

Financial Tools Help Workers Move From Poverty to Prosperity

For the past ten years, low-income workers have become increasingly reliant on currency exchanges, pawnshops and fringe financial institutions to provide them with basic financial services. There are often fewer established banks in low-income communities, or residents may find banking fees prohibitive. As a result, they often find themselves living from paycheck to paycheck, or the victims of abusive lending practices, with little room for moving from welfare to wealth.

"When I get paid I go straight to the currency exchange and cash my check, pay my rent, utility bills and get some groceries," said a 27-year-old woman, named Laverne. "With what I have left over I get my hair and nails done, do something with the kids and hang out a little bit and then it's back to the grind."

Some low-income workers are leery of banks and other credible financial institutions, preferring to have money on hand, rather than a savings account. The Illinois Department of Human Services (DHS) realized that a program that teaches welfare recipients and low-income workers about making sound financial decisions and building assets would help them become more self-sufficient.

Today there is a new program designed to break the cycle of financial illiteracy and poverty. After nearly two years in development, the Financial Links for Low-Income People (FLLIP) financial education program is seeking to close this literacy divide. The 12-hour program, launched in September, offers free and easy-to-understand instruction in basic financial education. Topics include courses on making spending choices, envelope budgeting, understanding credit, avoiding money traps, building consumer skills, taking consumer action, choosing insurance, understanding taxes, how to use checks and checking accounts and managing and getting rid of debt.

Working in conjunction with DHS, the National Center on Poverty Law (NCPL), the University of Illinois, Illinois Community Action Association, and a number of coalition partners, FLLIP courses will be taught in three-week increments at Englewood High School in Chicago's Englewood neighborhood, the Washington Park YMCA

and the Proviso Leyden Council for Community Action (PLCC) in the West Suburbs. The program will also expand to social service centers and churches downstate in East St. Louis, Marion, and Decatur later this year.

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Work to Learn & Learn to Work at Lincoln Land Center

Lincoln Land Community College (LLCC) in Springfield has opened a new on-campus facility with a unique purpose and unique tenants. In July, LLCC held a grand opening for its Workforce Development Resource Center. The Center was created to provide comprehensive support to educational organizations, students, and area employers. As a support center, it meshes well with Governor George H. Ryan's desire to strengthen the bond between education and workforce development.



The new Workforce Development Resource Center at Lincoln Land Community College opened its doors this summer.

"This type of facility is not just a resource for Lincoln Land," says Dr. James Howard, president of LLCC, "but it is really a statewide resource."

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In order to get the word out about the new program, DHS sent notices about the classes to recipients of Temporary Assistance for Needy Families (TANF) cash assistance, food stamps and medical assistance in July. Staff from local DHS offices report that they already are fielding inquiries. TANF participants who obtain caseworker approval may count the hours they participate in class towards fulfillment of their weekly work activity requirement.

LaSalle Bank, one of FLLIP's funding partners, sees the program as a win-win situation for everyone: their business, clients, and local communities. LaSalle had already been providing financial literacy seminars with various community groups, but there were still missing pieces.

"That's where FLLIP came in," says Beth Witczak, First Vice President and Community Reinvestment Officer at LaSalle. "With DHS and Center on Poverty Law, we were able to put together a more comprehensive program and offer the best financial choices for people who might otherwise not have known about them." Witczak notes that when clients realize they can save over \$250 a year (on average) by not cashing their checks at currency exchanges, "they start to pay attention. We want them to know that banking doesn't have to be expensive."

Banking and consumer lending expert Dory Rand, an attorney with NCPL, believes the program will help low-income people become savvy consumers and avoid abusive lending practices. "With FLLIP, we intend to arm as many low-income consumers as we can with knowledge, resources and tools they need to truly participate in this economy."

Other institutions providing financial and in-kind support of FLLIP's efforts include the Joyce Foundation, the Richard H. Driehaus Foundation, the Grand Victoria Foundation, Bank One Foundation, Charter One Bank, Fifth Third Bank, Lisle Savings Bank, William Beck, William M Mercer, Inc. and Allstate.

For more information on the FLLIP program contact Dory Rand at doryrand@povertylaw.org or 312-263-3830; or Lois Hummel of DHS Transitional Services at (312) 793-2061.

Stephanie Gadlin of the National Center on Poverty Law, Alan Kamhi of DHS, and Lisa Phillips of IDES all contributed to this article.

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IL Leads Nation in Meeting WIA Performance Goals

In its first full year of operating the Workforce Investment Act (WIA) Title IB program, July 1, 2000 - June 30, 2001, Illinois has met or exceeded all federally mandated performance standards. Illinois is one of only two states in the U.S. Department of Labor (USDOL) Region V area, comprising a total of ten Midwestern states, and one of only seven states in the nation to achieve this distinction.

“Credit for this significant accomplishment goes to Local Workforce Investment Boards and local WIA program staff and administrators. The fact that they were able to deliver quality services at the same time that they were coping with new administrative and program requirements that accompanied implementation of a new program is remarkable,” said Roderick Nunn, Executive Deputy Director for the Illinois Department of Employment Security. IDES’s Job Training Division is responsible for oversight of the WIA Title IB program.

WIA established 17 performance indicators that states must meet in delivering workforce development services to adults, dislocated workers, and youth. States

are required to set goals for what constitutes successful outcomes for each performance measure. Appropriate levels of performance are negotiated with USDOL. The state, in turn, negotiates levels of acceptable performance with local areas administering the WIA program: their collective performance culminates in the state’s overall outcomes.

In accordance with WIA, USDOL compares each state’s actual performance levels for each program year to the agreed-upon performance goals to determine whether a state is eligible for incentives or subject to sanctions. The stakes are high: failure to meet performance levels for two consecutive years can result in decreased federal funding.

For detailed information on Illinois’s performance on each of the 17 mandatory measures, please visit the Illinois Workforce Development website at www.ilworkforce.org/Docs/WIAperformChart.PDF. For more information on the interpretation and calculation of WIA performance measures, visit the library at www.doleta.gov

Lincoln Land - cont. from page 1

Currently, the wide range of the Center’s tenants includes the Illinois Community College Board’s (ICCB) Workforce Development and Program Planning & Accountability offices, the Illinois State Board of Education’s Office of Educational Services Curriculum Center and Technical Library, the Jobs for Illinois Graduates program, LLCC’s Business and Professional Development Training classrooms, the Regional Office of Career and Technical Education, and the Southern Illinois University Occupational Skill Standards office.

“We needed to expand our office spaces, and finding this kind of facility at one of our community college campuses is a perfect fit,” says Virginia McMillan, interim president and chief executive officer of the ICCB. The 23,000 square foot Center cost \$3.3 million and was funded by the Lincoln Land Community College Foundation.

Dr. Rebecca Woodhull, director of the Office of Educational Services, also expects mutual benefits for both tenants and the clients they serve. “We are now preparing for a future that will fully utilize technology to

reach more clients, provide more knowledge, develop more collaboration opportunities, and offer more means by which our clients can access information,” says Woodhull.



Helping with the grand opening ribbon-cutting of the Workforce Development Resource Center at LLCC in July were [L to R]: LLCC Assoc. V.P. of Workforce Development Services Dr. Mark Harbaugh; Pres., Greater Springfield Area Chamber of Commerce Michael Boer; ICCB CFO Donald Wilske; Springfield Mayor Karen Hasara; LLCC Trustee Mary Ellen Madonia; LLCC Trustee Kent Gray; former LLCC Student Trustee Michelle Landess; State Sen. Larry Bomke; Past Chair, LLCC Foundation Board of Directors, Judy Rockford; Executive Dir. of LLCC Foundation Beverly Neisler; LLCC Pres. Dr. James Howard; and LLCC Trustee Roger Rutherford.

IWIB Task Force Teams Up with North

With more than 25,000 inmates scheduled for release from Illinois prisons in the coming year, the need to transition ex-offenders into the workforce has become a priority issue for the Illinois Workforce Investment Board (IWIB). The IWIB formed a Task Force on Ex-Offender Employability (EOE) to facilitate collaboration among the Local Workforce Investment Boards, employers, service delivery professionals, and individuals to identify barriers and develop solutions for the challenges ex-offenders face in entering the workforce.

One successful collaboration is now underway with the North Lawndale Employment Network (NLEN). Formed in 1997, NLEN is a group of over 100 community-based organizations working to serve the workforce development needs of Chicago's North Lawndale area employers and residents. Currently, an estimated 70% of North Lawndale's male residents between the ages of 18 and 45 are ex-offenders. Approximately 12,000 of Illinois' inmates to be released over the next year will return to North Lawndale.

In order to help these ex-offenders re-enter the community, several service providers within NLEN joined to form the Ex-offender Employment Service Network. These groups provide various pre- and post-release services, including addiction treatment, job placement services, and social guidance. The Safer Foundation, for example, runs two Adult Transition Centers in cooperation with the Illinois Department of Corrections (DOC) where detainees can complete their sentences on a work-release basis.



North Lawndale clients discuss possible workplace scenarios in a "Working it Out" group session at United Baptist Church in North Lawndale.

"This kind of broad-based partnering of many organizations can be very effective in serving a niche population like ex-offenders," says Deborah Harrington, Program Director of the Woods Fund of Chicago, and member of the EOE task force. "Due to the high concentration of ex-offenders in the area, the task force would like to use North Lawndale as a test pilot. We hope to identify some best practices and strategies, and then duplicate these successful elements around the state."

Some examples of successful re-entry strategies already in use include North Lawndale's Job-Readiness curriculum for ex-offenders, which boasts a 50% retention rate of enrollees. Before they are eligible for job placement assistance, new clients must attend the four-week course, which includes Violence Interruption (anger management and drug assessment); Right Thinking (transitional life and social skills training); Working it Out (to improve critical thinking and problem-solving skills on the job); and finally, resume preparation assistance.



North Lawndale Ex-Offender Employment Service Program Director, Walter Boyd.

Once ex-offenders are employed, NLEN also follows through with job retention and "after-care" services such as a mentoring program, peer support groups and financial literacy training. The TASC (Treatment Alternatives for Safe Communities) Winner's Circle peer support group meets bi-weekly in two locations in the area, and is expanding to include Narcotics Anonymous meetings. Most courses and services are held at the United Baptist Church in North Lawndale.

NLEN director and EOE task force member Brenda Palms-Barber underlines the importance of collaboration. "The Network was really an organic, community-driven response to begin with," she says. "North Lawndale had more and more ex-offenders going to the individual agencies for help, but they really had inadequate tools to serve them. Together, our goal is not to let anyone fall through the cracks."

ILLINOIS INNOVATIONS

Lawndale for Ex-Offender Job Solutions



[L to R] NLEN Director Brenda Palms-Barber, Illinois Workforce Advantage Director Rich Kordesh, and Matt Bettenhausen, Dep. Governor for Criminal Justice and Public Safety discuss North Lawndale's ex-offender employment programs.

Task force member Rich Kordesh, Illinois Workforce Advantage (IWA) director at the Governor's Office, was critical in creating the first formal collaboration between IWA and the IWIB by inviting the Ex-Offender Employability Task Force to the table. "IWA targets distressed communities and partners with existing service organizations and agencies to add value to services delivered," explains Kordesh. "Since one of our primary target groups is ex-offenders, joining forces with the IWIB task force in North Lawndale just made sense."

IWA recently convened a meeting in North Lawndale to start a dialogue between Illinois Department of Corrections (DOC) officials, leaders from North Lawndale's Ex-offender Employment Service Network, and the EOE task force.

"For the first time, we had the whole top leadership of DOC, including Director Don Snyder, visit North Lawndale to meet with these other leaders and work on improving outcomes," says Kordesh. "To have that kind of community/agency cooperation is very exciting."

One significant outcome of the meeting is the partnering of DOC, DHS, and the IWIB to apply for \$3.1 million in federal ex-offender re-entry funds offered jointly by the U.S. Departments of Labor, Justice, and Health and Human Services. These funds would then be funneled into North Lawndale's current service delivery structure.

"A key to obtaining the grant will be for us to show that Illinois is committed to these kinds of collaborative solutions to serving ex-offenders," says EOE task force member Paula Wolff, Senior Executive of Chicago Metropolitan 20/20. "North Lawndale is an excellent pilot area because they have already identified many of the obstacles and are working together to eliminate them," Wolff says.

Next, the EOE task force will hold a workshop on Oct. 17-18 in Bloomington, Illinois, where they will work with national experts to develop a statewide strategic plan for ex-offender programs. The workshop will be attended by a broad range of organizations ranging from the Flint, Michigan-based Charles Stewart Mott Foundation to the Center for Employment Opportunities, a New York-based provider which has won national recognition for its innovative ex-offender employment services.



EOE task force member Brian Banks [L], of Policy Research Action Group, catches up with Rev. John Crawford [R] of FAITH, Inc. at a recent IWA meeting in North Lawndale.

With additional outside funding from leading Chicago foundations such as the Woods Fund of Chicago and Joyce Foundation, and possible federal funds on the way, North Lawndale's service providers can continue to be proactive in developing pre-release and after-care services for ex-offenders, and serve as a model for other Illinois communities in helping this population.

Investing in Teaching: IL Plans for High Returns

Currently, school districts throughout Illinois are having difficulty finding certified teachers to fill their classrooms in certain subject areas and schools. And according to the Illinois State Board of Education (ISBE), the teacher shortage will only become more severe without some intervention.

It is projected that for every 10 new education graduates, only seven will enter the teaching profession. Within five years, another three will stop teaching, leaving only four of the original 10 remaining in the profession. The bottom line is a 60 percent attrition rate over five years among new teachers in our public and private K-12 schools.

“Many teachers who leave the profession cite inadequate support for new teachers, lack of adequate preparation, and low pay,” says Dr. Hazel Loucks, Deputy Governor for Education and Workforce Development. “National data show that a disproportionate number of new and under-qualified teachers are assigned to classes with low-income students. It is imperative that Illinois work collaboratively in order to develop implementation strategies to fill the shortage areas.”

An Illinois State Board of Education survey completed in December 2000 showed that approximately 2,200 teaching positions were unfilled during that school year. To meet this demand, some school districts utilized under-qualified staff or the administrators taught classes themselves. In addition to the current problems, it is estimated that over 30,000 teachers and administrators are eligible to retire by 2003. Illinois teacher preparation programs project fewer than 12,500 new educators will be recommended for certification by 2003.

In order to address the pending teacher shortage in Illinois, Governor George H. Ryan and State Farm CEO Ed Rust commissioned a series of collaborative *Investing in Teaching* meetings, which were held July through August in seven areas of the State. Utilizing a discussion format modeled after the National Alliance of Business report, *Investing in Teaching*, members of the Governor’s Advisory Council on Teacher & Leader Quality met with over 650 local parents, teachers, administrators, legislators, community and business leaders to hear their suggestions on teacher and leader recruitment, preparation, retention, and professional development.

The chart at the right outlines a few of the ideas developed by the Joint Education Committee’s Report on Teacher & Leader Quality, and echoed in the findings of the *Investing in Teaching* meetings, which will

serve as a framework for a report to the Illinois General Assembly, due by October 15, 2001.

The Governor’s office, along with several state education agencies, will utilize the findings of the *Investing in Teaching* meetings to work with the Teachers’ Retirement System, the Chicago Public Schools, various business organizations, and major teacher and administrator associations to develop a strategic plan for the State of Illinois. The plan will assist school districts in responding to the need for recruiting and retaining high-quality teachers in all geographic regions of the State and throughout all subject areas.

“The ultimate goal here is to improve the quality of teaching and learning in Illinois, to ensure that all students have a caring and competent teacher,” says Loucks.

Responses to “Investing In Teaching” Meetings

Recruiting Quality Candidates

- Reconfigure existing scholarship programs
- Review pay structures
- Develop loan forgiveness programs and/or incentives
- Expand public/private, and local district/higher education partnership efforts

Quality Educator Training

- Review and improve teacher and administrator program standards
- Expand alternative, university-led routes to teacher education
- Implement and publicize Higher Education Teacher Preparation “Report Cards”

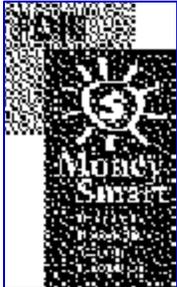
Quality Professional Development

- Ensure that professional development opportunities are teacher led, school embedded, and on-going
- Utilize new technologies to provide experiences for teachers anytime, anywhere
- Increase state and federal funds for proven programs
- Fully fund the National Board for Professional Teaching Standards program and increase the number of National Board Certified Teachers

Support and Retention of New Teachers & Administrators

- Improve and fund induction and mentoring programs
- Expand existing new teacher and administrator learning networks
- Increase new teacher and administrator involvement in professional organizations
- Review the requirements for initial certification

WORKFORCE DEVELOPMENTS



A financial literacy pilot program called “**MoneySmart**” was launched in September at Chicago’s Pilsen neighborhood One-Stop. The Federal Deposit Insurance Corporation (FDIC) and U.S. Department of Labor (DOL) developed the model to connect Welfare-to-Work and Workforce Investment Act program clients with potential asset-building and money-management services. The University of Illinois Extension trained employees of community groups such as Operation ABLE, the Instituto del Progreso Latino and five area banks, who will teach the program at the Pilsen One-Stop. MoneySmart includes 10 training modules, such as “Borrowing Basics,” an introduction to understanding credit and “Your Own Home,” an introduction to home loans. For more information, contact Stephen L. Carter, Sr. at the Pilsen

A series of recent community meetings have begun to solicit public input on how the **Temporary Assistance for Needy Families Program (TANF)** can best meet the needs of Illinois families. Final meetings will be held Oct. 9 (Region 1-Chicago Mid-South/Central), Oct. 15 (Harrisburg), Oct. 16 (Region 1- Harvey), and Oct. 18 (Rock Island).

Check http://www.state.il.us/agency/dhs/pr_sept0401cmisnp.html for meeting locations, times and con



Governor George H. Ryan’s “**Workforce Development Conference, “Partnering for Success,”**” will be held October 23-24 at the Crowne Plaza Hotel in Springfield. With the focus on “Building a Worldclass One-Stop System,” the conference will feature a customized agenda for local workforce board and youth council members, practical information for managers and front-line staff, as well as nationally recognized speakers. Conference and hotel registration information is available at <http://www.ilworkforce.org>.

The U.S. DOL Employment and Training Administration announces **One-Stop Financial Management Training Sessions** to be held October 29 through November 2 in Chicago. The sessions will provide Region 5 workforce professionals with guidance on the financial implications of resource sharing in a One-Stop system. Financial staff from One-Stop Operators, One-Stop Partners, Workforce Investment Board staff, and State Financial staff should attend. For more information contact Ed Donahue at (202) 693-3157 or go to www.usworkforce.org.



State Youth Council

The **Second Annual Region V Youth Development Conference** will be held December 5-7 at the Chicago Marriott Downtown. This year’s workshops will feature three themes: partnerships, leveraging resources, and youth involvement. For preliminary agenda and registration information, visit <http://www.doleta.gov/regions/reg05/home/index.cfm>.

Illinois education professionals, parents, legislators and community leaders met throughout the state this summer for a series of collaborative meetings, “**Investing in Teaching.**” Governor Ryan and State Farm commissioned the meetings to address the current teacher shortage, and decide how best to recruit and retain high-quality educators in the future. Pictured at one of these meetings are [clockwise from middle] Kathy Riddle, Principal, Olympia Middle School; Bob Eckley, Consultant, State Farm; Barbara Nourie, Associate Dean-College of Education, Illinois State University; Gary Tucker, Supt., Danville School District; and Stan Otto, Bloomington High School. *See page 6 for the full story.*



FREQUENTLY ASKED QUESTIONS...

What is the Annual Business-Education Partnership Recognition Program?

This will be the eleventh year exemplary business-education partnerships are recognized by the Illinois State Board of Education, the Illinois Business Roundtable and the Illinois Resource Center. Each year, these organizations place the spotlight on partnerships that have improved teaching and learning for students in Illinois to give them recognition for a job well done.

Exemplary partnerships will be invited to receive acknowledgement and customized plaques at an awards dinner hosted in the ballroom of the elegant, four-star Fairmont Hotel in downtown Chicago on Friday evening, February 1, 2002.

What constitutes a partnership?

Partnerships are defined as formal, voluntary relationships between at least one business/community entity (either for-profit or not-for-profit) and at least one elementary or secondary school, including charter schools, for the purpose of improving teaching and learning so that every student can achieve the Illinois Learning Standards. Partnerships may range in size and scope from a single attendance center to a regional network of partners.

What are the award categories?

Learning Technologies (e.g., partnerships employing technological strategies to improve teaching and learning); **Professional Development** (e.g., partnerships that improve teachers' and/or administrators' skills and knowledge; policies that attract and/or retain high-quality teachers and administrators); **Quality Practices/Continuous Improvement** (e.g., partnerships to implement Lincoln/ Baldrige criteria for performance excellence); **Standards and Assessment** (e.g., partnerships that encourage students to meet or exceed the Illinois Learning Standards, use Occupational Skill Standards, improve students' reading and math skills, or use business/industry or other community partners in third-party assessments); **System Building** (e.g., broad-based partnerships that encourage collaboration and cooperation in the delivery of education and support services to improve student achievement); and **Work-Based Learning/Career Development** (e.g., partnerships that provide students with actual work-related experiences or that help students make well-informed career choices).

How can I nominate a partnership?

It's easy. Applications have already been distributed to each school district within the state. They can also be downloaded from: www.isbe.state.il.us/ Just click on "Current News and Events" to download a form. The application requires an individual to complete a "General Information" section and to briefly answer five questions. Then, the application must be signed by both an education partner and a business/community partner and submitted by the deadline.

For more information:

For more information, e-mail Jan Slingsby at jslingsb@isbe.net or call her at 217/782-4620.

Frequently Asked Questions is a regular feature of the Workforce Development newsletter. If you have questions you'd like to see addressed here, please contact Lisa Phillips at: lphilli@ides.state.il.us or 312/793-2860. Visit our website at www.ilworkforce.org for past issues.