

Federal Reserve Bank of Kansas City Office of Minority and Women Inclusion



COMMITMENT TO DIVERSITY AND INCLUSION

Report to Congress

CONTENTS

- 4 Executive Summary
- 6 Overview
- 8 People: REPRESENTATION AND ENGAGEMENT
- 17 Procurement: SUPPLIER DIVERSITY
- 21 Partnerships: FINANCIAL EDUCATION AND COLLABORATIVE PARTNERS
- 26 Appendix

A MESSAGE FROM THE PRESIDENT

Esther L. George

President and Chief Executive Officer Federal Reserve Bank of Kansas City



MARCH 29, 2021

A strong commitment to diversity and inclusion is essential to the Federal Reserve Bank of Kansas City's ability to serve the Federal Reserve Tenth District. Our seven-state region encompasses a section of the country that is home to substantial African American, Native American, Asian American and Hispanic and Latino American communities in both urban and rural settings. The responsibilities of a regional central bank make it imperative we are both engaged with and reflective of the public we serve.

This report highlights the key role that diversity and inclusion has played throughout 2020 in the areas of our workforce, supplier and procurement strategies, partnerships and financial education. The following pages detail our efforts in meeting the requirements outlined by Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

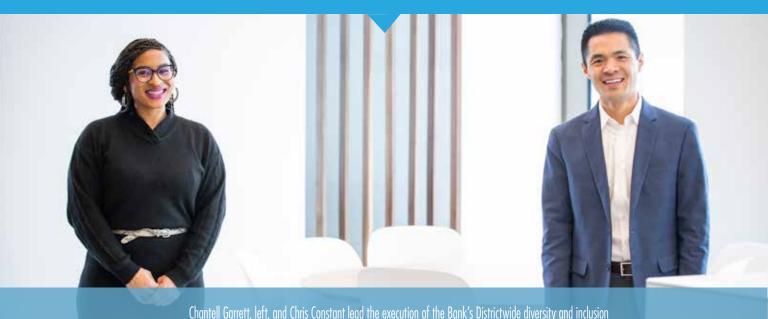
Through our Office of Minority and Women Inclusion (OMWI), we seek to strengthen and continuously improve our goal of ensuring our activities are inclusive and represent the range of backgrounds and experiences that make up the Federal Reserve's Tenth District. This report tells the story of our successes and challenges during 2020.

For more information about our diversity and inclusion efforts, visit https://www.KansasCityFed.org/about-us/diversity-and-inclusion/

Esther L. George

President and Chief Executive Officer Federal Reserve Bank of Kansas City

EXECUTIVE SUMMARY



and community engagement initiatives and national initiatives supporting women and minority bank leaders.

The Federal Reserve Bank of Kansas City's Office of Minority and Women Inclusion in 2020 continued to build and strengthen the Bank's commitment to diversity and inclusion.

The Bank recognizes that achieving its mission and serving its large, varied region requires diversity that reflects the communities it serves and the people it represents.

The Bank experienced a number of successes relative to its strategy of focusing on People, Procurement and Partnerships in 2020 during a year of unprecedented circumstances that included the effects of the COVID-19 pandemic and the heightened visibility of issues tied to racial injustice.

OFFICE OF MINORITY AND WOMEN INCLUSION

The nation was significantly challenged in 2020 by both the pandemic and issues of racial injustice. Amid this environment, the Bank's Office of Minority and

Women Inclusion (OMWI) worked to reach a largely remote workforce through innovative programming to foster conversation around topics of diversity and inequality. Bank President Esther George addressed staff to reinforce Bank values of service, integrity, personal growth and development, inclusion and innovation, and the Bank's overall commitment to diversity and inclusion. President George also encourgaged employees to attend supplemental programs hosted by the Bank's Diversity and Inclusion team and the Employee Diversity Committee, an employee-led group.

STANDARDS AND PROCEDURES

While the Bank has had a rich history of diversity and inclusion, the Dodd-Frank Act of 2010 enabled leadership to create more formal standards and procedures through OMWI for the following:

- EEO and racial, ethnic and gender diversity of the workforce and senior management.
- Participation of Minority and Women Business Enterprises in the Bank's programs and contracts.
- Fair inclusion in the workforce of contractors.

 Technical assistance for Minority and Women Business Enterprises.

PEOPLE, PROCUREMENT AND PARTNERSHIPS

The Bank's focus on diversity and inclusion applies to all business areas. Throughout 2020, the Bank enhanced its efforts to remain proactive and progressive relative to its strategy.

PEOPLE

- In 2020, new hires were 38% women and 34% people of color.
- The Bank's total workforce in 2020 was made up of 43% women and 23% people of color.
- In 2020, nearly one third of supervisors at the Bank, or 28%, were people of color, increasing nearly 9 percentage points from 2019.
- The Bank implemented the use of a job description software aimed at identifying and removing potential bias to welcome applications from candidates of all backgrounds.

PROCUREMENT

- The Bank introduced Tier 2 spend tracking with suppliers, asking them to report to the Bank their own spend with diverse suppliers.
- In 2020, diverse suppliers were awarded 115 of the Bank's contracts, which contributed to an all-time high of \$12.5 million spent with diverse suppliers, or 17% of the Bank's total reportable spend.

PARTNERSHIPS

- The Bank was recognized by the Human Rights Campaign Foundation's 2020 Corporate Equality Index, the nation's premier benchmarking survey and report measuring corporate policies and practices related to LGBTQ workplace equality. This was the first year the Bank participated in the assessment.
- The Bank hosted the fifth annual series of Banking and the Economy Forums, including Women in Banking and Minorities in Banking, and launched an ongoing webinar series. The Banking and the Economy webinar series reached an audience of about 1,000 attendees through five sessions from July through November.



Tammy Edwards

OFFICE OF MINORITY AND WOMEN INCLUSION

Tammy Edwards is senior vice president of the Community Engagement and Inclusion Division and director of the Office of Minority and Women Inclusion for the seven states of the Tenth District. She leads engagement initiatives for strategic stakeholders and directs programs that address challenging community and economic development issues that affect underserved individuals and communities.

Appointed OMWI director in 2018, Tammy provides strategic leadership for the development and implementation of diversity and inclusion strategies.

Tammy joined the Bank in July 2008 after having various leadership positions at Sprint Corporation. She regularly makes presentations on a range of leadership, community and economic development topics and co-edited the 2015 book, "Transforming U.S. Workforce Development Policies for the 21st Century."

OVERVIEW



Bank President Esther George and Senior Vice President Diane Raley visit a manufacturing company in early March in Frederick, Colorado, as guests of Edmond Johnson (rear, center), who serves on the Bank's Kansas City Board of Directors.

Founded in 1914, the Federal Reserve Bank of Kansas City is one of 12 Regional Banks, which along with the Board of Governors in Washington D.C., comprise the Federal Reserve System.

THE TENTH DISTRICT

As the central bank for the United States, the Federal Reserve System is responsible for three mission areas: setting the nation's monetary policy, providing financial services to depository institutions, and supervising and regulating financial institutions. The System's decentralized structure, which includes local boards of directors and advisory councils at each Reserve Bank, ensures a broad spectrum of regional views from the public is included in national policy deliberations.

The Kansas City Fed employs more than 2,000 people at its head office in Kansas City and in Branch offices in Denver, Oklahoma City and Omaha. The Bank is responsible for the Federal Reserve's Tenth District, an area that includes Colorado, Kansas, Nebraska, Oklahoma, Wyoming, northern New Mexico and western Missouri. The Tenth District economy represents a wide and diverse range of industries, including agriculture, banking, energy, manufacturing, aerospace, hospitality/tourism and the military.

In accordance with Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, each Reserve Bank, along with the Board of Governors, established an Office of Minority and Women Inclusion (OMWI) that is responsible for matters relating to diversity in management, employment and business activities.

The Kansas City Fed's OMWI oversees the Bank's workforce diversity, procurement, financial education and community partnerships. Diversity strengthens the Bank and enriches its work. The Kansas City Fed and its branches are guided by a 13-member senior management team, four boards of directors and four

advisory councils. The Bank's senior management guides the organization's mission, values, strategy and diversity and inclusion objectives. Women and people of color represent 69% and 15% of senior management, respectively.

The Bank also focuses on diversity among the members of its boards of directors and advisory councils. To reflect the diversity of the region and ensure broad and diverse views are a part of the central bank's monetary policy deliberations, the Bank is intentional about recruiting diverse mentors for its boards and councils.

The Bank works to ensure that the boards and advisory councils are racially and gender diverse, and inclusive of a diverse range of industry sectors, geographic locations and perspectives. To learn more about our boards and councils, see the About section at www.KansasCityFed.org.

KANSAS CITY BOARD OF DIRECTORS MEETS VIRTUALLY DURING PANDEMIC



In July, the Kansas City Board of Directors had its first-ever virtual board meeting by video, led by Chair Jim Farrell. Board meetings provide critical insight into the regional economy and directors are the Reserve Bank's key governing body. Starting in April 2020, all meetings were conducted virtually. The July meeting included the nine Kansas City Board members, three Branch Board members, Management Committee, the Branch Executives, Research and Policy Advisor Brent Bundick, and economist Research and Policy Officer Jason Brown, who provided an economic outlook.

PEOPLE: REPRESENTATION AND ENGAGEMENT



The Federal Reserve Bank of Kansas City is best positioned to fulfill its mission of supporting economic and financial stability when employees at all levels reflect the makeup of the region. Guided by this belief, the Bank makes a meaningful commitment to cultivate diverse perspectives and an inclusive workforce.

Diversity and inclusion are embedded in the Bank's values, strategic plan and expectations of leaders, who set the tone for an inclusive culture where all employees can contribute and succeed. A sense of belonging and opportunities for involvement are fostered by employee-led groups and reinforced in employee engagement and communications efforts. Campus, collaborative and recruitment marketing efforts contribute to building a diverse workforce. Despite the challenges of the pandemic and unprecedented environment in 2020, the Bank achieved progress in numerous areas towards increasing representation among people of color and women.

> Clockwise from top left, Mariel Arraiza, senior vice president and managing director of Banco Popular Puerto Rico and Eloan; Joanne Kim, president and CEO, Commonwealth Business Bank; André Anderson, first vice president at the Federal Reserve Bank of Atlanta; and Robert James II, director of strategic initiatives at Carver State Bank, lead a panel discussion on the topic of Leadership in a Time of Crisis during Banking and the Economy: A Forum for Minorities in Banking.

38% NEW HIRES WERE WOMEN AND 34% PEOPLE OF COLOR

WOMEN ARE 43% AND PEOPLE OF COLOR ARE 23% OF THE TOTAL WORKFORCE

RECRUITMENT OVERVIEW

While several of the Bank's planned 2020 sourcing and recruitment efforts were impacted by the COVID-19 pandemic, the Bank continued its efforts to attract diverse talent through professional networks, campus recruiting and talent acquisition strategies.

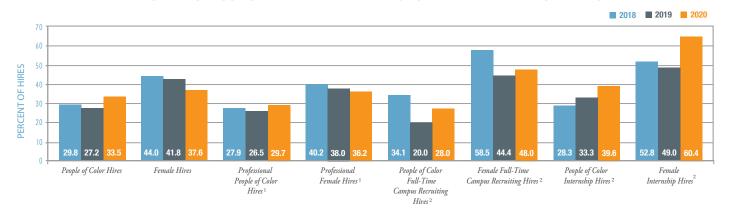
PROFESSIONAL RECRUITING

The Bank's Talent Acquisition team pursued diverse talent through targeted collaborative partner events and programs. While our workforce moved into a remote posture, most local and national in-person networking and career fair events were canceled or shifted to an online platform. The Bank quickly flexed along with our partners to participate in online events and develop virtual recruitment strategies.

In 2020, the Kansas City Fed participated in the following virtual diverse engagements:

- Asian American Chamber of Commerce of Kansas City Career Fair
- Association for Women in Science Virtual
- Chaleur Creative LGBT Career Fair
- College Diversity Network Historically Black Colleges and Universities (HBCU) Division
 Career Fair
- Greater Kansas City Veterans Career Fair
- Kauffman Foundation's Jobs, Internships,
 Volunteer, and Education (JIVE) Fair
- Out & Equal 2020 Workplace Summit and Career Fair
- National HBCU Virtual Career Fair

PEOPLE OF COLOR AND FEMALE RECRUITMENT - HIRING RATES



¹Data reflects official, management and professional staff.

²Data reflects employees who started in the represented year.

"Challenges with the pandemic exposed us to enhanced technologies and sourcing relationships that will become permanent components for the Bank's recruiting strategies. These resources will continue to support our commitment to enhancing the Bank's people of color and women hiring strategies." – Andre Brooks, Recruiter.



CAMPUS RECRUITING

In 2020, Bank employees recruited at 14 majority-people of color and women-serving colleges and universities spanning an eight-state region. Employees also attended or sponsored 11 career fairs specific to diverse, entry-level talent, while coordinating student engagements at the more than 40 colleges and universities the Bank recruited at throughout the year. Additionally, the Bank partnered with INROADS during the 2020 campus recruiting seasons to yield results in hiring diverse intern and entry-level talent.

In 2020, Bank employees recruited at the following majority-people of color and women-serving colleges and universities:

- Clark Atlanta University
- Colorado State University at Pueblo
- Cottey College
- Langston University
- Lincoln University
- Morehouse College
- Prairie View A&M University
- College of Saint Mary
- Spelman College
- Stephens College
- Texas Southern University
- Texas Women's University
- University of Arkansas at Pine Bluff
- University of New Mexico at Albuquerque

TALENT ACQUISITION STRATEGIES

The Bank uses job boards, websites and social media to share career content and job opportunities. The Bank also attracts talent by regularly sharing job postings with external partners and internal employee referral groups to share out among their professional networks.

In 2020, the Bank started using a job description software that identifies and removes potential bias to enhance job posting practices and attract applicants from all backgrounds. The Bank also partnered with TeamKC, an initiative of the Kansas City Area Development Council, to assist with attraction of top talent to the region. The Bank also created a new master service agreement for staffing agencies, which resulted in an increase in the number of Minority and Women Business Enterprises (MBE/WBE) the Bank partners with to source contractor and direct-hire talent for hard to fill positions. These collective efforts reflect our ongoing commitment to engage and source professional and diverse talent.

EMPLOYEE ENGAGEMENT OVERVIEW

The Bank has several initiatives to increase awareness about the commitment to diversity and inclusion and expectations of staff. Employee education efforts focus on the importance of diversity to the Bank's business results and the link between inclusive behaviors and organizational success. In 2020, the Bank focused on creating opportunities to further build a sense of belonging and authenticity among employees. The Bank conducts engagement surveys to measure progress in the areas of Belonging and Inclusion. Both the Belonging and Inclusion scores increased 2 points as a result, based on a comparison with the March 2019 survey. Several of these examples are highlighted in the following sections.

TRAINING AND COMMUNICATIONS

Diversity and inclusion education is accomplished through new employee orientation, professional development courses and management training. In addition, the Real Talk Program allows employees to

28%

IN 2020, 28% OF THE BANK'S
SUPERVISORS WERE PEOPLE OF
COLOR, INCREASING NEARLY 9
PERCENTAGE POINTS FROM 2019.

engage in rich dialogue with one another on topics related to diversity, equity and inclusion.

In the midst of the pandemic, social injustice and reports of tragedy were increasing. President Esther George addressed the current environment, provided guidance on resources for employees and recommended and supported programming hosted by the OMWI and the Employee Diversity Committee, an employee-led group. Additionally, Bank leaders were asked to share stories of how they are committed to diversity and inclusion through videos, articles and newsletters.

In 2019, the Bank partnered with an outside consultant to deliver Consciously Inclusive Leadership training to Bank leadership. In 2020, the Bank continued this partnership to evaluate the Bank's diversity and inclusion strategy. A formal assessment was completed and focused on four key areas; workforce, workplace, community and supplier diversity. The assessment highlighted opportunities for improvement in the areas of focused and intentional action planning, specifically related to an inclusive training strategy.

MENTORSHIP AT THE BANK

To assist employees in developing specific skills and enhancing professional growth, the Bank offers a formal mentoring program. In 2020, enhancements were made to this program to allow employees to learn, connect and develop in unique settings while leveraging diverse

In 2020, the Bank made enhancements to its mentoring program to allow employees to learn, connect and develop in unique settings while leveraging diverse perspectives. This resulted in 33% of women and 23% of people of color participating in at least one of the Mentoring Pathways. **Learn about the four distinctive pathways below.**

Grow your network and expand your knowledge through peer circles designed to enhance employee engagement, learning and development.

Leverage our strong culture of building workplace connections through informal relationships with colleagues at all levels across the Bank.

Continue your professional development and share best practices across the Bank through Mentoring Circles and CoPs.

Partner with members of Bank management to develop leadership competencies and behaviors through a 1:1 formal mentor match program.

EMERGE: 1:1 FORMAL MENTORING



The Bank's Mentoring program hosted a virtual celebration of National Refreshments Day across the Tenth District to encourage colleagues to connect. The event was intended to promote the Bank's strong culture of building workplace connections through informal relationships with colleagues at all levels across the Bank. Pictured above, employees Brett Currier, Research Library, left, and Stephen Ball, Innovation Team, connect over fizzy water.

perspectives. Comprised of four distinctive pathways, Perspectives Mentoring Pathways is designed to meet the broad needs of employees and create an employee driven path to personal and professional development. The Emerge pathway provides one-on-one formal mentoring opportunities for employees to partner with members of Bank management to develop leadership competencies and behaviors. In 2020, participation in the Emerge pathway included 16% of people of color and 23% of the women in the workforce.

A mentoring program highlight was a virtual enrichment event, "Who's on Your Dream Team." Senior Vice President and OMWI Director Tammy Edwards, shared the importance of employees having a personal board of directors to regularly consult for professional and personal guidance. She discussed the composition of the group should be diverse and have multiple roles represented (sponsors, mentors, industry leaders, etc.).

EMPLOYEE-LED GROUPS

The Bank supports employee-led groups to enhance cultural awareness and provide professional development programs throughout the year. In 2020, the groups hosted 168 programs that attracted more than 4,500 attendees, published 23 articles to employees with more than 9,200 views, and accounted for 52 employee referrals by sharing open positions posted by the Bank.

The Employee Diversity Committee, comprised of about 100 volunteer leaders from across the Bank, hosted a variety of cultural and professional development programs throughout the year. The Office of Diversity and Inclusion partnered with the Employee Diversity Committee to host a Real Talk: Forum on Race. Over 1,300 employees participated in these events that helped enhance awareness,

DIVERSITY CHANGE AGENTS

The Diversity Change Agent Award is presented to employees who make extraordinary contributions to diversity and inclusion at the Bank.

The Bank honored 11 employees with the award for their commitment to diversity and inclusion:

KERRI ALLEN
JARED BEAL
TERRI BRADFORD
SADID CARRILLO
CHAD DARDEN
MADY HENDERSON-BARNES

ERIC HOGUE AMY IVEY BARRY MAGNUSON KRISTEN MALLOY MEERA RAO created a common language and shared perspective. Several resources were developed to support ongoing conversation and learning including an Anti-racism Facilitation and Resource Guide.

The Minority Members of Management Mentoring Group provides a networking and development forum for employees of color who are current or aspiring leaders in the Bank. The group had small group mentoring sessions, a leadership panel discussion and a fireside chat with Bank President Esther George. Several virtual networking events were held throughout the year.

The Minorities in Technology group focuses on empowering people of color while promoting an inclusive culture in technology and innovation spaces. The group leverages their strategic pillars of visibility, awareness, partnerships and development. The group hosted events that supported summer technology interns, connected people of color technologists for networking and partnered with the Tenth District Application Delivery Services' TechEdge on the annual Code-A-Thon for college students.

The Women in Technology Community of Practice (WITCOP) focuses on empowering current and aspiring women technologists through mentoring, knowledge sharing, community outreach and leadership opportunities. The group hosted events focused on the impact of the pandemic on women in the technology sector. Due to the pandemic, WITCOP was unable to partner with KC Stem Alliance to host the Girls in Tech event, but was able to show support to



In early 2020, high school students from three Kansas City metro area high schools attended the Bank's annual Math X Economics program, which introduces career possibilities in the field of economics. Pictured here, a student plays a game that teaches economic theory.

Computer Science teachers in the Independence School District by sending Bank branded mementos to express appreciation for the work they do to support girls and their interest in technology.

More than 190 employees Bankwide participated in the Bank's sixth annual Diversity Champions Retreat, an increase of 37% over the previous year. Focused on the theme "Together ... we are all IN," the retreat featured multiple interactive sessions aligned with the theme on how to be INclusive, INvolved and INtentional; personal and engaging stories from colleagues about cultural bias; and recognition of individual and team accomplishments.

INTERNAL REPORTING AND ASSESSMENT

The Bank has an established, systematic process to measure progress toward increasing representation among people of color and women. Diversity and Equal Employment Opportunity-related metrics are shared regularly with the Bank's senior leaders. Additionally, Bankemployeeshaveaccessto Tenth District performance reports that include key workforce representation and hiring metrics.

The Bank produces a semiannual Diversity and Inclusion Performance Management Report, which was updated with a new format in 2020. The report highlights, by defined categories, workforce representation as compared with Equal Employment Opportunity Commission (EEOC) data. The report specifically features information on people of color and women hiring, retention and promotion rates. The report also includes procurement's diverse contracts and spend amounts, along with the people of color and women representation of the Boards and Councils in

the Tenth District. The Bank's senior leaders are able to make a direct connection with the report and are given the ability to see people of color and women representation by Division and Branch location.

SUCCESSES

- Increased people of color representation in Bank leadership to 30%, a 3% increase over 2019.
- Significant decrease in people of color turnover at 5%, a 7% decrease over 2019.
- Redesigned and relaunched a semiannual Diversity and Inclusion Performance Management Report for the Bank, each Division and each Branch office.
- Engaged an external consultant in developing a forward-looking Diversity and Inclusion strategy. This engagement has assisted Bank leaders in developing a meaningful and measurable best-inclass strategy.
- Leveraged employee-led groups to assist with employee referrals.
- Adapted training strategies to the virtual environment to be more inclusive.
- Increased engagement scores on Belonging and Inclusion in survey of employees.
- Utilized new software to improve job posting language to maximize inclusivity.
- Developed a new master service agreement to use with agency partners and increased number of diverse staffing agency partners.



CHALLENGES

The Bank is committed to its workforce diversity and inclusion strategies and addressing challenges in meeting its goals. Key challenges include:

- Building on successes and lessons learned while incorporating processes that allow inclusivity across a broad workforce.
- Adapting recruiting strategies to support a fully virtual landscape across campus and midcareer professional efforts.
- Ensuring people of color and women employees are fully participating in career planning, development and networking opportunities to further their engagement and career goals.
- Identifying and competing for diverse talent that has highly specialized and technical skills.
- Increasing the people of color representation at all levels of the workforce.

LOOKING AHEAD

As the Bank continues to seek ways to improve its workforce diversity and inclusion efforts, it has identified several future goals, including:

- Support career mobility: Provide support and resources to assist employees in navigating their career.
- Enhance leadership development: Enhance leadership capabilities through an evolved leadership development program.
- Evolve talent development: Evolve workforce development programs to support career mobility and an engaged workforce that aligns with Bank values.
- Broaden workforce diversity: Deploy active, focused recruiting and retention strategies to improve workforce representation across job categories.
- Enrich employee experience: Continue implementation of the talent acquisition phase of the employee value proposition and adjust engagement and recognition programs.



"We do a really good job of holding to our formal value of inclusion at the Bank. We put an emphasis on listening and really learning from employee feedback to make sure we are meeting their needs," says Talesha Christian, Diversity & Inclusion Analyst.

PROCUREMENT: SUPPLIER DIVERSITY

STRATEGIES

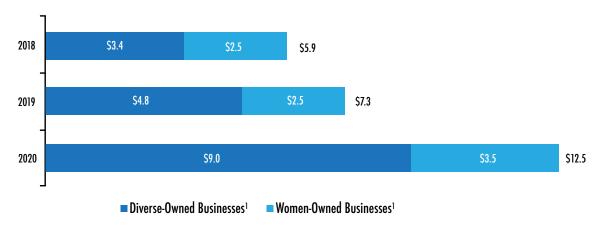
The Federal Reserve Bank of Kansas City remains committed to ensuring that all companies interested in doing business with the Bank have the maximum practicable opportunity to do so. Diverse- and women-owned businesses are specifically sought out and encouraged to participate in the Bank's sourcing opportunities. The Bank leverages outreach events, community partnerships, online data tools, and other resources to help locate potential suppliers. By increasing the participation of diverse suppliers in sourcing opportunities, the Bank improves its chances of awarding contracts to diverse suppliers that provide high-quality goods and services.

The Bank includes a provision in each of its contracts asserting a commitment to equal opportunity in both employment and contracting. Suppliers are required to endorse a similar commitment in their own business practices. To verify compliance with this commitment, the Bank requires suppliers to provide documentation of the actions they have undertaken to include people of color and women in their respective workforces.

The Bank created a new Supplier Management Coordinator role in 2020 to focus on expanding supplier diversity efforts. These expanded efforts included substantial updates to supplier content on the Bank's external website and the addition of a Supplier

2018-20 SPEND WITH DIVERSE SUPPLIERS

(Dollars in Millions)



¹Diverse women-owned business spend is captured in spend with diverse-owned businesses and is not double counted in women-owned business spend.

2020 TIER 2 SPEND



¹Diverse women-owned business spend is captured in spend with diverse-owned businesses and is not double counted in women-owned business spend.

Diversity Program page. Additionally, the Bank entered into two key contracts with diverse suppliers for office supplies and fleet vehicles.

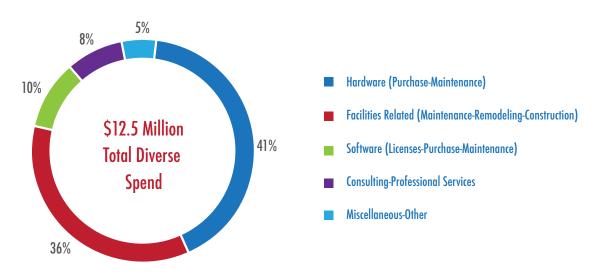
In 2020, the Bank began tracking Tier 2 spending, which is the amount the Bank's suppliers spend with diverse suppliers. This is another way for the Bank to monitor where money is being spent with diverse suppliers. Tier 2 spend reporting was introduced by asking selected suppliers to track and report the dollars

they spend with diverse- and women-owned businesses in support of the Bank's projects.

RESULTS

The Bank's 2020 results validate that its supplier diversity strategy and plans to expand its efforts have been effective. In 2020, diverse suppliers were awarded 115 of the Bank's contracts, which contributed to an all-time high of \$12.5 million spent with diverse suppliers, or 17% of the Bank's total reportable spend.

PERCENT OF TOTAL DIVERSE SPEND BY COMMODITY





"We want to grow our base of diverse suppliers, but we also want to ensure that each supplier can meet our requirements. We do our pre-work, it's not just a Google search."

– Alexandria Caldwell, Supplier Management Coordinator, Financial Management.

This represented an increase of 71% compared with \$7.3 million in 2019. In 2020, \$9 million of spend was with diverse-owned businesses and \$3.5 million with women-owned businesses.

Of the Bank's total diverse spend in 2020, about 41% went toward purchases of hardware. An additional 36% was spent on facilities-related purchases and 10% on software maintenance agreements.

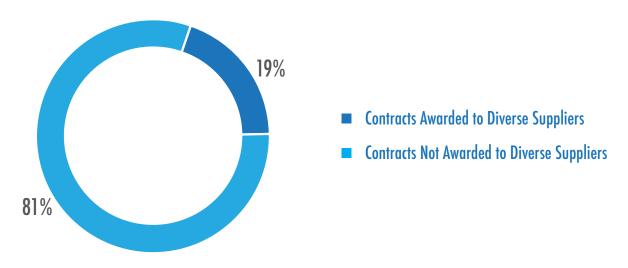
The COVID-19 pandemic prompted many changes to the Bank's work environment and outreach plans for the year. This included an increased and immediate need for personal protective equipment (PPE). In response, a list of diverse PPE suppliers was developed and leveraged by the Bank's purchasing card holders for PPE purchases such as masks, gloves and other sanitation supplies.

Many of the Bank's planned outreach events were also impacted by forced rescheduling or transitioning to attend virtually. In the fourth quarter, the Bank hosted a "Doing Business with the Bank" webinar in partnership with the Kansas City Asian American Chamber of Commerce to network with other local organizations, expand its supplier base and provide diverse suppliers with information on how to do business with the Bank.

CHALLENGES

The Bank was pleased with the overall results of its supplier diversity efforts in 2020 but continues to face some challenges. Among these is identifying qualified diverse suppliers for certain goods and services, such as specialized software and training services. Additionally, the Bank continues to be challenged with increasing the responsiveness of diverse suppliers to sourcing opportunities.

2020 CONTRACTS AWARDED TO DIVERSE SUPPLIERS



DIRECTION

The Bank's Supplier Diversity Program is positioned well to continue growing and producing successful results. Looking ahead, the Bank will continue to build on the Supplier Management Coordinator role and improve upon Tier 2 spend tracking and reporting. The Bank also plans to implement a new Enterprise Resource Planning (ERP) platform in 2021 that will provide a streamlined sourcing process and stronger supply chain reporting capabilities.

BANK EMBRACES, LEADS EFFORTS TO BRIDGE DIGITAL DIVIDE

The Federal Reserve Bank of Kansas City announced that its Employer Laptop Challenge, a community development program that encourages companies to donate used corporate devices, has helped coordinate donations of more than 5,000 laptops to nonprofits, schools and refurbishers.

"The Kansas City Fed focuses on promoting access to affordable home broadband, devices and skills needed to participate in today's digital economy," said Jeremy Hegle, senior community development advisor at the Kansas City Fed. "Technology is a key driver of economic growth of cities and regions. A robust, stable economy requires that all members have equitable access to technology and opportunity."



Kansas City Fed employees deliver used laptops to PCs for People, a Kansas City nonprofit computer recycler.

PARTNERSHIPS: FINANCIAL EDUCATION AND COLLABORATIVE PARTNERS



Clockwise from top left, Chad Wilkerson, vice president and Branch executive at the Federal Reserve Bank of Kansas City's Oklahoma City Branch; Josh Rowland, president and CEO of Lead Bank; T.W. Shannon, CEO of Chickasaw Community Bank; and Susan Chapman Plumb, chair and CEO of the Bank of Cherokee County and member of the Oklahoma City Branch Board of Directors, lead a panel discussion for the "Banking and the Economy: A Forum for Women in Banking" conference.

The Federal Reserve Bank of Kansas City is dedicated to educational engagement with diverse populations within its seven-state region. Programming and resources are developed to promote the economic and financial well-being of K-12 students in majority-people of color and all-girls schools, as well as consumers in low-to-moderate-income communities.

Amid the global pandemic, K-12 education shifted from primarily in-person to virtual, including webinars, videos and online platforms. This transition enabled increased reach of educator programs and expanded usage of online resources targeted toward Black history in banking, the influence of Black women during women's suffrage and career development for seventh-12th grade students in the fields of economics, technology, skilled trades and opportunity occupations.

Employees in each of the Bank's four offices were dedicated to providing economic education content and programming to students in urban school districts in Kansas City, Albuquerque, Denver, Oklahoma City and Omaha, as well as other Federal Reserve districts through virtual platforms.

STUDENT BOARDS OF DIRECTORS

The Kansas City Fed's Student Board of Directors strives to help mentor and equip students from majority-people of color high schools with knowledge and skills to help them develop and succeed in the future. Through the program, students learn about the Federal Reserve, money management, entrepreneurship and leadership. They also gain tools to build their workforce experience and career readiness. For the 2019-20 school year, there were student boards in all four Bank offices as well as in Albuquerque, New Mexico, involving 91 students. Before the pandemic, the Albuquerque Student Board participated in a networking event with current and past Board of Directors to learn about the board members' roles and companies.

All students involved in Student Boards learned about local businesses and their economic impact through



The Kansas City Fed partnered with Funding the Future, a nonprofit that teaches kids the importance of smart financial decisions through live music and an inspirational message shared by a musical celebrity, to host a Rock the Fed event March 10 at Northeast High School in Kansas City, Missouri. Pictured, Carter Hulsey and his band play their alt-rock, folksy Americana style music for students.

visits to the Oklahoma City Thunder sports arena in Oklahoma City; a technology design and build company, Dimensional Innovations in Kansas City; WESST Business Enterprise, an entrepreneurship training and development center in Denver; and the Fortune 500 company Mutual of Omaha via a virtual tour. Additionally, the Oklahoma City Student Board students were introduced to business etiquette tips and recommendations for college financing. In Kansas City, the Student Board members created videos to share personal attributes and knowledge they gained through the program. In Denver, Student Board members prepared recommendations to enhance our economic education outreach strategy.

As in previous years, five Student Board members in Kansas City interned with the Bank over the summer as part of the Summer @ the Fed program. Due to the pandemic, they worked remotely to assist with the new external website implementation, compile data to update outreach materials and develop ideas for new educational resources, all while receiving additional professional development opportunities.

MATH X ECONOMICS

In March, the Kansas City office hosted its annual Math X Economics event to help high school students learn about careers in the field of economics. The program included an interactive game to teach economic theory; a careers panel with various Kansas City Fed employees whose work involves economics; and a Money Museum tour. The program was led by staff with experience in economics who drew on their own career paths to inspire students.

Educator Stephanie Graham of J.C. Harmon High School in Kansas City, Kansas, found the event eyeopening for her students. "I think it's important for



Megan Dorantes

Megan Dorantes, a sophomore at Washburn University in Topeka, Kansas, studying public administration, is a graduate of the Bank's Student Board of Directors program and a former intern with the Bank's Summer @ The Fed program. During the summer of 2019 she was a member of the Summer @ The Fed team and in 2020 she returned as program director, leading the team.

"It was exciting to be an intern with the Federal Reserve," Megan said.
"I definitely feel I have more confidence now."

them to hear from people other than teachers," she said. "This offers a real-world spin with a hands-on activity." Around 50 high school students from three Kansas City metro area high schools attended. Emily Solis, a senior at J.C. Harmon High School, plans to be a detective and learned that studying economics will be beneficial in ways she hadn't expected. "I thought of economics as just history and money, but I've learned that it's more about behaviors," she said.

21ST CENTURY CAREERS STUDENT WEBINARS

Blending the Bank's education outreach efforts with its workforce development strategies, The 21st Century Careers series, developed by senior economic education specialist Gigi Wolf, provided real-world tools and direct exposure to a group of diverse career professionals, representing government, nonprofit, forprofit, entrepreneurial and opportunity occupations.

The webinars were attended by about 150 students and teachers and are expected to be shared with hundreds more nationwide. Each webinar featured leaders and influencers who shared lessons learned

and insight into how they became trail blazers in their industries. Students also received in-depth guidance in cultivating their own leadership skills and practical career tips about well-paying trades that don't require a four-year degree.

CULTURALLY FOCUSED RESOURCES

The development of culturally focused materials for classroom and online use was an emphasis for district staff in 2020. The Bank created two virtual exhibits that focused on the 19th Amendment and the history of Black banking in the U.S. These exhibits were released with related educational activities and lessons. The Kansas City Fed hosted a professional development educator webinar centered on the impact of poverty on education and how culturally relevant practices can help, which reached bout 175 teachers in grades K-12.

Two lessons about Oklahoma U.S. Senator Robert L. Owen were developed to highlight his Native American ancestry and his instrumental role in developing the Federal Reserve Act.

SYSTEMWIDE COLLABORATION

The Kansas City Fed partnered with the Federal Reserve Banks of Atlanta, Cleveland, Dallas, Richmond and St. Louis to host a series of webinars focused on how to discuss race and economics in high school and collegelevel classrooms. About 720 educators and students from across the country attended the first two events. Featured speakers included Atlanta Fed President Raphael Bostic, as well as other nationally known economists with expertise in the economic impact of racial inequality.

All four Tenth District offices engaged in Financial Literacy Month activities in April, including partnerships with regional financial coalitions and the delivery of financial education materials or presentations. In addition, the Kansas City office partnered with Money Smart Kansas City to facilitate two full days of financial management training for lowto-moderate-income skilled laborers who were hired for the Kansas City International Airport renovation project. Each training covered a variety of money management principles including saving, investing, wise use of credit, planning for retirement and understanding social security. The training materials were compiled from resources derived from the Federal Reserve, FDIC, Social Security Administration and a few local Community Development Financial Institutions. About 50 individuals were trained in 2020, 90% of whom represented people of color. Kansas City, Oklahoma City and Denver also collaborated with 20/20 Leadership, Invest in Girls and Funding the Future, respectively, to reach 375 majority-people of color students and girls with financial education. The Money Museum hosted economic and personal finance presentations to 65 students from majoritypeople of color schools as well.



Senior Community Development Advisor Dell Gines stands with Kansas City Fed President Esther George after being recognized by the Black Achievers Society of Kansas City.

Knowing that interconnectedness makes everyone stronger, the Bank cultivates working relationships with community, professional and educational organizations that benefit from the partnership and, in turn, can provide support for the Bank's diversity and inclusion strategies. Employees from across the Bank are invited to attend multiple professional networking events throughout the year with these diverse organizations.

Prior to the pandemic, the Bank in January hosted the Black Achievers Society Awards Dinner.

Dell Gines, Senior Community Development Advisor in the Community Engagement and Inclusion Division, was inducted into the Black Achievers Society of Greater Kansas City for his career accomplishments, educational achievements and community impact.

As active and visible members of the community, the Bank was recognized for our partnership with the Urban Financial Services Coalition for demonstrating diverse organization values.

The Bank was recognized by the Human Rights Campaign Foundation's 2020 Corporate Equality Index, the nation's premier benchmarking survey and report measuring corporate policies and practices related to LGBTQ workplace equality. This was the first year the Bank participated in the assessment.

BANKING AND THE ECONOMY PROGRAMS

The Bank hosted the fifth annual series of Banking and the Economy Forums, including Women in Banking and Minorities in Banking, as well as launched an ongoing webinar series. These programs are designed to equip attendees with industry tools and knowledge to enhance their careers, as well as increase awareness of the Federal Reserve System's mission and work.

The Forum for Women in Banking was held virtually and was attended by over 300 women bank leaders from primarily Colorado, Missouri, Nebraska, New Mexico, Oklahoma and Wyoming, representing approximately 200 organizations. The Forum for Minorities in Banking, a nationwide initiative of the Federal Reserve System, was also held virtually and was attended by 700 diverse bank leaders from 42 states and over 300 organizations. The Banking and the Economy webinar series reached an audience of approximately 1,000 attendees through five sessions from July through November.

These events featured insights from national leaders and offered sessions addressing the unique challenges of the year including systemic racism, the state of the economy, and other leadership and professional development topics.



CHALLENGES

The Bank remains focused on strengthening partnerships and offering programs for diverse audiences. Challenges include:

- The COVID-19 pandemic will dictate educational environments (in-person, online only or hybrid) and learning vehicles (webinar, video, etc.) for an unknown amount of time.
- Changing delivery method of programming from in-person to virtual, while still fostering relationship building.
- Educators are challenged by competing priorities in their school districts and classrooms, now with added health-related concerns.
- Digital and internet access varies per school district and sometimes per school or student.

LOOKING AHEAD

The Bank is committed to innovative and continual improvement in its outreach and educational efforts. In 2021, the Bank will focus on ways to:

- Navigate the evolving environment to deliver content in engaging methods and through effective platforms.
- Leverage collaborative partners to be of greater assistance in sourcing talent, suppliers and candidates for the Bank's boards and councils.
- Explore the optimization of online and virtual platforms for strategic development and delivery of content.
- Leverage research and subject matter expertise to produce culturally relevant educational resources for Pre K-12 students.
- Continue to strengthen collaborative partnerships, internally and externally, to broaden our outreach engagement and efficacy.
- Strengthen relationships with our Student Boards of Directors alumni to promote recruitment for Bank positions, deepen our network, and provide education on economic and financial issues.

Appendix

DIRECTOR CATEGORIES

		CUR	RENT DIREC	TORS	HISPANIO	OR LATINO	W	HITE		DR AFRICAN ERICAN	•••
•••••		ALL	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	••
	RESERVE BANK DIRECTORS CLASS A (TOTAL POSITIONS 3) By total By percent	3 100%	2 67%	1 33%	0 0%	0 0%	2 67%	1 33%	0 0%	0 0%	••
	CLASS B (TOTAL POSITIONS 3) By total By percent	3 100%	2 67%	1 33%	1 33%	0 0%	1 33%	0 0%	0 0%	1 33%	•
•••••	CLASS C (TOTAL POSITIONS 3) By total By percent	3 100%	2 67%	1 33%	0 0%	1 33%	1 33%	0	1 33%	0	•
	BRANCH DIRECTORS BRANCH DIRECTORS, APPOINT By total By percent	TED BY RESE 12 100%	RVE BANK (7 58%	TOTAL POSITION 4 33%	S 12) O O%	0 0%	6 50%	2 17%	1 8%	0 0%	•
	BRANCH DIRECTORS, APPOINT By total By percent	TED BY BOAR 9 100%	2 22%	RNORS (TOTAL 7 78%	POSITIONS 9) 1 11%	1 11%	0 0%	2 22%	0 0%	3 33%	
	TOTALS ALL RESERVE BANK DIRECTOR By total By percent	S (TOTAL POSI 9 100%	TIONS 9) 6 67%	3 33%	1 11%	1 11%	4 44%	1 11%	1 11%	1 11%	
	ALL BRANCH DIRECTORS (TOTA By total By percent	L POSITIONS 2 21 100%	9 43%	11 52%	1 5%	1 5%	6 29%	4 19%	1 5%	3 14%	
	ALL RESERVE BANK AND BRAN By total By percent	ICH DIRECTO 30 100%	RS (TOTAL P 15 50%	0SITIONS 30) 14 47%	2 7%	2 7%	10 33%	5 17%	2 7%	4 13%	
		:			•		:		•		

RACE/ETHNICITY

NON-HISPANIC OR LATINO

		NON-11131	FANIC OR LAITNO	,					
	A	SIAN	OR OTHE	HAWAIIAN R PACIFIC NDER	AMERICA ALASKA			OR MORE CIFIC ISLANDER	
••••	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	
	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0	
	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	
	0 0%	0 0%	0 0%	0 0%	0 0%	2 17%	0 0%	0 0%	
	1 11%	1 11%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	
	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	
	1 5%	1 5%	0 0%	0 0%	0 0%	2 10%	0 0%	0 0%	
	1 3%	1 3%	0 0%	0 0%	0 0%	2 7%	0 0%	0 0%	
									_

Note: Reserve Bank directors are elected or appointed to three-year, staggered terms (see https://www.federalreserve.gov/aboutthefed/directors/about. htm for more information). This report includes directors who were appointed or elected in 2020 to terms that began on January 1, 2021, as well as directors who are currently serving in existing terms. Directors are given the option to self-identify their race/ethnicity and gender. Totals reflect a director who has chosen not to self-identify.

Female Representation

JOB CATEGORIES	WH	IITE	BLAC AFRICAN	K OR American	HISPANIC OR Latino		
	Number	Percent	Number	Percent	Number	Percent	
Executive/Sr. Officials and Managers	8	88.9	1	11.1	-	-	
First/Mid Officials and Managers	117	80.7	12	8.3	4	2.8	
Professionals ¹	403	74.5	54	10.0	22	4.1	
Technicians	17	53.1	9	28.1	3	9.4	
Sales Workers	4	80.0	1	20.0	-	-	
Administrative Support	102	67.1	27	17.8	17	11.2	
Craft Workers	-	-	-	-	-	-	
Service Workers	7	70.0	-	-	2	20.0	
FEMALE TOTAL	658	73.6%	104	11.6%	48	5.4%	

Male Representation

JOB CATEGORIES	WH	IITE	BLAC AFRICAN		HISPANIC OR LATINO		
	Number	Percent	Number	Percent	Number	Percent	
Executive/Sr. Officials and Managers	3	75.0	-	-	1	25.0	
First/Mid Officials and Managers	175	88.8	11	5.6	3	1.5	
Professionals ¹	554	79.3	47	6.7	35	5.0	
Technicians	99	86.1	8	7.0	4	3.5	
Sales Workers	1	100.0	-	-	-	-	
Administrative Support	38	61.3	8	12.9	9	14.5	
Craft Workers	30	83.3	1	2.8	1	2.8	
Service Workers	42	68.9	10	16.4	6	9.8	
MALE TOTAL	942	80.2%	85	7.2%	59	5.0%	
TENTH DISTRICT TOTAL	1,600	77.3%	189	9.1%	107	5.2%	

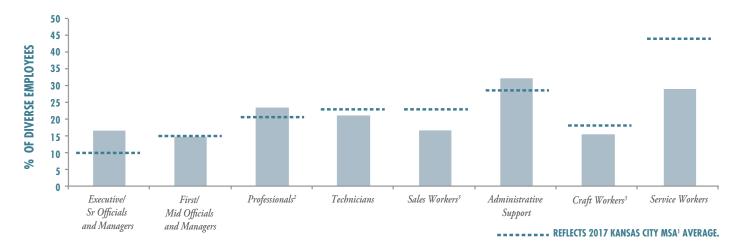
¹Professionals include analysts, economists, examiners and IT professionals.

NATIVE HAV PACIFIC I		AS	IAN		INDIAN OR N NATIVE	TWO OR M	IORE RACES	JOB CATEG(ORY TOTALS
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
-	-	-	-	-	-	-	-	9	69.2
1	0.7	7	4.8	-	-	4	2.8	145	42.4
2	0.4	52	9.6	1	0.2	7	1.3	541	43.6
-	-	3	9.4	-	-	-	-	32	21.8
-	-	-	-	-	-	-	-	5	83.3
-	-	3	2.0	-	-	3	2.0	152	71.0
-	-	-	-	-	-	_	-	_	-
-	-	1	10.0	_	-		-	10	14.1
3	0.3%	66	7.4%	1	0.1%	14	1.6%	894	43.2%

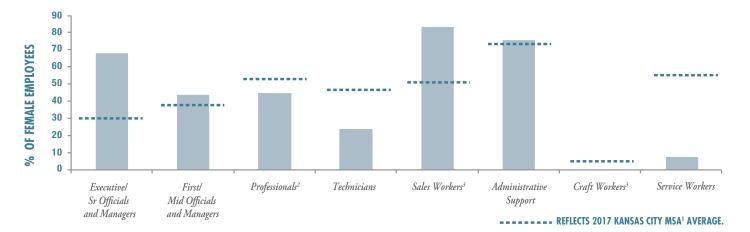
	WAIIAN OR ISLANDER	AS	IAN		INDIAN OR N NATIVE	TWO OR M	ORE RACES	JOB CATEG	ORY TOTALS
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
-	-	-	-	-	-	-	-	4	30.8
1	0.5	3	1.5	3	1.5	1	0.5	197	57.6
1	0.1	52	7.4	2	0.3	8	1.1	699	56.4
-	-	4	3.5	-	-	-	-	115	78.2
-	-	-	-	-	-	-	-	1	16.7
-	-	4	6.5	1	1.6	2	3.2	62	29.0
-	-	2	5.6	-	-	2	5.6	36	100.0
1	2.0	1	1.6	-	-	1	1.6	61	85.9
3	0.3%	66	5.6%	6	0.5%	14	1.2%	1,175	56.8%
6	0.3%	132	6.4%	7	0.3%	28	1.4%	2,069	100.0%

Notes: Numbers may not add due to rounding. Information reflects EEO-1 data as defined by the Equal Employment Opportunity Commission (EEOC). Data are pulled from the Dec. 16 - 31, 2020, pay period. The report is primarily based on employee self-identification. Per EEOC guidance, if race or ethnic information is not self-reported, observer identification may be used.

2020 DIVERSE WORKFORCE REPRESENTATION(%) KANSAS CITY OFFICE



2020 FEMALE WORKFORCE REPRESENTATION(%) KANSAS CITY OFFICE



¹Kansas City Metropolitan Statistical Area (MSA) is based on 2017 federal statistics provided by the EEOC.

Notes: Numbers may not add due to rounding. Information reflects EEO-1 data as defined by the Equal Employment Opportunity Commission (EEOC). Data are pulled from the Dec. 16 - 31, 2020, pay period. The report is primarily based on employee self-identification. Per EEOC guidance, if race or ethnic information is not self-reported, observer identification may be used. The Federal Reserve Bank of Kansas City follows a practice of reviewing employee representation against the Kansas City MSA data.

²Professionals include analysts, economists, examiners and IT professionals.

³Sales workers and craft workers represent a small number of the total workforce.

CORE METRICS

CATEGORY	DESCRIPTION	MEASURE	2015	2016	2017	2018	2019	2020
		Total #	12	12	11	12	13	13
	Senior Executives ¹	% People of Color	16.7%	16.7%	18.2%	16.7%	15.4%	15.4%
		% Women	66.7%	66.7%	72.7%	66.7%	69.2%	69.2%
		Total #	251	280	307	316	325	342
	Midlevel Managers ¹	% People of Color	10.4%	10.0%	10.1%	11.4%	12.9%	14.6%
		% Women	45.0%	42.1%	41.4%	42.7%	43.4%	42.4%
		Total #	843	1,011	1,069	1,138	1,196	1,240
Workforce	$Professionals^{\scriptscriptstyle 1}$	% People of Color	18.7%	21.5%	21.6%	22.1%	21.7%	22.8%
Diversity		% Women	44.1%	43.2%	42.9%	43.8%	43.6%	43.6%
		Total #	319	303	198	275	240	170
	Total External Hires	% People of Color	32.3%	26.1%	21.7%	29.8%	27.1%	33.5%
		% Women	38.6%	34.0%	40.4%	44.0%	41.7%	37.6%
		Total #	34	35	48	53	51	48
	Total Interns	% People of Color	23.5%	25.7%	33.3%	28.3%	33.3%	39.6%
		% Women	38.2%	45.7%	41.7%	52.8%	49.0%	60.4%
	Overall Bank Turnover Rate	%	9.8%	8.3%	6.1%	8.8%	8.9%	6.2%
	Total Reportable Spend ²	\$ (millions)	\$47.7	\$49.7	\$43.5	\$46.2	\$59.8	\$ 72.9
	T-+-1 D: C+ 13	\$ (millions)	\$7.0	\$5.7	\$5.7	\$5.9	\$7.3	\$12.5
	Total Diverse Spend ³	%	14.7%	11.5%	13.1%	12.8%	12.2%	17.2%
	Diverse-owned ⁴	\$ (millions)	\$3.3	\$2.3	\$2.3	\$3.4	\$4.8	\$9.0
	Diverse-ownea	%	7.0%	4.7%	5.3%	7.3%	8.1%	12.3%
	D:	\$ (millions)	\$2.9	\$1.6	\$1.6	\$2.9	\$3.8	\$8.4
Supplier	Diverse-owned (men)	%	6.1%	3.2%	3.7%	6.3%	6.4%	11.5%
Diversity	Diverse-owned (women)	\$ (millions)	\$0.4	\$0.7	\$0.7	\$0.5	\$1.0	\$0.6
Dictions	Diverse-ownea (women)	%	0.9%	1.5%	1.6%	1.0%	1.7%	0.8%
	Women-owned ⁴	\$ (millions)	\$4.1	\$4.1	\$4.1	\$3.0	\$3.5	\$4.1
	women-ownen	%	8.6%	8.3%	9.4%	6.5%	5.8%	5.7%
	Women-owned (non-diverse)	\$ (millions)	\$3.7	\$3.4	\$3.4	\$2.5	\$ 2.5	\$3.5
	women-owned (non-alverse)	%	7.7%	6.8%	7.8%	5.5%	4.1%	4.9%
	Women-owned (diverse)	\$ (millions)	\$0.4	\$0.7	\$0.7	\$0.5	\$1.0	\$0.6
	women-ownen (anverse)	%	0.9%	1.5%	1.6%	1.0%	1.7%	0.8%

¹The data for 2015-2016 is as of Aug· 31, the data for 2017-2020 is as of the Dec. 31st, EEO-1 report.

Financial
Literacy

Number of Students

Number of Students

Number of Students

Reached 4

Program Type

2020

Hybrid

Hybrid

1,003

15

²Reportable spend includes all vendor payments except those made for/to association memberships, dues and fees; international banks; intercompany/inter-Fed transfers; government payments; payment network fees; rent; and utilities.

³ Total Diverse Spend = Diverse-owned (men) + Diverse-owned (women) + Women-owned (non-diverse).

⁴Women-diverse numbers are included in both diverse-owned and women-owned totals.

¹Measures report only those OMWI students and teachers who participate in or are reached through programs that have a financial literacy focus. OMWI targeted schools are considered to be inner-city, majority-people of color, and all-girls high schools.

²Students who attended in-person programs and enrolled in online programs.

³Educators who attended in-person programs and enrolled in online professional develoment programs.
⁴Students reached through educators using a common multiplier of 75.





Federal Reserve Bank of Kansas City Office of Minority and Women Inclusion