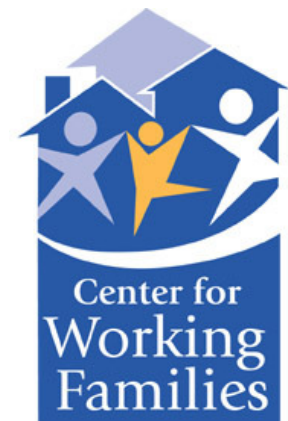


LISC/Chicago's Network of Centers for Working Families (CWF)

Solutions for Working Families Learning Conference
June 29, 2009



LISC/Chicago's New Communities Program: Quality-of-Life Planning 1998

Resident Concerns

- ✓ Not eligible for existing programs
- ✓ Kicked out of existing programs
- ✓ Never placed
- ✓ Placed, lost jobs, could not be re-placed

LISC/Chicago's Response:

Neighborhood-Based Employment Centers

- ✓ Any and all residents welcome
- ✓ Services offered over the long term
- ✓ Staff anticipate multiple jobs
- ✓ No one can be kicked out



LISC/Chicago's New Communities Program: Quality-of-Life Planning 2002

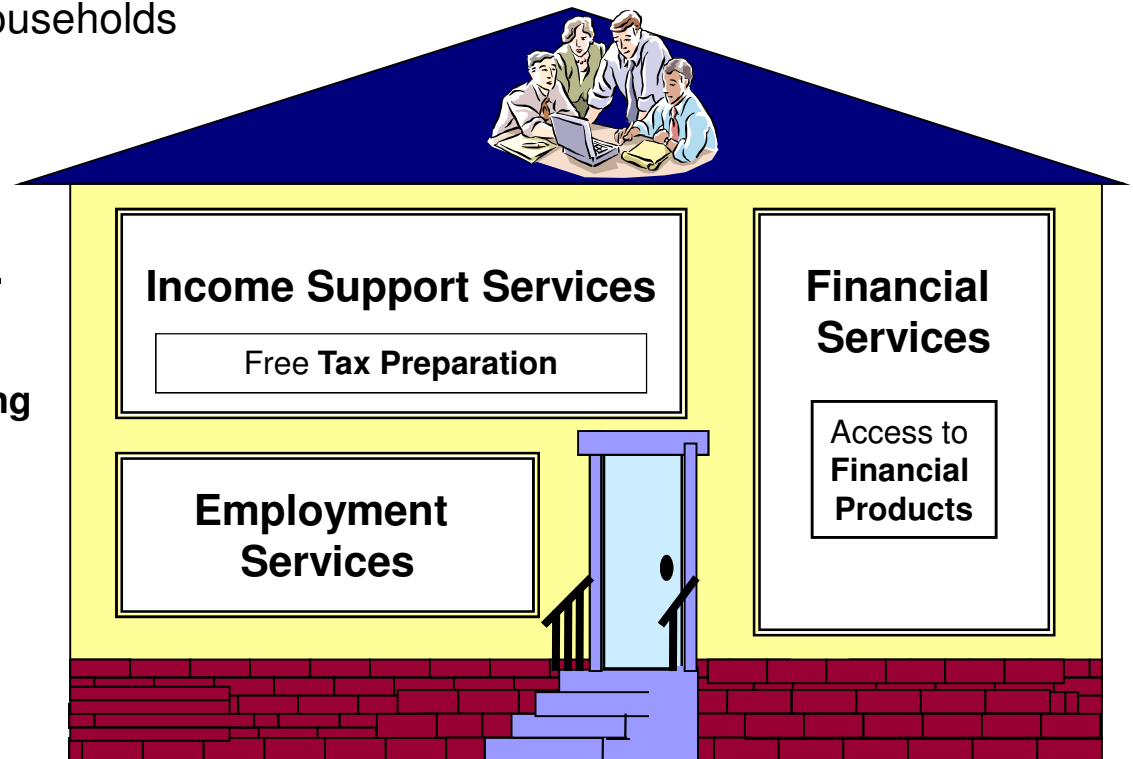
Resident Concern

- ✓ Wages not enough to sustain households

LISC/Chicago Response:

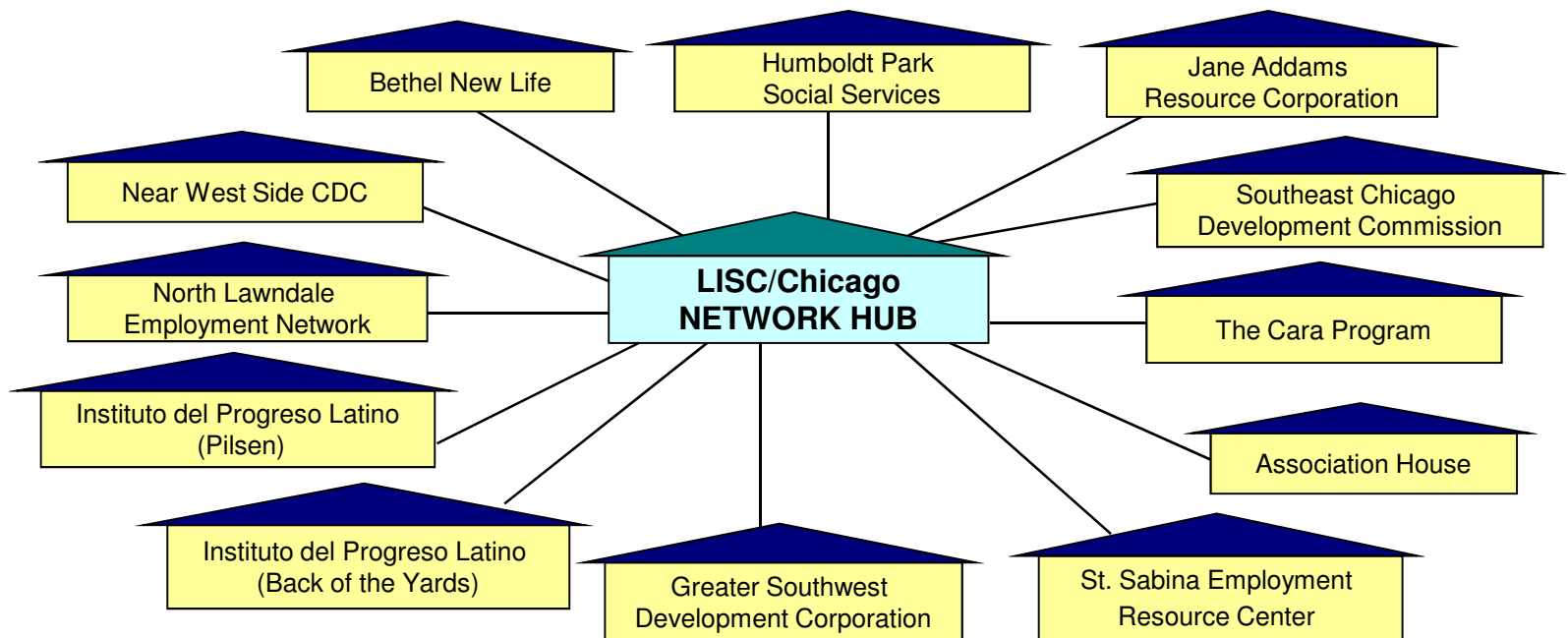
Centers for Working Families

- ✓ **Three** core services
- ✓ Emphasis on **one-on-one counseling**
- ✓ Emphasis on **Integrating** services
- ✓ **Experienced** financial Counselors
- ✓ All services tracked in **one system**



Smith Family in Baltimore, MD	Before	Workforce Development	Access to Benefits	Accessing Affordable Financial Services
Income				
Wage	\$ 19,008	\$ 25,344	\$ 25,344	\$ 25,344
Child Support	\$ 2,436	\$ 2,436	\$ 2,436	\$ 2,436
Interest Income from Savings (avg. \$1500 at 1.5%)	-	-	-	23
Total Income	\$21,444	\$ 27,780	\$ 27,780	\$ 27,803
Expenses				
Housing/Utilities	\$ 8,808	\$ 8,808	\$ 7,603	\$ 7,603
Child Care	\$ 8,988	\$ 8,988	\$ 5,842	\$ 5,842
Food	\$ 4,752	\$ 4,752	\$ 4,752	\$ 4,752
Transportation	\$ 3,444	\$ 3,444	\$ 3,444	\$ 3,444
Health Care	\$ 3,108	\$ 3,108	\$ 1,942	\$ 1,942
Miscellaneous	\$ 2,880	\$ 2,880	\$ 2,880	\$ 2,880
Total Household Expenses	\$31,980	\$ 31,980	\$ 26,463	\$ 26,463
Check-cashing	\$ 380	\$ 507	\$ 507	60
Furniture Finance Charges (valued at \$2000)	\$ 1,809	\$ 1,809	\$ 1,809	\$ 70
Emergency Loans (or pay-day)	\$ 596	\$ 596	\$ 596	\$ 85
Total Finance Charges	\$ 2,785	\$ 2,912	\$ 2,912	\$ 215
Earned Income Tax Credit (federal)			\$ (518)	\$ (518)
Child Care Tax Credit			\$ (960)	\$ (960)
Child Tax Credit			\$ (2,000)	\$ (2,000)
Total Expenses	\$ 34,765	\$ 34,892	\$ 25,897	\$ 23,200
Net Income	\$ (13,321)	\$ (7,112)	\$ 1,883	\$ 4,602

LISC's Network of Centers for Working Families



LISC Role: Provide Network Supports

- Tools / Products
- Training / Technical Assistance
- \$ Resources (Program Sustainability)
- Partnerships

Key CWF Questions:

How to integrate?

Focus on the ...

BUDGET



What to measure?

Changes in....

- ✓ Net Income
- ✓ Net Worth
- ✓ Credit Score (report)

Participant Name: _____

Date: _____

Monthly Income	
Wages (after tax)	\$0
SSI	\$0
Food Stamps	\$0
Alimony/Child Support	\$0
Other Public Benefits	\$0
Interest/Investment Income	\$0
Other	\$0
Unemployment	\$0
Monthly income from spouse/other monthly net income	\$0
Total Net Monthly Income	\$0

Monthly Expenses	
Rent, Taxes & Home Maintenance	
Rent/Mortgage Payment	\$0
Equity Loan/HELOC	\$0
2nd Mortgage	\$0
Renter/Homeowner's Insurance	\$0
Property tax (if not incl. in mtg payment)	\$0
Home Maintenance	\$0
Other	\$0
Utilities	
Gas/Heating	\$0
Electric	\$0
Water	\$0
Trash	\$0
Sewer	\$0
Phone (landline)	\$0
Cell Phone	\$0
Other (note: cable and internet are located in personal expense)	\$0
Food	
Groceries	\$0
Other Food (dining out, school lunch, etc.)	\$0
Credit Card/Debt Payments	
Student Loans	\$0
Revolving Credit Cards	\$0
Payday Loan	\$0
Auto Title	\$0
Rent-a-Center	\$0
Other	\$0
Transportation	
Vehicle 1 Payment	\$0
Vehicle 2 Payment	\$0
Motorcycles/Other Payments	\$0
Gas	\$0
Car Insurance	\$0
Car Maintenance	\$0
Public Transportation	\$0
Other	\$0
Health Insurance (if not deducted from paycheck)	
Health Insurance	\$0
Dental Insurance	\$0
Life Insurance	\$0
Monthly Medical and Prescriptions Bills (copay, prescription drugs, etc.)	\$0
Other	\$0
Childcare	
Childcare (daycare)	\$0
Child Support (paid)	\$0
Education (tuition, books, pictures, fees, etc.)	\$0
Other	\$0
Personal Expenses	
Cable/Internet	\$0
Laundry/Dry Cleaning	\$0
Tobacco & Alcohol	\$0
Clothing & Accessories	\$0
Hair Products	\$0
Beauty Salon/Barber Shop	\$0
Recreation (movies, CD's, sporting events, vacation, etc.)	\$0
Other	\$0
Miscellaneous Expenses	
Charitable Giving	\$0
Gifts to Others	\$0
Newspapers/Magazines	\$0
Pet Care	\$0
Allowances	\$0
Membership dues (health, licenses, etc.)	\$0
Postage	\$0
Education (not student loan repayment)	\$0
Financial Fees (overdraft, ATM, etc.)	\$0
Other	\$0
Total Monthly Expense	\$0

Total Monthly Net Income	
Total Monthly Income	\$0
Total Monthly Expense	\$0
Total Monthly Net Income	\$0