

# EVERYONE IN!

City of Long Beach  
Economic Inclusion Listening Tour

Summary Report

CITY OF  
**LONG BEACH**

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Best Buddies Long Beach

Centro CHA, Inc

The LGBTQ Center Long Beach

United Cambodian Community

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# Executive Summary

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In April 2017, the Long Beach City Council approved the Blueprint for Economic Development (Blueprint) that featured a 10-year vision for creating a local economy that benefits everyone in the City of Long Beach. In November 2017, Vice Mayor Rex Richardson sponsored and the City Council approved four economic inclusion items. One of the items approved was the "Everyone In: Economic Inclusion Listening Tour" to develop a community engagement process that would engage a diverse group of community members to provide insight and solutions for creating economic opportunities for all.

The Listening Tour was planned during late 2017 and officially launched in February 2018. The Listening Tour used a focus group process where community members were engaged in discussing a set of questions related to entrepreneurship, small business development, community economic well-being, family financial success, banking, homeownership, and youth workforce development. These focus groups were named "community conversations."

The City of Long Beach selected two consultant teams to design and implement the project. Lee Andrews Group was chosen to recruit community participants to the community conversations. Wilson and Associates Coaching and Consulting LLC was chosen to develop the question set for the community conversations, analyze the findings, and write a summary report with the insights and solutions from community members.

Throughout March and April 2018, 107 community members participated in nine community conversations. After the data was analyzed, key findings emerged in the following areas:

- Community Economic Well-being
- Services and Resources for Inclusive Community Economic Development
- Building Economically Resilient Families
- Accessing Banking and Financial Services
- Promoting Homeownership
- Youth Workforce Development



## Key Findings

From the perspective of community conversation participants (participants), a community that is doing well economically has a thriving business community, clean and safe streets, green space and public parks, community resources and resource centers, and sense of community identity. Additionally, residents in these communities are healthy, have reliable transportation, stable housing, and employed at jobs with good wages.

Of the resources and services that would be required to create economically secure communities, participants identified modified public school curriculum, financial literacy classes, small business supports, community resource centers, workforce and job development, affordable housing, transportation and access to health services.

Families in Long Beach need quality jobs with high wages, stable housing, educational opportunities, and financial literacy information to be financially healthy and secure. Participants noted that families who are economically stable have more financial freedom which enables them to become more civically engaged.

Participants shared that when it comes to getting information on banking and financial services, they typically get the information from family, friends, and peers. Other sources

for this information include banks and credit unions, the internet, community organizations, and employers.

The need for more programs such as down payment assistance to support homeownership opportunities were identified by participants as strategies to increase the number of residents able to purchase a home in Long Beach. Additionally, participants emphasized the need for coaching and education related to the homebuying process, including credit repair, saving, managing debt-to-income ratio, and securing a mortgage. Lastly, participants noted the need for the City to support living wages and the preserve affordable housing stock.

To develop the professional skills of youth in Long Beach, participants believed that science, technology, engineering, and mathematics (STEM) training would be essential. Other essential elements of youth workforce development programs are basic life and job skills. In addition to the skills-building training identified, participants noted the importance of having apprenticeships and mentorship programs that can give youth practical experience to sharpen those skills.



# Community Solutions

During each community conversation, participants identified solutions they believed could help the City of Long Beach and its partners create a more equitable and inclusive economy. Twelve community solutions emerged that would provide a comprehensive approach to creating economic opportunity for all.

**1 Multilingual financial literacy classes**, provided by the City, schools, banks, and community-based organizations to teach people about opening a bank account, balancing a checkbook, building credit scores, debt management, saving, investing, obtaining loans, buying homes, building savings, and building intergenerational wealth. Financial literacy was noted as a way to address the gap in wealth that exists particularly among lower-income families and communities of color.

**2 More respectable financial institutions**, such as credit unions and traditional banks. There are some areas in Long Beach without banks or credit unions and an oversaturation of predatory payday loan and check cashing businesses. One innovative idea was the development of "community-owned banks."

**3 Establish diverse workforce development strategies** that harness the skills and talents of immigrants. Job development strategies should include efforts to reduce the stigma of hiring people with disabilities. Workforce development should consist of job opportunities for formerly incarcerated persons.

**4 Youth workforce development programs**, specifically those to help prepare young people for careers instead of low-wage retail jobs. Youth in Long Beach aren't prepared for high paying career pathways. Both youth and adult participants noted that youth need training, especially technological skills and soft skills such as communication and customer service. Youth also need support to help determine if college is the right pathway for them.

**5** **Partnerships with local schools** to integrate workforce development and financial literacy into the curriculum.

**6** **Creation of community hubs and resource centers** as a way to foster relationship building, connect people to resources and services, and to create a unified community identity.

**7** **Provide small business development support**, specifically efforts to connect entrepreneurs to funding and contract opportunities within the City of Long Beach. Specific services include streamlining the contracting processes, creating preferred vendor statuses for businesses located in Long Beach, and creating opportunities to connect the local business community.

**8** **Develop internships and apprenticeships** by working with the local business community so that skills and career pathways are developed for all of Long Beach's workers, including youth and people with disabilities.

**9** **Support wage increases** to at least \$15 an hour, though higher salaries are required for residents in the City of Long Beach to be financially stable.

**10** **Affordable childcare** is required to ensure that residents with children can participate in the workforce knowing their children are safe and cared for. Parents often have to choose between working or staying at home to care for their children because of the high cost of childcare. Participants noted that childcare could consume an entire paycheck for a low-wage worker.

**11** **Homebuyer support** provided by the City of Long Beach that includes innovative strategies such as property tax waivers for low-income home buyers. Additionally, down payment assistance, lease-to-own programs, and low-to-no interest home loans were identified as additional solutions to promote homeownership.

**12** **Bring back a "Community Redevelopment Agency" approach** based on the old CRA model of working with various City departments and local developers to redevelop blighted areas and aged properties in older areas to promote and incentivize homeownership in those areas.

# Introduction

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In April 2017, the Long Beach City Council approved the Blueprint for Economic Development (Blueprint) that highlights a 10-year vision of making Long Beach the city of opportunity for workers, investors, and entrepreneurs. The Blueprint details policy recommendations in various focus areas that will drive economic growth over the next decade. One of the key focus areas of the Blueprint is economic inclusion. While the Blueprint outlines a comprehensive vision for economic development, the City identified economic inclusion as a critical focus area for economic development. Economic inclusion for Long Beach means that everyone has the opportunity to participate in the economic life of the city.

In November 2017, Vice Mayor Rex Richardson sponsored and the City Council approved four economic inclusion items. One of the items was the "Everyone In: Economic Inclusion Listening Tour" (Listening Tour). The Listening Tour is a component of the "Everyone In" Initiative that focuses on identifying policy solutions that will deliver economic opportunity to those who have been traditionally underrepresented and marginalized in economic development policies and practices.

Through the Listening Tour, a series of equity-based community focus groups, called "community conversations" were conducted to listen and learn from community members on how the City can increase access to economic opportunities and advance economic equity. One of the equity-based values that guided the community conversations was the engagement of community members who don't traditionally participate in public engagement activities, such as City Council meetings, town hall meetings, and/or community forums.

The Listening Tour was launched in February 2018, with two consulting firms contracted to recruit community participants, facilitate the community conversations and write a summary report of the ideas and community solutions captured throughout the process. From March 2018 to April 2018, 107 community members from diverse backgrounds participated in nine community conversations to share their perspectives on how to create a local economy that works for everyone. The summary report includes key findings in six areas of economic development, as well as twelve community solutions to promote economic inclusion.





# Methodology

Nine community conversations occurred between March and April 2018. Wilson and Associates Coaching and Consulting LLC worked with the Economic Development Department, Health and Human Services Department's Office of Equity and Vice Mayor Rex Richardson's Office to co-design the two question sets and protocols used to guide the community conversations. The first protocol contained questions tailored to the small business community and the second protocol consisted of questions suited for community-specific conversations.

An equity-based framework was incorporated through the planning and implementation of the community conversations. To encourage grassroots community participation:

- Community conversations took place on weeknight evenings and Saturdays.
- Community conversations were hosted at easily accessible and community-friendly locations (i.e. Centro CHA, Mark Twain Library, and YMCA First Friendships Preschool).
- Food and beverages were provided at each community conversation.
- Economic Development staff coordinated with the City's Language Access Program to provide translation and interpretation services. All paper materials were translated into Spanish and Khmer. Two of the nine community conversations offered simultaneous interpretation in Spanish and Khmer.
- Participants received a \$10 giftcard at the conclusion of each community conversation.

The public engagement and recruitment processes were designed and managed by Lee Andrews Group (LAG). The community conversations were facilitated and evaluated by the Wilson and Associates team.



## PUBLIC ENGAGEMENT METHODOLOGY

Lee Andrews Group understands that barriers experienced by historically underrepresented and marginalized community groups result in low participation rates. The LAG team engaged traditionally underrepresented residents in Long Beach with the intent of amplifying their voice in the community conversations. The team implemented a community outreach and engagement plan to reach underrepresented and marginalized Long Beach business owners and residents.

## Engagement Strategies

The LAG team delivered a proactive and meaningful community engagement process that provided detailed information, timely public notice, and supported the mission of the Blueprint by implementing the following strategies:

### *Identification of Third-Party Validators*

The team identified a wide array of individuals representing a diversity of interests and objectives with the City of Long Beach. Consideration of issues such as economic development, equity, future trends in technology and transportation, health, changes to how people live and work, travel and tourism, goods movement, transit, and a host of other issues were given to assist with the recruitment.

The team engaged local community leaders such as teachers, college professors, City commissioners, union organizers, clergy, business leaders, and activists who shared information regarding the community conversations and identified additional individuals interested in attending or sharing information within their networks.

## Engagement of Community-Based Organizations (CBO)

CBOs were a vital component of the engagement strategy. The team reached out to over 100 community-based organizations to deliver collateral material. The team presented at CBO events and meetings to promote the community conversations.

## Online Strategies

While traditional "in-person" methods (meetings, open houses, presentations, etc.) played a significant role in community outreach and engagement, technology was also used to share information. The team created an online network that disseminated all the essential information about the community conversations, including a conversation calendar and the Blueprint.

The team also:

- Posted and blogged on various community-based groups, and invited online dialogue.
- Promoted community conversations through CBO partner websites and social media, as well as other City department websites, and
- Encouraged other organizations and departments to repost, retweet, and promote all of the community conversations.

## Street-Team Engagement

- Identified well-attended events and high-traffic locations across the City to publicize the project.
- Staffed 15 community events where people gathered.
- Placed community conversation displays with general information and engaging graphics at major high traffic community locations such as libraries and recreation centers.
- Identified critical businesses in the community and handed flyers to local customers near the community conversation facility areas and throughout the city.



## QUALITATIVE RESEARCH METHODOLOGY FOR DATA COLLECTION AND ANALYSIS

The research methodology for the community conversations was grounded in traditional focus group qualitative research methods, which consists of a small group (7-12) participants responding to a set of 4-6 questions for 60-75 minutes. Because they are small in nature, focus groups create safe, community-friendly spaces that foster deep and comprehensive discussions among participants. While there are many community conversation methodologies, the benefits of a focus group approach include:

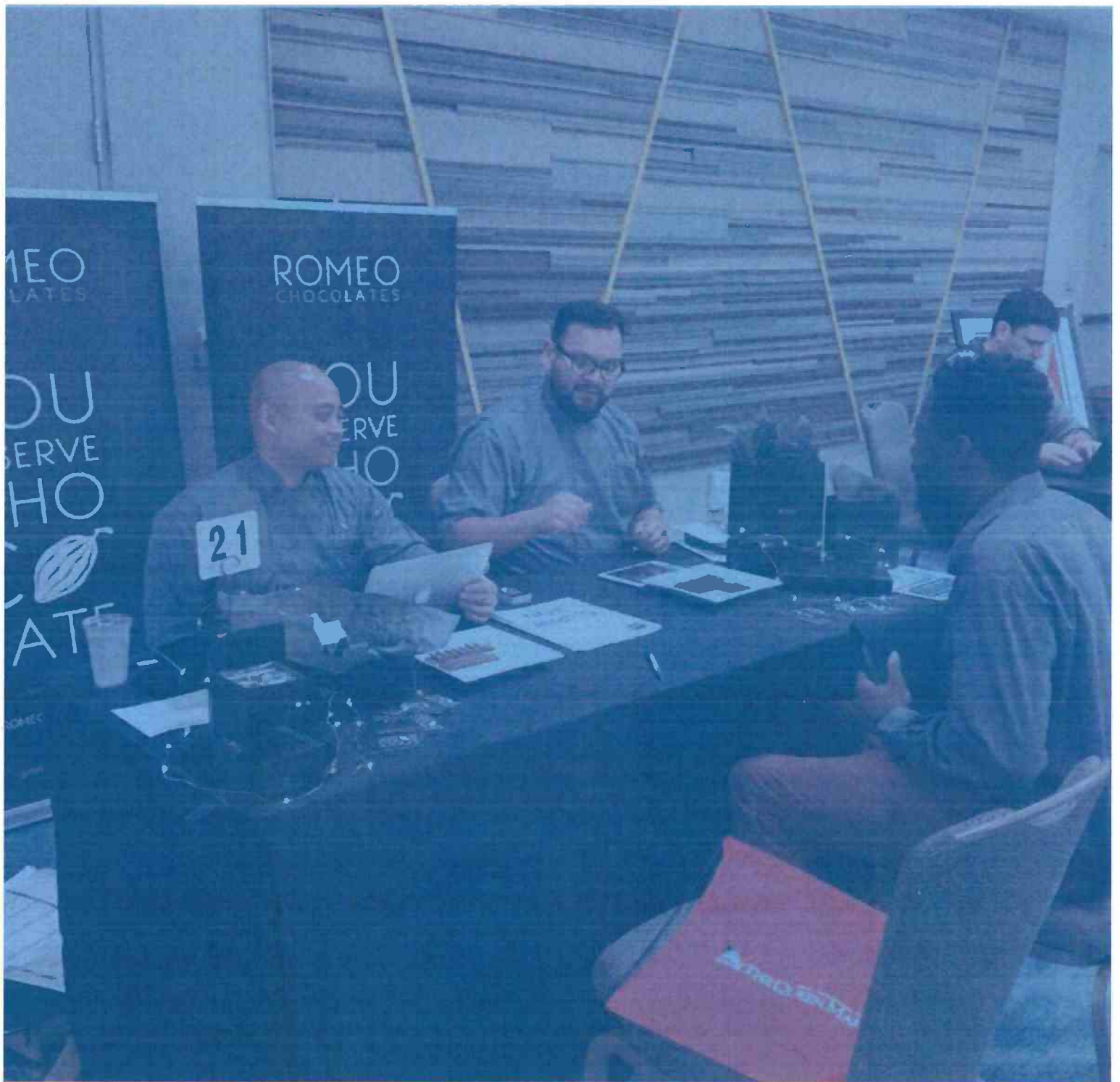
- Participants are more comfortable discussing sensitive topics, such as family economic or housing challenges, in an intimate setting.
- Non-English speakers feel more encouraged to participate.
- Participants have more time and opportunity to share their perspectives.
- Participants can explore conversation topics in-depth.
- Participants can build upon the ideas of others.

The focus group process was slightly amended for three of the nine community conversations, which allowed for larger community conversation sizes due to high attendance rates. This amendment allowed 20-25 participants into those discussions.

For the nine community conversations, two question sets were co-designed with City staff around eight learning areas to ensure the collected data could be connected to and supplement the Blueprint and the vision for economic inclusion.

Before the start of each community conversation, participants received a consent form that explained the purpose of the discussion, benefits and risks, data collection methods, confidentiality protections, and their right to withdraw at any time. All participants were required to complete a consent form to participate.

Each community conversation was recorded and transcribed in real-time. Upon completion of each discussion, the Wilson and Associates team validated the transcripts against the audio recordings to ensure accuracy. Once the nine transcripts were finalized, they were coded to identify common ideas using Atlas.ti Scientific Software. The design of the code list was guided by the question set and the frequency with which ideas were mentioned by participants. From the code list, all coded ideas were aggregated into themes across all nine community conversations. Finally, an analysis was performed to identify community solutions that emerged throughout the nine community conversations.



## Key Findings



Indicators of economic well-being in the City of Long Beach illustrate many challenges that impede communities from doing well economically, including low hourly wages, low rates of homeownership, high costs of renting, challenges with starting and maintaining a small business, and a lack of car access.

## KEY FINDINGS:

- *Thriving business community*
- *Safe and clean environment*
- *Healthy communities*
- *Reliable transportation*
- *Secure and stable housing*
- *Sense of community*
- *Community resources and resource centers*
- *Employment opportunities and good wages*
- *Youth workforce development*



### Thriving Business Community:

Many of the commercial corridors in the City of Long Beach have storefront vacancies and high business turnover. Economically strong communities have local governments that create programs and funding incentives that support and sustain small businesses. For Long Beach, participants envisioned a diverse small business community that included coffee shops, unique retail shops, high-quality grocery stores, restaurants, banks, and gyms.



### Safe and Clean Environment:

Participants described an economically vibrant community as one with clean streets, no graffiti, ample parks and green spaces, and has a sense of safety and security so that people feel safe walking through the community, especially at night.



*I would say that you would see a cleaner environment. I think our streets would be cleaner, our city safer. Manicured sidewalks, not a lot of trash everywhere, just constant City employees cleaning around the area. No empty lots where there is just trash dumped, just because a space is empty."*



### Healthy Communities:

Connected to the idea of more green space and parks for outdoor physical activity, participants explored how the City of Long Beach might provide more access to parks and create opportunities for residents to participate in healthy activities. Participants also described economically strong communities as those with easy access to healthy and organic foods and low-cost or free exercise facilities to promote healthy living for everyone.



### Reliable Transportation:

Participants believed that communities that are economically strong have access to reliable transportation to receive services, resources, and employment opportunities. Without access to safe, clean and reliable transportation, it becomes difficult for people, such as youth and people with disabilities, to access training programs and jobs.



### Secure and Stable Housing:

In nearly every community conversation, participants shared the vision that all residents would have affordable and stable housing. In Long Beach and neighboring cities, participants shared that as rent and cost of homeownership increase, so have the number of homeless individuals living in cars, parks, and on the streets.



### A Sense of Community:

Many participants uplifted the belief that communities that are doing well economically also have a brand or identity that bonds people together and unites residents from across the city. Participants described that there are spaces in these communities that reflect the culture, interests, and identity of that community.



*A strong community has cultural centers that are thriving, museums, galleries, theaters, concerts: places where cultural activities can be held."*



### **Community Resources and Resource Centers:**

Communities doing well would have resource centers that are easily accessible, with information provided in the multiple languages spoken in Long Beach. Additionally, there would be support for children and youth that promote educational success and positive development.



### **Employment Opportunities and Good Wages:**

Communities doing well economically have multiple pathways to full-time employment with a living wage. A living wage was described as more than \$15 per hour. Participants believed that access to job training opportunities, especially in Spanish, would help residents obtain jobs with better wages. Additionally, participants noted the need for more high paying jobs in the City of Long Beach.



### **Youth Workforce Development:**

A community that is doing well must have good investments in the education of its youth. Participants envisioned schools and programs offered by public-private partnerships that would prepare young people for more employment pathways and opportunities beyond entry-level retail jobs.



## SERVICES AND RESOURCES FOR INCLUSIVE COMMUNITY ECONOMIC DEVELOPMENT

Participants identified a variety of services, resources, activities, programs, and investments that are needed for communities to do well economically. Community partners such as schools, banks, community centers, and the business community will need to be engaged to support community economic well-being. Additionally, new ways of thinking and non-traditional partners may also be required.

### KEY FINDINGS:

- *Modified public school curriculum*
- *Development of financial literacy classes*
- *Small business investments and other supports*
- *Community resource centers*
- *Workforce and job development*
- *Affordable housing*
- *Transportation*
- *Access to health services*



#### Modified Public School Curriculum:

Changes to public school curriculum to include financial literacy courses and offer more educational pathways to diverse employment opportunities, including trades, will create communities that are doing well economically. Many of the youth participants noted that drivers education should be added to public school curriculum so that youth can learn safe driving skills for free, enabling them to drive to professional development and employment opportunities.



### Financial Literacy:

Across the nine conversations, there was nearly universal agreement that educational courses on credit scores, savings, debt, investments, homeownership, and wealth building would help promote community economic well-being. Participants believed Long Beach public schools, local businesses, and trusted nonprofit partners could provide this education. Some participants recommended that financial literacy education programs should include an understanding that some of Long Beach's immigrant communities may come from countries with different financial and economic practices.



*One aspect of education should be financial literacy. It's great to know that George Washington is the first president, but if someone doesn't know how interest rates work, how banking works or how loans work, they really can't move forward to be an entrepreneur. I think it comes down to that. I think that one of the things we are lacking is financial literacy."*



### Small Business Supports:

Small business owners in the City of Long Beach had many ideas about how the City government can provide incentives, education, and resources to help residents who want to start a business in Long Beach. Participants shared that the City's contracting processes should benefit businesses based in Long Beach. Many people believed that a Long Beach Small Business Development Center could be a resource center where entrepreneurs could learn about doing business with the City and connect business owners to information, resources, funding, and other opportunities to start and sustain their small business.



### Community Resource Centers:

Participants acknowledged that accessing resources and services could be made easier by the creation of community resource centers. Participants noted the need for having a trusted space for obtaining services. For these centers to be trusted, they need to be connected to existing community organizations and offer resources and services that are linguistically and culturally appropriate. Participants envisioned that these centers could have multiple purposes, such as connecting job-seekers with training and employment opportunities. For others, these centers could have specific resources for youth, seniors, and homeless persons.



*What's needed: spaces where people feel comfortable, their language is spoken, and their culture is represented. Having a welcoming space for immigrants and refugees and programs for them."*



### **Workforce and Job Development:**

Given the rise of high paying jobs that require technical skills, participants noted the need for more training in science, technology, engineering and mathematics, especially for youth and those in career transitions. Participants indicated that active workforce development must include opportunities to prepare youth and people with disabilities for employment. Youth participants stated that many youth workforce development programs must focus training on trades and career pathways instead of low paying retail jobs. Participants also shared that there is stigma related to hiring people with disabilities, and the result is that there is a lack of internships and job training programs for people with disabilities. Workforce development should also include entrepreneurship as a pathway.



### **Affordable Housing:**

If participants can afford their rent or purchase a home, it will support a community's overall economic well-being. For renters, participants raised the need for affordable rentals where the cost of rent doesn't consume the majority of their income, a barrier especially difficult for older adults and people with disabilities. Specifically, participants mentioned the challenges people with disabilities experience with renting because their wages don't provide enough income to cover the cost of rent. In addition, participants mentioned services such as interest-free loans and down payment assistance programs as mechanisms to address housing barriers and promote homeownership.



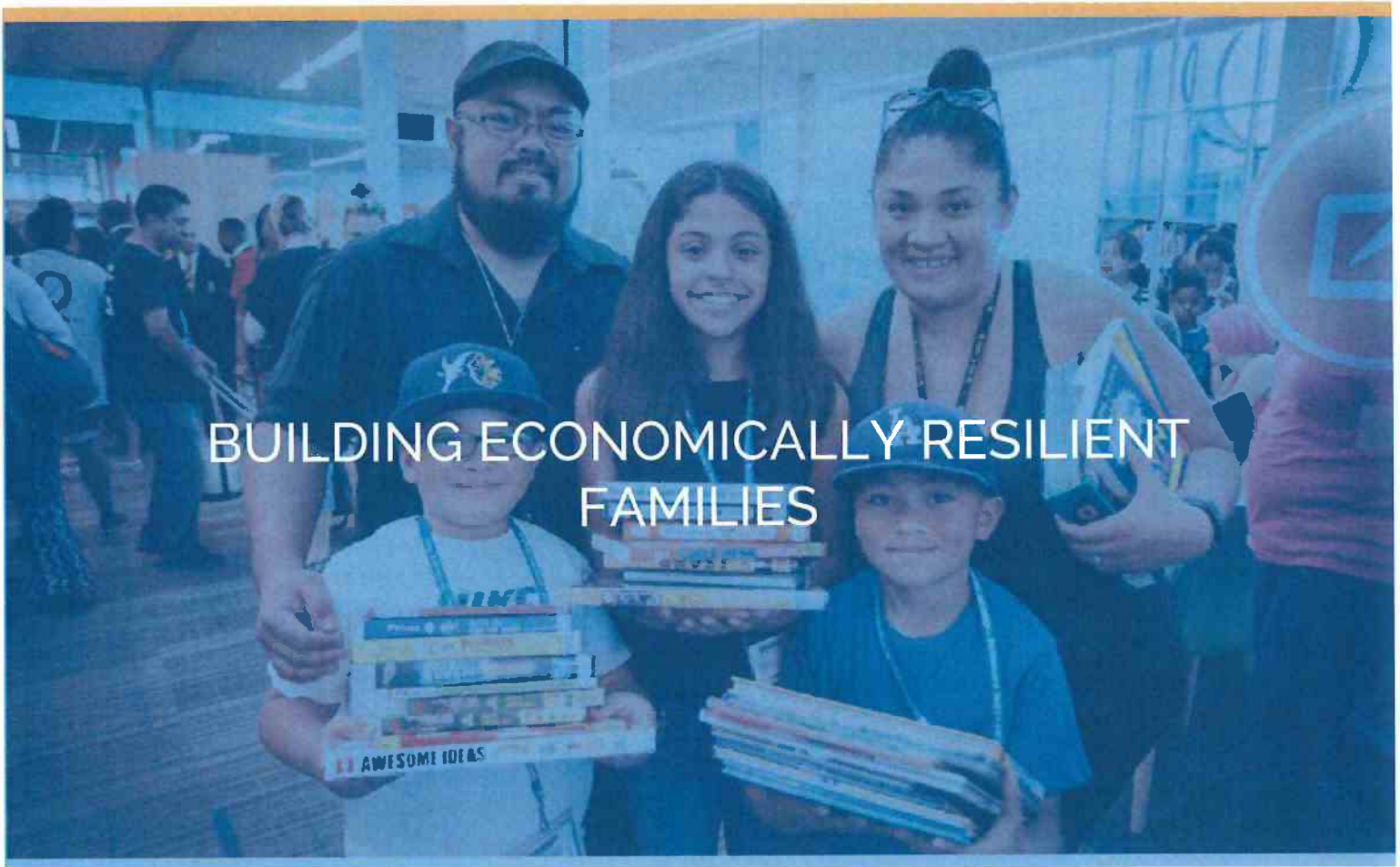
### **Transportation:**

In the absence of car ownership, participants noted reliable public transportation is needed to support a community's economic well-being. Many participants said that for people with disabilities and low-income individuals, public transportation is often the primary way residents travel to and from work and community services.



### **Access to Health Services:**

Healthy people can work and earn wages that support their families. Participants suggested that there needs to be more ways for residents of Long Beach to access mental and physical health services. Participants also shared the need for residents to have affordable health insurance with adequate coverage. Without health insurance, families with health crises lack the safety net to avoid financial ruin. A few community conversations uplifted the idea of creating community wellness centers, with one participant referring to models of mental and physical health centers that exist on Native American reservations.



Communities that are economically strong have financially strong and secure families. When financial hardship strikes, these families are economically resilient. Participants envisioned the following qualities and characteristics of financially stable families.

## KEY FINDINGS:

- *Quality jobs*
- *Living wages*
- *Stable housing*
- *Educated*
- *Financially literate*
- *Financial freedom*
- *Civically engaged*



## People Have Quality Jobs:

Quality jobs are those with medical and retirement benefits and those that provide a wage that enables people to cover not only basic needs like food and shelter but also healthcare. Quality jobs would allow people to save money for a rainy day and to build an educational fund for their children. Overall, these jobs provide financial stability, the power of choice, and allow people to make ends meet without the need to rely on credit cards or payday loans to close the financial gap.



### People Earn Living Wages:

These wages are high enough to build financial security. Participants described these wages as sufficient to cover the cost of housing and household bills with enough leftover to save. Participants also believe that earning a living wage meant that workers aren't living paycheck to paycheck and can build a financial safety net. Participants described this as the ability to save more than is spent.



### Residents Have Stable Housing:

For renters, this was described as families with the ability to rent housing at a low-to-moderate percent of their monthly income. For home buyers, these families can afford to buy a home and keep their home without the fear of foreclosure. Stable housing was also described as residents living with enough space to accommodate all inhabitants comfortably.



### Residents Are Educated:

Residents that are financially strong must have at least a high school diploma, especially people with disabilities. Financially strong families can pay for college and trade schools after their child's high school graduation. Residents can cover the cost of trade schools or college to continue their own education.



### Financially Literate:

Financially strong families learned saving and investing skills to build wealth for themselves and their children. These families have a low debt-to-income ratio, can avoid predatory lending, and aren't consumed by credit card debt.



### Financial Freedom:

Financial freedom is families being able to save money to cover expenses like travel, continued education, and car purchases without financial stress. Additionally, these families have work flexibility and more time for their families. For young people, it is the ability to move out of the parents home to obtain housing on their own and cover the cost of college.



*A family that is financially stable isn't living paycheck to paycheck. They have enough money at the end of the month to save for particular things and have an emergency fund so that if something occurs they can fund it without having to dip into other resources or borrow money from family, things like that. So, when I think of financially secure, financially stable families, I think of a family that has sufficient savings to weather them through any financial difficulty."*



### **Families Are Civically Engaged:**

Families that don't have to work multiple jobs to earn a living wage can be involved in the political process and volunteer in community service and community building activities. Participants noted that when you are financially stable, you are empowered to contribute to the well-being of your community.



## ACCESSING BANKING AND FINANCIAL SERVICES

An exploration of where people receive banking and financial information, resources, and services suggested that people receive information from an array of sources, including friends and families, online, banks and credit unions, and through their employers. A related issue raised during the conversations about banking resources was the need for financial literacy education by schools and banks. Participants identified the following sources for banking and financial information:

### KEY FINDINGS:

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- *Family, friends, and peers*
- *Online resources*
- *Banks and credit unions*
- *Community organizations and employers*



#### Family, Friends, and Peers:

Across the majority of participants, family members; parents, teachers, adult mentors, and peers were the most frequently mentioned source of information.



### **Online Resources:**

Accessing information online is a standard way to gather banking-related information. Participants suggested a lot of information is already available, although, for those who are non English-speaking, reliable information is difficult to access.



### **Banks and Credit Unions:**

Banks were described as one source of information since they already have people who advise their customers on investment accounts, loan processing, home buying, and savings plans. A few participants indicated that they distrust large banking institutions or view them as corrupt and thus rely on smaller credit unions who they perceive to be a valuable and trusted resource for getting information about banking and financial information.



### **Community Organizations and Employers:**

A familiar source of information is through community centers, churches or employers who bring financial advisors to community members to present on a variety of financial programs, including direct deposit, investing for retirement, and financial health.



## PROMOTING HOMEOWNERSHIP

Communities that are economically strong are characterized by high rates of community pride and homeownership. Given the high cost of housing in urban cities such as Long Beach, establishing homeownership and financial literacy programs are essential resources to help facilitate the home buying process. Also, a systemic approach to addressing the high cost of housing includes addressing issues such as the lack of affordable housing and living wages. Participants identified the following ideas.

### KEY FINDINGS:

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- *Homeownership programs*
- *Home buying literacy and coaching*
- *City-led reforms and protections*



### Homeownership Programs:

Multilingual programs to facilitate the home buying process were identified as useful to helping people prepare for and understand the process. Examples of the range of programs needed in Long Beach include assisting prospective homeowners through lease-to-own programs that allow people to apply their rent payments toward the purchase of their rental property, grants to support homeownership, assistance with the down payment, eliminating the credit score requirement for loan qualifications, and credit repair programs.



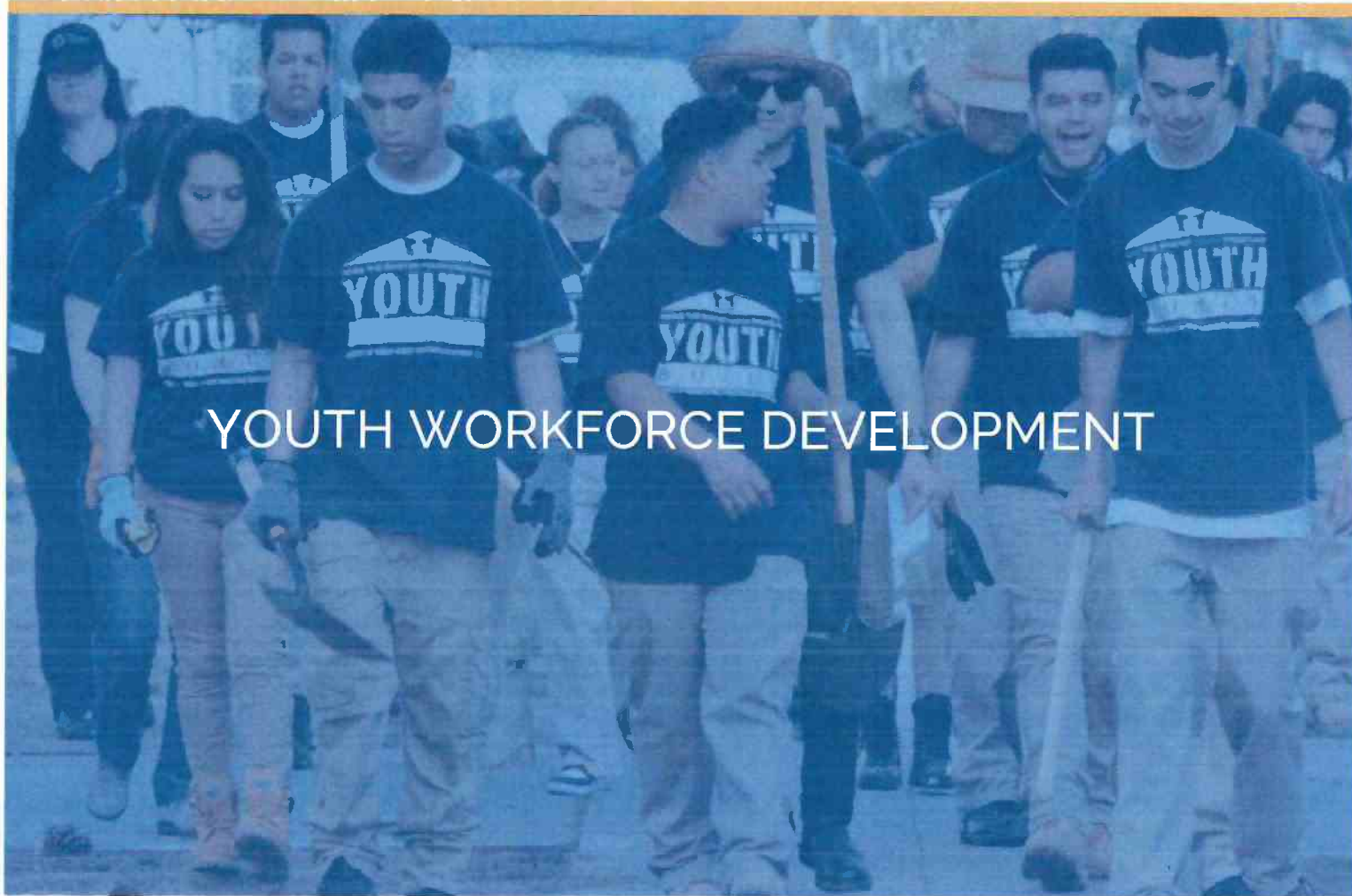
### **Home Buying Literacy and Coaching:**

Home buying was described as a complicated and overwhelming process. Therefore, understanding and demystifying the mortgage and loan process, mainly through a peer-to-peer coaching approach or Promotora Model, was viewed as a helpful resource for removing some of the most common barriers. Support from a coach would enable people to develop a better understanding about credit, including how to reduce debt, and the typical steps people can expect to take throughout the process.



### **City-led Reform and Protections:**

The lack of affordable housing units is a significant barrier to homeownership. The lack of policies that restrict the ability of speculators and "flippers" to purchase available housing stock easily and then resell those properties at a higher cost is an added barrier for community homeownership. Finally, the need for a living wage and high cost of living in Long Beach impedes people's ability to purchase homes.



## YOUTH WORKFORCE DEVELOPMENT

An economically vibrant community includes specific training and job pathways for youth. The jobs of the future require that youth be given opportunities to build careers through innovative internships.

### KEY FINDINGS:

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- *Science, technology, engineering, and mathematics (STEM) training*
- *Life skills training*
- *Job skills development*
- *High-tech manufacturing skills*
- *Development of apprenticeship programs*



### Skills Building:

Young people need to develop a variety of interpersonal and professional skills that will prepare them to succeed in their future jobs and careers. Skills-building topics include the following:

- Developing essential life skills such as doing laundry, cooking, and communication are basic building blocks for adulthood and future career and employment success.
- Learning fundamental job skills, such as how to dress professionally, preparing for the interview, interviewing, writing a cover letter and resume, computer work, and teamwork.
- High-tech manufacturing skills to prepare youth for the jobs of the future.



*I've been focusing a lot on speaking with mentors, trying to get experience so I can build a strong resume. A lot of kids graduate without experience: they just want to jump into a job that pays well. I spoke with some mentors and they said if I wanted to volunteer for them they'll help me build my resume and get experience."*

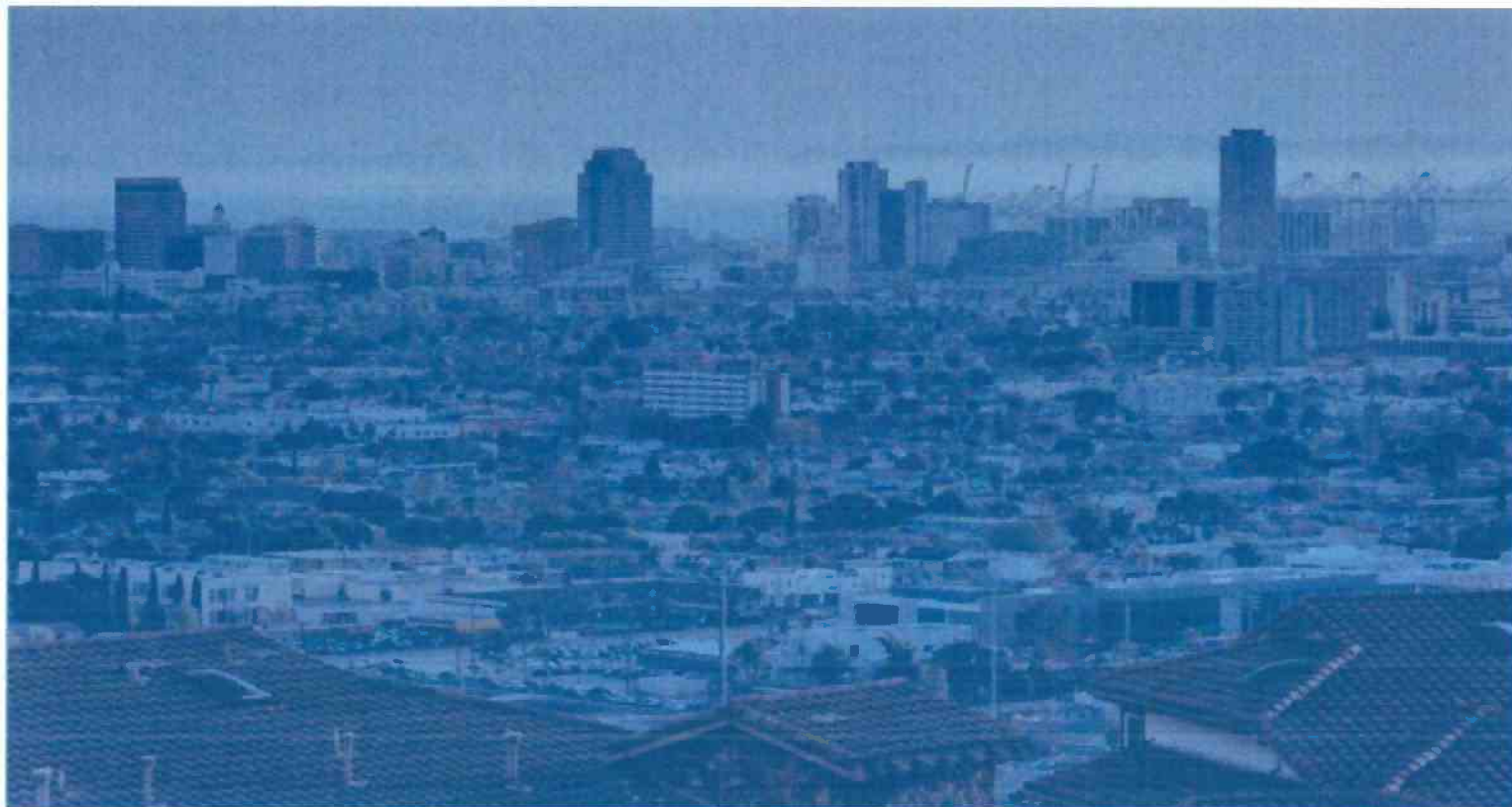


### Apprenticeship Programs and Job Opportunities:

Programs to help prepare youth for the labor force, including the ability to obtain a GED while also gaining skills that lead to a career path in technology, climate science, metalworking, and construction. Currently, Rosie the Riveter Charter High School in Long Beach has a promising program called WINTER (Women in Nontraditional Employment Relations) for women of color between ages 16 and 24.



*Some of the current programs are preparing youth for retail jobs. We need creative programs to get kids thinking about careers at a young age."*



## Community Solutions

Throughout the community conversations, participants identified solutions they believed would help create a local economy in the City of Long Beach that would enable all of its residents and businesses to thrive.

- 1 Multilingual financial literacy classes,** provided by the City, schools, banks, and community-based organizations to teach people about opening a bank account, balancing a checkbook, building credit scores, debt management, saving, investing, obtaining loans, buying homes, building savings, and building intergenerational wealth. Financial literacy was noted as a way to address the gap in wealth that exists particularly among lower-income families and communities of color.

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*I wish we were taught as a young adult not just about doing homework, but also about saving money, getting a loan, good credit, and entrepreneurship.”*

- 2 More respectable financial institutions**, such as credit unions and traditional banks. There are some areas in the City of Long Beach without banks or credit unions and an oversaturation of predatory payday loan and check cashing businesses. One innovative idea was the development of "community-owned banks."



*Predatory lending...takes advantage of people in some neighborhoods. Then major banks, not quite as horrible, but they've also been caught defrauding people."*

- 3 Establish diverse workforce development strategies** that harness the skills and talents of immigrants. Job development strategies should include efforts to reduce the stigma of hiring people with disabilities. Workforce development should consist of job opportunities for formerly incarcerated persons.
- 4 Youth workforce development programs**, specifically those to help prepare young people for careers instead of low-wage retail jobs. Youth in Long Beach aren't prepared for high paying career pathways. Both youth and adult participants noted that youth need training, especially technological skills and soft skills such as communication and customer service. Youth also need support to help determine if college is the right pathway for them.
- 5 Partnerships with local schools** to help build workforce development and financial literacy into the curriculum.
- 6 Creation of community hubs and resource centers** as a way to foster relationship building, connect people to resources and services, and to create a unified community identity.
- 7 Provide small business development support**, specifically efforts to connect entrepreneurs to funding and contract opportunities within the City of Long Beach. Specific services include streamlining the contracting processes, creating preferred vendor statuses for businesses located in Long Beach, and creating opportunities to connect the local business community.
- 8 Develop internships and apprenticeships** by working with the local business community so that skills and career pathways are developed for all of Long Beach's workers, including youth and people with disabilities.

- 9** **Support wage increases** to at least \$15 an hour, though higher salaries are required for residents in the City of Long Beach to be financially stable.

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*People need jobs with higher income so we don't have people working where each paycheck goes directly to rent and bills. They should have more financial freedom. Right now people just pay rent. More income would mean bills are paid and you have enough for the family to save and grow and cover unexpected things that may come up."*

- 10** **Affordable childcare** is required to ensure that residents with children can participate in the workforce knowing their children are safe and cared for. Parents often have to choose between working or staying at home to care for their children because of the high cost of childcare. Participants noted that childcare could consume an entire paycheck for a low-wage worker.

“

*Parents are juggling 'Do I go back to work or do I stay home?' and 'What's the cost/benefit of working and childcare?' and that's a hard decision. Like when going to get a better job they're pitted 'do I focus on my own educational/professional advancement or do I take care of the kid?'" Sometimes the money they make in their job doesn't offset the cost of childcare."*

- 11** **Homebuyer support** provided by the City of Long Beach that includes innovative strategies such as property tax waivers for low-income home buyers. Additionally, down payment assistance, lease-to-own programs, and low-to-no interest home loans were identified as additional solutions to promote homeownership.

- 12** **Bring back a "Community Redevelopment Agency" approach** based on the old CRA model of working with various City departments and local developers to redevelop blighted areas and aged properties in older areas to promote and incentivize homeownership in those areas.

# Next Steps

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The Listening Tour revealed dynamic insights and community solutions that are the first step for the City to initiate an innovative and equity-focused implementation process for advancing economic inclusion. Please note that each solution will have to go through the City's budget process. City staff identified the following next steps for the key findings and community solutions detailed in this report:

**1**

**Craft culturally competent and community-based solutions to address economic barriers, challenges and inequities.**

**2**

**Foster community partnerships and secure resources, including funding, to explore proposed solutions.**

**3**

**Form a 360° feedback process to communicate progress made toward the implementation of ideas listed in this report. Additionally, the feedback process will be used to hold City staff accountable to community members and key stakeholders.**

**4**

**Implement equity-focused structural and institutional changes in City programs, policies and procedures.**

**5**

**Establish mechanisms to evaluate progress and impact and adjusting as needed.**

# Key Findings and Community Solutions Matrix

## KEY FINDINGS

### COMMUNITY ECONOMIC WELL-BEING

- Thriving business community
- Safe and clean environment
- Healthy communities
- Reliable transportation
- Secure and stable housing
- Sense of community
- Community resources and resource centers
- Employment opportunities and good wages
- Youth workforce development

### BUILDING ECONOMICALLY RESILIENT FAMILIES

- Quality jobs
- Living wages
- Stable housing
- Educated
- Financially literate
- Financial freedom
- Civically engaged

### PROMOTING HOMEOWNERSHIP

- Homeownership programs
- Home buying literacy and coaching
- City-led reforms and protections

### SERVICES AND RESOURCES FOR INCLUSIVE COMMUNITY ECONOMIC DEVELOPMENT

- Modified public school curriculum
- Financial literacy
- Small business supports
- Community resource centers
- Workforce and job development
- Affordable housing
- Transportation
- Access to health services

### ACCESSING BANKING AND FINANCIAL SERVICES

- Family, friends, and peers
- Online resources
- Banks and credit unions
- Community organizations and employers

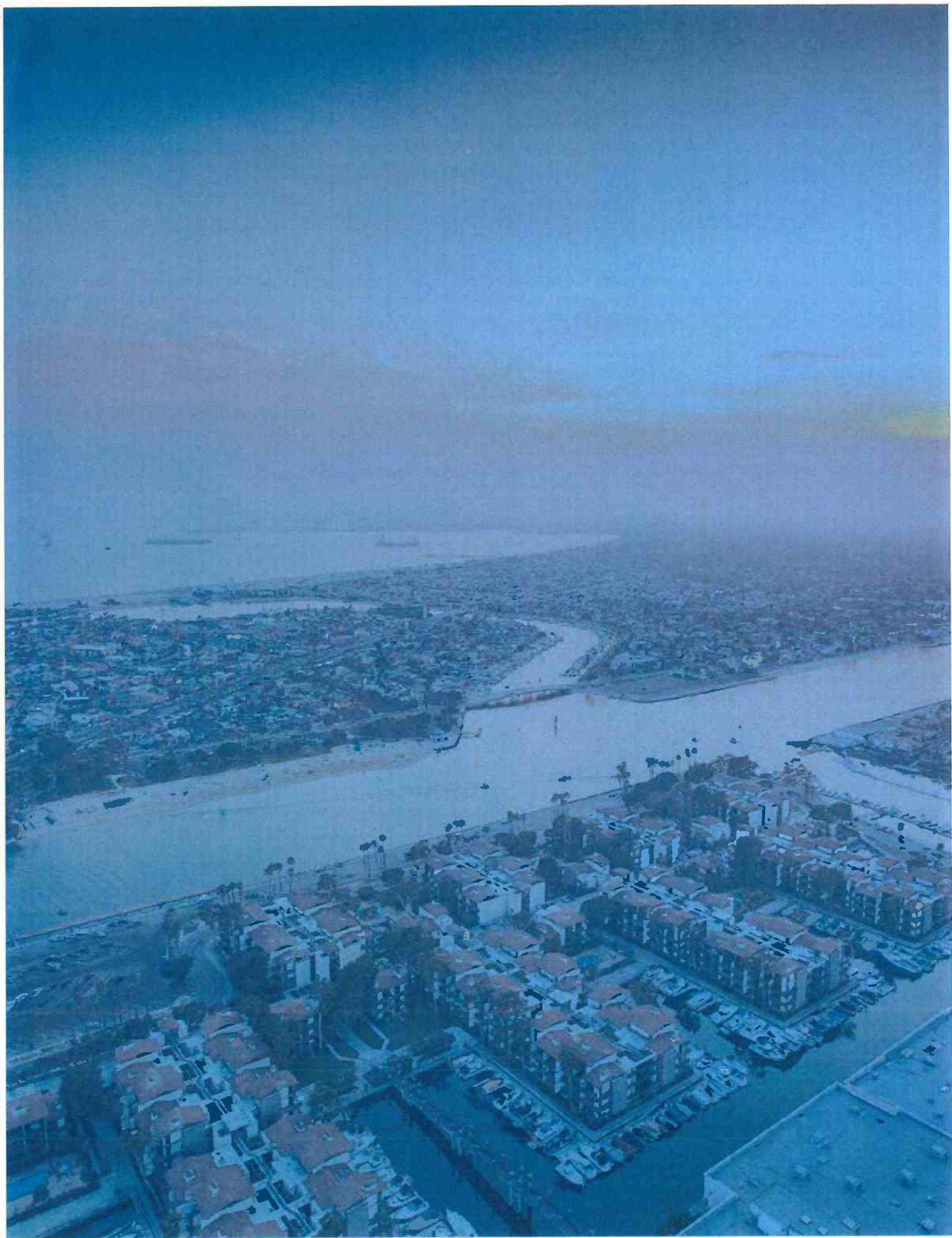
### YOUTH WORKFORCE DEVELOPMENT

- Science, technology, engineering, and mathematics (STEM) training
- Life skills training
- Job skills development
- High-tech manufacturing skills
- Development of apprenticeship

## COMMUNITY SOLUTIONS

1. Multilingual financial literacy classes.
2. More respectable financial institutions.
3. Establish diverse workforce development strategies.
4. Youth workforce development programs.
5. Partnerships with local schools.
6. Creation of community hubs and resource centers.

7. Provide small business development support.
8. Develop internships and apprenticeships.
9. Support wage increases.
10. Affordable childcare.
11. Homebuyer support.
12. Bring back a "Community Redevelopment Agency" approach.





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