

# LISC

Twin Cities

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and places prosper*

## COMMUNITY TRANSFORMATIONS



## Financial Opportunity Centers

**Bundled services help families achieve economic stability**

**By Jay Walljasper**

**F**adumo Shirelle arrived in St. Paul eight years ago, a 17-year-old Somali refugee who spoke no English and felt nervous about starting over in a strange land.

Now she's a community organizer with the St. Paul Union Park District working to improve the Central Corridor district by creating new park out of a parking lot and establishing an East African market. She's married with two small children and studies nursing at St. Paul College. "If you want to be successful, you need to go to college," says Shirelle, who hopes eventually to become a midwife.

Her husband Muhyidin Abdulkadir, who owned a tailor shop in Africa before immigrating to the U.S., found at first work cleaning airplane cabins but now uses his sewing skills at a better paying job for an industrial fabric manufacturer.

Their story offers evidence that the American Dream is alive and well, even in an era of economic difficulties. But success doesn't happen automatically, even for people who stand out as ambitious and hardworking. For the past several years, Shirelle and Abdulkadir have received continuing support from the Financial Opportunity Center at St. Paul's Skyline Tower, a 504-unit high rise apartment building where they live just off University Avenue.

The building is owned and managed by CommonBond, an innovative non-profit organization that operates 95 housing developments with 5,400 affordable apartments and townhomes in 47 cities throughout the Upper Midwest. Each CommonBond community offers residents—who earn on average \$17,500 a year—classes and one-on-one counseling about school, employment, finances, and health and wellness. The mission of the organization, which was founded in 1971 by the Catholic Archdiocese of St. Paul and Minneapolis, is to "build stable homes, strong futures, and vibrant communities."



Skyline Tower in St Paul

The Financial Opportunity Center and other programs at Skyline Tower helped Shirelle earn a high school diploma, get a job as a home health care aide, apply to college and find her current position with the St. Paul Union Park District. "I first got help with my school homework, and then about finding a job and getting into college. I've learned how to manage my finances and next year my son will start in the pre-kindergarten program here."

Claudia Wasserman, CommonBond's Employment Program Manager, says "Our job is not just to help people get jobs, but to help them get ahead-- to get a promotion, to get a job with good benefits, to manage their family budget, to establish credit, to open a savings account."

That's why the Financial Opportunity Center at Skyline Tower combines employment counseling with personal financial coaching and services that let residents know about available public assistance programs.

"We find that people who get help on all three fronts at the same time do better," Wasserman says pointing to a bulletin board emblazoned with stars, each one showcasing a job landed recently by a Skyline Tower resident: FedEx handler, USPS handler, resident assistant at Concordia University, bank teller at Wells Fargo, teacher's aide in the St. Paul Schools, sales associate at Target, rental car agent, childcare provider, security guard.

"Bundling services like this helps people achieve economic stability," explains Chris Wiger, program officer at the Local Initiative Support Corporation (LISC), which helped establish Financial Opportunity Centers at CommonBond and four other metro organizations: Emerge in North Minneapolis, Lutheran Social Services on St. Paul's East Side, Comunidades Latinas Unidas En Servicio on St. Paul's East Side and in South Minneapolis, and Project for Pride in Living in South Minneapolis.

Wiger notes, "Our early data is showing that clients who receive these services *all together* are seeing improvements in net income, in net worth, in their credit scores, and in job retention." In addition to funding, LISC supports the Financial Opportunity Centers with training for staff members and technical assistance in managing the data flow that charts clients' progress.

Ayan Hussein, employment and financial coach at Skyline Tower, describes her work this way: "We encourage everyone to use their networks to find out about jobs and then help them with cover letters, resumes, and filling out applications."

She also sharpens residents' interviewing skills with role playing exercises, teaches financial literacy classes (in partnership with Wells Fargo), and directs people to other services at Skyline Tower, which includes everything from a computer lab and English classes to help with taxes and financial aid forms for colleges.

"I tell them I know they can do it," Hussein says, "because I did it."

She arrived in the Twin Cities from Ethiopia when she was 18 and lived for a year at Skyline Tower and eight years at Torre De San Miguel Homes, where she says, "the classes and counseling services helped me a lot." She graduated from high school and studied at St. Paul College and the University of Minnesota. Her fluency in English, Somali, and the Oromo and Amharic languages of Ethiopia proves valuable in her work at Skyline Tower, where most of the residents are refugees from Africa. Hussein has now worked there for six years and recently bought a house near White Bear Avenue in St. Paul, where she lives with her husband and two children.

Her story is only one of many. Since Twin Cities Financial Opportunity Centers were established, they've served more than 3,400 families—helping them increase their wages, credit scores, net income, and net worth. ▣

*Jay Walljasper specializes in writing about cities, travel, and social issues. He is author of The Great Neighborhood Book and All That We Share: A Field Guide to the Commons, and is editor of [www.OnTheCommons.org](http://www.OnTheCommons.org). His website: [www.JayWalljasper.com](http://www.JayWalljasper.com).*