

A few examples of Chicago tackling youth joblessness

by Emily Engel, Jason Keller, and Mark O'Dell

Introduction

Many young people nationwide are undereducated, jobless, and living in poverty with no job prospects; in urban areas particularly, they face a continuing cycle of unemployment, in addition to substandard and often dangerous neighborhood conditions. Using greater Chicagoland (including the city and Cook County) as a case study, this article will highlight how capital and resources from the private sector, namely loans, investments, and services from regulated financial institutions (e.g., banks) could foster greater economic and community development, especially for underserved and at-risk youth.

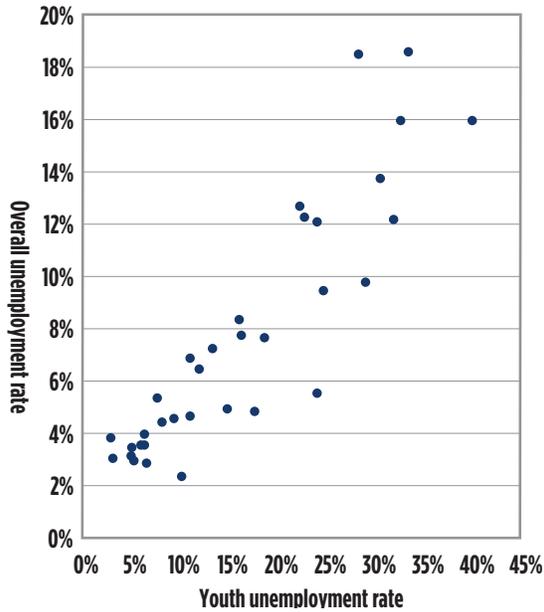
One way for banks to help promote and support programs that support youth employment is by aligning targeted investments with provisions of (and compliance with) the Community Reinvestment Act (CRA). Congress enacted the CRA in 1977 to encourage banks and thrift institutions to “serve the convenience and needs of the communities in which they are chartered to do business,” including low- and moderate-income (LMI) communities. The CRA requires each federal bank regulator, including the Federal Reserve, to evaluate the extent to which banks address the credit needs of LMI neighborhoods in their geographic market. On July 25, 2016, the Board of Governors of the Federal Reserve System (FRS), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) (the agencies) published final revisions to the Interagency Questions and Answers (Q&As) regarding community reinvestment in the *Federal Register*.¹ This notice clarified nine of the ten proposed Q&As, revised four others for consistency purposes, and adopted two new ones. The final document also included Q&As published in 2010 and 2013 – essentially unifying three documents into one. The agencies publish Q&As to provide guidance under the CRA to implement the associated regulation.

This article is separated into three parts. Part I examines the linkage between education, joblessness, and poverty in certain areas of the city of Chicago (the city) and greater Cook County (the county).² Part II describes, in greater detail, recent enhancements to the CRA Q&As that open the door for more bank involvement in workforce development and other job readiness programs that, according to some sources, have been sorely lacking in the hardest hit communities. Part III profiles three Chicago-based organizations that work with underserved and disadvantaged youth populations to build job skills, reduce criminal recidivism, and create hope for a better life.³

Part I - Understanding the data

In many ways, Chicago and its surrounding suburbs are divided into two economies. In one, the labor market is approaching full employment, and the benefits of economic growth are relatively diffuse. In approximately half of the city’s neighborhoods, youth (age 16 to 24) unemployment is below 20 percent, and averages 7.5 percent.⁴ In places with lower youth unemployment, the whole economy is generally healthier – overall unemployment is below 5 percent and median wages are around \$24 an hour. As a whole, these trends persist; in the approximately two-thirds of the county with youth unemployment under 20 percent, overall unemployment is 4.8 percent and the median wage is just under \$24 an hour.⁵ The chart below shows the correlation between youth unemployment and overall unemployment using Public Use Microdata Areas, or PUMAs, as distinct communities throughout the county. These are census statistical areas with approximately 100,000 residents, and in Chicago and the surrounding area they correspond well to groups of community areas that share economic and demographic characteristics.

Figure 1. Relationship between youth unemployment and overall unemployment in Cook County (by PUMA)

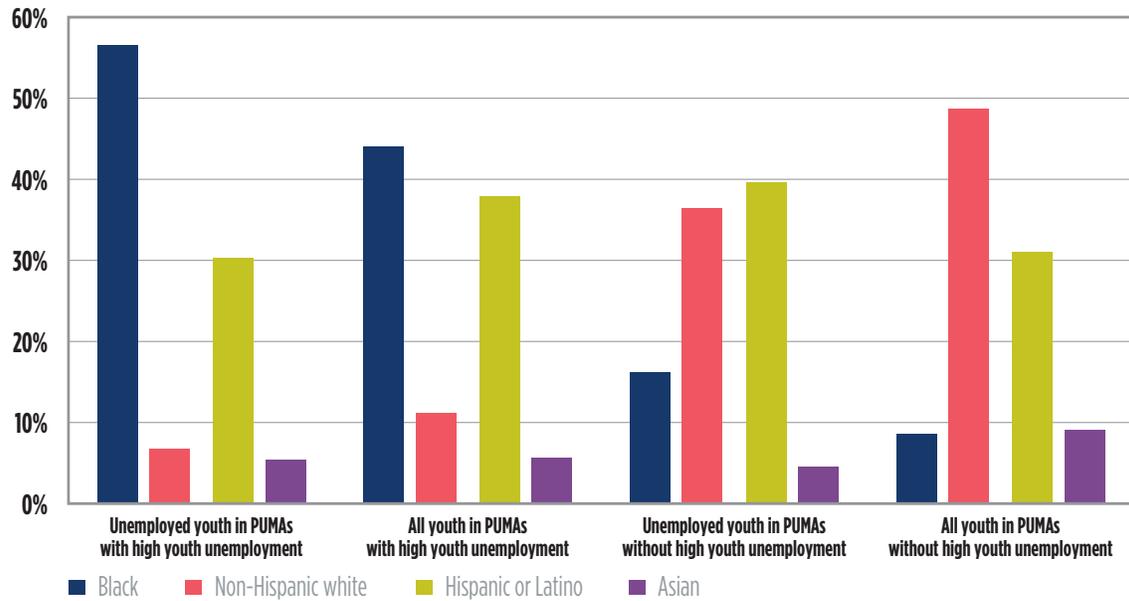


Source: IPUMS-USA (2016 ACS Data), University of Minnesota, www.ipums.org.

In contrast, a very different picture emerges when considering areas of Chicago with at least 20 percent youth unemployment. Around half of Chicagoans live in these neighborhoods, disconnected from economic vitality in the region according to many indicators. In these neighborhoods, youth unemployment averages nearly 28 percent and exceeds 40 percent in some areas. Overall unemployment exceeds 12 percent as of 2016, and the median wage is only \$17 an hour, nearly 30 percent below more affluent parts of the city. The poverty rate in 2016 reached 27 percent for families in these areas, ten points higher than in the other half of Chicago. Throughout Cook County, around more than a third of residents live in areas where youth unemployment exceeds 20 percent. In those areas, the median wage is around \$17 and overall unemployment is nearly 13 percent.⁶

Not surprisingly, income inequality correlates with employment trends. In areas with low youth unemployment, median household income is \$66,700 as of 2016; in areas with high youth unemployment, median household income is \$39,600.⁷ An LMI designation for a census tract – meaning that the median household income in a given census tract is at least 20 percent lower than the median household

Figure 2. Racial and ethnic disparities in high youth unemployment areas



Source: IPUMS-USA (2016 ACS Data), University of Minnesota, www.ipums.org.

income for the surrounding metropolitan area⁸ – applies to nearly three out of four census tracts in areas with high youth unemployment.

Neighborhoods suffering from high youth unemployment and weaker overall labor market conditions are also notable for differences in racial demographics (relative to more affluent areas). In areas with high youth unemployment, 45 percent of the population is black, 33 percent is Hispanic, and only 16 percent is non-Hispanic white. The parts of Chicago with lower youth unemployment comprise 8 percent black, 23 percent Hispanic, and 58 percent non-Hispanic white residents.⁹

When comparing the unemployed youth in each part of the city, the data suggest that racially and ethnically, unemployed youth closely match the respective communities in which they live, but minorities, especially black youth, are more likely to be unemployed. In areas with high youth unemployment, about 57 percent of unemployed youth are black, compared with 44 percent of all youth age 16 to 24.¹⁰ These data suggest that race is a factor in obtaining jobs, but race alone does not explain why some neighborhoods in Chicago have significantly higher rates of youth unemployment.

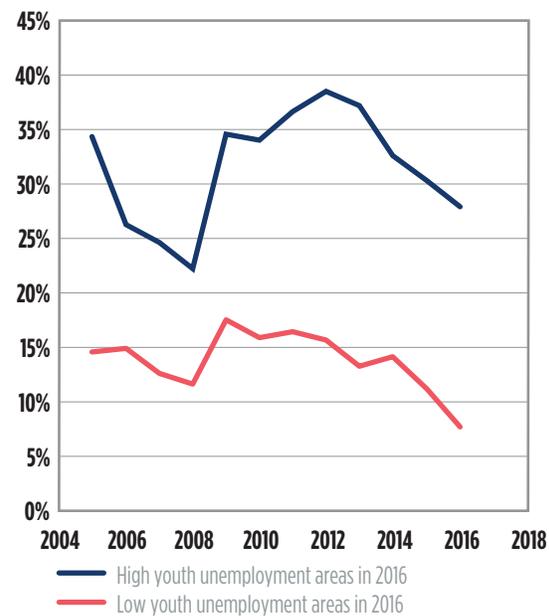
Another key component of youth unemployment is education. In particular, high school graduation rates distinguish areas with high youth unemployment and areas with low youth unemployment. For the population age 19 to 24 in Chicago neighborhoods with high youth unemployment, 85 percent have at least a high school diploma. In Chicago neighborhoods with low youth unemployment, that figure increases to 96 percent. Strikingly, 81 percent of unemployed youth in areas with high youth unemployment have high school diplomas.¹¹

Similarly, these data points suggest that youth unemployment may be more strongly affected by geographic barriers and related factors than by educational attainment in isolation.

Both youth and overall unemployment reflect long-term labor market patterns for the Chicago metro's economically challenged neighborhoods. Notably, the parts of Chicago that suffer from high youth unemployment have also remained the same over an extensive period of time. In 2006, near the height of

the previous economic cycle, youth unemployment was 26 percent in those same areas that have high youth unemployment today.¹² The overall unemployment rate then was 12 percent in these areas.

Figure 3. Youth unemployment in Chicago neighborhoods



Source: IPUMS-USA (2016 ACS Data), University of Minnesota, www.ipums.org.

Both figures are virtually identical to today's rates. In the rest of the city, youth unemployment was around 15 percent in 2006, and overall unemployment was just below 7 percent.¹³ The Great Cities Institute at the University of Illinois at Chicago has published a series of studies that focus on the historical and present-day causes for persistent unemployment in Chicago. In "Abandoned in their Neighborhoods: Youth Joblessness amidst the Flight of Industry and Opportunity," authors Teresa L. Córdova and Matthew D. Wilson found that employment to population ratios fell across several decades for 16 to 19 year olds in Chicago, especially in minority communities. For black youth, employment to population fell from 24.9 percent in 1960 to 15.1 percent in 2015, and for Hispanic or Latino youth, employment to population dropped from 35.1 percent in 1960 to 18.5 percent in 2015.¹⁴ Córdova and Wilson attribute part of this to the loss of

manufacturing jobs during the intervening decades. Manufacturing was historically a major employment sector for youth, and manufacturing firms either did not require additional training after high school or provided any necessary training.

Today, manufacturing employs fewer workers and tends to require additional training, leaving unemployed youth with fewer options. In addition, as older workers have lost manufacturing jobs, they increasingly compete in the market with younger workers. In a different report, “The High Costs of Out of School and Jobless Youth in Chicago and Cook County,” Córdova and Wilson illustrate the effects of manufacturing job losses by mapping out the number of jobs by community. South side communities, comprising a large part of the portion of Chicago with high youth unemployment and which historically relied on manufacturing jobs, have fewer local employment options and fewer jobs within a half-hour commute than areas with lower youth unemployment.¹⁵

Part II - Reviewing regulatory compliance

This section illustrates how the agencies assess a bank’s performance under the CRA. Examiners use a combination of quantitative and qualitative factors to determine whether a bank is meeting the needs of its assessment area. However, no absolute metrics for success exist. Instead, Q&As were published in 1996 (and updated several times since) to provide guidance. The same guidelines can be used by community development practitioners, governments, researchers, and others to encourage collaboration with banks. A bank’s CRA “playbook” often looks different based on current economic conditions and the type of market in which it operates.

As mentioned previously, the agencies released two new Q&As that, if applied in this context, may reduce joblessness among youth in Chicago. One is on “responsiveness” and the other is on “innovativeness.” Both of these terms are inherently complex. In the most recent revision to the Q&As, the agencies provided additional clarifications to reduce some of the potential ambiguity. These enhancements also encourage banks to be more forward looking

and to think differently about the impact of their CRA-related efforts, rather than simply the dollars, markets, or number of individuals/entities served.

The first new Q&A reads as follows:

§____.21(a)—3: “Responsiveness” to credit and community development needs is either a criterion or otherwise a consideration in all of the performance tests. How do examiners evaluate whether a financial institution has been “responsive” to credit and community development needs?

The agencies responded by stating:¹⁶

Examiners evaluate the volume and type of an institution’s activities (i.e., retail and community development loans and services and qualified investments) as a first step in evaluating the institution’s responsiveness to credit and community development needs. In addition, an assessment of “responsiveness” encompasses the qualitative aspects of performance, including the effectiveness of the activities. For example, some community development activities require specialized expertise or effort on the part of the institution or provide a benefit to the community that would not otherwise be made available. In some cases, a smaller loan may have more benefit to a community than a larger loan. In other words, when evaluated qualitatively, some activities are more responsive than others. Activities are more responsive if they are successful in meeting identified credit and community development needs. Examiners evaluate the responsiveness of an institution’s activities to credit and community development needs in light of the institution’s performance context. That is, examiners consider the institution’s capacity, its business strategy, the needs of the community, and the opportunities for lending, investments, and services in the community.

If a bank is deemed to be responsive, then examiners also consider the level of innovation. The second new Q&A is focused on innovativeness and reads as follows:

§____.21(a)—4: What is meant by “innovativeness?”

The agencies responded by stating:

“Innovativeness” is one of several qualitative considerations under the lending, investment, and service tests. Under the CRA regulations, all innovative

practices or activities will be considered when an institution implements meaningful improvements to products, services, or delivery systems that respond more effectively to customer and community needs, particularly those segments enumerated in the definition of community development.

Innovative activities are especially meaningful when they emphasize serving, for example, low- or moderate-income consumers or distressed or underserved nonmetropolitan middle-income geographies in new or more effective ways. Innovativeness may also include products, services, or delivery systems already present in the assessment area by institutions that are not leaders in innovation – for example, due to the lack of available financial resources or technological expertise – when they subsequently introduce those products, services, or delivery systems to their low- or moderate-income customers or segments of consumers or markets not previously served. Practices that cease to be innovative may still receive qualitative consideration for being flexible, complex, or responsive.

Banks are encouraged to and often use their market intelligence and financial expertise to further economic and community development efforts that benefit LMI persons and geographies. One example of such innovation falls within the revised definition of community development.

§____.12(g)—1: The agencies revised it to clarify that qualified community development activities include workforce development or job training programs for low- or moderate-income or unemployed persons. Federal, state, local, or tribal economic development initiatives that include provisions for creating, or improving access by LMI persons to jobs or job training programs or workforce development programs may be included.

When taken together, these revisions increase the opportunity for banks to potentially receive CRA credit for partnering with organizations that are engaged in youth-related workforce development strategies – especially in cities like Chicago where there are numerous opportunities to engage. These enhancements benefit all parties involved. For example, third parties – organizations (often smaller nonprofits or government funded programs) working with youth will now be able to solicit banks for loans and investments in ways not previously identified.

Banks receive a two-fold benefit. First, they will now be eligible to receive CRA credit for work that may not have been previously recognized. Second, and perhaps more importantly, they will have the opportunity to build a more educated and savvy customer base. By reaching at-risk or underserved youth, banks can more readily inform them about personal savings plans (including understanding the importance of direct deposit and other strategies) and basics of financial literacy.

Part III - Examples from the field

This section highlights three different organizations in Chicago that are working to build successful futures for at-risk youth. These and other programs may represent opportunities for banks to meet CRA obligations in the communities they serve.

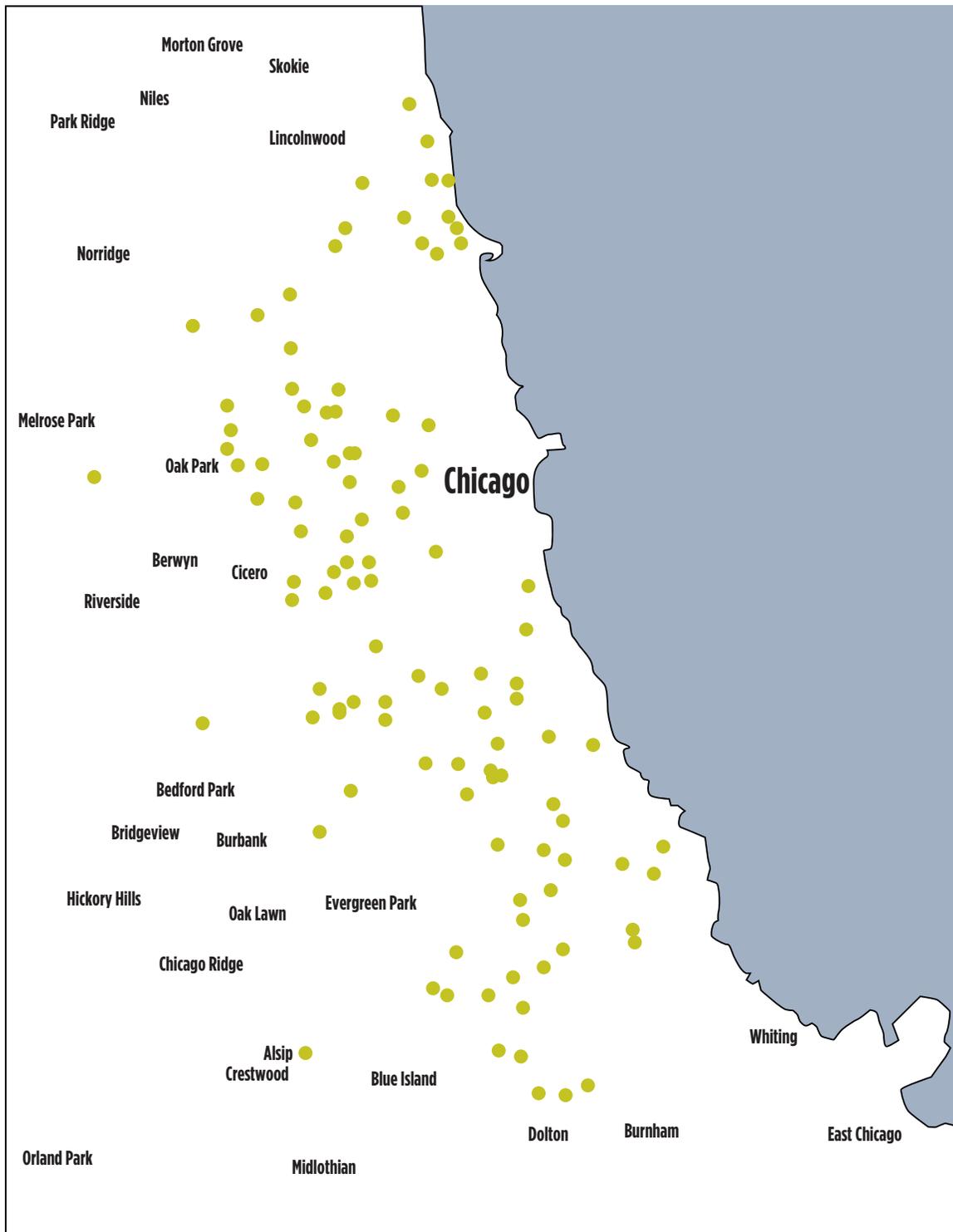
Youth Guidance

The Youth Guidance Program in Chicago “creates and implements school-based programs that enable at-risk children to overcome obstacles, focus on their education, and ultimately, to succeed in school and in life.”¹⁷ The programs serve more than 11,000 elementary and high school kids each year in approximately 115 schools through three types of programs:

1. Counseling and Prevention:
 - a. Becoming a Man (BAM) and
 - b. Working on Womanhood (WOW);
2. Community and After-School; and
3. Youth Workforce Development

Participants in both BAM and WOW share life experience goals to inspire one another. Participants in the programs are identified through referrals by teachers, school administrators, and parents. Both programs are premised on the notion that youth, particularly from disadvantaged communities, suffer from low self-esteem, anger, fear, substandard education, and in some cases, physical or emotional abuse. When aggregated, these burdens cause individuals to become more vulnerable to negative influences. According to researchers at the University of Chicago Crime Lab,¹⁸ “a school-based intervention for at-risk teenagers in Chicago significantly cuts

Figure 4. Chicago-area schools participating in Youth Guidance programs



Source: Youth Guidance.

violent crime arrests, while increasing the likelihood [that] students graduate from high school on time.”

In 2001, the BAM program started at one Chicago Public School, and as of the 2017-18 school year, serves over 6,000 young men at 103 schools who: 1) are in grades 7 through 12; 2) reside in high-risk environments; and 3) are economically disadvantaged. The map below shows the distribution of these programs around Chicago.

This school-based counseling program works with small groups of young men (12-15 people) every week during the school year for two years. This continuity keeps them accountable while also creating a trusted and inclusive environment. Through a variety of interactions, counselors work to improve and teach social and cognitive skills, including: self-awareness, emotional regulation, responsible decision making and social awareness. The program has six core values that help to foster positive development in young men: 1) integrity; 2) accountability; 3) positive anger expression; 4) self-determination; 5) respect for womanhood; and 6) visionary goal-setting.¹⁹

University of Chicago researchers published the findings of two randomized controlled trials evaluating BAM’s impact in *The Quarterly Journal of Economics* paper, “Thinking, Fast and Slow? Some Field Experiments to Reduce Crime and Dropout in Chicago.” The researchers found that the program reduced “total arrests by 28-35%, violent-crime arrests by 45-50%, and arrests for other crimes by 37-43%.” While these impacts on arrests did not persist beyond the program period in the first BAM study (as of this article there is no post-program data for the second BAM study), it did find persistent impacts on schooling outcomes—including gains in high school graduation rates of 6 to 9 percentage points (12-19 percent).²⁰

WOW, modeled after BAM, is a school-based program that started in 2011. The program utilizes cognitive behavioral therapy to improve the social-emotional and behavioral competencies of young women in grades 7-12. The target demographic includes young women with significant indicators for dropping out of school or delinquency including (according to the program): teen pregnancy, trauma, drug or alcohol abuse, self-harm, gang involvement,

fighting, academic failure, and discipline referrals. Since young men and young women process stress differently, it was important to differentiate BAM and WOW, and specifically focus on the issues that young women have at this age.

The University of Chicago Urban Labs has created a partnership with BAM, will continue its partnership with Youth Guidance, and will do an external impact evaluation for WOW, like the one performed for the BAM program discussed earlier. The findings as of now indicate lower reported levels of anxiety and depression among WOW participants.

The Chicago Housing Authority

The second program falls under the Chicago Housing Authority’s (CHA) work to provide affordable housing to more than 62,000 low-income families and individual residents. While the main objective is to support housing, CHA also focuses on creating healthy communities in neighborhoods throughout Chicago. Additionally, CHA has utilized the Moving To Work (MTW) Agreement²¹ to help residents become self-sufficient. “In 2000, 15% of work-eligible heads of household were employed. Now more than 58% are employed. Also, the annual income of employed heads of household has doubled to more than \$19,000 a year.”²² One objective of the MTW Agreement is to “Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.”

CHA has a set of programs focused on getting its residents a college education. They have two financial aid programs that can be used together: CHA Scholarship²³ and Partners in Education.²⁴ The CHA Scholarship Program allows students to receive an award ranging from \$1,000 to \$2,500 for use at any accredited 2/4-year institution nationally, while the Partners in Education Program is a partnership with the City Colleges of Chicago covering tuition, books, and fees through vouchers. To use both of these financial aid packages, a student may go to an accredited institution during the school year and take classes that transfer from the City Colleges of Chicago during the summer semester, helping students to achieve a degree faster while also saving money.

"Each year CHA provides \$250,000 in scholarship award money to over 200 CHA residents currently enrolled in degree-granting programs. Students of all levels are eligible – from freshman, through graduate students and adult learners. Scholarship recipients have represented over 90 colleges and universities across the country. With the help of corporate and private donations, S2S endeavors to create a Scholarship Endowment of \$5 million to sustain and grow scholarship awards for CHA residents."²⁵

CHA has college counselors²⁶ available to incoming students when they transition into school. College counselors have a wide array of activities with which they help students, including: reviewing financial aid award letters and roadblocks to scholastic success. In addition to this support, "Take Flight" events happen throughout the year helping students obtain school supplies, network for internships, and mingle with other college students.

The Partners in Education Program has been available to CHA residents for the past decade, while the CHA Scholarship and coordinated counseling programs have only existed for the past four years. Indications of program success include:

- The number of CHA college graduates has grown year-over-year since 2010.
 - In 2015, a total of 894 CHA residents graduated college, a significant gain from 2013 when 700 residents graduated.
 - The number of CHA graduates under age 25 is up almost 20 percent over 2013.
- 86 percent of all CHA Scholarship recipients since 2013 are currently enrolled or have graduated from college.²⁷
- 100 percent of CHA Scholarship recipients who have been awarded over \$3,500 in total support are currently enrolled in or have graduated from college.²⁸
- The Partners in Education Program has grown in enrollment by 78 percent since 2010.
 - In 2016 the Partners in Education Program awarded the greatest number of associates degrees earned in one year (65); alongside an additional 150 certificates earned by CHA residents.

- In 2014, two of the seven valedictorians at City Colleges of Chicago came from the Partners in Education Program.

The Chicago Cook Workforce Partnership

The third and final program reviewed is actually an aggregation of programs – monitored (and funded) by the Chicago Cook Workforce Partnership (the Partnership). Through a network of community-based delegate agencies and ten American Job Centers, the Partnership provides various training and workforce readiness programs for youth – age 16-24 to adults age 18+ (young adults), and dislocated workers who reside in Cook County.

The Partnership's youth programs, located throughout the city of Chicago, as well as numerous suburban locations, range from short-term internships to year-round programs for young adults who have dropped out of high school, are at-risk of dropping out, or are transitioning from the justice system and foster care facilities.²⁹ While the Partnership has received direct support from financial institutions and others, the list of delegate agencies³⁰ is being provided for informational purposes only, as they all may not qualify for CRA credit under the definition of community development based on their stated goal, or geographies and clientele served.

One such program highlighted that could potentially qualify as community development under the CRA is Opportunity Works. According to the Partnership, Opportunity Works was created for the more than 33,000 young adults who are disconnected from both work and school in Suburban Cook County. The program targets the southern and western suburbs but is available countywide. By using paid internships, career explorations activities, and other structured curricula such as foundational skills training, Opportunity Works bridges the gap between young adults seeking to build a career and employers looking to develop their talent pipeline. Upon enrollment into the program, career mentors are assigned to provide ongoing support and connect graduates to resources for long-term success. Between July 1 and the end of 2017, 203 youth participated in the program with 188 starting internships; 152 made successful transitions along multiple career pathways. Approximately 70 local businesses committed to hosting interns as part of the program.

The Partnership has a suite of other programs helping opportunity youth find gainful employment. For example, the Career Pathways for Youth: Summer Jobs and Beyond Program leverages Department of Labor grant money to provide:

- Year-round career development,
- Extended internships, and
- Employment placement assistance

These services are provided to youth participants taking part in the One Summer Chicago employment program. According to the Partnership, between May 1, 2016, and December 31, 2017, 300 students enrolled, of which 126 entered unsubsidized employment and 13 entered post-secondary education/training.

The Partnership also collaborates with Chicago Public Schools' Student Outreach and Re-engagement Center helping opportunity youth re-enter school, by co-locating workforce development staff to deliver wrap-around employment services. A program funded through the VERA Institute of Justice, Youth Futures, connected justice-involved youth to employment and educational services. Between January 1, 2014, and January 31, 2017, 370 youth were enrolled. Of these, 178 obtained paid work experience, 68 disconnected youth returned to school, 56 completed high school or received a GED, and 166 obtained unsubsidized jobs.

One final example of note is the Manufacturing Careers Internship Program (MCIP), created and operated by one of the Partnership's delegate agencies, Business and Career Services. MCIP uses contextualized technical training, as well as job readiness programming (e.g., soft skills, work ethic, decision making, and communication), to help targeted youth (age 18-24) find internships and careers in manufacturing. Between August 2011 and March 2017, 163 employers participated in the program. There were 295 individuals served, 248 of which earned a credential. There were 190 placed into employment, while 22 went on to some post-secondary education.

Each of these programs brings together city and county resources, with the support of community-based organizations, local businesses, and private funders. The partnership's goal is to reduce barriers to employment and help youth from eligible households and communities find work.

To learn more about the work the Partnership does in both the urban and suburban markets of Chicago and greater Cook County, visit the CDPS Blog: The Chicago Cook Workforce Partnership – A Showcase for Collaboration.³¹

Conclusion

Strategically-located programs that focus on developing pathways for youth to participate in the Chicago area labor market present a tremendous opportunity to improve the economic conditions in the community, and as a way for banks to play a greater role in community reinvestment. Incentives like CRA credit currently focus on innovation in community engagement programs, and programs like Youth Guidance, Moving to Work, or Opportunity Works focus on comprehensive and novel approaches to addressing youth unemployment and low economic mobility. While these programs are active in many parts of Chicago and Cook County, the scope of the problem is wide. Neighborhoods throughout Chicagoland with thousands of unemployed youth are often also disconnected from economic opportunities. This suggests significant opportunities for public and private sector programs that focus on workforce development, educational incentives, and economic self-sufficiency. The models discussed here by Youth Guidance, the CHA, or the Chicago Cook Workforce Partnership can be seen as excellent examples of what may be possible.

Special thanks to:

- Rebecca Clarkin and Lauren Pais at Youth Guidance
- Ebony Campbell and Kristen Hamer at the Chicago Housing Authority
- Danni Cosey-Gay, Greg Martinez and Cory Muldoon at the Chicago Cook Workforce Partnership

Notes

1. See <https://www.federalregister.gov/documents/2016/07/25/2016-16693/community-reinvestment-act-interagency-questions-and-answers-regarding-community-reinvestment>.
2. Youth unemployment and other presented statistics are calculated at the level of Public Use Microdata Areas, which typically have between 60,000 and 100,000 residents. Most data is from the Integrated Public Use Microdata Series (IPUMS), cited as follows: Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 7.0* [dataset]. Minneapolis: University of Minnesota, 2017. See <https://doi.org/10.18128/D010.V7.0>.
3. Financial institutions are encouraged to consult with their primary regulator as necessary and conduct their own due diligence. By including these summaries, CDPS is not wholly endorsing the organizations or their programming.
4. IPUMS-USA (2016 ACS Data), University of Minnesota, www.ipums.org. Accessed January 17, 2018.
5. Ibid.
6. Ibid.
7. Ibid.
8. LMI designations given by FFIEC Census and Demographic Data, Federal Financial Institutions Examination Council, 2017.
9. IPUMS-USA (2016 ACS Data), University of Minnesota, www.ipums.org. Accessed January 17, 2018.
10. Ibid.
11. Ibid.
12. High youth unemployment is defined as exceeding 20 percent.
13. Timeline interpolation uses data from MABLE/Geocorr14, Missouri Census Data Center, <http://mcdc2.missouri.edu/websas/geocorr14.html>, 2017. Other data from IPUMS-USA, University of Minnesota, www.ipums.org.
14. Córdova, Teresa L., and Matthew D. Wilson, 2017, "Abandoned in their Neighborhoods: Youth Joblessness amidst the Flight of Industry and Opportunity," Great Cities Institute, University of Illinois at Chicago.
15. Córdova, Teresa L., and Matthew D. Wilson, 2017, "The High Costs for Out of School and Jobless Youth in Chicago and Cook County," Great Cities Institute, University of Illinois at Chicago.
16. See <https://www.federalregister.gov/documents/2016/07/25/2016-16693/community-reinvestment-act-interagency-questions-and-answers-regarding-community-reinvestment>.
17. See <https://www.youth-guidance.org/wp-content/uploads/2015/11/Board-Commitment-Description.pdf>.
18. See <https://news.uchicago.edu/article/2016/06/28/intervention-dramatically-lowers-violent-crime-arrests-risk-teens>.
19. See <https://www.chapinhall.org/research/what-makes-the-becoming-a-man-program-successful>.
20. See <http://www.nber.org/papers/w21178.pdf>.
21. See https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw.
22. See <http://www.thecha.org/about>.
23. See <http://thecha.org/scholarship>.
24. See <http://thecha.org/partnersineducation>.
25. "Helping CHA Youth Access College and Persist," *Chicago Housing Authority*, <https://www.thecha.org/residents/services/helping-cha-youth-access-college-and-persist>. Accessed October 30, 2018.
26. See <http://www.thecha.org/residents/services/college-support>.
27. Data through National Student Clearinghouse, 'current' to 2016, reflecting data from three scholarship award years.
28. Data through National Student Clearinghouse, 'current' to 2016, reflecting data from three scholarship award years.
29. See <http://www.workforceboard.org/youth-programs>.
30. A.E.R.O. Special Education; African American Christian Foundation; Alternative Schools Network; Arlington Heights Workforce Center and Business & Career Services; Asian Human Services; Aspira; Aunt Martha's; Bethel Community Facility; Boys & Girls Club of Chicago; Central States SER; Charles A. Hayes Family Investment Center Inc.; Chinese American Service League; Cicero Workforce Center; Greater West Town; Howard Area Community Center; Instituto del Progreso Latino; Jewish Vocational Services; LaGrange Area Department of Special Education; Maine Township District 207 JumpStart Program; Marriott Foundation; Maywood Workforce Center Employment & Employer Services; Metropolitan Family Services; Mid-South Workforce Center Employment & Employer Services; Moraine Valley Community College; Phalanx Family Services; South Suburban College; Southwest/Daley Workforce Center; The CABET Group, Inc.; Township H.S. Dist. 214; Youth Connection Charter; Youth Guidance; and Youth Job Center of Evanston.
31. See <http://cdps.chicagofedblogs.org/?p=1285>.

Biographies

Emily Engel is a business economist in the Community Development and Policy Studies Division of the Federal Reserve Bank of Chicago.

Jason Keller is the economic development director for Illinois in the Community Development and Policy Studies Division of the Federal Reserve Bank of Chicago.

Mark O'Dell is a research analyst in the Community Development and Policy Studies Division of the Federal Reserve Bank of Chicago.

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