

CFCP: Citizenship and Financial Capability Program at IRC in Los Angeles

IRC- Who are we?



The International Rescue Committee in Los Angeles

Who are we?

- The International Rescue Committee responds to the world's worst humanitarian crises and helps people whose lives and livelihoods are shattered by conflict and disaster to survive, recover, and gain control of their future.
- IRC was founded by Albert Einstein in 1933
- In the US, we serve immigrants, refugees and asylees with a wide range of services.
- In LA county since 1975
- We are experts, professionals, teachers, volunteers, and oftentimes immigrants and refugees ourselves



What do we do?

IRC-LA's Immigration Department provides high-quality, low-cost immigration services, as well as education and financial capability services.

We help with immigration needs, including:

- Adjustment of status (green card)
- Reunification with family members
- Travel documents
- Naturalization
- Citizenship classes
- Financial Capability



What is the Citizenship & Financial Capability Program (CFCP)?



Program Description

C A L I F O R N I A
DEPARTMENT OF
SOCIAL SERVICES

The CFCP program here at IRC-LA is a joint program with funding and support from USCIS (United States Citizenship and Immigration Services), the City of Los Angeles, Citi Community Development, California Department of Social Services and the Bank of New York-Mellon.





Community Development







Who do we serve?

- LPR's who have been in the United States for at least 5 years or more (in some cases 3 years).
- Majority of our student population is composed of LPR's of Hispanic/Latin American origin.

County	Total	Total Latino Population	Total Mexican	Latino Share of
	Population		Population	Total Population
Los Angeles	9,818,605	4,687,889	3,510,677	47.7%
Kern	839,631	413,083	364,524	49.2%
Ventura	823,318	331,567	292,777	40.3%
San Bernardino	2,035,210	1,001,145	848,541	49.2%
Orange	3,010,232	1,012,973	858,068	33.7%
Riverside	2,189,641	995,257	865,117	45.5%

^{*}Pew Research Center, September 6, 2012: Population Distribution of Hispanic Origin Groups by County



Objective of Program

- Assist eligible LMI Lawful Permanent Residents in the City and county of Los Angeles to become naturalized citizens (Currently, 800,000 eligible LPRs in LA).
- Promote Civic and Community engagement!
- Enhance and encourage economic engagement!
- Provide students with tools and knowledge to successfully pass interview and exam at naturalization appointment
- Give students knowledge and guidance regarding financial stability and financial success!
- Provide financial coaching and counseling and teach asset building skills



Bundled Services- an approach to enhancing financial capability thru immigration



Approaching Financial Capability for LMI immigrants thru immigration

IRC-LA's CFCP focuses on empowering and educating naturalization applicants on how to take more ownership and control of their finances. This is approached by:

- ✓ Demonstrating the correlation between citizenship and further financial success and stability
- ✓ Teaching applicants/students about other forms of being "banked" and "active members" of the financial system
- ✓ Noting the importance of avoiding certain predatory lending programs and how to navigate these situations
- ✓ Connecting them to CDFIs and other non-profits that can provide financial guidance and products



Partnering with Financial Institutions to provide financial capability

IRC and IRC-LA partners with major financial institutions, community development financial institutions and community based organizations to provide referrals and guidance on specific financial products.

These partnerships range from funding to provide programs in financial literacy and coaching, to partnerships that allow us to connect the applicant/student with the service they need.

IRC-LA Partners include:

- ✓ Citi Bank Community Development
- ✓ Bank of New York- Mellon
- ✓ Youth Policy Institute
- ✓ Clearpoint Financial
- ✓ Self-Help Credit Union



Partnering with financial institutions and CBOs, has allowed us to broaden our scope of work and serve those in the community that would otherwise remain underbanked or unbanked.



