



Bank advisor connects with Tenth District's Native American communities

by: Steven Shepelwich

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Jennifer Chadwick is the newest community development advisor in the Research, Regional and Community Affairs Division of the Federal Reserve Bank of Kansas City. Chadwick, who joined the Bank this year, is based in the Oklahoma City Branch, where she specializes in engagement with Native American communities.

Much of Chadwick's professional work focused on partnering with Native American communities across Oklahoma to improve health outcomes. She served as a regional tribal manager with Aetna Better Health of Oklahoma and as the Native American Programs and Research coordinator with the University of Oklahoma Sciences Center. Her career has included working with youth to develop career skills, helping tribal programs access new research opportunities, and promoting collaboration among tribal governments and partners to advance healthcare initiatives. Her roles involved traveling the state and allowed for interactions with every tribal nation and urban area in Oklahoma.

"A general theme in all my work is getting out and meeting people in their communities," Chadwick said. "I've spent a lot of time just listening, trying to appreciate how people live, how they see the world, and finding ways to elevate their voice."

Chadwick is new to the Oklahoma City Branch but not to Oklahoma. Her family's roots in the state go back more than 150 years. Her great-great-grandmother came to Oklahoma during the Trail of Tears era of the 1800s, when Native Americans were forcibly relocated to the state. When Chadwick was a teenager, she met her great-grandmother, who was a member of the Choctaw Nation in southeastern Oklahoma and an enrollee on the Dawes Commission Final Rolls of individuals who lived in tribal territories.

Her family also traces its Oklahoma roots to early Irish settlers who came to northern Oklahoma during the late 1800s.

"They were like many of the other families at the time, trying to come in and make something of the land and create a better place for their families," said Chadwick.

Chadwick grew up in El Reno, a small town to the west of Oklahoma City, as the eldest of 10 children of small business owners. For fifty years, her parents made a life of constantly adapting to the local economy. From their primary business location and a few others within the township, they tried their hand at running convenience stores, selling fried chicken, serving up hamburgers and other ventures.

“A big part of their success was they were always able to adapt and change with what the economy gave them,” she said. “That really is the kind of the foundation from which I started—that small-town, small-business-owner kind of environment.”

Those experiences impressed upon Chadwick how diverse Native American communities are both within and across Native Nations.

“Their needs are very different. Their goals are uniquely different for their communities. I was always drawn to improving my understanding and appreciation of how diverse tribal communities are, especially the unique strengths and needs even within their own homeland,” Chadwick said.

This theme is expressed in Chadwick’s experiences with community-engaged research and participatory methods. She sees these approaches as making positive differences in program outcomes, which will serve as assets the Bank’s community development team as it works to promote economic growth and financial stability in low- and moderate-income communities across the region.

“I think it really helps, to make connections on a personal level, to be willing to see people in their community,” she said. “When doing this, I believe people genuinely feel heard, feel seen, and mostly feel valued, and that they are contributing to something bigger than themselves.”

Author



Steven Shepelwich

Lead Community Development Advisor

Steve Shepelwich is a lead community development advisor for the Federal Reserve Bank of Kansas City in the Oklahoma City Branch Office. Shepelwich's work connects workers with jobs, improves the quality of lower-wage jobs, and helps institutions leverage the Community Reinvestment Act to support workforce development programs. He is currently partnering with the Atlanta Fed on the role of [public benefits](#) in supporting positive employment outcomes. Shepelwich began his community development career in the Peace Corps in Kenya as a small business advisor, then worked with other organizations in the region for six years. Before joining the Kansas City Fed in 2004, he worked for a Washington, D.C. consulting group assisting CDFIs, asset-building and economic development organizations. A Texas native, Shepelwich studied marketing as an undergrad at Texas A&M. A six-month internship with a rural development program in India sparked his interest in community development. Shepelwich received his master's degree from Michigan State University and attended the Graduate School of Banking at the University of Wisconsin. Shepelwich is active with Goodwill Industries and Rotary, part of a community disaster response team, and volunteers with Wildcare Foundation, Oklahoma's largest wildlife rehabilitation program. Shepelwich lives in Norman, Oklahoma, with his wife and two children. Highlights of his work include: ["Investing in America's Workforce."](#) Shepelwich hosted roundtables, the themes of which informed a national workforce development conference. [Engaging Workforce Development: A Framework for Meeting CRA Obligations](#), produced in conjunction with the Dallas Fed. [Small Business of Color Recovery Guide](#) to assist communities develop equitable development strategies. **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.

Media



Jennifer Chadwick