

## At-Risk Jobs Now Part of Eviction Risk Tool

Even as more than 80,000 Lehigh Valley households struggle to handle their housing costs, nearly 78,000 residents are in jobs that are threatened by the COVID-19 Pandemic, according to an analysis by the LVPC and Federal Reserve Bank of Philadelphia.

That data is contained in the LVPC's Foreclosure and Eviction Risk tool, found at <https://lvpc.org/data-lv-housing.html>. The interactive data map for every U.S. Census block in the region shows that more than half of all Valley renters and a quarter of homeowners are paying more than 30% of their gross income for housing – a condition known as being cost-burdened. In addition, it shows that 27% of all workers are employed in jobs that are now threatened by the pandemic.

The two conditions together paint a picture of difficult months ahead for families struggling to weather pandemic impacts that are only expected to grow as federal moratoriums against evictions are scheduled to expire at the close of the year.

The intent of the tool, based on a partnership between the LVPC and the Federal Reserve, is to identify where people are struggling with housing and are at risk of losing their jobs, to give government, non-profit and community leaders the tools they need to direct limited resources to where they can have the greatest impact.

The tool was developed after LVPC discussions with Northampton County Executive Lamont McClure, Lehigh County Executive Phillips Armstrong and mayors from around the region.

“We know the pandemic is taking its toll on so many Lehigh Valley families, but before we saw this data, I don't think we realized how many were financially unstable, even before the pandemic began,” said LVPC Executive Director Becky Bradley. “We're grateful for our partnership with the Federal Reserve, because it really makes this tool more useful and hopefully gives our community leaders a leg up in knowing where the vulnerabilities are and how they can be addressed.”

The original mapping tool, unveiled in August, includes a detailed look at where cost-burdened families live in all 62 municipalities. It shows that the struggle to afford rent, mortgage payments and other housing costs is not isolated to the urban core, or low-income neighborhoods. In fact, it's in every corner of the region, including the rural and suburban communities with some of the region's highest median household incomes.

The data includes many Census blocks in which more than 80% of households are cost-burdened.

That prompted Federal Reserve officials to offer at-risk jobs data that could help make the tool more impactful. Federal Reserve researchers Eileen Divringi and Davin Reed analyzed where there are Valley residents who work in jobs that require them to be within six feet of other people, and the LVPC melded that into its Foreclosure and Eviction Risk mapping.

In the Lehigh Valley, the at-risk jobs numbers are no less concerning than the housing data. According to the analysis, nearly 78,000 people, amounting to 27% of all workers in this region, are employed in jobs that are at risk of being lost due to the pandemic. It includes jobs in some of our biggest industries including healthcare, retail, food service, construction, manufacturing, and transportation and warehousing. Much like our cost-burdened neighbors, at-risk workers live in every part of the Lehigh Valley. While there are concentrations of at-risk workers in every municipality, the tool shows some the highest numbers are in two of the higher income townships of Forks and Upper Macungie.

Overall, roughly 23% of all Lehigh Valley households have at least one worker in an at-risk job. Not surprisingly, Blacks, Hispanics, Latinos, women and young adults are disproportionately vulnerable, according to the Federal Reserve analysis.

The mapping tool uses colors to show the number and percentage of households that are cost-burdened and people who are at risk of losing their jobs because of the COVID-19 Pandemic. The darker the color shade, the deeper the problem.

“Our data was from the perspective of at-risk housing and the Federal Reserve’s data was based on at-risk jobs,” Seitz said. “Mixing all of this data together makes it a much more useful analysis tool.”

In addition, the LVPC tool includes the ability to identify the data by school district, municipality and address, and data has been added to enable users to see which age groups of people are struggling the most to pay for housing in every neighborhood.

“By adding age, along with the other demographic data, it helps get the right agencies into the right neighborhoods,” Smith said. “Just as Meals on Wheels or the Area Agency on Aging might want to know where elderly residents are struggling, school districts and the regional housing advisory agencies would want to know where families are in the most need.”

As more data is gathered, it will be added in the coming weeks and months. Data from the Foreclosure and Eviction tool has been shared with school districts, and non-profit, municipal and county agencies.