



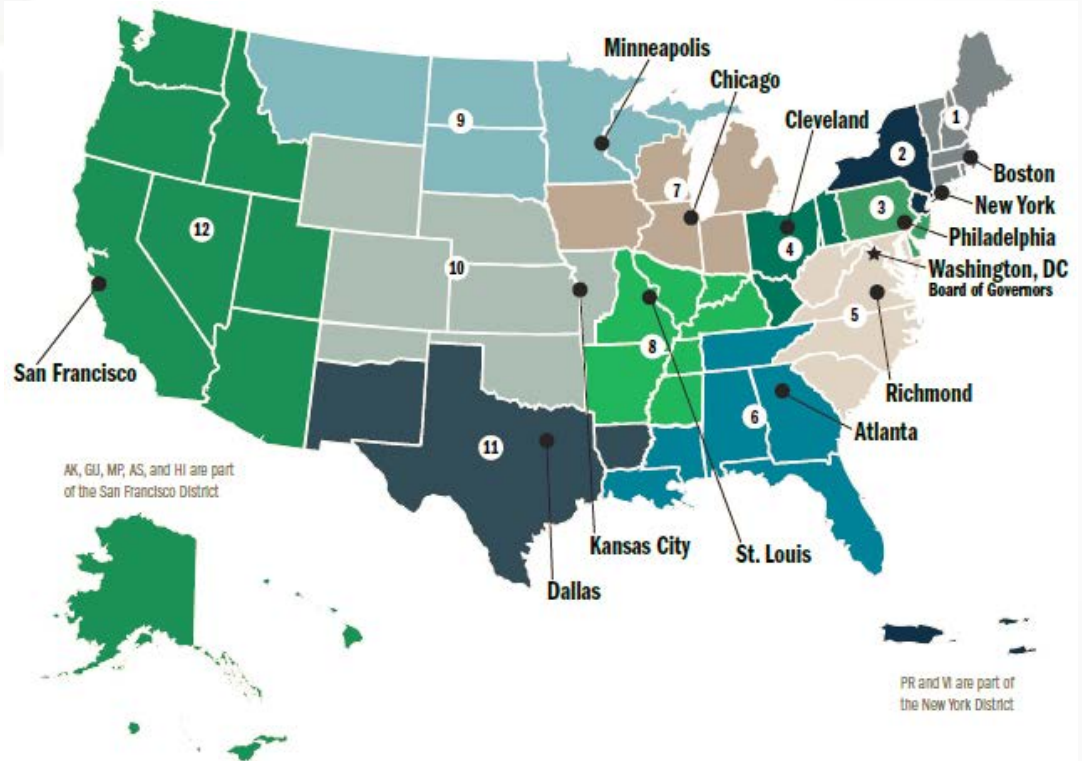
CATALYZING EFFORTS TO
IMPROVE THE HEALTH
AND WELL-BEING OF ALL
GEORGIANS

March 14, 2017

THE FEDERAL RESERVE SYSTEM IS...

...responsible for monetary policy, supervision and regulation of banks, and the payment systems. The Federal Reserve System also regulates financial institutions for compliance with the Community Reinvestment Act of 1977.

The CRA was adopted to encourage depository institutions to help meet the financial services and credit needs of the communities in which they operate, including those of low- and moderate-income (LMI). At the Atlanta Fed, the Community and Economic Development program supports the application of CRA in concert with a host of other investments, policies, and programs aimed at fostering inclusive economic growth.



The Atlanta Fed's Community and Economic Development Program



Mission: activate financial, human, and social capital to foster the conditions that support inclusive economic growth in the Southeast, especially in under invested and low-income communities.



SMALL BUSINESS AND ENTREPRENEURSHIP:

Promote greater economic inclusion by assessing credit appetite and access for small businesses



HOUSING & NEIGHBORHOOD REVITALIZATION:

Foster place-based strategies that offer LMI households access to areas of opportunity and revitalize distressed communities



WORKFORCE AND HUMAN CAPITAL DEVELOPMENT:

Define the long and short term human capital interventions that encourage local economic growth and mobility



COMMUNITY DEVELOPMENT FINANCE:

Define the scale and scope of the investment opportunity to improve economically distressed communities

What we do...

Host conversations

CRA: Geographies and Strategies in the Southeast

The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to encourage depository institutions to help meet the credit needs of the



Community Development Financial Institutions: Providing Capital for Revitalization

As the country continues to rebound from the recession, a small group of lenders is working to meet the needs of communities that slipped through the cracks during this

Economic Dynamism in Small Cities (Part 2): Migration, Commuting, New Firm Creation, and Population Density in Small Cities

Given the number of small cities in the Southeast and the relative share of our region's population living in them, gaining a better understanding of a small city's

How to Build a Strong Workforce Development Network: Lessons from Southeastern Workforce Networks

Increasingly vital players in the workforce development field, regional

Health and Community Development: Some Perspectives and Resources

When it comes to the health of people in communities, especially in economically distressed places, the Southeast tends to lag behind other regions of the country. For

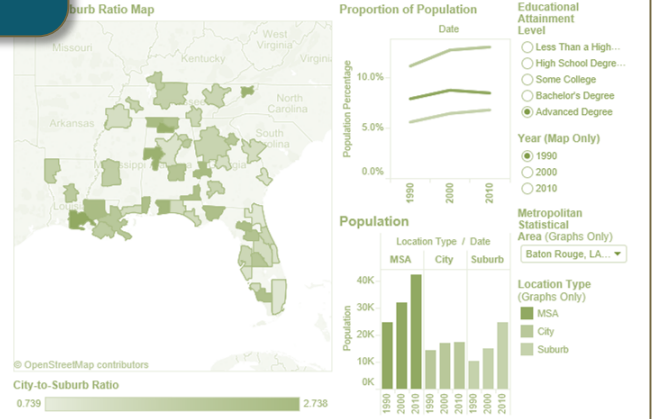
Future Fortunes: Are City-Suburban Educational Attainment Trends in the Southeast United States Unique?

This article is the final article of a four-part series on educational attainment in the U.S. Other articles in the series analyze educational attainment trends in Atlanta, the most populous metro areas, and U.S. legacy regions.

Historically, educational attainment trends in the Southeast region of the United States have been some of the worst. The Census Atlas of the United States shows that while the Southeast made some of the biggest improvements in educational attainment from 1950 to 2000, the region is still behind most of the nation. Despite this overall lag, some possibly positive

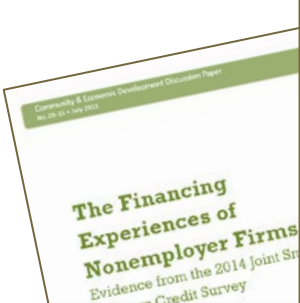
ional attainment data from the U.S. Census Bureau, we compare the aggregated data of 51 metropolitan areas (MSA) in the Southeast to that of the 50 most populous MSAs.¹ The comparison of these trends suggests the Southeast has greater educational attainment equity between its cities and suburbs, but the region continues to

Educational Attainment in the Southeast



Plant seeds

Build the evidence





HEALTH & COMMUNITY DEVELOPMENT

SOCIAL DETERMINANTS OF HEALTH (SDOH)

Economic Stability

Employment
Income
Housing Stability
Food Security
Medical Bills

Neighborhood and Physical Environment

Housing
Transportation
Safety
Parks
Walkability
Access to Health Foods

Education

Literacy
Language
Early childhood education
Vocational training
Higher education

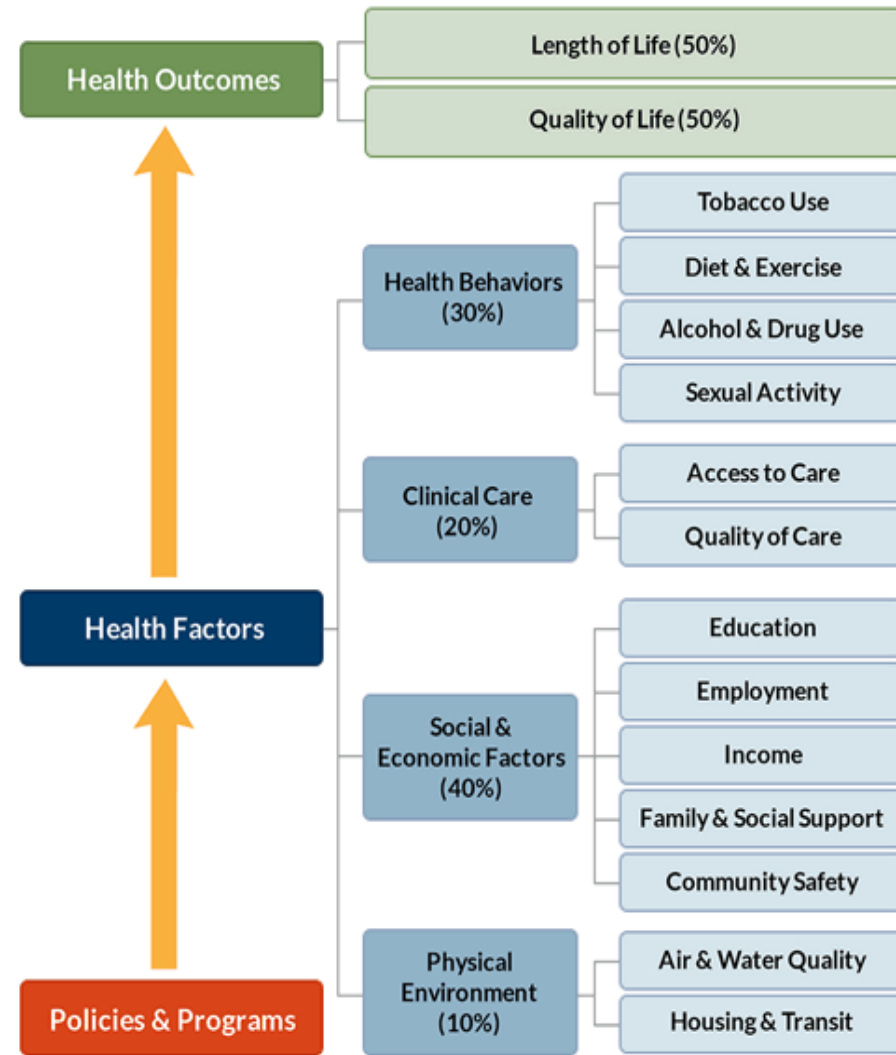
Community and Social Context

Social integration
Support systems
Community engagement
Discrimination

Health Care System

Access to Health Care
Access to Primary Care
Provider availability
Provider linguistic and cultural competency

- ZIP code beats genetic code
- Economic security and health are linked
- What can be done?



- Strengthen the **economic, social, and/or physical environments** in low income, underserved, or distressed communities
- **Mix market discipline with social purpose** through cross-sector collaborations of public, philanthropic, and private sectors.
- Offer expertise in **building trust** with communities.

- ✓ Share data and expertise

 - Ex: CHNAs

- ✓ Finance partnerships to address the SDOH

 - Ex: Healthy Futures Fund

- ✓ Improve quality & cost of care delivery

 - Ex: Homestead Hospital/Catalyst Miami