80% of area median family income
LMI communities: communities or neighborhoods where the median income is less than 80% of the area median family income
Tenth District: The Federal Reserve System is split into 12 districts. The Federal Reserve Bank of Kansas City is the Tenth District. Our District serves Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

Author



Steven Howland

Senior Researcher, Community Development

Steven Howland is senior researcher in the community development department of the Federal Reserve Bank of Kansas City. Howland performs analyses on various surveys, such as the Community Insights Survey, and those at the System level to provide insight on the conditions of LMI communities in the Kansas City District. He also conducts independent research that gives more insight into issues affecting LMI communities. Howland joined the Kansas City Fed in August 2020 after a career as a college instructor and researcher. Howland has undergraduate and graduate degrees in urban and environmental planning from Arizona State University and has a doctorate in urban studies from Portland State University. Howland enjoys reading both academic works and sci-fi/fantasy novels as well as playing video and board games. Post-pandemic, he looks forward to getting on some roller coasters and visiting craft breweries. Highlights of his work include: [“I should have moved somewhere else’: The impacts of gentrification on transportation and social support for Black working-poor families in Portland, Oregon”](#) [“Evictions and the pandemic economy in the Tenth District”](#) To learn more about Steven: [Howland researches issues facing disadvantaged populations - Federal Reserve Bank of Kansas City](#) **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.