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Trust Talks Episode #17: Leveraging the Power of Data

Jennifer Axelrod: Hello, everyone. I'm Jennifer Axelrod, Associate Vice President for Learning and Impact. Welcome to *Trust Talks*.

Today we're going to talk about the power of data to drive understanding and investment in communities. The Trust has historically made a significant investment in understanding, and providing, and commissioning research to help us understand what's happening in our communities and to make that data available to communities to drive policy and practice recommendations and reform. That includes commissioning the *Color of Wealth in Chicago*, a first-in-its-kind study to document the dramatic differences in wealth by race and ethnicity in the Chicago region. We've also further explored wealth disparities commissioning a Chicago polls from the Financial Health Network. Those findings not only highlight the significant differences in household financial well-being, but also in perceptions of community wealth and resources.

These reports, others like you're going to hear about today, and community-driven data illustrate the critical importance of data broken out by race and ethnicity, gender, age, and community area to provide insights into who's benefiting and who isn't. To understand what's happening in the daily lives of our residents and communities, we need that real-time data, which we're going to talk about today.

Our conversation's going to explore that, the different sources of information that my guests are using to highlight their progress and understand opportunities for investment and innovation. And one example that we're going to learn a little bit more about later is our partnership with MasterCard and how that partnership is helping We Rise Together grant recipients get real-time data about the economic impacts of their real estate development projects in long disinvested black and Latine neighborhoods with urgent economic needs. The data from our partnership with MasterCard provides insights into how people are spending in communities, the rate they're spending, and bolsters the case for addressing investment disparities in our community.

With me today, I have guests who represent different facets of the conversation, and we'll explore the power of data in their work to increase investment in and attention to under-invested communities. So, I'm going to invite my guests to each introduce themselves. Take 30 seconds to introduce yourself and your organization. Luis, why don't we start with you?

Luis Gutierrez: Sure. My name is Luis Gutierrez. I'm the founder/CEO of Latinos Progresando. Our mission is to elevate the well-being of the Mexican community.

JA: Andraya?

Andraya Yousfi: I'm Andraya Yousfi. I'm the Chief of Partnerships and Development at By The Hand Club for Kids. We're a faith-based after-school program here in Chicago that serves over 2,000 kids across

four Chicago neighborhoods holistically, mind, body, and soul, and we've been serving kids for over 20 years in the city.

JA: Thank you. Brett?

Brett Theodos: Great to be with you. I'm Brett Theodos. I'm a senior fellow and lead our community development and mission finance practice area at the Urban Institute. It's a non-profit, non-partisan research organization. We're based in D.C.

JA: Thank you. Brett, we're going to start with you because a lot of the work that you've done, particularly around Chicago, has given us a context of what does investment look like in our region, how is it playing out, and how do those kinds of data really shape the conversations you're having with municipalities, with cities, and with communities.

BT: Great. Thanks. Yeah, we've been looking for about the past decade at where investment is going across the country, and we've done a couple of deep-dive looks at Chicago itself. And Chicago is not in the best situation, but it's not in the worst. It's kind of in the middle along a number of dimensions, about 40th on a per-capita basis for the top 100 cities. And that depends a little bit what kind of investment we're talking about. It does a little bit worse with respect to multifamily investment, a little bit better with respect to commercial investment.

So, Chicago's got a place that's got a lot of strengths, but it's also got a lot of needs, challenges, and therefore opportunities. The patterns that we see in Chicago really are the patterns that we see across the rest of the US where neighborhoods of color are struggling to access capital at the same rate as neighborhoods that are majority white or neighborhoods that are certainly higher income. And that's true broadly, but it is definitely apparent within Chicago with a real spatial concentration. And so how is this getting used? The goal is that the public sector, especially the city, the philanthropic sector, and the mission finance sector would take this information, would mobilize it and use it to drive greater investment.

JA: Great. Thanks. Just a quick follow-up on that. Your 2019 study, that I know you're in the process of refreshing, highlights this sort of four-to-one investment disparities in Black communities, and two times that lack of investment in the Latine communities. Can you help people understand what that means in terms of lived experiences for people in their communities? Because this is really about the people that are living there, working there, raising families there. What does it mean if a community has such significantly less private sector investment? And how does that play out in terms of resources and living in those communities?

BT: It can feel a little abstract to talk about investment or about capital, but it is not abstract at all. It is very tangible. It is very real in communities. And so when we talk about investment and the differences there, we're talking about homes being built or not being built. We're talking about homes being rehabilitated or being left abandoned or vacant. We're talking about small businesses and the ability to build out a space to sell and share with the community. We're talking about art centers and school buildings. We're talking about office environments. We're talking about even things the public sector provides, like parks and transit. So, all of that ultimately is measured very well by the yardstick of dollars. And when we're talking about that much significantly less money going into communities, that's showing up really in every walk and way of life in community.

JA: Great. Thank you for that. I'm sure both of my guests will want to comment on the thoughts and sharings.

I want to pivot a little bit to you, Luis and Andraya, because both of you are living exactly what Brett was just talking about. You are both social service entities as well as drivers of economic growth in your communities and wanted to dig in a little bit about what does that mean and how is the data driving your work. So Luis, we're going to start with you and ask you to talk a little bit about your data journey that informed your organization's decision to build at your new site, and then we'll explore further the kind of data you're using to partner with your community as you go forward.

LG: Well, thank you so much for the question. And Brent, thank you for setting that up. As you're talking, my mind is just racing and racing. This shows up everywhere. That's absolutely right. You think about my community. We took over a Chicago public library that had closed down years ago. And so when you start to think about the community residents that are walking through these spaces and seeing empty buildings on their corridor and what that does to you from a mental health perspective, what that means for you in terms of getting a job, what that means for you in terms of having safe spaces to go to, these are all the things that we looked at when we were thinking about acquiring this property and building a community center there. And again, it's close to transit.

And in communities like ours, I'm sure Andraya is going to touch on this, there's also the constant battle of, "Is this building going to be used for a public space for public well-being or is this building going to be used for high-end condos?" for example. And we had a situation where we had to fight off condos that were going to be built in this space in order to create this community center. And when we think about our communities, again, another driver of projects like ours is we employ people in the community. And in many ways, the nonprofit sector in our communities are some of the largest employers. And so, all of this is connected. Everything is connected.

JA: Great. And speaking of connections, one of the things you've been really trying to do as a community center, as a workforce organization is to support the small businesses around you. As you've been getting sort of this early economic data around how having an anchor entity like Latinos Progresando is bringing people to community, how has that changed in the conversations you're having with small businesses, and how do you see that sort of intersection between social service agency and community well-being?

LG: There's a lot to unpack there. One of the things that we learned off the bat is that when we opened the community center, immediately, the amount of money that was being spent on our corridor started to increase, which is a great thing. But as you start to talk to business owners, one of the things that you start to see mixed with data is that a lot of small business owners don't own their own buildings. We started to see that a lot of small business owners don't really have access to credit in the same way that other businesses do, and so a lot of our business owners were using credit cards as lines of credit and paying high interest rates when they could have been going to banks, but the connection really wasn't there.

And so we're taking all of this data and figuring out what are the biggest needs that our business owners have, in addition to when are the dips in businesses so that we can then start to figure out strategies to drive more business to the corridor and then partner that with resources so that our business owners can buy their own buildings, use credit more effectively and hopefully continue to grow their family businesses.

JA: Thank you. Andraya, we're going to build on some of what Luis and Brett have been talking about to ask you about how you at By The Hand, how you at North Austin Center, which is the home for By The Hand, one of the homes for By The Hand, how are you using data to inform your decision making and your fundraising? Because that's something I've heard you talk a lot about.

AY: Yeah, this has been an excellent conversation, and there's so many things that could be said. And really, By The Hand Club, we've been around since 2001. Our original location was in Cabrini-Green, which was home to the original Cabrini-Green housing development, now that neighborhood has changed drastically. So, what community needs look like at our original location are very different than what the community needs are in the community development are, for example, at our community in Altgeld Gardens, which is one of the lowest income communities in Chicago and has that per capita income of under \$10,000 a year.

When we look at the North Austin Center, it's very different. And that's a partnership with three organizations: By The Hand Club for Kids; the GAP ReVive Center, which is a social service holistic provider that has a food pantry; and then intentional sports, which provides sports for children of all backgrounds and ages and ability levels.

And when you see a neighborhood like North Austin, there are a million people that live within five miles. That's bigger than Washington D.C. And here you have a 10-acre fields that's a brown field, that when we did our community surveying, it had been vacant for over 40 years. And like Luis was saying, they wanted to put a solar farm there. And of course, the number one thing residents asked and our community asked was, "Well, is our electric bill going to go down? Because maybe we'll be into that." And the answer was, "No, not really." And so they said, "We need a place for our kids and our family." And we had really good data. We had a quality of life plan put together by a wonderful organization, Austin Coming Together, that found that \$159 million of discretionary spending on retail and restaurants was leaving the neighborhood every year.

So we had this hypothesis that by taking this 10-acre campus, creating jobs, like Luis said... And they're nonprofit jobs, but it's a huge economic boost for the neighborhood to bring these jobs to have families stay in the neighborhood for after school, for soccer, and little league, and to bring folks who had never come to North Austin to North Austin to this site that would have a economic impact. And it was just a hypothesis. And thanks to this MasterCard data, we're able to prove it's not a hypothesis, it's real, and it's having a real impact.

JA: Great. And just to sort of build on that a little bit, one of the things you've seen is that that impact isn't just right around the North Austin Center, that it's beginning to have greater impacts in the surrounding community as well. So where we start sort of super hyper local, it's starting to have more ripple effects as families are coming in.

AY: Exactly. That's right. We even had one of our sponsors and supporters and partners, Jason Hayward, brought the entire LA Dodgers team. And when you think about who comes to Chicago, they go downtown, they go to The Bean. They don't come to North Austin until now. And then that spend, because they got hungry and had to eat. So, it's really exciting about who's coming to the neighborhood and they're seeing that Chicago is a lot more than just downtown and we're bringing those dollars to neighborhoods that haven't been a part of that investment before.

JA: So much that we are going to dig into as a group. As we start to think about this, we're going to pivot to round-robin questions. Please ask each other, prompt, as we talk about this.

Brett, maybe we'll launch with you as we go back into this. You started to talk about economic data changing the conversation around place-based investments and community well-being. And you gave us a highlight about what it can feel like, but I wanted to dig a little bit deeper about how do you feel like these kinds of data can really impact the investments that people are making in communities and what do we need to know that maybe you're learning about or that we still need to understand about the data around economic investments in social sector placements.

BT: It's a great question. And the reason that we kicked off investigating this is I had questions, and it wasn't easy to come by this information. So, we've had to pull together more than two, probably more than three dozen different data sources to try to get insight into this. And so, it's hard work, and therefore it's hard work for the public sector, it's hard work for philanthropy, it's hard work for investors. And that can mean that they're making decisions based on hunch, based on feeling. And sometimes what we need are data to support some of those insights and reveal opportunities that really are there.

The second thought of what's important that emerges from the data is just how expensive the work of community investment and community change is. And that's even true in parts of the city where land is not astronomically expensive. It is just an expensive proposition to build buildings with any amount of rapidity, as well as complexity, as well as completeness to turn around an intersection, let alone a block, let alone a neighborhood. And so, this is a long-term work of community investment and community change. It is accomplished by no single actor, but it is the weaving together of multiple parties, of multiple agendas, of multiple visions over time that can see the work advance.

Sometimes I think when we look at neighborhoods that are under-invested, we think we have the ability to engineer something, and it's not true. The market is dynamic. It is fluid. It moves in its own way. That's not to say we're without influence. As the public sector, as philanthropy, we have influence, and we can use it wisely and strategically to leverage investment. And that's the work that's before us, is taking the data, seeing how much is needed, and it is much... Let's just target it, based on other research I've done, half a billion to a billion dollars of investment per neighborhood sustained in drips and drabs over the course of two to three decades. That's the order of magnitude that we need to have a vision for and that we need to accomplish. And obviously that depends whether we're talking about transit-adjacent or not, how close to downtown it is, et cetera. But that's a rough rule of thumb to get us thinking and to get us motivated to achieve investment without displacement in the city's neighborhoods.

JA: Great. Thanks. Luis, I'm going to turn to you.

LG: I want to say, "Brett, stop right there. I'll take a billion." I'm glad you said things like... I'm picking up on these words like hard work. It is really hard work. I think when you are a community-based organization and you're thinking about community development from the perspective of the people that live and work there, it's very different than if I was a business owner saying, "I'm going to do this to make money for myself." Because, well, it's just me in that situation. Whereas if I'm thinking about an entire community, there is a lot that goes into talking to people and bringing people to the table and having hard conversations about what they want to see and whether this project's going to be a good project for them.

And, as with everything in the city of Chicago, there's a real fear that if some type of development comes here, it's going to raise the rents, it's going to raise the housing prices, and so this development may not be for me. But, I do think that there are a lot of opportunities. And if we can really concentrate

on thinking about the existing community and figuring out how we can bring projects that are really for the people that live and work there, I think you can do amazing things.

One of the other things that I think about when you said hard work was immediately that it seems that in more affluent communities in our city, projects go up fast, right? Streets change fast. Suddenly you have bike lanes, you have new lights, all of these other things. Well, they have been doing this over, and over, and over for generations.

When you come into our neighborhoods, we're just learning. We're learning for the first time how a lot of this works, and it makes it harder. And so that's one of the reasons I was so happy to partner with the Chicago Community Trust and We Rise Together because they brought knowledge to the table. "Here's how we can do some of these things together." Because honestly, sometimes just not knowing makes things take two or three times longer. But now that we're getting the hang of it, I think there's an opportunity for us to both bring other projects to our community, but, just as importantly, teach others in our community or in adjacent communities what we've learned so that these things become a little bit easier.

JA: Andraya, you want to speak to the challenges of building in community?

AY: You know, my head is spinning because this resonates so much, especially on the challenges. For our site in particular, it had been vacant for over 40 years, and it was a factory, so it needed an exorbitant amount of environmental cleanup. And that is not something that when you're in an area that's been developed, it's been cleaned up along the way. When you have things sit, those problems tend to fester. And so some of these projects in neighborhoods that have been historically disinvested are just so complicated. And the folks who are leading the charge and are the visionaries... The motivation is to lift up and serve the community and have an impact, right? And as Luis mentioned, there's not a monetary benefit for us to do this project besides seeing our community flourish.

And so there is something that in the last few years, especially through the partnership with We Rise, where we've seen philanthropy come alongside nonprofit leaders, and then we've seen other folks, like for our project, the Chicago Fire, come in and say, "Hey, what if our team practices in North Austin? What if we do nonprofit afterschool programs in North Austin?" And we're piloting these things, and we're seeing that there's a tangible impact of what we're doing. So we're seeing all the data, we're seeing all the challenges, and now we're coming out on the other side.

We had a 15% reduction in violence within a half mile of the North Austin Center this summer while crime around us went up. So we're saying, "Hey, wait a minute. If kids are in a place after school, and if folks are employed, and if there's positive programming and positive foot traffic..." We know what makes a great neighborhood. We just need to invest it, and we need those data points to show that the investment pays off and has a tangible impact in the lives of people in our community.

LG: I love that you said that, too. I was thinking about how many years the field was empty. And that's another thing in our community. You have people that have seen it, and how many people said, "We're going to do this. We're going to do this"? And how many times in your head are, "Sure you are? Yes, they are. They always say they're going to do something. If they do something, eventually, is it even for me?" And so the fact that these projects are being successful and we're showing success, I think it does also change the way our community residents are looking at the work that's being done by these community-based organizations. It's an absolutely amazing thing that's been happening, by the way.

AY: And I think there has to be some patience. When you think about some of these projects where, okay, 40 years of disinvestment, 40 years of 10 acres in a neighborhood that has a million people within five miles, it causes a lot of damage, right?

LG: Yeah.

AY: And just in two years we're already seeing the impact. Imagine in 40 years. There definitely is a patience piece where we need to make these investments, and it's not always going to be instant gratification, but we know that it's the right thing to do.

JA: Great. One of the things, Brett, you talked about was change at an intersection, change at a block, change at a neighborhood. When you think about the kinds of data that you are using to tell your narrative, how is that playing out? Because you might get one building, but you guys aren't stopping at one building, neither one of you. You're like, "This is my community. These are my people. We need to keep doing." How do you use data to keep people from not doing what happens on occasion where they're like, "Okay, that's the one thing. Now we're going to go over here"? How do you keep people's attention and focus?

LG: You want me to go?

JA: Yeah, go ahead.

LG: Okay. Well, that's a great question. And at least for me, I live in a neighborhood that's mostly a Mexican neighborhood, and we are right up... Our neighbor's North Lawndale, which is mostly a Black neighborhood. And so as we're starting to look at data and what kind of community projects we want to invest in, we're looking not just at South Lawndale, which, like I said, is mostly a Mexican neighborhood, but we're looking at our brothers and sisters in North Lawndale and trying to figure out how we create projects that allow for people to cross communities.

And so, we're looking for data, but I say that also knowing that there is a new administration that has taken over that is affecting us directly. There is the issue of this new administration wanting to deport more people than have ever been deported in the history of the United States. That is directly affecting our business corridor. And so leaving this meeting, part of what I'm going to be doing is meeting with people to figure out what the new normal is going to be in my community as it relates to our community residents, our nonprofits, and just as importantly our business corridor. Because people need to come out to shop, and we are currently in an environment where there are a lot of people that do not want to leave their houses right now. So, it's a pretty difficult time for us, but we're hopefully going to be looking a lot of this information to figure out how we're going to be moving forward.

JA: Thank you for sharing that and, also, acknowledging the realities of what is right now, and then as we think about who can build, and where those dollars are going to come from, and what our labor force looks like, all of those play out.

Brett, wanted to give you a chance to sort of come back in here as you're thinking about what you're hearing and this idea of using data to keep focus and to acknowledge community. Curious how you are thinking about that in addition to it takes a billion dollars intersection, block, neighborhood in terms of creating and using data and making data available to others that allow people to have those conversations with the kind of data you're creating.

BT: I think we have a lot to learn from the private sector here. The private sector developers are really good. They have to be at thinking through how do you connect parcels, properties one to another. How do you build demand for a block? How do you think about walkability? How do you think about connections? How do you think about public safety? And they know that a big hole in the middle of the block can affect everything.

And so, we really have to think about how do we connect our neighborhoods to themselves and to other parts of the city so that they can become and retain their vibrancy. And so, sometimes that's as simple as looking out the windshield, right? Some of the data and quotes that we need are there right before our very eyes. And sometimes it's understanding things like tax liens. And what we need are public data about who owns what or what is owed on a parcel and what can be done with it. Sometimes what we need are details about vacancy or other investment trends.

But, I think the main barrier at the end of the day isn't the data, it's the money. The data can help mobilize it, but we also need will, we also need hope, we also need vision that we can accomplish this. We need strategy. If we spread everything out everywhere, we're not going to have enough. But how do we achieve a significant, meaningful, scaled change in a way that really improves the livelihood of residents who live in community?

JA: Great. Thank you. One of the comments that Andraya made to me in advance of this conversation was the data is really important for the naysayers. Could you speak to that a little bit more? Because you're like, "My residents, they know what a good community feels like."

AY: With that study that a hundred and almost \$60 million leaves the Austin community every year, you think about that. Well, that means that people are enrolling their kids in afterschool activities. That means people are eating out. They're going to other neighborhoods to experience quality of life. They're driving to other neighborhoods for school, those who have the access. And those who don't have some kind of sense of the injustice. They know what's missing.

And so I think that the question that you had asked me, Jennifer, was, "What do the residents say about the data?" And I was like, "They don't care." Not that they don't care, but they know it already. They know that, "Hey, I'm going out to eat after my kid's on the little league," or, "I got a job at By The Hand Club after school, and now I'm with my kid in the afterschool, and getting paid, and helping people in my community, and now I'm able to do a little more and do a little extra." And all that has a ripple effect that's very tangible.

And so I think for at the beginning of this project, we were pitching to a funder, and the funder said, "I don't get how soccer field helps violence. And I thought, "Oh, boy. We've got a long way to go in this relationship and this conversation." And now we can say, "Well, actually, we see this 15% decrease in violence," or, "2 million Americans a year are estimated to make career sacrifices due to child care."

And at By The Hand Club, we pick our kids up from school via bus. We bring them to By The Hand Club. They get a hot dinner. They get loved on by staff. They get eye care, dental care, mental health counseling, family crisis support, all the wraparound factors. And then you see a hundred percent of our kids graduate from high school. It's not a mystery. We know how to do it, but now we have the data to show that this is the way to do it.

JA: The data also helps you make the case for this is... You are employing people from your community. That money is going right back into your community. I mean, Luis, you've talked about a number of hires that are in your community. What does that mean to live and work?

LG: I mean, that's all the difference. If you think about being able to be in a community and go get a job somewhere... And I tell people this all the time. Nonprofit, you're not going to be rich, but you should be paid well. You should be able to be able to live in an apartment comfortably or buy your home, go to a place where you know somebody cares about you and cares about your family. And we, as in the nonprofit sector, are those employers. I mean, we look out for the people that work at our spaces. We hire from the community, the people that come to work at our space, also shop in our neighborhoods, also walk down the street in our neighborhoods. And it makes a huge impact because now you're all coming to safe spaces where everybody's looking out for each other and you're going out and you're spending money in your neighborhood.

And it's fine if you want to leave and go downtown. Everybody wants to do that. But you actually have a choice now. You can actually choose to spend your dollars at the neighborhood restaurant or the neighborhood shop, and that makes a huge difference for every neighborhood.

JA: When you think about the sort of bringing in this together, you've talked about the reality of what it feels like to live in a community that has these amenities. I know you've talked about your coffee shop that is right across the street and how it is now more crowded. And Luis, you've talked about the fact that you have new visitors coming to your community. And the kind of ways that we can start to think about that are kind of big data sets, and they can often be really hard for other nonprofits, community action groups to access that data.

So, curious how the three of you, and maybe, Brett, we'll start to think about you, how do we help those organizations get more access to maybe not this kind of data, but data that helps to build this case and the muscle that will allow them to think about the intersection, the block, and the neighborhood?

BT: It's an ongoing process, and that's part of what we need to understand from an investment perspective. This can't be a single tool, a single dashboard, a single meeting. It's really about building first the capacity of community-facing organizations so that they can build the intersection with and really get the insights into the hands of residents.

And so what we need is the public and the philanthropic sector to make the investments in knowledge production and then getting it in the hands of community organizations in a way that equips them to translate it and really build engagement. The way the ecosystem works best is when there's that flow of information in multiple directions on a regular basis. Sometimes it coalesces at key catalyzing moments of do we want this thing in our community or do we want to oppose it, but the need is to sustain at least some measure of infrastructure and attention apart from the crisis or real big opportunity.

LG: I keep coming back, Brett, to it's hard work. It's not easy. And you have to continue to do this work. And so even as we've completed our projects, we need to continue to have these types of conversations for other projects because it can't just be this project. And we don't want to lose that muscle.

And I will say that I completely agree that we have to help nonprofits build their capacity. Too many times in the nonprofit sector we're asking people who work there to do three or four different jobs. And that becomes really difficult because, as Andraya said, they're going to tell us, "Well, we already know this. Why do I need to look at this again?" And if I'm asking you to do three jobs, well that's just something else on top of it. And so, building the capacity of the organizations is extremely important.

But it's also important to look at the data for a number of reasons. And so you can make your programs a lot stronger. You can look at the business corridors that you work with and be more intentional about some of the things that you do. You can be a better fundraiser when it comes to this work. Because even for those of us who may be thinking about supporting us, some of the data that you can use to convince

them to go the extra mile and make a larger donation, extremely important for the organizations. So, I agree with all of this. It's all connected. It is really hard.

I will say one last thing to your organizations is think about what you want to know as it relates to the work that you're doing. Because there's so much data out there that it's not just about going out and reading every single report that's ever created. There is a lot of data out there, a lot of great data. But as a nonprofit organization, think about what you really want to know and start there. You may be surprised that what you think is true, and then some.

AY: I think agreed to everything that's been said. It really resonates. And some of the spaces, even in the community development space here in Chicago that the Trust has created... I remember one event I was at, myself and a group of people who were stuck in the permitting process all were missing the session because we were like, "Well, what did you do? And what did you do? And how did you get through? Who did you talk to?" And we're exchanging phone numbers and really just sharing in the journey of how challenging the work is. But there are people who are further along than I am that can give that wisdom and share those learnings. So, I think it's integrating the data with the lived experience and creating those spaces. And even at community meetings, being able to share, "Hey, there's a 15% reduction in violence right around the North Austin Center. And I got a standing ovation.

So when people hear such negativity that doesn't feel good to be like, "Did you know this is going on in your community?" And it's like, "Yes, I feel it. I experienced it." I don't want to always hear the negative. But to hear that positive things are happening and there's an impact, it really does bring hope.

And Brett, you mentioned the word hope. And I really think that's what people need, especially in this season where there's so much change and volatility and a lot of noise. We have a lot of data that says what works. And how do we cut the noise and really hone in on those solutions that are effective, they're practical? They might be expensive, so how do we tell the story in a way that compels people to say, "This is really expensive, but it works, and it's the right thing to do, and it's what's really going to move the needle in our country"?

JA: So, I just want to recap a couple of the themes I've had as we're getting ready to wrap up today's podcast. Couple of things that have really resonated with me that I've heard all of you talk about is both the hard work that this takes, the need to both equip developers who are community-based organizations who are doing work that is not their day job. You did not start this work, either one of you, to become community development folks. You went into this to do social service. And how do we make sure you have that?

Another theme that I just want to lift up is the length of time this is going to take, that this is not an overnight transformation, that this is really something that we need to have a long trajectory for and be prepared to make billions or millions and billions of dollars worth of investments in communities that have been under-invested.

And finally, the last piece that just sort of stuck out with me, and then I'll ask one thing that you guys want to share that stuck out for you, is the power of resident understanding their own meaning-making and their narrative data. In this case, we've talked about both the stories, and the lived experience, and the numbers that Brett and others are using as well, and how those two together are lifting the voice of the community, ensuring things are getting built in their communities that they want. And to your point, Andraya, changing the negative around deficits in these communities, but to talk about what's changing, what are their strengths, who's already there that are doing incredible things.

So on that note, one last thought from each of you about something you want people to take away about data, about the power of narrative to create change. What do you want people to leave this call with?

LG: I whispered this, but I love what Andraya had to say in terms of hope and sharing those stories of success. Because it is a long, hard road, and it is... Sometimes you feel alone, and sometimes you feel maybe it's just you. And so to share the experience of the challenges that you've gone through along with the successes, I think it's extremely important for everyone. So, I will say that.

And the last thing I'll say is the power of collaboration. We live in the city of Chicago, and I live in a Mexican community. I am Mexican, but that does not mean that I only care about the Mexican community. I care about all communities in the city of Chicago. And when I look at places like North Lawndale or Auburn Gresham, West Side, South Side, I consider myself to be part of these communities as well. So as much as I can share and give back, I want to do that. And I know that there are a lot of people in the city that feel the same way, so I would say collaboration is another big thing.

JA: Brett, what do you want people to leave this call with?

BT: Thing that always impresses me about Chicago is how high capacity it is, community groups, the CDCs, the CDFIs, philanthropy, public sector. I spent the past 10 years studying investment flows. I'm going to continue that and try to build on it by studying what makes a place ready to transform. And I think a lot of it relates to the capacity of the organizations to deploy, mobilize, organize, strategize, and lead.

So, we've got some data gaps when it comes to organizations and ecosystems. That stuff is harder than the property level insight, as hard as that is. But the good news is regardless of the data, my strong sense is that Chicago has a lot of capacity in these areas, and so I think there is good ground for hope and for progress.

JA: Thank you. Andraya, get the last word.

AY: I love that, capacity. And that really ties in what I was going to say. When we tell the story of North Austin, our slogan is Imagine More. And when we were doing all our community engagement, somebody, "Well, I run a computer adult literacy program, and no one ever talked to me." And there's this deficit mindset that there's not enough, we don't have what we need. And then once I said, "Well, just come on a tour." And they would say, "Oh, my gosh. This place is huge." And I said, "I know it is. There's plenty of space for you." And it really transformed into our slogan of Imagine More. And I think we need to look at the data, see the real lived heartache, promises, problems, how they impact people, and then really be visionaries and imagine more about what's possible for Chicago, and not just Chicago, other urban areas in the United States.

And when I heard about the North Austin project, it was an \$18 million project. And when I was kind of pitched to come on board and help, Donnita Travis, the founder of By The Hand Club, she said, "Aren't you so excited?" And I said, "No. I have tremendous anxiety because I came from this very traditional nonprofit world where you wrote an impact plan in the spring, and then you executed your impact plan, and then you did your annual report, and then you did your impact plan, and it was always the same." And it's like, "Let's stop. Let's imagine more and step out and cast a big vision."

And if I had known then our project would've been \$40.1 million, I probably would've said no, but 18 million felt really overwhelming. But that just really has always stuck with me, my own naysayer and

really saying, "We can imagine more. We can take this data, and we can put on our visionary caps and just step out and say, 'Let's do something.'"

JA: Thank you for that. This has been a fantastic conversation. I really appreciate you, your thoughtfulness, the perspectives, the idea of hope and imagining more. We hope that you listening have enjoyed today's conversation and found it engaging and insightful. And I'd really like to thank the three of you for taking time out of your busy schedules to share your thoughts and insights.

LG: Thank you for leading a lot of this work, because you have been at the forefront of bringing all this to our organization, so thank you.

AY: Thank you so much.

JA: It's an absolute honor and pleasure to work in partnership. Brett, thank you so much.

BT: This was fun. You guys are up to great work.