



Workers accepting of risk divide in face of pandemic

by: Jennifer Wilding

April 02, 2021

People who work remotely shoulder fewer risks during the pandemic than people who must work face to face. The [American Voices Project](#) interviewed workers on both sides of this risk divide. The project explored whether this [change in the structure of work](#) is leading to new types of interworker relations and conflict. The Federal Reserve Banks of Atlanta and Boston and the Stanford Center on Poverty and Inequality are co-sponsors of the project.

The American Voices Project, a national qualitative study, is monitoring the effects of the COVID-19 crisis on everyday life. It provides real-time reporting on how the country is faring, with a special focus on people of color, the low-income population and other groups that are being disproportionately affected. This second report in the series focuses on employment while the first explored the pandemic's effect on young people.

For the employment report, researchers talked to people about their work, changes in income, strategies for making ends meet and policy recommendations. They also explored how workers are reacting to the differences in risk between face-to-face and remote workers. One might have expected unequal risk bearing to generate resentment and conflict. Instead, interviews showed a pattern of stoicism, fortitude and even acceptance of existing class inequalities and the disproportionate risks they entail.

Young people experience a time of stillness

In its first report, the American Voices Project focused on the [experience of adolescence](#) during the spring and summer of 2020.

Adolescence is a stage of development brimming with promise and expectation. It is a time of transition, a time when profound biological, neurological, psychosocial and emotional changes occur. By definition, adolescence entails movement.

But in 2020, COVID-19 interrupted lives and imposed restrictions. The report describes a period of *stillness* when the relentless activity of everyday life paused. That stillness imposed costs on young people, for whom 2020 represents lost opportunities and shattered dreams. But stillness also came with benefits for some, who gained time with family, learned new skills and

enjoyed time away from everyday stresses.

Interested in learning more about the economics of where you work? [Click here.](#)

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Jennifer Wilding, community engagement advisor for the Kansas City Fed, uses writing and public engagement skills on special projects for the community development department.

WritingIn 2026, the Kansas City Fed released Wilding's "[The Byways Report: The Scenic Route to Rural Prosperity](#)," examining how small towns have used route-based tourism as a strategy for economic development. Along with expert interviews and technical resources, the report includes stories from several byways, with a focus on Route 66 in Oklahoma. Her [three-part series on Investment Connection](#), the Kansas City Fed's signature program, appears on the [national website](#) about the Fed's work in communities. Wilding co-authored [Disconnected: Seven lessons on fixing the digital divide](#), a layperson's guide to putting broadband, devices and training within reach of a community. In addition to special projects, Wilding edits the Kansas City Fed's [community development newsletter](#). [Subscribe here](#). **Engagement** Wilding served as project director for community-engaged research in a neighborhood where broadband subscriptions were very low. The engagement [built understanding](#) of barriers to connection. She also led [focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. Before joining the Kansas City Fed in 2018, Wilding was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She holds a B.A. in urban affairs from the University of Missouri-Kansas City. Her hobby is letterpress printing, using a 1,500-pound cast-iron press from the late 1800s. **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.