



Forging Opportunity

Bridges to Career Opportunities

LSC
DULUTH



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Bridges to Career Opportunities

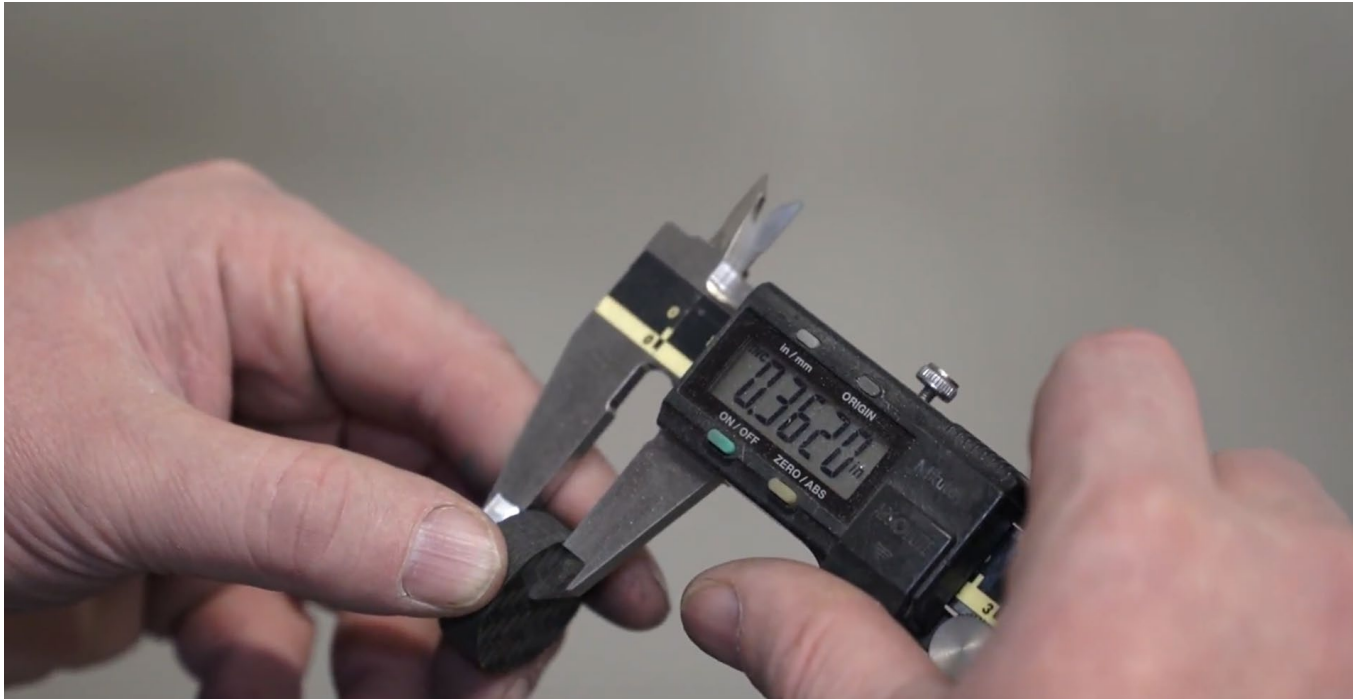
Wrap-around and bundled services using LISC's model to help Duluth residents gain tools and training to build their incomes, assets and a better future for their families

Sector-based Approach

- Increase employer engagement
 - Reduce sporadic recruitment
- Develop job pathway in a new industry
 - Give access to high paying wage jobs
- Meet needs of local community
 - Create untapped candidate pool for employers

Light Manufacturing

Arrowhead Manufacturers and Fabricators Association (AMFA) to help clients qualify for employment in the manufacturing industry





Helping People and Places Prosper

Industry Certified & Recognized

Ready-to-Work Journey

- Entry level soft skills
 - Team player
 - Communication skills
- Introduction to basic tools and industry skills
 - Calibration instruments
 - Measurements
 - Blueprints



About the Partners:

APEX is the private-sector-led business development engine, focusing on aviation, technology, manufacturing, professional services and next generation forest products

Arrowhead Manufacturers and Fabricators Association (AMFA) for manufacturing and fabrication industries in Northeastern Minnesota and Northwestern Wisconsin

Dale Carnegie Training is a global training company accredited by the Accrediting Council for Continuing Education and Training (ACCET)

Community Action Duluth is a non-profit organization that exists to empower and engage the local community to eliminate poverty and create prosperity and equity in the lives of the people they serve



Citi Foundation

Training

BCO itself builds bridges to participants by offering **flexible schedules, transportation, child care, and meals**

Nine sessions - 3 hours each

Job Fair with onsite interviews



The cooperation with LISC, the services we offer, and the partnerships with community entities are what's needed to lift people out of poverty and into stable wage-earning jobs with a future."

-Karen St. George

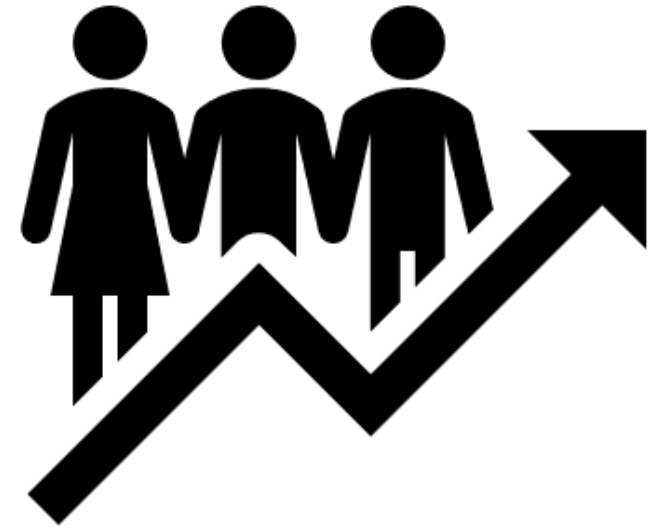


Outcomes

77% of participants earned their certificate

46% obtained employment

The average wage advancement was 65%



Outcomes

74% of participants received 3 supportive services

Incoming average wage: **\$13.50**

Wage post-training: **\$24.57**

Net worth increase: **19 participants**

Credit score (FICO) improvement: **21 participants**



Cultural Challenges =
Post Employment Coaching

Ongoing Career Success Coaching

- 12 hours coaching for first year
 - Employee
 - Employer
 - Employee + Employer + Job Coach

A blue-tinted photograph of two men in a workshop. The man on the left is older, wearing a baseball cap and a dark shirt, looking down at a small object. The man on the right is younger, wearing glasses and a dark button-down shirt with 'HYDRO' on the pocket, holding the object. The background shows industrial equipment and pipes.

Questions & Answers?

Update on BCO Participant



Fredrich-Otto Bang

2 years of employment

Employer benefits

401(k) participant

Team player

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LISC INSTITUTE FEATURE:

<https://www.lisc.org/our-resources/resource/partnering-success-q-community-action-duluth>

Make the Case

Why we need financial wellness programs



The FOC model recognizes that jobs alone are not enough

**EMPLOYMENT PLUS FINANCIAL COACHING IS KEY.
LISC IS PROMOTING THIS CHANGE IN APPROACH SYSTEM-WIDE.**

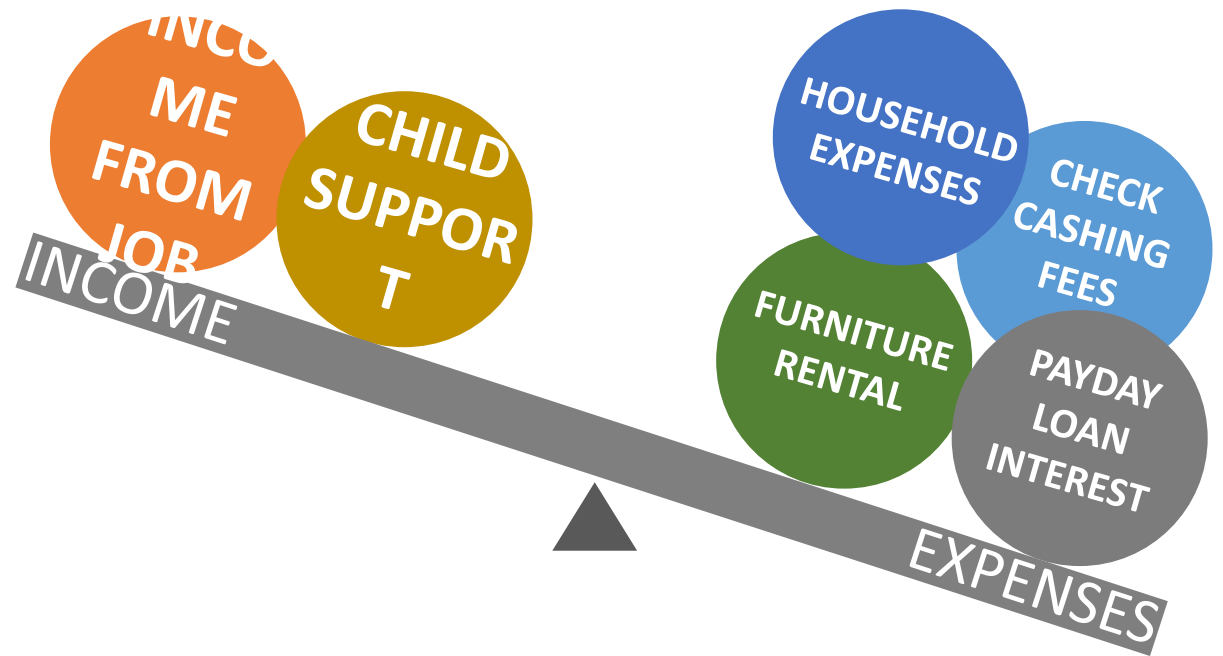
FOCs provide clients with the tools and 1-1 coaching they need to become not only employed, but also financially stable.

Employment alone cannot tip the scales when income < expenses

- Most FOC clients have negative income
- Most jobs programs do not examine clients' expenses

Clients need tools/strategies to help mitigate unforeseen roadblocks

- Financial coaching helps clients plan for the future so their success is less easily derailed by unforeseen circumstances



Financial Opportunity at Work

Is a financial coaching wellness program focused on creating opportunities for employees to improve their financial **condition, confidence and capability**



ACTION PLAN



The Why: Financial Wellness

in the WORKPLACE

According to research conducted by the Center for Financial Services Innovation, 56% of U.S workers are financially unhealthy.

Employees cite debt, saving for retirement, family expenses, (including children's education and elderly care for parents) basic living expenses and medical expenses as major financial challenges.

3 out of 4 workers living pay check to paycheck



The ROI of Increasing Employee Financial Wellbeing

- Ability to attract and retain workers
- Better business stability during economic volatility
- Reduced operating costs of \$348/sick day on average
- Higher employee engagement and commitment to the company
- Fewer personal financial distractions (up to \$5,000 annual savings per employee)

Higher participation in employer-provided benefits (401(k), FSA, HSA)



Peoples Gas Pilot

Initial 100% SIGN UP!!

Snap Shot: 12 months, 50 one-on-one sessions (up to 3 sessions each)

- **44- first appointments completed**
- **68% of employees have attended their second appointment**
- **70% of those who have completed their second appointment have also completed their 3rd appointment.**

Top 3 Self-Identified Goals



Financial Opportunity at Work: RESULTS

- 99% of survey completers said they would like to have more sessions
- 99% of survey completers claimed moderate to high stress levels regarding their finances BEFORE attending a session
- 84% of survey completers claim to have a **reduction in financially related stress AFTER** attending all coaching sessions.
- Everyone has an Action Plan with identified Goals and Action Steps
- Average Increase in credit score= 44 points (score increase range 10-114 points)
- 40% reduction in debt



THANK YOU

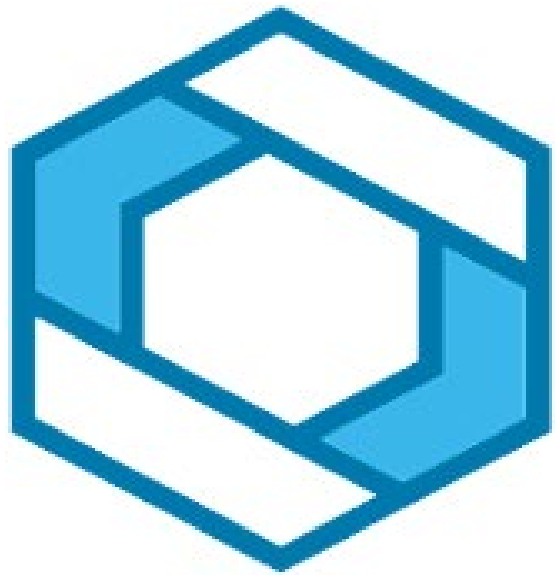
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WorkLab

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Partners for a Thriving Workforce

For more information, please visit:
<https://www.worklabinnovations.org>

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Employer Engagement

- Work with existing employer relationships
- Seek new relationships based on programmatic needs
 - Career/hiring fairs
 - Apprenticeship opportunities
- Union employers
- Other industry employers
- Unite Here/Aramark Partnership (Philadelphia Ball Parks)
- Philadelphia Fire Department Partnership



Impact

- Communication is key!
- Keep one point person for each employer
- Create buy-in from employers
- Work with employers as early in the process as possible
- Get employers to be part of the selection process

