

CRCD shows South Los Angeles L.O.V.E

The Coalition for Responsible Community Development (CRCD) was created out of love for the community. CRCD brings resources to underserved youth in South LA including workforce development and education programs, permanent supportive and affordable housing, as well as opportunities to serve and lead in their own neighborhoods.

CRCD’s Financial Opportunity Center (FOC) exists to offer the South LA community holistic supports to encourage economic stability including financial workshops, financial products, as well as financial and employment coaching. The FOC also created the Bridges to Career Opportunities (BCO) program to bridge the skills gap of participants by offering hands-on and on-the-job trainings to prepare them for successful placement in long term employment opportunities paying a livable wage.

Through
L.O.V.E. our
South LA
community
becomes
stronger.

During the first stage of a participant’s journey, we **Learn** together: The participant learns of the resources available through the FOC’s Financial and Employment Coaches, and the coaches learn about the participant’s needs. After learning how to best serve the participant, the Financial and Employment coaches connect participants to training and employment **Opportunities**. Then, the Financial and Employment coach and participant build a long-term **Vision** of economic success through financial coaching and employment placement. Finally, the FOC team **Executes** consistently, achieving success stories and stability for participants year after year.

Learning CRCD’s Financial Opportunity Center provides a variety of learning opportunities:

<p>Financial Counseling</p> <p>Financial Coaches assist participants with debt management, creating savings and checking accounts for the first time, disputing credit errors, and creating budgets and balance sheets. 331 FOC participants received financial counseling in at least one budget or balance sheet item. 79 participants are using a “Twin Account” debt management tool, receiving a one-to-one match incentive for on-time repayments</p>	<p>Work & Education Supports</p> <p>Employment Coaches and Financial Coaches don’t stop when a participant is placed in training or employment. They also help participants by paying for tools, clothes, and other support services they might need for successful employment. FOC participants have received a total of \$135,675 in support services.</p>
<p>Income Supports Counseling</p> <p>Financial Coaches distributed \$41,853 in one-time payment services like financial aid, grocery gift cards, and utility bill assistance while also offering resource information about food banks, medical benefits, Unemployment Compensation, and WIC.</p>	<p>Employment Counseling</p> <p>Employment Coaches support participants searching for employment and educational opportunities. After participants gain employment, the Employment Coach helps them retain their employment by following up with quarterly check-ins on their progress.</p>

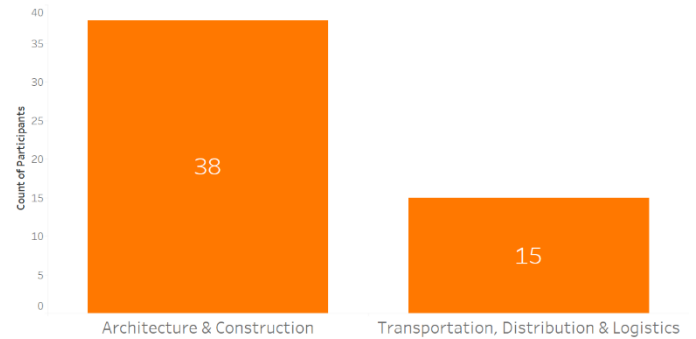
85% of FOC participants complete 3 or more learning services.

Find the Opportunities

The FOC added a Bridges to Career Opportunities (BCO) program to bridge the skills gap of participants by training them in booming job sectors like Construction, Security, Transportation, and Logistics and connecting them to employers in those sectors. **94%** of BCO participants participated in contextualized training – receiving hands-on experience and industry recognized certifications – or participation in an occupational skills, on-the-job training.

Since, March 2021 the Employment team has added **50+** new employers to the Employer Pipeline, including Pepsi Co, FedEx, Amazon, Simply Solar, Solar Solutions, and Tesla. The solar employment opportunities led the FOC to partner with GRID Alternatives to place cohorts of participants through a transitional employment program every 13 weeks. For BCO participants, the rate of permanent employment from transitional employment is **70%**.

Participants trained in these sectors have gained long term employment



Build the Vision

The Employment and Financial coaches help participants create a resume, counsel them on their individualized employment plan, and build budgets, balance sheets, even dispute credit errors.

With these financial skills, participants have a strong foundation to maintain a sustainable financial future once they obtain permanent employment. Through the BCO program, 53 participants have been placed in high paying permanent employment.

Participants' average hourly wages have been above minimum wage since the start of the program in 2018.



The Local Initiatives Support Coalition (LISC) which funds CRCD's Bridges to Career Opportunities program conducted a study of "Twin Accounts" and found that participants achieved double the credit score gain of non-participants and were more than twice as likely to maintain the score gain. "On average, Twin Accounts participants increased their credit score by 35 points, compared to a 10-point increase for non-borrowers."

Rankin, Sarah. "Loan Products for Credit-Building: An Impact Analysis of Twin Accounts." LISC, <https://www.lisc.org/our-resources/resource/loan-products-credit-building/>

Of the 53 participants placed in long term employment, **87%** have been at their job over 1 year.



This is CRCD’s vision: To present participants with long term employment offering livable wages.

Execute

CRCD is making **L.O.V.E.** more than a feeling, it’s making it a success model. **L.O.V.E** helps FOC participants **learn** about the services that are available within their South LA Community. It places 94% of Bridges to Career Opportunities’ participants in training opportunities while employment **opportunities** are being built by the employment team. It helps participants build and achieve their **vision** of gaining long term employment and being paid a livable wage. And finally, **executing** the success consistently for all participants served. Together, CRCD and its participants are working to make the South LA community even stronger.

Brian Walker was released from prison after serving 24 years. He found work with Caltrans, and for a period, life was going well. Then, COVID-19 hit and changed everything. Brian found the FOC and discovered that “the resources you provide are wonderful and life changing.” After working with the FOC, Brian received an employment offer at Tesla where he now has full benefits, and his salary will allow him to retain permanent housing.

