

# LISC CHICAGO

## Improving Workforce Outcomes through Financial Coaching

Lessons Learned through Application



**Jennifer McClain**  
Senior Director  
Economic Opportunity,  
Wealth Building and  
Leadership Development

**Sarai Garza**  
Program Officer  
Financial Opportunities

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# Executive Summary

Local Initiatives Support Corporation (LISC) Chicago and our partner organizations have been operating the Financial Opportunity Center® (FOC) network since 2005. The FOC model is an integrated service delivery strategy that equips low-income people with tools, support and know-how to boost earnings, build credit, reduce expenses and make sound financial decisions. Each FOC client has access to a network of coaches that help them with job placement, retention and advancement; access to public and private benefits to supplement earnings; and managing a budget. FOCs coach families as they strive to become more financially stable through employment and/or increased wages, improved financial condition and improved access to public benefits.

**When financial coaching is integrated into workforce services, families have more opportunity to increase their net worth through action planning, credit building, debt reduction and asset building. By incorporating financial coaching into their services, workforce organizations deepen the support they provide to their clients, equipping them with the financial capability strategies necessary for short- and long-term success.**

Since 2005, LISC has partnered with 22 organizations supporting more than 12,600 people with job placement and helping over 10,500 people improve their net worth, FICO credit score and/or monthly net income. Guided by this experience, LISC Chicago launched the FOC Model Implementation Academy in 2019 to train more workforce development organizations how to integrate one-on-one financial coaching into their existing service delivery model. Through a months-long process inclusive of peer learning and technical assistance, the Academy helps workforce development organizations learn the model, co-create action plans with their internal teams and ultimately implement financial coaching and income supports as a seamless, integrated service delivery model within their existing workforce development programming. The goal of the Implementation Academy is not to expand LISCs formal FOC network, but to spread the knowledge and lessons learned from the network to the workforce ecosystem at large.

What follows is a summary of the insights LISC Chicago has gained from years of working with organizations to adopt and implement the FOC model. The case studies highlight the experience of five Chicago-based organizations that participated in the Academy and are continuing to actively implement the model within their workforce services. The recommendations are intended to help organizations new to the FOC model understand the benefits of integrating financial coaching with more traditional workforce services, how to overcome potential roadblocks, and what resources are required for implementation.

# Introduction

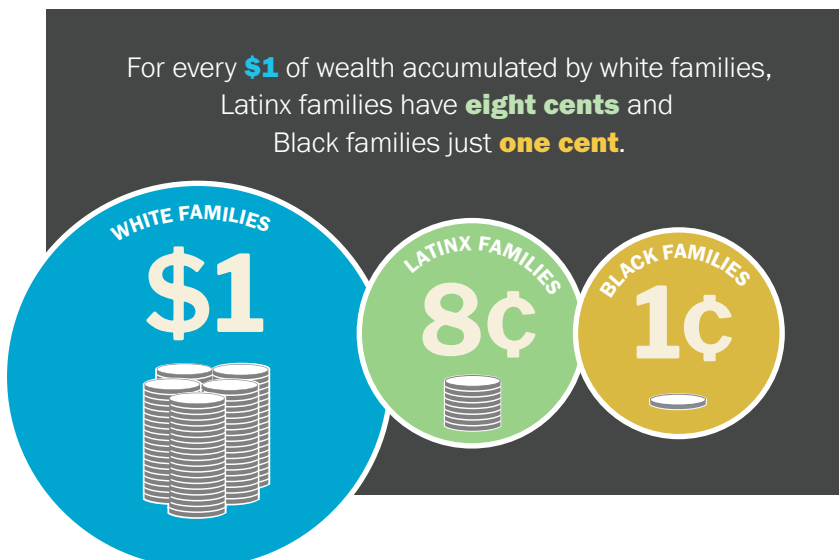
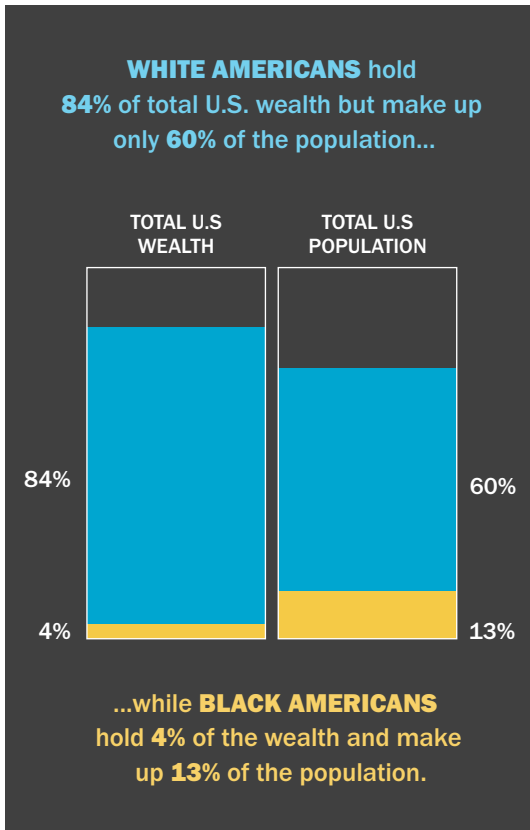
## The Racial Wealth Gap

The racial wealth gap in America between Black, Latinx, and White individuals is both shocking and well-documented. “White Americans hold 84 percent of total U.S. wealth but make up only 60 percent of the population—while Black Americans hold 4 percent of the wealth and make up 13 percent of the population.”<sup>1</sup> In Chicago, one of the most segregated cities in the country,

the wealth gap is even more stark. “For every \$1 of wealth accumulated by white families, Latinx families have eight cents and Black families just one cent.”<sup>2</sup> Established through the emancipation of millions of slaves who had no assets, the racial wealth gap has been perpetuated by racist policies limiting Blacks’ access to land, credit, and homeownership, and has become entrenched through the unequal distribution of capital gains.<sup>3</sup> The enduring legacy of these policies means that Black and Latinx individuals in the U.S., on average, have lower earnings, less access to banking services and higher loan denial rates than their White counterparts leaving them “less able to invest in economic mobility; support family, community, and future generations; care for their health and well-being; or feel a sense of control and dignity in life.”<sup>4</sup> And when wealth is out of reach, financial security is nearly impossible. While steady employment and stable income contribute greatly to economic security, access to living wage jobs can be limited for those without the privilege of means, education or connections, often impacting Black and Latinx communities the most. This disparity is highlighted through recent unemployment numbers—in February 2023, the national unemployment rate for White individuals was 3.2% but 5.7% and 5.2% for Black and Latinx individuals respectively.<sup>5</sup> In Chicago, the unemployment rate in predominantly Black neighborhoods can be up to five times that; for example, in Englewood, a predominately Black South Side neighborhood, the unemployment rate is 23.5%.<sup>6</sup>

There are many thoughts on strategies to close the racial wealth gap. For example, several high-profile reparations programs have been piloted in urban areas across the country to provide direct payments to Black families.

And much has been written about reforming the existing tax code to reduce racial wealth disparities.<sup>7</sup> LISC Chicago offers an additional strategy—Financial Opportunity Centers<sup>®</sup>—a model that provides employment and career counseling, one-on-one financial coaching and education and low-cost financial products that help build credit, savings and assets. Through this asset-based, human-centered approach, the FOC model offers a unique approach to help close the racial wealth gap in communities across the country by allowing the workforce development system to provide more than just a job, but access to building generational wealth.



## Building Financial Capability through Financial Coaching

Financial capability is defined as “the internal capacity to act in one’s best financial interest given socioeconomic environmental conditions.”<sup>5</sup> As basic needs are met and barriers removed, families must build the skills, knowledge, attitudes and behaviors to effectively manage their resources and leverage financial and community resources to fit their needs. Financial capability is instilled through a variety of interventions including financial literacy, financial counseling, and financial coaching.<sup>6</sup>

A financial coaching approach helps individuals look at their lives from a growth-minded, asset-based perspective. Coaches help individuals identify goals, overcome obstacles, and provide accountability as clients pursue the goals they set for themselves.<sup>9</sup> Coaches act as a catalyst for change, guiding the work. As a result, financial coaching has gained popularity for its effective, developmental approach to changing both behaviors and mindsets over time.



## LISC Financial Opportunity Center® Model

For individuals and families who earn low- and moderate-incomes, finding employment is just one part of the equation to achieving economic stability and financial capability. The LISC FOC Model is an integrated, long-term approach, where participants are supported by coaches invested in their lasting financial success. There are three main components to the LISC FOC Model: employment services, financial coaching, and connection to public benefits and income supports. Woven throughout the model are digital access, inclusion, and training activities.

**Employment Services** assist individuals in finding and maintaining living wage employment. These services can include employment and career counseling, job readiness training and placement, access to education and training and job retention and advancement coaching.

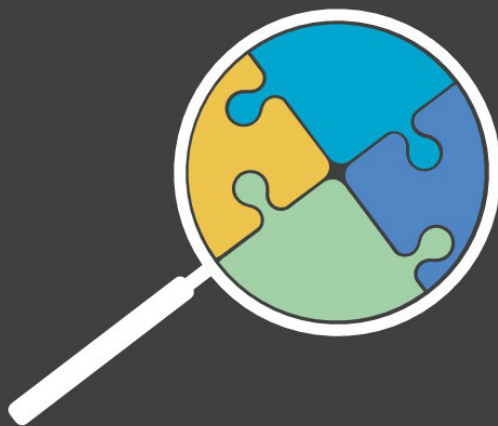
**Financial Coaching** provides one-on-one support with short- and long-term action planning. Valuable strategies and options are shared to reduce debt, build credit, and increase financial capability skills. Participants can engage with safe financial products that lead to asset building opportunities.

**Connection to Public Benefits and Community Resources** allows low- and moderate-income participants access to critical safety-net services on their journey towards financial stability. These services can include the Supplemental Nutrition Assistance Program (SNAP), childcare subsidies, housing and energy assistance, food pantries and Earned Income Tax Credit.

**Digital Opportunity and Inclusion Activities** help participants better navigate the digital world through access to discounted internet services, troubleshooting of equipment problems, use of tele-health services, access to government services, enrollment in computer skills training programs, support with job applications, and more.

GRAPHIC A

### FOC'S PROVIDE INTEGRATED SERVICES



EMPLOYMENT SERVICES



FINANCIAL COACHING



INCOME SUPPORTS



DIGITAL SKILLS TRAINING

FOCs EQUIP CLIENTS WITH THE TOOLS, MOTIVATION, AND KNOW-HOW  
TO MAKE SOUND FINANCIAL DECISIONS THAT:

Increase earnings | Build credit | Reduce expenses | Boost assets

This innovative model is different from more traditional workforce case management where benefits and services are delivered at arm's length and focus on short-term, quick-fix solutions. The FOC model yields better client outcomes because it integrates workforce services *with* financial education and coaching. Addressing employment needs alone is insufficient for improving financial capability outcomes. Unlike case management practices which can feel directive and sometimes punitive, the coaching model allows staff to delve deeper into the why and how an individual thinks about financial resources as well as their short- and long-term financial goals. (see Graphic B)

GRAPHIC B



Coaching changes not only the way an organization approaches its clients, but also client outcomes themselves. Through previous LISC research, it has been shown that when clients are able to set short- and long-term goals with their coach and are then supported to take steps to achieve those goals, they feel empowered in ways that more traditional case management doesn't allow for.<sup>8</sup> In an evaluation of the FOC model, a comparison between five FOCs and five publicly funded workforce centers in Chicago revealed that **FOC clients are more likely to be employed year-round, reduce non-asset related debt and build positive credit histories** than comparison group participants.<sup>9</sup> (see Graphic C)



# FOC CLIENTS

OUR INNOVATIVE APPROACH YIELDS BETTER CLIENT OUTCOMES



GRAPHIC C

## Financial Opportunity Center® (FOC) Model Implementation Academy

While Chicago's FOC network currently has the capacity to serve about 3,500 people a year, in a city of over 2.7 million people, having a larger reach is critical for greater impact. Over the years, many organizations have expressed interest in implementing the FOC Model but have cited financial resources, staff capacity and the lack of leadership buy-in as major barriers. In 2019, to address these concerns, LISC Chicago launched the Financial Opportunity Center® Model Implementation Academy to help organizations learn how to integrate the model's best practices into their own service delivery.

### About the Academy

Through a rigorous, cohort-based learning opportunity, workforce development organizations had the opportunity to engage in peer learning sessions about the FOC model, receive technical assistance from LISC staff to support integration, and pursue related training through LISC's professional development offerings. Through bi-monthly sessions, frontline staff from participating organizations met to discuss both what successful elements of an FOC are as well as how they could be implemented within their own programs. Participants were required to attend each session, complete extension activities between meetings, and participate in regular check-in meetings with LISC staff. Organizations were selected based on their location (the Academy targeted entities on Chicago's South and West sides given their higher rates of unemployment and poverty) and their interest and capacity to implement the FOC model. Since its inception, LISC has worked with 9 organizations through its Academy model.

The following insights are from five organizations that completed the Academy and are currently incorporating elements of the FOC model to strengthen their workforce service delivery.

# Insights from Academy Partners

## Breakthrough Urban Ministries

([Breakthrough.org](http://Breakthrough.org))

### Organizational Snapshot

#### NEIGHBORHOOD(S) SERVED

Garfield Park

#### MISSION

Breakthrough partners with people to build connections, develop skills and open doors of opportunity.

#### SERVICES PROVIDED

Education and youth development, housing, health and wellness, violence prevention, and spiritual development. As a result of incorporating financial coaching, the organization recently added community and economic development programming to the mix.

### IMPLEMENTATION

To address the specific needs of participants experiencing homelessness, Breakthrough's financial coach offered zero-based budgeting, an approach that requires one to allocate all their money to expenses for needs and wants, as well as short- and long-term savings and debt payments so that by the end of the month, one's income minus expenditures equals zero.

For participants who may not have been homeless but were experiencing housing instability, Breakthrough provided workforce development activities and financial coaching. Clients built personal relationships with coaches who helped them take the knowledge learned and apply it to their specific situation.

### IMPACT

As a result of these efforts, Breakthrough has provided services to 164 clients, placing 67 individuals in jobs and another 37 individuals in unsubsidized employment earning an average wage of \$14/hr.<sup>10</sup>

Staff report higher and more meaningful engagement with the community.

Two new positions – a financial coach and an income support coach–have been added by executive leadership.

Coaching training is now provided for new and existing staff to ensure transition away from a case management model.

A professional development roadmap now provides staff with clearer and more direct paths for advancement.

# Chicago Commons

([www.chicagocommons.org](http://www.chicagocommons.org))

## Organizational Snapshot

### NEIGHBORHOOD(S) SERVED

Humboldt Park, Pilsen, Back of the Yards and Bronzeville

### MISSION

Chicago Commons empowers individuals, families and communities to overcome poverty and systemic barriers, embrace opportunities and thrive across generations.

### SERVICES PROVIDED

Early Childhood Education, Family Hub, Senior Services, and the operation of a Community Partners Program that provides technical assistance, coaching and training to nearby community agencies.

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## IMPLEMENTATION

Chicago Commons' Family Hubs, located at the four early childhood education centers they operate, provide parents/primary caregivers with a broad range of supportive services and educational opportunities. Through implementation of the FOC model, parents and caregivers participated in a financial program that included regularly scheduled workshops, a job club and the assignment of a financial coach who helped them achieve their goals.

With the coaches' help, clients completed a career interest inventory, performed job searches, wrote resumes, connected with related training opportunities (through an established network of community resources), managed their finances and increased their digital literacy.

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## IMPACT

In 2021, as a result of adding financial coaches to their workforce development efforts, Chicago Commons provided employment coaching to 117 individuals and financial coaching to 219 individuals, of which 80% reported reducing their debt.<sup>11</sup>

Of the parents who participated in their programming, 90% indicated that the supports they received were critical to their success.

New, internal monthly action meetings allow staff to track participant outcomes throughout the process, remain focused on their work, and identify resource vulnerabilities to quickly build capacity.

The workflow between the intake team and the financial and employment coaches has improved dramatically as the model was fully integrated with existing activities.

# Hope Center Foundation

(<https://hopecenterchicago.org/>)

*The philanthropic arm of Salem Baptist Church of Chicago*

## Organizational Snapshot

### NEIGHBORHOOD(S) SERVED

Roseland, Pullman, and West Pullman

### MISSION

The Hope Center Foundation helps community residents successfully transition out of poverty into a living wage and generational wealth.

### SERVICES PROVIDED

The organization offers entrepreneurial support; youth career development services; financial responsibility workshops, homeownership training; a workforce development program that introduces career pathways in manufacturing, transportation, distribution, logistics, healthcare and arts and entertainment; and a Homeless and Seniors food program.

## IMPLEMENTATION

Through relationship building, workforce coaches incorporated financial capability training into their career preparation services. Using one-on-one sessions, coaches helped youth focus on the long game, not just the obtainment of quick money. The youth attended workshops to learn best practices for budgeting, saving, investing, credit, loans and real estate.

## IMPACT

- Hope Center Foundation has acquired additional funding that allows for the implementation of more long-term sustainable programming.
- This funding has been used by executive leadership to hire more coaching staff, train existing staff and increase their capacity to serve their community.

# Northwest Center

([www.northwestcenterchicago.org](http://www.northwestcenterchicago.org))

## Organizational Snapshot

### NEIGHBORHOOD(S) SERVED

Belmont Cragin

### MISSION

Northwest Center works to improve the economic well-being and quality of life in the Belmont Cragin neighborhood by offering programs for youth, parents, and older adults to learn valuable skills, grow as leaders, and play an active role in the community.

### SERVICES PROVIDED:

The organization operates countless programs, including Women Forward Chicago, a financial literacy and leadership program, and Adelante, a digital literacy and a workforce development program. Participants in the Adelante program receive job training and other services through a partnership with Cara Connects, an agency that specializes in connecting at-risk individuals with career employment.

## IMPLEMENTATION

Through expanded services, clients interested in improving their financial literacy, stability or capability were able to meet with a financial coach. Coaching was integrated into the Adelante program to allow for a stronger relationship to develop with participants over the 12 month timeframe.

## IMPACT

- Northwest Center saw a 177% increase in the number of individuals receiving coaching services from 2018 to 2020; they have also graduated 171 women from the Adelante program.<sup>12</sup>
- Some clients have become volunteer coaches and have even joined the staff of the organization.
- Staff have experienced improved wellness through the implementation of weekly executive coaching and paid time off to mitigate stress; coaches report feeling more supported by their direct supervisors.
- Additional funding was secured specifically for FOC services using data to quantify the number of people served and the diversity of services provided.

# Phalanx Family Services

(<https://www.phalanxgrpsservices.org/>)

## Organizational Snapshot

### NEIGHBORHOOD(S) SERVED

Roseland, Pullman, West Pullman, and Washington Heights

### MISSION

Phalanx assists economically disadvantaged youth and families in the pursuit of self-sufficiency through employment-centered programs, mentoring, advocacy and workforce development solutions.

### SERVICES PROVIDED

The organization offers training leading to certifications, human services assistance, youth programming through their Reconnection Hub, and job preparation services.

## IMPLEMENTATION

Phalanx leveraged public/private partnerships to collaborate with PNC Bank and the Roseland Chamber of Commerce. Phalanx staff taught the financial literacy workshops within the workforce program and brought a PNC mobile unit on-site twice a month to offer banking services and provide preventative financial counseling.

Through a card game called Money Habitudes<sup>®13</sup>, Phalanx helped youth identify existing knowledge, skills and attitudes around money that do not serve them well. Phalanx offered coaching in a group setting to build rapport and encourage peer support.

## IMPACT

- Phalanx is currently hiring a financial coach and continues to work closely with LISC as they strengthen their implementation plan.
- Soon the organization will have enough coaches to fully implement one-on-one financial coaching completely in-house.

# Understanding Barriers to Success

Working with organizations to implement the FOC model over the past 17 years, LISC Chicago has identified several barriers to success related to leadership and staff buy-in, crisis counseling, capacity, and communication. Understanding and addressing these issues greatly improves the successful implementation of one-on-one financial coaching.

## Leadership and Staff Buy-In

The successful integration of financial coaching into traditional workforce service models requires proper planning, resources, partnerships and client communication. It requires leadership to be innovative, committed to providing holistic services, focused on data that tells a results-driven story, able to manage change, adventurous enough to try new things and capable enough to create long-term plans. Without these ingredients in place at the executive level implementation of financial coaching is likely to be doomed before it even gets started.

Typically, when there is opposition to program expansion, the culprit is often a lack of buy-in from staff. Assessing the willingness of various departments and individual staff, particularly those providing direct service, is vital to ensure that clients do not suffer and that finite resources are well-utilized. To fully implement financial coaching, all departments must work together to guarantee a seamless client flow.

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## The Trappings of Crisis Counseling

Crisis counseling, like case management, is often centered on meeting an immediate need, not on building long-term client engagement. Much like more traditional, transactional workforce development services, crisis counseling happens intermittently which can make coaching and its investment in deeper relationships seem tricky. But we know that change takes time. The FOC coaching model gives space for clients to build relationships with staff who are committed to supporting them through the development of thoughtful action tied to both short- and long-term goals.

Of course there are times when crisis counseling is absolutely needed to help a client gain stability and successful coaches will know that clients experiencing a utility shut-off, or facing

eviction, or dealing with a traumatized child, for example, will not immediately be ready for coaching. Understanding when clients do and do not have the bandwidth to focus on long term goals like improving credit scores or even paying other bills on time is a key component of the coaching relationship.



## Limited Capacity

Adding a financial coaching model to existing workforce development services requires multiple steps over a time frame of anywhere from 12–36 months. Existing staff need training, development staff need time to attract funding, executives need to build new relationships, client flow needs to be re-imagined, data inputs need to be determined to show efficacy, and new data management systems may need to be purchased. These pieces do not often come together quickly, particularly as some steps are dependent on other processes being completed first (e.g., funding has to be secured first to hire a financial coach or provide professional development training).

Grant managers and development teams need to fully understand the scope of the FOC model, why additional funding is needed, and how to communicate the positive impact of the model on job placement outcomes. Because workforce development funders may not pay for one-on-one financial coaching, organizations often need to engage in fundraising campaigns to increase the unrestricted dollars needed to implement the model.

## Unclear Communication Strategies

When communication between development teams, executive leaders and program managers is impaired, funding proposals can be impacted. They might fail to include enough details, demonstrate clear value, or lay out a concrete plan resulting in denial of funding. If funded, a proposal's lack of initial clarity can bring about its own implementation challenges – from incomplete budgets and inadequate staffing to unrealistic timelines, among other issues. Poor internal communication can also create an environment where clients are confused about services, flow and outcomes. Or where communication about outcomes is insufficient because data collection is not robust enough to present a true assessment of client benefits and outcomes.



# Effective Strategies to Overcome Barriers or Resistance

The following strategies have been proven effective in addressing the barriers to implementation outlined above.

## Service Integration Retreat

Organizations can benefit from scheduling an off-site, strategic session to develop and nurture coaching champions. Champions can be direct service providers, development professionals, executive leaders or administrative staff. These individuals can determine how the organization will speak cohesively about what the model is, how it works best and who will do what. Participation from all departments is ideal to ensure everyone is clear on the model, aligned with the implementation goals, and understands the benefits for clients of this change. At the end of the retreat, the organization should have a clear and defined communication and implementation plan.

## Restructured Onboarding Procedures

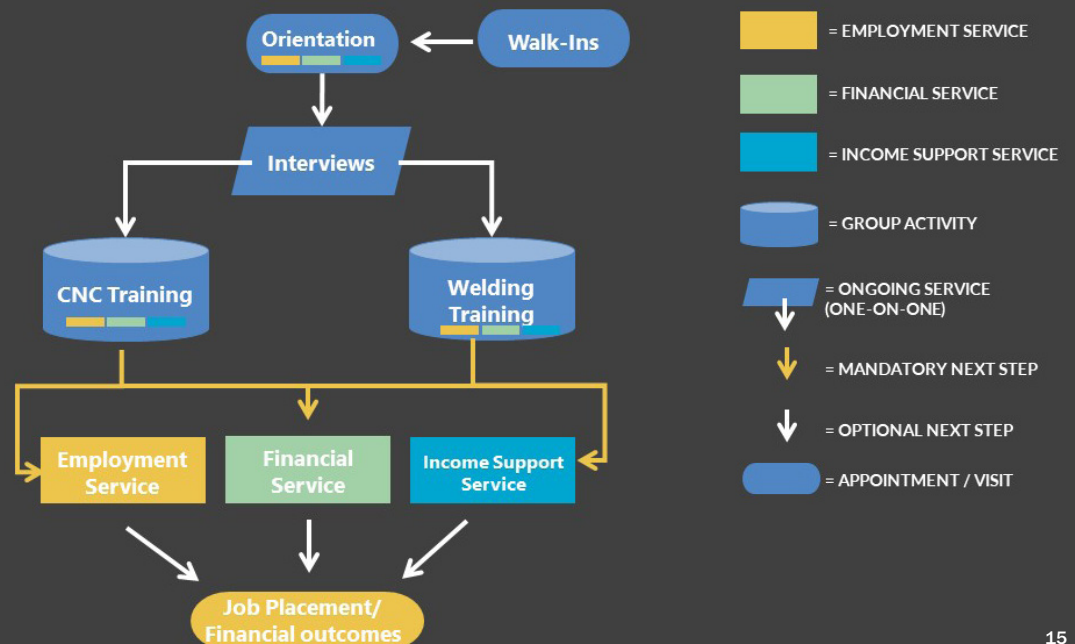
Creating buy-in for new employees is a must. In many cases, financial coaching requires the addition of new staff or cross-training of current staff. An updated onboarding approach allows team members to (re)learn the strategies, client flow, and other nuances of the program model.

## Internal Communication Plan

Providing all departments with a client flow model (see Graphic D) will help staff speak the same language and standardize messaging with clients. As the client flow model is updated, it can be re-shared with all members of the organization, whether engaged in financial coaching or not.

GRAPHIC D

## CLIENT FLOW CHART EXAMPLE



## Site Visits

Peer learning is a great way to see the FOC model in action and avoid potential pitfalls and unforeseen challenges. “Like” organization—those with a similar budget, staff composition and client flow—can serve as great mentors during the implementation process.

## Research

The FOC model provides a framework in which organizations can select strategies that best suit their culture, capacity and budget. Organizations will need to do their own research to determine which strategies will work best for them based on their staffing, population served, and budget. These resources provide a helpful starting point: [“A New Way of Doing Business: A How-To Guide for Implementing Integrated Income and Asset Building Services”](#) and [“Building Financial Capability: A Planning Guide for Integrated Services”](#) and [“Financial Coaching Program Design Guide: A Participant-Centered Approach.”](#)

## Plan for Sustainability

At its heart, the success of the FOC model is dependent on the coaching relationships established between workforce staff and clients. As such, financial coaching should not be launched as a pilot program. It is a paradigm shift, a new way of doing workforce development. If an organization views it as a pilot, they have decided to end the process before it begins. Planning for sustainability includes identifying long-term strategies related to finances, human resources, data management and continuous learning and training.

## Diversified Funding Sources

Traditional workforce development funders typically focus on resourcing job attainment activities rather than retention services. However, to cover the wraparound needs that arise when coaching is done well, agencies need more unrestricted funding. Strategies to attract these unrestricted funds might include targeting corporate and private foundation funders committed to racial equity or approaching financial institutions interested in supporting financial skill-building and wealth accumulation. Organizations that lack an established, diversified funding portfolio will need to include the development team at every level of planning to attract funding that can sustain the organization as they implement the coaching model.

## Ongoing Education and Training

Staying informed about financial coaching is not just relevant for the coaching staff—the development team, workforce team, income supports team and the data team all need to remain knowledgeable about industry standards, trends and changes in financial coaching. Offering professional development opportunities to keep everyone aligned and focused on departmental strategies can accelerate model implementation.

## Data Collection

Poorly designed data collection tools can often create internal resistance, making obtaining a data management system vital to the long-term sustainability of the FOC model. With clear data, the development team can tell an accurate story of impact, the marketing team can craft

messages based on client feedback, and staff can develop iterative processes that address client concerns and program barriers. When data is input from a variety of sources, a common platform is essential. Multiple inputs must be well-managed, staff must be trained on how to extract and interpret data and clients must be willing to provide quality feedback.

## Conclusion

Through the Financial Opportunity Centers® model LISC Chicago and our partners are contributing to closing the racial wealth gap by providing employment and career counseling, one-on-one financial coaching and education and low-cost financial products that help build credit, savings and assets. When workforce organizations integrate these activities into their core services, they and their job seekers see improved outcomes in the form of longer-term employment, decreased debt, and increased credit scores.

In an effort to provide greater access to and adoption of the evidence-based FOC Model, LISC Chicago facilitated an Implementation Academy that trained local organizations on how to incorporate financial coaching into their existing services. Through this process, several implementation prerequisites were identified and mitigation strategies offered. To be successful, organizations learned they need to obtain sufficient leadership and staff buy-in; move beyond transactional case management to develop true relationships; engage in clear and transparent communication with staff and job seekers; and ensure the appropriate resources and capacity are in place before rolling out any new services.

Other workforce development agencies across the country can use these insights to support the planning, development and implementation of financial coaching. Several concrete steps were outlined to help interested organizations get started, including: 1) conducting research on and site visits to existing FOC organizations; 2) hosting a service integration retreat to ensure all staff are on the same page; 3) restructuring onboarding processes and developing an internal communication plan and client flow to ensure all staff are trained in the integrated service model; 4) planning for sustainability by diversifying revenue sources; and 5) planning for ongoing staff training to ensure emerging best practices in financial coaching are adopted. While not a “one size fits all” approach, these steps offer workforce development agencies an opportunity to deepen both the client and staff experience while contributing to closing the racial wealth gap.

### Several concrete steps were outlined to help interested organizations get started, including:

- 1**  
Conducting research on and site visits to existing FOC organizations;
- 2**  
Hosting a service integration retreat to ensure all staff are on the same page;
- 3**  
Restructuring onboarding processes and developing an internal communication plan and client flow to ensure all staff are trained in the integrated service model;
- 4**  
Planning for sustainability by diversifying revenue sources; and
- 5**  
Planning for ongoing staff training to ensure emerging best practices in financial coaching are adopted.

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## About LISC Chicago

Local Initiatives Support Corporation (LISC) Chicago is the local office of the nation's leading community development support organization, working in Chicago neighborhoods since 1980. Together with residents and partners, LISC forges resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business and raise families. We work with a vast network of community-based partners in under-resourced communities to invest in housing, businesses, jobs, education, safety and health. LISC Chicago works alongside local communities to effectively channel capital, enhance infrastructure and change systems to generate inclusive economic growth and neighborhood stability. LISC Chicago deploys a comprehensive strategy for helping residents connect to safe, affordable housing, quality education and job training, financial coaching and much more – all requisites for a successful and healthy life that everyone deserves.

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**LISC CHICAGO**

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