

Position: 1843 Researcher/Sr Researcher

Location: Oakland, CA

The Organization:

The Center for Responsible Lending (CRL) is a nonprofit, nonpartisan research and policy organization that promotes responsible lending practices and access to fair terms of credit for low-wealth families. CRL was created in 2002 to protect homeownership and family wealth by working to eliminate predatory lending and other abusive financial practices. Our work has helped lead to major changes in lending practices, saving families over \$2 billion annually. CRL has over 40 employees and offices in Durham, NC; Oakland, CA; and in Washington, DC.

CRL is an affiliate of Self-Help, a community development lender founded in 1980 that has provided over \$7 billion dollars in financing to help 146,000 low-wealth borrowers buy homes, build businesses and strengthen community resources.

Position Description:

The Researcher/Sr Researcher will assist in the advancement of CRL's mission by conducting research and policy analysis related to predatory lending and other abusive financial practices. This individual will be expected to participate in major quantitative and qualitative research projects from inception to publication. In addition, this individual will respond to short-term research requests from staff and will communicate with the public, regulators, researchers, and other policymakers about CRL's research.

Essential Responsibilities:

- Assist Senior Researchers in the design, management, and execution of large multi-phase research projects relevant to CRL's mission.
- Assist with quantitative and statistical analyses.
- Maintain familiarity with outside research.
- Provide data collection, management, and analysis expertise for internal staff.
- Assist Sr Researchers in presenting research findings to internal and external audiences.
- Work closely with CRL's policy, communications, and outreach staff to ensure CRL research is relevant to policymakers and the general public.
- Perform other duties as may be deemed necessary.

Minimum Qualifications:

- Bachelor's degree in economics, statistics, planning, public policy, or related field.
- At least two years of research or policy-related experience, or experience in the housing finance or financial services industry.
- General knowledge of and demonstrated interest in consumer financial products and consumer debt.
- Knowledge of statistical methods, including econometrics.
- Experience with SAS or comparable statistical package.
- Self-starter, able to define and initiate new projects and manage multiple projects with competing deadlines.

- The desire to work with a diverse staff and commitment to economic and social justice.
- Strong writing and public speaking skills.
- Willingness to do some travel.
- Advanced proficiency with Excel, PowerPoint.

Desired Qualifications:

- Master's degree.
- Understanding of consumer finance, traditional and nontraditional underwriting, and the causes of market failures in the provision of credit to underserved populations.

Physical Requirements:

Frequently requires the use of manual dexterity and repetitive motions, primarily with the wrists, hands, and fingers. Ability to occasionally lift and exert a force of up to 10 pounds.

Compensation:

Competitive nonprofit salary, based on experience, plus a generous benefits package.

Application:

To apply, send resume and cover letter, describing why you are a fit for this position, to hiringmanager@self-help.org. Please include the position title as the subject. Application must be received by **September 5, 2018** to ensure consideration. Applications received after this date may or may not be considered, depending on the applicant pool. The position will remain posted until filled.

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, gender, religion, disability that can be accommodated, marital status, ancestry, nationality, family status or sexual orientation.