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THRIVE

THE NEWSLETTER OF UNITED BROTHERS OF LOS ANGELES

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Issue No. 1 told you who we are. Issue No. 2 shows you how we move. Four pillars, four moves for the next thirty days of a Black man's actual life in Los Angeles: screen early, negotiate the debt, vote early, and direct the agents.

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FROM THE FOUNDER'S DESK

A Word Before We Move

Brothers,

Issue No. 1 told you who we are. Issue No. 2 shows you how we move.

This issue is built for the next thirty days of a Black man's actual life in Los Angeles. A father wondering whether his son's development is on track, and what to do this week, not someday. A man carrying child support debt that grows interest while he sleeps, who has never been told the state runs a program to cut that debt down. A voter with seven days left to shape the city his family lives in, and a ballot already in his hands. And every one of us, watching artificial intelligence rearrange the economy in real time, deciding whether we will direct these tools or be displaced by them.

Four pillars. Four moves. Make them.

Kirk Samuels
Founder and CEO, United Brothers of Los Angeles

PILLAR ONE · 01

Health

Screen Early, Win Early: The Developmental Check Too Many of Our Sons Get Late

SIGNATURE STAT: 1 IN 27. THAT IS THE SHARE OF BLACK EIGHT-YEAR-OLDS IDENTIFIED WITH AUTISM IN THE CDC'S LATEST NATIONAL SURVEILLANCE (CDC ADDM NETWORK, APRIL 2025). THE FINDING IS REACHING OUR YOUNGEST, TOO: THE CDC COUNTS 35 OF EVERY 1,000 BLACK FOUR-YEAR-OLDS ALREADY IDENTIFIED, NEARLY THE RATE IT COUNTS AT AGE EIGHT. FOR THE FIRST TIME IN THE HISTORY OF FEDERAL TRACKING, OUR CHILDREN ARE BEING FOUND. THE QUESTION IS WHETHER YOURS GETS FOUND AT AGE TWO, OR AT AGE SEVEN.

Autism can be reliably identified as early as age two. Yet too many Black children are still not identified until years after that second birthday, and the years in between are not paperwork. They are the years when early intervention does its heaviest work: speech, learning readiness, behavior, and a family's confidence that it understands its own child.

The gap is not about love. Black fathers are in the pediatrician's office. The gap is about what happens in the room. Screening is supposed to be routine at the 18-month and 24-month visits, and too often a parent's concern gets answered with "let's wait and see." Waiting is the one strategy the data punishes. California proves the point from the other direction: California screens harder than anywhere else in the national network and finds its children earliest, not because California has more autism, but because California treats screening as a system, not a suggestion (CDC ADDM Network, 2025). Identification is a service, and services go to the families who ask for them by name.

There is also a place built for exactly this moment, and most of our families have never heard of it. Under federal and California law, a child under three with a developmental concern is entitled to a free evaluation through California's Early Start program, run locally by the Regional Centers. No insurance fight. No referral maze if you call directly. If your son is not meeting milestones, you do not need permission to start. You need a phone call.

And when a diagnosis does come, our community is not empty-handed. The GAPS Society, the Black Autism Support Society, and the Color of Autism Foundation exist because Black families built them, to make sure a father hearing hard news also hears: here is what we did, here is who helped us, here is the next step.

HOW WE WIN

Know the milestones. The CDC's Act Early program publishes free milestone checklists for every age from 2 months to 5 years, with a free app. A checklist turns a vague worry into a specific conversation.

Ask for the screening by name. At the 18-month and 24-month visits, say it plainly: "I want the developmental screening today, and I want the results in writing."

Do not accept "wait and see" as the whole answer. If your concern persists, request the referral anyway. You are allowed to be the squeaky wheel; it is your son.

Call Early Start directly. Any child under three can be evaluated free through the local Regional Center. You do not need a doctor's referral to ask.

Plug into our own. GAPS Society, Black Autism Support Society, and Color of Autism Foundation offer Black-family-centered guidance from people who have walked this exact road.

PUT IT INTO ACTION

CDC Act Early milestone checklists and app: `https://www.cdc.gov/act-early/`

California Regional Centers (free Early Start evaluation, under age 3): `https://www.dds.ca.gov/rc/`

GAPS Society: `https://www.thegapssociety.org/`

Black Autism Support Society: `https://www.blackautismsupport.com/about-us`

Color of Autism Foundation: `https://www.thecolorofautism.org/`

Financial Literacy

CFO’s Corner: The State Will Negotiate Your Child Support Debt. Almost Nobody Tells Fathers.

By Jelani Hendrix, Chief Financial Officer, UBLA. CFO’s Corner debuts in this issue.

SIGNATURE STAT: $501. OWE THE GOVERNMENT AT LEAST $501 IN CHILD SUPPORT ARREARS, AND CALIFORNIA’S DEBT REDUCTION PROGRAM HAS TO HEAR YOUR OFFER (CALIFORNIA DEPARTMENT OF CHILD SUPPORT SERVICES).

Let me talk to the brother who stopped opening the envelopes.

Child support debt is two debts wearing one coat, and until you separate them, you cannot beat either one. The first debt is what you owe the other parent. The second is what you owe the government: when your children received public assistance, CalWORKs, or were in foster care during a period your court-ordered support went unpaid, the state covered the cost and the law says you owe the state back. That second debt, the government-owed arrears, is the one with a door in it.

California’s Debt Reduction Program lets an eligible father offer the state a compromise: pay less than the full government-owed balance, in one lump sum or on a payment plan, and have the rest, including interest on that government debt, reduced. What you can offer is based on your real income, assets, and expenses, which is exactly why this program exists. A debt you can never pay collects nothing. A debt cut to what you can pay gets paid.

Here is the honest fine print, because I am not selling you a fantasy. The program cannot touch arrears owed to your child’s other parent; only the government portion can be compromised. You must be able to pay your current support and the new debt payment at the same time, and if you stop paying, the agreement dies and the full original balance comes back. And you apply through your local child support agency, with your income and expense records in hand, not through a guy on the internet charging you a fee.

So here is the CFO’s play, in order. **One:** find out your exact balance and how it splits between the government and the other parent; your local agency can print it. **Two:** if any of it is government-owed, ask about the Debt Reduction Program by name. **Three:** bring documentation, pay stubs, expenses, your current order, and be straight about what you can pay. **Four:** whatever gets agreed, automate it. The fastest way to lose a compromise is a missed payment you meant to make.

Debt that shrinks is a plan. Debt that grows at interest while you avoid it is a trap. Walk through the door.

HOW WE WIN

Know your split. Get your exact balance and how it divides between the other parent and the government. Your local child support agency can print it, and only the government portion can be negotiated, so the split decides everything.

Ask for the program by name. Owe the government at least $501 in arrears, and California's Debt Reduction Program has to hear your offer (CA DCSS). Nobody advertises this door. You have to knock on it.

Bring your real numbers. Pay stubs, expenses, your current order. What you can offer is set by your actual income, assets, and expenses, so documentation is the negotiation.

Protect the agreement. Current support and the new payment have to run at the same time, and if you stop paying, the deal dies and the full original balance comes back. Automate the payment the day it is set.

Build it into the plan. Put the reduced payment in your monthly budget and keep it there. UBLA's Legacy Workbook will help you build the payment into your plan, so the debt keeps shrinking on paper, not just in intention.

PUT IT INTO ACTION

California Child Support Services, Debt Reduction Program (866-901-3212): `https://childsupport.ca.gov/`

Los Angeles County Child Support Services, Reduce My Debt: `https://cssd.lacounty.gov/reduce-my-debt/`

UBLA Legacy Workbook: build the payment into your monthly plan: `https://weareubla.org/app`

PILLAR THREE · 03

Civic Engagement

Seven Days: The Final GOTV Play for Black Los Angeles

SIGNATURE STAT: 25%. THAT IS THE SHARE OF YOUNG BLACK MEN, AGES 18 TO 29, WHO VOTED IN THE 2024 ELECTION (CIRCLE, TUFTS UNIVERSITY, 2024 ELECTION ANALYSIS).

Let us be clear about where that number comes from: this disengagement was manufactured on purpose. For generations, Black voters were kept from the ballot by design: literacy tests written to be failed, poll taxes priced to exclude, grandfather clauses that shielded white voters from the same rules, and intimidation waiting for anyone who tried anyway. The poll tax in federal elections fell to the 24th Amendment in 1964, and literacy tests were banned by the Voting Rights Act of 1965, but a system that worked that hard to keep Black men away from the ballot does not get to call the result apathy. What was designed can be dismantled, and dismantling it is the work: that is why we equip brothers to register, to plan, and to vote early, together.

Now weigh where a vote hits hardest. Even at the federal level, members of Congress are chosen by direct popular vote, but the presidency runs through the Electoral College, where in nearly every state the winner takes all of that state's electoral votes, and a single vote is filtered through a statewide result before it counts. Local elections have no such filter. A city council seat, a mayor's race, a ballot measure: these are decided by the actual count of votes cast, sometimes by a handful of ballots, and every vote lands exactly as it was cast. That makes the local ballot the most direct expression of a voter's choice there is, and it is where a brother's vote counts most literally, because the men and women who win those seats decide his rent, his street, and his son's school.

Here is what is at stake in our own county's own numbers. The State of Black Los Angeles County 2025 Trends Analysis (Los Angeles County Anti-Racism, Diversity, and Inclusion Initiative) reports that Black poverty in this county jumped from 29% to 36.2%, that Black life expectancy fell by 1.6 years, and that homelessness among Black residents surged 16%, while high school graduation climbed to 82.1% on the strength of targeted investment. Read that twice. When the county invests in us on purpose, our numbers move up. When it does not, they move down. Elections are where "on purpose" gets decided: the mayor's office, the council seats, the measures that fund housing, health, and the programs this very newsletter routes you to.

So this is not a civics lecture. It is a schedule, and it is short.

Early voting is already open. Select Los Angeles County vote centers opened Saturday, October 24, 10 AM to 7 PM, and October 24 was National Black Man Voter Day. If you have not voted yet, your window is open right now, today.

Missed the October 19 registration deadline? You are not out. California's conditional registration lets you register and vote in person at any vote center, from now through Election Day. Walk in, register, vote, same visit. There is no version of this week where "I missed the deadline" is the end of the story.

Saturday, October 31, every vote center in the county opens. **Tuesday, November 3,** Election Day, polls run 7 AM to 8 PM, and if you are in line at 8 PM, you vote. Period.

Voting by mail instead? Your ballot is already in your hands. Fill it, sign the envelope exactly as your name appears, and return it early, by mail, at a drop box, or at any vote center. Then track it at Where's My Ballot until it reads counted. Do not let your vote ride on a hope and a mailbox on the last weekend.

And bring the ladder with you. UBLA's Civic School teaches the five levels of government that run your life: your U.S. Representative, your state legislators, your County Supervisor, your City Council, your school board. Two Steps Ahead, our app, will fill your personal ladder from your own address in about a minute. A man who knows who represents him stops being a bystander in rooms where his rent, his school, and his street get decided.

> HOW WE WIN
>
> **Verify, or walk in and register.** Check your status at registertovote.ca.gov. Not registered, or moved since you last registered? Conditional registration at any vote center handles it in the same visit, through Election Day.
>
> **Make the plan in writing.** Which day, which vote center, what time, who is riding with you. Plans get kept; intentions get busy.
>
> **Vote early.** Any day from now through November 2. Early votes cannot be lost to a work shift, a sick kid, or a long line on November 3.
>
> **Bring one brother.** Turnout is contagious. Your text to him is worth more than any advertisement.
>
> **Track your ballot.** wheresmyballot.sos.ca.gov, until it says counted.

PUT IT INTO ACTION

Check registration status (CA Secretary of State): `https://registertovote.ca.gov/`

Find your vote center (L.A. County): `https://www.lavote.gov/`

Track your ballot: `https://wheresmyballot.sos.ca.gov/`

Know your ladder: the District Locator inside Two Steps Ahead: `https://weareubla.org/app`

PILLAR FOUR · 04

Technology & AI

Agents, Not Apps: How Brothers Put AI to Work

SIGNATURE STAT: THREE. THAT IS HOW MANY AI ASSISTANTS THE AVERAGE USER NOW RUNS AT THE SAME TIME (MENLO VENTURES, STATE OF CONSUMER AI, JULY 2026).

The first wave of AI answered questions. This wave does work. An agent browses the web, writes and runs code, builds the spreadsheet, drafts the plan, and follows a multi-step instruction while you handle something else. That is why 40% of large organizations are now scaling AI agents across their operations, up from 27% a year earlier (McKinsey, 2026). The tool stopped being a toy and became labor.

Know the field. **ChatGPT** is the people's champion, more than 1.2 billion weekly users (OpenAI, September 2026), the best all-rounder, with one flaw to respect: it will state a wrong fact with total confidence, so verify anything carrying a number, a date, or a law. **Gemini** lives where brothers already are, Android phones, Gmail, Docs, and YouTube, with about 950 million monthly app users (Google, 2026), and it is elite at research and long documents. **Claude** is the enterprise favorite: businesses choose Anthropic over OpenAI on spending (43.8% to 39.8%, Ramp, August 2026), and its coding agent leads workplace adoption among professional developers at 39% (JetBrains Developer Ecosystem Survey, 2026). It is the best writer of the three and the best at careful, delegated work. **Meta AI** is the one already in your pocket, inside WhatsApp, Instagram, Facebook, and Messenger, free, past a billion monthly users on Meta's count, with most of its use happening right inside WhatsApp. It is a tier below the big three on hard reasoning, and you pay in data instead of dollars, so never tell it anything you would not post. Around them sit Perplexity for cited research and the coding agents, Claude Code, GitHub Copilot, Cursor, and Codex, where developers report tasks finished up to 55% faster (GitHub).

Who is using them? Companies, to cut costs. Developers, as force multipliers. Solo business owners, as the staff they could never afford. And the young are already in: 64% of American teens used an AI chatbot in the past year (Pew Research Center, February 2026). The divide is not access anymore. The divide is purpose. Winners use agents as labor. Everybody else uses them as entertainment.

HOW WE WIN

Build the business. Business plan, pricing, website copy, marketing calendar: an agent is a business department for the price of a streaming subscription. That is the thesis of UBLA's AI Cheat Code: A Builder's Playbook, and why every prompt in our app has a Send to ChatGPT button.

Close the capital gap with information. Grant research, pitch decks, a loan modeled against your Legacy Workbook numbers. What once required a $300-an-hour consultant now requires a well-asked question.

Enter tech without the gatekeepers. A laptop, a coding agent, and a Google Career Certificate are a real on-ramp into tech income, tutor included, at a young man's own pace.

Multiply the job you have. A resume tailored to every posting, interview practice, negotiation scripts. The worker who directs agents outproduces the worker competing with them.

Put a tutor in every home. Homework explained at a boy's level, test prep, curiosity answered at 9 PM. Start him on Meta AI, free and already on the phone, with a parent in the conversation.

Keep the guardrails up. Agents invent facts, so verify. Agents also sit on the employer's side of the desk, screening applicants, as the Mobley v. Workday case shows, so learn the tool and the game. Never feed an agent your Social Security number or your bank logins. And hold the deepest rule: the agent's draft is a commodity, because everyone can generate the same draft. Your judgment, your taste, and your story are the moat. Skill first, agent second. Start on Meta AI because it is there, graduate to ChatGPT or Claude when the work gets serious, and add a coding agent when you are ready to build.

PUT IT INTO ACTION

Meta AI, inside WhatsApp, Instagram, and Messenger: `free starting line`

ChatGPT: `https://chatgpt.com`

Claude: `https://claude.ai`

Gemini: `https://gemini.google.com`

Two Steps Ahead, the UBLA app, The AI Cheat Code prompts: `https://weareubla.org/app`

MARK THE CALENDAR

Key Dates

Tuesday, October 27: Issue No. 2 publishes. Early voting is open now.

Saturday, October 31: Every vote center in the county opens.

Tuesday, November 3: Election Day. Polls 7 AM to 8 PM, and if you are in line at 8 PM, you vote.

THE CLOSE

The Close

Preparation today prevents panic tomorrow. Get started NOW.

Vote early. Screen early. Negotiate the debt. Direct the agents. Seven days to Election Day, and a lifetime of Tuesdays after it. We do not teach Black men to survive. We equip them to thrive.

See you at the vote center, brothers.

UBLA

Thrive is the twice-monthly newsletter of United Brothers of Los Angeles. Companion podcast: Thrive: The Podcast, Episode No. 2, a CFO's Corner special with Jelani Hendrix, publishes with this issue.

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