



FEDERAL RESERVE BANK *of* KANSAS CITY

The Financial Status of Families in Missouri and Kansas

Economic Education Advisory Council

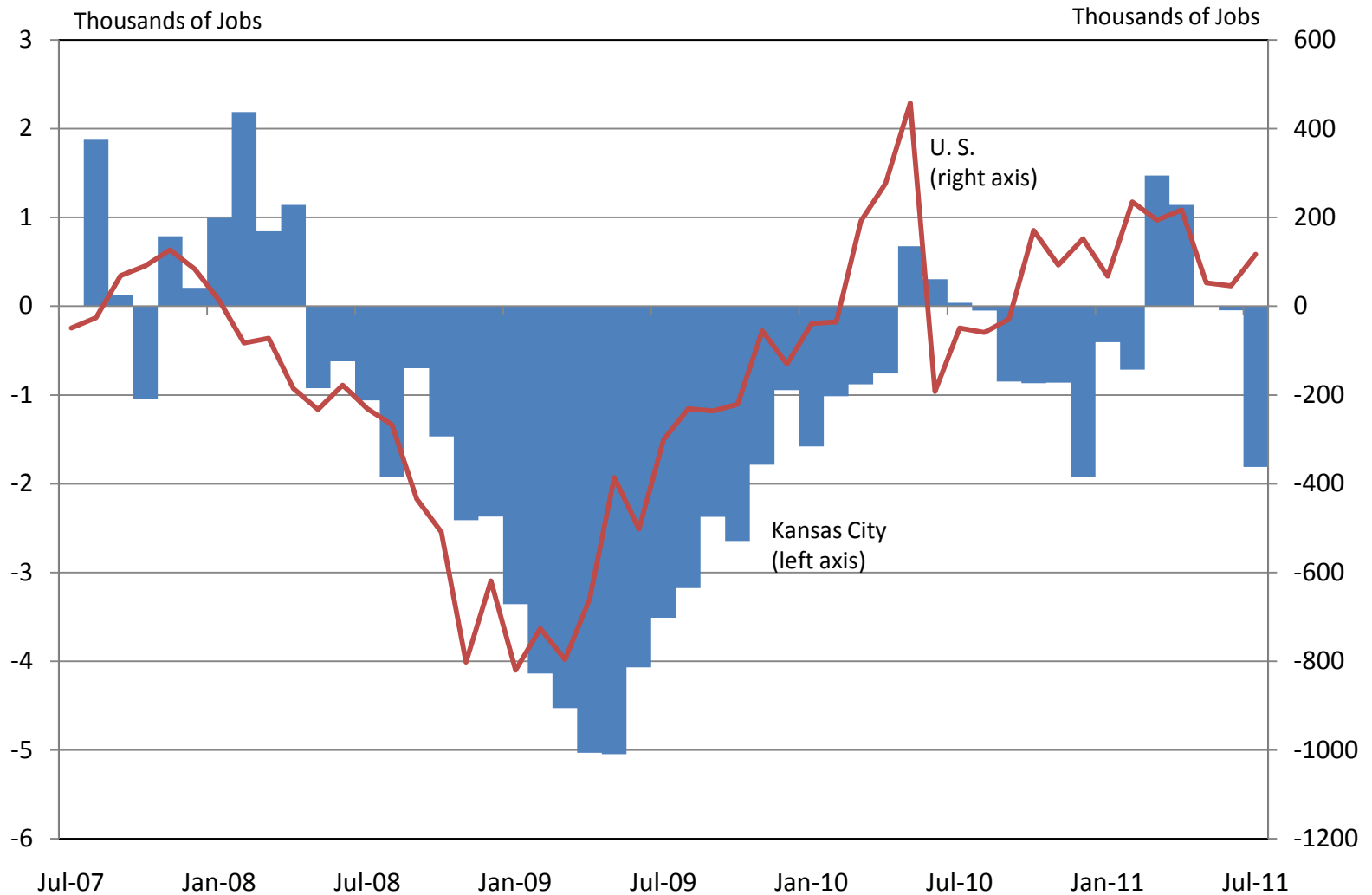
Kelly D. Edmiston

Senior Economist

September 8, 2011

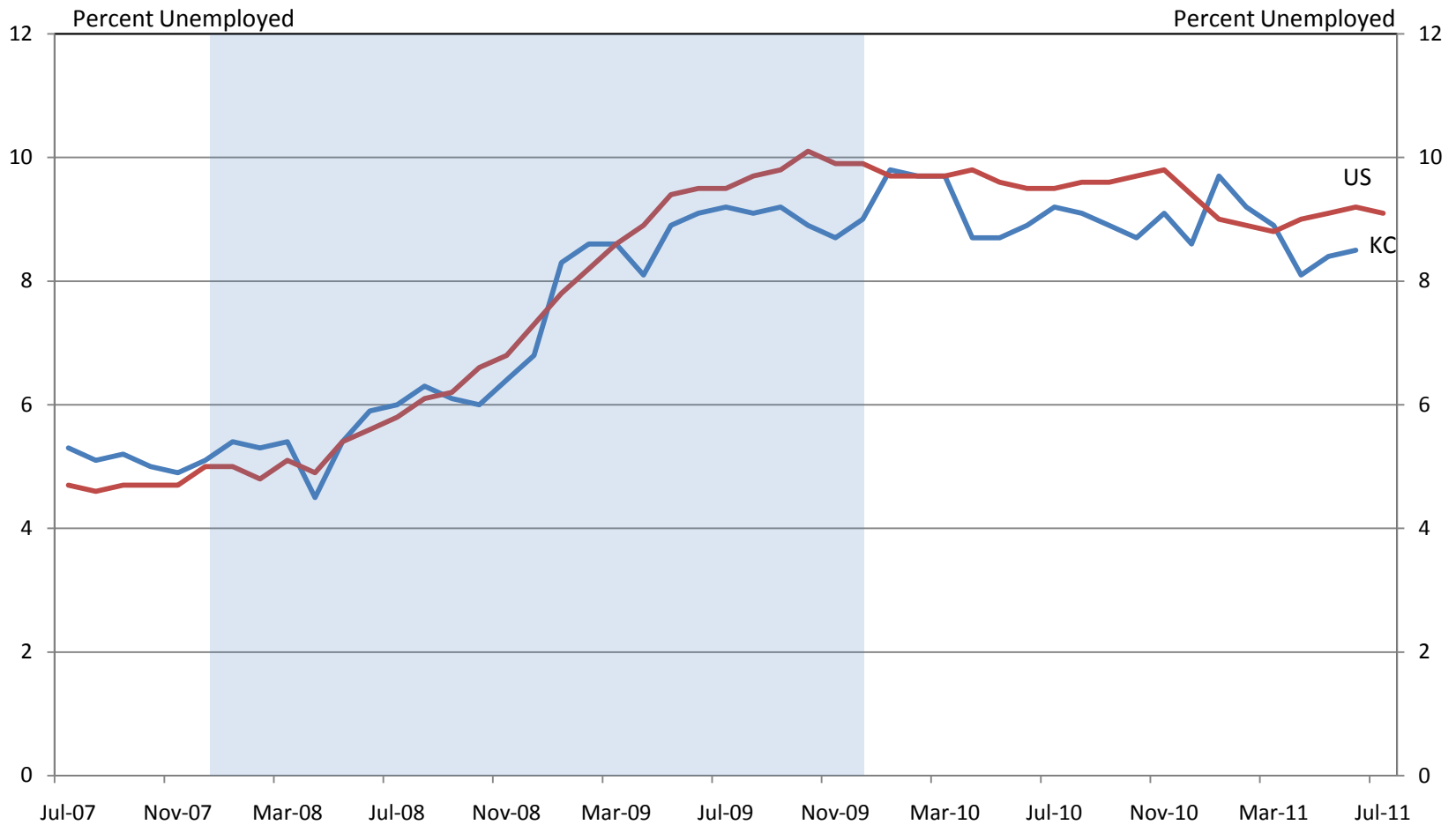
UNEMPLOYMENT

Employment Growth



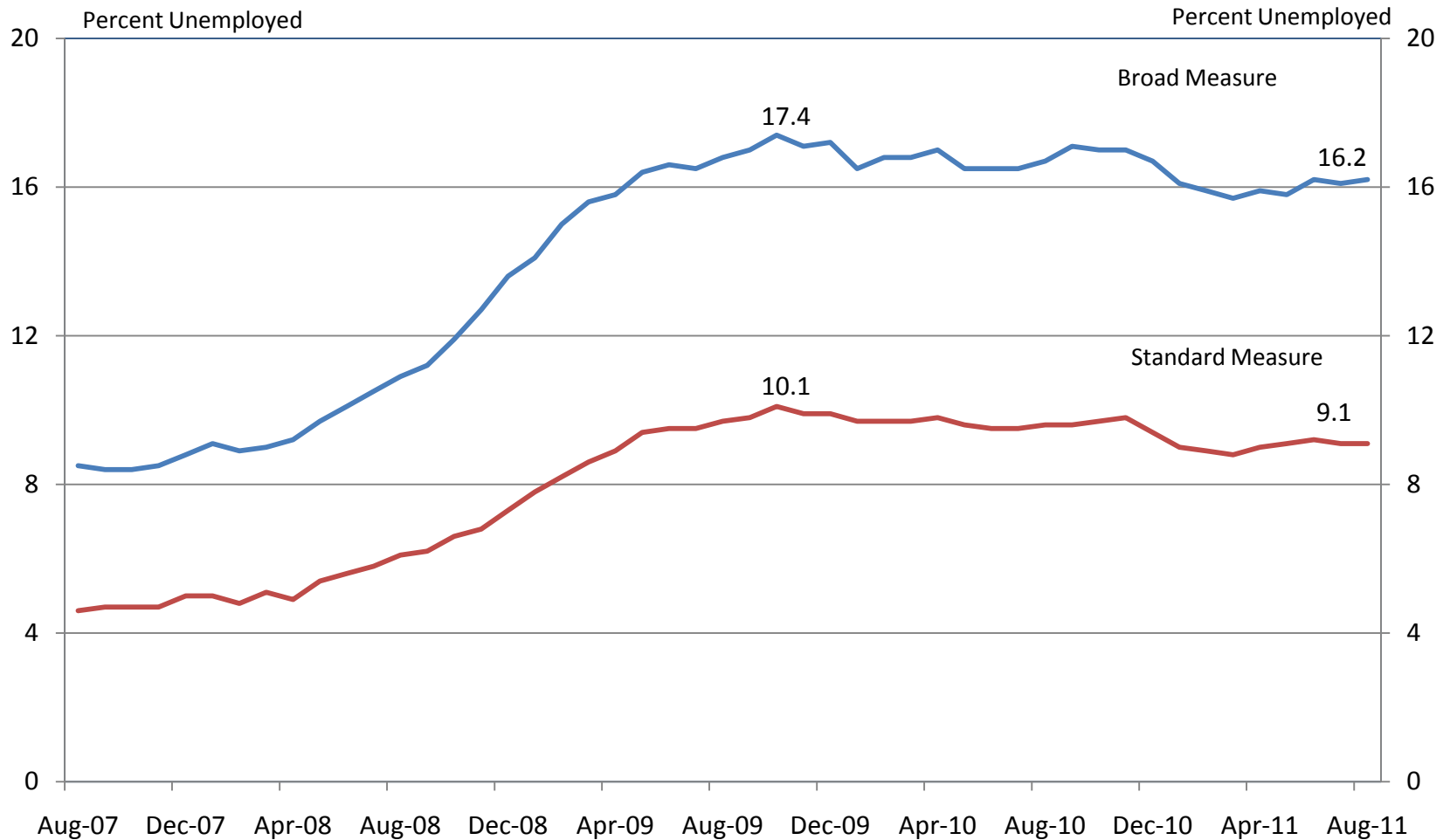
Source: U.S. Bureau of Labor Statistics

Unemployment Rate



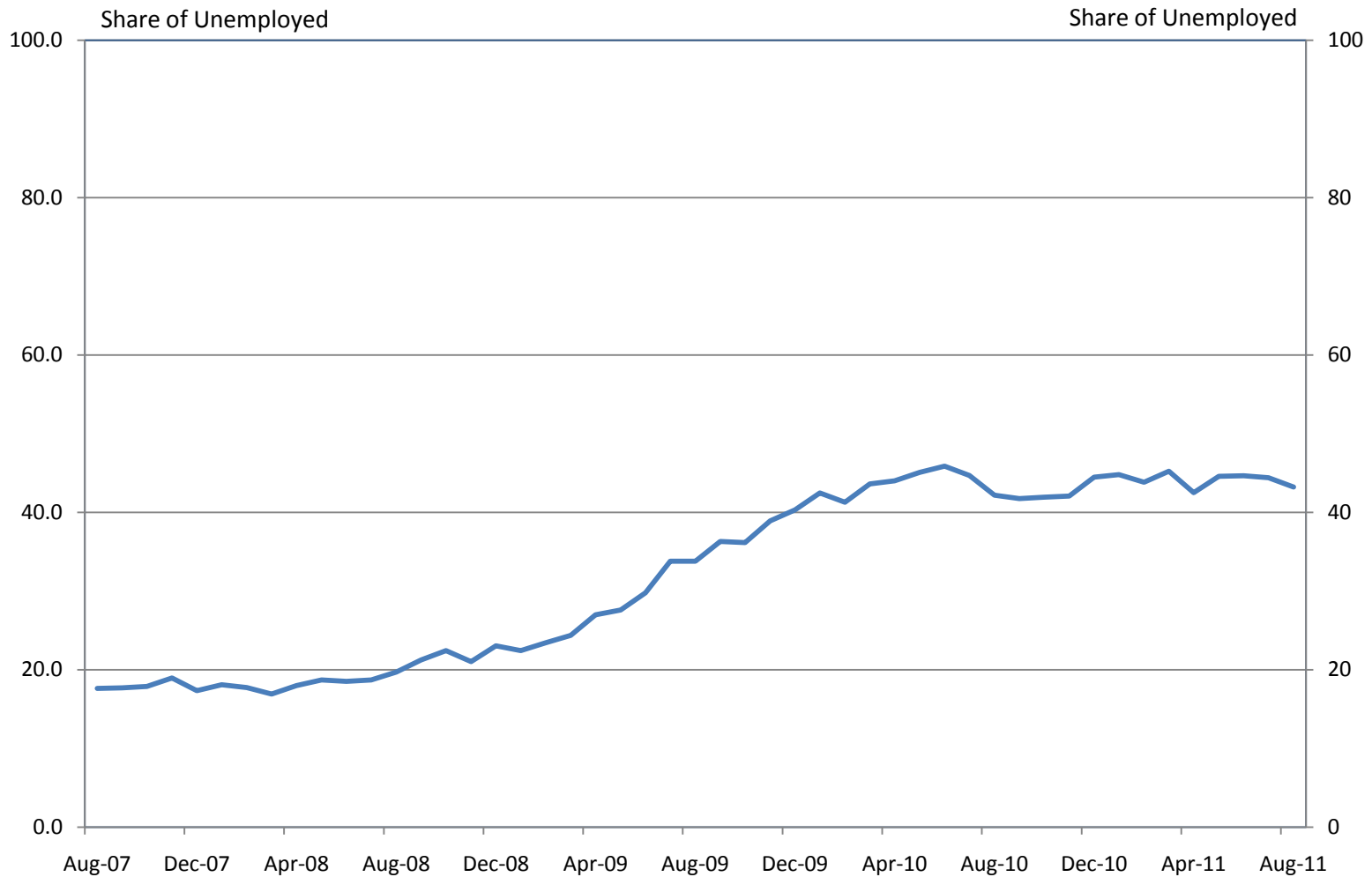
Source: U.S. Bureau of Labor Statistics

Expanded Unemployment Rate



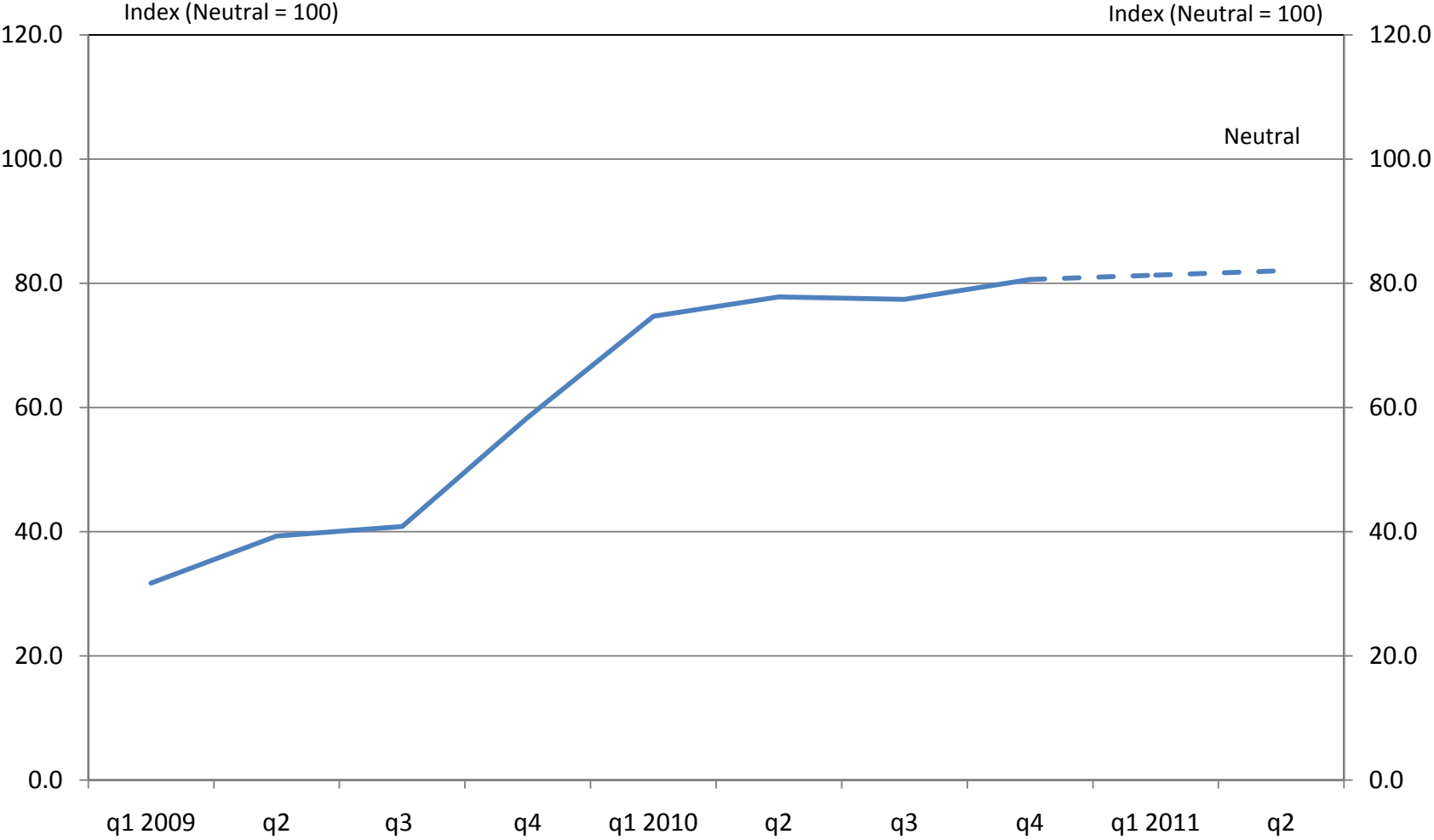
Source: U.S. Bureau of Labor Statistics

Share of Unemployment that is Long-Term



Source: U.S. Bureau of Labor Statistics

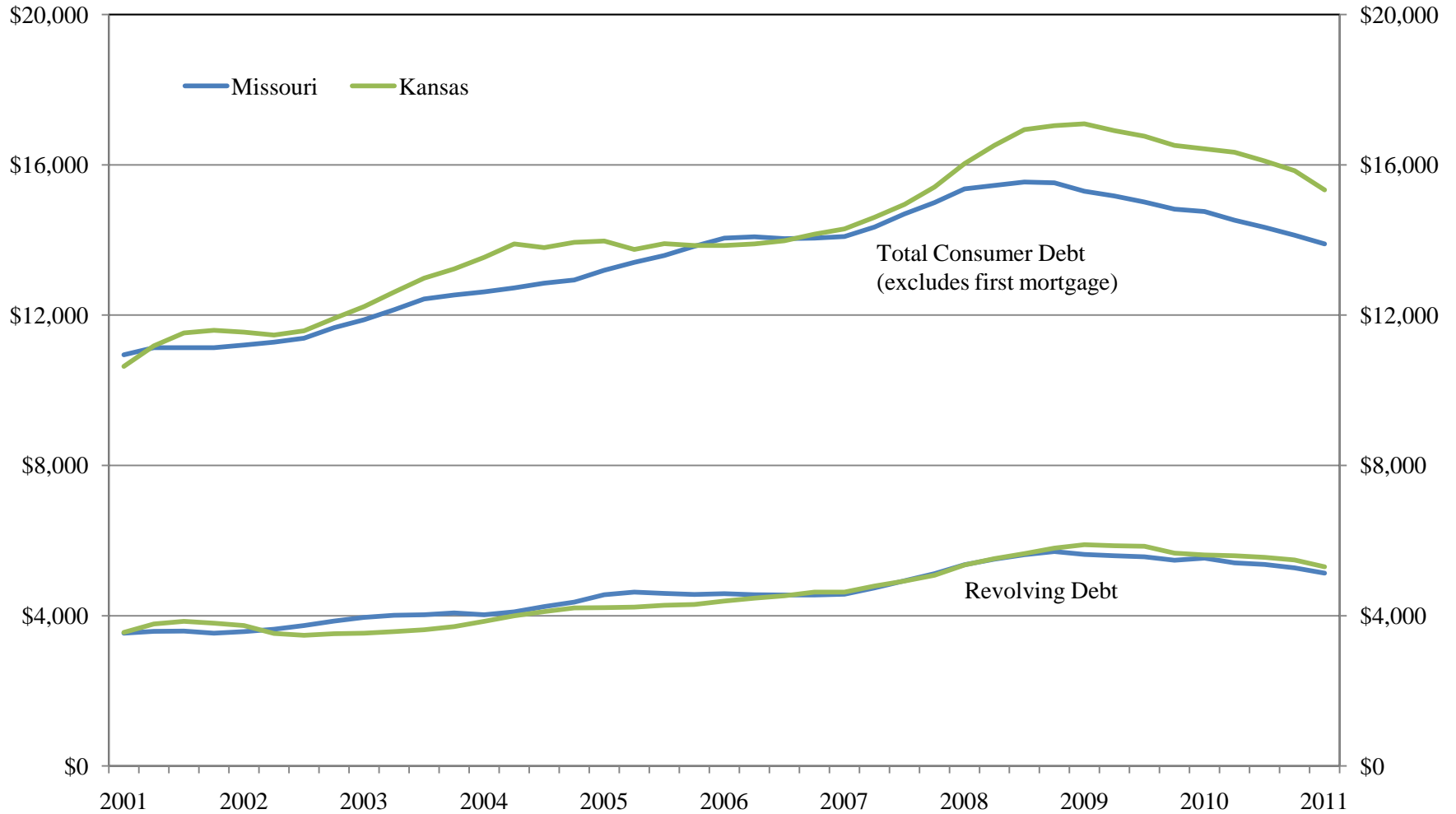
LMI Job Availability Index



Source: FRBKC LMI Survey

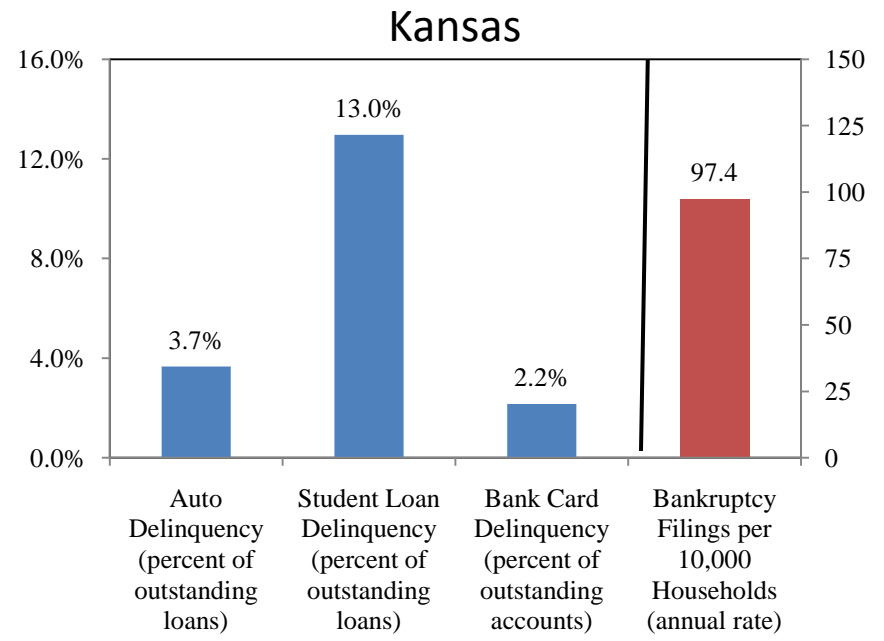
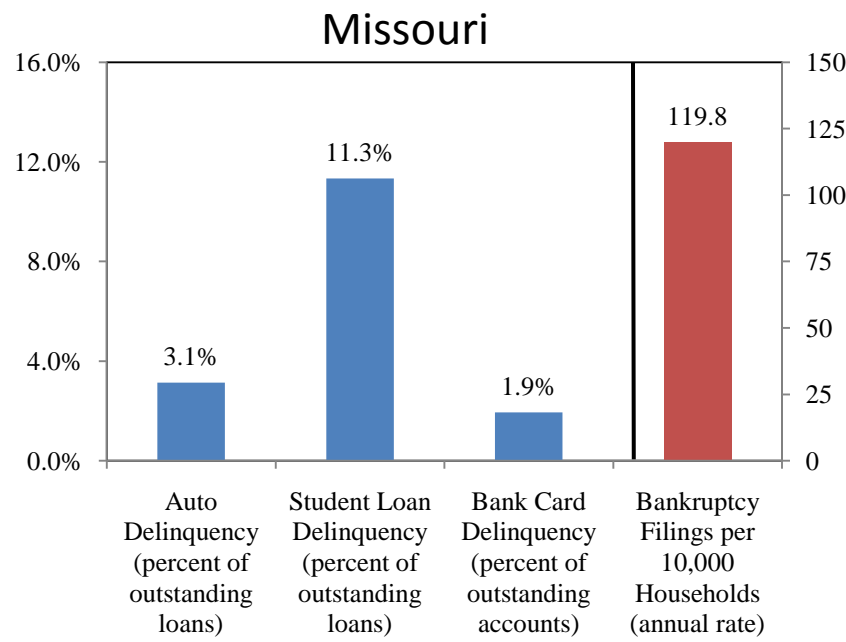
CONSUMER FINANCES

Consumer Debt



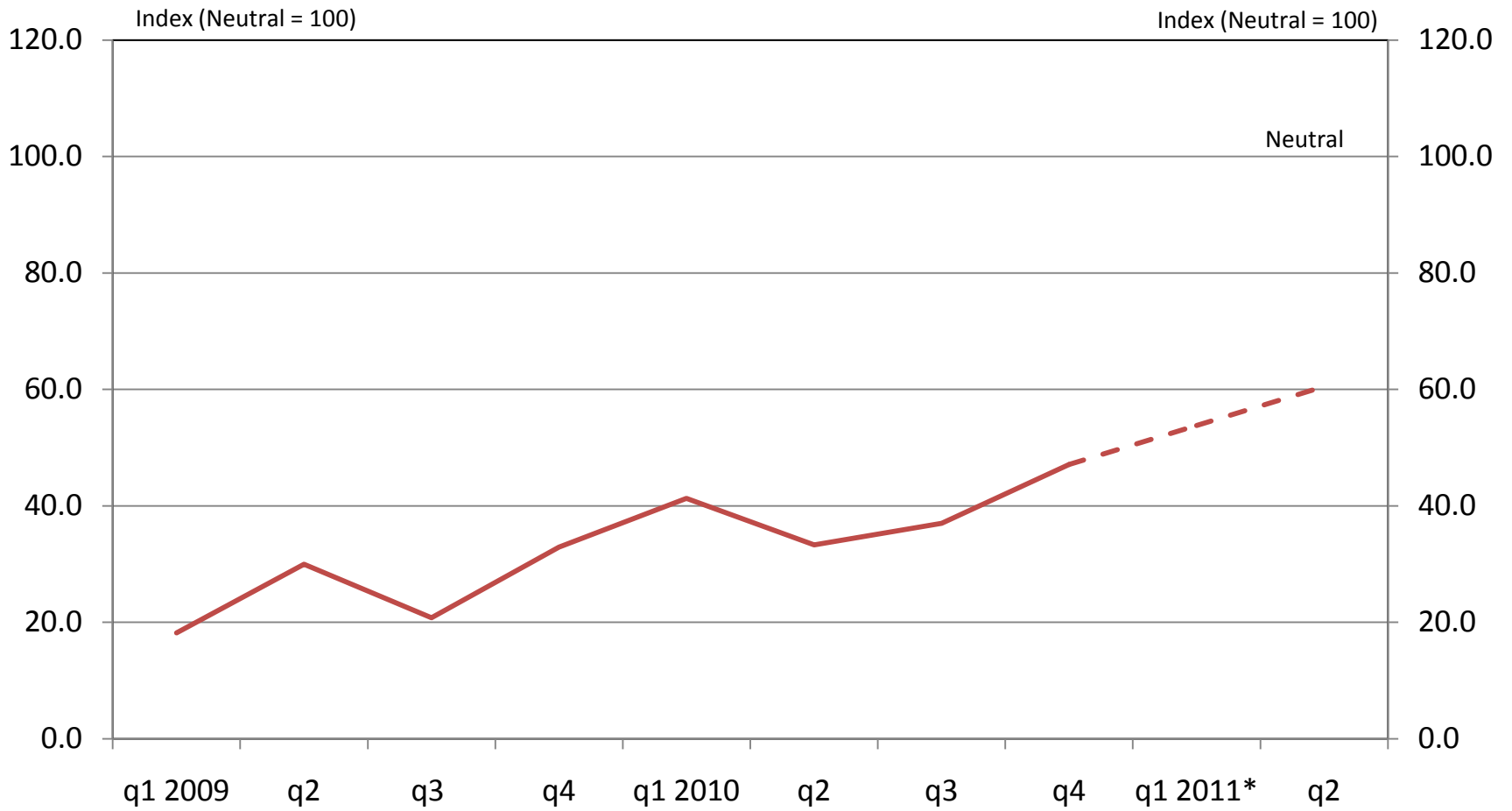
Source: FRB KC

Consumer Credit Delinquency Rates



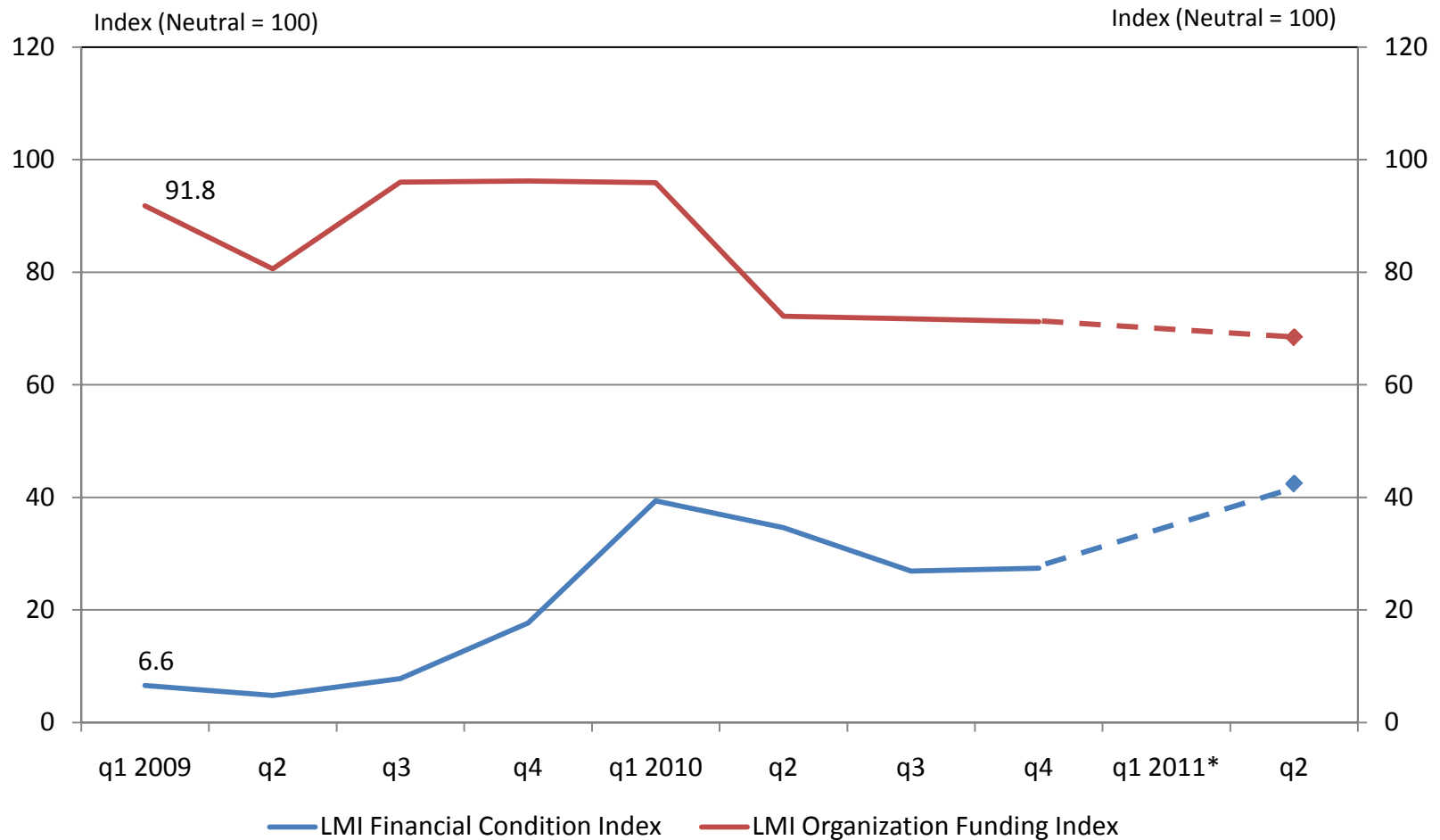
Source: FRB KC

LMI Credit Access



Source: FRBKC LMI Survey

LMI Financial Conditions

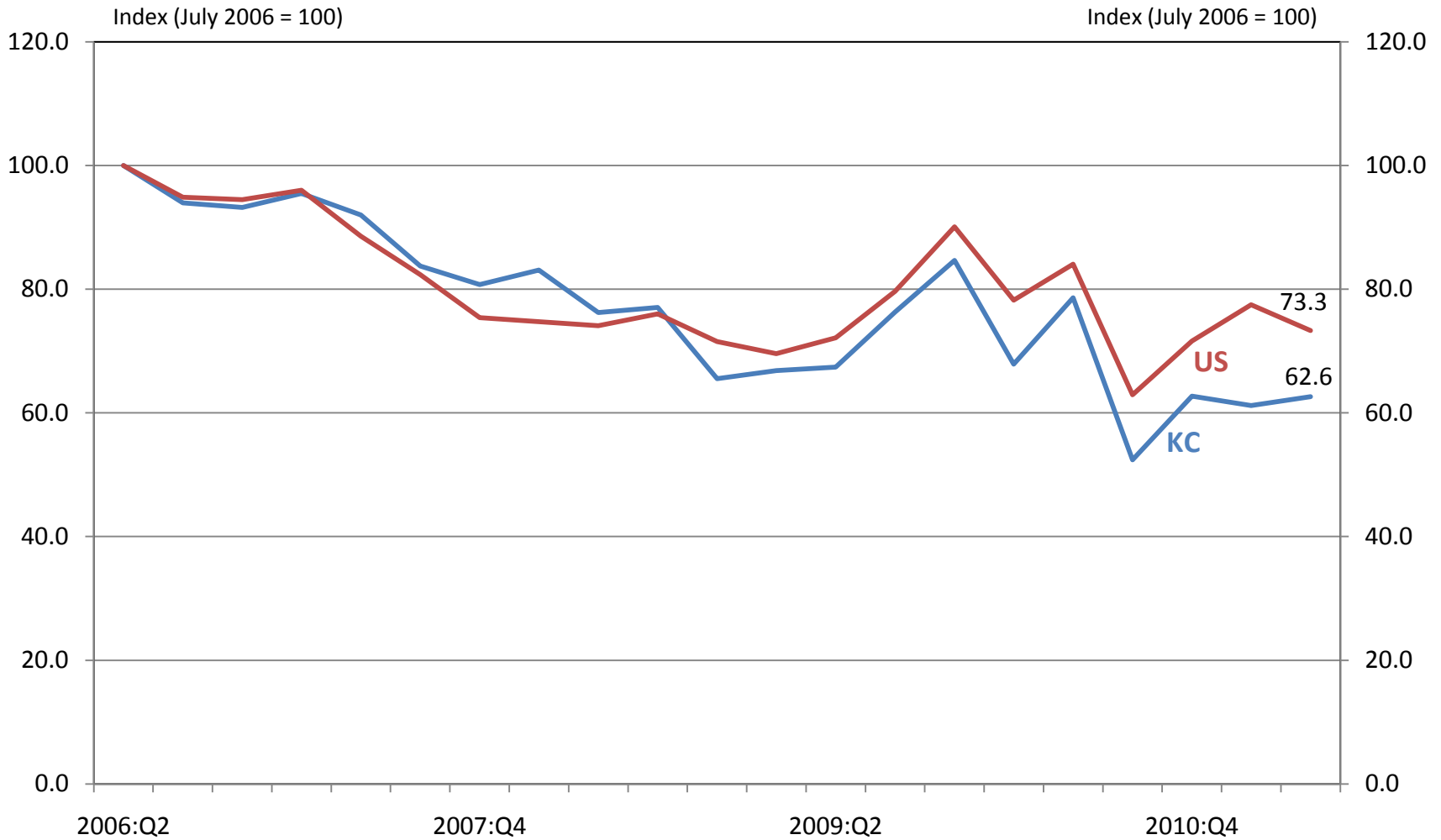


* Due to an insufficient number of responses, results from the first quarter of 2011 are not reported.

Source: FRBKC LMI Survey

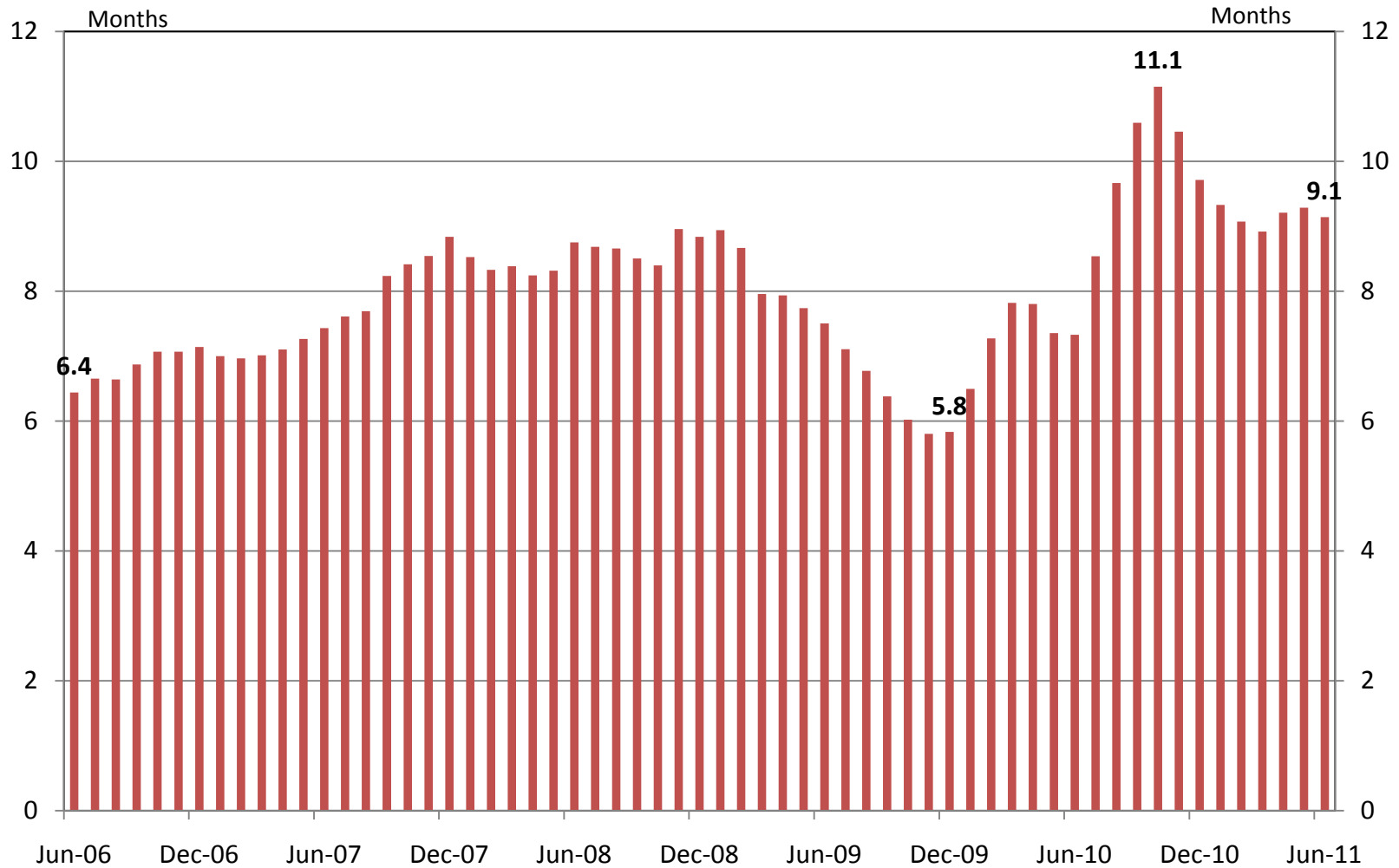
HOUSING CONDITIONS

Sales of Existing Homes



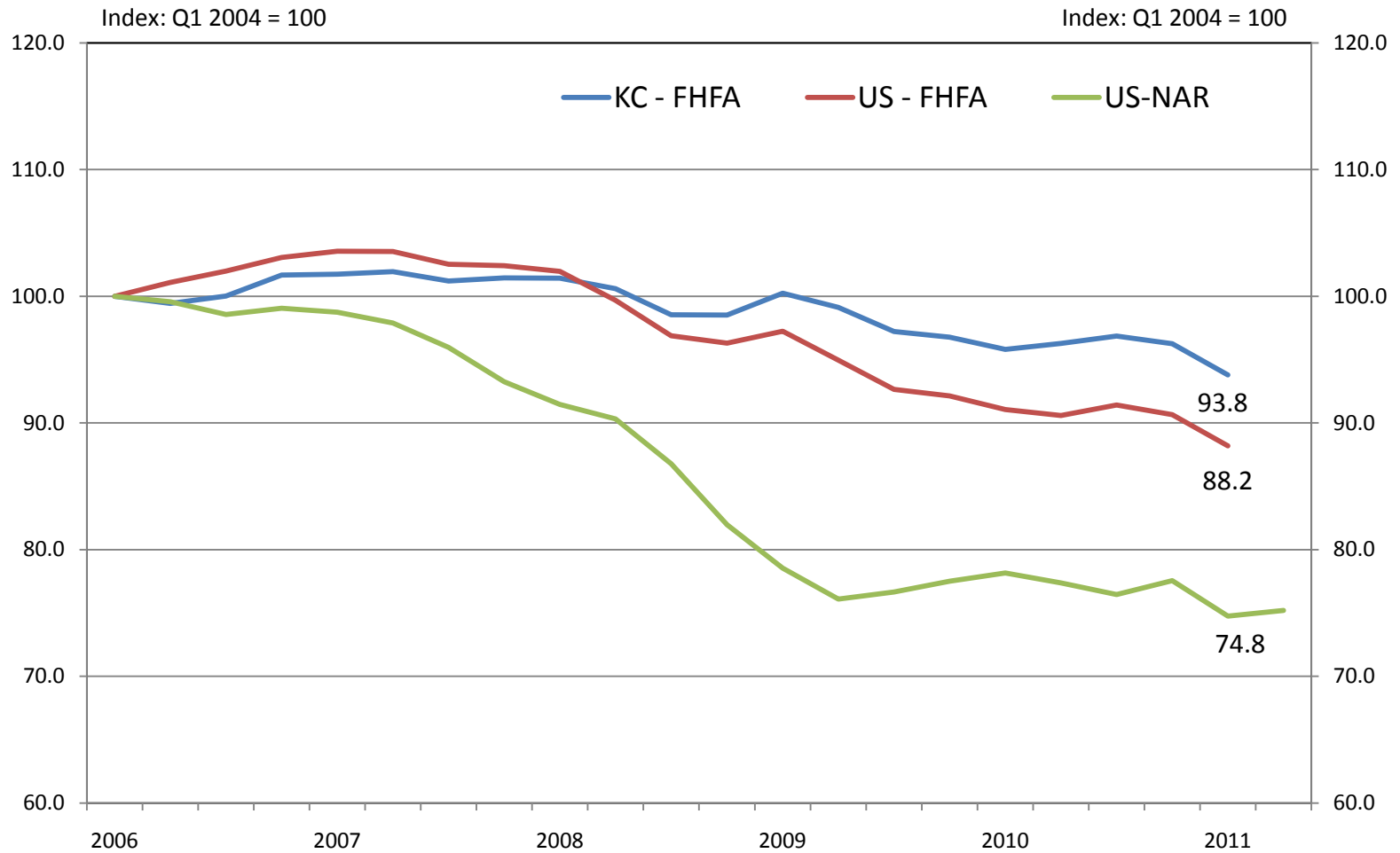
Source: National Association of Realtors and Kansas City Regional Association of Realtors

Months Supply of Existing Homes



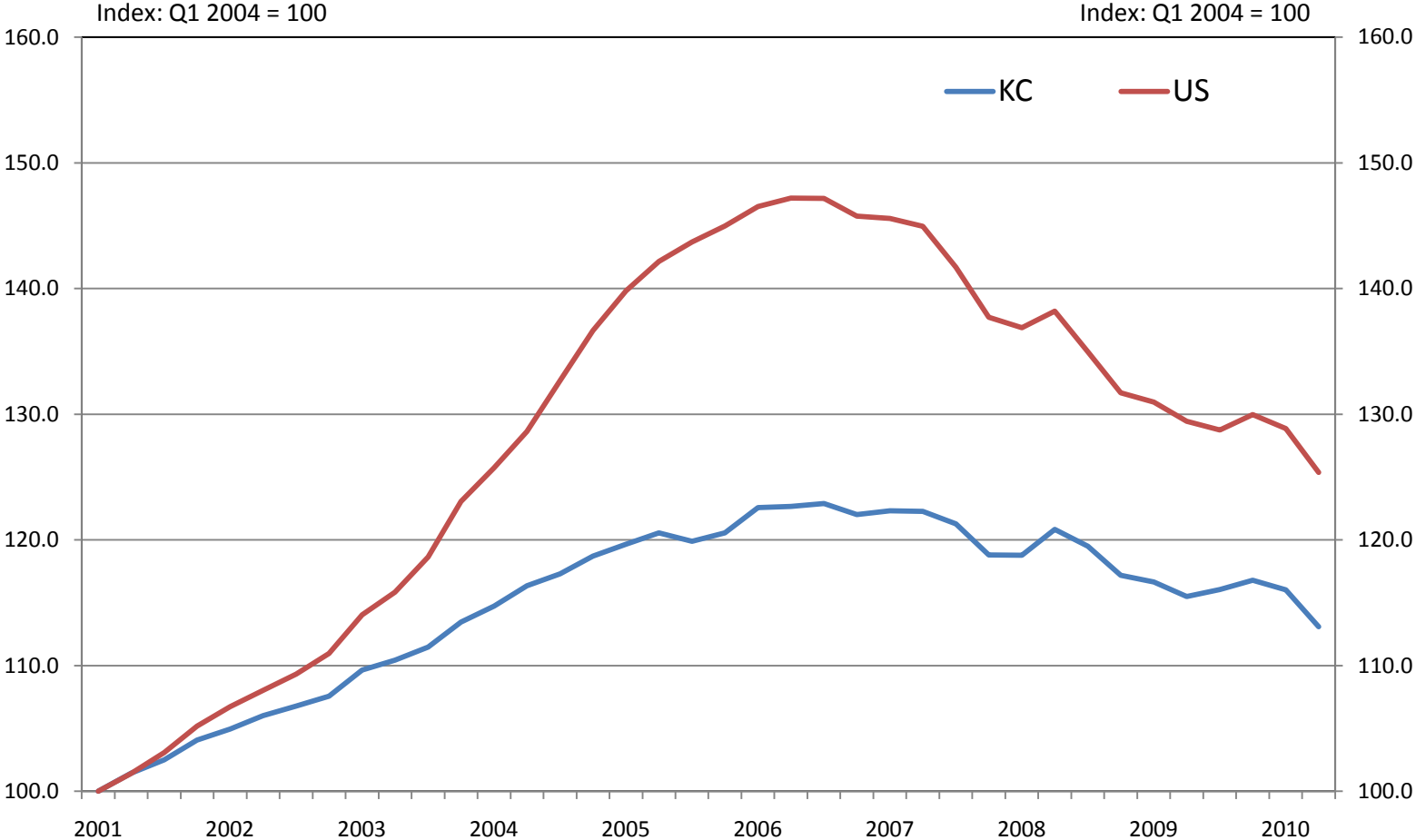
Source: Kansas City Regional Association of Realtors

Existing Single-Family Home Prices

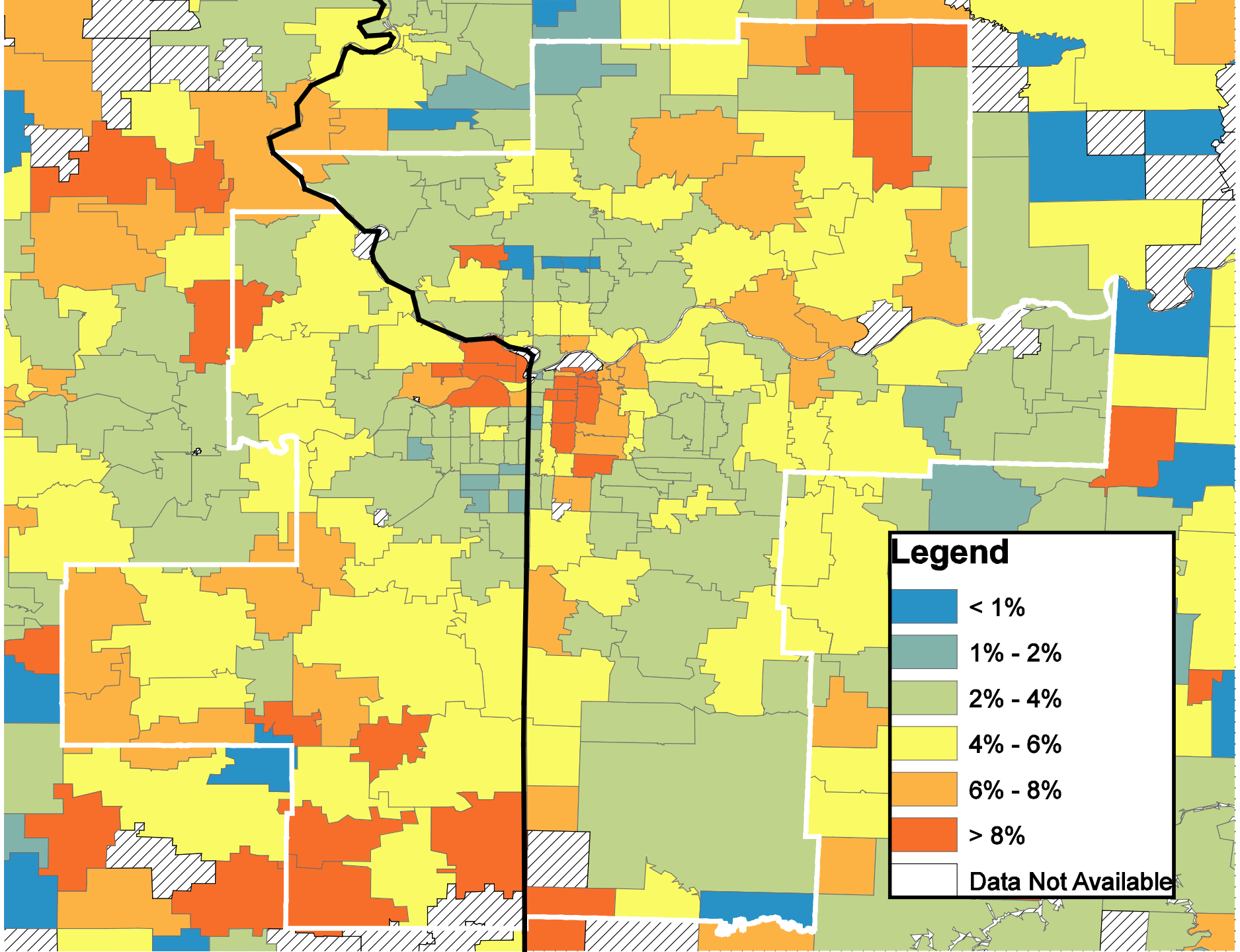


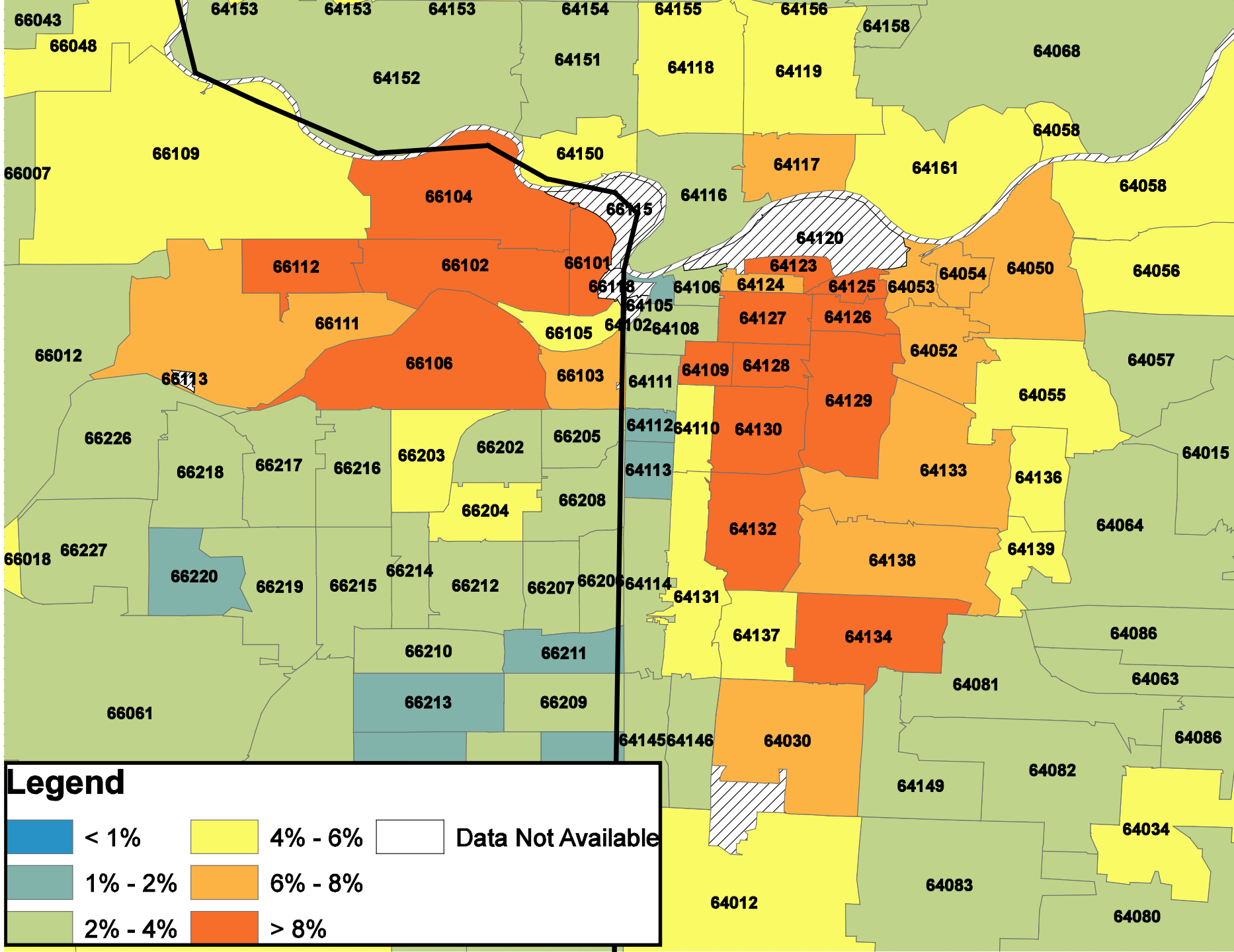
Source: U.S. FHFA; National Association of Realtors

Home Price Bubble and Burst



Source: FHFA





66043

66048

66007

66012

66018

66061

Legend

■ < 1%

■ 1% - 2%

■ 2% - 4%

■ 4% - 6%

■ 6% - 8%

■ > 8%

Data Not Available

64153

64153

64153

64152

66104

66112

66102

66111

66106

66113

66226

66218

66217

66216

66220

66219

66215

66214

66210

66213

66202

66204

66212

66210

66213

64154

64151

64150

66101

66105

66205

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66207

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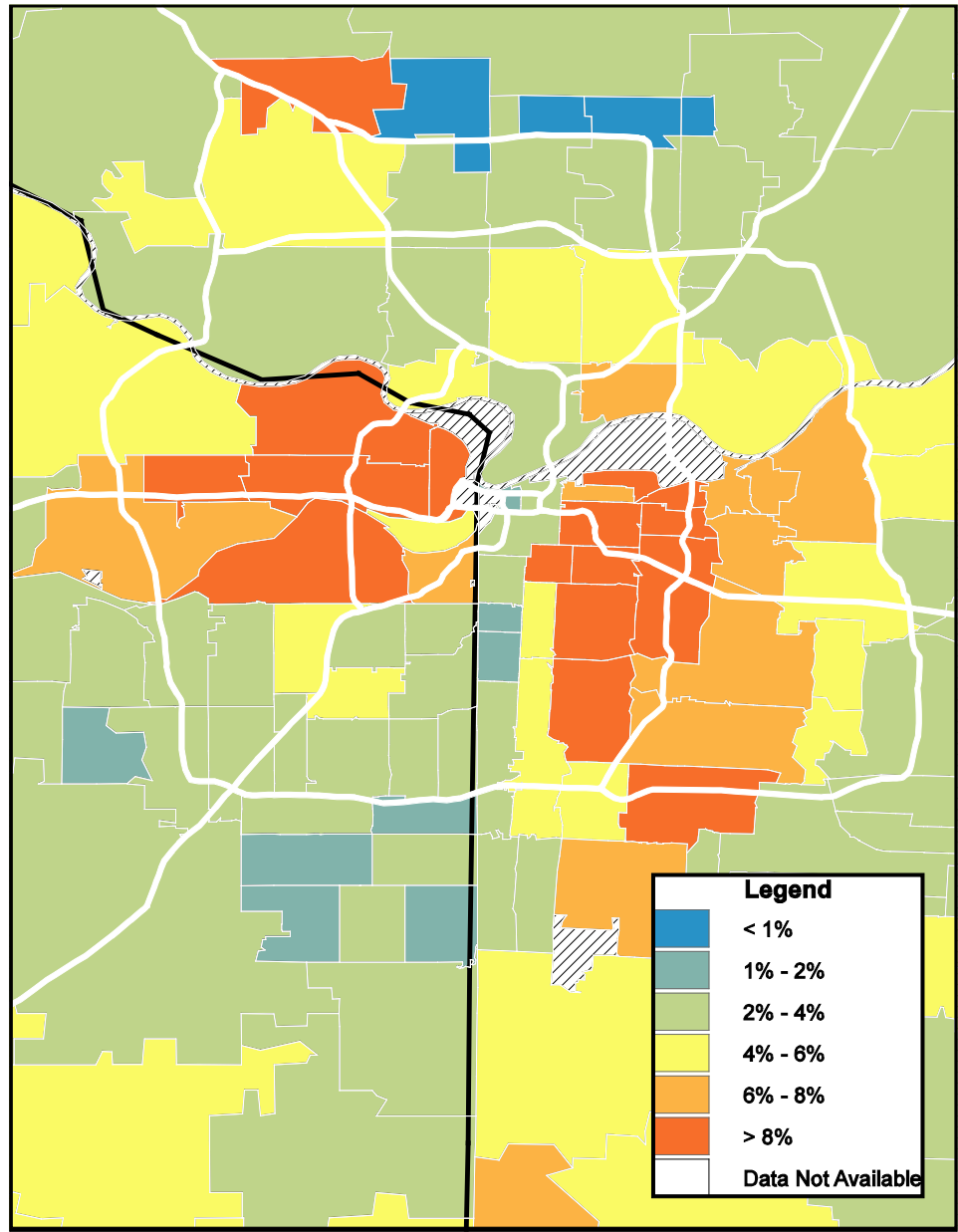
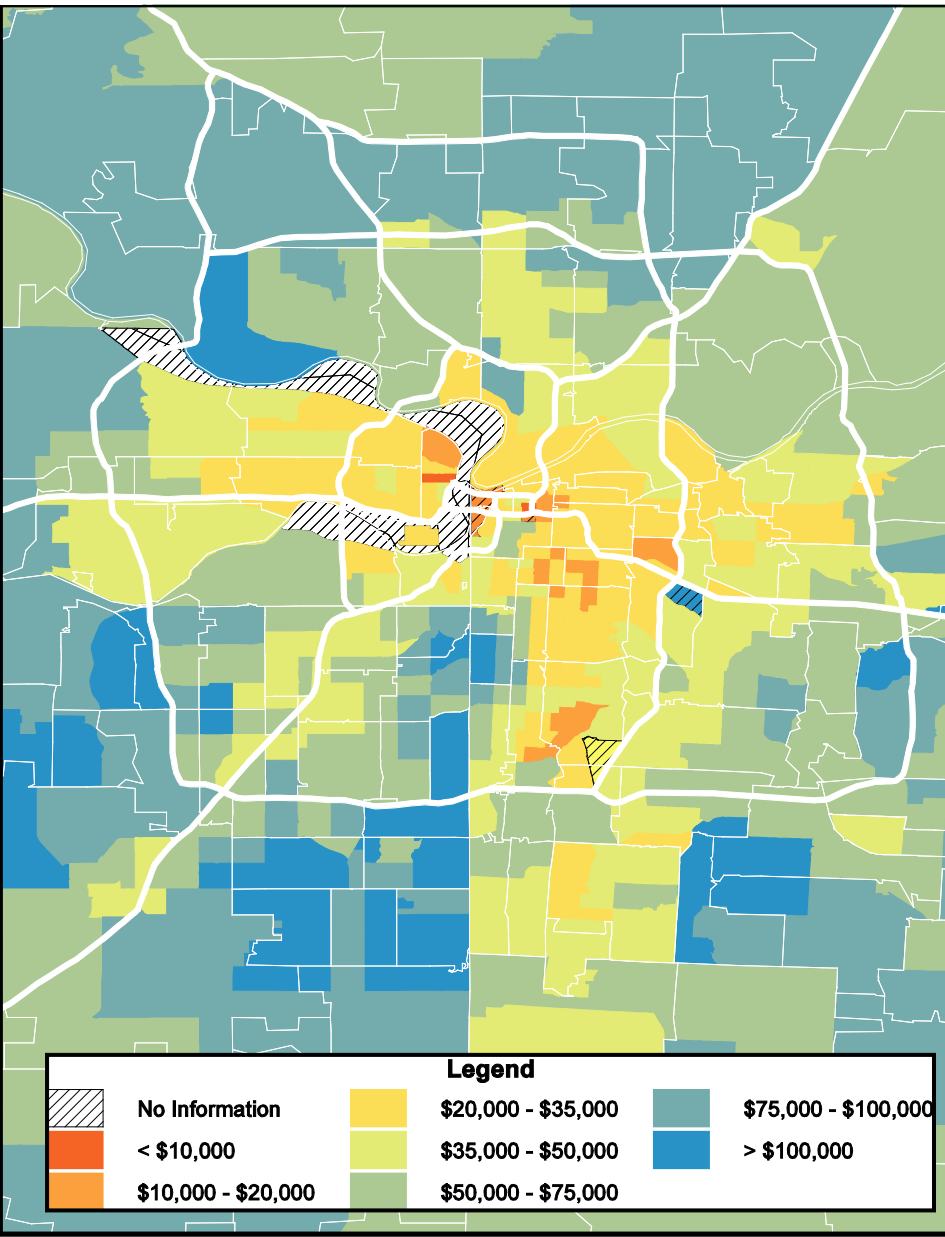
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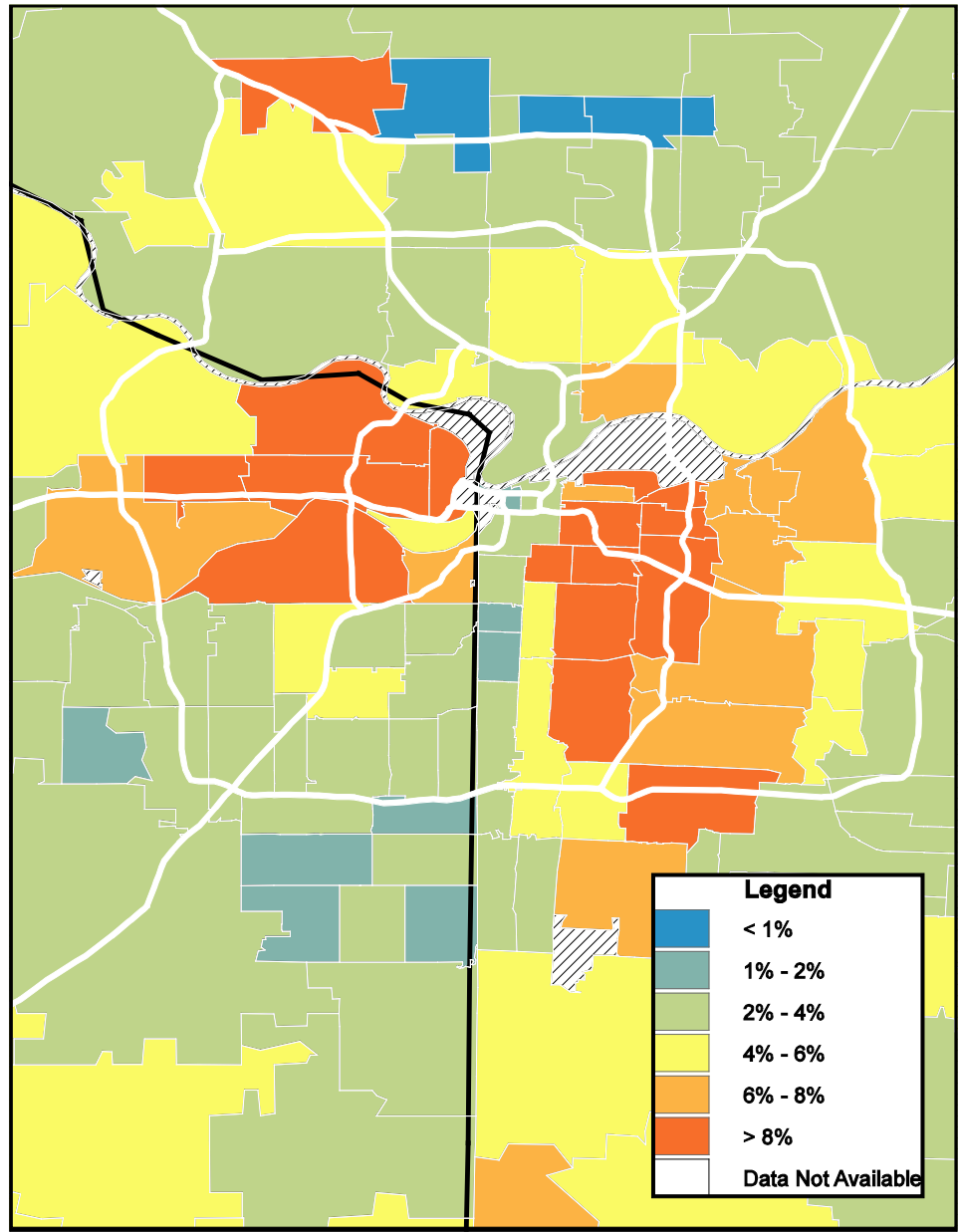
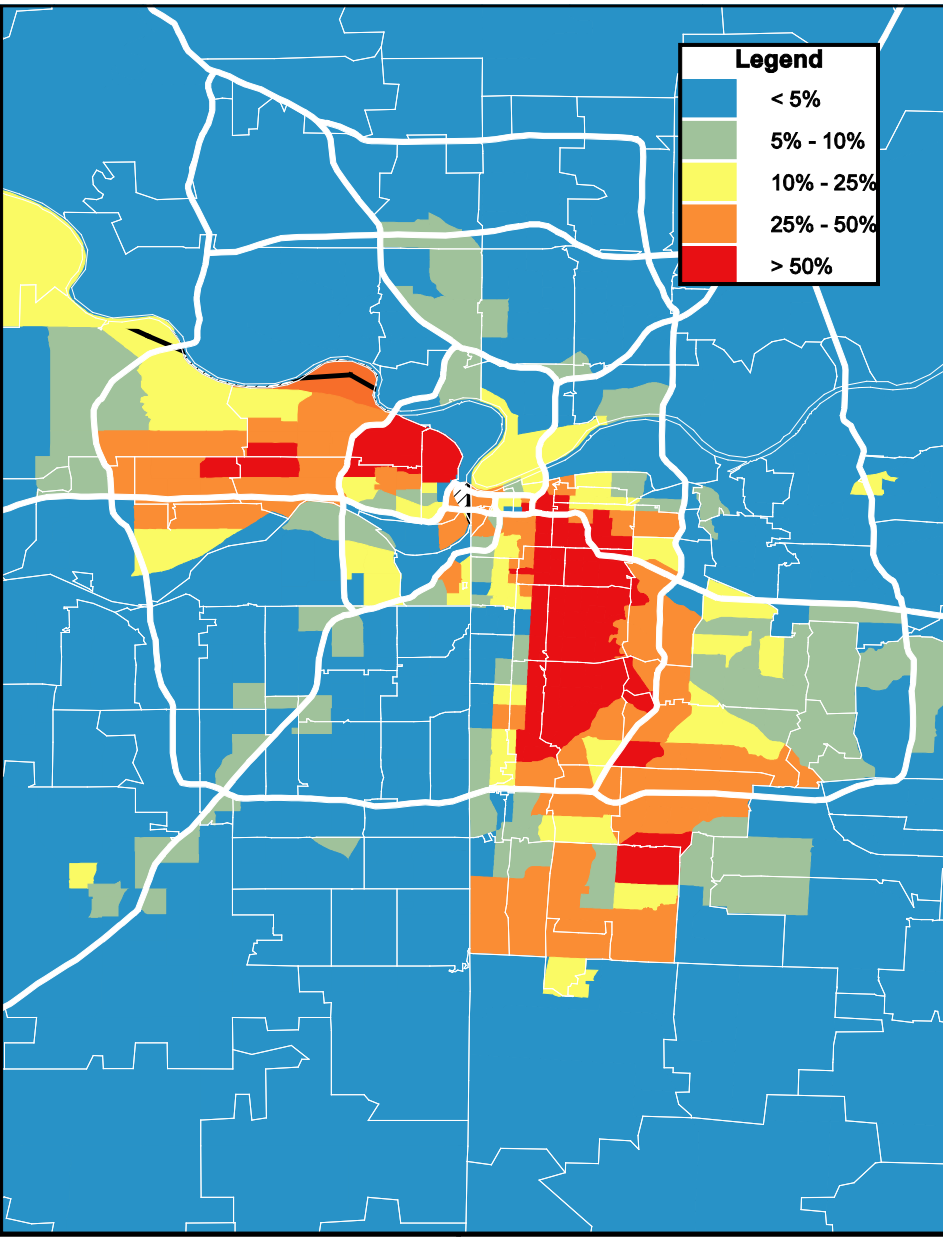
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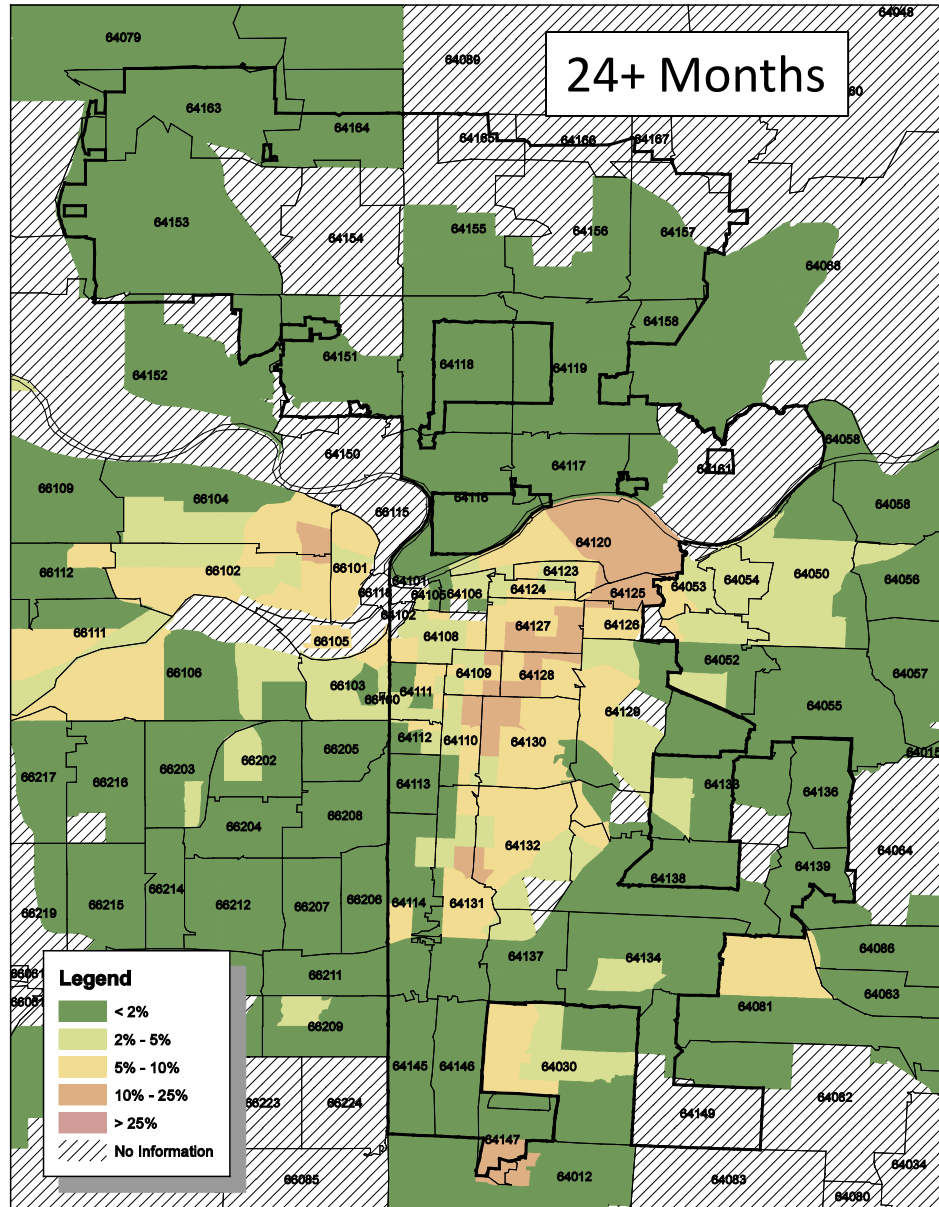
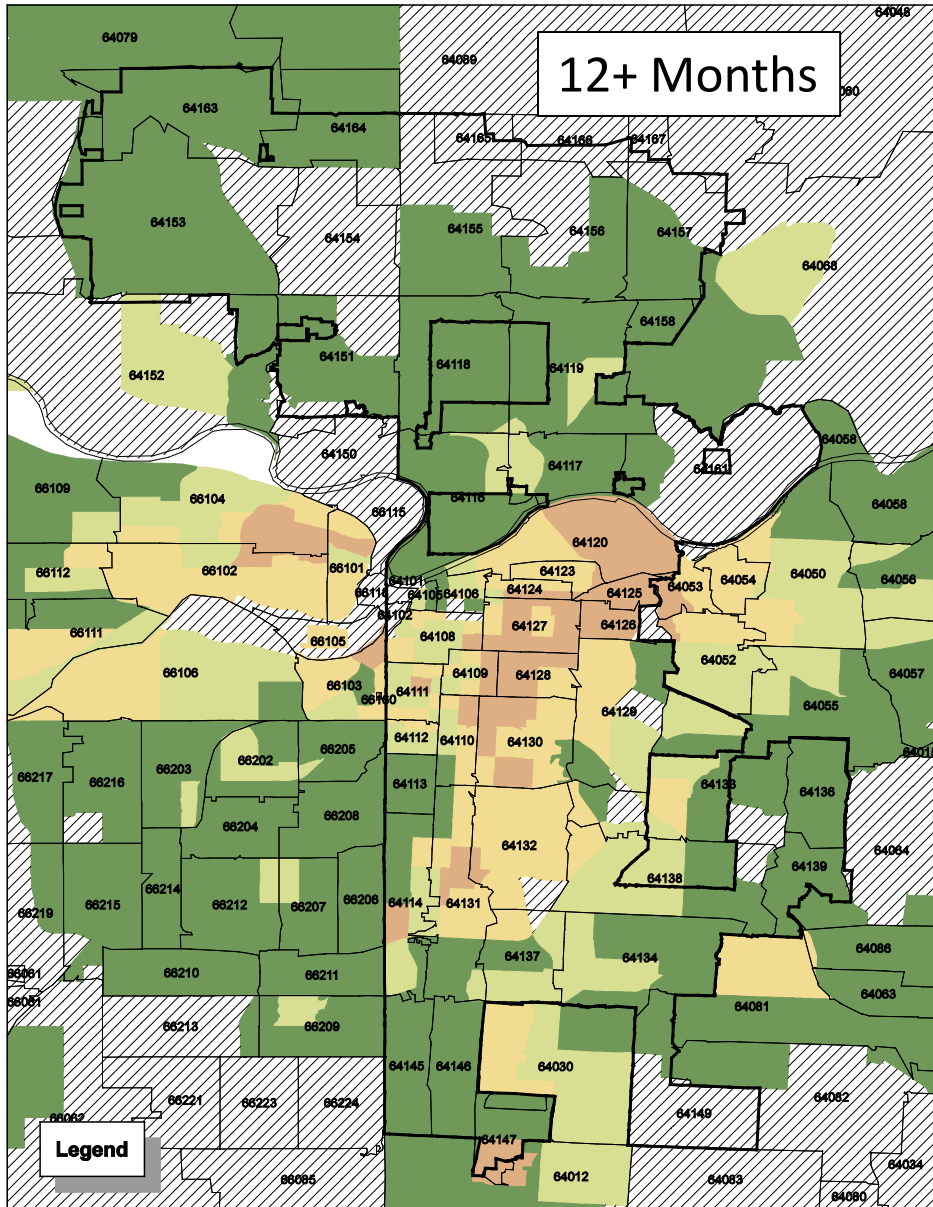
Income and Mortgage Delinquency



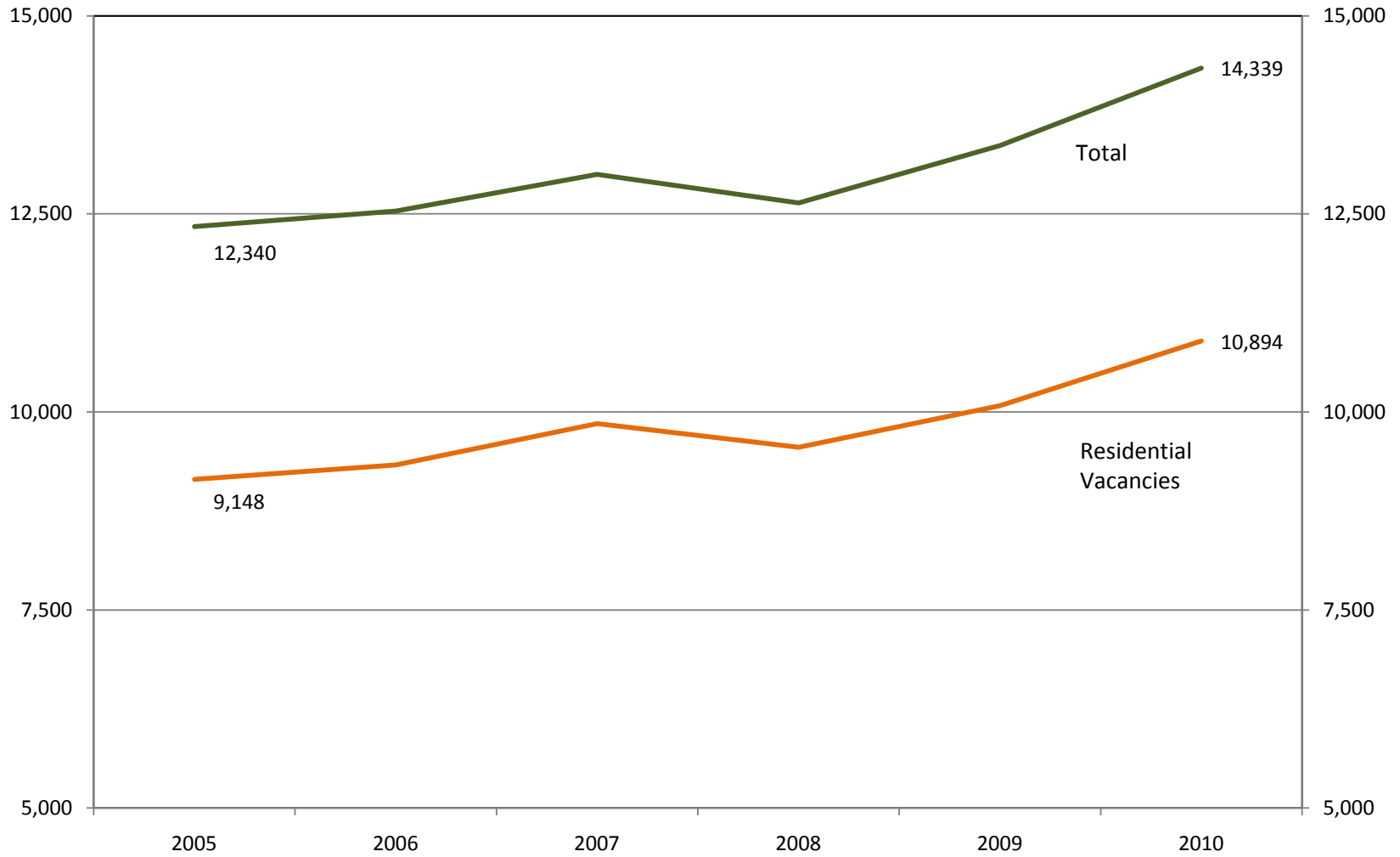
Race and Mortgage Delinquency



2010 Vacancy Rates, by time vacant (estimates)



Estimated KCMO Building Vacancies (2005 – 2010)



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



FEDERAL RESERVE BANK *of* KANSAS CITY

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