



Main Street survey shows impact of COVID-19 and efforts to provide relief

by: Jennifer Wilding

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In an August [survey of service providers](#) and others, 60% of respondents said that federal stimulus checks, small-business support, unemployment benefits and rent relief were critically important for the people and communities they serve. Survey respondents included about 3,250 entities serving low- to moderate-income (LMI) people and communities. The survey was fielded by [eight national partners](#) and the [Federal Reserve System's community development function](#).

The spread of COVID-19 and the many efforts to slow it are affecting communities throughout the nation. To best respond to this crisis, information is needed about the scope and scale of challenges in various communities. This report offers findings of a survey designed to collect information on the effects of COVID-19 on LMI people and communities and the entities serving them.

A sample of the main findings for the people and communities served by the respondent's organization:

- Small-business disruptions: 60% said that COVID-19 was causing a significant disruption to small businesses, with 81% saying the latest conditions were still worse than they were pre-pandemic.
- Disruptions to services for children: More than half (57%) said that COVID-19 was causing a significant disruption to services for children, with 77% noting that conditions were still worse than they were pre-pandemic.
- Time to recovery: Across almost all categories, half the respondents estimated it will take one to three years to return to pre-pandemic conditions. Almost a quarter of respondents noted that it would take four or more years for housing stability to return to pre-pandemic conditions.

The survey also includes findings about how the pandemic has affected the organizations represented by respondents.

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Jennifer Wilding, a community development specialist for the Kansas City Fed, provides communications, engagement, and research for the community development department. Wilding edits the Kansas City Fed's community development newsletter, "[Community Connections](#)" and takes on special projects. For example, she serves as project director for a community-engaged research partnership. The Kansas City Fed, a nonprofit and a neighborhood organization joined together to hear from neighborhood residents about broadband internet. The report will be shared nationwide. Before joining the Kansas City Fed in 2018, she was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She worked on philanthropically funded projects in metro Kansas City, and for clients here and around the U.S. Wilding 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. Highlights of her work include: [Getting to 'We Have a Deal.'](#) The three-part article shares how Investment Connection bridges bankers and community-based organizations. The article is on [Fed Communities](#), the national website about the Fed's work in communities. [Disconnected: Seven lessons on fixing the digital divide.](#) A layperson's guide to putting broadband, devices and training within reach of a community. [Focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and 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.

