



Job availability improving, but housing increasingly unaffordable

by: Steven Howland

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Since our last survey in November 2020, the economy has changed significantly. Job numbers are increasing and unemployment is decreasing. Both new cases and deaths related to COVID-19 consistently are declining. And while the rate of vaccination has slowed after an initial surge, about [half of adults in the U.S.](#) are vaccinated, making it safer for people to engage in activities they were doing pre-pandemic.

In the [Low-to-Moderate Income \(LMI\) Economic Conditions survey](#) conducted March 22 to April 1, 2021, we found that conditions are improving. The survey collects information from nonprofits and other agencies that serve the LMI community in the Federal Reserve's Tenth District: Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. In addition to our standard questions, we asked respondents special questions about:

- the American Rescue Plan Act (ARPA)
- efforts they are making to address educational disparities exacerbated by the pandemic
- what efforts they are seeing to address racial equity.

In this survey round, we found:

- Economic conditions are improving for LMI populations across most categories (Chart 1).
- Indicators of stress remain. The housing situation has not improved. Organizations continue to see a high demand for services.
- Responding organizations expect to see continued high demand for services as funds from ARPA are dispersed. They expect rental assistance and relief checks to have the biggest effects on LMI communities.
- For responding organizations working to address educational disparities, about half are working to provide computers and internet service. The other half are providing training in use of computers and online platforms.
- Most of the efforts to address racial equity involve more open dialogue and training. Some organizations are seeing increased funding opportunities for racial equity.

Looking forward

LMI populations likely will face continued barriers to economic participation. Many industries that employ a large share of low-wage workers continue to face barriers to full activity. The leisure and hospitality sector likely will take longer to recover. For instance, tourism businesses are still navigating the various constraints affecting travel and thus the demand for their business. The ARPA passed by Congress in March has many programs designed to provide relief to LMI households for many more months as the economy will need time to recover fully. But those funds eventually will run out or expire. Whether the economy is healthy enough for LMI populations to be full participants in the economy by then is a question we cannot answer yet.

Author



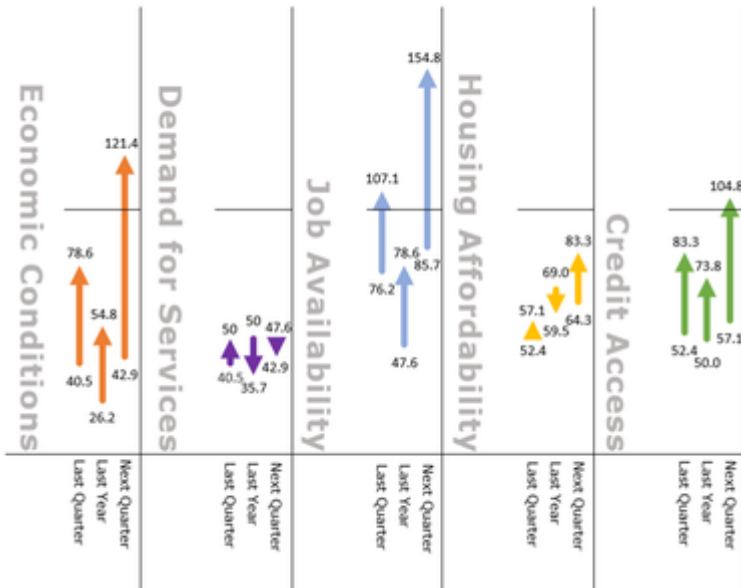
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Steven Howland is an assistant economist in the community development department of the Federal Reserve Bank of Kansas City. Howland performs analyses on various surveys, such as the Community Insights Survey, and those at the System level to provide 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.

Media

At 100 or higher, the majority of respondents said the category was getting better.



Survey results