

Innovative Employment Approaches and Programs for Low-Income Families

KARIN MARTINSON
PAMELA HOLCOMB



The Urban Institute
Center on Labor, Human
Services, and Population

February 2007

**INNOVATIVE EMPLOYMENT APPROACHES AND PROGRAMS
FOR LOW-INCOME FAMILIES**

Karin Martinson
Pamela Holcomb

The Urban Institute

February 2007

The Urban Institute
2100 M Street, NW
Washington, DC 20037

This report was prepared at the Urban Institute for the Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, HHS Contract No. 233-02-0092 Task Order Number 11. The Urban Institute is a private, nonprofit, nonpartisan research organization. Opinions expressed are those of the authors and do not represent official positions of the U.S. Department of Health and Human Services, the Urban Institute, or its trustees and sponsors.

APPENDIX A

PROGRAM DESCRIPTIONS

**Table A.1
Service-Focused Employment Preparation Programs**

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|---|---|---|
| <p>Anoka County Partnerships for Family Success (PFS) Program</p> <p>Anoka, MN</p> <p>To better coordinate a wide range of services for TANF families reaching their time limits, PFS developed a service team with an expert representing each of five departments under the Human Services Division (Corrections, Community Social Services and Mental Health, Community Health and Environmental Services, Income Maintenance, and the Job Training Center) to address client needs in these areas. Enacted in 2005 (but building on a previous similar effort), the program includes an emphasis on bringing expertise on a range of issues into the program, refining service needs, and reducing the number and level of outside service providers involved with each family.</p> | <p>The Anoka County Human Services Division is the lead agency, with each of the five departments playing an important role in providing services. Central Center for Family Resources, a community-based mental health center, provides assistance on mental health issues. The Minnesota Department of Human Services provides guidance and funding.</p> | <p>The program is funded by TANF dollars.</p> | <p>The program targets families receiving services from multiple systems in Anoka County who have multiple barriers to attaining sustained employment. Most participants are TANF recipients, and are generally referred by the TANF program.</p> <p>As of December 2005, 254 families had enrolled in the program. The enrollment goal for the ISP is 300 families per year.</p> | <p>Staff specialize in certain areas, including child protection, criminal justice, public health, vocational rehabilitation, mental health, developmental disabilities, and TANF eligibility. Clients are assigned to a staff person based on their specific needs. A plan for addressing individual and family goals and issues during the assessment phase is developed. Other PFS team members or professionals may be used for consultation or assigned to families as a secondary worker, where appropriate. PFS workers try to provide services to clients within the team whenever possible and, at a minimum, to consolidate services for clients. PFS also has established liaison support from the Child Care Assistance unit, Child Protection, and the Job Training Center. Clients continue to work with a TANF Employment Counselor on employment issues.</p> |
| <p>Ramsey County Integrated Services Project (ISP)</p> <p>St. Paul, MN</p> <p>Initiated in 2005, the Ramsey County program is designed to develop and integrate rehabilitation expertise in mental health into the county TANF program, while accessing new funding outside of TANF. The ISP provides financial support to all county TANF Employment Service Providers to meet capacity and certification standards to provide services under Adult Rehabilitative Mental Health Services (ARMHS). Services provided by ARMHS-certified providers help individuals with mental illness or poor mental health to improve functionality while they continue to participate in TANF employment services.</p> | <p>The Ramsey County Community Human Services is the lead agency, with guidance and funding provided the Minnesota Department of Human Services. Several TANF employment service providers in the county (Ramsey County Workforce Solutions, Employment Action Center, Hmong American Partnership, HIRED, Lifetrack Resources, Goodwill/Easter Seals) are under contract to provide ARMHS services, in addition to providing standard TANF employment services. Staff at Ramsey County Community Human Services, Mental Health Division played a lead role in staff training and program development.</p> | <p>The program is funded by TANF dollars.</p> | <p>The ISP is targeting TANF participants with serious mental illness. Potential participants are generally identified and referred by the TANF program.</p> <p>As of December 2005, 104 families had enrolled in the program.</p> | <p>Through an application process, TANF employment service providers become certified to provide ARMHS services, and then are able to deliver the services to eligible TANF clients. Certified staff are able to bill to Minnesota's Medicaid program for the services provided. In this way, the program is designed to be self-sustaining and not rely on special grant funding. Before ARMHS services may begin, clients must receive a diagnostic and a functional assessment by a mental health professional, indicating the clients' medical necessity for receiving mental health services. Once clients are deemed eligible, an ARMHS Case Worker develops a treatment plan with the client, which identifies functional goals. Services under ARMHS may include training on basic living skills, education on mental health symptoms, medications, and side effects, or engaging and training individuals in the community such as employers or family members to support the clients. Staff generally provide services in the community, and often in the clients' homes. When participating in ARMHS services, clients remain enrolled in TANF and continue to work on their TANF employment plan.</p> |

Table A.1
Service-Focused Employment Preparation Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|--|--|---|---|
| <p>The Substance Abuse Case Management Program</p> <p>New York, NY</p> <p>This program, which began in 2001, provides intensive case management to New York City welfare recipients with substance abuse problems to encourage and assist participants to enroll in treatment, access employment services, and obtain and retain employment.</p> | <p>The New York City Human Resources Administration (HRA) contracts with University Behavioral Associates, a behavioral health managed-care program, to operate the program.</p> | <p>The program uses funds from a variety of local, state, and federal funding streams.</p> | <p>The program targets TANF and General Assistance (known as Safety Net) recipients who have been diagnosed with a drug or alcohol addiction.</p> <p>The program has served approximately 4,700 individuals over the past three years.</p> | <p>After a client has been referred for services, an intensive assessment is conducted to determine whether a substance abuse problem warranting treatment is present, whether the problem is severe enough at the present time to deem the client temporarily unemployable (and therefore exempt from work requirements), and the treatment modality and provider that would most benefit the client (e.g. methadone maintenance, intensive outpatient, etc.). Staff also determine whether there are other barriers present that require follow-up and will either address the barriers themselves or make appropriate referrals. Staff facilitate client engagement in the treatment program, monitor their progress, and hold the treatment provider accountable for the services a client receives. Staff provide intensive case management services, with active outreach (e.g. seeing client at treatment provider, etc.) to ensure that clients continue with treatment. Contacts typically occur in the field. Once participants become stabilized and make progress in treatment, they are referred for employment services, with some participating concurrently in treatment and employment services.</p> |
| <p>Wellness Comprehensive Assessment, Rehabilitation and Employment Initiative (WeCARE)</p> <p>New York, NY</p> <p>WeCARE was implemented in 2005 to address the barriers of New York City's hardest-to-serve public assistance recipients through a continuum of comprehensive assessments, rehabilitation services, and education and training activities. The program's ultimate goal is to get participants working at least part-time or onto federal disability rolls.</p> | <p>The Customized Assistance Services Division of the Human Resources Administration (HRA) contracts with Federation Employment and Guidance Services (FECS) and Arbor Education and Training to operate WeCARE.</p> | <p>The program is funded by TANF dollars as well as state and city general revenues.</p> | <p>WeCARE serves TANF recipients who face multiple and/or severe barriers to employment.</p> <p>As of March 2006, 68,608 individuals had been referred for WeCARE assessments. Approximately 36,000 individuals had completed all phases of the assessment and received diagnoses and/or referrals to services.</p> | <p>Participants undergo a biopsychosocial assessment to determine their employability, during which they are screened for medical, mental health, and social issues, including substance abuse, domestic violence, and child welfare, child care, housing, and legal problems. Participants who are deemed fully employable are referred to HRA's standard TANF employment program. For those who have limitations to employment, WeCARE service providers develop a Comprehensive Service Plan tailored to participants' unique set of needs and barriers. Depending on the severity of participants' barriers to work, Service Plans may include a combination of further vocational assessments, vocational rehabilitation, education and training activities, or medical treatment. WeCARE also provides case management, job placement services, and retention support after participants gain employment. WeCARE assists participants who are deemed unable to work to apply for federal disability benefits.</p> |

Source: Anoka and Ramsey County program profiles are based on summaries in Martinson and Koralek (2006). The New York Substance Abuse Case Management profile is based on a summary in Anderson and Martinson (2003) and discussions with MDRC staff. The WeCARE profile is based on information City Council of New York (2006), Human Resources Administration (2005), and McMillan (2005).

Table A.2
Employment-Based Experience: Subsidized Employment Programs

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|--|--|--|---|
| <p>Community Jobs Program</p> <p>San Francisco, CA</p> <p>Initiated in 1999, Goodwill Industries of San Francisco County offers a two-tier transitional jobs program for TANF and General Assistance recipients. Individuals who are less job-ready undergo a two-month workplace assessment in one of Goodwill's retail stores, while those who are more job-ready are placed in a subsidized job at a nonprofit agency for six to nine months.</p> | <p>Goodwill Industries of San Francisco, San Mateo, and Marin Counties operates the Community Jobs Program in conjunction with the Human Services Agency (HSA) of San Francisco and the Private Industry Council of San Francisco.</p> | <p>TANF money pays for TANF participants' wages, while General Assistance participants are funded by San Francisco County resources.</p> | <p>TANF and General Assistance recipients who have not recently been employed and/or have been unsuccessful at finding or keeping a job are eligible to enroll in the Community Jobs Program.</p> <p>Program enrollment varies over time. Currently, there are about 60 participants enrolled, although the program has the capacity to serve approximately 80 participants.</p> | <p>Employment specialists at HSA refer participants to the program. Less job-ready individuals are placed in a two-month situational work assessment at a Goodwill retail store where their job readiness skills are evaluated. Based on this assessment, Goodwill makes a recommendation to HSA as to whether the participant is able to move to the next tier. Those who are more job-ready begin the work experience internship. Based on their work history and goals, these participants are placed in a job at a nonprofit agency where they work for 25 hours a week for six to nine months. While working, participants choose if they want to remain on their TANF grant or receive a wage of \$8.82 an hour (subsidized by TANF dollars). For the first four months, participants attend professional development classes for seven hours a week in addition to working. In the last two months, participants continue to work and are sent back to the HSA where counselors assist them with job search. Throughout their placement, career advisors check in with participants and supervisors on a weekly basis and help participants to access community resources as needed. Retention services are provided by HSA.</p> |
| <p>The Enterprising Kitchen</p> <p>Chicago, IL</p> <p>The Enterprising Kitchen, a nonprofit soap-making business founded in 1996, offers underemployed, low-income women transitional jobs and workplace training.</p> | <p>The program is operated by the Enterprising Kitchen, a nonprofit social enterprise.</p> | <p>The Enterprising Kitchen's operating budget primarily comes from product revenue and foundations. A small portion comes from private donors, a DOL grant, and city Community Development Block Grant funds.</p> | <p>The program serves low-income, underemployed women. Participants must be referred by a social service agency, have stable housing, have been substance-free and/or enrolled in a treatment program for at least four months, and be motivated to work.</p> <p>Program enrollment has doubled from 30 women in 2003 to 60 women in 2005 due to a growing business and referral network. The Enterprising Kitchen is expecting to serve 60 to 70 in 2006.</p> | <p>Participants work Monday through Thursday from 9:00 a.m. to 2:45 p.m. for up to six months and are paid \$6.50 an hour. About 70 percent of the workday is spent on the production floor making, packing and labeling the soap, tracking orders, and providing customer service, while the remainder is spent in workshops and job readiness activities. An eight-week training seminar on basic work and life skills is offered as part of the paid workday for one hour each week. Topics covered include ethics, goal setting, self discipline, professional behavior, diversity, and effective communication. Other workshops are offered throughout the year, including an art therapy group for domestic violence survivors, nutrition classes, stress relief and relaxation techniques, and beginning computer classes. An on-site volunteer helps participants with resumes and interviewing skills, and an ESL tutor is available on a limited basis (women with limited English skills are required to attend an ESL class outside of work). The Enterprising Kitchen refers participants to the local workforce center for job placement services.</p> |

**Table A.2
Employment-Based Experience: Subsidized Employment Programs (continued)**

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|--|---|--|---|
| <p>Georgia GoodWorks! Georgia (statewide)</p> <p>Started as a pilot program in Augusta, GA in 1999, this paid transitional employment program for hard-to-serve TANF recipients is now offered statewide.</p> | <p>Georgia GoodWorks! is run by the Georgia Department of Labor. Partners include the Georgia Department of Families and Children’s Services (DFCS), Georgia Department of Labor Vocational Rehabilitation Program, and 35 local service providers throughout the state.</p> | <p>The program is funded by TANF dollars.</p> | <p>The program targets TANF recipients with multiple barriers to employment.</p> <p>Currently, there are 700 individuals in the program.</p> | <p>TANF recipients are referred to a provider by DFCS. All participants are paired with a personal advisor to identify and address barriers. During the first phase (1-4 weeks), clients undergo 20 hours of hands on work experience to assess their skills and job readiness and 20 hours of other activities, such as soft skills and job training or GED prep, per week. With an effort to match skills and interests, clients receive a temporary, paid job placement and progress into the second phase, during which clients work 32 hours per week for minimum wage for up to five months. After this phase, participants may move into subsidized employment for three to six months. During this final phase, the employer pays all wages, but the TANF check is diverted to the employer to offset training costs. Follow-up services continue for six months.</p> |
| <p>Philadelphia@Work Philadelphia, PA</p> <p>Founded in 1998, The Transitional Work Corporation (TWC) is a nonprofit organization that places and supervises TANF recipients in transitional, subsidized jobs.</p> | <p>The Transitional Work Corporation (TWC) runs Philadelphia@Work. The City of Philadelphia, the Commonwealth of Pennsylvania, Public/Private Ventures, and The Pew Charitable Trusts are key partners.</p> | <p>The program is funded by TANF dollars.</p> | <p>The target population is TANF recipients who have been on public assistance for at least two years, have not succeeded in other programs, and/or face other barriers to employment.</p> <p>The program will serve 2500 individuals in 2006.</p> | <p>As a first step, participants attend a two-week orientation for 25 hours a week, during which they undergo job readiness workshops in resume writing, interviewing, and workplace behavior. Participants are paid a stipend at the end of the orientation (based on minimum wage) and are placed in a transitional job, generally in a nonprofit or public agency, where they work 25 hours per week for up to six months. In addition, participants undergo 5 to 10 hours per week of unpaid professional development and training. Participants have access to an array of support services, including free transportation and emergency rent assistance. Job coaches work closely with participants and their supervisors, visiting the workplace biweekly. Program staff guide participants through an unsubsidized job search. Participants receive retention services for six months after obtaining unsubsidized employment, including funding for additional training and a transportation assistance. Workers are also eligible for an \$800 bonus over the six-month period if they remain employed.</p> |

Table A.2
Employment-Based Experience: Subsidized Employment Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|--|---|--|
| <p>Rubicon Programs, Inc.</p> <p>Richmond, CA</p> <p>As part of its comprehensive strategy to serve homeless, impoverished, and disabled individuals, Rubicon operates a bakery and landscaping business as job creation and training tools. While temporarily employed in one of Rubicon's businesses, participants gain transferable work skills. Rubicon has been serving the Bay Area since 1973; the landscaping business has been in operation since 1978 and the bakery since 1993.</p> | <p>Rubicon Programs, Inc.</p> | <p>The majority of Rubicon's funding comes from business revenue generated by the bakery and landscape ventures. In addition, Rubicon receives some public funding, including HUD grants and TANF dollars, and foundation support.</p> | <p>Rubicon serves three main populations: those who are homeless, very low-income, and/or have a mental health disability or other barrier.</p> <p>Rubicon's two businesses employ approximately 120 people. Every year, about 30 new positions become available.</p> | <p>Rubicon's businesses offer temporary or permanent jobs and training for those who are having a difficult time obtaining competitive employment, as well as generate revenue that helps to support Rubicon's other programs. Rubicon's bakery operates a 12-week work skills training program that is integrated into its daily operation. Approximately 10 percent of trainees are offered permanent employment in Rubicon's bakery, while the rest find employment with private employers. This training is particularly apt for entry-level manufacturing and biotechnology jobs, which also require close adherence to a recipe or set of instructions. Several biotechnology firms, including Bio-Rad and Chiron, have contracted with Rubicon to train their new hires and cover trainees' wages for a portion of the training program.</p> |
| <p>Washington Community Jobs</p> <p>Washington (statewide)</p> <p>Since 1997, Washington state has offered this statewide paid transitional employment program for hard-to-serve TANF recipients.</p> | <p>The Department of Community, Trade and Economic Development (CTED) operates Washington Community Jobs. Partners include the Employment Security Department, State Board for Community and Technical Colleges, Washington Department of Social and Health Services (DSHS), and 18 local service providers throughout the state.</p> | <p>The program is funded by TANF dollars.</p> | <p>The program targets hard-to-employ TANF recipients who have been unsuccessful in other WorkFirst activities.</p> <p>Community Jobs serves about 2100 individuals per year.</p> | <p>TANF recipients are referred to the program by DSHS. After developing an employment plan and within 30 days, participants begin to work 20 hours per week in a temporary, paid job for up to six months (this can be extended to nine months). Most job placements are in nonprofit agencies. The other 20 hours a week are spent on individualized barrier management, which can include soft skills training, mental health or substance abuse counseling, and basic education. Individuals receive support services, such as transportation subsidies, work clothing, and child care assistance. Program staff maintain a close relationship with participants and their supervisors and conduct monthly workplace visits. Participants receive some job search assistance and receive support services for up to 60 days after obtaining unsubsidized employment.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

**Table A.3
Employment-Based Experience: Temporary Employment Programs**

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|---|---|--|
| <p>FirstSource Staffing Brooklyn, NY</p> <p>Two local nonprofits founded FirstSource Staffing, a for-profit social venture, in 1999 as a means of reinvesting in the community and bringing jobs to community residents. FirstSource functions much like a privately-owned staffing company, but focuses on providing temporary jobs to disadvantaged individuals with low-skills and other barriers to employment.</p> | <p>Two community development nonprofits, the Fifth Avenue Committee and Good Shepherd Services, founded FirstSource with the help of the ICA Group, a national nonprofit that does consulting with social purpose businesses.</p> | <p>More than 90 percent of FirstSource’s revenue comes from employer fees. FirstSource charges an hourly rate equal to the hourly wage plus fringe costs and a market rate mark-up (approximately 50 to 80 percent of the hourly wage).</p> | <p>FirstSource works with a diverse array of job seekers, including a number of current and former TANF recipients and other low-income individuals who face barriers to employment.</p> <p>In FY 2005, FirstSource placed 202 workers in temporary jobs at 93 different companies.</p> | <p>FirstSource receives referrals from a network of over 500 organizations, including job training programs, community colleges, shelters, drug treatment programs, and workforce development agencies. In addition, they receive resumes from job seekers who have seen their advertisements in the phone book as well as walk-ins. FirstSource staff screen resumes and interview job seekers to match them with the appropriate type of position. FirstSource works with a wide range of employers, including law firms, light manufacturing companies, schools, pharmaceutical companies, and accounting firms, on the condition that they pay fair wages. Employers contact FirstSource with their temporary employment needs and FirstSource provides them with several candidates to choose from. Placements vary from one day to permanent, though the vast majority are short term. FirstSource’s Retention Specialist focuses on helping people succeed and garner “temp to perm” positions. This may entail providing transportation subsidies, child care referrals, or other supportive services, as well as conducting visits to the workplace.</p> |
| <p>Harborquest Staffing Services Chicago, IL</p> <p>Harborquest, a nonprofit staffing agency, has been providing temporary placement services to disadvantaged individuals in the Chicago area since 1970.</p> | <p>Harborquest and STRIVE Chicago, a nationally recognized, classroom-based work readiness training program, merged in 2003. Harborquest is now licensed to provide STRIVE training to its participants.</p> | <p>Harborquest is supported by employer fees, foundation support, and private donations.</p> | <p>While Harborquest does not have any eligibility requirements, most of their clients are low-income. Many are on TANF and have criminal backgrounds, low literacy levels, and/or other barriers to employment.</p> <p>In 2005, Harborquest placed about 1,000 people in temporary jobs with approximately 60 different employers.</p> | <p>Participants first attend an orientation, which provides an overview of Harborquest’s services and expectations of its clients. Those who are still interested are interviewed by a Harborquest staff member and undergo math and reading assessments as well as drug testing. Next, participants attend a structured job readiness and job search workshop operated by STRIVE for two weeks. This is followed by two months of paid work experience coupled with onsite job coaching. These jobs are generally in light manufacturing, hospitality, or the service sector and pay an average hourly wage of \$6.50 to \$8. During this time, Harborquest expects participants to work at least 200 hours over the two-month period without any undocumented absences. Participants then return to Harborquest classrooms to work on their job application and interviewing skills for approximately one week. Harborquest job developers set up interviews and help participants find a placement. Alternatively, Harborquest’s “20/20 View” Service allows companies to preview employees for up to 90 days. During this time, participants work fulltime at the company but remain on Harborquest’s payroll. After the trial period, the company decides whether or not to permanently hire the participant.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

Table A.4
Skill Development: Instructional and Curricula Reforms

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|--|---|--|
| <p>Essential Skills Program Denver Community College</p> <p>Denver, CO</p> <p>The Essential Skills Program (ESP) is multi-occupational certificate program that prepares individuals with low-skills for entry-level jobs and also articulates to the next educational level. Training varies with labor market demand. Current tracks include: Information Technology, Early Childhood Education, Financial Services and Accounting, Community Health Worker, and Medical Clerk.</p> | <p>The Community College of Denver is the lead agency. Key partners include the Denver Office of Economic Development, the Denver Department of Human Services (DHS), a range of employers, and community-based organizations. Employers offer expertise on workplace competencies, consult on curriculum design, and provide internships and job opportunities.</p> | <p>The program is funded by TANF dollars. The college contributes for the general operations of the program, and some employer partners contribute by conducting some of the program's classes. Students are also eligible for Pell Grants while in the program.</p> | <p>The program enrolls about 200 students each year, and has served over 1,000 since its inception in 1997. Participants are low-income unemployed, underemployed or dislocated workers with children. About two-thirds receive TANF.</p> <p>Students are recruited from the Denver Department of Human Services, community-based organizations, and the housing authority.</p> | <p>ESP offers bridge classes covering work readiness preparation followed by short-term basic skills and occupation-specific training combined with job experience in a career pathway. The program takes five months to complete, and results in approximately 16 community college credits and an Essential Skills Certificate in the chosen field. In the first month, students are required to take a full-time course, which combines work-readiness activities and vocational training specific to each track. GED preparation is also provided if needed. This is followed by a three-month internship that counts toward a degree if the student stays in the same vocational area (wages are set at the entry-level wage for the employer). During these three months, students are simultaneously taking about 15 hours of contextualized classroom instruction that also teaches competencies for the intended job. Staff provide academic and career counseling, referrals to financial benefits they may be eligible for, and job placement services throughout the program. Retention services, job coaching, and referral to support services are provided for one-year after placement in unsubsidized employment. Employer connections for internships and job placements are facilitated by a full-time specialist to help students identify job openings and to establish new partnerships with businesses. ESP has a full-time recruiter at the DHS office that provides initial assessment and guidance to clients referred by DHS.</p> |
| <p>Integrated Basic Education and Skills Training (I-BEST)</p> <p>Washington (statewide)</p> <p>I-BEST is a multi-occupation program that targets people with limited English skills or basic skills. I-BEST pairs basic skills/ESL and occupational instructors in the classroom to concurrently advance student gains in basic and occupational skills. Classes are in programs that build toward degrees and/or certificates and prepare students for employment. The program began as a demonstration program in ten community and technical colleges in 2004 and expanded statewide in 2006.</p> | <p>The Offices for Adult Basic Education at the Workforce Education State Board for Community and Technical Colleges (SBCTC) oversees the program. Ten colleges in the state's Community and Technical College System participated in the demonstration stage. As of 2006, all two-year colleges can apply for enhanced funding. Twenty of the 34 colleges have I-BEST approved programs.</p> | <p>Funding was provided by a combination of Washington state revenue and Carl Perkins Leadership funds. The program also received funding from the Ford Foundation's <i>Bridges to Opportunity</i> initiative. For the new statewide initiative, a college's tuition reimbursement rate is increased to 1.75 FTE (Full-Time-Equivalent) from 1 FTE to cover the cost of joint instruction time, curriculum development, and coordination and support services.</p> | <p>I-BEST targets low-income individuals with limited English skills and/or needing Adult Basic Education.</p> <p>The demonstration program served 268 students over the one to two year demonstration. Each college served approximately 20 to 40 students.</p> | <p>I-BEST pairs basic skills and ESL instructors with professional technical instructors in the classroom to teach literacy and work skills concurrently. The ESL curriculum is tailored to language skills for on-the-job application; the professional skills curriculum teaches skills for the specific job track and reinforces the language training. Instructors from both tracks jointly lead classes for at least half of the class time over a quarter. The demonstration programs prepared students for additional training and jobs primarily in nursing and allied health care, but also in industrial maintenance, computers automotive, and early childhood education. The new approved programs cover a broader range of programs in demand occupations. I-BEST provides credits and prerequisite requirements, with most programs providing 12 to 15 credits in a specific occupational field. Colleges provide higher levels of support and student services to students in this program than other community college programs. Three of the colleges in the demonstration program developed more formal extended career ladders beyond I-BEST.</p> |

Table A.4
Skill Development: Instructional and Curricula Reforms (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|--|---|--|
| <p>On-Ramp to Biotech/Bridge to Biotech</p> <p>San Francisco, CA</p> <p>SF Works serves as an intermediary for a two-step bridge program in biotech for low-income individuals, featuring contextualized instruction and a paid internship. Initiated in 2003, the program allows low-skilled individuals (6th grade and above) to obtain employment in the biotech field, enter a one- or two-year certificate program in biotech, or obtain entry-level employment in the biotech field. Individuals are trained for relatively high quality jobs, paying \$26,000 to \$30,000 per year.</p> | <p>SF Works, a nonprofit community-based organization, is the lead agency. Key partners include the San Francisco Chamber of Commerce, San Francisco City College, and Urban University. The program works closely with employers such as the University of California at San Francisco, Genentech, and Chiron, who have direct input to the curriculum and hire graduates. (The program is being replicated at Santa Ana College and Austin Community College.)</p> | <p>Half of the funding is provided through WIA. Funding also comes from the Bay Area Workforce Funders Collaborative, National Science Foundation Grants, and private foundation grants.</p> | <p>Although the program was initiated to serve TANF clients, it has broadened its target population to include other low-income and unemployed individuals. The program serves approximately 50 to 60 students per year over two semesters.</p> <p>To be eligible for the program, students must have a GED, must not have a criminal record, and be able to work in the United States.</p> | <p>The bridge program consists of two components. Participants who have math and English skills at a 6th to 9th grade level first enroll in the “On Ramp to Biotech” program at City College of San Francisco. This 10-week program provides noncredit classes in basic biology, chemistry, and math as well as tutoring and career coaching (the latter provided by Urban University). On Ramp graduates, as well as other participants who test out of the lower-level program, enroll in the 16-week Bridge to Biotech semester. Students take credit classes in the sciences and noncredit classes in math and English; courses are offered both during the day and at night to accommodate those who are working. During the Bridge semester, On Ramp graduates are placed in a paid, part-time internship. These individuals work 10 to 15 hours per week, for a total of 180 hours, at \$10 per hour (employers pay a quarter of the wage and the rest is subsidized by SF Works). The program also offers resume development, career counseling, job placement services, and assistance with childcare and transportation. SF Works covers the tuition and other costs of the training.</p> |
| <p>Portland Career Pathways</p> <p>Portland, OR</p> <p>This partnership program between Portland Community College and Mt Hood Community College began in 1998 and offers short-term training in programs that are designed to be flexible for working students and to increase access to mainstream academic programs. The success of this program sparked interest at the state level. Oregon is now developing a more comprehensive career pathway program that includes the development of 29 career pathways and the participation of all 17 state community colleges in the initiative.</p> | <p>The lead partners are Portland Community College and Mt Hood Community College in conjunction with Workforcesystems, Inc. Employers are also involved to help identify entry-level requirements for jobs and skills requirements for curriculum development and to offer internships and subsequent jobs. Other partners including the local One-Stop Career Centers, TANF agency, and Vocational Rehabilitation Office who provide most of the referrals to the Career Pathways program.</p> | <p>Workforcesystems, Inc., the local Workforce Investment Board, provides funding through WIA. Tuition and costs for wrap-around services for students referred by either TANF, WIA, or Vocational Rehabilitation programs will generally be paid by those programs.</p> | <p>The program targets unemployed or dislocated workers, part-time workers, and those who receive some public assistance.</p> <p>The program serves about 220 students annually.</p> | <p>Key components include a “chunked” curriculum (offering courses in one or two terms to build skills of entry level job), cohort learning, 33 hours on job readiness instruction focused on job requirements and advancement options in their specific industry, 3 to 12 week internships, and job placement services. Most programs are between 14 and 18 college-level credits and last either one or two semesters. Students can enter at four different points of the year. Students earn an Employment Skills Training Certificate for 12 to 44 credits. Career Pathways coordinators work with clients directly to provide support services and career counseling but are also responsible for developing new trainings, developing curricula, coordinating internships and providing job development and placement services. Students are assigned a case manager that provides support services and career counseling. Skill areas include accounting/bookkeeping, criminal justice, phlebotomy, medical coding, medical customer service, and HVAC Specialist.</p> |

Table A.4
Skill Development: Instructional and Curricula Reforms (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|--|
| <p>Ready-to-Work (RTW) Kentucky (statewide)</p> <p>Initiated in 1999 and operated by the Kentucky Community and Technical College System (KCTCS), Ready-to-Work is designed to provide certificate, diploma and associate degree training, a work study component, and case management to TANF recipients with the goal of promoting the success of these individuals in community and technical colleges.</p> | <p>RTW is a partnership between the Kentucky Community and Technical College System and the Kentucky Cabinet for Health and Family Services.</p> | <p>RTW, including the wages paid during the work-study component, is funded by federal TANF dollars</p> | <p>The program targets TANF recipients who are interested in attending community and technical colleges and could benefit from a certificate, diploma, Associate degree, or other short-term training opportunity.</p> <p>In fiscal year 2005, RTW served 2,500 TANF recipients, with 1,200 enrolled in the work-study component.</p> | <p>Participants enroll in existing certificate, diploma and Associate degree programs offered through KCTCS. The Ready to Work program assists these individuals by providing job skills and life skills training, academic success training, counseling, mentoring, service referrals, and assistance securing and retaining employment. There are approximately 20 full-time RTW coordinators and two assistants serving 16 college districts providing these services. The program also provides participants with work-study opportunities in both private and nonprofit settings which are relevant to their fields of study. Students may earn up to \$2,500 each year in TANF funded work study. Participants generally work 15 to 20 hours per week, and wages do not count against TANF benefits. Both part-time and full-time students qualify for the work-study award, which at some colleges may be contingent upon a minimum grade point average. Work-study jobs have helped increase the state's TANF work participation rate. In 2004, RTW was expanded to include TANF recipients who do not have a high school diploma but wished to earn a GED or who lack the basic skills to qualify for post secondary admission in order to transition into college.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

Table A.5
Skill Development: Financial Aid Programs

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|--|--|---|
| <p>Arkansas Workforce Improvement Grant Program (AWIGP)</p> <p>Arkansas (statewide)</p> <p>Enacted in 2003, the Workforce Improvement Grant program is a need-based financial aid program for nontraditional adult students. This grant program targets adults who make too much money to qualify for federal Pell Grants but not enough to pay for a college education. It also targets working adults who have few financial assistance programs available to them.</p> | <p>The program is administered by the Arkansas Department of Higher Education.</p> | <p>This program is Arkansas’s participation in the federal Leveraging Educational Assistance Partnership (LEAP) program. The Arkansas Department of Higher Education (ADHE) receives LEAP funds from the US Department of Education and matches them with state funds.</p> | <p>To be eligible, student must be a resident of Arkansas, at least 24 years old, accepted into a college degree or certificate program, have a high school diploma or GED, be enrolled for at least three credit hours, determined to be in need of financial aid, not have a bachelor’s degree, and not in default on any prior financial aid received.</p> <p>In fiscal year 2005, the program provided financial assistance to approximately 750 individuals.</p> | <p>The annual award is a maximum of \$2,000 for tuition and mandatory fees for a student enrolled full time (12 semester hours), but may be less. Students enrolled part-time will have their grants prorated based on the number of hours enrolled. Because the grants are not renewable, students must apply each year. Grants are not contingent on high school performance or GPA. ADHE distributes Workforce Improvement Grant funds to participating institutions based on the number of nontraditional students enrolled at each institution as a percentage of the total number of nontraditional students enrolled at participating institutions. The institutions then make awards to students based on procedures established for the program.</p> |
| <p>Hope Grants</p> <p>Georgia (statewide)</p> <p>Enacted in 1993, the HOPE grant provides financial assistance to Georgia residents attending one of the 33 public technical colleges. It is designed to serve students who are pursuing technical diplomas or certificates on a full-time or part-time basis. The HOPE Grants program complements the HOPE Scholarship program, which provides merit-based financial assistance to attend four-year colleges.</p> | <p>The Georgia Student Finance Commission operates the program.</p> | <p>Hope Grants are funded by the Georgia Lottery for Education.</p> | <p>To qualify for a Hope Grant, one must have been a resident of Georgia for 12 months, not have a bachelor’s degree, and not have prior drug charges or defaults on student loans. A high school diploma or GED are required only if required for course enrollment. This is not a need-based program, and there are no income requirements.</p> <p>Approximately 112,000 individuals received a HOPE Grant in 2005; approximately 40,000 of these individuals also received a Pell Grant (indicating they are low-income).</p> | <p>The Georgia Hope Grant covers full tuition, books, and fees for individuals enrolled in the Georgia public technical and community colleges. Grants are not contingent on high school performance or GPA. Students enrolled less than half time can receive Hope Grants. There is no limit on the number of HOPE grants an individual can receive. Tuition for Georgia’s Certified Specialist Programs (described elsewhere in this report) is covered by the HOPE Grant program. Some employers encourage their staff to use HOPE Grants to upgrade specific technical skills.</p> |

Table A.5
Skill Development: Financial Aid Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|--|--|--|
| <p>Minnesota Low-Income Worker Training Grants</p> <p>Minnesota (statewide)</p> <p>This program was initiated in 2001 as a pilot program. It builds on the Families Forward Initiative funded by the McKnight foundation, which provided training grants for low-income incumbent workers. The Low-Income Worker Training Grants are provided to partnerships between educational institutions (primarily community colleges) and nonprofit community-based organizations, who award the funds to individuals to cover their training costs.</p> | <p>The program is overseen by the Minnesota Job Skills Board within the Minnesota Department of Employment and Economic Development. The program is a component of the Minnesota Job Skills Partnership Program, the state's incumbent worker training program.</p> | <p>The program is funded by a set-aside from a surcharge added to the Unemployment Insurance tax.</p> | <p>The grants are used to pay for training for under- and unemployed Minnesotans with incomes below 200 percent of the federal poverty line. Participants must also meet the prerequisites for the specified training track, have dependent children, and not be eligible for training under the Minnesota Family Investment Program.</p> <p>In 2006, the state awarded grants to serve approximately 1,200 individuals.</p> | <p>The program covers training costs through partnerships that provide Board-certified short-term training in growth sectors of the economy that allow individuals to move up the career ladder. Training is available for many occupations depending on the grantee, including health care, welding, manufacturing, medical administration, building maintenance, and banking. Some of the grantees offer customized fast-track programs that give participants certification and meet requirements that can be helpful for moving on to college level courses. Grants typically last between 18 months and two years.</p> |
| <p>Opportunity Grants Pilot Program</p> <p>Washington (statewide)</p> <p>Starting in the fall of 2006, this program will provide grants to ten pilot community and technical colleges to offer financial assistance to low-income students for tuition, books, fees, childcare, transportation, etc. Grants will be provided to students to support them while participating in a career pathway program designed to help them secure employment within a specific industry.</p> | <p>The program is administered by the Washington State Board for Community and Technical Colleges (SBCTC). Grants will be made to ten two-year colleges to administer the program.</p> | <p>State funds were appropriated to SBCTC to operate the program. Pilot colleges will receive allocations ranging from \$300,000 to \$430,000.</p> | <p>The program targets low-income students, with incomes below 200 percent of poverty. Eligible students must have less than an Associate degree (and may be in need of basic skills or ESL services).</p> | <p>This project is designed to link financial assistance with participation in a career pathway program in order to increase post-secondary attainment and employment outcomes. Its goals are to deliver aid in innovative ways that suit the needs of individuals who typically cannot access and/or do not benefit from traditional aid and to package this aid with participation in a career pathway program with direct connections to employment in a particular sector. Each college will be given discretion to develop their own system for determining financial assistance packages and structuring linkages with career pathways. Grants can be used for tuition, books, fees, childcare, transportation, and potentially other expenses. Opportunity Grants are intended to go directly to low-income students, with funding for instructional design and staff support services coming from existing or leveraged sources.</p> |

Source: Information on the Georgia and Washington programs were obtained through interviews with program managers and a review of program documents. The summary of the Minnesota program is based on an interview with staff at the JOBS Now Coalition and program documents. Information on the Arkansas program is drawn a range of program reports and documents.

Table A.6
Skill Development: Sectoral Training Programs

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|---|---|
| <p>Boston SkillWorks</p> <p>Boston, MA</p> <p>Initiated in 2003, SkillWorks is a five-year initiative that provides funding to partnerships in Boston that bring together employers and community based organizations with the goal of providing career advancement opportunities for low-income workers. The focus is on systemic change and institutionalizing and bringing to scale various approaches that expand education, training and career coaching for low-income workers. The partnerships themselves develop service provider networks that implement pre-employment and incumbent worker training, career coaching, and career ladder programs designed to build the skills of this population. There are currently six funded partnerships: two in health, one in automotive, one in hospitality, one in custodial services industries, and one in community health work.</p> | <p>The SkillWorks Director oversees the partnerships, coordinates the grants selection, and provides technical assistance. The partnerships act as intermediaries that convene community-based organizations, employers, community colleges, four-year colleges, community development corporations, and unions. The funded partnerships include:</p> <ul style="list-style-type: none"> • The Boston Health Care and Research Training Institute (HCRTI), a partnership of eleven health care employers, one union, and several community colleges and community organizations; • Building Services Career Path, a partnership among the Voice and Future Fund, the nonprofit arm of Service Employees International Union Local 615, and several building management companies and a number of community-based organizations; • The Hotel Career Center (HCC) a partnership between the International Institute of Boston , the Vietnamese American Civic Association, and the Hilton Hotel Corporation; • Partners in Automotive Career Education (PACE), a partnership of four automotive repair firms with the Asian American Civic Association, La Alianza Hispana, and the Urban League of Eastern MA , Franklin Institute, and Boston Adult Education Services; and • Partners in Careers and Workforce Development (PCWD), a partnership among Partners HealthCare, two community colleges and several community-based organizations. | <p>SkillWorks pools philanthropic and public funds from ten foundations, the City of Boston and the Commonwealth of Massachusetts into a single fund managed by the Boston Foundation and overseen by the SkillWorks Funders Group.</p> | <p>The program targets low- and moderate-income individuals with low work skill levels, unemployed or under-employed individuals, and entry-level workers. The majority of participants are residents of the city of Boston. Participants can enter into the programs from multiple points of entry that can include any of the community-based organizations, employers, or unions involved with the partnership.</p> <p>Each of the partnerships serves approximately 200-400 individuals per year.</p> | <p>Services vary across the partnerships, but include assessment, basic education combined with vocational skills targeted toward the selected jobs or industries, career ladders for incumbent workers, and career coaching, and financial literacy. An essential element of SkillWorks partnerships is working with employers to map career ladders and implement policies and practices that facilitate career advancement for low income individuals.</p> <ul style="list-style-type: none"> • HCRTI focuses on building an employment pipeline from four Boston neighborhoods into health care and research jobs and providing multiple levels of training, education, and support to career advancement for front-line workers. • The Building Services Career Path focuses on improving English language skills for a large immigrant workforce and providing them with more advanced training. Training is provided at the workplace at times that accommodate the working schedules, and employers are developing promotional systems to help part-time, entry-level workers progress. • HCC provides pre-employment training, as well as career coaching, and ESL and computer skills to entry-level hotel employees who do not have the skills needed to participate in in-house staff advancement programs. • PACE offers new employees and current entry-level workers automotive technology training with college credit, vocational English and math customized for the automotive industry, career coaching, financial literacy, and ASE Test Prep for incumbent workers. • PCWD brings diverse pre-employment and career development efforts offered at various hospitals in the Partners network under one umbrella, making them more accessible to entry-level workers and their supervisors. The program provides academic preparation and career coaching to help entry-level workers develop the skills and credentials needed to fill health care skills shortages. |

Table A.6
Skill Development: Sectoral Training Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|--|---|---|
| <p>Capital Idea</p> <p>Austin, TX</p> <p>Initiated in 1999, Capital Idea, a nonprofit community-based organization, operates several training programs to provide low-income individuals who traditionally have not had access to college level careers with pre-college and college level training in growth occupations. The program focuses on providing training in jobs that pay at least \$13 per hour and provide benefits and opportunities for advancement in the health, technology, and accounting fields. Capital Idea works with area businesses to develop the programs and training components according to employer specifications and then outsources the training to community colleges and private vendors.</p> | <p>To help guide the structure and content of the training programs and ensure the hiring of graduates, the project relies on partnerships with over 100 businesses, including about 40 core employer partners across various industries. The program works closely with several training providers, particularly Austin Community College. The project grew out of Austin Interfaith, a congregation and school-based public interest advocacy group that now serves as one of several referral sources.</p> | <p>Funding is provided by a combination of public and private funds. Public funds include those from the City of Austin, Travis County (Texas), the Texas Workforce Commission, and grants from the U.S. Department of Health and Human Services and the U.S. Department of Labor. The program also receives funding from foundations and individuals and businesses.</p> | <p>The program targets unemployed and underemployed adults 18 and over, with incomes up to 200 percent of federal poverty level. Program participants are overwhelmingly women—about two-thirds are parents and one-quarter are single parents.</p> <p>The program enrolls about 100 new participants per year.</p> | <p>Capital Idea holds orientation sessions three times a year to recruit new students. Programs generally require a full-time commitment, with at least 20 hours per week of class time. Most of the training programs are long-term and most students complete the requirements in three to four years. The program pays for all training costs including tuition and fees and also provides child care, transportation and emergency assistance. The program offers several on-site programs, including a College Prep Academy that provides intensive (25 hours per week for 12 weeks) preparation in reading, writing and math to pass the Texas Higher Education Assessment (required to take college level courses); a GED prep program (four hours per day, five days a week); and an ESL program (2.5 hours per evening, four days per week). Another key element is the services provided by career counselors, including career advice and counseling and peer group meetings. Placement coordinators help connect students to jobs during the classroom phase and after they finish the program.</p> |
| <p>Cooperate Home Care Associates (CHCA)</p> <p>Bronx, NY</p> <p>Launched in 1985, CHCA is a worker-owned home health care cooperative that trains and employs home health care aides. Founded on the belief that higher quality jobs will lead to higher quality care, CHCA aims to restructure the long-term care industry by serving as a model employer that offers higher wages and benefits, supportive services, fulltime work, opportunities for career growth, and reduced turnover.</p> | <p>Paraprofessional Health Institute, CHCA's nonprofit affiliate, addresses policy and regulatory issues related to improving jobs in the long-term care industry. A replication program is operating in Philadelphia.</p> | <p>Private foundations provide most of funding. In addition, because CHCA is worker-owned, each employee must invest \$1,000 in the company to become a worker-owner. Most pay an initial \$50 and then borrow the remainder from the cooperative, repaying the loan over five years. CHCA returns a greater than usual portion of its revenues to employees, allowing workers to earn wages 10 to 20 percent higher than their competitors.</p> | <p>The program targets low-income women, primarily from the South Bronx and upper Manhattan (Harlem, Washington Heights)</p> <p>Approximately 200 to 250 people go through the CHCA program each year. CHCA employs over 900 home health aides.</p> | <p>Individuals undergo four weeks of classroom training followed by 90 days of on-the-job training. Training is conducted in Spanish for about half of CHCA's enrollees with limited English (these participants are later assigned to Spanish-speaking clients). CHCA hires everyone who successfully completes the training program. Every participant is matched with a peer mentor who makes regular contact with the participant during classroom training and intensively during their initial employment period (90 days). After three weeks of work, employees return to the classroom for further training. As employees of CHCA, individuals are paid an average wage of \$7 to \$8 an hour, are guaranteed a paid wage for a minimum of 30 hours per week, and receive free health insurance. Internal career ladders offer employees the opportunity to move into higher-paying administrative positions—at least one-half of CHCA's administrative staff are former home health aides. As a worker-owned cooperative, employees of CHCA take part in major decisions and help control the structure of the organization. Workers earn dividends based on the number of hours worked during the year (averaging between \$250 to \$600 annually).</p> |

Table A.6
Skill Development: Sectoral Training Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|--|---|---|
| <p>Culinary Training Academy (CTA) Las Vegas, NV</p> <p>Jobs on the Las Vegas strip pay higher-than-average wages and are highly organized, but also require a unique set of skills. The Culinary Training Academy is a labor-management organization that provides entry-level training, as well as ladder training designed for incumbent workers to upgrade their skills and advance to specific occupations within Las Vegas’s hospitality industry.</p> | <p>The Culinary Training Academy is a partnership between 24 Las Vegas hotel-casinos and the Culinary union. CTA also manages Nevada Partners, a nonprofit organization dedicated to moving people with barriers into jobs in the Las Vegas service industry.</p> | <p>As part of the collective bargaining agreement, each member employer must pay 3.5 cents per hour worked, part of which goes to the program. Tuition costs for entry-level workers are sometimes covered by WIA funds. For an upcoming expansion of their training facilities, CTA has received funds from the U.S. Department of Housing and Urban Development, the Economic Development Administration, and the state of Nevada (Community Development Block Grant and TANF dollars). The Department of Labor provided funding for a vocational ESL project.</p> | <p>Anyone who is interested in working in the industry is eligible for CTA training, though CTA does target lower-income populations. CTA has a contract with Nevada’s Department of Welfare, who refers TANF recipients to CTA’s training programs.</p> <p>CTA provides training to 2,500 individuals per year.</p> | <p>Entry-level participants undergo a one-week employability class. A three-week vocational ESL class helps prepare participants with limited English in completing job applications and interviews in English. Participants then enroll in customized, certificate-bearing training for a variety of food service and hospitality positions, including guest room attendant, house person, steward, bus person, food server, wine serve, sommelier, kitchen worker, cook’s helper, bar porter, and bar back. The length of training depends on the position, ranging from two weeks for a house person to three semesters for a sommelier. To encourage advancement within the industry, CTA provides free upgrade training in higher-paying classifications for incumbent workers after six months on the job. Training is designed to be flexible and meet the needs of current employees—participants can arrange to take classes on their days off. CTA’s state-of-the-art training facility includes a full service kitchen and guest suite replicas where students gain hands-on experience.</p> |
| <p>District 1199C Training and Upgrading Fund Philadelphia, PA and Cherry Hill, NJ</p> <p>District 1199C, Philadelphia’s largest healthcare worker union, founded its Training and Upgrading Fund in 1974 with the goal of promoting entry into the health care field and providing healthcare employees the training necessary to advance on a career ladder. The Fund operates the Thomas Breslin Learning Center, housed in center-city Philadelphia, which provides courses from basic skills for entry-level jobs to college degree programs in the health field.</p> | <p>The National Union of Hospital and Health Care Employees District 1199C is the lead agency. The union represents employees from 55 employers across the state. The board of directors is composed of both employer and union representatives. While much of the training is provided in-house, the program also connects to programs offered by other training providers, particularly community colleges.</p> | <p>Fifty-five member employers contribute 1.5 percent of their gross payroll to the 1199C Training and Upgrading Fund. The Fund has also received funding from a diverse range of public and private sources, including the Pennsylvania Departments of Welfare, Education, Labor and Industry; the U.S. Department of Labor; and private foundations.</p> | <p>Although the employer contributions can only be used for union members, public and private grants allow 1199C to expand its services to the community at-large. The Fund primarily targets low-income incumbent health care workers to assist them in upgrading their skills but also receives referrals from TANF, WIA, community-based organizations, as well as walk-ins who hear of the program through word of mouth.</p> <p>In 2005, approximately 4,000 people received training at the Learning Center and an additional 1,000 took classes offered by other institutions using benefits provided by the Fund.</p> | <p>After enrollment, students are placed based on an academic assessment and a career counseling session that outlines an educational plan. Four levels of remedial programs (including ESL) and a high school diploma program are available, with instruction contextualized for the health care field. Training programs include pre-nursing bridge programs (including one specifically for TANF recipients), nursing assistant programs, an 18-month part-time practical nursing program, and a program to help practical nurses receive credits toward and link with a RN degree program. The Center offers career counseling, placement services, and GED and certification testing. Each student is placed with a case manager to provide ongoing career and personal counseling. Basic skills offerings at the Center are available free to all students and some employers cover tuition costs for upper level classes; 1199C members are eligible for up to \$5,000 a year in tuition reimbursement. The Learning Center has 40 fulltime staff plus 70 part-time faculty members and is open 14 hours per day, seven days per week.</p> |

Table A.6
Skill Development: Sectoral Training Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|--|
| <p>Institute del Progreso Latino Chicago, IL</p> <p>The Instituto del Progreso Latino (Institute for Latino Progress), a community based organization located in the Latino neighborhood of Pilsen in Chicago, operates two relatively large-scale programs: Careers in Health and Manufacturing Works. Both programs train low-income, low-skilled Latino residents for careers in high-growth sectors where they are significantly under-represented. The population they serve is of limited literacy and limited English proficiency and thus not likely to meet even entry-level requirements for such jobs or for college-level courses in either career track.</p> | <p>The Instituto runs the two programs under its Workforce Development Department. Both programs have several industry partners that advise about labor market needs and the training curricula and refer or hire program participants, including the Tooling and Manufacturing Association. The Careers in Health program maintains close partnership Wilbur Wright College, which offers the classes for the LPN program. Staff from the Richard J. Daley College West Side Technical Institute advise the manufacturing program on job qualifications and prerequisites for college level courses that students can enter post-certification.</p> | <p>Most of the funding for Carreras en Salud comes from a grant from the National Council of La Raza. The rest is from a combination of foundations and state WIA funds. The Manufacturing program also combines several sources, including NCLR, the State of Illinois through its Critical Skills Initiative Program (CCSI) and through its Illinois Community College Board. Participants in both programs are almost fully subsidized for the duration of the program, including tuition costs and related expenses (books, fees). The program may draw from foundation funds or help eligible students access WIA Individual Training Account vouchers or other sources of financial aid and grants.</p> | <p>The programs are both directed to low-income Latino families in and around Chicago, including unemployed, underemployed and some incumbent workers.</p> <p>The Careers in Health program has served about 290 participants at different levels along the career pathway. So far most graduates are from the lower rung of the career ladder (Certified Nursing Assistant). Manufacturing Works has graduated over 600 students over the past 10 years.</p> | <p>The Careers in Health program offers three levels of programs with various points of entry depending on skills assessment and current employment. The first is a 16-week bridge program that allows those with limited English and basic skills to train to become Certified Nursing Assistants. The second 16-week program provides training to become a certified Patient Care Technician (PCT), with course provided in the evening to accommodate working individuals. The final is a program to become a certified Licensed Practical Nurse (LPN), a more demanding credit-bearing program where fewer students combine work and school. Instruction is contextualized with an emphasis on the English, math, and computer skills required for specific jobs. The manufacturing program focuses entirely on training for entry-level jobs that pay between \$9 and \$12 plus benefits. The curricula is taught over 16 weeks in the daytime or 20 weeks of evening classes that trains participants in basic skills and work preparation and communication, alongside technical specialty courses for work in manufacturing. Students with limited English proficiency may first need to pass a 14-week pre-bridge ESL starter course that also covers computer training and math skills. Participants are also assigned a case manager to follow their progress and help students access necessary support at each level, including preparing them for interviews, test-taking, resume writing, or child care or transportation assistance.</p> |

Table A.6
Skill Development: Sectoral Training Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|--|---|
| <p>Project QUEST, Inc.</p> <p>San Antonio, TX</p> <p>Project QUEST partners with community colleges and employers to provide San Antonio residents with training in healthcare, maintenance repair and overhaul, and business services. In operation since 1993, QUEST targets demand occupations that pay at least \$13 an hour and monitors labor market trends to ensure training programs are tailored to existing opportunities.</p> | <p>Project QUEST works closely with four community colleges and a core base of about 25 employers, though they have worked with over 600 employers over time.</p> | <p>Approximately two-thirds of Project's Quest funding is from San Antonio's General Fund. Other resources are provided by WIA and TANF as well as national and state foundations.</p> | <p>Project Quest targets their services to low-income and unemployed individuals. Participants are required to have a high school diploma or GED and be able to read at an 8th grade level. Income eligibility requirements depend on the funding source. San Antonio's general fund has no income eligibility requirement for training, but to receive support services an individual must be at 200 percent of the poverty level.</p> <p>Last year, QUEST trained 400 individuals. This year they expect to serve 800 due to increased funding.</p> | <p>QUEST offers approximately 20 specialized training programs varying in length from three months to two years that culminate in job placement. Counselors meet with participants on a weekly basis to explore further opportunities for training, scholarships, and support services, including rent and utilities assistance, transportation, and access to child care. Employers play an active role in designing the curriculum and visit trainings once a month. Training programs include traditional community college tracks as well as those developed exclusively for Project QUEST participants in health care and technical aviation. QUEST's aviation technician training program prepares participants to work for Standard Aero, who pays participants \$6.50 an hour for the five-month course. QUEST will refer those who do not qualify because they do not have a high school diploma into "pipeline" basic skills programs provided at local GED Centers in San Antonio.</p> |
| <p>Wisconsin Regional Training Partnership (WRTP)</p> <p>Milwaukee, WI</p> <p>WRTP is a nonprofit association of businesses and unions that has served employers, employees, job seekers, and unions in the Milwaukee area since 1996. WRTP works in targeted industries: it started in manufacturing and subsequently expanded to other fields, including health care, construction, and hospitality. Firms that join WRTP agree to develop education and training programs on-site or at community colleges and provide a payroll contribution. In return, they receive technical assistance to strengthen technology and workplace practices, improve the skills of incumbent workers, and recruit and train new workers.</p> | <p>WRTP is a membership organization consisting of unions, employers, and community organizations. The Partnership works closely with the local Workforce Investment Boards, the Milwaukee Area Technical College, and the Waukesha County Technical College. WRTP consists of over 100 member organizations that employ approximately 60,000 workers. In any given year, WRTP works with approximately 50 employers. WRTP recently partnered with the YWCA to create a workforce training center in central Milwaukee for the workforce development and TANF system.</p> | <p>WRTP is funded by a wide array of public and private funding sources, including WIA and TANF funds; a U.S. Department of Labor grant; city CDBG dollars; grants from the Annie E. Casey, Mott, and Ford foundations; and support from the Wisconsin Departments of Corrections and Commerce.</p> | <p>WRTP provides technical assistance to member employers and training to low-income workers and unemployed community residents in the Milwaukee area.</p> <p>In 2005, approximately 750 individuals went through the program's initial assessment and 400 individuals were placed in jobs.</p> | <p>To serve member employers, WRTP organizes labor-management teams that work to link employers with public funding for improvements in workplace practices and technology. In turn, member firms must commit to developing the skills of their incumbent workers, either through on-site training, apprenticeships, or tuition reimbursement for those attending community colleges. Applicants are assessed and then placed directly into a job or referred to an appropriate training program. These programs include basic skills training or GED preparation; the "Big Step" program, an academic tutoring program to prepare for apprenticeship exams; or a four-week, sectoral-specific occupational skills course (which provide an array of basic skills certificates and qualifies workers for entry-level jobs or credit toward certificate or degree programs). WRTP subcontracts with the local community colleges to deliver training that is agreed upon by sector employers and also recently opened the Center of Excellence to directly provide training.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

Table A.7
Skill Development: Career Ladders and Credentialing Programs

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|--|
| <p>Arkansas Career Pathways Program Arkansas (selected sites)</p> <p>This initiative, started in 2005, provides funding for the development and implementation of career pathway programs at 11 of the 22 two-year colleges in the state. The initiative was developed based on the successful experience of Southeast Arkansas College (SEARK) in developing career pathways in machine operation, welding, nursing and allied health, child care, and office administration.</p> | <p>The Arkansas Department of Higher Education is the lead agency. Key partners include the Arkansas Transitional Employment Assistance (TEA Board), the Southern Good Faith Fund, the Arkansas Association of Two-Year Colleges (AATYC) and the Office of the Governor.</p> | <p>The program is funded with TANF dollars.</p> | <p>Targeted at low-skilled, low-income individuals, participants are required to have income levels under 200 percent of the federal poverty level.</p> <p>The initiative has enrolled about 2,000 students across the state.</p> | <p>Because this is a relatively new initiative, many of the pathway programs are still being developed. The more mature program at SEARK College combines several components that aim to facilitate completion of career-track training for nontraditional adult students. This includes: (1) training programs that are clearly and closely linked to real local job opportunities upon graduation; (2) remedial, or “bridge,” classes providing basic skills and workplace competencies that bring students to skill levels required for college entry; (3) “fast track” two semester developmental education programs that provide contextualized instruction to reach skill level required for advanced college courses; and (4) intensive support services offered by a case manager that provides academic advising and access to other supports, including child care and transportation.</p> |
| <p>Kentucky Community and Technical College (KCTCS) Career Pathways Initiative Kentucky (statewide)</p> <p>The KCTCS Career Pathways initiative gives grants to local partnerships of community colleges and businesses to develop and implement career maps that focus on job and educational advancement for low-income individuals and meet business needs. Based on employer input, these career pathways lay out a sequence of connected skill upgrading and job opportunities, with each education step on the ladder leading to a job or further training.</p> | <p>KCTCS is the lead agency with implementation by the 16 community and technical colleges, in partnership with businesses. Business partners provide a variety of supports including curriculum development, referrals for training, employment opportunities, paid release time and tuition assistance. Other partners may include adult education providers, local Workforce Investment Boards (WIBs), local One-Stop centers, economic development agencies, chambers of commerce, welfare agencies, high schools, and four-year colleges.</p> | <p>The funding comes primarily from the Kentucky Workforce Investment Network System (WINS), the state’s incumbent worker training fund. KCTCS does not require business partners in the career pathways project to provide a cash match, though several business partners are offering financial support and make substantial in-kind donations. Additional technical assistance and support comes from the Ford Foundation’s Bridges to Opportunity Initiative.</p> | <p>The program targets low-skilled, low-income individuals, both employed and unemployed. The state hopes that employers will fill jobs vacated by incumbent workers who move up the career ladder with newly trained unemployed individuals.</p> <p>All 16 colleges have received and implemented their career pathways grants. The projects initially targeted services to over 1,100 new and incumbent workers in the first two years of implementation.</p> | <p>Each college received a grant to design a career pathway in partnership with employers and other stakeholders (all 16 are developing health career pathways; three are also including manufacturing pathways; one in construction; and one in transportation). Colleges are encouraged to develop bridge programs that teach basic skills in the context of training for jobs. The career pathways are primarily credit-based training that may be augmented with noncredit customized training as necessary. Pathways at the two-year institutions articulate with certificates, diplomas, associate and bachelor degrees for those students who wish to pursue additional education. KCTCS institutions are encouraged to offer curriculums in modularized formats, at alternative times (such as evening and weekends), and at alternative sites, such as at the workplace. Colleges are also encouraged to integrate intensive student support systems including improved advising, mentoring and career counseling strategies.</p> |

Table A.7
Skill Development: Career Ladders and Credentialing Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|--|--|---|
| <p>Certified Specialist Programs (CSP) Georgia (statewide)</p> <p>This program is designed to assist businesses in finding skilled workers by developing standardized, statewide, credit-bearing curricula and credentials provided by the state's technical colleges in key occupational sectors: manufacturing, warehousing and distribution, construction, customer service, and life and health insurance.</p> | <p>CSPs are developed by the Georgia Department of Technical and Adult Education (DTAE) in partnership with groups of businesses. The Georgia Department of Economic Development markets the training and credentials to other businesses. These programs are delivered by the state's 34 technical colleges and four university colleges with technical divisions.</p> | <p>Funding for development of the curricula and credentials for three of the statewide Certified Specialist Programs came from Quickstart, the state's customized training program. Hope Grants, Georgia's financial aid program for public postsecondary programs at the Associate degree level or less, covers the tuition and fees and provides a book allowance.</p> | <p>Generally the target population is high school graduates or GED holders, regardless of their age or employment status. The five statewide certifications are aimed at those with lower skills. College economic development staff work with employers to market the Certified Specialist Programs to incumbent workers and other potential employees.</p> <p>As of 2005, over 20,000 certificates have been issued. The customer service certificate is the credential most in demand (over 9,600 awarded) followed by manufacturing (over 7,100 awarded), then construction, and then warehousing.</p> | <p>Employer-created, standardized statewide credentials and curricula are offered for college credit, in five high demand occupational areas. While over 500 for-credit technical certificate programs are offered in the state, only five are part of the Certified Specialist Program. Students can enroll each quarter, and colleges can offer them more often if a business-or a group of small businesses-has enough workers to train to create a class. The CSPs are 15 to 16 credit hours (about 160 hours of class time), with tuition costs usually covered by the Hope grant (see description elsewhere in this paper). The CSPs, as well as the other technical certificates offered by the technical colleges, are for-credit so that students can build toward diplomas or associate and bachelors degrees. CSPs are marketed to potential students as a way to advance in their careers, and branded with the logos of businesses that helped to create the credential. DTAE makes an effort to schedule classes at times when workers can attend them.</p> |

**Table A.7
Skill Development: Career Ladders and Credentialing Programs (continued)**

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|--|
| <p>Extended Care Career Ladder Initiative (ECCLI)</p> <p>Massachusetts (statewide)</p> <p>Enacted in 2000, the Massachusetts Extended Care Career Ladder Initiative aims to improve the quality of nursing home care through instituting career ladders and promoting skill development and other supportive practices among nursing home staff. The program provides grants to nursing homes and home health agencies who may partner with other long-term care facilities, community colleges, community based organizations, regional Workforce Investment Boards (WIBs), and others to create new career ladders for direct care staff and to address staff training, work environment, and quality of care issues.</p> | <p>The program is operated by the Commonwealth Corporation, a quasi-public state agency in Massachusetts responsible for the development and oversight of many education and training initiatives for adults and youth. The ECCLI State Advisory Committee plays an important role in providing overall guidance on the project and is composed of representatives of key partners in the program, including the Massachusetts Departments of Labor and Workforce Development, Education, and Public Health; the Massachusetts Executive Office of Community Colleges; the Massachusetts AFL-CIO and other unions; the Massachusetts Workforce Investment Board Association; and others. The lead agency for individual projects is generally a nursing home or occasionally a home health care organization, which partners with other organizations to provide training and other services. Key training partners in the individual projects vary but include community colleges, community-based organizations, and for-profit organizations. Regional Workforce Investment Boards are a required partner in the initiatives.</p> | <p>ECCLI is funded by state revenues.</p> | <p>The target population for ECCLI is entry-level CNAs in nursing homes or other long-term care facilities.</p> <p>Over 6,500 entry-level workers have participated in the ECCLI project since 2000. About 20 percent of the nursing homes in Massachusetts participate in the project.</p> | <p>ECCLI focuses primarily on CNAs who are generally responsible for all aspects of direct resident care in nursing homes. Some of the career ladders focus on lower level jobs, such as food service and patient care assistant up through various levels of CNAs. Workers are required to receive a wage increase when they progress a step on the career ladder. The services provided under the grants vary across the projects but generally consist of technical training (about 25 hours); “soft skills” such as mentoring, leadership, communication skills, time management, self-esteem, and team-building (about 12 hours); case management and career counseling; basic skills (including ESL); “culture change” training; and supervisory and management training. These initiatives were implemented by sites who had already successfully implemented the initial CNA career ladder. Workers must receive at least 50 percent of their hourly wages for time spent in ECCLI training, although sites were encouraged to pay 100 percent of wages and also make in-kind contributions when possible. Some of the grantees that had already successfully implemented CNA ladders have participated in later grant rounds to develop ladders, including bridge programs (consisting of pre-college reading, math, and science) for CNAs who wish to become Licensed Practical Nurses (LPNs).</p> |

Table A.7
Skill Development: Career Ladders and Credentialing Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|---|---|
| <p>Ohio Bridges to Opportunity Initiative</p> <p>Ohio (selected sites)</p> <p>A project of the KnowledgeWorks Foundation, the Ohio Bridges to Opportunity Initiative funds six partnerships of community colleges or career centers and business partners across the state to develop career pathways focused on local or regional growth sectors. The initiative seeks to promote the job and educational advancement of low-income adults, while also meeting employer needs. In 2004, KnowledgeWorks provided funds and technical assistance to 12 sites to develop career ladder plans, and in 2005 selected six sites to operational their plans.</p> | <p>The KnowledgeWorks Foundation spearheaded and continues to oversee the Bridges to Opportunity Initiative. The projects involve a wide range of partners, but the key linkages are with education and training providers, employers, and the workforce development system. Other partners include vocational schools, adult education programs, TANF, community-based organizations, and labor unions. The six sites receiving grants are located in Cincinnati, Kirtland, Chilicothe, Lima, Marietta and Youngstown.</p> | <p>Three of the sites are funded directly by KnowledgeWorks; the other three are funded using the Governor’s WIA Discretionary Funds. The KnowledgeWorks Foundation funded the planning phase, with support from the Ford Foundation, and TANF funds.</p> | <p>The project aims to assist low-income, unemployed residents of Ohio who are interested in attaining job skills that lead to better employment prospects within a defined career track, as well as incumbent workers in certain industries that seek job advancement through additional certification.</p> <p>The six project sites each have served between about 50 and 100 students.</p> | <p>Five of the six sites have ladder programs for jobs in health care; one is in manufacturing. This project is still in its developmental phases, with some of the projects still establishing elements of their programs. Three of the sites have developed employer-specific ladder programs. The business partners for these were closely involved in specifying job levels for the pathway and developing the training classes, requirements, and assessments. In the other three sites, employers played an advising role in developing the programs and courses that would meet their needs more generally. Participants are recruited mainly from community-based organizations and public agencies, but may also come from among low-wage employees in a specific sector. All of the sites provide support services to program participants, which could include financial support to enter and/or stay in the program, career counseling, and referrals to assistance with child care, transportation or other barriers. Some programs had specific case management staff to provide and oversee support services, while others had a less formal arrangement with various staff from partner groups. Graduates receive a certificate or credential upon completion that will help them move into entry-level work or advance to a higher-level job</p> |

Source: The Georgia Certified Specialist Program, the Kentucky Career Pathways Initiative and the Massachusetts ECCLI profiles are based on summaries in Duke, Martinson, and Strawn (2006). The remainder of the profiles on this table are based on Urban Institute interviews with program managers and review of program documents.

**Table A.8
Skill Development: Incumbent Worker Training Programs**

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|---|--|---|
| <p>New Jersey Workforce Development Partnership Program and Supplemental Workforce Fund for Basic Skills</p> <p>The New Jersey Workforce Development Program provides grants to partnerships of employers and training providers for technical training to incumbent workers at businesses across the state. It is complemented by the Supplemental Workforce Fund for Basic Skills, which provides similar grants for “literacy” training (basic reading and math and ESL). The program pays for the cost of the training, while employers pay workers wages while they attend classes (usually at the worksite).</p> | <p>The programs are operated by the New Jersey Department of Labor and Workforce. The state’s 19 community colleges, who provide much of the training, are key partners in the program. Community and faith-based organizations also play a role in providing some literacy training.</p> | <p>These programs are funded by worker and employer payroll taxes on wages subject to Unemployment Insurance (UI) taxes. While the state covers the cost of the training, employers are required to contribute an equivalent amount, with their funds going toward employee wages while they attend training.</p> | <p>The programs serve incumbent workers at businesses across the state. Because of its basic skills component, the program reaches a range of low-skilled workers, including immigrants and TANF recipients. The program requires that 15 percent of participants be former cash assistance recipients.</p> <p>In fiscal year 2006, over 14,000 individuals received instruction under the Supplemental Workforce Fund for Basic Skills.</p> | <p>Employers apply to receive customized training grants, literacy grants, or a combination of the two to provide services to their employees. The program also provides grants directly to community-based organizations and community colleges to deliver basic skills training to unemployed and underemployed individuals in the community. This feature is designed to meet the needs of small businesses that may not be able to meet the employer match because of the small number of workers they employ. Workers in these firms can attend basic skill courses offered in the community.</p> |
| <p>Pennsylvania Incumbent Worker Training Fund</p> <p>The Incumbent Worker Training Fund is a large-scale statewide initiative to enhance the skills and earnings of incumbent workers in key targeted industries. The Fund, part of a broader Governor’s initiative called Job Ready Pennsylvania, provides grants to regional partnerships throughout the state between multiple employers, workforce development systems and educational institutions. Begun in 2005, the program is complemented by the Workforce and Economic Development Network of Pennsylvania (WEDnetPA), which provides grants to 28 community colleges to deliver basic skills to workers at their employer.</p> | <p>The program is overseen by the Pennsylvania Department of Labor and Industry. The local/regional partnerships require the participation of a Workforce Investment Board (WIB) and business representatives from multiple employers within targeted local industries. The initiative has 70 active collaborative programs throughout the state, and is working with over 800 employers.</p> | <p>The program is funded by state revenues. Employers must provide an equal match that is provided in the form of paid release time.</p> | <p>The program targets workers or prospective workers for whom a training program would lead to increased wages or work/career advancement. The initiative is not limited to serving low-wage workers, but many workers in targeted entry-level occupations are low-wage and preference is given to partnerships that target this group.</p> <p>Since it started in 2005, Incumbent Worker Training Fund has trained over 4,400 individuals.</p> | <p>The grant program requires the partnerships to focus on one of Pennsylvania’s seven critical manufacturing clusters: biomedical, pharmaceutical and medical equipment; chemical, rubber and plastics; electronics; metal and metal fabrication; printing; food processing; and lumber, wood and paper. The partnerships market the initiative and recruit participants from participating employers or public agency programs. Training is provided by a range of local institutions as determined by the partnerships. The local partnerships emphasize aligning training with career steps and creating career ladders that offer workers opportunities for advancement. Up to 25 percent of the requested funds may be used to fund the training of new hires rather than existing workers.</p> |

Table A.8
Skill Development: Incumbent Worker Training Programs (continued)

| Program Name/Overview | Lead Agency/Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|---|---|
| <p>WorkSource Employed Worker Training</p> <p>Florida’s “First Coast” (Baker, Clay, Duval, Nassau, St. Johns and Putnam Counties)</p> <p>WorkSource, Florida’s largest local Workforce Investment Board, began providing incumbent worker training in 2002 to employees of 34 businesses in a six county area surrounding Jacksonville, Florida. Priority is given to employers that offer higher quality jobs, including career advancement opportunities and benefits. Nearly all training occurs at the workplace, with workers being paid for the hours they receive training.</p> | <p>WorkSource partners with Cornerstone (a regional economic development agency), Local Chambers of Commerce, and Florida Community College at Jacksonville (FCCJ).</p> | <p>The program is funded by a range of sources, including TANF, WIA, Wagner-Peyser, Food Stamp, and Dislocated Worker funds. In addition, employers are required to provide an equal match that is generally provided in the form of paid release time.</p> | <p>The program targets incumbent workers.</p> <p>In 2005, WorkSource trained 2,138 workers at 34 companies. They are on track to train 3,000 workers in 2006.</p> | <p>Companies go through an application process to receive training grants. WorkSource awards applicants points based on several factors, including growth in targeted occupations; the existence of career paths that provide income and skill advancement; the availability of tuition reimbursement, structured skill training, or outside training subsidies; and company benefits and flexible scheduling. WorkSource contracts with FCCJ instructors to provide onsite work skills training as part of the paid workday. If an employee consequently moves up to a better job within the company, WorkSource backfills entry-level candidates from their public programs (WIA, TANF) into the vacancy.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

**Table A.9
Income and Work Supports: Post-Employment Assistance Programs**

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|--|---|---|
| <p>The Advancement Project/Self-Sufficiency Online Calculator</p> <p>Renton, WA</p> <p>The Advancement Project, implemented in January 2006, is designed to enhance the capacity of a One-Stop Career Center to reach low wage workers and help them access a range of income and work supports by pairing a designated one-stop case manager with an outstationed caseworker from DSHS in Seattle/King County’s largest One-Stop Career Center. This approach is integrated with a larger King County Workforce Development Council effort to provide advancement services within the WIA One-Stop Career Center through an on-line Self-Sufficiency calculator, long-term vocational counseling, and financial planning services.</p> | <p>King County Workforce Development Council</p> | <p>WIA funds covers the costs of the designated one-stop staff person and other project costs. DSHS covers the costs of the outstationed DSHS caseworker.</p> | <p>TAP serves low-wage workers who are already receiving either WIA services <i>or</i> DSHS services (mainly childcare or Food Stamp only cases), as well as low-wage workers who are not connected to either system.</p> <p>As of June 2006, 20 people were enrolled in TAP. Current plans are to operate the program for 18 months with an enrollment goal of 160.</p> | <p>Participants are referred to TAP staff by WIA providers and TANF Work First staff. To engage those not involved in either system, TAP staff conducted outreach in the community at large, including Head Start resource fairs, United Way’s EITC campaign sites, and other events that attract low-wage workers. The package of services that TAP participants receive is similar to general WIA services, but with additional emphasis on advancement and work supports. An important tool utilized by TAP is the Self-Sufficiency Calculator, which allows participants to test the impact of various scenarios on their economic well-being and compare this to the local cost of living. The Calculator includes built-in eligibility requirements for work support programs as well as links to applications, so individuals can more easily access these supports.</p> |
| <p>Centers for Working Families, Local Initiatives Support Corporation (LISC)/Chicago</p> <p>Chicago, IL</p> <p>Centers for Working Families (CWF) is a service delivery model developed by the Annie E. Casey Foundation as part of its Building Family Economic Success approach. While each CWF varies depending on the community it serves, all provide at least three integrated core services—workforce services, income supports, and financial and asset building services—in one convenient, neighborhood-based location. The Chicago CWF initiative, administered by LISC/Chicago, is profiled here. Currently, there are eight Centers for Working Families in the Chicago area. LISC plans to open five more Centers by the end of 2007, for a total of 13 Centers. There are also CWF initiatives in New York City (through the Seedco/Earnfair Alliance), Baltimore, and Albuquerque.</p> | <p>LISC, an intermediary organization, is the lead agency. The first eight CWF Centers are operated by Abraham Lincoln Centre, Bethel New Life, Instituto del Progreso Latino, Jane Addams Resource Corporation, Logan Square Neighborhood Association, Near West Side CDC, North Lawndale Employment Network, and Southeast Chicago Development Commission. Other partners include Project Match, the Center for Economic Progress, and Community Catalyst.</p> | <p>Centers for Working Families are funded by foundations, including the Annie E. Casey Foundation, the John D, and Catherine T. MacArthur Foundation, the Chase Foundation, the Partnership for New Communities, Searle Funds at the Chicago Community Trust, Living Cities, and HUD.</p> | <p>Centers for Working Families are located in low-income neighborhoods and are open to all community residents.</p> <p>Currently, financial coaches at each LISC/Chicago CWF site assist about 200 people per year. Across the network of CWFs, approximately 420,000 people receive employment services each year, and 7,200 receive free tax preparation assistance.</p> | <p>In Chicago, Centers for Working Families have been implemented in existing employment and social service organizations by bringing workforce services, financial counseling, and work supports under one roof. LISC funds a fulltime, onsite financial counselor at each Center, as well as an employment specialist in organizations that did not already have one on staff. While Centers are designed to be flexible enough to meet the specific needs of neighborhood residents, they have several components in common. Each Center offers employment services and assistance accessing public benefits and other work supports. A growing number offer free tax preparation services on site (7 out of 13). In addition, all Centers emphasize the importance of financial literacy. Onsite financial coaches—considered a critical element of the model—offer one-on-one counseling as well as group workshops and referrals to bank or credit union services. Many Centers are working with local banks to develop fairly priced financial products for those receiving financial counseling. All Centers track participants longitudinally using tracking methods developed by Project Match.</p> |

**Table A.9
Income and Work Supports: Post-Employment Assistance Programs (continued)**

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|--|---|
| <p>Connectinc.'s Work Central Call Center Battleboro, North Carolina</p> <p>Connectinc. operates Work Central, a telephone-based case management and referral system to connect low income workers with work supports and provide assistance with job retention, career advancement, reemployment, financial planning, and asset building. Work Central primarily serves former TANF recipients, referred to the call center through partnerships with county Department of Social Services in 18 rural counties across the state.</p> | <p>Connectinc. operates the Work Central Call Center. Key partners include County Department of Social Services, the North Carolina Department of Health and Human Services, the Rocky Mount/Edgecombe Community Development Corporation, Sprint, Nortel, Community Colleges, the Department of Commerce, the Employment Security Commission, and the Division of Information Resources Management.</p> | <p>Connectinc. receives funding from TANF, foundations, and various corporations.</p> | <p>The program targets TANF recipients who are transitioning off of welfare and, to a lesser extent, dislocated workers from the tobacco industry, low-income families.</p> <p>14 Connectinc. representatives provided 93,000 units of service to over 9,000 people in 2005.</p> | <p>The Department of Human Services routinely provides Connectinc. names and contact information of TANF recipients who are transitioning off of welfare in the 18 rural counties served by Connectinc. The call center operates during convenient hours for workers, including evenings and Saturdays. Work Central call center representative initiate contact with these former recipients to gauge interest in their services (participation is entirely voluntary) and conduct an initial needs assessment. Based on this assessment, Work Central call center representatives connect participants with a variety services designed to help them find and maintain employment, including assistance with child care subsidy application, child support, health care, transportation assistance, referrals to low cost GED and skills training, workplace problem-solving skills, and assistance in accessing aid and Individual Training Accounts (ITAs), and helping participants open bank accounts, referrals for credit repair and financial literacy counseling. Connectinc. representatives make regular follow-up calls to monitor participants' progress and provide additional services and referrals as needed. All interaction occurs over the phone, supported by case management software that allows any representative to track and follow individuals' call histories, import customer information from the state welfare system, verify service program information such as eligibility requirements and benefits, and obtain linked information about hours, location, and services of other providers.</p> |

Table A.9
Income and Work Supports: Post-Employment Assistance Programs (continued)

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|--|
| <p>Seedco/EarnBenefits New York City, NY</p> <p>Founded in 1987, Seedco is a national nonprofit intermediary that creates opportunities for low-wage workers and their families by developing and implementing programs in partnership with community organizations to: 1) provide a range of employment and supportive services to connect individuals to the labor force; and 2) help low-income and disadvantaged populations maintain long-term employment, advance along a career ladder, and build savings and assets to attain economic self-sufficiency.</p> <p>Seedco’s EarnBenefits initiative uses a web-based technology tool and application assistance services to connect low-income individuals to asset-building mechanisms, including income-enhancing benefits and work supports. The technology tool streamlines eligibility screening, application submission and application tracking on behalf of applicants. Seedco introduced EarnBenefits in New York City in 2004. Over the past two years, Seedco has replicated the initiative in Memphis, TN; Atlanta, GA; and Baltimore, MD.</p> | <p>Across each site, Seedco implements EarnBenefits in collaboration with community partners, including community-based organizations, employers, public agencies, community colleges, and childcare service providers. EarnBenefits sites also work closely with government agencies to streamline benefit application processes.</p> | <p>EarnBenefits is supported by a cadre of public and private support. Current funders include the:</p> <p>Abell Foundation (MD); Annie E. Casey Foundation; Arthur M. Blank Foundation (GA); Charles Stewart Mott Foundation; Citigroup Foundation; Community Foundation of Greater Memphis; Fan Fox Samuels Foundation (NY); Ford Foundation; New York State Office of Temporary and Disability Assistance; Robin Hood Foundation (NY); Strauss Foundation (MD); Thalheimer Foundation (MD); United States Department of Agriculture; United Way of New York City; United Way of Metropolitan Atlanta; Verizon Foundation; and the Wachovia Foundation.</p> | <p>EarnBenefits is targeted to low-wage workers.</p> <p>To date, Seedco has provided over 50,000 individuals with information on available income-enhancing products and services, assisted over 14,000 individuals in applying for benefits and work supports, and connected more than 6,400 workers to benefits and work supports that, on average, increased recipients’ household income by over \$2,000.</p> | <p>EarnBenefits is comprised of three major service components: 1) user-friendly marketing and outreach materials -- including a public access website, www.earnbenefits.org -- that provide information, eligibility guidelines, application forms, and submission requirements for public and private benefits and work supports (e.g. Food Stamps, child care subsidies and tax credits); 2) eligibility screening and facilitated access services through EarnBenefits Online (EBO), a web-based technology tool that enables service providers to perform eligibility screenings and generate benefits applications on behalf of applicants for more than 25 different public and private benefits; and 3) on-going benefits management services to ensure that recipients recertify for benefits, and to re-engage individuals and facilitate access to other asset-building products and services that best meet their needs as their household income increases.</p> |

Table A.9
Income and Work Supports: Post-Employment Assistance Programs (continued)

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|--|---|---|--|
| <p>Marriott International’s My Assistance and Resources for Life (myARL)</p> <p>Nationwide</p> <p>As part of its work-life initiatives, Marriott International offers a 24-hour, toll-free resource and referral hotline for all its employees. Over the phone, caseworkers help employees, particularly low-wage workers, with a range of issues, including personal, family, work, and legal problems, in addition to assisting employees access work supports such as subsidized child care or the EITC.</p> | <p>Marriott International sponsors the myARL for its employees, and contracts the operation of the hotline to Ceridian Work-Life Services.</p> | <p>Marriott International funds the myARL.</p> | <p>The myARL is open to all Marriott employees, but was designed specifically for its lower-income associates.</p> | <p>MyARL was implemented in 1994 as part of Marriott’s work-life initiatives, a company-wide effort to make it easier for associates to pursue a career while maintaining their personal and family lives. The myARL is available 24-hours a day, seven days a week in over 150 languages to all Marriott employees. The hotline is staffed by social workers who are knowledgeable about the services, programs, and supports available to low-wage workers. Employees can call for assistance with a range of issues, including personal well-being, health conditions or disabilities, parenting skills, child care, elder care, retirement planning, budgeting and financial issues, applying for the EITC, legal problems, or professional development. Using a case management approach, hotline staff provide callers with information and referrals to organizations or programs in their community that can provide further support. All counseling is confidential.</p> |
| <p>Southwest Organizations Unifying Resources for Community and Employees (The SOURCE)</p> <p>Grand Rapids, MI</p> <p>The SOURCE is a nonprofit organization serving eight member companies that provides a range of work supports and retention and advancement services to the employees and families of its member companies. This multiple employer collaborative model enables small to medium size employers to function as a large firm in terms of capacity and leveraged resources to provide a wide range of employee supports, training, and important programming.</p> | <p>Key partners include Butterball Farms, Inc., DECC Company, Hekman Furniture, Pridgeon and Clay, Richwood Industries, Spectrum Industries, Vi-Chem Corporation, TAS Solutions, the Michigan Department of Human Services, Goodwill Industries of Greater Grand Rapids, Grand Rapids Community College, Michigan Regional Skills Alliance, Kent Regional 4C, Home Repair Services, and the Inner City Christian Federation.</p> | <p>The eight partner employers pay for the SOURCE’s facility, caseworkers’ salaries, and administrative support. Grants from the Michigan Economic Development Corporation periodically pay for vocational training at the local community college. Other various state grants and local foundations have provided additional funding in the past, however, financial sustainability through business supports is the primary funding..</p> | <p>The SOURCE’s eight employer partner companies have an average of 200 employees each—the smallest employs about 60 and the largest employs about 800 individuals—with a total employee base of 1,600 people, 140 of whom are on public assistance. All employees and employee family members may utilize the SOURCE.</p> <p>To date in 2006, the SOURCE provided 293 barrier resolutions and hosted 588 employees for training. In February through April, 2006, the SOURCE provided free tax assistance to 284 people for a total of \$504,763 in total refunds.</p> | <p>The SOURCE employs two on-site DHS caseworkers, one that works with all employees with an active family case receiving some kind of public assistance (usually food stamps) and one that works with all non-public assistance employees. Caseworkers are available to help employees manage any employment or family-related problems. These include helping employees resolve transportation and child care issues by connecting them with community resources, referring individuals who need counseling to providers that offer a sliding pay scale, and helping individuals develop a career plan and to enroll in continuing education, GED courses, or community college classes. The SOURCE offers on-site training classes (including literacy, technical work-based training, computer training) GED tutoring, ESL and Spanish classes, financial management classes, free tax preparation and EITC assistance in the evenings and other convenient times. Employers may refer employees to a caseworker if his or her job is in jeopardy for ongoing and intensive job retention services or employees may self-refer themselves at any point in their employment with a member business.</p> |

Table A.9
Income and Work Supports: Post-Employment Assistance Programs (continued)

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|--|--|---|--|
| <p>TJXtra!</p> <p>Headquartered in Framingham, MA</p> <p>Through its TJXtra! Initiative, TJX Companies, Inc. attempts to increase its employees awareness of and access to available public and private benefits.</p> | <p>TJX Companies, Inc. has partnered with Goodwill Industries to provide English classes for its employees. Other companies, such as Fannie Mae and CitiBank, help TJX in its mission to increase employee awareness of and access to public benefits.</p> | <p>The initiative is funded by contributions from TJX Companies.</p> | <p>All TJX employees are eligible to receive information through TJXtra! Eligibility requirements for benefits and programs vary by program.</p> | <p>New TJX employees receive an overview of public benefits for which they may be eligible at orientation, including the EITC and Advanced EITC, fuel assistance, SCHIP, and Food Stamps. In addition, employees have access to Fannie Mae financial literacy classes and a free \$50,000 life insurance policy from Mass Mutual (about 200 people have received this policy). Information on these programs and where to access them is posted on bulletin boards in every lounge and included in TJX's quarterly associate newsletter. The information is intended to be used by family and friends as well as employees. TJX has partnered with Goodwill in the Boston area to provide English for Employment classes to all interested employees. Employees are paid for the two-hour class, which is offered in the morning and at night in two different locations in Boston. In addition to basic English, the class emphasizes retail and customer service vocabulary. In other areas of the country, TJX stores have been able to offer ESL classes onsite in order to keep costs down.</p> |
| <p>Welfare to Career (W2C) at Cascade Engineering</p> <p>Grand Rapids, MI</p> <p>The program provides education and training with a focus on behavior and diversity at the worksite as well as numerous support services to employees of Cascade Engineering, an injection molding firm in Grand Rapids, Michigan. Two onsite caseworkers are available to provide individual counseling and referrals to W2C employees.</p> | <p>Cascade Engineering has partnered with the Michigan Department of Human Services, Goodwill Industries of Greater Grand Rapids, MichiganWorks!, and the Grand Rapids Urban League to operate W2C.</p> | <p>The program is funded by TANF and contributions from Cascade Engineering.</p> | <p>The program targets current and former welfare recipients.</p> <p>Since its inception in 1998, the program has served 437 individuals. At its peak in 2003-2004, 130 employees were enrolled in the program. Currently, there are 67 participants.</p> | <p>Participants can move up a four-level career ladder as they complete educational requirements, with increasing pay and responsibilities as they advance. W2C employees have access to a number of support services, including transportation and child care assistance, educational reimbursement, and a computer purchase program. Onsite TANF caseworkers help participants access these services, immediately deal with worksite problems, and counsel participants on workplace culture and family issues. Participants undergo onsite behavioral and vocational training, including money management, conflict resolution, and the company-wide "Hidden Rules" seminar, which educates participants on the middle-class workplace and helps management understand the barriers faced by W2C employees.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

Table A.10
Income and Work Supports: Financial Incentives Programs

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|---|---|---|---|
| <p>Arkansas Work Pays</p> <p>Arkansas (statewide)</p> <p>The program, implemented in July 2006, offers former TANF recipients who are employed a monthly payment as well as retention bonuses to provide incentives for individuals find and keep their jobs and to supplement their earnings.</p> | <p>The Arkansas Department of Workforce Services operates the program in partnership with the Arkansas Department of Human Services.</p> | <p>The program is funded by TANF dollars.</p> | <p>To be eligible, applicants must have been on TANF for at least three months, and their case must have closed within the past six months. Participants must also currently be working in paid employment for a minimum of 24 hours per week, meet the federal work requirement by participating an additional six hours in a countable work activity, and have an income below 100 percent of the federal poverty level. If a participants fail to meet this work requirement for three consecutive months, their Work Pays case will be closed and they may reapply for TANF.</p> <p>This program has just been implemented, but resources are available for up to 3,000 families to be enrolled in the Work Pays program.</p> | <p>This program started in recently in July 2006, and plans call for the Work Pays application to be mailed to all TANF clients whose case closed in the prior month due to employment. Families who then enroll in the program receive \$204 a month (the maximum TANF benefit for a family of 3) for up to 24 months. While these 24 months count towards a family's 60-month federal time limit, they do not count towards Arkansas's 24-month time limit. Families continue to work with a case manager and are eligible for the same support services as TANF recipients, including child care. In addition, the program plans to provide post-employment services such as career counseling and the development of job advancement plans designed to promote retention and advancement. The program includes a series of bonuses to encourage retention: after three months of continuous earnings, participants receive \$400, after an additional six months they receive \$600, and those who meet Work Pays participation requirement for 21 out of the 24 months receive an exit bonus of \$800. Participants who exit the program at any time with earnings above 100 percent of the federal poverty level receive an additional bonus of \$1,200. Individuals who receive a monthly payment under Work Pays count toward the state's TANF participation requirement.</p> |
| <p>Passport to Economic Progress</p> <p>Hillsborough, Manatee, and Sarasota Counties, FL</p> <p>Passport to Economic Progress is a performance-based post-employment program for former TANF recipients and TANF eligible clients that offers financial incentives for achieving specified benchmarks towards self-sufficiency.</p> | <p>Workforce Florida, Inc. oversees the Passport to Economic Progress demonstration in conjunction with the Department of Children and Family Services and the Agency for Workforce Innovation.</p> | <p>The program is funded by TANF dollars.</p> | <p>Passport participants must be working at least 32 hours a week, have an income at or below 200 percent of the federal poverty level, and have received TANF cash assistance in the past two years or be eligible for TANF services.</p> <p>There were 362 enrollees in the three county Passport program for FY 2005.</p> | <p>TANF staff begin marketing the program when individuals exit cash assistance, and the program is also advertised throughout the community (on mass transit, in community centers, at public housing developments, etc.) and to employers as a way to provide resources for skills upgrade training for entry-level employees. After enrolling in the program, participants meet with a program staff member to develop an individually tailored self-sufficiency plan, which includes specified benchmarks. Benchmarks could include applying for the EITC; attaining a GED or high school diploma; attaining a vocational education certificate or a job skills training certificate; getting a promotion or a better job; increasing earned income; retaining full-time employment for 30, 90, and 180 days; or attending a parenting class. Specific financial incentives, generally in the form of gift certificates or vouchers, are tied to the achievement of each benchmark. Program staff have the discretion to determine what benchmarks are included in the plan and the payment level for each. Participants can receive up to \$1,500 to \$2,000 in incentives per program year.</p> |

Table A.10
Income and Work Supports: Financial Incentives Programs (continued)

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|--|--|---|---|---|
| <p>Reward Work Initiative</p> <p>Hawaii (statewide)</p> <p>The Reward Work Initiative is a new program implemented in August, 2006 that offers TANF recipients financial incentives to exit welfare and remain employed. The state plans to implement the financial incentive payments retroactively to January 2006.</p> | <p>Hawaii's Department of Human Services administers the Reward Work Initiative.</p> | <p>The program is funded by TANF dollars.</p> | <p>TANF recipients who have been receiving welfare for 26 months or less, are employed, and leave TANF are eligible for the Reward Work Initiative.</p> | <p>Employed TANF recipients who leave welfare after 26 months or less receive an initial exit bonus ranging from \$500 for those working 20 hours per week to \$1,000 for those working 40 hours per week (individuals must be working at least 20 hours per week). As an incentive to both find and keep jobs, the program offers participants retention bonuses after three months, six months, one year, and two years after leaving TANF. These bonuses range from \$700 to \$2,500, depending on how many hours a participant is working and increasing in amount as time goes on. Participants also receive two months of financial housing support when they leave TANF, which can be used towards a security deposit or monthly rent, to help stabilize housing and employment.</p> |

Source: Urban Institute interviews with program managers and review of program documents.

**Table A.11
Income and Work Supports: Asset Building Programs**

| Program Name/Overview | Lead Agency/ Key Partners | Funding Sources | Target Population/ Enrollment Level | Program Design and Services |
|---|---|---|--|--|
| <p>Earned Assets Resource Network (EARN)</p> <p>San Francisco, Alameda, Marin, and Napa Counties, CA</p> <p>EARN is a nonprofit organization, founded in 2001, that is dedicated to helping low-income individuals accumulate and increase their assets. EARN offers financial education, access to mainstream financial services, and matched savings accounts.</p> | <p>Citibank provides the infrastructure for EARN's IDA accounts. EARN also manages the Asset Policy Initiative of California (APIC), a statewide network of asset-building organizations that serves as an information clearinghouse and policy advocate.</p> | <p>EARN receives federal, state, and city funds, including an Assets for Independence grant from the U.S. Department of Health and Human Services. In addition, EARN receives funding from numerous foundations and private corporations.</p> | <p>EARN savings accounts are targeted at low-income, working Bay Area residents.</p> | <p>EARN participants must first take a required money-management training course. The class includes eight hours of basic financial literacy training and six hours of training specific to the savings goal. Two different types of savings accounts are available. Their traditional Individual Development Account (IDA) has a 2:1 match rate and allows participants to save up to \$2,000 towards higher education, a first home, or a small business. Participants also have the option of opening a Savings Account for Education (SAVE), which allows parents and their children ages 10 to 16 to save together for the children's education-related costs, including college tuition, vocational training programs, SAT prep classes, tutoring programs, or summer school. Both accounts require that participants save a minimum of \$20 per month. While saving in an EARN account, participants must attend at least two EARN workshops on money management per year. EARN alumni have access to free financial planning with a Certified Financial Planner and retirement savings accounts for small business owners.</p> |

