The Financial Status of Families in Missouri and Kansas

Economic Education Advisory Council
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September 8, 2011
UNEMPLOYMENT
Employment Growth

Source: U.S. Bureau of Labor Statistics

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Unemployment Rate

Source: U.S. Bureau of Labor Statistics
Expanded Unemployment Rate

Source: U.S. Bureau of Labor Statistics

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Share of Unemployment that is Long-Term

Source: U.S. Bureau of Labor Statistics
LMI Job Availability Index

Source: FRBKC LMI Survey
Consumer Credit Delinquency Rates

Missouri

- Auto Delinquency (percent of outstanding loans): 3.1%
- Student Loan Delinquency (percent of outstanding loans): 11.3%
- Bank Card Delinquency (percent of outstanding accounts): 1.9%
- Bankruptcy Filings per 10,000 Households (annual rate): 119.8

Kansas

- Auto Delinquency (percent of outstanding loans): 3.7%
- Student Loan Delinquency (percent of outstanding loans): 13.0%
- Bank Card Delinquency (percent of outstanding accounts): 2.2%
- Bankruptcy Filings per 10,000 Households (annual rate): 97.4

Source: FRB KC
LMI Credit Access

Index (Neutral = 100)

Source: FRBKC LMI Survey
LMI Financial Conditions

Index (Neutral = 100)

LMI Financial Condition Index

LMI Organization Funding Index

* Due to an insufficient number of responses, results from the first quarter of 2011 are not reported.

Source: FRBKC LMI Survey
HOUSING CONDITIONS
Sales of Existing Homes

Source: National Association of Realtors and Kansas City Regional Association of Realtors

Index (July 2006 = 100)
Existing Single-Family Home Prices

Index: Q1 2004 = 100

Source: U.S. FHFA; National Association of Realtors
Home Price Bubble and Burst

Source: FHFA
Residential Vacancy Rates (September, 2010)

- **10,894** residential structures identified as vacant in Sep. 2010 using USPS data (estimate)
  - 10.4 percent vacancy rate

- KCMO water records show **12,077** vacancies in Sep. 2010
  - 8.4 percent vacancy rate

- The vacancy rate for single family dwellings in the U.S. as a whole was **3.8 percent** (estimate) for single family structures

Source: Estimate generated from data provided by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau
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