

Community Development,

the Cleveland Fed, and You

Friends,

Thank you for your interest in the Cleveland Fed's community development work. This year has been an important milestone for the Community Development Department. Most recently, we are excited to announce our inaugural [Community Advisory Council](#), who will provide important input and advice regarding issues that matter to low- and moderate-income people in the [4th District](#). The council will be an invaluable resource to [our team](#) of dedicated research and outreach professionals. Since the recession, we know that economic growth has not been shared evenly across the nation, but the disparities are especially stark across our District. The Fed remains committed to exploring trends and policy responses that optimize the ability for all people in our District to participate productively in this economy, and we do so with a renewed focus on [economic mobility and resilience](#). To be most effective, we want to leverage the knowledge and resources of our Fed partners, and that includes you. We hope you will explore our web resources related to [jobs and workforce](#) and [small business](#) or [drop us a line](#).

Sincerely,

Emily and the Community Development Department

The States of the Fourth District



Community Advisory Council meets for the first time

Our inaugural Community Advisory Council (CAC) gathered for the first time on October 17th. CAC members will help to inform and advise our work on emerging economic and social issues impacting lower-income communities. Learn more about the council and its members [here](#).



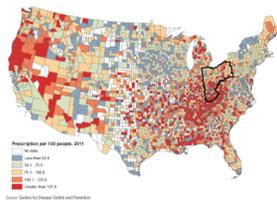
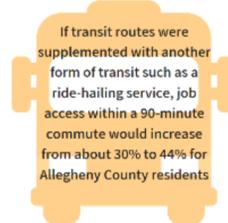
New staff in Cleveland offices

Please join us in welcoming two new members of the community development team:

- [Trey Johnson](#) is a Regional Outreach Manager covering northeast, northwest, and central Ohio.
- [Zoe Slater](#) is an Outreach Coordinator providing support for the department's internal and external outreach efforts.

Access to jobs in the Pittsburgh area

Four of the top job hubs in the Pittsburgh area have access to less than 5% of workers within a 1-hour transit commute. Find out why that matters for low wage workers and explore one short-term response to a longer-term issue. Read our findings in [A Long Ride to Work: Job Access and the Potential Impact of Ride- Hailing in the Pittsburgh Area](#).



The opioid epidemic and its effects

Opioid overdose rates in Kentucky, Ohio, and West Virginia are at least 1.5 times more frequent than the national average. Learn what we know about the epidemic, particularly its effect on workers' participation in the labor force.

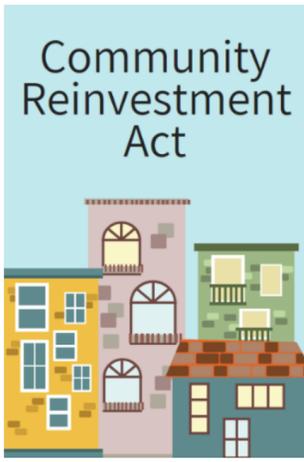
[The Opioid Epidemic and Its Effects: A Perspective on What We Know](#)

Notes From the Field

Check out our latest blog entries:

- [Defining the Challenge: Promoting Economic Mobility and Resilience](#)
- [Location, Location, Labor: What We're Learning from Small and Midsize Urban Manufacturers in Ohio](#)
- [Invest in Coal County](#)
- [Reflections on Discriminatory Lending: Past and Present](#)





Maximizing the effectiveness of the CRA

In a recent speech, President Mester highlighted several key areas to consider as part of CRA modernization including assessment areas and how banks receive CRA credit. Read her full remarks [here](#).

While [speaking](#) at the Federal Reserve Bank of Kansas City, Denver Branch, Governor Lael Brainard invited those interested in the CRA to share ideas on how to make it a more effective tool. Share your comments on the CRA [here](#) by **Monday, November 19th**.

Small business owners: make your voices heard!

Do you have a network of small business contacts? Are you an entrepreneur or business with less than 500 employees? Join a diverse network of more than 400 small business organizations that collaborate with the Federal Reserve Banks and help them collect information on small business conditions through their Small Business Credit Survey. [Become a partner today!](#)



Survey closes December 8th.

Mark Your Calendar

Federal Reserve System Community Development Research Conference

May 9-10, 2019 (Washington, DC)

Sponsored by the Federal Reserve Bank of Chicago and the Federal Reserve Board of Governors.



RENEWING THE PROMISE OF THE MIDDLE CLASS
Federal Reserve System Community Development Research Conference
May 9 - 10, 2019 | Washington, D.C.

[Learn more](#)

Policy Summit 2019

June 19-21, 2019 (Cincinnati, Ohio)

Hosted by the Federal Reserve Bank of Cleveland in partnership with the Federal Reserve Banks of Chicago, Minneapolis, Philadelphia, and St. Louis.



[Learn more](#)

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