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Neighborhood Capital: A multidisciplinary holistic approach to neighborhood revitalization through workforce and economic development

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Neighborhood Capital

A multidisciplinary holistic approach to neighborhood revitalization through workforce and economic development

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Introduction

From the Alinsky and Cesar Chavez movements to Roosevelt’s New Deal, poverty alleviation has long been a goal of governmental and nongovernmental organizations alike. The introductions of welfare, public housing, enterprise zones and food banks have all been developed with the intention of “helping” the low-income population. While some of these programs have provided improvements on housing, hunger and education, other programs have led to a cycle of poverty.

Poverty affects individuals and families who lack the ability to provide for the means that are necessary to sustain a healthy and civically engaged life. It is for this purpose that the common and primary goal for community development programs should be improving individual and family wealth. Doing so empowers people to become self-reliant and actively engaged within the community, contributing tangible and intangible benefits. This should not be seen as merely job creation or skills training; it must be more far reaching. People must be given equal opportunities and choices for individual successes in order to become self-reliant, self-determined and self-empowered. This type of workforce development becomes a multi-faceted effort and at times may not look like the traditional “workforce development” program. Instead, decision makers must choose to look through a wide lens to recognize the intricate web that poverty has woven. It is at this point that the holistic approach becomes accepted as a realistic approach. Workforce development becomes the means to poverty reduction. Neighborhood revitalization can then begin to empower its residents producing a stronger community and region. Workforce development becomes part of economic development and vice versa – all in an effort to improve individual and family wealth.

The neighborhood becomes an essential starting point in the effort to reduce poverty by improving personal assets. Additionally, it is the neighborhood that can provide increased
economic opportunities for a community by tapping into the often hidden neighborhood’s natural resources. Combining the neighborhood and community frameworks of place-based and people-based initiatives yields an emergence of sustainable community development. Researchers, policy makers and scholars often have considered either place-based or people-based frameworks when developing initiatives for poverty alleviation and neighborhood revitalization, not the combination of the two. I suggest that a multi-disciplinary, multi-faceted approach is the most effective in reducing poverty, improving sustainable opportunities and providing choices where few to none exist today. In fact, the segregation of these two frameworks has nearly destroyed the rich culture and diversity that was once present on a neighborhood scale. I suggest that value be placed once again on neighborhoods through a number of developmental avenues that provide growth for four very vital capitals: physical, human, social and cultural. Through the blending of place- and people-based initiatives built upon strengthening the four capitals, broken neighborhoods can rebuild and will flourish from the inside out, and people will gain choice and opportunity and become self-sustaining.

Implementing initiatives is often seen as a daunting task and leaves policy makers focusing too heavily on one or two deficiencies. They work to alleviate the recognized deficiency only to find that other problems have now been exacerbated. Through my 10-month graduate fellowship with the City of Champaign’s, Neighborhood Services Department, I was exposed to multiple governmental and nongovernmental organizations whose goal is to improve community residents’ lives. I have gained an understanding of the processes of bureaucracy, the need for communitywide collaboration and how ill-informed and political agendas can hide the real issues a community and neighborhood faces. In addition, I have recognized that the lack of awareness, expertise and knowledge are dangerous and can lead to system and program failures.
On the other hand, I have discovered the intense desire these organizations have to make Champaign a better community. I have also observed a disconnect between the crucial organizations that I believe, once properly engaged with one another can become part of a holistic system that has the capabilities to bring betterment to the neighborhood and community.

I will define place- and people-based community development in conjunction with needs- and asset-based community development. I will then discuss four vital capitals that community and neighborhoods possess, and that I suggest, when combined effectively become the essence of “neighborhood capital”, and followed by a discussion of successful programs that currently integrate place-based and people-based frameworks. Though I have peppered in a few specific findings regarding the City of Champaign, and Champaign County throughout the report, in closing I will provide the detailed demographics and findings from the City and its local workforce and economic development initiatives. In addition, I have provided recommendations on how Champaign can begin its pursuit of a new collaborative, integrative, multi-disciplinary approach to neighborhood betterment.

I begin with a brief overview of poverty, with the caveat that poverty measurement can prove to be inadequate when examined exclusively; therefore, it should not be the only survey of success. Additionally, there are many variables to poverty. Some appear evident and easy to correct, while others are convoluted, complex and debatable.

**Poverty**

It is important that poverty be recognized for its complexities by those who seek to develop policies and programs to alleviate its effects. With poverty as the core issue at hand, we must be aware of how it is measured. Poverty is measured not only to determine the extent of whom and how many it affects, but; it is also measured to evaluate the effectiveness of programs.
In short, poverty is defined as “the state of one who lacks a usual or socially acceptable amount of money or material possessions” (Merriam Webster). The U.S. Government uses a scale of income to determine if one lives in poverty. According to the federal Department of Human and Health Services, there are two ways to measure poverty: poverty threshold and poverty guidelines (U.S. Department of Health and Human Services, 2011). The official poverty figures are updated on an annual basis by the federal government Census Bureau and are based on the poverty thresholds. The federal Department of Health and Human Services provides a simplification of the poverty threshold through the poverty guidelines. In other words, the poverty threshold provides the number of people in poverty while the guidelines provide that financial determination of whether a person or family qualifies for support services through Health and Human Services. This can prove to be difficult for families in communities with higher costs of living than others. In addition, there is an added disparity of the cost-of-living inflation among American households (Bart, 2003). Elderly households and those without children are hit with a higher than average inflation rate, and poor households are particularly hit hard because of the rising cost of gasoline (Hoboijn & Lagakos, 2003). Those who live in poor neighborhoods experience a lack of market competition and information. This leads to poor families paying more for daily needs such as groceries, financial services, auto insurance and home mortgages. Truly it costs more to be poor (Reid, 2006).

Poverty produces a number of ill effects on society. Conversely, a number of societal ills contribute to causing poverty. This makes poverty a uniquely complex societal problem that is extremely influential to the quality of life by those affected. Regardless of its complexities, it is a problem that must be addressed with an innovative multidisciplinary, multi-faceted approach through public and private partnerships.
To realize the urgency of this issue it is imperative to recognize that poverty is currently on the rise locally and nationally. In 2009, the number of people living in poverty rose nationally for the third consecutive year to 43.6 million, up from 39.8 million. In addition, the poverty rate for children increased; “children comprised 35.5 percent of people in poverty but only 24.5 percent of the total population.” Even more striking is the fact that of the “related children under the age of six in families with a female householder, 54.3 percent were in poverty – four times the rate of related children in married couple families (13.4 percent)” (U.S. Department of Commerce, p. 16). Poverty has statistically grown in Champaign County as well, and affects children the most at 24 percent. It has outpaced the state of Illinois’ poverty growth, see figure 1.

Figure 1 Social IMPACT Research Center Poverty

According to the Urban Institute, “single-parent families are in even worse economic situations. Single-parent families are almost twice as likely to have low incomes compared to all

1 http://www.heartlandalliance.org/povertyreport/
families with children, and almost three times as likely to have low incomes compared to married couple families with children.” Additionally, when “compared with high and middle income families, low income working families are disproportionately nonwhite and immigrant, although most are headed by white, native born, non Hispanic adults. Forty two percent of low-income working families are headed by white adults, while 70 percent of middle and high income families are headed by white adults” (Urban Institute, p. 1). These numbers speak for themselves: Poverty is clearly on the rise. That should prompt decision makers everywhere to work collaboratively, sharing knowledge, expertise and funding sources to empower impoverished communities to become part of the solution to their issues of poverty.

**People-Based and Place-Based Policies and Community Development**

To fully appreciate the way community development policies have taken shape it is fitting to briefly summarize the difference between people and place-based policies and initiatives. People-based initiatives are focused on the development of programs that assist people directly either by providing them social services, job opportunities, education or skills training. These initiatives have a direct impact on human capital. Place-based initiatives, on the other hand provide the infrastructure improvements and growth leading to the improvement of physical capital. These two frameworks are often kept separate due differing philosophical and political ideologies.

**Needs- Based Community Development and Assets-Based Community Development**

In determining the best programming and polices to alleviate poverty through an increase of personal and family wealth, there must be a thorough examination of not only the needs in the neighborhood, but of its assets. Some community development professionals seek out answers through only one of these methods. Some have chosen to use both methodologies in hopes of
discovering the most relevant information for the development of neighborhood programs and initiatives.

The needs assessment evaluates the deficits that, if filled, would lead to improved neighborhood and community outcomes. This evaluation can be performed through a multitude of research methods and by a variety of organizations, from a small scale to a much larger scale. Usually, the problem is defined and the research team sets out to learn what is missing in the environment that is contributing to the problem. Programs are then developed to fill the gap based on their findings.

Asset-based community development will examine a neighborhood or community to learn about its strengths and natural assets. Once these are discovered, they are utilized and built upon to make the neighborhood or community more self-reliant, healthier and economically stronger. This research also is performed through a number of research methods. Like the needs-based assessment, it can be accomplished from a small to large scale. By defining and discovering an environment’s assets, the researcher is seeking which capital exists and to what extent can it be cultivated. Generally, asset-based frameworks are looking at physical and human capital, which are recognized as economically important to a neighborhood or community. I recommend the inclusion of social and cultural capital; otherwise, the asset based research is incomplete. What follows is a sketch of the four capitals I suggest bear great relevance in providing meaningful evaluation and significant value to any and all neighborhoods and communities.

**Physical Capital**

Physical capital is all manufactured resources and the physical infrastructure of a community: the roads, bridges, buildings etc. It also includes the improvements made to the land,
such as ditches (Miller, 2006). These physical attributes and features are vital to the health and strength of a neighborhood. Physical investments are often both private and public; however, depending on the location, there may be less private investment because of perceived increased market risk. There should be no bias within the public governmental sector when deciding where to invest in physical infrastructure; however, the governmental body may provide private firms enticements in the form of tax credits, tax abatements, special funding opportunities, etc. to locate or relocate to a certain area of a community. Physical infrastructure is usually costly, producing higher upfront cost with the hopes of long-term benefits. Unless infrastructure is critically examined to determine its long term-effects, it can also become a detriment to a neighborhood.

**Human Capital**

“Human capital is perhaps the single most important ingredient of economic growth, and the most successful regions are the ones that can produce and attract skilled workers, increasing the presence of human capital” (Weissbourd, p. 2). Coleman (1988) differentiates physical capital from human capital this way: Physical capital can be created to form the tools that facilitate production, whereas human capital is the creation of skills and capabilities. One cannot discuss workforce development without including the development of programs that will foster human capital.

Untapped human capital can be found within the community and should be considered a crucial resource that has the potential to meet the needs of the current and future labor market demand. However, there must be policies and programs in place to increase access not only to the untapped human capital but the unmet market demand as well.
Human capital does not simply appear – it is developed. Education plays an enormous role in the development, cultivation and promotion of human capital. Therefore, education is requisite for strong community development in any size municipality, large or small community, urban or rural. The following educational statistics provide food for thought in how education is indeed directly linked to workforce and economic development. This is merely a sampling of data that substantiate the value of education.

*Education Facts from the Illinois Department of Employment Security*

- People’s employment and earnings usually are closely linked to their education.
- The Illinois high school graduation rate of 75 percent exceeds the U.S. rate of 68 percent.
- Illinois high school graduates need only 16 credits to matriculate compared with 20.6 credits for the average state.
- Illinois public university admission requirements (math, science, social studies, language) are generally higher than Illinois high school graduation requirements.
- 1/3 of Illinois postsecondary students enroll in remedial classes to make up for what they did not learn in high school.
- 90 percent of the fastest-growing jobs in Illinois will require postsecondary education by 2012.
- White students are more likely than minority students to complete a postsecondary education (Illinois Department of Unemployment Security, 2010).

When education is recognized as an avenue to success in workforce and economic development, the focus should be two-fold: 1) addressing the current needs of those who are denied entrance into the workforce and post-secondary education because they lack reading, writing and math skills and 2) addressing the education of youths within the school system so they are prepared for their career choices as they enter young adulthood. Youths who receive intensive programming during their school years have less of a need for remedial adult education training in the future (West, 2009). When young people are educated, they are empowered to become self-reliant as their options increase in both post-secondary education and the workforce.

Some innovative educators are recognizing that there are multiple variables that come into play why and how students learn. This is a complex issue that requires a comprehensive
approach - it becomes more than textbooks, classrooms, tests and grades. An excellent example of a holistic approach to education is the full service schools. They are school-based holistic, models that integrate school, community and social services all under one roof, or at the very least on one campus. This approach was developed with the awareness that not all students share the same opportunities outside of the classroom, nor might they have access to such things as healthy meals, healthcare, dental services and other social-service needs. This service-integration theory behind the full-service school provides for services that help place students on a level playing field. Essentially, this environment becomes a centralized location for meeting the needs of the low- to moderate-income students, providing them every opportunity to succeed academically. In Knox County Tennessee “The Full Service Schools initiative seeks to ensure that students have their basic physical, emotional and health needs addressed so that they come to the classroom ready to learn at high levels” (McIntyre).

When fragmentation of services makes them hard to access, they become of little true service. This in part has been a strong reason for the demand of integration of services, thereby reducing the fragmentation and assuring access and coordination of services. “Many of the new family-centered programs are being placed in schools to facilitate ‘one-stop-shopping’ for whatever families and their children need to overcome the enormous odds they are up against in disadvantaged communities” (Dryfoos, 1995, p. 150).

In recognition of the positive results that full service schools have produced, the U.S. Department of Education has doubled its grant appropriation from $5 million in 2009 to $10 million in 2010 for the development of additional full-service community schools. The review of these federal grants provides an example of how public schools become a public space and
opportunity for additional youth and family supportive resources (Full Schools Community Schools Program).

Within the discussion of education, the topic of literacy must be addressed. Literacy is related to poverty alleviation and workforce development; thus, is of great importance on many levels. According to the National Commission on Adult Literacy Report, education drives the economy. In addition, the report relays a sentiment that is quite often heard, “more and more, the American economy requires that most workers have at least some postsecondary education or occupation training to be ready for current and future jobs in the global marketplace, yet we are moving further from our goal” (National Commission on Adult Literacy, 2008, p. 5). Literacy is the basis for learning and should be considered a critical variable when examining poverty reduction, employability and job advancement.

Literacy cannot be seen as either a youth issue or an adult issue. Instead, it should be recognized as an issue that sits at the crux of self-reliance. The ability to read with reading comprehension is a much-needed requirement for high school, trades programs, community colleges and universities. Without adequate reading and comprehension skills individuals find great difficulty in working toward economic self-sustainment and upward mobility. “In some cases, training can be acquired with academic preparation as low as sixth grade reading levels, but reaching the next step in a middle-skill career in all subsectors requires completion of a one year certificate at minimum. Progressing to the next level requires additional professional certifications, associate degrees, or bachelor’s degrees in four year colleges and universities” (Rubin, 2010, p. 33).

It is a fact that the United States, with its superior universities and colleges, provides avenues for many individuals. In fact, the United States has gained recognition as “one of the
highest countries in numbers of well educated people” (National Commission on Adult Literacy, 2008, p. v). On the other hand, the United States also scores at the top of the list for the most uneducated population among the 30 Organization for Economic Co-operation and Development free market countries (National Commission on Adult Literacy, 2008). This divergence of education may be able to be linked to the divergence of wealth that will be addressed further when wages are discussed.

Locally, the City of Champaign has a higher than average population that hold bachelor’s degrees. This is important for two reasons. First, the challenge for labor attainment in an educationally rich community raises the bar. Secondly, this can provide enormous opportunity with its abundance of human capital.

![Bar Chart](image.png)

**Figure 2.** Bachelors Degree attainment as stated in the Executive Summary of Women and Minorities in the Illinois Labor Force 2010 Annual Report, Illinois Department of Employment Security.

The report points out that there is room for improvement in every community and school district across the United States and Champaign Unit #4 would be no exception. There is also
great relevance to recognizing the educational disparities that exist in a community because as mentioned earlier this becomes part of the poverty and workforce development discussion. The following graphs (figures 3 and 4) depict data that was obtained from Champaign Unit #4 School District’s web site. These graphs provide information about what appears to be an apparent literacy gap, with a correlation between economically disadvantaged children and illiteracy. These facts are important to note as community challenges because as we are examining a community in a holistic manner, its students become part of the formula for a sustainable economic environment.

![Bar graph](http://www.champaignschools.org/reportcards/2010/District2010.pdf)

**Figure 3. Champaign #4 Unit School District 2010 Report Card, NAEP Grade 4**

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Figure 4. Champaign #4 Unit School District 2010 010 Report Card, NAEP Grade 8

Education capacity within a community is an indicator of its ability to provide opportunity and choice. This capability is directly related to how well the development of human capital is realized because education within the fast-paced, rapidly changing global economy has become a lifelong necessity if economic growth is to be realized. According to the American Community Survey, U.S. Census Bureau (2006), there were 150 million people in the labor force (age 16-64). Of them, 88 million adults had at least one education barrier, Barriers include no high school diploma, high school diploma with no college, or the inability to speak English was less than very well (National Commission on Adult Literacy, 2008).

“Workers who were skilled with their hands and could reliably work in repetitive and sometimes physically demanding jobs were the engine of the old economy. In today’s New Economy, knowledge-based jobs are driving prosperity…jobs held by individuals with at least two years of college” (National Commission on Adult Literacy, 2008, p. 1).

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Providing opportunities for continued learning offers people in entry-level positions a chance for upward mobility, either within the employer’s organization or somewhere else at a higher wage with improved benefits (affordable health insurance, paid time off etc). Paul Jurmo is a nationally known adult-education practitioner and scholar who has argued “tirelessly for education for incumbent workers, a necessity if those who get or have jobs are ever to also have opportunity and choice in their work lives. Such education enables workers to move beyond entry level work into more stable and higher paying jobs in which they can truly use their new skills and knowledge” (Amico, 10A).

To have continual training and educational opportunities and choices also allows for an improved competitive market. A community with high amounts of human capital - skilled employees - offers an attractive environment for new markets that are searching to re-locate or locate. Therefore, workforce development that includes the educational component of human capital development does not stop with first employment - it continues for all employees throughout their careers.

**Social Capital**

Social capital provides the pathways to share, bond and bridge human capital; without it, opportunities are missed. Human capital refers to the knowledge and skills the people possess. Social capital provides the means to share human capital, in other words, the networking and reciprocal capabilities of human capital. It is of great importance in neighborhoods and the community because it provides valuable networks of information that can lead people to jobs, daycare providers, educational opportunities, providers of social services, positive and negative role models, financial institutions, providers for basic needs, healthcare, etc.
“Interpersonal networks are incubators of enterprise” (Weissbourd, p. 2). If a city is to be evaluated on the health of its community by its innovation and entrepreneurship, must also be evaluated on how social capital is accessed and facilitated to share information. To truly have an engine of economic growth – which is an indicator of economic health – there must be diverse networks of neighborhood economic activity allowing for a transfer of power to varying parts of the city (Weissbourd).

The bridging social capital provides the necessary linkages for neighborhoods to participate in the opportunities throughout the community and region. This is why the combination of place- and people-based initiatives with bridging opportunities for neighborhood revitalization should be considered. The social capital that exists within neighborhoods can be fostered and should be considered as an integral part of the linkages that need to occur for all community development initiatives. While bonding social capital can be considered the glue within groups, it is the bridging social capital that provides information sharing about internal and external assets (Weissbourd). Localized efforts of place- and people-based opportunities with the active sharing of information can exploit the community, and region based opportunities by providing the benefit of increased awareness that can be shared among others locally. Some community development initiatives accomplish this through using intermediaries such as a faith-based organization, workforce development training and career center or a community based organization that assists with housing and social services. These types of intermediaries can serve as catalysts for capacity building when placed within neighborhoods (Schneider).

**Cultural Capital**

There is great value in identifying and embracing neighborhood culture. Effectively weaving neighborhood culture within the fabric of a community brings unity without removing
the richness of its diversity. As social capital is the networks of people that develop trust and share information, there must be avenues in which this can be cultivated and nurtured. Culture is the essence of which each person bases his or her thoughts, actions, reactions and identity. Also there is an outward expression of personal and group identity which is spurred by the creative culture. Both of these forms of culture - personal identity and creativity - are derived from the same root and should not be misinterpreted as completely separate or merely an aesthetic economic trade. If the goal of neighborhood revitalization is improved social and economic movement throughout a community, neighborhood culture cannot be excluded.

There has been a recent upsurge of interest among scholars, policy makers and community planners in the role that cultural capital can play in sustainable community development. Jeannotte (2003) stresses that cultural capital plays a significant role in social cohesion. Through an analysis she revealed that those people who were active within a cultural environment were more likely to be civically and socially engaged within the community. It could be said that culture lends itself as a common voice that is safe and comfortable for those who share familiarities, and yet can provide an open door into a new world that can foster an appreciation for differences. Culture, therefore, should be seen and utilized as an asset within a neighborhood; this may be more outwardly noticeable in some neighborhoods than others. It will vary in size and type, and will, without a doubt, overlap with various cultural backgrounds such as race, ethnicity, family traditions and religion.

**Neighborhood Capital**

By now it should have become evident that strictly categorizing these four capitals - physical, human, social and cultural - into separate entities can prove to be quite difficult, in fact, I think it would be naïve to try. It is clear that they overlap and the influence they have upon
each other cannot be missed. They are valuable to a neighborhood and community, and when all of them are developed and bolstered with new opportunities, a flourishing sustainable living environment will have a much greater chance of being realized. This is why I consider all four capitals as “neighborhood capital.”

It is important to consider that the health of a community is as strong as its weakest neighborhood. Neighborhoods are vital to all communities, regardless of their size or wealth. They are the unique portions of a community loosely defined by geographic space; but more importantly, they are defined by cultural homogeneity. It is the diversity of each neighborhood that, when combined together will, supply the community with resources, culture and pride. Each neighborhood contributes to the community as a whole. However, not all neighborhoods develop equal opportunities. It is not uncommon to have neighborhoods in a community that vary drastically in appearances, socioeconomic status and racial diversity. This reality plays a role in understanding the value and the needs of a neighborhood.

With neighborhoods having a quality that possess a natural resource, the analyses within a low income neighborhood can identify their hidden assets which provide additional opportunity for neighborhood revitalization efforts. In addition, it is the bringing together of community members that will provide a “…richer picture of the neighborhoods needs and opportunities, and forms the foundation for successful revitalization efforts” (Reid, 2006, p. 6). This is the essence of local workforce and economic development. It is the increase of opportunities and choices that give way to individual and family successes. These successes bring about economic gains within a neighborhood, and that leads to broader economic rewards for the community and region.
Holistic Integration:
A New Local Workforce and Economic Development Approach

As mentioned earlier, one of the most effective ways to alleviate poverty and improve a neighborhood through revitalization initiatives is through empowering individuals, by providing improved opportunities and choices to be self-sustaining through individual and family wealth accumulation. The primary way to achieve this is through a holistic approach of workforce and economic development. The marriage of workforce and economic development provides opportunity for individuals who desire to increase their skill, job options and income but face barriers that prevent them from doing so. In addition, the combination of workforce and economic development can meet the needs of the employer who may be lacking skilled staff to maintain and/or expand their business opportunities. Local workforce development combined strategically with economic development can contribute to neighborhood strength and revitalization, providing opportunities where none existed.

The factors that lead to successful job attainment and upward mobility must be in the forefront of any discussion about developing workforce and economic development initiatives. Literacy, education and social barriers become part of the discussion because they are considered root issues of poverty and, when included, provide a deeper understanding of what types of programming and policies can bring systematic societal improvements. In addition, it is highly important to consider the myriad factors that bring opportunities, challenges and barriers to those who struggle economically because they are unable to find work that provides a living and sustainable wage. The combinations of these initiatives are essential to the health and well-being of a community because no longer is the focus segmented and narrowly focused. This broad view is less likely to exacerbate deficits because most all deficits have been examined. By using a holistic model in the research and development of poverty reduction through workforce and
economic initiatives, a critical thinking approach is utilized in neighborhood revitalization. The increase of “neighborhood capital” will become a marketable commodity. The investment is valuable and the returns even more so.

Local, state and national workforce development polices have started to gain traction in an effort to strengthen the economic environment, thereby reducing poverty. The growing trend described in the literature is that workforce and economic development can no longer be considered separate entities; instead, they must work together in tandem to raise the tide that will lift all boats. In addition, policies must promote equal access for economic opportunity for all community members. Therefore, the programs must be specific to the needs of the local environment; they cannot be considered a one-size-fits-all solution. There are vast arrays of workforce development programs throughout the nation that have strategically determined the needs of their community at the neighborhood level and developed programs that have successfully empowered people to move out of poverty and into self-sustainment.

The development of workforce initiatives does not stop at the neighborhood level. Though I have stressed the importance and immense value of a neighborhood and the need to start with local-neighborhood initiatives, people must be connected and interconnected with the community at large and the region to realize optimum opportunities and choices. Nowak believes that the future of “effective community development requires an explicit emphasis on poverty alleviation, which in turn requires linking the possibilities of the inner-city to the regional economy” (Nowak, 1998, p. 153-154). To develop these linkages there must be regional institutions and infrastructure available to accommodate the planning, information and program implementation needs within the communities. Collaboration turns out to be the backbone of these community development efforts. He goes on to describe five perspectives that are required
to bring the neighborhood and regions together in a collaborative manner and considers these partnerships as meeting at the intersection to connect the neighborhood to the region. The five perspectives are:

1. understanding the needs of local labor
2. understanding the regional economy
3. residential housing sale and heterogeneity
4. local businesses as regional actors
5. household service programs

In addition, Nowak suggests that an ambitious job creation and workforce preparation strategy can be provided by focusing on the following four initiatives:

1. the systematic assessment and recruitment of local labor
2. the identification of regional economic growth opportunities appropriate to local workers
3. strengthening the local small business feeder system
4. the development of a regional employment and training center

Nowak is among many scholars and community development professionals that stress the need for a unified community-wide collaborative effort if real improvements will be gained within low income neighborhoods. He defines healthy neighborhoods as dynamic places to live “where residents and businesses maximize their advantages vis-a-vis other places, relationships, and markets… Strong neighborhoods are destination places and incubators; they are healthy, not because they are self contained or self sufficient but because their residents are appropriately linked to non-neighborhood opportunities” (Nowak, 1998, p. 155). This approach creating of strong, healthy neighborhoods will provide economic strength and vitality. There is no one path, nor is there an easy solution in reaching the goal of neighborhood health, however, through collaboration of many disciplines, resources, the improvement of opportunities will be gained.

It will take a concerted effort to first evaluate the deficits and strengths of a neighborhood and its community. It will then take an even greater concerted and collaborative effort to
combine the talents, financial resources and neighborhood capital to develop and implement the
site specific workforce development programs that will provide results leading to long lasting
changes.

**The Economy**

And yet another factor that should be taken into account when considering job attainment
is the state of the economy. Turner and Lehning (2007) suggest that there are benefits to low-
skilled workers when the economy is strong because a tight labor market allows for increased job
opportunities for all applicants. However, when there is a slack labor market (high
unemployment), employers are able to be more selective in both their recruiting and promotions.
When there are fewer jobs available, employers are able to inflate job requirements and require
college degrees for job positions where high school diplomas were once the requirement. “In
such an economic climate, discrimination rises and disadvantaged minorities, especially those
with low levels of literacy, suffer disproportionately” (Turner, 2007, p. 58). Not to say that
these problems are new - they are not. Instead, they have risen to the surface as they have grown
to affect a larger number of people; reaching a critical tipping point.

Danzinger and Havemen (2001) suggest that three main variables have a sizable and
significant impact on poverty: real wages (wages adjusted for inflation), discrimination and
unemployment. Employers who provide a living wage are an important factor in the ability to
increase individual and family wealth which leads to self sustainment. Again this is more likely
to be accomplished by equalizing all opportunities through the development of creatively
innovative and community specific workforce and economic development policies. Merely
holding a job does not equate to the guaranteed provision of basic needs.

Following are some facts that provide insight to Champaign’s regional wages.
Facts from the Illinois Department of Employment Security

- In the fourth quarter of 2008 the average weekly wage for U.S. was $898. For Illinois was $985, for Champaign County $777.
- Champaign County ranked twelfth in Illinois’ highest wages and was the fastest growing between 2007 and 2008 with a jump of 5.7 percent.
- Champaign County ranked twelfth in Illinois as most affected by poverty, with 18.7 percent in 2008.
- Champaign County is the only county to rank in the top twelve counties for highest wages and most affected by poverty (Illinois Department of Unemployment Security, 2010).

As one can surmise, there appears to be a significant wage divergence in Champaign County. This is not unlike what is occurring throughout the country. This wage divergence perpetuates earnings inequality and cannot be ignored. A portion of higher wage workers have seen their wages increase, while low-wage workers have seen a wage decrease (adjusted for inflation). According to Wial and Friedhoff (2010), in 2008 the earnings inequality had risen to 5.0 (high-low wage ratio) nationally with some large metropolitan areas showing such inequality ratio as high as 7.2. They provided the following statistics: “middle-wage male workers make 21 percent more than middle-wage female workers; white workers make 29 percent more than black workers and 48 percent more than Hispanic workers and the college wage premium is especially high – workers with a bachelors degree or higher make nearly 78 percent more than workers with just a high school education” (Wial, 2010, pp. 120-121). They go on to suggest that though it is unclear how the Great Recession will affect future distribution of wages, it is clear that the less educated workers have been hit particularly hard. This information provides further evidence for the importance of literacy, education, training and the concept of life-long learning.

Centralized One-Stop Workforce Center

In the mid 1990s, the U.S. Department of Labor funded the merging of traditional employment and training service through the development of one-stop employment centers.
However, it was through the Workforce Investment Act (WIA) that passed in 1998 that required the formation of locally based, one-stop training centers. These were developed with the following four principles: universal access, customer choice, service integration and accountability (Imel, 1999). One-stop centers have since developed throughout the country outside of WIA. A one-stop workforce development center is a term used today to describe a workforce center that can provide a multi-disciplinary workforce and economic development approach. They will vary on the services that are offered and its size, depending on the needs of the community and the neighborhood in which they are located.

Many advantages can be realized when a shared space provides a holistic approach to workforce development, as seen in the full-service school model. A place- and people-based approach with a centralized organization will provide workforce development and training along with social services located in an area of the community where these services are needed most. Key to a workforce development center are the “case managers” who provide assessment, referral and ongoing support through and into the employment phase, with some case managers providing follow-up for up to one year post employment. The case managers are considered at the center of services that provide linkages to the social services, job skills training and educational opportunities, all of which are on the perimeter and are all interlinked and working in a cohesive manner.

Additionally, when a service center is located within the neighborhood of need, social capital is built and networking can occur. That opens the door for increased awareness of opportunities through the sharing of information. Job opportunities can be shared, as well as information about childcare providers, transportation and health care. Workforce development centers are meant to be unique to the needs of the neighborhood and community. The center
may not necessarily be the main office of an organization; instead, it may house a “satellite office” providing easy access and awareness of the services to the neighborhood.

A common denominator that is seen when examining various types of workforce centers is that they are able to share organizational data. This partnership offers increased awareness and opportunity to analyze and determine how to better serve the community. Some go so far as to have monthly meetings in which all organizations that are housed within the center can share goals, concerns and findings, and develop new and innovative solutions to problems. This collaborative place- and people-based approach of providing workforce development and addressing the barriers will break down organizational silos, producing a win-win situation for the organization, neighborhood, community and region. See appendix 1 for lists progressive programs and their web sites.

**Workforce Development Programs**

The Chapin Hall Center for Children at the University of Chicago, 2003, provides a report with findings of their in-depth, two-year research study into youth workforce development programs. Although this research was conducted in the Chicago land area, the universality of youth issues and their developmental stages are found applicable beyond Chicago. The report describes a good number of best practices that can promote forward thinking and innovation in any size community by providing an examination of youth workforce development in Chicago, IL. Specifically, 12 diverse work programs were studied to gather information on strengths and weaknesses, what parts of the programming were found to be successful and where their struggles were indentified (Whalen, 2003).

Researchers found that there are many ways in which a youth work program can provide the skills that can promote youth development and future success. These include mentoring,
internships and job shadowing. For the most part, when employers engage directly with youths there are elements of nurturing, encouragement and direct validation that become very valuable in the development of life skills. Youth work programs can provide, when combined with educational institutions, the resources and experiences that can prepare youth for their future more effectively.

Inspiration Kitchen is a program that I had the pleasure of visiting located in North Chicago. It is a skills training program for low-income, sometimes homeless individuals that has been developed to meet the needs of the local neighborhood. This is a place- and people-based initiative that has successfully captured all four capitals that neighborhood capital comprises. It is through a rigorous application and interview process that applicants are chosen for an intensive 13 weeks of restaurant training. This program offers a holistic approach. Not only does it provide the training that will allow an individual to move into the restaurant industry upon completion of the course, it also provides soft skills training to allow for improved opportunities for job offers and retention.

The training consists of classroom and hands-on experience in a café that is owned and operated by Inspiration Corporation. The café is situated in a storefront on a busy street in North Chicago. Though small in scale, it provides quality service and food that I was able to experience. The café is managed by a chef who mentors the students in preparing menus and meals. Not only does this provide real-life work experience for personal growth and confidence, but it also provides a positive work reference for future potential employers. The trainees do not receive any compensation while working. Conversely, there is no charge for the training, which includes a food sanitation management certificate. As I spoke with the director of the program it
was evident that this was a very successful job skills training program that also provided a service to the community.

Another initiative I had the honor of touring was the Greater West Town Community Development Project in West Chicago, which is a large jobs training and placement program that provides extensive opportunities for the underemployed and unemployed. Within their organization they provide soft skills training alongside hands-on job skills training in woodworking and solid surface manufacturing. They have coordinated their efforts with local manufacturing needs. In doing so, they have met a demand of local employers which allow improved future job opportunities for their graduates. In addition, the services they provide are a funding source for the program.

The services that the project provides include a variety of support services, and assistance in job placement. They have earned a good reputation with local employers and therefore provide an improved opportunity to link their program graduates with full-time employment. In addition to woodworking and solid surface manufacturing, they provide “shipping and receiving” hands-on training. They are able to do this through a mock factory setup that allows program participants to learn all the skills necessary to be successful in shipping and receiving. Again, they work to meet the needs of the local workforce and have collaborated with local manufacturing companies to teach the skills that the companies are seeking. The Greater West Town Training Partnership is accredited by the Accrediting Commission of Career Schools and Colleges of Technology.

Greater West Town Community Development Project was developed out of two years of research, planning and collaborative development with 22 area companies. They continue to work diligently to coordinate with the area’s market demand in an effort to successfully meet
their needs. This provides excellent opportunity for not only the programs growth and success but for a positive reputation in providing employers with skilled workers.

Both of the Chicago programs that I had an opportunity to visit prompted a realization that workforce development is community development. The empowerment of people to overcome their obstacles and barriers to become self sufficient and contributors to the community was evident through the many people I met. These program developers carefully learned about the needs and assets of the local area and they built upon capital. In doing so they are successful in meeting their mission goals. Their successes have built confidence within the neighborhoods they reside in and the funders that they depend on.

City of Champaign

To offer an appraisal of current neighborhood workforce development, I examined a number of workforce and economic development policies and programs within a variety of communities across the nation through Internet search and literature review. The task was to gain an understanding of how communities of various sizes and dynamics have successfully combined the efforts of workforce and economic development to bring improved economic health to all their community members, to embrace diversity and culture, and to make their neighborhoods and community a desirable place to live.

I also researched a sampling of the current economic and workforce development programs within the City of Champaign and the local region in an effort to determine current strengths, opportunities and gaps. This resulted in providing workforce and economic development initial recommendations that can actuate the City of Champaign to become innovative within the community through its leaders, stakeholders, policy makers and citizens. As a result of these combined efforts of leadership and partnership, I believe that resources can
be leveraged, collaboration of existing human capital can emerge, duplication of services eliminated, linkages developed and programs developed where gaps once existed.

The City of Champaign lies within Champaign County. U.S. Census Bureau estimates from 2010 show the county ranks as the state’s 10th largest, with a population of 201,081 people. The City of Champaign has a population of 81,055 (Champaign County Local Government Information Center). Champaign’s demographic makeup is: 71.4 percent white (74.5 percent U.S.), 15.5 percent black (12.4 percent U.S.), Asian 8.9 percent (4.4 percent U.S.) and Hispanic 4.7 percent (15.1 percent U.S.) (U.S. Census Bureau). It sits centrally located two hours west of Indianapolis IN, two and a half hours south of Chicago IL and three hours northeast of St. Louis MO with three major intersecting interstates: I-57, I-72 and I-74.

Champaign is a vibrant community and neighbor to the City of Urbana, with whom it shares the campus of the University of Illinois. The City is rich with culture and diversity and because of the University of Illinois is well supplied with human capital, providing world-renowned scientists, entrepreneurs and social innovators. Champaign, along with Urbana, has recently been labeled as micro-urban to describe its urban appeal within a small city atmosphere; the best of two worlds (Champaign-Urbana).

The City of Champaign holds a variety of options for obtaining education including 11 public elementary schools, three public middle schools and two public high schools. In 2010, the total student population for Champaign Unit #4 School District was 8,893 (Champaign Unit 4 School District). The enrollment of private k-12 schools has grown exponentially over the past 10 years. Parkland College, in Champaign, is a community college that offers a wide variety of certificate and technical degrees as well as associate degrees. They work cooperatively with local industries to meet the training needs that for entry-level industrial employment. In addition,
there are programs and classes that work in conjunction with local high schools and the University of Illinois to facilitate the attainment of higher education.

The presence of educational institutions can also be recognized as contributors of major employment in the region. Out of the top five employers, three are educational institutions: University of Illinois, 11,676 (location is shared between Champaign and Urbana); Carle Physicians Group, 5,688 (location is shared between Champaign and Urbana); Champaign Unit #4 School District, 1,351 (Champaign); Kraft Foods, 1,300 (Champaign); and Parkland College, 1,200 (Champaign) (Champaign County Economic Development Corporation). Appendix 5 provides a breakdown of the labor force distribution, offering additional insight into the workforce demands of the region.

As mentioned earlier, the unemployment rate plays a factor in job attainment. The unemployment rate as of May 2011 for Champaign County is 7.0 percent, which is below the national and state average – 8.7 percent and 9.0 percent respectively.

Though not directly discussed previously, transportation can either become an opportunity or a barrier for job attainment and retention. Therefore I felt it was pertinent to report the type of public transportation offered in Champaign. The Champaign Urbana Mass Transit District is award winning and travels throughout Champaign Urbana at a cost of $60.00 for an annual pass.

This information provides a very brief overview of the City of Champaign. Champaign provides unique opportunities in a micro-urban setting, and yet the challenges are unique as well. Champaign is not the size of most major metropolitan areas, nor is it a suburb, yet it faces some of the same challenges. As Champaign works to improve low-income neighborhoods it will be imperative that they recognize and build upon their strengths and uniqueness in an effort to
develop opportunities and choices that will be derived from a process that will nurture assets to develop healthy and sustainable growth.

I discovered many local initiatives to reduce poverty and improve local workforce and economic development. As the research for this project progressed, previously unknown programs continually were brought to my attention, right up to the point of project completion. It is apparent that the number of workforce development programs and social support services are many throughout the City of Champaign and regionally. I also believe that not all initiatives and programs were discovered. I have chosen not to identify individual programs, because it is not an exhaustive list and would be unfair to those programs that are present in the community but yet undiscovered. The conclusion from this finding is to develop an exhaustive list thereby enabling a thorough and complete understanding of all local initiatives.

There has been a general examination of the local workforce and an economic development program that provide services to Champaign residents, and has provided insight that can be built upon. It is my intent to provide a general examination as a starting point to facilitate a new way of evaluating and planning neighborhood initiatives.

Multiple interviews of local stakeholders (see appendix 2) show that the amount of workforce development programming that serves Champaign residents is broad; however, the overarching theme appeared to be a lack of coordination and collaboration of programs and services. In other words, many programs function within a silo. While the community proves to be one that has the desire to increase workforce and training opportunities while attempting to decrease barriers that keep people from accessing them, I suggest that the apparent fragmentation that exists keeps a number of community members from knowledge of, or access to, programming and assistance.
In addition to fragmentation of services, I discovered a lack of current job development initiatives within a workforce development program. In other words, the collaboration between employer and a workforce development program was very weak. There are some workforce training opportunities between WorkNet and incumbent workers. Though this is somewhat on a very small scale it is considered valuable nonetheless.

Additionally, the amount of youth workforce development proved to be small and unlikely to reach the majority of at-risk youth. There are two noted programs that are currently working with high school students: Project Hope works specifically with Champaign Unit #4 School District, providing soft skills training and post-secondary educational guidance. The Education for Employment System #330 works on a broader geographic region that reaches out across to 14 area schools (includes Unit #4) to provide a competitive summer construction trades program for entering high school junior and seniors. Both programs mission is to provide the student with positive experiences that will assist the student in career building. However, while both of these programs work diligently for youth, funding restraints keep them from reaching the majority of at-risk youth.

Moving Forward

Consideration needs to be given for the factors that appear to precede the issue of un- and underemployment. By doing so, preventative measures will emerge and system changes will be more likely. Through a holistic approach strategically developed and implemented to encompass both youth and adults, both unemployed and underemployed, and the incumbent worker with no upward mobility systemic changes can begin. This is the reason such things as literacy, education, poverty, neighborhood capital, minority employment disparities, place- and people-based job skills training and the need for social service supports have been included. These are
issues that affect and are affected by workforce and economic development, and they should not be avoided or discarded as a non-variable. Instead, they should become part of the pursuit of improved workforce and economic development that lead to self-sustainment that therefore can lead to the reduction of poverty.

It is imperative that thorough investigation and careful planning based on the findings should be embarked upon in hopes of developing an effective workforce development program that will endure the test of time as economic and workforce demands change. The new economy is one that has been ushered in with quiet force, and some stakeholders may not recognize the need to adapt.

Every neighborhood and community has its own unique thumbprint that can be embraced and built upon; what works for some may not work for others. This is where it becomes critical that the examination of the current programming be done. This should occur through a collaborative effort with stakeholders to determine what can be improved upon in the short-term while preparing for the long term.

Some things to consider: What programs are currently providing services but are underutilized or falling short on funding? What organizations are duplicating services that can join together to strengthen their program? What organizations are in the position to grow and expand? These are a few critical questions that need to be asked of key stakeholders to expand and build programming for workforce and economic development. The City of Champaign appears to be the likely leader to begin a strategic planning process, envisioning a better future for all of its residents. The City has much to gain from a successful local workforce and economic development program. This type of community and neighborhood investment has the opportunity to provide significant returns.
An in-depth awareness of specific workforce and economic needs will emerge through the sharing of knowledge from community stakeholders. From here the site specific and appropriate programming will be established and should give rise to increased opportunities and choices with improved quality of life for community members as a result.

The following is a suggested approach for the initial phases of establishing a workforce development program. The initial research and discovery is key to successful program development and cannot be taken lightly. In addition, the involvement of the neighborhood for which it is intended to serve must be included in a real way. The following is a guide that combines place- and people-based frameworks while evaluating neighborhood needs and assets. The following does not take the place of organizational strategic planning. However, this provides a brief review of the holistic approach in a collaborative environment with multiple stakeholders in which expertise and knowledge can be shared and respected. This, from my recent experience has not been attempted by any local lead agency.

1. Establish a vision with target goals for workforce development through a collaborative strategic planning process with the key community stakeholders; local government, education system, employer groups from major employer sectors and small business owners, economic development, WorkNet, local community based organizations that currently provide services for low- to moderate-income persons/families and resident representatives (This vision is a starting point that is developed by service providers and local resident representatives with the understanding this is a fluid process and may change as additional information is introduced.)
2. Lead organization to evaluate current low- to moderate-income neighborhood workforce, education and economic needs, challenges, assets and opportunities and how they affect the community and region.

   a. Research low- to moderate-income neighborhoods through focus groups, surveys etc. to learn what workforce, educational and economic barriers exist, as well as the neighborhood capital assets and opportunities that can be built upon.
   b. Obtain and analyze current local data and trends for labor market demands.
   c. Obtain and analyze current local educational deficit trends that become barriers to obtaining access to post-secondary education and/or self sustaining work.

3. Develop strategic linkages among current programs that exist, service providers, clients, local government, education and community based organizations.

   a. Review accessibility of programs.
   b. Review mission of programs.
   c. Determine if duplication of efforts is occurring.

4. Determine where the assets of the neighborhood can provide opportunities to meet the needs of the neighborhood and community exist.

   a. Determine collaborative efforts and opportunities for program development.
   b. Determine funding sources that can be leveraged and combined.
   c. Determine target specific population.
   d. Determine lead organization to provide programming.
   e. Determine the location of services.

Developing effective workforce development, in addition to combining it with local economic development, is no simple task. The key components of collaboration, the four capitals that I propose make up neighborhood capital with place-based people-centered services cannot be discounted.

As the City of Champaign builds the infrastructure for supportive policies, systems will emerge that will provide a base for effective programming and attainment of target economic goals. The assets of neighborhoods and communities are large and offer a host of opportunities when recognized as able to strengthen the region (Weissbourd, R.). As educational and wage
gaps are continually decreased through quality workforce and economic development, the community’s health will become stronger with continued sustainable growth and vitality.

**Funding**

As mentioned earlier, workforce and economic development as a combined program is not a new concept, but one that has been utilized within underserved neighborhoods for more than 20 years. There are a multitude of lessons to learn from those who have worked in the trenches; those programs which have shown resilience through minimal funding and an increased need for local work, improved education, and additional economic supports. Reid (2006) suggests that “projects should be targeted to meet local community development challenges.” She goes on to stress that not every organization should tackle every problem, “but rather the integration of efforts through partnerships [collaboration] and the strategic targeting of resources holds much promise for reducing neighborhood poverty” (p. 5).

Funding can be challenging, but it should not become an obstacle. A number of public and private funding sources can be accessed. Depending on the location and type of program being developed, many opportunities exist through public and private financial sources. Combining these sources creatively and leveraging funds will allow a program to move from an idea to reality or keep an existing program up and running and moving forward into growth. See appendix 3 for a list of financial resources.

**Closing Summary**

There is an enormous amount of information on the national and state levels that shows why there is such a need for quality local workforce and economic development. State and local governments are in positions to become policy and program incubators for the nation, providing model initiatives; this can be recognized through the small sampling of programs I have
mentioned. Inspiration can be derived from such programs when developing site-specific initiatives. The building of platforms for collaboration, public awareness and support will lead to an all-important public investment – the community’s acknowledgement of the importance of collective efforts.

A combination of needs- and asset-based approach can provide what may be considered unconventional, but appears to be a common sense approach that has been overlooked by policy makers. It should not be strictly one framework or another. The over-compartmentalization approach of community development feeds into the segregation of disciplines that has become a hindrance to providing systematic change that can be sustainable and affordable. I have heard from many local policy makers, organizational leaders, educational leaders and grass-roots activists that their idea to eradicate poverty, feed the hungry, educate the illiterate or provide jobs for the unemployed is the best way, they have the answers and their agenda over-rides all others. The most shocking part to me has been when I offered the suggestion to set aside agendas and bring all the actors together in a way to increase the chances of making a real and lasting difference, the same response rang out: people will not let go of their agendas. This is the conundrum, the challenge and quite possibly the one largest barrier that prevents movement forward that will allow the types of systemic change that will move people from poverty to self-sustainment and self-actualization.
Appendix 1 – Web Resources for Workforce & Economic Development Programs

- Opportunity Chicago  www.thepartnershipfornewcommunitites.org
- Seattle Jobs Initiative  www.seattlejobsinitiative.com
- Action for Boston Community Development (ABCD)  www.bostonabcd.org
- Montgomery County Job Center  www.thejobcenter.org
- Fremont Family Resource Center  www.fremont.gov
- Cara Program  www.thecaraprogram.org
- Quad Communities Center for Working Families  www.quadcommunititescwf.org
- Cleanslate  www.cleanslatechicago.org
- Career Pathways  www.careerpathwayschicago.org
- Atlanta Workforce Development Agency  www.atlantaworkforce.org
- The South Bay Center for Counseling – Community and Economic Development  www.sbaycenter.com
Appendix 2 – List of Interviewed Stakeholders

- Adcock, David: Director, Urbana Adult Education, Urbana, IL
- Anderson, Al: Executive Director, Champaign Consortium, Champaign, IL
- Craddock, Kim: Human Resources, Vesuvius, Champaign, IL
- Deer, Carrie: Human Resource Specialist Kraft Foods, Champaign, IL
- Grice, Benjamin: Head Chef, Jim Gould Restaurant, Champaign, IL
- Huth, Laura: Do Good Consulting, Urbana, IL
- Kilar, Jeff: Program Director, Hospitality Industry, Parkland College, Champaign, IL
- Kotewa, Erik: Deputy Director, Champaign County EDC, Champaign, IL
- Myles, Rita: Program Manager, Health Professions, Parkland College, Champaign, IL
- Nickens, Towanna: Director, Adult Education, Parkland College, Champaign, IL
- Riley, Seamus: Vice President for Institutional Advancement, Parkland College, Champaign, IL
- Shieldhouse, Luann: Human Resources, Carle Foundation Hospital, Urbana, IL
- Slavik, Brock: Human Resources, Provena Medical Center, Urbana, IL
- Stalter, Catherine: Department Chair, Engineering Science and Technology, Parkland College, Champaign, IL
- Strauss, Bob: Human Resources, Horizon Hobby, Champaign, IL

Appendix 3 - Types of Financing for
Neighborhood Economic & Workforce Development

CDFI – Community Development Financial Institution
CRA – Community Reinvestment Act
LISC – Local Initiative Support Corporation
NRC – Neighborhood Reinvestment Corporation

Federal Government Resources:

HUD – Department of Housing and Urban Development
  CDBG – Community Development Block Grant Program
  Section 108 Loan Guarantee Program
  BEDI – Brownfields Economic Development Initiative
EDA – U.S. Department of Commerce, Economic Development Administration
SBA – Small Business Administration
EPA – U.S. Environmental Protection Agency Brownfield Program

Federal Tax Credit Programs:
NMTC – New Market Tax Credit
Historic Preservation Tax Incentives
Federal Brownfields Expensing Tax Incentive

Department of Health and Human Services

State Resources:

TIF – Tax Increment Financing
Property Tax abatements
IRB – Industrial Revenue Bonds
Illinois Department of Human Services Grants

Municipal Funding Sources:
TIF – Tax Increment Financing
Property Tax Abatement
Municipal Bonds
Land Acquisition
Fee waivers and deferrals

**Other Financing Resources:**

RLF – Revolving Loan Funds
The Main Street Preservation Program
Foundations/Grants
Private Sector
Foundations
Foundationcenter.org
Appendix 4 – Facts from the Illinois Department of Employment Security

Workforce and Economic Development

- Minorities make up 35 percent of Illinois’ population.
- The manufacturing, professional and business services and trade, transportation and utilities industries – heavily composed of men – account for 75% of all job losses in Illinois (2009).
- Education and Health services sector composed primarily of women is the only industry experiencing growth (except for government).
- Through the year 2016, manufacturing jobs, which are dominated by men, are expected to continue their steep decline.
- In general, women in Illinois are in lower-paying service and clerical jobs, while men are in higher-paying jobs.
- In 2008, women earned 77.9 percent of every dollar earned by men.
- In the fourth quarter of 2009, the median weekly earning for whites were $156 greater than that of African Americans and $216 greater than that of Hispanics.
- Whites dominate higher-paying management, professional and craft jobs; African-American and Hispanics dominate low-paying laborer, service worker and operative jobs.
- Over the last decade, manufacturing jobs have dropped 10.6 percent.
- Over the last decade, the information industry decreased jobs by 30.6 percent.
- Over the last decade, the construction industry decreased jobs by 23.5 percent.
- The only industry that experienced an increase in jobs over the last decade is leisure and hospitality.
- Computer occupations will likely show strong growth through 2016.
• Healthcare positions are projected to expand greatly.

• Opportunities for higher-paying jobs are expected to increase, although at a lower level than lower-paying jobs; 11,030 for management occupations, 12,061 for business and financial operations occupations, 4,886 for computer and mathematical occupations and 12,609 for healthcare practitioners and technical occupations through the year of 2018.\[4\]

• Illinois jobs that are expected to have the most openings are: office and administrative support occupations increasing by 28,912 jobs annually, sales and related occupations by 22,801 jobs annually and food preparation and serving occupations by 22,799 annually.\[5\]

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\[5\] Harris, Y. (2011).
Appendix 5– Labor Force Distribution Champaign County (2009)\textsuperscript{6}

- Computer & Mathematical 2%
- Business & Financial Operations 3%
- Installation, Maintenance & Repair 3%
- Personal Care & Service 3%
- Building & Grounds Cleaning & Maintenance 4%
- Management 4%
- Construction & Extraction 5%
- Healthcare 7%
- Production 7%
- Transportation & Material Moving 7%
- Sales & Related 9%
- Food Preparation & Serving Related 10%
- Education, Training, Library 14%
- Office & Administrative Support 16%

\textsuperscript{6} http://www.champaigncountyedc.org/champaign.html#Economic_Profile
**Employment by Sector**

![Employment by Sector Chart](image)

Figure 5 U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates Report

**Unemployment**

![Unemployment Chart](image)

Figure 6 Unemployment as stated in the Executive Summary of Women and Minorities in the Illinois Labor Force 2010 Annual Report, Illinois Department of Employment Security
Appendix 6 - Resources

A


B


C


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**R**


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