



# CRA AT FORTY

## Why CRA Matters: Towards an Equal World

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Every one of us enters this world the same way: naked and crying. We all have the same basic needs: food, water and shelter. All of us want to feel loved. We begin life as essentially the same, but it quickly becomes evident that not all of us will be provided with the same opportunities.

What if the type of life you live was determined solely by the zip code where you were born? What if your zip code was the biggest influencer in determining your education level, your earning potential, your life expectancy and your happiness? Unfortunately, far too often, this is the reality.

My son was born into a desirable zip code in an area of Louisville, Kentucky commonly referred to as the Highlands. It's an eclectic neighborhood with older restored homes, a bustling retail strip, restaurants, coffee shops and record stores. Over the years, it has become one of the preferred places in my city to raise young families, offering housing for a wide array of incomes, top-notch options for both public and private schools and access to many parks and recreational spots that support a healthy lifestyle.

From an early age, it was clear that my son sees the world in a particular way. For him, many things are either right or wrong, black or white, fair or unfair. Even as a young child, he was incredibly empathetic to others' pain, and his conflicts were often driven by his staunch belief that everyone should be treated the same.

When he was 10 years old, our family worked together during the holidays to collect items for a daycare across town. My son went with me to deliver the boxes of toys, books, diapers and other necessities. When we pulled up to the daycare, which was situated across the street from a city park, my son noted how different things looked. What he saw in the park were not kids playing but an array of characters doing their business, including a few "pharmaceutical" deals. He noted that the houses and buildings were in need of repair and expressed his level of discomfort as we began to unpack the items in our car.

We went inside and shared our bounty with the site director who then offered to take us on a tour of the facility. We walked around and met the kids, who ranged in age from just a few weeks old to five years. My son interacted with the other kids, asking what they were working on or if they were excited about Santa coming.

On the ride home, my son was particularly quiet. I asked him what was on his mind and he responded with a level of insight that most adults would miss, let alone a 10-year-old.

He was worried about the kids that he met that day. Not because they were not well taken care of, but because even he could see that they were situated right in the middle of a difficult neighborhood, unlike the one where he had grown up. He noted that many of the kids were a lot like him or reminded him of his brother. He wagered that they probably wanted to play in the park across the street but may not have felt safe doing so. He keenly observed the level of security to get in and out of the daycare itself. He thought that it must be tough growing up in an area with such high crime rates and then asked the question, “Mom, how did it get so bad down here? It doesn’t seem fair that their neighborhood looks so different from ours. What is their future going to be like?”

That’s the question we continually grapple with as we look at the past and future of community reinvestment and the profound opportunities it creates to put resources directly bank into communities. Through these efforts, we can empower real and lasting change that will determine outcomes for neighborhoods, businesses, families and children. What will their future be like – and how will we make sure it’s the future we want?

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## ABOUT THE AUTHOR

**LINDA RUFFENACH** is a customer experience guru, original Whisky Chick, crazy good with numbers and spreadsheets and has honed her skills as CEO, therapist and individual brand builder. As the founder of Execuity, she is obsessed with crafting and sharing brand stories. She revels in creating experiences that turn into memorable moments, transforming customers into brand ambassadors - each choosing to experience your story repeatedly, telling their friends, families and social networks about who you are and what you do. Linda is also the founder of Whisky Chicks, a social group that specializes in creating events for women, and a few men, to discover and learn about Bourbon and whisky.

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## ABOUT THE BOOK

This article first appeared in **CRA at 40: Views on the Present and Future of Community Reinvestment**, published by findCRA in November 2017. The book was created in celebration of the 40<sup>th</sup> anniversary of the Community Reinvestment Act. It tells the stories of community development, from the perspective of those working in our communities who bring their knowledge and passion to bear every day in confronting the most critical problems facing communities in need. The book is about real-world experiences told in plain language by those who live them to provide a lens for readers to see CRA at work, ideas for its future and most importantly, what it means in people's lives. To access the full text or order copies of the book, please visit [www.findCRA.com/CRAat40](http://www.findCRA.com/CRAat40).