EVERYONE IN' ECONOMIC INCLUSION INITIATIVE

Phase I Summary: Developing Solutions to Advance Economic Inclusion in Long Beach
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Everyone In means small business owners and aspiring entrepreneurs in all parts of town have access to the resources they need to grow their companies, and create local, family-supporting jobs.

Everyone In means making sure every part of town is economically viable, and that anyone who wants a job has one.

Everyone In means making sure that everyone has an opportunity to build wealth and have access to capital whether you’re a small business owner, worker, or an aspiring homeowner.

Everyone In means creating an environment where everyone has a seat at the table and an opportunity to thrive.
DEVELOPING SOLUTIONS TO ADVANCE ECONOMIC INCLUSION IN LONG BEACH

For 30 years, the Local Initiatives Support Corporation (LISC) in Los Angeles has worked with local leaders to support projects to revitalize communities and bring greater economic opportunity to residents. These investments include more affordable housing, better schools, safer streets, growing businesses and programs that improve the financial outlook of people. We provide the capital, strategy, and know-how to local partners to get this done.

In service to our mission to bring economic opportunity to low and moderate income communities, beginning in 2017, LISC LA served as the Chair of the City of Long Beach’s ‘Everyone In’ Economic Inclusion Initiative, an initiative designed to develop policy solutions that deliver economic opportunity to disadvantaged communities, with the ultimate goal of creating a local economy that includes and benefits every resident. Introduced by Vice Mayor Rex Richardson, the ‘Everyone In’ initiative was a call to action to all segments of the Long Beach community to reevaluate how we engage in economic development so that we are putting every resident, in every part of town, at the center of our efforts.

Leaders from sectors all across Long Beach answered this call by coming to the table with open minds to learn new strategies to build an inclusive economy. Notable sectors at the table included representatives from several major financial institutions including, Wells Fargo, Citi Bank, Union Bank, JP Morgan Chase, and Farmers & Merchants; Labor partners such as Los Angeles County Federation of Labor and IBEW Local 11, leaders from Long Beach’ education institutions including Long Beach Unified School District, Long Beach City College, and California State University, Long Beach. We also had a number of philanthropic entities answer the call including, The California Endowment and Long Beach Community Foundation, as well as a number of think-tank and advocacy non-profit partners such as Centro CHA, PolicyLink, Building Healthy Communities Long Beach, and to name a few. Finally, many leaders within the private sector in Long Beach stepped up including representatives from several of the Long Beach Business Improvement Districts, including Downtown Long Beach Business Alliance, Uptown Property and Business Improvement District, and Bixby Knolls Business Improvement Association. In order for us to build an economy for all, it is imperative that all segments of the economy work toward creating an inclusive economic ecosystem.
BACKGROUND

Long Beach, California is home to nearly half a million residents, and is commonly referred to as one of the most diverse cities in America. Long Beach is currently undergoing a profound economic resurgence. Like many major U.S. Cities, the first quarter of the 21st Century marked a period in which Long Beach regained its footing, showed its resilience, and became a driver of economic innovation. After decades of losing residents, jobs, and investment to the suburbs, Long Beach is coming back strong, captivating educated millennials and innovation-economy companies with their diversity and density. But the comeback story begs the critical question: for whom is Long Beach coming back? Beneath the millions of dollars in investment in Long Beach’s downtown, development of high-rise luxury apartments, and startup hubs, lies the reality of rising inequality and persistent structural racism. For most low-income people of color, many who lived in Long Beach through its long decline, the new urban economy is just as unkind as the old.

Advances in technology and the expansion of global markets have transformed entire industries and changed the face of business and commerce in Long Beach. While careers and jobs continue to evolve, many of our families continue to struggle to make ends meet.

Additionally, in the last 30 years Long Beach has undergone a profound demographic shift in which the city has gone from 32 percent people of color, to 72 percent people of color (9). As Long Beach witnesses the emergence of a new racial and ethnic majority, embracing an economic development strategy rooted in equity is an economic imperative. Long Beach can only sustain growth and prosperity by integrating all into the economy, including those who have been historically left behind. This new growth model must embrace the city’s changing demographics, and make bold investments to allow the next generation to reach its full potential.
**BACKGROUND DATA**

In Long Beach, Latino and Native American residents are 5 times more likely to live in high poverty neighborhoods.

Source: National Equity Atlas, 2015 Data

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2 times as many African American and Latina women are working full-time and still living 150% below the poverty line.

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<thead>
<tr>
<th>Ethnicity</th>
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<tr>
<td>Latino</td>
<td>9.3%</td>
</tr>
<tr>
<td>Black</td>
<td>8.0%</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>4.2%</td>
</tr>
<tr>
<td>White</td>
<td>2.1%</td>
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Source: National Equity Atlas, 2015 Data
The racial wealth gap is widening as African American and Latino home ownership is 50% less than white households.

72% of Long Beach residents are people of color, but only 60% of businesses are owned by people of color.
To begin to address economic inequity in Long Beach, in April 2017, the Long Beach City Council adopted the Blueprint for Economic Development (Blueprint), providing the city with a framework that seeks to advance a 10-year vision of Long Beach as “the city of opportunity for workers, investors, and entrepreneurs.” For the City of Long Beach and civic partners, the Blueprint serves as a catalyst to work together to proactively recognize and seek solutions to civic and socio-economic challenges and opportunities. The Blueprint also embodies strategies to strengthen the city’s core economic engines, nurture and grow new innovative industries, and foster economic inclusion in low-income communities. In fact, one of the most important areas of focus in the Blueprint is economic inclusion, described as “increasing access to economic opportunities in low-income communities to advance economic equity.”

With the Blueprint serving as a “call to action” for additional research, community engagement, and dialogue, on November 1, 2017, Long Beach Vice Mayor Rex Richardson, in partnership with Los Angeles Local Initiative Support Corporation (LA LISC), launched the ‘Everyone In’ Economic Inclusion Initiative, aimed at creating a local economy that includes and benefits every Long Beach resident.

The ‘Everyone In’ initiative operates on the notion that equitable growth is not only a moral imperative, but ultimately the superior growth model. Research proves that inequality and racial segregation hinders growth, prosperity, and economic mobility in regions, while diversity and inclusion fuel innovation and business success (10). Indeed, inequality hinders growth but greater economic inclusion corresponds with more robust economic growth.
BACKGROUND

THE THREE ESSENTIAL STEPS

It is with this understanding that Long Beach Vice Mayor Richardson and LA LISC formed the ‘Everyone In’ Economic Inclusion Initiative.

‘Everyone In’ set out to design policy solutions that deliver economic opportunity to those being left behind in Long Beach’s booming economy. Working together with underserved segments of the community, business leaders, policy makers, financial institutions, philanthropic leaders, academia, labor and equity advocates, and experts in the field around economic inclusion.

The initiative began with 3 essential steps:

1. Embarked on the ‘Everyone In’ Listening Tour by engaging underrepresented groups to provide valuable input and help co-design solutions;

2. Convened a policy roundtable comprised of a multi-disciplinary think tank, who made policy recommendations informed by the Listening Tour and best economic inclusion practices and policies around the country, and;

3. Partnered with PolicyLink to commission an economic equity profile on Long Beach to gain a baseline understanding of the challenges and opportunities our communities face.

Through the listening tour and roundtable discussions, the following five areas of focus emerged: housing and homeownership, small business and entrepreneurship, procurement and contracting, youth and workforce development, and economic resiliency (transportation, reentry support, banking). In each of these areas, we have learned key lessons and considerations that will help inform our policy priorities as we enter Phase II.
While creating a more equitable economy is the desired end goal, working toward the following guiding policy goals, will help us better achieve that outcome.

**POLICY GOALS**

1. Close the race and gender wealth gaps
2. Increase access to capital for small business owners and aspiring entrepreneurs
3. Promote good, accessible jobs that lead to pathways to the middle class
4. Create economically resilient families
5. Create pathways to home ownership

**THE INITIATIVE HAS 3 PHASES**

**Phase I - Learning Phase:** Obtain a clear understanding of the economic challenges and opportunities facing Long Beach communities. Identify policy solutions that could produce systemic and structural change that mitigate the barriers to opportunity. Begin raising community and stakeholder awareness about the importance of embracing an economic equity model at the core of the city's economic development strategy.

**Phase II - Solutions:** Action groups develop strategic plans with identified objectives, tactics, champions, and timeline for execution. Continue to expand awareness of economic inclusion concepts and strategies with the larger community. Identify concrete policy solutions in four identified areas of focus (housing & home ownership, small business ownership, youth and workforce development, and economic resiliency).

**Phase III - Implementation:** Institutionalizing economic inclusion strategies that are identified in Phase II.
PHASE I
‘Everyone In’ Listening Tour

At the heart of the ‘Everyone In’ initiative lies the belief that residents of disinvested neighborhoods possess valuable information and insight that policy makers need in order to design and implement solutions that work. The ‘Everyone In’ Listening Tour was one of many avenues in which the initiative attempted to give voice to underserved communities in Long Beach.

Through a series of focus groups, Wilson and Associates, LLC and the Lee Andrews Group, engaged over 100 underrepresented individuals in meaningful community participation to provide input and co-design solutions to the city’s most pressing economic issues. Approached with an equity lens, these conversations sought to understand policies, programs, and practices that have produced barriers to employment, business and home ownership and their unintended negative consequences. Those being left behind in Long Beach’s economy had an opportunity to co-design improved employment and business opportunities.

The Listening Tour used a focus group process where community members were engaged in discussion around a set of questions related to entrepreneurship, small businesses development, community economic well-being, family financial success, banking, home ownership, and youth workforce development. These focus groups were named “Community Conversations”. Between February and April 2018, 107 community members participated in nine community conversations.

After 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 Home Ownership
/ Youth Workforce Development
PHASE I
Community Solutions

From the perspective of community conversation 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 a sense of community identity. Economically well communities are comprised of healthy residents that have reliable transportation, stable housing, and employed at jobs with good wages. Participants also noted that families who are economically stables have more financial freedom which enable them to become more civically engaged.

Throughout the community conversations, participants identified 12 solutions they believed would help create a local economy in Long Beach that would enable all of its residents and businesses to thrive:

1. **Multilingual financial literacy classes** to teach residents about opening a bank account, building credit scores, debt management, saving, investing, obtaining loans, and building intergenerational wealth.

2. **More respectable financial institutions** to serve unbanked segments of Long Beach.

3. **Establish diverse workforce development strategies** that harness the skills and talents of all residents including immigrants, differently-abled, and formerly incarcerated persons.

4. **Youth workforce development programs** that focus on preparing young people for high-paying careers, technological skills, and soft skills such as communication and customer service.

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 and connect people to resources and services.

7. **Provide small business development support**, specifically efforts to support entrepreneurs with funding and contract opportunities within the City of Long Beach. Increase services such as contracting processes, creating preferred vendor statuses for businesses located in Long Beach.

8. **Develop internships and apprenticeships** by working with local business community as to foster increased pathways to jobs.

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.

11. **Home buyer support** such as down payment assistance programs, lease-to-own programs, low-to-no interest home loans, and property tax waivers for low-income home buyers.

12. **Bring back a “Community Redevelopment Agency” approach** to redevelop blighted areas and aged properties to promote and incentivize home ownership in those areas.
PHASE I

‘Everyone In’ Policy Roundtable Discussions

From December 2017 to April 2017, LA LISC and Vice Mayor Rex Richardson convened a multidisciplinary think tank of experts in their various fields (see Acknowledgements), to learn about and engage in robust discussion around best economic inclusion concepts and strategies around the nation. Each month featured a guest speaker to share innovative strategies on the following topics:

- Pathways to Home Ownership
- Addressing Barriers to Small Business Ownership & Entrepreneurs
- Future of Banking in Low Income Communities of Color
- Strategies to Increase Local, Inclusive Procurement and Contracting
- Workforce Development: Creating Pathways to Living Wage Careers
ROUND TABLE DISCUSSIONS
PATHWAYS TO HOME OWNERSHIP

In December 2017, the ‘Everyone In’ Policy Roundtable Discussions kicked off with a deep dive into the issue of homeownership in Long Beach. The blue ribbon panel was joined by The Greenlining Institute’s Senior Economic Equity Manager, Vedika Ahuja, who shared recent homelending trends in Long Beach. The publication titled, “The State of Gentrification: Homelending Trends in Low Income Communities of Color”, a collaboration between Greenlining Institute and the National Reinvestment Coalition, analyzed federal home mortgage data for 2015, examining patterns in Fresno, Oakland, and Long Beach, and found some surprising trends.

Researchers found a persistent exclusion of low to moderate income families and people of color from Long Beach’s housing market. Although African Americans make up almost 14 percent of Long Beach’s population, they received just seven percent of home purchase loans. Likewise, Latinos make up 44 percent of the population, but received only 22 percent of loans, and Asians who make up almost 13 percent of the population received just 10 percent of loans, compared to White families who make up 29 percent of the population and received 47 percent of loans. (See Figure Below).

Table 14: Home Loans in Long Beach by Race/Ethnicity in 2015

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Home Purchase</th>
<th>Refinance</th>
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<tbody>
<tr>
<td>White</td>
<td>47.3%</td>
<td>49.1%</td>
</tr>
<tr>
<td>Latino</td>
<td>22.1%</td>
<td>19.6%</td>
</tr>
<tr>
<td>Asian</td>
<td>10.2%</td>
<td>9.3%</td>
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<tr>
<td>Black</td>
<td>7.0%</td>
<td>6.8%</td>
</tr>
<tr>
<td>Native American</td>
<td>0.1%</td>
<td>0.3%</td>
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Total Loans: 2,757
Total Loans: 5,629

Note: 12 percent of home purchase and 13.8 percent of refinance loan originations lacked demographic data in Long Beach.
Furthermore, the home mortgage data shows that, while mortgages are being purchased in low or moderate income areas of town, they are not being purchased by low to moderate income families. More than a quarter of all home purchase loans went to low or moderate income neighborhoods, but only six percent went to low to moderate income people. Put simply, higher income individuals are buying homes in working-class neighborhoods at dramatically higher levels than working-class residents, who are often Black, Latino, or Asian.

Finally, one of the most surprising findings is that the largest mortgage lender in Long Beach is not a bank, and seven of the top 10 mortgage lenders in the city are also non-banks. Non-bank lenders do not adhere to the same regulatory environment that governs banks. For example, non-bank lenders aren’t covered by the Community Reinvestment Act, a vitally important law which requires banks to meet the credit and borrowing needs of the communities where they operate.
ROUND TABLE DISCUSSIONS

PATHWAYS TO HOME OWNERSHIP

Following The Greenlining Institute’s presentation, the roundtable participants engaged in a robust discussion brainstorming considerations and implications of the findings and solutions to increase pathways to home ownership such as financial literacy needs, issues of housing supply, and down payment barriers.

RECOMMENDATIONS

1. Work with partners and community development financial institutions to establish a HUD Certified Homebuyer Counseling Center in Long Beach.

2. Explore the rise of non-bank lenders in Long Beach by establishing dialogue with the top seven non-bank lenders to develop a path to a community benefits participation plan.

3. Retool the City’s soft seconds mortgage program by leveraging and partnering with private sector institutions.

4. Evaluate the feasibility of alternative forms of homeownership supply such as community land trusts and other cooperative homeownership models.
ROUND TABLE DISCUSSIONS
ADDRESSING BARRIERS FOR SMALL BUSINESS OWNERS & ENTREPRENEURS

In January 2018, the second policy roundtable discussion explored several pathways to business ownership including access to capital through interest-free, zero fee, crowdfunded loans through Kiva’s online platform, and employee ownership business models. Presentations were made by:

Miranda Rodriguez, Associate Program Officer, LA LISC (Kiva Loans)
Alison Lingane, Co-Founder, Project Equity (employee ownership model)

KIVA HIGHLIGHTS

To increase access to capital for small businesses and entrepreneurs, in November 2017, Long Beach City Council unanimously approved a proposal sponsored by Vice Mayor Rex Richardson as a part of the ‘Everyone In’ initiative, to support alternative options to lending by becoming a “Kiva City”. Kiva is a non-profit, innovative online microfinance platform that works to expand access to financial services for small business owners who have the dream and potential, but are locked out of traditional commercial loans. Using the Kiva platform, borrowers can apply for crowdfunded loans of up to $10,000 with a 0% interest rate. Kiva borrowers are typically entrepreneurs who cannot qualify for more conventional business financing due to poor credit, time in business, or little financial collateral.

To date, there are 16 cities across the U.S. with the “Kiva City” designation. Since 2005, Kiva has crowd-funded more than 2.4 million loans, totaling over $1 billion. The Kiva platform has attracted a community of over 1.6 million lenders from 180 different countries. While Kiva’s platform can currently be utilized regardless of the city’s designation, communities with a local Kiva initiative typically fund eight to ten times as many small business loans as those with no full-time efforts to leverage Kiva’s platform.
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ROUND TABLE DISCUSSIONS
ADDRESSING BARRIERS FOR SMALL BUSINESS OWNERS & ENTREPRENEURS

Project Equity, an Oakland-based nonprofit who helps businesses and communities discover the power of employee ownership, shared some insight into the potential consequences of retiring baby boomer business owners on the local economy, and how employee-ownership models are a promising solution.

HIGHLIGHTS

- Retiring baby boomers own one out of every two businesses that employs people across the country
- 1 out of 6 employees nationwide works for a baby boomer
- As boomers retire, the ability to sell their business is getting harder with only 20 percent of businesses listed selling
- Increasingly, children of baby boomers do not want to take over their parents’ companies
- Only 15 percent of businesses owners have a succession plan
- A solution? Employee ownership
- Employee ownership increases access to wealth building opportunities among low income and historically marginalized individuals
- Employee-owned businesses tend to outlast their competitors
- Household net worth of an employee-owned business is 92 percent higher; median job tenures- 53 percent higher; median income 33 percent higher, in comparison to businesses in similar size & industry

City of Long Beach partner with Project Equity to assess how many businesses are prime candidates for an employee-ownership model
Following analysis, outreach businesses over 20 years old to shine a light on the need for smart succession planning
ROUND TABLE DISCUSSIONS
FUTURE OF BANKING IN LOW INCOME COMMUNITIES OF COLOR

In February 2018, the third roundtable discussion featured presentations from three different actors in the banking industry, exploring current banking trends and how technological advances are changing the way banking is experienced, and how Fintech is stepping in to fill the gap to encourage financial inclusion in LMI communities. Presentations by:

Cheryl Ryman, Vice President, Farmers & Merchants Bank
Sarah Brennan, Senior Vice President, Self-Help Federal Credit Union
Yadira Younse, Co-Founder & CMO, Motiv

HIGHLIGHTS

- Over the past 20 years, we've seen a 47 percent reduction in the number of brick & mortar bank branches in the US
- Reduction of brick & mortar branches is the result of the economy and consumer choices
- Consumers prefer online and person-to-person platforms, i.e. Venmo, PayPal, Starbucks, Facebook
- Banks are embracing self-automated tellers and online and mobile banking
- Increasing cost structure of brick and mortar branches- $4.25 per in-person transaction; $0.10 per mobile transaction
- Lack of bank presence and overconcentration of check-cashing establishments in low income neighborhoods in Long Beach
- FinTech Companies such as Motiv are offering free checking accounts & zero interest credit builder loans

RECOMMENDATIONS

- Conduct further research to obtain a clearer understanding of why people are unbanked, their profiles, and the barriers.
- How do we protect poor people so they feel safe to use these products?
- Invest in greater digital inclusion strategies and equitable internet access for low income communities so that all residents have access to financial technology
- Evaluate the feasibility of establishing Loan Centers in underbanked areas of town
ROUND TABLE DISCUSSIONS
STRATEGIES TO INCREASE LOCAL, INCLUSIVE PROCUREMENT & CONTRACTING

In March 2018, during the fourth roundtable, representatives from LA County Department of Consumer and Business Affairs shared how the County of LA took a deep look into their own spending patterns to understand how the county is spending money and who it is spending it with.

We also heard from Los Angeles Food Policy Council on the steps they took for Los Angeles Unified School District (LAUSD) to adopt the Good Food Purchasing Policy, a program that transforms the way public institutions purchase food by creating a transparent and equitable system built on five core values: local economies, health, valued workforce, animal welfare, and environmental sustainability. Presentations by:

Sabra Purifoy, Acting Deputy Director, LA County Dept. of Consumer and Business Affairs
Breanna Hawkins, Policy Director, LA Food Policy Council
Iesha Siler, Senior Policy Advocate, LA Food Policy Council

LA COUNTY HIGHLIGHTS

- In 2016, LA County Board of Supervisors adopted a “Local Small Business and Social Enterprise Utilization Plan”- a 180-page plan that outlines steps to increase local contracting
- 52 county staff from 37 departments came together to improve preference programs and the procurement and contracting process, including completing a contracts inventory for all 37 depts.
- Steps to increase local contracting included:
  - Adopted a 25 percent small business contracting goal and a three percent disabled veteran-owned business contracting goal
  - Convened social enterprise advisory group that helped to establish a new Social Enterprise Preference Program
  - Created a Simplified Acquisitions policy
  - Built out a streamlined database with search functionality that is now used across all departments
  - Created the LA County Contracting Center to provide businesses with technical assistance with access to capital, certification, and access to contracts
ROUND TABLE DISCUSSIONS
STRATEGIES TO INCREASE LOCAL, INCLUSIVE PROCUREMENT & CONTRACTING

LA COUNTY RECOMMENDATIONS

- Analyze preference certification requirements of all major Long Beach institutions and create a streamlined process
- Improve databases so that all Long Beach institutions are utilizing one database for vendors and contracts

LA FOOD POLICY HIGHLIGHTS

- LA Food Policy Council worked with LAUSD to adopt a Good Food Purchasing Policy that gave local small businesses owners and vendors the opportunity to have their products (bread, tortillas, fruits and vegetables) purchased by LAUSD, which in turn allowed these small businesses to expand their companies and hire more local residents

LA FOOD POLICY RECOMMENDATIONS

- Establish a Food Policy Council in Long Beach
- Establish a Procurement Council in Long Beach
- Further research the feasibility of creating a Social Enterprise Advisory Group in Long Beach
ROUND TABLE DISCUSSIONS
WORKFORCE DEVELOPMENT: CREATING PATHWAYS TO LIVING WAGE CAREERS

In April 2018 the final roundtable discussion centered on the future of work and how we prepare our workforce for the 21st Century economy. The conversation brought forth three different opportunities for people in our community to get connected to gainful employment.

LeadersUp shared about how they are connecting young people to the private sector and preparing them to compete well in the process. IBEW shared how their 2nd CALL program is connecting formerly incarcerated individuals with good-paying union jobs, and finally we heard from GRID Alternatives on the growth and opportunity in the emerging solar industry. Presentations by:

- DeMario McGhee, Sr. Coordinator, Talent Solutions, LeadersUp
- John Harriel, Project Superintendent, IBEW Local 11
- Adewale Ogunbadejo, Workforce Manager, GRID Alternatives

**IBEW HIGHLIGHTS**

- 2nd CALL- (2nd Chance At Loving Life) offers formerly incarcerated individuals the opportunity to make the most of their second chance by using their skills toward building a career in the construction trades
- 2nd CALL utilizes a trauma-informed care approach to help participants resolve deep-rooted trauma so that they can sustain employment
- California has a 65 percent recidivism rate due largely to the lack of opportunities and support available to individuals post-incarceration, including access to gainful employment
- 2nd CALL is a pipeline from prison to the trades, offering 14 classes a week, serving 400 participants weekly
ROUND TABLE DISCUSSIONS
STRATEGIES TO INCREASE LOCAL, INCLUSIVE PROCUREMENT & CONTRACTING

LEADERSUP HIGHLIGHTS

- Founded in 2013 by Starbucks, LeadersUp is a non-profit talent solutions organization that provides opportunities to young adults aged 18-24, recognizing this population is the next driving force in our economy
- Operate in three primary markets- Los Angeles, Bay Area, and Chicago
- Goal of LeadersUp: help young people get prepared for employment, teach young people the skills to retain employment, and foster pathways for young people to secure a job that puts them at least 350 percent above the national poverty line, putting them on a trajectory to reach middle class
- LeadersUp provides three opportunities to young adults: host hiring fairs for 30+ employer partners, hire young adults on-the-spot, and implement a cohort training model
- Cohort model: partner with one employer, train a cohort of approx 10-15 young adults on the particular skills the employer is looking for, cohort participates in 35 hour, one week training, cohort becomes preferred candidate pool for hiring
- Case study: Los Angeles Dept. of Transportation (LA DOT)- In 2017, 32 young adults applied to be in the LeadersUp talent development cohort, 10 were chosen for the 35 hour training, 8 were offered positions with LA DOT.

RECOMMENDATIONS

- Conduct more outreach in the local community to connect people in need of a job to gainful employment in the trades and emerging industries such as solar
- Enhance our Workforce Development Board by partnering with talent development agencies and life skills support programs such as LeadersUp and 2nd CALL
PHASE I
ECONOMIC EQUITY PROFILE

There is a growing body of research that finds greater economic opportunity fosters stronger economic growth and more equitable regions. The first step in improving pathways of opportunity for Long Beach residents is to obtain a complete picture of the challenges and opportunities facing Long Beach communities.

In May 2017, as a part of the ‘Everyone In’ initiative, PolicyLink and USC’s Program for Environmental and Regional Equity (PERE), with funding from Citi Community Development, commissioned a comprehensive study, and produced an “Economic Equity Profile” on Long Beach as a part of their All-In Cities Initiative. This study assessed how well Long Beach is doing to ensure its diverse residents can participate in the city’s economic vitality, contribute to the readiness of the workforce, and connect to the city’s assets and opportunities. The economic equity profile will serve as a basis for ongoing dialogue about the economic challenges and opportunities facing our communities. The report will guide our collective strategies, support advocacy, and measure progress.

KEY FINDINGS

1. Long Beach is a majority People of Color city with Latino and Asian residents driving growth. While White residents declined as a share of the population since the 1980’s, the share of Black residents remained relatively stable.

2. Twelve percent of Black residents and 11 percent of Mixed/Other residents are experiencing unemployment.

3. Among college graduates, hourly wages are nearly $6 lower for people of color compared to Whites.
PHASE I
ECONOMIC EQUITY PROFILE

KEY FINDINGS CONTINUED...

Los Angeles County is growing low-wage jobs. Although high-wage jobs 4 experienced the strongest wage growth, these jobs are growing at the slowest rate. Middle-wage jobs, which have traditionally provided pathways to the middle class, are growing at a slower rate (3%) than the nation overall (6%).

Over half of White residents are homeowners (55%), compared to a quarter of Black residents, and 30 percent Latino residents. Homeownership rates for Asian or Pacific Islanders residents were relatively high at 40 percent.

There are large racial disparities in average annual revenues for Long Beach entrepreneurs with and without paid employees. Annual revenues for White and Asian entrepreneurs were over $360,000 in 2012, whereas annual revenues for all other groups were below $50,000.

Only 36 percent of Black 3rd Graders in Long Beach Unified School District 7 are proficient in reading and math. White students on the other hand, who historically have had access to higher quality education, have higher than average proficiency rates at 77 percent.

43 percent of Blacks and 45 percent of Latinos are prepared for enrollment in the UC and CSU system upon graduating from LBUSD, compared to 68 percent of Whites and 68 percent of Asians.

By 2020, an estimated 44 percent of jobs will require at least an associates degree, yet only 34 percent of US-born Latinos, 31 percent of US-born Blacks, and 10 percent of Latino immigrants have that level of education.

If people of color had the same income distribution and hours worked as Whites, the LA Region’s Gross Domestic Product (GDP) would have been $501.74 billion dollars higher in 2015.
PHASE I
EVERYONE IN ECONOMIC EQUITY SUMMIT

On Thursday, May 17, 2018 we were joined by over 250 local community partners, business leaders, policymakers, and philanthropic partners for a day-long conversation that explored innovative approaches to building a local economy that includes and benefits every Long Beach resident.

The 'Everyone In' Economic Equity Summit, hosted in partnership with Los Angeles Local Initiatives Support Corporation (LA LISC), began with a special keynote presentation by Dr. Manuel Pastor, Author, Professor & USC's Director Program for Environmental and Regional Equity (PERE) on the importance of embracing an economic equity framework as the core of Long Beach’s economic development strategy.
PHASE I
EVERYONE IN ECONOMIC EQUITY SUMMIT

Following the morning keynote address, an engaging plenary panel discussion ensued, exploring national best practices for building an economy for all. The panel featured the following:

Moderated by: Tunua Thrash-Ntuk, Executive Director, LISC
Darlene Flynn, Director Dept. of Race & Equity, City of Oakland
Dr. Roxanne Franklin, Former Director of Equity Strategy, City of New Orleans
James Alva, Senior Vice President, Citi Community Development
Michael Owh, Chief Procurement Officer, City of Los Angeles

The lunchtime keynote was delivered by Google's Global Head of Women and Black Community Engagement & Founder of Women in Entertainment Empowerment Network (WEEN), Valeisha Butterfield-Jones, who is leading the charge to create a more diverse and inclusive tech industry.

Following Mrs. Butterfield-Jones' keynote address, Vice Mayor Richardson moderated an intimate conversation around the importance of embracing diversity and inclusion as a driver of growth and innovation, between Valeisha Butterfield Jones, and the President & CEO of LeadersUp- Jeffery Wallace, who is working to bridge the divide between the untapped potential of diverse communities and the business challenge of finding and retaining talent.

Finally, through breakout sessions and workshops, we explored the various themes of affordable home ownership, access to capital, workforce development, and entrepreneurship where many of our community partners shared their programs and resources available to the Long Beach Community.
LESSONS LEARNED

Through the ‘Everyone In’ initiative Phase I, a number of lessons learned have emerged in the areas of homeownership, small business ownership, procurement and contracting, banking, and workforce development. The lessons learned in Phase I will help to guide our policy priorities and strategy for Phase II.

HOME OWNERSHIP

7 out of 10 Home Lenders in Long Beach are Non-Banks

In recent years, non-bank lenders have come to dominate the home purchase mortgage market in Long Beach (1). In 2015, 7 out of the top 10 home purchase lenders were non-banks. Non-bank refers to any lender that itself does not offer traditional banking services such as saving or checking accounts. Non-bank lending was highest in low to moderate income neighborhoods, tend to have higher interest rates, and are more likely to approve loans to consumers with “riskier lending profiles”. Non-banks have the potential to be problematic as they are not subject to the Community Reinvestment Act, so their lending is not regularly assessed to determine whether they meet the credit and borrowing needs of the communities where they operate (1).

Unlike California overall, Wells Fargo did not top the list of lenders in Long Beach for either home purchase or refinance lending. Non-banks occupied the number one spot for both home purchase and refinance loans, with Broker Solution Inc. taking 245 applications and completing 195 home purchase loans. (See Figure 2). Non-banks are the top four out of five lenders in Long Beach. Four of the top five lenders being non-bank lenders. Additional research and engagement with these non-bank lenders is needed to clearly understand the implications of the rise of non-bank lending in Long Beach.
LESSONS LEARNED
HOME OWNERSHIP

Lack of a HUD-Certified Homebuyer Counseling Center

Long Beach is lacking a HUD-Certified Homebuyer Counseling Center. Establishing such a center in Long Beach could provide invaluable benefits to aspiring homeowners including expanded housing choice and options, lower housing costs, improved credit scores, higher savings, and better protection from default and foreclosure. Research indicates that homeowners who receive pre- and post-purchase housing counseling by HUD-Certified professionals have better performing loans and are overall better qualified borrowers (12). In fact, in 2012 HUD tracked 574 participants at 12-to-18 months after received pre-purchase counseling and found that only out of 574 purchasers has fallen at least 30 days behind on their mortgage payments (12).

Downpayments Remain the Biggest Barrier to Home-Buying

Down-payment affordability challenges remain one of the top reasons why low to moderate income individuals are not purchasing homes at the rate of their more affluent counterparts. According to Zillow’s 2017 Housing Aspiration Report, which surveyed renters in the Greater Los Angeles Region, while mortgage payments are more affordable on average than monthly rent payments, renters are struggling to buy a home due to down-payment barriers. In fact, nearly 70 percent of renters cited down payment as the greatest barrier to homeownership than debt, job security, and qualifying for a mortgage (2).

Since the dissolution of California’s Redevelopment Agency (RDA) in 2012, the City of Long Beach has few resources to deploy in assisting with mortgage downpayments. The City’s Silent Seconds Mortgage Program, which included downpayment and closing cost assistance, vanished with the loss of RDA. In response to these findings, in February 2018, Vice Mayor Richardson sponsored a proposal, that was passed unanimously by the Long Beach City Council, that directed the City’s Development Services Department and Economic Development Department to leverage and partner with more private sector institutions and Community Development Financial Institutions (CDFIs) to find creative ways to retool the City’s Soft Seconds Mortgage Program, by packaging together multiple downpayment assistance programs.
LESSONS LEARNED
SMALL BUSINESS

Access to Capital Remains #1 Barrier for Minority-Owned Businesses

Long Beach is home to diverse communities and economies with more than 9,800 small businesses, employing nearly 100,000 people. Small businesses employing less than 10 employees account for 86.8 percent of all Long Beach businesses, excluding home-based businesses and commercial and residential property licenses (13). Small businesses are the backbone of our economy, creating two out of three net new jobs in the U.S. and, often employ the most vulnerable groups in the workforce. The availability of capital is crucial for small business startup, survival, and growth. Yet one of the biggest challenges facing small business owners and entrepreneurs, especially women and minority-owned businesses, is the inability to access capital.

For many Long Beach entrepreneurs who dream of starting their own business, options for accessing capital are limited, or non-existent. They are among the vast majority of financially excluded individuals in the U.S. who are stuck in low-wage jobs and unable to launch or grow their businesses.

While large companies frequently raise capital through debt and equity markets, small businesses regularly finance their ventures with commercial bank borrowing. However, despite improving economic conditions in recent years, levels of bank lending to small businesses remains stagnant. Banks approve just two in ten small business loan requests, forcing entrepreneurs to find other, more costly sources of capital to grow their businesses. The precipitous drop in bank loans had the effect of more than doubling nonbank lenders’ market share. This type of lending typically offers short-term loans at six to seven times the interest of a bank loan. Unable to access traditional bank loans, small businesses also nearly doubled the amount of money they charged on credit cards.
LESSONS LEARNED
SMALL BUSINESS

Retiring Baby Boomers Own 1 out of Every 2 Businesses That Employ People Across the United States, but Fewer Than 15% Have a Succession Plan

As baby boomer business owners retire, local business landscapes will inevitably go through a dramatic shift. With boomers owning about half of all private businesses in the region we are likely to see a massive ownership changeover of local businesses as these boomers approach retirement.

The vast majority (over 85%) of business owners do not have a succession plan in place, and increasingly, many are finding it hard to find a buyer when they are ready to sell (4). As a result, some of these companies will close down, a very small percent will be passed on to family members, others will sell to another local owner, and some will be sold to a larger company or out of area buyer. Those in this last category will likely lay off employees and will further concentrate ownership and wealth (4).
LESSONS LEARNED
SMALL BUSINESS

Retiring Baby Boomers Own 1 out of Every 2 Businesses That Employ People Across the United States, but Fewer Than 15% Have a Succession Plan

Given this predicament, Project Equity, an Oakland-based nonprofit who helps businesses and communities discover the power of employee ownership, is partnering with cities to develop innovative and effective succession strategies that give employees the opportunity to purchase the very business they helped build.

Through an employee-ownership succession model, there is an opportunity to keep many of these businesses locally-owned for the long term, deepening their positive impact on our local economy and community. Furthermore, when retiring business owners sell their businesses to the very employees who helped build their companies, the business remains anchored in the region while continuing to provide good jobs, enhance access to wealth and promote entrepreneurship.

Employee ownership is becoming a more enticing option as many retiring baby boomers are finding that increasingly their children do not want to take over their parents' companies and a mere 20 percent of businesses put on the market sell.

Long Beach is partnering with Project Equity to shine a light on the need for smart succession planning and to develop an effective strategy to engage with legacy businesses.
LESSONS LEARNED
PROCUREMENT AND CONTRACTING

County of Los Angeles Consolidated All Purchasing and Contracting Opportunities

Public Procurement is one of the most powerful tools that local government can employ to foster more equitable local economies. Recently, the County of Los Angeles took the opportunity to improve their procurement system in order to promote inclusive contracting opportunities and diversify the pool of local enterprises that do business with the private sector.

In 2017, following a motion passed by the LA County Board of Supervisors, and with support of Citi Foundation, the County created a new Office of Small Business, set aggressive contracting goals, launched a new small business portal that connects small businesses with technical assistance and procurement information, trained small business advocates in various contract depts., and opened up several Small Business Contracting Centers throughout the County. The County purchases millions of dollars of commodities and services each year, ranging from pens and pencils to computers to helicopters and services such as architectural, consulting, janitorial, and parking. With a population of more than 10 million residents, the County is in need of many products and services.

The County has adopted a 25 percent small business contracting goal as part of the Contracting Connections program from the Department of Consumer and Business Affairs (DCBA).

This goal paves the way to close to a billion dollars worth of County procurement opportunities. The County also adopted a streamlined certification process and offers additional benefits for companies who fall under one of the following certifications:

- Local Small Business Enterprise – SBE
- Community Business Enterprise – CBE
- Disabled Veteran Business Enterprise – DVBE
- Social Enterprise – SE
LESSONS LEARNED
PROCUREMENT AND CONTRACTING

Lack of Streamlined Certification and Contracting System Across Long Beach Institutions

The complexity of the public procurement ecosystem, including various agency requirements, certification programs, contracting systems, and bidding processes make it difficult for small businesses to navigate. This cumbersome process deters many small businesses from doing business with public agencies. The city of Long Beach is home to six major government and quasi-government institutions including the Municipal City Government, Long Beach City College, Long Beach Unified School District, The Port of Long Beach, The Long Beach Airport, and Long Beach Transit. Each of these institutions have their own process and database for purchasing, procuring and issuing contracts. Within the City of Long Beach alone, the contracting, bidding, and procuring processes are disparate and vary by department. Likewise, when it comes to preference certification such as Minority/Women Business Enterprises (MWBE) and Disadvantaged Business Enterprises (DBE), there is either no process at all, or MWBE & DBE’s are required to certify with each individual institution.

In order to support a more inclusive businesses ecosystem for Long Beach small businesses, the first step is to streamline and consolidate the purchasing, contracting and certification process across the major institutions in Long Beach.

The City of Long Beach could lead the way in creating a regional online system that is a one-stop shop for small business certification, contracting and bidding opportunities. By moving to an integrated system, MWBE & DBEs could register with multiple agencies at once, taking the burden of the certification process off the small businesses, and increasing the vendor pool for all agencies. Such a system would require a level of inter-agency cooperation that will take a significant amount of time, resources, and political will. However, a modern streamlined system would reduce the time burden and cost for the six institutions and small businesses, which would save substantial resources long-term.
LESSONS LEARNED
BANKING

Technological Advances Result in 47% Reduction of Brick and Mortar Financial Institutions

Technology is changing the way businesses operate and deliver products to consumers in many sectors. In the banking industry, over the past 20 years, we’ve seen a 47 percent reduction in the number of brick and mortar bank branches in the United States (5). The reduction of brick and mortar branches is the result of both the economy and consumer choices. Consumers are increasingly preferring the ease and convenience of online and person-to-person platforms, such as Venmo, PayPal, Starbucks, Facebook. Responding to consumer preferences, banks are embracing self-automated tellers and online and mobile banking, and are finding these mediums dramatically cost-effective. The increasing cost structure of brick and mortar branches- $4.25 per in-person transaction, over the $0.10 per mobile transaction is a major driving factor in the shift. Many low income neighborhoods in Long Beach do not have a financial institution presence.
LESSONS LEARNED
BANKING

FinTech Filling the Gap to Encourage Financial Inclusion in LMI Communities

As financial institutions reduce their brick and mortar footprints, technological advances have given life to an emergence of a new industry—Financial Technology (FinTech). The past few years we have seen unprecedented developments in FinTech, including innovation in mobile payments, digital currencies, peer-to-peer lending, and marketplace lending. Most FinTech innovation is outside the traditional financial and banking system, and is largely driven by non-bank entities such as venture capital-backed fintech startups and non-traditional providers such as Oracle and Apple (6).

Social enterprise FinTech entities are stepping up to fill the banking gap in low income communities. For example, Motiv, a social enterprise with the mission of financial inclusion, has launched a free mobile bank account that also helps customers build credit. The account, which is available to everyone regardless of their income, credit or citizenship status, is free, with no overdraft, minimum, monthly, ATM, or debit card fees. After setting up a direct deposit or spending $2,500 on their Motiv Visa debit card, customers can sign-up for a free monthly savings plan that builds credit. The product reports customers’ regular savings payments to credit bureaus, strengthening their credit score as they save.
LESSONS LEARNED
WORKFORCE DEVELOPMENT

By 2020, 44% of Jobs Will Require At Least an Associate's Degree

The jobs of tomorrow will require higher levels of skill and education, but our region’s workforce systems are not adequately preparing people for these jobs. By 2020, an estimated 44 percent of all jobs will require at least an associate’s degree, but among Long Beach’s workers, only 31 percent of African Americans, 34 percent of U.S.-Born Latinos, and 10 percent of Latino immigrants have achieved this level of education, compared to 58 percent of Whites (7).

By 2020, an estimated 44 percent of jobs will require at least an associate’s degree

The community college system is a gateway to the jobs of the future, and is currently the entry point for more than two million Californians (14). However, the Public Policy Institute of California projects that by 2025, California is likely to face a shortage of workers with some postsecondary education but less than a bachelor’s degree (15). In fact, the future gap among “some college” educated workers may be as high as 1.5 million (15). “Some college” workers includes associate degree holders, those with one- or two-year technical certificates and anyone who attended college but did not receive a credential.
By 2020, 44% of Jobs Will Require At Least an Associate's Degree

Long Beach City College (LBCC) has already begun experiencing declining enrollment. In a 2017 Long Beach Labor Market report, commissioned by the Long Beach City College, revealed that enrollment was down almost 10,000 students from just eight years prior. Searching for solutions, zip code 90805, or North Long Beach, was identified as the area with the most potential to increase enrollment (16). North Long Beach has the most adults in need of higher education, which could fill the college's enrollment gap.

North Long Beach, area code 90805, is home to one-fifth of the City's population and is one of the “youngest” areas of town, with half of its residents being less than 30 years of age (17). Historically, populations with younger residents have produced an active workforce and large tax base. However, only 13 percent of North Long Beach young adults hold a bachelor’s degree and just over 40 percent of the area’s youth are enrolled in college (18). There are many contributing factors for the low educational achievement rates seen in North Long Beach, a community with 98 percent people of color, however, recently, Councilmember Rex Richardson and LBCC College Trustee Uduak-Joe Ntuk, have taken steps to address at least one barrier to higher education: North Long Beach resident’s physical proximity to it. On average, the travel time for a bus ride from North Long Beach to a Long Beach City College campus takes almost two hours.

The Long Beach City Council and Long Beach City College Board recently tooks steps to begin evaluating the feasibility of establishing a higher education presence in North Long Beach. Establishing a community college center or technical school in North Long Beach would provide much-needed job skills development and workforce readiness that is currently lacking. Closing the wide and persistent racial gap in educational attainment is the key to building the strong workforce that is the backbone of the American economy.
Phase II of the Everyone In initiative will set out to institutionalize the economic inclusion concepts and strategies learned in Phase I. While Phase I was primarily focused on data collection, learning, and understanding the strengths and challenges facing the Long Beach community, Phase II will focus on analyzing the data collected, creating a comprehensive implementation plan, and disseminating information as a means to build the necessary support for Phase III, which will consist of policy implementation.

**PHASE II GOALS**

- Convene an Implementation Committee who will create the ‘Everyone In’ Implementation Plan
- Convene 10 Community Conversations Around Long Beach to Obtain Feedback on the Economic Inclusion Policy Ideas that Emerged in Phase I
- Establish a Community Development Corporation in North Long Beach
- Establish a Citywide Inclusive Procurement Database and Streamlined Process
- Facilitate an Equity Tour of Long Beach to Engage Financial Institutions and Philanthropic interests
- Establish a Small Business Council
- Establish a Food Policy Council
- Host a 2019 Economic Equity Summit

Beginning in January 2019, the Office of Councilmember Richardson and LA LISC will convene an implementation committee to analyze the findings of the Listening Tour, Policy Roundtables, and Economic Equity Profile to develop a comprehensive strategy on how the City can actualize the recommendations and solutions that emerged in Phase I.
LOOKING AHEAD

The committee will be divided into the following four subcommittees:

- Pathways to Homeownership and Housing Attainability
- Diverse Entrepreneurship, Small Business and Procurement
- Workforce and Youth Development
- Economic Resiliency

The implementation committee will convene for three consecutive months and will work toward putting together the framework to establish a Community Development Corporation (CDC) that will serve as the vehicle to institutionalize the concepts that emerged in Phase I, such as establishing a HUD-certified homebuying counseling center, downpayment assistance programs, entrepreneurship trainings and workshops, talent development programs, financial literacy classes, expungement workshops, and placemaking efforts. Additionally, the implementation committee will work to lay the groundwork for establishing a Small Business Council, a Food Policy Council, and a citywide Procurement Policy.

In addition to the implementation committee, utilizing the successful framework of the ‘Everyone In’ Policy Roundtable Discussions, Councilmember Rex Richardson, LA LISC and key partner agencies will convene a series of nine “Community Conversations” all around Long Beach to present on the key findings from Phase I, and gain feedback and buy-in on the direction of the implementation strategy. The goals of the conversations series include: expanding the ‘Everyone In’ network, introducing a new method to discussing economic development, and raise awareness of the new policies and programs conceived through the ‘Everyone In’ initiative. Lastly, Councilmember Richardson is now the chair of the Economic Development and Finance Committee. In this position, he is leading the collaboration of the ED&F Committee and Economic Development Commission to support institutionalizing the economic inclusion strategies within the City of Long Beach.
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Partners
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Hon. Dee Andrews, Long Beach City Councilmember
Hon. Jeannine Pearce, Long Beach City Councilmember
Hon. Lena Gonzalez, Long Beach City Councilmember
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