



## Community Conditions Survey, created by the Kansas City Fed, goes national

by: Steven Howland

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In April, the Community Conditions Survey hit the national stage as the Community Perspectives Survey. The Federal Reserve Bank of Kansas City created the Community Conditions Survey to monitor the economic conditions of low-and-moderate (LMI) income communities across the Tenth District.

The Kansas City Fed worked with its partners across the Federal Reserve System and national community development organizations to collect responses from across the U.S. The Bank will conduct the national survey once a year. The Kansas City Fed will continue running its survey in the Tenth District in the fall. The national level data allows for a comparison of what's being experienced in the Tenth District vs. what the typical experience is nationally.

While the national version largely resembles the Community Conditions Survey, the Community Perspectives Survey added new questions to better understand the health of community organizations.

The survey produced a wealth of data. That is why [Fed Communities](#), the gateway to insights for the community development field from the Federal Reserve, published the results in two parts: the first dealing with community conditions and the second with organizational health.

### How are lower income residents faring?

Overall, entities responding to the 2024 Community Perspectives Survey [reported poor economic conditions for LMI populations](#). Housing and personal finance were among the worst performing indicators. Employment and education received slightly more positive ratings due to people's ability to find work and the strong uptake of adult education programs. Respondents were relatively optimistic about the future except as it related to housing, personal finance, and human services. Continued challenges in these areas suggest that overall conditions for economic mobility in LMI communities will likely remain poor over the next year.

- Respondents largely expected the labor market to remain strong into 2025.
- Very few respondents expected any improvement in the housing sector for LMI residents.

- Most respondents said LMI populations were experiencing poor financial security due to income not keeping up with the cost of living.
- A large share of human services respondents expected conditions in their sector to worsen over the next year largely due to housing issues and continued challenges with mental health.

## And what about the organizations that serve lower-income residents?

Overall, entities [responded positively in terms of their ability to serve their communities](#); however, they also reported considerable challenges. Nearly 80% of entities reported an increase in demand for their services over the last year, and 84% reported increased expenses. Additionally, entities noted that funding and fundraising were their top challenge. These challenges have hampered entities' ability to fully meet their demand for services, as only about a one-third of respondents reported being able to do so.

## Next round of the survey begins in October

The next survey will open in October, so stay tuned for notices of when to respond. And if you have not signed up for the [Community Conditions Survey](#), we encourage you to do so. More responses will help us offer more insights into our communities.

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## Author



### Steven Howland

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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 Conditions 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. 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.