



Community Research

Community Conditions Survey Report - Fall 2024

by: Steven Howland

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The Fall 2024 Community Conditions Survey was conducted from Oct 7 – Oct 31, 2024, and received 83 responses from among the 280 surveys sent (30% response rate).

Summary

Community conditions in the Tenth District generally moderated over the last year led by a softening labor market and some improvements in housing (Chart 1). While most respondents reported poor conditions across most sectors, a much larger share of respondents reported moderate conditions compared to the same time last year. Respondents were generally optimistic about conditions for low- and moderate-income (LMI) populations over the next six months except for those in health and human services where conditions are expected to continue to worsen.

Economic Mobility Outlook

Conditions for economic mobility remained about the same relative to a year ago. Most respondents reported conditions were poor and they did not anticipate improvements over the next six months. Job availability and wages remained the most positive factors, but as seen in Chart 1, conditions for finding work were largely mixed. That was a considerable moderation from conditions a year ago. Housing conditions remained a drag on conditions for economic mobility (Table 1). However, compared to a year ago, housing conditions have moderated some and most respondents now expect improvements over the next six months. Respondents also raised concerns in the comments about rising homelessness, continued difficulty accessing childcare, growing food insecurity, and a lack of jobs that paid enough to overcome rising costs.

Sector Highlights

- **Employment:** Respondents were mixed on the strength of the job market. While they reported jobs were available, they also said the hiring process has slowed, and it has become harder for those with criminal backgrounds or drug use to get hired at all. Additionally, transportation barriers and lack of available affordable childcare has continued to make it difficult for LMI workers to get and remain employed – particularly in higher paid jobs.

- **Housing:** Housing conditions for renters and owners were not as negative as a year ago, but most respondents continued to say conditions were poor. Unlike a year ago, there was much more optimism about housing conditions in the next six months. For renters, the most common comments were related to a perceived increase in the numbers of substandard rental units and difficulties in tenants being able to find units to accept vouchers.
- **Personal finance:** Personal finance conditions worsened slightly over the past year. Respondents largely attributed this to the increasing cost of living, wages that have not kept up with those costs, and growing unsecured debt to pay for necessities. However, respondents expressed much more optimism about the next six months.
- **Small business:** Conditions for small businesses were mixed, but respondents were generally optimistic about conditions over the next six months. Organizations supporting small businesses commented that they were in a better position to help with technical assistance.
- **Health:** Public health conditions were poor, and respondents expect worsening conditions over the next six months. Respondents noted increasing uninsurance rates, long wait times to see doctors, and rising health care costs are straining the ability of LMI populations to maintain their health. Several respondents said it takes a minimum of three months to see a doctor, especially for hospital systems and specialists.
- **Education:** PreK-12 education conditions were mixed with most respondents reporting moderate conditions and no change over the last six months. Most of their comments were related to continued challenges in getting and keeping staff for both childcare and classrooms largely due to low wages in the sector.
- **Human services:** Human service conditions remained poor, but the share of those reporting very poor conditions decreased. However, most respondents were pessimistic about conditions over the next six months. Housing and cost of living continued to contribute to increasing demand for human services. Respondent comments focused on the increasing cost of living, which also impacts non-profits' ability to fund programs. They also noted that in addition to seeing pandemic-era funds run out, they are experiencing lower donations, impacting their ability to serve growing needs.

Chart 1: Community Conditions are moderating with positive outlooks in most sectors

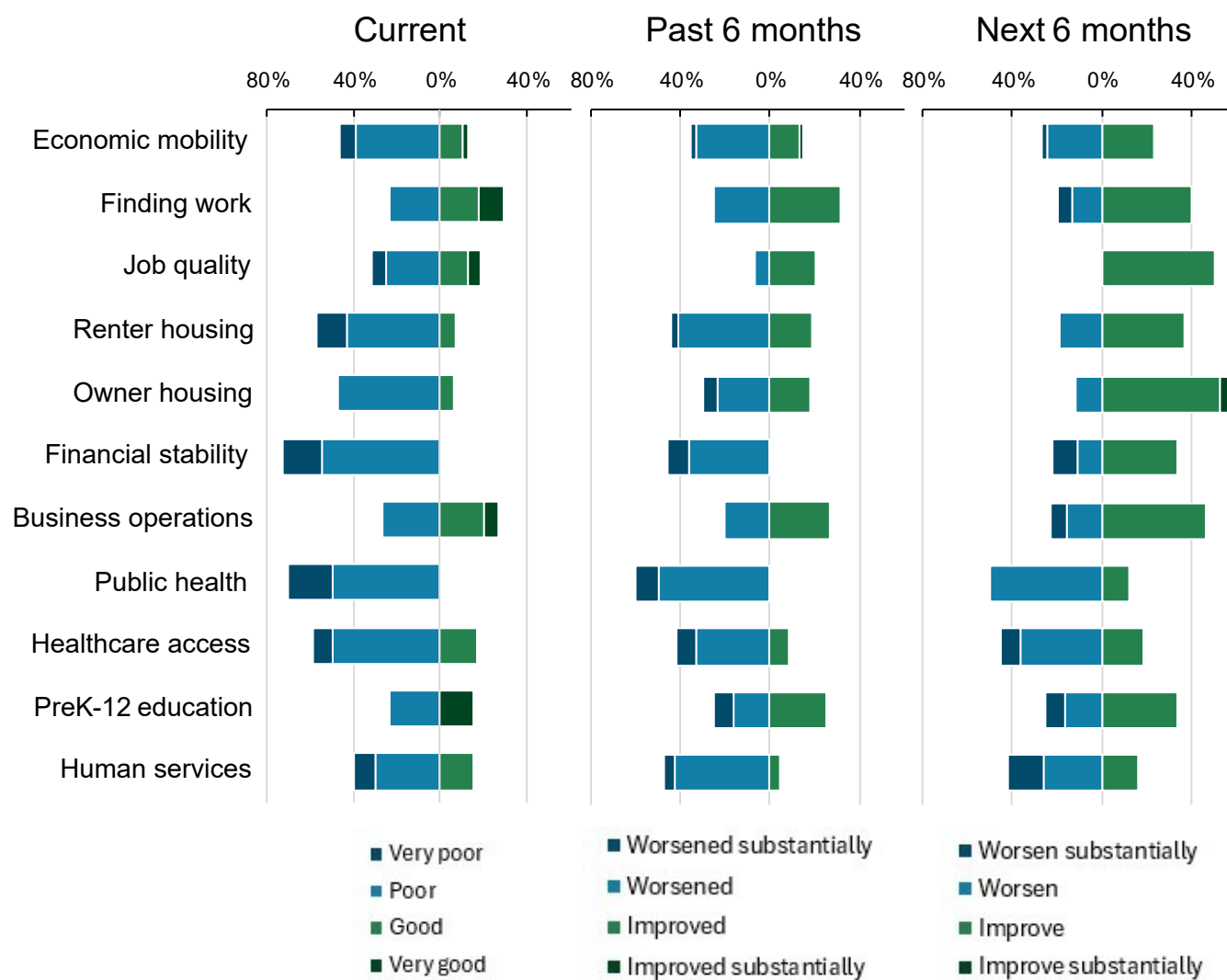
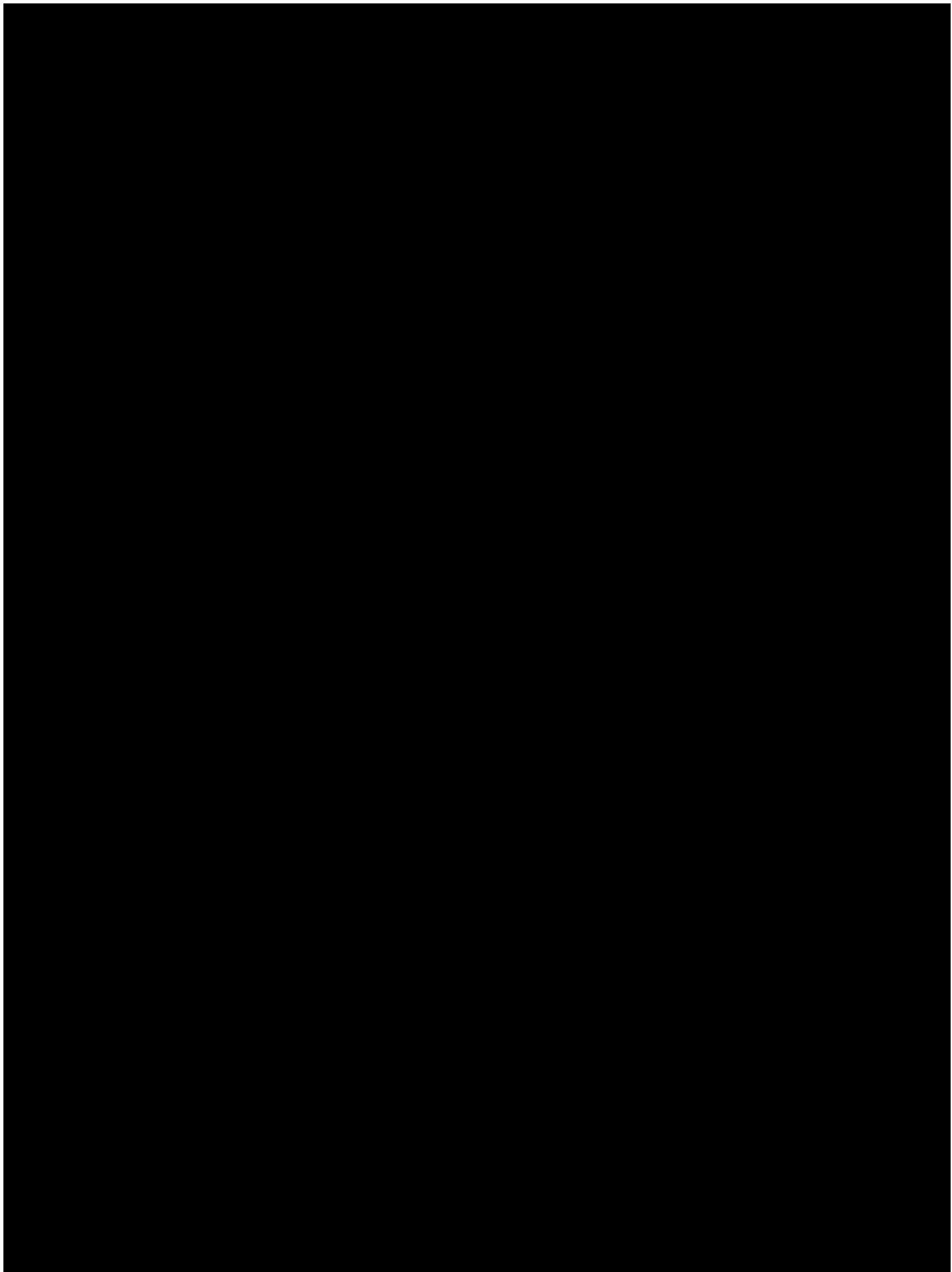


Table 1: Many of the positive and negative factors remained the same, but the overall ratings suggest those factors are less impactful than in the previous survey



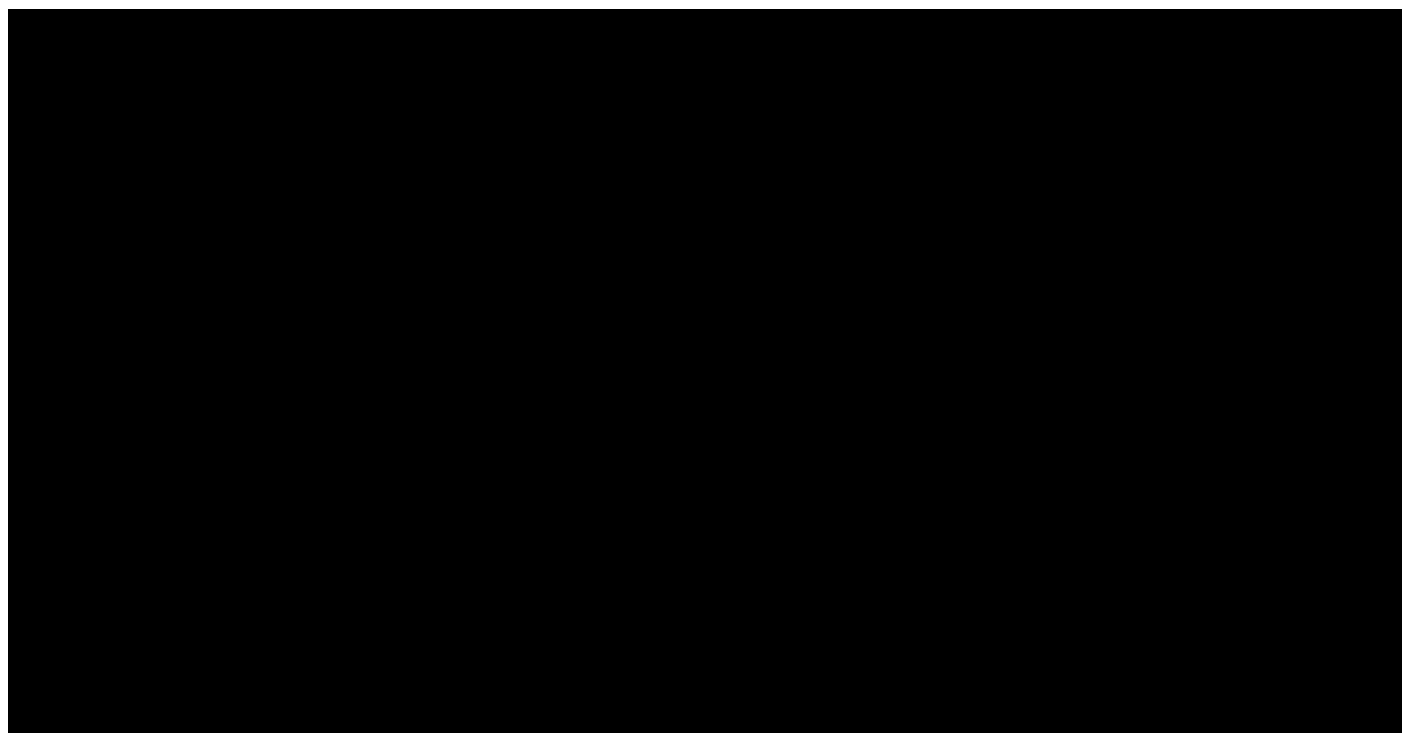
Note: Respondents were asked to choose the top three positive and top three negative factors affecting their expectations of conditions over the next 6 months for each program area. To generate an overall ranking, individual rankings were weighted, with items ranked "1" scored higher than items ranked "2" or "3."
NA: Not enough responses to reliably report.

About the survey

The 2024 Fall Community Conditions Survey (CCS) was conducted from Oct. 7 – Oct. 31, 2024, and received 83 responses from the 280 surveys sent (30% response rate).

The CCS surveys intermediary organizations with programming targeted to low- and moderate-income (LMI) populations. All survey respondents were asked to answer questions on conditions for economic mobility for the LMI populations they serve. Each respondent then had the opportunity to answer community conditions questions related to various topic areas depending on their organization's involvement in those issues with LMI populations.

About the respondents



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.