LISC Chicago and our partner organizations have been building the Financial Opportunity Center (FOC) network for over a decade. FOCs help families become more financially secure in three critical areas: employment and/or increased wages; improved financial condition; and improved access to public benefits. The four-pronged approach to financial stability includes working with clients to: Find a better job; Identify and apply for public benefits; Build digital skills; and Act on financial counseling by establishing a household budget and balance sheet, building credit, and making connections to mainstream financial products.

A distinctive feature of LISC’s FOC model is that multiple neighborhoods and agencies are part of a single network which consists of 11 FOC sites - with consistent operating principles, extensive interaction among the neighborhood groups, and streamlined technical and financial support linking all of them in one coordinated effort. LISC provides network supports such as a shared data/metrics tracking & reporting platform, documentation of best practices, training and technical support, peer networks, operational support for FOC staff, and fundraising on behalf of the network. The agencies operating the FOCs provide direct client services, participate in network exchanges and trainings, enter their client and performance data into a shared system, and identify resources to support their local programs. In 2016:

- The LISC Chicago FOC network provided services to 6,563 clients with 4,415 of them receiving bundled services, (bundled services are two or more core services in the areas of employment counseling, financial coaching, and access to income supports).

- **In Employment Counseling**, 3,186 people were served.
  - Within that same period, the FOCs placed 941 people in jobs.
  - 516 clients achieved 90-day steady employment.
  - 395 clients achieved 180-day steady employment.
  - 322 clients achieved steady employment of one year.

- **In Income Supports Counseling**, 2,128 people received benefits screenings.
  - 973 individuals were approved for at least one income supports benefit.
  - $1.1 million in new benefits have directly helped ease clients’ budgets.

- **In Financial counseling**, 3,364 people were served.
  - 1,902 clients completed a baseline financial assessment at program entry.
  - 2,638 clients worked with their financial coach on an updated financial assessment.

- Through coordinated delivery of integrated services, clients achieved the following financial outcomes:
  - 893 people increased their monthly cash flow by increasing income, reducing expenses or both - representing 79% of clients who managed their budget with their financial coach; and
  - 787 people who received financial counseling also improved their net worth.
  - 921 people improved their credit score, 197 of these clients were previously unscored.

Through an integrated services delivery approach, in 2016 LISC Chicago’s FOC network has helped 1,955 people achieve at least one of the positive financial outcomes described above.