



LISC

Building Sustainable **COMMUNITIES**

Integrated Services and
Improved Financial Outcomes
for Low-Income Households

Sarah Rankin

April, 2015

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Improved Financial Outcomes
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Message from the President & CEO

After decades of investing in blighted communities across the country, LISC knows that healthy neighborhoods rest as much on whether residents can earn a decent wage and build financial security as they do on good housing, strong schools and vibrant businesses.

As part of our comprehensive strategy—*Building Sustainable Communities*—LISC is tackling this pressing need through an expansive network of Financial Opportunity Centers (FOCs) in dozens of communities nationwide. FOCs help clients find and maintain good jobs, stick to realistic budgets, improve their credit and save for the future. And they are located in the same neighborhoods where LISC is investing in housing and health, reducing crime, strengthening schools and re-energizing commercial corridors.

As we developed the FOC program, we embedded a data tracking system to determine whether FOCs help disadvantaged residents stabilize their financial lives in ways they can sustain. Early indicators point to a dramatic shift for FOC clients. LISC researchers evaluated 34 months of outcomes for 40,000 FOC clients, nearly all of whom are in the bottom 20 percent of the nation's household incomes. When they entered the program, typical FOC clients were making less than \$800 per month and nearly two-thirds did not earn enough to cover their monthly expenses.

The research shows a direct relationship between the number and type of services accessed and the FOC clients' ability to grow their earnings and secure their finances. For instance, those who spent the most time on all three bundled services offered by the FOCs (employment, coaching and public benefits) had the highest job placement rates and the highest job retention rates—a 74 percent placement rate and a 78 percent six-month retention rate. Clients who received both financial counseling and employment services had net income increases that were 89 percent higher than those receiving only financial or income support counseling.

We also learned that:

- 76 percent of clients increased their net income.
- More than half increased their net worth.
- 60 percent either increased their credit score or acquired a credit score.
- 58 percent of those who started with zero or negative net income moved to positive net income.

Those percentages mean real spending power for some of the lowest-income people in the country—dollars that are quickly put back into local economies and catalyze growth.

What sets FOCs apart from traditional workforce development programs is the bundling of services. That's at the core of the FOC model. The program combines soft skills training, vocational education, and job placement services with one-on-one financial coaching for as long as clients need it, as well as help accessing public benefits for which they are eligible.

We have been actively expanding the FOC program in the past five years and the results to date hold great promise for low-income people and places. LISC is continuing to build this network—with 76 FOCs now up and running—and to incorporate the FOC strategy into broader conversations with local partners about what works in communities.

This report is the second in a series of new LISC research on the impact of comprehensive community development. The first report, [Building Sustainable Communities: Initial Research Results](#), looked at data from 62 communities where LISC has made significant investments and found income and employment gains for residents—regardless of whether they were directly involved in the projects and programs LISC supported. FOCs are part of that effort and an innovative and effective tool for building more stable and comfortable lives for all residents.

Michael Rubinger



Left: Food service job training session.



Above: FOC staff counseling client.

LISC's Financial Opportunity Centers

At LISC, our mission is to help the low-income neighborhoods we serve become better places to live, work, play, and learn. Core to this mission is improving the economic prospects of residents of those neighborhoods. These residents may already have access to some workforce services: local governments and nonprofits offer an array of job skills training, soft employment skills training, vocational education, and job placement services. But placing chronically unemployed and underemployed people in decent-paying jobs that they will keep over a long period of time has always been a difficult task, and the long-term deterioration of employment prospects for lower-skilled workers makes it even more challenging.¹

Recognizing this reality, LISC has been supporting a program since 2005 that provides

more than just employment services. At our FOCs, which are based on an innovative program model developed by the Annie E. Casey Foundation, clients have access to integrated (or bundled) services. The standard training and placement services are available, but alongside those are financial coaching services designed to help clients manage their money in the short and long term and income support counseling that ensures that clients are accessing the social supports for which they are eligible. Economic stability is not just a matter of having a job; it requires that a person's income be enough to meet his or her expenses. Financial coaching helps clients make the most of their current income while they plan a course to increase their earnings prospects. The premise of FOCs is that these bundled services lead to better employment out-

comes and to better long-term economic outcomes for low-income workers.

Because of the strong neighborhood ties of our national field network, LISC was well positioned to take this idea and scale it up in a way that reached low-income neighborhoods across the country while remaining faithful to the basic tenets of the model. Beginning with four centers in Chicago, over the past five years we have opened 76 FOCs across the country, in 20 of the 30 metro areas where LISC has field offices. These centers were opened within existing community-based organizations that already offered some of the services in the FOC model—employment, financial, or income support counseling. Where possible, these were organizations that had partnered with LISC in the past and were located in LISC’s target neighborhoods, where we are working on multiple fronts to improve the quality of life for low-income residents. LISC brought clear expectations as to the key elements of the program model, some funding, and a data system tailored to the FOC program. The host organizations brought their connections to their community and expertise in program management.

The data system mentioned above is a key element of program delivery and is the basis of this report. When FOC counselors work with clients, they capture a wide array of data. They create detailed budgets, recording information about the client’s income and expenses. They fill out balance sheets showing assets and debts. Counselors also check clients’ credit scores every six months to see if credit scores are improving. Together, the counselors and the client create detailed plans for what would constitute financial progress for that client, and they record incremental progress toward those goals. They also record when a client gets (or loses) a job. The FOC staff uses the data to help guide their work with individual clients. In aggregate, the data collection also represents a unique and valuable opportunity to think through how effective our program delivery is, how to make it better, and how best to benefit the clients we serve. To do this, we looked at 34 months of program data for 39,491 clients in 62 FOCs in 15 cities or labor markets. This report presents some of what we have learned so far.²



Left: FOC clients learn about debt and personal budgeting.



FOC Clients and Program Delivery

Above: FOC's also include group counseling for clients to learn from one another.

Coordinating the provision of three different types of services is a complicated job that requires active management by FOC staff. The process varies somewhat across sites, but it begins with an orientation in which participants—who may be entirely new to the FOC's host organization or may have participated in workshops or other organization services before coming to the FOC—are introduced to the services that the FOC provides. The client can then make an appointment with FOC counselors—a financial coach, an employment coach, and an income support coach. The ideal procedure is to have the client see the financial coach first.³ At the initial visit with the financial coach, the client's finances are thoroughly reviewed, and together the client and coach make plans for budgeting and improvement of credit. Referral to income support counseling occurs at this point. Next, the client can see the employment coach, as well as take advantage of other employment

services, such as resume preparation, job readiness workshops, or specific educational or vocational programs. As clients progress toward their employment goals, they return to the financial coach to update their budget and continue to address their assets, debts, and credit. After the initial orientation, the process is client driven; resources are made available to the client, but each client schedules his or her own path through the available options.

The dataset for our analysis covers 34 months of FOC programming and includes participants who enrolled in the FOC at any point within that time frame. Once clients enroll, they stay in the dataset. Because the program model allows clients to return to the FOC when their financial or employment circumstances change, they are retained on the books as clients unless they violate FOC policies.⁴ In our dataset, the median enrollment time was 527 days, or a little more than a year and a half. More

than half of clients returned for additional services within two months of their initial FOC enrollment.

Who are FOC clients? The backgrounds of FOC clients are important because they affect employment prospects. FOC clients are poor; 87 percent are in the bottom fifth of the US income distribution according to US Census figures.⁵ Most clients have only a high school degree or no degree at all. Across all sites, 7 percent of clients have a bachelor's degree, 30 percent completed an associate's degree or some college, 40 percent have a high school degree, and 23 percent have no diploma. At 50 of the 62 sites, more than half of participants have no college at all. At 25 sites, more than a quarter of participants lack high school credentials. Participants are mostly unmarried; of all participants, 63 percent have never married, 18 percent are divorced or separated, and only 19 percent are currently married. The median age of clients is 39.

The demographic characteristics of FOC participants reflect the neighborhoods served by the centers (table 1). Clients are

majority nonwhite. Of all individuals in this study, 57 percent are black and 23 percent are Hispanic. Race/ethnicity characteristics vary by site. The FOC with the highest percentage of black clients, a site in Chicago, is 98 percent black. The site with the lowest percentage of black clients (6 percent) is also in Chicago—a 91 percent Hispanic site. Seven FOCs are majority white (one or more sites in Kentucky, Michigan, Rhode Island, Minnesota, and Indiana). One site in Houston is majority Asian. In our dataset, the characteristics that affect job placement most are age (older clients have fewer placements, with the placement rate dropping more quickly after age 50), household size (larger households are less likely to have placements), and education level (those with any college education had higher placement levels; those without a high school degree or GED had lower placement levels).



Left: FOC clients apply for jobs at the centers.

Table 1: FOC Client Characteristics

Gender	Female	57%
	Male	43%
Marital Status	Single	63%
	Married	19%
	Divorced/separated	18%
Race/Ethnicity	African American/black	57%
	Hispanic	23%
	Caucasian/white	15%
	Multiracial/other	3%
	Asian/Pacific Islander	2%
	American Indian/Alaska Native	1%
Annual Household Income (US\$)	Average	\$8,918
	Median	\$4,404
Age (years)	Average	39
	Median	38
Primary Language	English	83%
	Spanish	12%
	Other	4%
	Chinese	1%
	Arabic	0.4%
Criminal Convictions	No convictions	68%
	Felony	23%
	Misdemeanor	10%
Living Arrangement	Homeless/rent free	27%
	Rent-subsidized	18%
	Non-rent-subsidized	38%
	Owned	17%
Education Level	No high school diploma	23%
	High school/GED	40%
	Associates degree/some college	30%
	Bachelor's or higher	7%
FOC Program Mix	All three programs	33%
	EC + FC	14%
	EC + ISC	7%
	FC + ISC	11%
	EC Only	13%
	FC Only	9%
	ISC Only	13%

Note: EC = employment counseling; FC = financial counseling; ISC = income support counseling.



Client Financial Paths

How did things change for FOC participants' financial lives over the course of their participation in the FOC?

Net Income

Our analysis examined changes in net income for clients who received financial counseling and completed more than one budget as part of that program. Overall, participants' net income gains were strong. Seventy-six percent of clients showed increases in net income. In their initial budgets, only 35 percent of participants had positive net income. In their final budgets, 70 percent of participants did. Of clients who started with zero or negative net income, 58 percent moved

to positive net income during their time with the FOC program.

A key part of FOC financial coaching sessions is working through the client's income and expenses. In the first session, the coach works with the client to figure out their actual total income and expenses, broken down by budget categories such as housing, transportation, and child care. This step allows the client to understand his or her net income—that is, expenses subtracted from income. The FOC model considers net income to be a key indicator, because if a client's net income is negative, he or she is in an unsustainable situation, falling farther and farther behind each month. If the client has

Above: FOC clients also have access to computers and other technology resources.

a job, negative net income makes it harder—and less worthwhile—to keep that job. If net income is positive, even if total income is low, then the client is much better positioned to build on the current relative stability and make even more positive gains.

Expense and income information is updated whenever something changes in the client's financial situation: a new job, a change in living situation, or a change in the expense side, such as a reduction in debt payments. For our analysis, we looked at the differences between the initial income and expenses and the last income and expenses in our dataset. (We included only budgets that were recorded by the financial counselors or showed changes on both the income and expense side to make sure we were using the most accurate data.)

For this dataset, clients' median monthly net income when they entered the program was \$25. That means that more than half of our clients had negative net income at program entry. The median initial monthly income was \$800, and the median initial expense was \$924. By the time their last budget

was recorded (median time between first and last budget was 204 days), 76 percent of clients showed increases in monthly net income; thus, their income grew relative to their expenses. Median net income for the final budgets was positive, at \$266. For final budgets, median income was \$1,425 and median expenses were \$1,095.

We are particularly interested in those clients who moved from negative to positive net income, because we believe that positive net income contributes to positive employment outcomes. In their initial budgets, only 35 percent of participants had positive net income. In their final budgets, 70 percent of participants did. Of clients who started with zero or negative net income, 58 percent moved to positive net income during their time with the FOC program.

Credit and Net Worth

Net worth and credit outcomes take longer to move in a positive direction. Sixty percent of participants either showed a credit score increase or acquired a score. Eight percent moved from a lower FICO score

Right: FOC coach and client.



to a score of 620 or higher. Slightly more than half of clients—53 percent—showed an increase in net worth. Twelve percent moved from negative net worth to positive net worth.

An individual's credit rating reflects his or her historical use of consumer credit products. Credit ratings matter to low-income clients because credit scores affect the availability and pricing of consumer debt, car loans or mortgages, and other contract-based purchases such as utilities and cell phone contracts. At FOCs, financial counselors pull clients' credit reports⁶ and review the information with their clients. Together they address any erroneous information on the report—errors and fraudulent information on credit reports are common—and work on building credit. Many FOC clients do not have credit scores because they do not have enough open credit accounts with mainstream financial institutions to generate a score. Other clients have low scores because their payments on active accounts are late, or because they have credit accounts in collection.

Clients with updated credit pulls showed modest credit increases. Of those who began with credit scores, 64 percent showed increases in their scores. Of those who began without scores, 41 percent became scored. Overall, 60 percent either showed a credit score increase or acquired a score. A smaller proportion, 8 percent, moved from having no score or a low credit score to having a FICO score above 620. For participants with FICO score increases, the average score increase was 35 points. Participants who were newly scored had a median score of 608; 43 percent of newly scored participants had a FICO score above 620.

Net worth is a snapshot of an individual's assets and liabilities at a given point in time. Clients' net income numbers represent their month-to-month cash flows. Over time, these cash flows (as well as other financial decisions and the change in value of existing assets) translate into balance sheets for the client or their household. At the initial session, FOC staff members document the participant's balance sheet, listing all of their financial assets and all of their debts. Assets include bank accounts, the value of any vehicles or real estate, and other financial holdings; liabilities include balances

for mortgage loans, car loans, credit cards, and any other debt, as well as unpaid bills, collections, and judgments. Those balance sheets are updated at later financial coaching sessions. Net worth is calculated by subtracting liabilities from assets. Net worth status is expected to change more slowly than net income. Once clients have positive net income, they can begin saving or paying down debts, but it will take time to see those changes reflected in their balance sheets. Moreover, some financial choices that will eventually lead to positive outcomes, such as taking out a mortgage or a student loan, will have an initial negative impact on net worth.

The majority of FOC clients began and ended with negative net worth. However, the median net worth increase was positive, at \$84, which means that slightly more than half of clients (53 percent) had an increase in net worth. Liabilities were more likely to change than assets, in both directions; whereas 29 percent of participants saw increased assets and 8 percent saw decreased assets, 48 percent of participants had increased liabilities and 41 percent had decreased liabilities. Twenty-four percent of participants started with positive net worth, 29 percent ended with positive net worth, and 12 percent moved from negative to positive net worth.

Below: FOC staff assists clients with paperwork.





Above: Tax preparation services are also offered at many FOCs.

The Impact of Integrated Services

Because of our commitment to the integrated services model, we are very interested in the question of whether clients who receive the full bundle of services—employment counseling, financial counseling, and income support counseling—have better or worse outcomes than those who receive only some services.

Integrated services

FOC clients who received more intensive bundled services had even more positive financial outcomes than participants as a whole. Clients receiving bundled financial, employment, and income support services were nearly twice as likely to achieve job placements as clients enrolled in only one service. Clients receiving bundled financial counseling and employment services had 89 percent greater net income increases than those receiving only financial or income support counseling. Clients with the highest levels of time spent in all three

services had the highest placement and job retention rates, which translated directly into increases in net income. Clients with employment placements were 30 percent more likely to have increases in net income, were twice as likely to reach positive net income, and had net income increases that were more than 2.5 times as large as those without placements.

Employment

For job placements, the pattern in the numbers is clear. Clients who are enrolled in all three services have better placement rates and retention rates (figure 1). Clients who were enrolled in only the employment counseling program have a placement rate of 22 percent, whereas those enrolled in all three programs have a placement rate of 39 percent.⁷ The pattern continues as we look at retention rates. Clients with all three services have a six-month retention rate of 59 percent

versus 45 percent for those enrolled only in employment counseling.⁸

These placement rates support our hypothesis that integrated services lead to better outcomes. If people receive only employment services, they get and retain jobs at lower rates; as we add the employment and financial counseling services, higher percentages of clients get jobs and keep them. This finding supports the idea that integrating financial and income support counseling helps clients make the most of their new jobs. If financial counseling and added income support are allowing clients to use their new income to create a more stable life for themselves—to find reliable transportation or better housing and to reduce the stresses that come from managing a budget with negative cash flows—then it makes sense that clients will be better able to secure jobs, perform well at those jobs, and to be motivated to keep them.

Comparing outcomes for program participants raises some concerns. The clients who use all three services instead of just one or two may have been more likely to

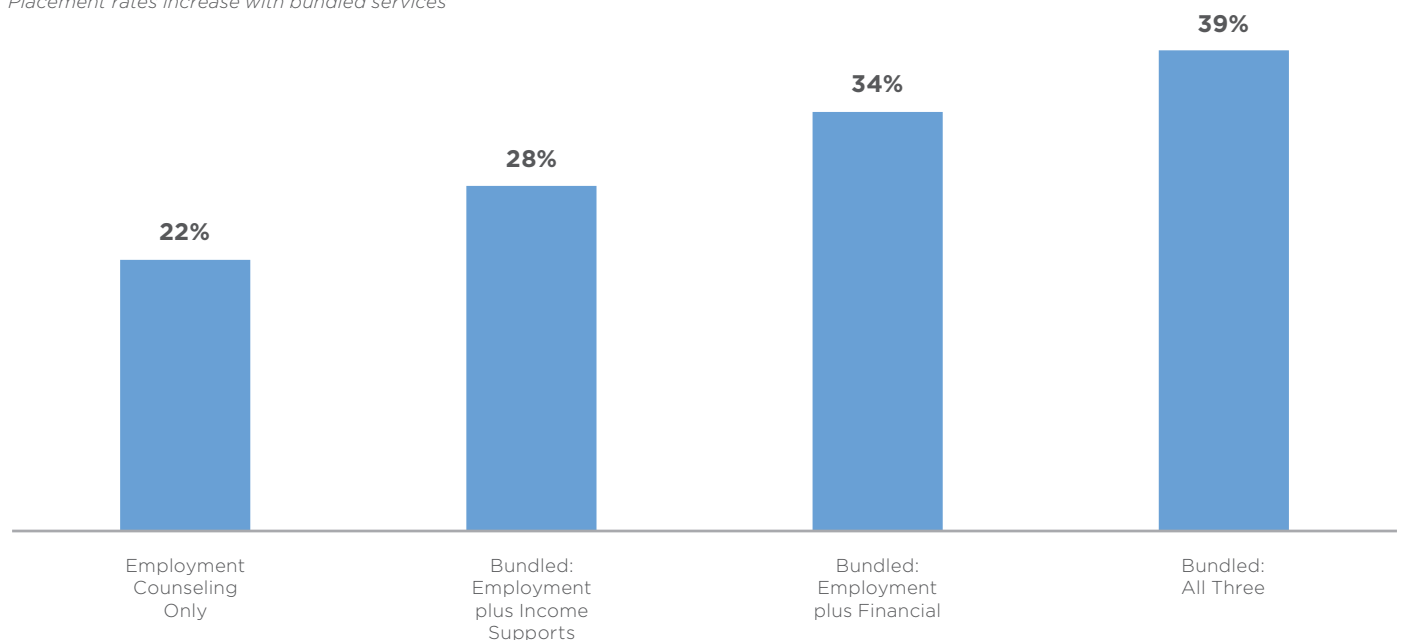
obtain and keep jobs to begin with, perhaps because they are more highly motivated or have personal attributes that make them more employable. We cannot quantify client motivation, but we can look at attributes such as education, age, and household size that we know affect placement rates. Even after we take these attributes into account by including them in a logistic regression model, we find that integrated services boost employment outcomes. In our model, which controlled for demographic characteristics, clients with the full bundle of services were twice as likely as those receiving only employment services to obtain jobs and to retain them for six months.

Financial Outcomes

The effects of integrated services on the financial outcomes—net income, net worth, and credit score—are less clear from our program data.⁹ Individuals receiving either the financial and employment counseling services or the bundle of three services have better net income outcomes, both in the amount of change in net income and the likelihood of having an increase in net

Figure 1: Placement Rate, nonsubsidized jobs

Placement rates increase with bundled services



income. The mean net income change for individuals enrolled in financial counseling but not in employment counseling was \$279, whereas for those enrolled in both programs it was \$526. (See figure 2 for the breakout of net income change by each program combination.) However, credit outcomes, such as a score increase or becoming scored, were better for those who did not use bundled services—that is, for clients enrolled only in financial counseling. Bundling did not have much effect on net worth outcomes, with one exception (discussed later). Here the idea of sequenced outcomes is again helpful: net income changes more quickly after employment is attained, whereas credit building and net worth change more slowly.¹⁰

Some of the differences in financial outcomes by service bundle are probably due to differing characteristics across groups. Clients receiving only financial counseling and who enter the program with the highest incomes and are not looking for employment or income support help, may be starting the program farther along the path toward those downstream outcomes. The data

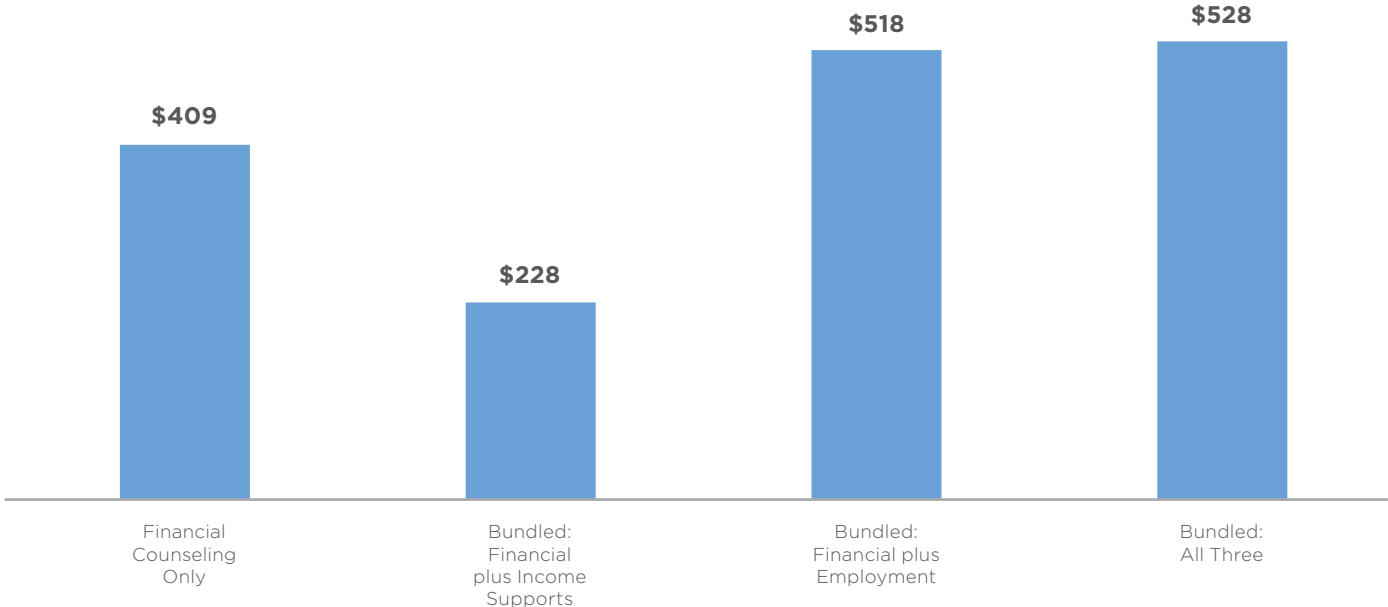
clearly show that clients who were enrolled in both financial counseling and income support counseling but who were not receiving employment services did worse than the other groups on most financial outcomes. This may be due to the fact that different FOCs serve different client populations, and those with more income support clients who are not seeking workforce services may be serving a more challenging client population.

Intensity of program contact

FOC clients are offered a bundle of services in the three FOC service areas, with different FOC sites having different versions of a typical client pathway through the program. After the orientation and initial counseling sessions, there is some variation in the services clients use and the amount of contact they have with the FOC over time. This means that we can look at outcome differences for clients with very different levels of program contact, defined as total time spent in each service, the number of times clients interact with a counselor, and the number of days and months they stay connected to the program.

Figure 2: Average Net Income Change

Participants enrolled in both Financial and Employment Counseling have greater net income increases





What effect do different levels of program contact have on clients' outcomes? And how do different mixes of program services affect outcomes? We looked at employment outcomes to see how they relate to program contact (see figures 3 and 4). For each of our measures of program delivery intensity—time spent on each service, days of program contact, and overall time spent attached to the program—the higher service levels were associated with higher rates of placement and retention. Within individual service areas, the same pattern held true:

higher levels of employment services, financial counseling, and income support services were each separately associated with higher placement and retention rates. And even when we control for the fact that those getting more financial counseling services may be getting more employment services as well, we see that financial counseling continues to have a positive independent effect on employment outcomes.

Although in all instances, additional program delivery resulted in better outcomes regard-

Above: FOC client at his new job.

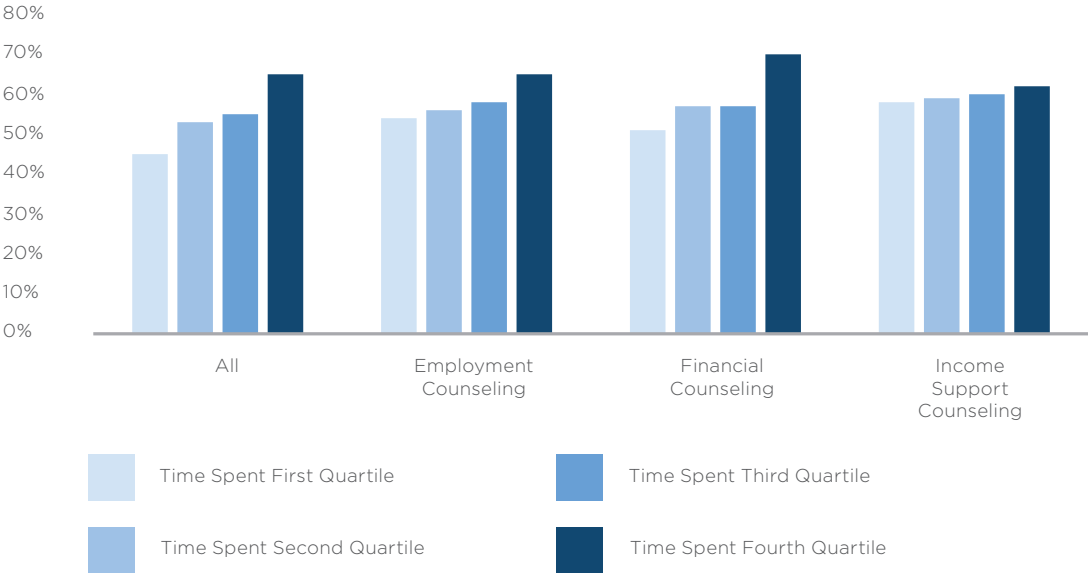
Figure 3: Placement Rate by Program Intensity Quartiles

Participants with more time spent have higher placement rates



Figure 4: 180-day Job Retention by Program Intensity Quartiles

Participants with more financial and employment counseling have higher retention rates

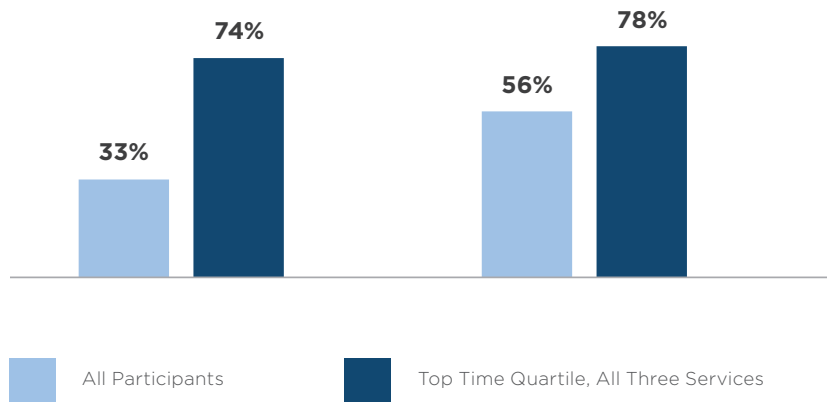


less of the program being delivered—placement rates increased from 19 percent in the lowest quartile to 50 percent in the highest quartile—the effect of increased program delivery was even more marked when programs were combined (figure 5). Clients getting the highest intensity of services in all three domains had the best employment outcomes. Those in the highest quartile of time spent for all three bundled services had the highest placement rates and the highest retention rates by far—a 74 percent placement rate and a 78 percent 180-day retention rate for those in the highest quartile of time spent for all three services, compared with 33 percent and 56 percent, respectively, for all clients.

These employment outcomes translate into increases in net incomes. Clients with employment placements were 30 percent more likely to have increases in net income, were twice as likely to reach positive net income, and had net income increases that were more than 2.5 times as large as those without placements.

Figure 5: Placement and Retention by Bundling Intensity

Participants who spent the most time in each of the three services had higher placement and retention rates



Left: Healthcare job training session.



Above: FOC client and new owner of a carting business.

Conclusion

Chronically unemployed people face many barriers to economic success. Our analysis of the FOC program data demonstrates a clear association between receiving bundled program services—particularly the combination of employment and financial counseling services—and having improved employment and financial outcomes. This is an extremely promising finding, and one that we can build on as we continue to build the evidence base for the FOC model, most immediately by releasing the results of our third-party quasi-experimental study of five FOCs in Chicago in the coming year. Meanwhile, we will keep supporting the core FOC program, working to ensure financial sustainability of our 75 FOCs. We are continuously refining and expanding the program to more completely meet the needs of our clients, as with our develop-

ment of services that prepare participants for occupational skills programs that can put them on career paths with opportunities for wage advancement.

FOCs are an important component of LISC’s strategy of investing in housing affordability, health, education, safety, and economic advancement in low-income neighborhoods across the United States. We look forward to continuous improvement of the FOC program as we work to make integrated services available to more low-income Americans.

End Notes

¹ According to the Federal Reserve's 2013 Survey of Consumer Finance, median incomes in the United States have been dropping since 2007, declining by 12 percent in that period. Since 2010, median income for the bottom fifth of the income distribution has decreased by 3.5 percent. Erosion of income has hit nonwhite households particularly hard; median incomes for nonwhite households have declined 19 percent since 2007 (or 9.4 percent since 2010). (Bricker, Jesse, et al. Changes in U.S. Family Finances from 2010 to 2013: Evidence from the Survey of Consumer Finances, Federal Reserve Bulletin, September 2014, with accompanying 2013 SCF Chartbook.)

² This analysis is based on in-program data, which have some limitations. Without a control group, we cannot make a direct comparison between the bundled services model we use in the FOCs and traditional workforce models. That is why we are also conducting an evaluation in which outside researchers collect data on outcomes for both FOC clients and similar individuals accessing traditional workforce services. That evaluation, which is part of LISC's participation in the federal government's Social Innovation Fund, is nearly complete, and its findings will be published next year.

³ This procedure is recommended, in part, because most clients are motivated by their desire to receive employment services; program staff members believe that clients are less likely to come back for financial counseling after receiving employment services than if they participate in counseling first.

⁴ Guidelines for dismissing clients are set by each FOC site.

⁵ Data are based on a threshold of \$20,900, the bottom 20 percent of household income was in 2013, which has the lowest threshold of the years 2011–2013. See https://www.census.gov/hhes/www/income/data/historical/inequality/table_IE-1A2.pdf.

⁶ Through an arrangement with the credit bureaus, FOCs can pull credit reports without changing clients' credit information the way a normal score inquiry from a potential lender would.

⁷ This portion of the analysis considers nonsubsidized placements. For all placements, the respective numbers are 26 percent and 46 percent.

⁸ The goal of the FOCs (and of most workforce programs) is not just to place individuals in jobs but to help them keep those jobs. The job retention rates we use are calculated by counting up the clients who we know have maintained continuous employment and dividing that total by the number of people who would be eligible for the retention period, given the date they started their jobs. Clearly, this is a very conservative way to calculate retention. If we include only participants whose status is known at each retention marker, the retention rates look much higher. We calculate retention rates for unsubsidized jobs because subsidized jobs are often time limited by design.

⁹ Part of this is because of a basic limitation in our dataset—we only have net income, credit, and net worth data for individuals who are enrolled in the financial counseling service, so we cannot look at the differences in financial outcomes between those enrolled only in employment services and those who get bundled employment and financial services.

¹⁰ The other thing to keep in mind is that more than half of placement jobs pay less than \$10 per hour, which is an income level that makes it difficult to reach significant changes in net worth in a short period of time. FOCs are now focused on developing their career ladder services to help clients gain more valuable job skills and move toward higher-paying jobs.



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