

**Do You Know the Way
to Self-Sufficiency?**



A CASE STUDY REPORT

**Using a Self-Sufficiency
Framework to Guide Workforce
Development Programs and Policies**

A Collaborative Study from:





To: Workforce Development Stakeholders
From: The Project Team

**Re: *An Invitation to*
Strengthen the Self-Sufficiency Continuum**

The research and findings presented in this report demonstrate that engaging in the real work of helping families move from poverty to self-sufficiency is hard but it can be done.

Given the newness of this work, we invite other workforce development stakeholders to continue this investigation on how to provide the right mix of education, training, career, and support services and partnerships that facilitate low-income families' movement from poverty to self-sufficiency.

We define “stakeholders” broadly to include community action programs (CAPs), community-based organizations (CBOs), state and local workforce investment boards, one-stop career centers, post-secondary institutions, housing and community development agencies, workforce development agencies, economic development agencies, elected officials, and policy makers.

Specifically, we encourage you to help expand on this initial work through the following means:

Conducting Further Research:

- *We invite others to invest in and build from this research to better understand the promise and practice of a self-sufficiency continuum framework.* This report presents exploratory research on programs using promising models; however, a much more in-depth national scan of promising practices, policies, and partnerships framed by the self-sufficiency concept is required. Because these programs and policies are new, such a scan will require time and resources to conduct considerable primary research and understand the nuances of each unique program.
- *We plan to and invite others to disseminate the findings from this report and the technical assistance materials developed from the research findings to a broad audience of workforce development stakeholders.* The self-sufficiency continuum model presented in this report and the associated technical assistance materials provide a theoretical framework that can be used to map integrated and coordinated human service, education, and workforce development services. The model holds promise as a mechanism for establishing a shared vision of self-sufficiency by stakeholders from multiple disciplines. However, those of us in the field must test its usefulness and validity. We encourage discussion and debate on this

model as a means to coordinate and integrate essential services that help low-income families move from poverty to self-sufficiency.

- *We encourage all stakeholders to add to this research by documenting promising program practices and policies based on a self-sufficiency construct.* For example, community action agencies around the country have started to use Scales and Ladders matrices to assess client needs and progress toward self-sufficiency under the national Results-Oriented Management and Accountability guidelines. Also, some local workforce investment boards in the Commonwealth of Massachusetts have begun using the Women's Educational and Industrial Union's Self-Sufficiency Standards in their outcome measures. The recent Boston Workforce Development Initiative has a strong focus on self-sufficiency. Highlighting these program practices and policies will help to strengthen the self-sufficiency continuum.

Strengthening Local and System Partnerships:

- *Local and regional partnerships are key, and we invite organizations to build from and strengthen existing and developing partnerships.* Most of the CBOs interviewed for this research have developed partnerships with other organizations to expand the services available to their clients. The organizations highlighted in this report are good examples of this work, as well. Additionally, a June 2003 conference co-sponsored by MASSCAP and the Massachusetts Workforce Board Association focused on bringing together community action agencies and workforce boards to build a unified workforce development agenda.¹ We encourage more of this collaboration and shared visioning.
- *State system-level partnerships also are key.* The unique project team that spearheaded this research—the Department of Housing and Community Development, the Massachusetts Community Action Program Directors' Association (MASSCAP), and the Commonwealth Corporation—represents a partnership of key stakeholders from across multiple aspects of self-sufficiency work. This team plans to continue our partnership and our work to strengthen the self-sufficiency continuum and the partnerships that support it. Also, state agencies in Massachusetts have begun an experiment to coordinate funding in order to provide better service delivery. In the Building Essential Skills through Training (BEST) initiative, the departments of education, employment and training, labor and workforce development, and transitional assistance and the Commonwealth Corporation have coordinated some of their funding and leveraged employer funds for worker training. This demonstration program should yield important lessons for how to coordinate resources to provide "continuous coverage" of education, training, career, and support services for low-income workers and to help them avoid fatal gaps in their journey to self-sufficiency.

Following the Lead of Model Programs:

- *We invite community-based organizations to use the technical assistance materials developed from this research to gauge their services and programs from a self-sufficiency perspective.* Based on the program review, program profiles,² case studies, and findings in this report, the project team has developed technical assistance materials designed to help CBOs assess their

¹ See summary notes at <http://www.masscap.org/workdevelop2003.html>.

² See *Community-Based Organizations That Deliver Workforce Education and Training Programs and Support Services: Program Profiles (A Companion Document)*. Available at <http://www.masscap.org/wfd.html>.

own self-sufficiency orientation and how their programs and services map onto a model self-sufficiency continuum. These materials can help CBOs to reassess their organizational structure, goals, program designs, partnerships, and performance measurement systems in order to focus them on providing deep and wide services that clients may need in their path from poverty to self-sufficiency.

- *We invite and encourage CBOs to experiment with the tools available in this field (e.g., ROMA guidance, Scales and Ladders, the Self-Sufficiency Standards, and this model).* Although the integration of education, training, career, and wrap-around support services along a continuum is a relatively new practice, some models and tools do exist. However, in order for this work to move beyond "promising practices," more organizations must try the models and lead the way.

For electronic versions of this report, the program profiles, a workbook, and other materials developed as part of this research project, visit any of the following Web sites:

- MASSCAP: <http://www.masscap.org/wfd.html>
- DHCD: <http://www.state.ma.us/dhcd>

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Executive Summary

Overview

The number of low-income individuals and families in Massachusetts and the nation is substantial, even though many of these individuals are working full-time. This research project set out to better understand whether and how community action programs (CAPs) could effectively help individuals get the kinds of training and other services that would lead to jobs that pay family-sustaining wages.

In 2002-2003, Commonwealth Corporation and its research partner, FutureWorks, conducted a study in partnership with the Massachusetts Department of Housing and Community Development (DHCD) and the Massachusetts Community Action Program Directors' Association (MASSCAP). CommCorp set out to identify an effective continuum of education, training, employment, and wrap-around support services. The goal of the project was to develop training and technical assistance information that would strengthen the services provided to the working poor to assist them in achieving economic success. Researchers attempted to identify past and present programs in Massachusetts and throughout the United States that are operated by community action programs, community-based organizations (CBOs), faith-based organizations—either independently or in partnership with other workforce development players—that hold promise in moving unemployed and underemployed adults and their families closer to economic self-sufficiency and out of poverty.

The review of programs focused on economic self-sufficiency, which was viewed as a continuum consisting of several stages that working families move through from the early stages of dependence, poverty, and low-income status to higher levels of economic self-sufficiency and prosperity. By focusing on economic self-sufficiency, the survey of programs did not intend to exclude other important dimensions of self-sufficiency such as social, cultural, or civic self-sufficiency. These additional dimensions were also examined in the programs that were reviewed.

The research is motivated by growing awareness among policymakers and practitioners that closer integration between community-based organizations and the workforce development system is necessary to move low-income individuals and their families from poverty to economic self-sufficiency.

Key Questions and How They Were Addressed

- How do community-based organizations and their partners deliver integrated education, training, career, and support services to help individuals and families move from poverty to economic self-sufficiency?
- How do community-based organizations track and measure the progress made by their clients toward economic self-sufficiency, and how do they measure the effectiveness of their programs?

To address these questions, a number of activities were undertaken, including:

- Criteria for literature/program review and developing case studies were identified.
- An initial local and national exploratory scan of programs was conducted.
- A review/survey of programs was conducted.
- Case studies were prepared based on findings from site visits and interviews.
- Coordinated services specific to the stages on the self-sufficiency continuum were mapped.
- Measurement and reporting methods were identified.

The selection of programs for evaluation was limited to those that met specific criteria. The program had to:

- Work with a population that is not economically self-sufficient and faces multiple barriers including but not limited to language barriers, literacy barriers, life and job skills barriers, lack of or barriers

related to (formal) education, transportation, child care, health care, housing, the workforce development system, unemployment, underemployment, dependence on public assistance, mental illness, criminal history, physical disabilities, substance abuse.

- Have been operating or operated for a substantial period of time.
- Be operated by a CAP agency or the CAP agency is a key partner in a partnership that operates the program.
- Facilitate worker mobility by providing training and supports that lead to employment in high quality jobs or in jobs that are in demand in the labor market. A quality job implies living wages, benefits, and access to career pathways.
- Provide—either directly or indirectly through partnerships—a continuum of integrated basic education/language, skill training, and wrap-around support services.
- Set objectives that are concrete and measurable along the self-sufficiency continuum and captures, records, monitors, analyzes, and reports/uses information regarding meaningful movement along the continuum.

Focus of Case Studies

- *Asian Neighborhood Design (AND), San Francisco.* Case study describes AND's self-sufficiency framework and the value it has derived from using it for over six years.
- *Action for Boston Community Development (ABCD), Financial Services Academy (New England College of Finance Model).* Case study describes the mix of services and how partnerships were established to provide entry via ABCD into the Financial Services Academy.
- *Jamaica Plain Neighborhood Development Corporation (JPNDC), Boston.* Case study describes the mix of services and how partnerships were established to create the Boston Health Care and Research Training Institute—a career ladder initiative that advances entry-level health care workers to higher positions.
- *Jewish Vocational Service's (JVS's) Center for Careers and Lifelong Learning (CALL), Greater Boston.* Case study describes how JVS tracks and measures performance along a self-sufficiency continuum.

Key Findings

The exploratory research provided important information about how community-based organizations deliver integrated education, training, career, and support services to help families move from poverty to self-sufficiency. The research also highlights the multiple barriers organizations encounter as they strive to make self-sufficiency a central operating principle. The findings are grouped below:

Capacity Building

- The concept of self-sufficiency is well developed, but the capacity of CBOs to implement a new approach is limited.

Service Mix and Partnerships

- Wrap-around support services are often an essential part of the path to self-sufficiency.
- Strategic partnerships with other public and private organizations along the self-sufficiency continuum are key.
- Career ladder initiatives and job retention and career advancement programs provide important lessons about the appropriate service mix and strategic partnerships required to move clients toward self-sufficiency.

Funding and Timeframe

- Achieving self-sufficiency is a long-term process that requires deep and wide supports.

Do You Know the Way to Self-Sufficiency?

- Organizations that have adopted a long-term, self-sufficiency approach to working with clients have funded their work through a patchwork of private, philanthropic, and state funds.

Continued Research

- Further research is needed to build from this research in order to better understand the promise and practice of a self-sufficiency continuum framework.

Conclusions

While it does not seem that the self-sufficiency continuum has become the primary organizing principle of programs dedicated to the eradication of poverty, research indicates that more and more organizations are using the continuum as a framework for accomplishing their mission. However, many of these organizations lack the tools and resources to adequately restructure themselves accordingly, which may lessen the impact of their efforts. Thus, while use of a self-sufficiency continuum framework is on the rise, it is not without its challenges.

If programs intend to support individuals and families along the continuum, then organizations may need to revisit their service mix, partnerships, and perhaps organizational structure. Strategic partnerships with other providers of key services are the foundation for weaving disparate supports into a comprehensive package that can favorably impact an individual's ability to increase their skills, credentials, work experience, and wages.

Funding streams will need to better support a continuum of integrated services that will support workers from poverty to self-sufficiency. A multiplicity of funding sources can be melded to support these initiatives.

Moving Forward: Policy-Related Considerations

Based on findings from this research and feedback on initial presentations of information in this report, the project team poses the following policy-related questions for consideration:

- Does the current distribution of public funding support the most effective mix of services for helping people move out of poverty toward self-sufficiency?
- Is the current system for providing support to low-income individuals/families flexible enough to accommodate service delivery approaches that are organized around needs that arise at different stages of the journey to self-sufficiency?
- Does the current system strike the optimal balance between short-term objectives and long-term goals related to achieving self-sufficiency?

About the Project:

- ***Project Partners.*** Massachusetts Department of Housing and Community Development (DHCD), Massachusetts Community Action Program Directors' Association (MASSCAP), and Commonwealth Corporation with its research partner, FutureWorks. The project also received support from numerous community, workforce, and economic development agencies, including, but not limited to, the Massachusetts Workforce Board Association, the Hispanic-American Chamber of Commerce, and the Massachusetts Association of Community Development Corporations.
- ***Funding.*** Principal funding for this project was provided by United States Department of Health and Human Services. Sponsor/co-funders included the National Center for Adult Learning and Literacy (Cambridge) and the Center for Law and Social Policy (Denver).

Introduction

Overview

This report presents findings from an exploratory research project that investigated how community-based organizations are providing integrated education, training and support services required to improve the labor market prospects of low-income individuals.³ The research is motivated by growing awareness among Massachusetts policymakers and practitioners that closer integration between community-based organizations and the state's workforce development system is necessary to move low-income individuals and their families from poverty to economic self-sufficiency.

The case studies and research findings contained in this report will provide the foundation for a series of training and technical assistance tools designed to provide community-based organizations in Massachusetts with 'promising practices' that move low-income individuals from poverty to economic self-sufficiency.

This research and the forthcoming technical assistance tools are products of a unique partnership between the Massachusetts Department of Housing and Community Development (DHCD), the Commonwealth Corporation (CommCorp) and the Massachusetts Community Action Program Directors' Association (MASSCAP). These three organizations recognize that moving low-income individuals from poverty to economic self-sufficiency requires fuller cooperation and integration of the state's workforce development system and the rich network of community-based organizations that deliver services to low-income individuals on a daily basis.⁴ This report represents an important first step in that process.⁵

The self-sufficiency construct provides a powerful tool for reshaping the delivery and integration of human services and workforce development.

National Context

Over the past decade there has been a fundamental shift in the way policymakers and practitioners address poverty alleviation in the United States: *work* is now the central organizing principle for moving individuals from dependence on government programs to economic self-sufficiency. The Temporary Assistance for Needy Families (TANF) program—which places a large emphasis on job placement—has successfully moved thousands of welfare recipients off welfare in recent years, resulting in the lowest caseloads in decades. Mirroring TANF, the Workforce Investment Act (WIA)—the federal program that allocates funds to support workforce development services—also emphasizes immediate job placement over pre-employment education and training or career advancement supports.

In the United States today there is widespread acceptance among policymakers and practitioners that employment is the key to economic self-sufficiency. There is also growing awareness, however, that the 'work first' emphasis of the current public policy framework promotes a short-term emphasis on job

³ Throughout this report we use the term 'community-based organization' to refer to a family of organizations and agencies that work with low-income populations at the community level. These include but are not limited to: community action agencies (CAA's); community development corporations (CDC's); faith-based organizations; and community-based education and training providers.

⁴ Underscoring widespread support for a more integrated approach to service delivery, this project received endorsement by multiple state organizations in Massachusetts including: the Hispanic Chamber of Commerce; the Massachusetts Workforce Investment Board Association; and the Massachusetts Association of Community Development Corporations.

⁵ Funding for this report was provided by the United States Department of Health and Human Services. The report was researched and written by FutureWorks—an Arlington, MA consulting firm that helps build and manage the state and regional strategies, policies, and institutions that promote sustainable economic development. Visit www.futureworks-web.com for more information.

placement at the expense of long-term services and supports that enable individuals to advance to jobs that pay family-sustaining wages. While thousands of low-income individuals have entered the labor market in recent years, research reveals that few have made the gains necessary to become economically self-sufficient.⁶ This predicament has given rise to a new and influential movement that seeks to change the terms of the poverty debate in the United States. Spearheaded by Wider Opportunities for Women, the Family Economic Self-Sufficiency (FESS) Project is a national network of policymakers, advocates and practitioners focused on issues of economic self-sufficiency. The goal of the project is to change policy, programs, and public opinion regarding how the United States should help working families make ends meet.

The cornerstone of the FESS Project is the Self-Sufficiency Standard. The Standard is an objective measure of what it costs for families across the county to meet their basic needs. The Standard accounts for regional variation in cost of living and underscores the inadequacy of the federal poverty standard. According to WOW,

the Standard defines the group of Americans who need investment to reach an income that will allow them to support themselves and their families. When compared to peoples' actual wages, the Standard shows the gap between what people earn and what it takes to pay the bills. (*Setting the Standard for American Families*, Wider Opportunities for Women: Washington, D.C. 2003 pg. 2)

While the current federal policy framework promotes 'work first,' the self-sufficiency construct emphasizes the long-term nature of poverty alleviation. It reflects practitioners' experience that lasting solutions to poverty require the integrated and sequential delivery of education, training and supports that enable low-income individuals to acquire the skills and competencies they need to move up the career ladder into higher paying, stable jobs. Increasingly, the concept of self-sufficiency is entering the public debate, shaping the way legislators think about policy and the way service providers perform their jobs.

Massachusetts Context

Despite a booming economy in the late 1990s, Massachusetts' proportion of low-income individuals has remained constant for the past decade. In both 1990 and 2000, 17 percent of Massachusetts' families were low-income while the poverty rate remained constant at just under 7 percent.⁷ Income inequality has also risen dramatically in Massachusetts in the past decade: while the average income of the poorest families in the Commonwealth remained constant, the average income of the highest earning group increased by twenty-five percent.⁸ Growing wealth among the top quintile of families has fueled high housing costs, making it even more challenging for low-income individuals to make ends meet.⁹

Massachusetts' strong economy and demand for entry-level workers in key industry sectors such as financial services and health care facilitated the movement of welfare recipients into entry-level jobs throughout the second half of the 1990s. Like the country as a whole, Massachusetts implemented TANF and WIA with a strong 'work first' emphasis. While the system has been successful at job placement, it

⁶ For a review of these issues, see Kazis, Richard and Marc S. Miller, eds. 2001. *Low-Wage Workers in the New Economy*. Jobs for the Future. The Urban Institute Press: Washington, D.C.

⁷ Sum, Andrew, et al. "Poverty and Other Income Inadequacy Problems Among Massachusetts Families in 2000: Implications for Workforce Development Policy. July 2003. Center for Labor Market Studies. Pre-release copy of report prepared for the Commonwealth Corporation., Boston, MA.

⁸ Blanton, Kimberly. "N.E. Wage Gap Found to Widen." 2003. *Boston Globe*. June 6. P. E1.

⁹ Massachusetts families face the fifth highest cost-of-living and the third-highest housing costs in the country. See Jeff McInch and James R. St. George, *The State of Working Massachusetts 2002: As Good As It Gets?* (Massachusetts Budget and Policy Center, September 2002).

has been less successful at addressing the growing problem of the ‘working poor’—i.e. individuals who work full-time but don’t earn enough to cover basic costs of living.

Many advocates, program administrators, and practitioners across Massachusetts recognize that the current workforce development system is not serving the long-term needs of low-income individuals and families. While job placement is a good starting point, it is widely understood that the high cost of living across the state necessitates career advancement. Massachusetts’ FESS Project has brought considerable attention to this set of issues. In 1997, the Women’s Educational and Industrial Union (WEIU) established MassFESS—the Massachusetts Family Economic Self-Sufficiency Project. With support and participation from a widespread group of stakeholders, MassFESS developed and released Self-Sufficiency Standards for Massachusetts’ major regions. In a 2000 report entitled, ‘Self Sufficiency: Where Massachusetts Families Stand,’ MassFESS applied the Standard to income and family data across the state. The report revealed that 25 percent of Massachusetts’ families earn less than the Standard.

Across the state, there is growing awareness of the need to reform Massachusetts’ workforce development system. In recent years, there has been a good deal of experimentation with ‘career ladder’ initiatives in a variety of industry sectors. These initiatives are designed to meet low-income workers’ need for advancement and employers’ need for skilled workers. Both private foundation and public workforce development demonstration funds have supported the design and implementation of these sector-specific partnerships which bring together employers, education and training providers, workforce investment boards, and community-based organizations.¹⁰

Research Goals and Methodology

The self-sufficiency construct provides a powerful tool for reshaping the delivery and integration of human services and workforce development. Yet little research has been conducted into how the community-based organizations that deliver these services can reconstitute themselves in light of this conceptual shift. Nor has research identified the barriers these organizations face in adopting self-sufficiency as an organizing principle. This report is an initial effort to fill this void.

The report features case studies of outstanding organizations that help to ‘unpack’ the self-sufficiency concept. The research findings and case studies contained in the report revolve around two key questions:

- 1) How do community-based organizations and their partners deliver integrated education, training, career, and support services to help individuals and families move from poverty to economic self-sufficiency?¹¹
- 2) How do community-based organizations track and measure the progress made by their clients toward economic self-sufficiency, and how do they measure program impact?

Program Review and Case Study Selection

The primary goal of this research project was to identify and profile community-based organizations (in Massachusetts and nationally) that show great promise in moving unemployed and underemployed individuals closer to economic self-sufficiency. From these profiles, 3-5 programs were to be selected as case studies. The project team—composed of the Massachusetts Department of Housing and Community Development, Commonwealth Corporation, and the Massachusetts Community Action Program

¹⁰ Massachusetts career ladder initiatives include the Extended Care Career Ladder Initiative (ECCLI), the Fleet Charitable Trust Career Ladder initiative, and the Building Essential Skills Through Training (BEST) program.

¹¹ Although the project team is aware of the importance of other aspects of self-sufficiency, i.e., civic and social, due to limited time and resources, this research was purposefully limited to investigating economic self-sufficiency.

Directors' Association—established the following minimum criteria for including organizations in the review:

- ❖ CBO has undertaken specific initiatives to address the needs of the working poor;
- ❖ CBO provides coordinated and integrated "wrap around" support services to families to help them move toward self-sufficiency;
- ❖ CBO implements appropriate measurement strategies to capture, record, and report meaningful family movement along an articulated self-sufficiency continuum.

In addition to these requirements, the Project Team established more detailed criteria to determine which of the reviewed programs would qualify as case studies:

- ❖ Program works with a population that is not economically self-sufficient;
- ❖ Program is mature enough to provide meaningful lessons;
- ❖ Program provides training and supports that lead to quality jobs in high demand industries;
- ❖ Program provides a continuum of integrated basic education, skills training, and wrap around support services; and
- ❖ Programs must demonstrate a logical measurement strategy and show success.

The research team conducted a literature scan in order to identify programs for review. The scan began with a review of workforce development programs that are considered 'best practice' in the field. The research team specifically looked for organizations and/or programs with an articulated self-sufficiency framework or continuum guiding service delivery. The scan included a broad range of workforce development strategies for low-income workers including: career ladders, sectoral initiatives, welfare to work, traditional job training and placement programs, entrepreneurial strategies, programs for Limited English Proficient populations, and business simulation models. Organizations included community action agencies, community development corporations, other community based organizations, non-profit training providers, small business development agencies, and some public welfare agencies.

The research team's scan—albeit cursory—revealed very few programs that utilized an articulated self-sufficiency framework or continuum. Many programs did exhibit promising or 'best' practices in education, job training, and job placement. Many programs also provided an important array of 'wrap around' support services to clients. The scan revealed very few programs or organizations, however, that used an explicit continuum model in which education, training, and supportive services were coordinated and mapped along a continuum that followed the client from poverty to self-sufficiency. In part, this reflects the 'newness' of the self-sufficiency construct—most community-based organizations contacted for the review were unaware of tools or methodologies that would enable this kind of client mapping. More importantly, it reflects the fact that community-based organizations currently lack the incentives, resources, or capacity to work in this type of long-term fashion with clients.

Given the limited time and resources allocated for this project, the research and project teams determined that a deeper national search for promising programs was unrealistic. Instead, it was determined that the scan and review would focus primarily on Massachusetts, where project team members had greater knowledge of practitioners and programs. The resulting study is not national or comprehensive in scope. Rather, it reflects an initial review of Massachusetts CBOs and a sprinkling of national programs that surfaced quickly through the scan.

Four programs were selected as case studies for the report. Three are Boston-based and one is located in San Francisco. In each case, the research team reviewed background materials on the organization and conducted on-site interviews with relevant program staff. Not all of the case study organizations use an explicit self-sufficiency continuum framework. All, however, are committed to working with clients on a

long-term basis and provide a continuum of services and supports that move clients toward self-sufficiency.

In addition to the case studies, a review of promising programs is available as a companion piece to this report. The review contains short write-up on 8 programs that met most of the project team's minimum criteria. It can be found at any of the following Web sites:

- MASSCAP: <http://www.masscap.org/wfd.html>
- DHCD: <http://www.state.ma.us/dhcd>

Overview of Report

The report is organized into the following four sections:

- Section I discusses self-sufficiency in broad terms and defines a self-sufficiency continuum framework. This section provides a model continuum and profiles Asian Neighborhood Design – a community-based organization in San Francisco that has used a self-sufficiency framework for over five years to guide service delivery.
- Section II describes service mix and partnerships for workforce development. This section features two Boston-based CBOs that have developed 'demand-driven' education and training programs in partnership with employers. The first case study features the Financial Services Academy, developed by Action for Boston Community Development and the New England College of Finance. The second case study features the Boston Health Care Research Training Institute—developed and managed by Jamaica Plain Neighborhood Development Corporation.
- Section III addresses the issue of client tracking and performance measurement. This section features Jewish Vocational Service's Center for Careers and Lifelong Learning.
- Section IV presents key findings from the research and stresses the need for more rigorous and comprehensive research on this topic.

SECTION I: DEFINING THE SELF-SUFFICIENCY CONTINUUM

What Is Self-Sufficiency?

The concept of ‘self-sufficiency’ has different meaning for different people. Contemporary use of the term is quite broad and general. In contrast to the concept of poverty—which is specifically defined by the federal government—self-sufficiency is loosely defined and understood. In an effort to define self-sufficiency more clearly, the national advocacy organization Wider Opportunities for Woman (WOW) began to develop the *Self-Sufficiency Standard* in 1996. Accounting for regional variation in the cost of living, the Standard measures how much income families need to make basic ends meet. The Self-Sufficiency Standard has brought national attention to the need to redefine social welfare goals and to the importance of moving away from a focus on cash assistance and poverty to a focus on self-sufficiency and independence through work.

At the same time, community-based practitioners understand that self-sufficiency is about more than employment and income. Toby Herr and Suzanne L. Wagner—two pioneers in the welfare-to-work world—have articulated the key characteristics of self-sufficient people in a recent white paper issued by their highly regarded organization Project Match. In addition to the ability to support themselves and their families, Herr and Wagner assert that self-sufficient people have confidence about the future, believe they can be effective in their lives, and have established their own safety net of resources and relationships to rely on when times get tough.¹² Maurice Lim Miller, co-founder of Asian Neighborhood Design (featured as a case study at the end of this section), stresses that self-sufficiency is about choice and control. Lim Miller notes that self-sufficient people have developed knowledge, education, skills, resources, and relationships that allow them choices over what types of jobs they take, where they live, and what lifestyle they enjoy.¹³ Practitioners stress that self-sufficient people exert a basic level of control over their lives that is missing in the lives of individuals who have not obtained self-sufficiency. In this respect, self-sufficiency is not simply a reflection of economic independence; it is also reflection of a psychological state.

Although self-sufficiency can be viewed through many lenses, the scope of research in this project was purposely limited to *economic* self-sufficiency.

Helping Families to Reach Self-Sufficiency

Assisting individuals and families toward self-sufficiency can be a narrow or broad activity. The narrow understanding implies simply helping a low-income family or individual cease to rely on public assistance. Generally, this entails helping individuals get jobs or start small businesses.¹⁴ Performance measures for the workforce development and welfare systems typically revolve around this narrow definition of self-sufficiency.

Our review found that workforce-focused, community-based organizations engage in a very broad set of activities in order to help move people toward self-sufficiency.¹⁵ These organizations provide both ‘deep’

¹² See Herr, T. and Suzanne L. Wagner. 2003. "Self-Efficacy as a Welfare-to-Work Goal: Emphasizing Both Psychology and Economics in Program Design." February. Project Match: Chicago, IL. Herr and Wagner stress the need to build self-efficacy supports into welfare-to-work programs.

¹³ Interview with Maurice Lim Miller - May 7, 2003.

¹⁴ Not all CBO's focus on workforce development to help clients move toward economic self-sufficiency. Many CBO's provide assistance with small business development. A good Massachusetts-based example is the Lowell Small Business Assistance Center. A short profile of the Lowell program is attached as Appendix B.

¹⁵ It should be noted that many interviewed for this report find the term ‘self-sufficiency’ misleading. Several practitioners we spoke with pointed out that no one in this society is truly self-sufficient (and that it might be quite unpleasant if we were). Some interviewees focused on human interdependence (e.g. family members rely on each

and ‘wide’ supports and services. ‘Deep’ supports and services are comprehensive, covering a host of family basic needs. Many families need a variety of supports in their journey toward self-sufficiency and seek help on multiple fronts. In addition to education and training, services provided may include safety and mental health services, food, housing, transportation, and childcare.

‘Wide’ refers to the time frame in which services and supports are provided. For many, the road to self-sufficiency is long and complicated. Stabilizing a family in crisis is often the first step a community-based organization must take. Once stable, families may need other supports, including pre-employment education and training. From here, the focus may shift to job placement and retention, continued skill development, and career advancement. Community organizations that promote intergenerational self-sufficiency start even earlier, with a focus on children to promote learning and work values that will carry them through school, post-secondary training or education, and career start-up and advancement.

Organizations that provide access to both ‘deep’ and ‘wide’ supports along the path toward self-sufficiency recognize that self-sufficiency requires much more than a promising entry-level job. These organizations consider the whole person or family and focus equal attention on connecting people to safe and affordable housing, childcare, and reliable transportation. Considerable emphasis is also placed on developing supportive social networks and a positive, forward-looking attitude.

What Is a Self-Sufficiency Continuum Framework?

Frustrated with the limited definition of poverty and cognizant of the multi-dimensional nature of self-sufficiency, state community development agencies began developing tools to more accurately measure self-sufficiency in the mid-1990s.¹⁶ Agencies in several states—including Minnesota, Kansas, and California—have recently produced ‘Scales and Ladders’ matrices to concretely measure family, organization, and community development progress and outcomes. While the measurement tools vary somewhat by state, Family Scales and Ladders matrices generally include five levels of attainment (ladders) from poverty to self-sufficiency: in-crisis, at-risk, safe, stable, and thriving. The dimensions (scales) measured according to these five levels usually include employment, education, housing, child care, transportation, etc.

In 2000 and 2001, eleven community action agencies in Massachusetts piloted *the Massachusetts Self-Sufficiency Scales and Ladders Assessment Matrix* with support from the Massachusetts Department of Housing and Community Development (DHCD).¹⁷ Participating CAAs were required to report back to DHCD regarding their success implementing the matrix. According to the DHCD coordinator of the project, CAAs had positive experiences with the tool. Some of the participating CAAs have moved beyond the pilot phase and have integrated scales into their service delivery strategies. Though some CAAs reported implementation challenges (e.g., staffing issues and information management technical issues), overall feedback was very positive. In general, CAAs saw their clients move up the ‘ladders’ as planned. According to the DHCD coordinator, “CAAs in general liked having a comprehensive self-sufficiency tool available for case management and very much appreciated the group meetings and trainings that [DHCD] facilitated.”¹⁸

other for support, individuals and families rely on their community for support and this interconnectedness continues up through a ‘global village,’ in which countries rely on each other as trading partners and peaceful neighbors). Others noted dependence on government at all levels of the socio-economic spectrum (e.g., tax structure that benefits the middle class and wealthy, tax benefits due to home ownership). Despite these concerns, practitioners appreciate the way ‘self-sufficiency’ is changing the terms of the poverty debate and accept it as the term *de jour*.

¹⁶ In part, these tools were a response to the national Results Oriented Management and Accountability (ROMA) guidelines established in 1994 for grantees of the Community Services Block Grant, which required measurement of specific goals and outcomes among Community Action Agencies.

¹⁷ This tool can be found at: <http://www.roma1.org/room4a.asp>.

¹⁸ Interview with Akm Rahman, Information and Contracts Coordinator, DHCD: April 18, 2003.

As noted in the introduction, a central goal of this research project was to map client needs and organization supports along a continuum from poverty toward self-sufficiency. Drawing on the Massachusetts Scales and Ladders Assessment Form and other continuums identified throughout the course of this research, the research team created a generalized self-sufficiency continuum (see figure 1 below). Like the Scales and Ladders, this self-sufficiency continuum includes five stages along the path toward self-sufficiency. The continuum considers the whole person or family, not just a ‘worker’ or a single adult. The continuum in figure 1 is offered as a stylized model. It represents a generalized presentation of the path toward self-sufficiency. Clearly the depth and breadth of services provided to specific individuals will vary considerably.

Why Use a Self-Sufficiency Continuum Framework?

Throughout this project, we have interviewed dozens of community organizations about education, training, and support services designed to help clients move from poverty to self-sufficiency. Staff in many of these organizations described the value of providing services along a continuum that is holistic, integrated, and long-term. Based on these interviews we provide a summary of what practitioners value about the self-sufficiency continuum and the approach to service delivery it represents.

Value to Organizations

- **Better meet the needs of clients.** First and foremost, a focus on self-sufficiency helps community-based organizations better meet the needs of their clients. The organizations profiled in this report stressed the importance of understanding the full array of clients' assets and barriers through a thorough assessment and screening process. In most of the organizations interviewed for this study, case managers use a multi-dimensional assessment tool to determine client needs. Once organizations understand the needs of their clients, they can work with each client to bundle appropriate supports and services and establish a plan for moving toward self-sufficiency. With a thorough baseline assessment in place, case managers and clients can periodically reassess the situation and adjust supports and services as necessary. The long-term nature of the continuum also requires that organizations and clients reassess their assets and barriers periodically over time in order to track progress.

Practitioners noted that this approach helps keep an organization client-centered instead of program-centered. By starting with an understanding of a client's ‘balance sheet,’ so to speak, organizations are encouraged to fit programs and services to clients instead of fitting clients to programs. In addition, providing access to education, training, and support services along a continuum helps to ‘level the playing field’ for low-income individuals and families who often do not have the knowledge, skills, and social capital to negotiate family stability and career advancement on their own.

Another advantage of the continuum is that it helps providers and clients recognize and celebrate milestones. Practitioners interviewed for this report stressed that moving out of poverty is a process that often takes years to complete. The length of the journey can discourage those on it as well as those providing assistance. Because the self-sufficiency continuum maps stages along the path to economic independence, it provides clear points to mark progress, measure performance, and celebrate success.

- **Improve programs and services.** A focus on self-sufficiency helps organizations to clearly identify the short- and long-term services and supports required to help move families out of poverty. Once these are identified, CBOs can determine how to expand or partner with other organizations to deliver the necessary supports and services. If the CBO is large and comprehensive, it may be able to meet all of the client’s needs on its own. More likely, however, are strategic partnerships with other organizations and agencies to provide the ‘wrap around’ services many clients need. Through

interviews we found that most organizations reviewed for this report—no matter their size—partnered with other organizations to accomplish their goals.

- **Better Serve Employer Partners.** A focus on self-sufficiency helps community-based organizations better meet the needs of their employer partners. The workforce development field has recognized that workforce development programs must have a ‘dual-customer’ focus. While it is important to meet the needs of job seekers (the ‘supply side’ of the labor market), it is equally important to meet the needs of employers (the ‘demand side’ of the labor market). The employer partner/customer requires work-ready individuals who are both stable and motivated. Working with a self-sufficiency continuum helps community-based organizations provide and track the supports and services that prepare individuals for employment. Once these clients are in the labor force, the continuum helps organizations provide or link them to education, training, and support services that enable them to advance to higher level jobs and wages. Organizations interviewed for this study who have developed strategic partnerships with employers stress the importance of taking a long-term, holistic view of career development.

Value to the Workforce Development System

The workforce development system in most states and regions is a complex array of services and programs, often with confusing and conflicting requirements, goals, and outcomes. In Massachusetts, the workforce development system is so fragmented that it has been referred to as a ‘non-system’ by the very agencies that compose it.¹⁹ A self-sufficiency continuum framework can help to remedy this situation in two important ways.

- **Framework to map the field and establish a shared vision.** The self-sufficiency continuum provides a framework to map the complex array of organizations and agencies involved in moving low-income individuals from poverty to self-sufficiency. While sharing a commitment to alleviate poverty, community-based organizations have expertise in different areas of the self-sufficiency continuum framework. Community development corporations (CDCs), for example, have expertise in and a commitment to the housing needs of their clients. This expertise often extends to asset building (i.e., individual development accounts) and asset management (i.e., economic literacy). CBO training providers, on the other hand, have expertise in training content, job placement, and connections to employers. While some large Community Action Agencies (CAAs) deliver education and training services, most CAAs are better equipped to provide many of the ‘filler’ support services that are essential but not met through the other two types of organizations. For example, most CAAs interviewed for the study provide childcare and transportation services. Fuel assistance, family safety, community involvement, and health care are other domains that CAAs engage in.

Unfortunately, these community organizations and agencies do not generally operate as a ‘system,’ either with each other or with workforce development stakeholders such as the local workforce investment boards and one-stop career centers. A self-sufficiency continuum framework can be used to map the various stakeholders and the services they provide at different stages on the path to self-sufficiency. Mapping the stakeholders and services and sharing this information across stakeholders can be a first step toward developing a shared vision for a more closely integrated and cohesive human service and workforce development system.

- **The self-sufficiency continuum can help leverage the competitive advantage of community organizations and highlight the need for strategic partnerships between workforce development stakeholders.** Mapping stakeholders and services in the system along a self-sufficiency continuum

¹⁹ See Governor’s Task Force to Reform Adult Education and Worker Training: Report of the Working Group on Incumbent Workers, July 9, 2001.

can identify program overlap and service gaps that inhibit families from reaching self-sufficiency. This clarity and transparency can help both practitioners and policy makers. Through the self-sufficiency continuum, practitioners can see where their services fit and who their potential partners are. Policymakers can use the continuum to identify gaps in the system and create policies and programs to fill them.

Barriers to Using a Self-Sufficiency Continuum Framework

The interview process revealed multiple barriers to operating within a self-sufficiency framework. Additionally, a select group of Massachusetts' community action agencies that have piloted the Massachusetts Scales and Ladders Assessment tool were interviewed for this project. These pilot projects provide important information regarding the challenges organizations face in their efforts to address client needs in an integrated, long-term manner. Below, we summarize the most significant barriers to using a self-sufficiency continuum framework.

- **In the current policy environment of "work first," public funding does not support a self-sufficiency continuum model of service delivery.** Both the Workforce Investment Act (WIA) and Temporary Assistance for Needy Families (TANF) programs emphasize job placement over education and training. Neither program provides much funding for follow-on or longer-term support. Generally, public funds do not support workers at and beyond the 'safe' stage in the self-sufficiency continuum (see figure 1). Most public funding ends when clients are placed in jobs or soon thereafter, i.e., six-month follow-up timeframes.²⁰ As such, the 'work-first' orientation of the current workforce development system limits pre-employment and incumbent worker training and creates major resource gaps along the self-sufficiency continuum.
- **Funding drives services.** Most of the programs reviewed for this report were driven by the requirements of their funding sources. Because no public or private funding source described by interviewees included expectations or measures beyond standard program completion, job placement, and starting wages, programs had little incentive to design and use a complex and often time-consuming self-sufficiency tool.
- **Self-sufficiency models are new and unfamiliar to most organizations** Many of those interviewed for this project were unfamiliar with any self-sufficiency continuum models or tools. Although they all understood the general concept of "self-sufficiency," few used it in any specific terms or as an organizational framework.
- **Utilizing a self-sufficiency continuum requires commitment, time, and flexible funds—resources all in short supply.** The community organizations featured as case studies in this report all indicate that it took time (a minimum of one year) and highly dedicated staff to develop the workforce partnerships and programs that promote long-term, self-sufficiency. Public workforce development

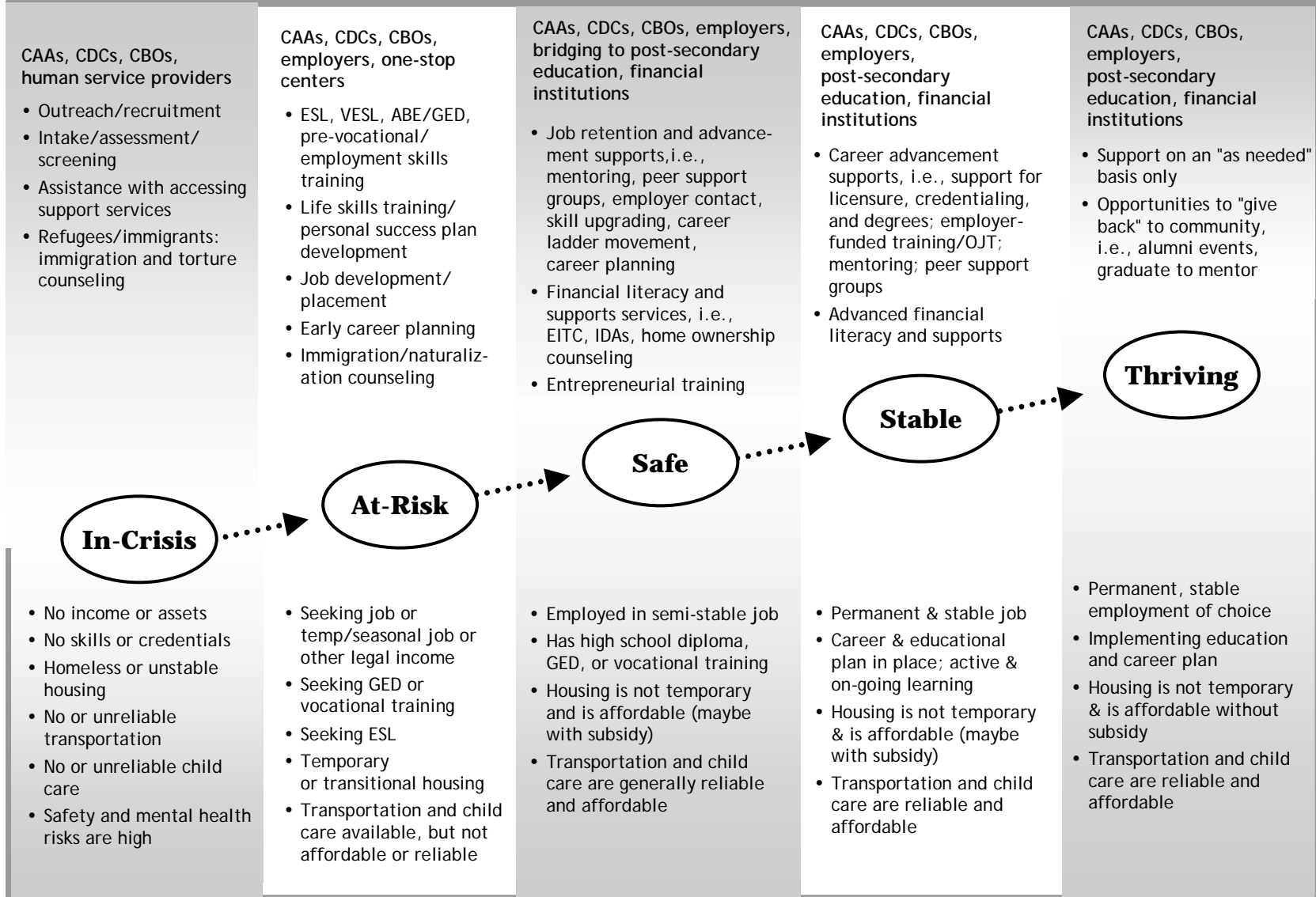
²⁰ Although some funding from the federal departments of labor and health and human services was available in the mid- and late 1990s for retention and advancement strategies, particularly for welfare-to-work clients, the current reauthorizations of WIA and TANF provide little hope for continuation of these types of strategies. Some state and demonstration funding has been provided for training currently employed workers; however, this funding is limited and does not appear to be well-coordinated with funding sources and programs on the lower end of the continuum. Ideally, student financial aid and employer training funds would be available for workers in the "stable" and "thriving" stages. However, this is rarely the case for workers needing the most skill development. Employers tend to invest in higher skilled and higher paid workers. Student financial aid is not designed for students who are combining work and school, resulting in few low- or middle-income working adults receiving any. Education tax credits, i.e., the Lifetime Learning Tax Credit, are virtually unknown among workers who cannot afford professional accountants and, due to their non-refundability, are typically not beneficial to low-income workers.

funds do not pay for this development time. As a result, organizations patch together resources from private industry, foundations, and public demonstration program dollars to achieve their goals. Even as these innovative organizations establish promising programs and partnerships, they continue to scramble for funds as their efforts do not fit neatly into public funding categories.

- **Delivering services along a self-sufficiency continuum requires coordination of multiple resources and strategic partnerships among organizations.** A ‘bird’s eye’ review of programs interviewed for this project reveals that most are designed to serve people at a specific point on the self-sufficiency continuum. In order to weave together an integrated set of services and supports for clients, CBOs need to both coordinate resources across program areas and form partnerships with organizations that specialize in other areas on the self-sufficiency continuum. Many CBOs do not have the experience or capacity to effectively undertake these complex tasks.

The self-sufficiency continuum model developed from our research is presented in figure 1 below. Following this model is a case study of one organization that has used a similar framework for over 5 years.

Figure 1. The Path to Self-Sufficiency



The Path to Self-Sufficiency

The boxes below the continuum include a range of client assets or barriers at each stage. Each stage includes descriptors from various life domains, as adapted from the Massachusetts Scales and Ladders tool, along significant domains, i.e., employment, education/training, housing, transportation, and child care. It would be more appropriate to include all of the descriptors at each of the 10 life domains used in the Scales and Ladders tool; however, this one-page model is designed to simply provide a generalized overview of clients at each stage, as well as the potential services they might need. If this model were to be used by community-based organizations, they would map more comprehensive and specific indicators.

The boxes above the continuum include the services clients may need to overcome the barriers and strengthen assets. As with the lower boxes, the services listed in these boxes are general and wide-ranging. Different clients will require different services. However, a community or organization could tailor this model to their community or target population by listing the specific characteristics in the boxes below and the specific services in the boxes above the continuum.

The circles include partners within the workforce development system (broadly defined) who are required to deliver the services. As is clear from the model, this "system" requires many different types of players and many of the same organizations operate at various levels in the continuum. *Helping families move from poverty to self-sufficiency is not the sole domain of community-based organizations. They have a role in this journey; however, other organizations, agencies, and companies must be involved if one is to continue and get to the end of the path.*

This continuum captures the "deep" and "wide" nature of the journey toward self-sufficiency. Some clients' education, training, and support service needs will be deeper than other's; therefore, if this model were tailored to individual clients, each would include different characteristics in the boxes below the continuum and different services in the boxes above. It also demonstrates the "wide" nature of self-sufficiency from a client's perspective, i.e., the long journey toward "thriving," which could take years for some clients.

**Case Study:
Asian Neighborhood Design (AND)**

As noted in the introduction of the report, our research revealed few organizations that have adopted a self-sufficiency continuum to map client services and movement toward economic self-sufficiency. Asian Neighborhood Design is an exception. This San Francisco-based organization has used a self-sufficiency framework for over five years. AND provides important lessons for organizations considering this approach to service delivery. The case study below describes the organization's self-sufficiency framework and the value it has derived from using it.

Background

Asian Neighborhood Design (AND) was founded in 1973 by a group of University of California-Berkeley student architects who wanted to give back to their community by rehabilitating houses and revitalizing community spaces. The initial mission of this community development corporation (CDC) was to fight poverty by assisting community residents with housing and community revitalization. However, in the late 1970s, staff realized the community needed more and so expanded the organization to include job training for young men in construction work and other building trades related to AND's rehabilitation work. By the early 1980s, AND had expanded the training program to include trainees from many groups and developed a non-profit commercial business selling furniture made by trainees.²¹

Today, AND has an annual budget of \$3 million and 28 staff. AND's training staff of 6 train 14 to 15 trainees in each 13-week training cycle in carpentry, woodworking, and construction-related skills. AND offers 4 training cycles per year at two sites, training a total of 100 to 150 trainees each year. Key features of the training include hands-on learning; work in a business setting; responsibility for work on projects for which there are actual customers; a supportive environment, with supportive services; open-entry/open-exit training; peer-to-peer mentoring; and the option of continued job and counseling assistance after training. Trainees receive small stipends every week of about \$50 to \$75 to help them with transportation and other training-related costs, such as industry-related tools and clothing. Graduates who take transitional jobs with the Bay Area Construction Sector Intervention Collaboration (BASIC) receive one year of paid union dues.

AND's Philosophy for Long-Term Self-Sufficiency

Asian Neighborhood Design's gradual growth and diversification of activities and services reflects its philosophy about what communities and individuals need to overcome poverty and attain long-term self-sufficiency. Healthy communities and self-sufficient families are integrally related as two sides of the same coin. They rely on each other, and their symbiotic relationship relies on a healthy balance of several variables in a community and a family. The seven elements are listed on the next page.

In 1996, AND's Executive Director, Maurice Lim Miller, and Director of Family and Youth Resources, DeLynda DeLeon, authored a policy brief outlining this philosophy and AND's multifaceted, long-term approach to assisting community residents in their journey toward long-term self-sufficiency.²² In an analysis of traditional anti-poverty approaches, they describe the dominant anti-poverty strategy as one of "hope":

While there is a growing understanding that poverty work requires comprehensiveness, the current approach has been to identify the problem often most in vogue at the time and

²¹ Conway, Maureen and Marshall Bear. "Asian Neighborhood Design: A Case Study of a Sectoral Employment Development Approach." Economic Opportunities Program, The Aspen Institute. June 2000.

²² DeLeon, DeLynda and Maurice Lim Miller. "A New Approach for Our Communities' Long-Term Self-sufficiency: A Practice-Based Anti-Poverty Analysis." AND Policy Brief. 1996.

then to develop programs that assist clients to attack this need, with the "hope" that the other pieces of their lives will come together and then they will become self-sufficient.²³

The current approach is somewhat of a "magic bullet" theory. Given the limited public resources available to assist low-income families, policy makers continually search for the one "magic bullet" that will address a family's most critical challenges and will act as the catalyst for them to move out of poverty. DeLeon and Lim identify this "strategy of hope" across several fields and networks involved in anti-poverty work, including urban planning, human service providers, educators and trainers, housing developers, and others.

According to DeLeon and Lim Miller, this oversimplification of what it takes to move out of poverty results in a chaotic mix of disparate service delivery. This chaos resembles more of a Wild West shootout, with every provider shooting off their favorite "silver bullet" and none providing a straight shot out of poverty. In addition to the special and narrow focus of each of these strategies, the short duration of most programs does not account for the "fact that the struggle out of poverty is more of a dynamic process than a static problem." The gaps left between these separately developed and disconnected strategies prevent all but the most determined families from reaching long-term self-sufficiency. These programs are "safety nets rather than parts of a coordinated anti-poverty strategy...[they] must be retained but also must be interconnected as stepping stones for those who are working their way out of poverty."²⁴

AND's Self-Sufficiency Planning and Tools

In order to capture and understand both the dynamic and multi-faceted dimensions of people's lives and their struggle out of poverty, AND developed a list of what it sees as the seven essential elements of a healthy community and family. No matter if they are in poverty or self-sufficient, "Each person's life is a combination of strengths (assets) and weaknesses (barriers)"²⁵ and those who are self-sufficient have accumulated a *critical mass* of strengths. In AND's experience, each person and family varies by the set of strengths which are important to attaining and maintaining self-sufficiency. Just as there is no magic bullet program to assist these families, there is no one formula of strengths that guarantees self-sufficiency.

Because the path to self-sufficiency is such an individualized process, it is important for Asian Neighborhood Design and program participants to track their progress along all seven elements. To do this, DeLeon and Lim Miller developed an evaluation tool, which has been reproduced in figure 2.

| Essential Elements of a Healthy Community | |
|---|---|
| • | Income/Assets Sources and level of income Accumulation of savings, other assets Debt and credit |
| • | Education/Skills Academic achievement Job-related skills and experience Other relevant skills, hobbies, etc. |
| • | Housing/Food Stability and security of housing Condition and affordability of housing Nutrition and adequacy of food |
| • | Safety/Environment Crime in surroundings, risk to family Transportation, neighborhood services Personal perception of safety, freedom |
| • | Human Services Health care Child care and teen care Substance abuse Other needs for services |
| • | Relationships Primary or spousal relationship Parent and child/teen relations Relations with friends, co-workers Religious/cultural ties, etc. |
| • | Personal Attributes Personal self-esteem, confidence Interpersonal, socialization skills Sense of hope and vision Life management skills |

²³ DeLeon and Lim Miller, p. 3.

²⁴ DeLeon and Lim Miller, p. 3.

²⁵ DeLeon and Lim Miller, p. 8.

Figure 2: AND's Healthy Community and Family Elements Matrix

| Healthy Community Elements | Income/ Assets 1 | Education/ Skills 2 | Housing/ Food 3 | Safety/ Environment 4 | Human Services 5 | Relationships 6 | Personal Attributes 7 |
|----------------------------------|---------------------|------------------------|--------------------|--------------------------|---------------------|--------------------|--------------------------|
| <i>Strong, stable asset</i> | | | | | | | |
| ↑ +2 | | | | | | | |
| +1 | | | | | | | |
| <hr/> | | | | | | | |
| ↓ -1 | | | | | | | |
| -2 | | | | | | | |
| <i>High risk/crisis/barriers</i> | | | | | | | |

Since 1996, AND has used this tool and companion tools to chart the progress of trainees and graduates of the training programs as they move toward self-sufficiency. During training, each trainee works on-site with a family advocate from the Family and Youth Resources team to address life challenges and access support services. Trainees and advocates meet initially to establish the individuals or family's "baseline" situation along all seven dimensions using the above chart. This process takes 60 to 90 minutes. AND has created several tools and interview protocols to assist in this process, which include an assessment form completed by the family advocate and a family self-assessment form completed by the trainee.²⁶

At a subsequent meeting, the advocate and the trainee compare the results of each assessment to come to a joint understanding of which elements of the trainee's life are assets and which are barriers, as well as a plan to move out of poverty and toward self-sufficiency. Advocates check in with trainees at least once every week on an informal basis. Every Friday, the Family and Youth Resources team provides informative workshops for the trainees on such topics as financial literacy and others on which trainees request more information.

In addition to AND trainees and graduates, Jobs Plus Club members include residents in AND housing developments, members of AND associated communities or groups, AND employees, and family members of any of the above. Members receive access to individual meetings with a family advocate; access to resources and supportive services such as child care; support with strengthening their self-sufficiency plan through Individual Development Accounts and other asset building opportunities; peer group support through monthly meetings; and bonuses in the form of gift certificates and tickets to events for giving back to the community by tutoring or volunteering. A significant component of the Club is helping members develop an action plan with specific and attainable steps for moving toward self-sufficiency.

Members in this Club are expected to adhere to several requirements, as outlined in the box. The requirement for a 2- to 4-year commitment is a recognition that moving out of poverty takes longer than six months or a year; it is a long-term process, and the steps vary by family. The monthly meetings consist of a variety of activities,

| Jobs Plus Club Participant Requirements |
|---|
| <ul style="list-style-type: none"> • Commitment of 2 to 4 years • 36 hours per year of volunteer work and/or attending informational workshops on health, money management, nutrition, etc. • Attendance at monthly per group meetings • Individual meetings with a family advocate to work on intake, baseline assessment, self-assessment and goals, and action plan • Participation in the Resource Exchange Bank as a mentor, child care resource, job search coach, or workshop planner. <p style="text-align: right;">~ From Jobs Plus Club brochure</p> |

²⁶ The AND Executive Director and Director of Family and Youth Resources carefully developed and tested an entire set of tools for this work. Additionally, the tools are updated and changed as necessary on a regular basis.

from workshops on requested topics to assistance with taxes and obtaining the Earned Income Tax Credit to quarterly family celebrations at Marine World. Family advocates check in with members every three months through the monthly meetings, individual meetings, or telephone calls and the progress chart is updated every six months.

The Jobs Plus Club is as much about members providing emotional support to each other in their journeys to self-sufficiency as it is about family advocates brokering resources. The monthly peer group meetings are essential for providing this support, as well as for publicly celebrating participants' successes. The ongoing peer support helps to build a community of families supporting each other; therefore, building assets among the seven Essential Elements.

"...the struggle out of poverty is more of a dynamic process than a static problem"
~AND

What Has Been the Impact on Participants of Using This Framework?

Since the program began five years ago, it has served 300 to 350 active members, and several hundred more transient members who attend an occasional workshop. At any one point in time, the Club will have approximately 50 active members. Although AND does not have a sophisticated performance measurement system for this program, staff have measured select outcomes at various times throughout the program.

About half of the Jobs Plus Club members originate from the AND training programs, and the other half are from AND or other housing developments. Of the approximately 150 members from AND training, half are placed into jobs with the local carpenter's union. These jobs pay good wages (starting at \$17/hour) with annual cost of living increases and provide excellent benefits packages. The other half of the AND training graduates are usually limited English clients, who find jobs paying closer to \$9 to \$10/hour. The Programs Director estimated that about 8 percent of these Jobs Plus Club members get a wage increase within two years.

The average stay in the Jobs Plus Club is 2 years; however, Advocates have worked with some Members for 6 years. Retention rates vary by type of client. Graduates from the AND training program have the lowest rate; whereas, public housing families have the highest. The Programs Director believes that when AND graduates finish training and get good jobs, they feel that they do not need any more support. Training graduates tend to stay with the program for 3 to 4 months. However, about 20 to 25 percent of them return to the Club within 18 months because they have run into challenges outside of the workplace and need support. Advocates welcome them back to the Club and help them re-establish and work toward their self-sufficiency plans.

Another measure of program success is the number of members who reach their goals in Individual Development Account (IDA) programs. During the first two years of the Jobs Plus Club, AND was a founding member of the Bay Area IDA Collaborative and administered an IDA program. Approximately 120 Members participated. By the end of the program, 12 participants had purchased homes, 4 started their own businesses, and 3 returned to school. The funding for the AND IDA program was exhausted, but AND still refers clients to programs at other organizations in the Collaborative.

What Resources and Partners Are Required to Make This Model Work?

The Family Advocates work as a one-on-one team with each AND program participant to understand the assets and barriers for each element in the participant's life and that of his/her family. This comprehensive approach requires that they provide referrals and access to resources along a wide range of needs. Advocates act as support services "brokers" in order to help ensure families that continue making progress toward their end goal of self-sufficiency.

To aid them in their work, the Programs Director has established referral partnerships with approximately 70 other organizations and agencies, ranging from child care resources to emergency food banks to domestic violence counselors. She has established another 20 or 25 formal relationships with other organizations through Memorandums of Understanding. These relationships usually are created around a specific project and funding source. AND's long established and excellent reputation in the region and as a national model has aided the establishment of these relationships. Additionally, AND staff operate from a collaborative—not a competitive—mindset, continually seeking out cooperative relationships with multiple partners.

Value of the Framework

In 1995, after 25 years of providing hard and soft skills training for trainees, AND staff were not seeing as much progress toward self-sufficiency as they desired for their participants. It was clear that training and job placement alone were not enough to ensure a family reached long-term self-sufficiency. The Executive Director at the time, Maurice Lim Miller, documented what he saw as other important elements to healthy communities and family self-sufficiency and created the list of seven Essential Elements. Today, the Programs Director overseeing the program based on this framework testifies to its value for families and communities. The basic principle underlying the framework is that it provides a method to *sustain* the communities that AND helped through community development and job training. Without continued support, communities and families may relapse back into deep poverty. AND sees the self-sufficiency framework as a maintenance tool for healthy communities and families.

To this end, AND uses the listing of Essential Elements of a Healthy Community not just in self-sufficiency planning for individual families, but also for entire communities. For example, this organization has established "Comprehensive Support Services Programs" for the low-income residents of one of its housing projects in Oakland, California. AND will use a three-pronged interactive approach to community development and organizing to help this entire community move from poverty to self-sufficiency. This approach includes: 1) working with individuals and families on self-sufficiency plans and community involvement; 2) forming a community-wide village or career club through the Jobs Plus Club model; and 3) changing systems and policies by working with policy makers, service providers, and funders to improve the system. The goal of this project is to make this housing project a model of a self-sufficient community that can be replicated throughout the Bay Area.

AND uses the seven Essential Elements as a checklist to ensure that the self-sufficiency and support programs are truly comprehensive. The figure below provides an example of how AND "covers all the bases."

Figure 3: Essential Elements Framework for Programming at the Community Level

| <p style="text-align: center;">Programs</p> <p style="text-align: center;">↓</p> | ← Essential Elements of a Healthy Community → | | | | | | |
|---|--|-----------------------------|---------------------|-------------------------------|--------------------------|----------------------|-------------------------------|
| | (1) Income/ Assets | (2) Education/ Skills | (3) Housing/Food | (4) Safety/ Environment | (5) Human Services | (6) Relationships | (7) Personal Attributes |
| a. Community Development-Organizing Program ²⁷ | • | • | • | • | • | • | • |
| b. On-Site Job Preparedness Program | • | • | | | | • | • |
| c. Jobs Plus Club Program | • | • | | | • | • | • |
| d. Health Program | | | • | | • | | • |
| e. Nutrition Program | • | | • | | • | | |
| f. After-School Program | • | • | • | • | • | • | • |
| g. Enrichment Program ²⁸ | | | | | • | • | • |

By using this framework, AND directly confronts the ineffective "strategy of hope" of traditional anti-poverty programs and brings order and comprehensiveness to the programs at this housing project. The hypothesis is that this will help residents to systemically achieve self-sufficiency, both as individual families and as a community.

Additionally, the model is designed to reduce any sense of entitlement and increase participants' sense of community. Through the training program, participants gain skills to work in good jobs that reduce their dependence on public support. Through the peer group meetings in the Jobs Plus Club and the community empowerment program, participants support and receive support from other community members, which provides for the maintenance of a healthy community and families.

What Are the Barriers to Using This Framework?

Despite the apparent value of the framework, AND continually encounters barriers to effective implementation. The most significant barrier is lack of funding. Although the Irving and Hewlett foundations have funded the development and implementation of the program, the funding provides for only limited services and support. Few other funders have been willing to underwrite long-term supportive services, possibly because it can be difficult to measure them, and therefore to hold organizations accountable.

Another important barrier to using this framework is that the target population is very mobile, which makes ongoing communication with clients difficult. The voluntary nature of the Jobs Plus Club means that only the most motivated participants are likely to stick with it. This makes it very difficult to serve populations that may be in the most need but are not motivated to participate.

Finally, in the early years of providing the self-sufficiency planning and support services, the Family and Youth Resources unit had to "justify" its existence to the rest of the organization. Although they saw and

²⁷ This program consists of four components: 1) community empowerment activities; 2) policy development; 3) property management (developing good rapport between the managers and residents); and 4) research and planning.

²⁸ This program consists of two components: 1) sports and fitness; and 2) others as requested by residents.

Do You Know the Way to Self-Sufficiency?

understood the life challenges that many of their trainees faced, most of the trainers felt that they could provide the supports their clients needed, as they had done in the past. Architects in the community revitalization division understood the necessity of providing support services for clients, but did not want AND to become a human service agency. Both groups were very committed to keeping the focus on community revitalization and hard skills training. However, now that staff have seen the comprehensiveness and long-term nature of the support provided through the Jobs Plus Club, they support the program as an integral part of the AND anti-poverty and long-term self-sufficiency mission. Additionally, the Programs Director has been able to raise funding for her unit's activities through multiple foundation grants, which liberates the unit financially.

Interviewee: DeLynda DeLeon, Programs Director of Employment and Training Programs and Family and Youth Resources, 415-593-0423 x206

SECTION II: SERVICE MIX AND PARTNERSHIPS FOR WORKFORCE DEVELOPMENT

Overview

Providing deep and wide education, training, employment, and support services along the self-sufficiency continuum requires both an ambitious mix of client services as well as multiple, strategic partnerships among non-profit, public, and private organizations. Importantly, many CBOs now recognize that moving individuals toward economic self-sufficiency requires an increased focus on employer partnerships. Because employers are the actors that ultimately provide low-income individuals with opportunities for career and wage advancement, an increasing number of CBOs are forming or strengthening partnerships with employers in key industry sectors and helping create career paths that can lead low-income individuals toward family-sustaining employment.

Increasingly, CBOs that strive to move their clients toward self-sufficiency recognize the importance of establishing partnerships with employers. To better meet the needs of their employer partners, many CBOs across the country are developing expertise in the 'demand side' of the labor market.

Service Mix

Our research revealed various models of how organizations provide supports and services to clients along the self-sufficiency continuum. In one model, the community-based organization positions itself as a 'coach' or 'advisor' to clients as they plot their course toward economic independence. In this model the CBO 'checks-in' with the client on a regular basis, connects the client to other agencies and resources when necessary, and provides rewards or encouragement at each step along the continuum. In another model, the CBO forms partnerships with other organizations that operate at higher stages of the self-sufficiency continuum—effectively 'passing off' the participant, much as an elementary school passes up a student to middle school. In a third model, the CBO positions itself as an explicit 'point of contact' for the individual and family, providing comprehensive support at each step along the continuum.

The service mix and partnerships CBOs engage in appear to be shaped by several factors, including mission, organizational capacity, community resources for workforce development, and target population.

- *Mission*

Community-based organizations share a common mission to reduce or eliminate the causes and consequences of poverty in their communities. How they achieve this mission varies considerably, however. Typically, community-based organizations address a particular issue such as housing or employment. In addition, many organizations focus on a particular target population, such as immigrants, refugees, or welfare-to-work clients. As such, each CBO's primary service delivery revolves around its particular mission.

- *Organizational capacity*

Some CBOs have hundreds of staff and multi-million dollar budgets. These large-scale organizations typically offer multiple services in-house, including assistance with housing, fuel programs, child care (some house their own Head Start centers), transportation, basic education, English training, hard and soft skills employment training, job placement, and career advancement. In contrast many CBOs are quite small and specialized with just 1 or 2 staff and restricted budgets. In these cases, the CBO may act as a 'broker,' helping clients identify appropriate community resources that meet their needs and/or helping clients address a specific problem (e.g., housing).

- *Community resources for workforce development*

Community resources for workforce development vary considerably, thereby shaping CBO service delivery mix in important ways. In some communities, the One-Stop Career Center may offer case management-type services for clients and will contract with community-based organizations for specific education, training, and support services. In other communities, the One-Stop Career Center may specialize in brokering services for clients by connecting them to large-scale, community-based organizations offering a wide range of services. Finally, in many communities, the location of the One-Stop Career Center may not be convenient to offer services to clients, placing more responsibility on smaller, local CBOs to provide almost all workforce development and support services.

- *Target population*

Community demographics also determine the specific service mix organizations provide. Some CBOs target their services toward specific populations, such as members of a particular minority group, individuals with criminal records, or individuals transitioning from welfare to work. A few of the CBOs interviewed for this project provide supportive services for refugees and recent immigrants. In addition to traditional services and supports, these CBOs may provide counseling and support to torture victims as well as assistance with U.S. citizenship.²⁹

Partnerships with Employers

Increasingly, CBOs that strive to move their clients toward self-sufficiency recognize the importance of establishing partnerships with employers. To better meet the needs of their employer partners, many CBOs across the country are developing expertise in the ‘demand side’ of the labor market. These CBOs are developing detailed knowledge of industry career ladders and developing the necessary training and career supports to enable their clients to climb these ladders.

The two case studies that follow illustrate how two Boston-based CBOs have formed strategic partnerships with employers in key industry sectors. The first case study describes how Action for Boston Community Development (ABCD) formed a partnership with New England College of Finance to create the Financial Services Academy (FSA). The FSA is an intensive 3-week training designed to give low-income individuals the background required to secure entry-level jobs in the financial services industry. A key goal of the FSA is to help these individuals move up the career ladder once they enter the industry by providing ongoing training through New England College of Finance. The second case study describes how the Jamaica Plain Neighborhood Development Corporation (JPNDC) forged a strategic partnership with Boston health care employers to form the Boston Health Care Research Training Institute. The Training Institute develops career paths for low-income, entry-level health care workers and delivers the training and career supports necessary for them to advance.

While the program models developed by ABCD and JPNDC are different, they share several important characteristics:

- *Programs serve ‘dual customers’*

The programs developed by ABCD and JPNDC serve dual customers: low-income individuals seeking career advancement opportunities and employers seeking reliable, skilled employees. The ‘win-win’ nature of these workforce development partnerships keeps all parties committed and engaged.

- *Programs benefit from tight labor markets*

In recent years, both financial services and health care have exhibited strong demand for entry-level employees in the Boston region. Employers’ ongoing challenges with recruitment, retention and turnover

²⁹ Examples of programs serving these populations can be found in Appendix A.

at the entry level created an ideal opening for these CBOs to form strategic partnerships with employer consortia.

- *Training is ‘demand-driven’*

Education and training offered in both programs is driven by employers. In the case of the Financial Services Academy, employers developed the 3-week curriculum. Courses delivered through the Boston Health Care Research Training Institute correspond to career ladders that participating CBOs have developed in conjunction with their employer partners.

- *CBOs provide critical services and career supports*

In both cases, CBOs play a critical role in providing or linking clients to services (e.g. child-care, transportation) that enable them to succeed in education and training. CBOs also provide critical career supports in the form of career plans and mentoring.

- *Private funding is key*

Private sector support—both from industry and foundations—has been key to the development and implementation of the Financial Services Academy and the Boston Health Care Research Training Institute. The FSA is funded entirely by employers; the Training Institute is funded through a combination of private foundations and public workforce demonstration funds.

Case Study:

Action for Boston Community Development and the Financial Services Academy of the New England College of Finance

Overview: In 1999, the Financial Services Academy was launched with 9 corporate members and 7 community partners, including four community-based organizations. The case study below describes the model through the entry-point of Action for Boston Community Development (ABCD), a Community Action Agency with 15 locations throughout Boston.

Background on ABCD

ABCD³⁰ was incorporated in 1962 with an initial grant of \$2 million from the Ford Foundation and several other funding sources. In 1964, this organization was designated Boston's official antipoverty agency. With a current staff of 800 and an annual budget of approximately \$95 million, ABCD now serves over 100,000 low-income individuals and families each year through a decentralized neighborhood-based structure. ABCD continues to fulfill its original mission of promoting self-help for low-income people and neighborhoods; it offers multiple services and programs, from education and job training to housing and fuel assistance to child care and elder programs.

ABCD has been involved in education and workforce training for decades. Its current workforce programs include LearningWorks and Skills Training Programs. LearningWorks is ABCD's workforce development center in downtown Boston. This resource center operates programs that prepare welfare recipients for work through job-readiness training, adult education, job placement services, child care and transportation assistance, pre-placement support, and case management services up to 12 months after job placement.

ABCD's Skills Training Programs provide low-income Boston-area residents with skills training and job placement services. In addition, ABCD operates one of Boston's One-Stop Career Centers legislated under the federal Workforce Investment Act and was the founder (and now a key partner) of the Urban College of Boston.

Partnership with the Financial Services Academy (FSA) and New England College of Finance (NECF)

A casual lunch conversation in 1998 between Mark Isenberg of ABCD and Bob Regan, President of the New England College of Finance (NECF), gave rise to the Financial Services Academy. Over lunch Regan communicated a key, ongoing challenge facing the financial services industry. Typically, financial service institutions hired college graduates for entry-level positions to ensure qualified employees. However, these overqualified hires quickly lost interest in the positions and often quit soon after they were hired. The result was an unacceptably high turnover rate and thousands of wasted dollars on hiring, orientation, and training for these positions. By one estimate, turnover costs were as high as \$43,000 per person.³¹ An additional challenge was the high premium paid to temporary help agencies to fill these high-turnover, entry-level positions. Isenberg indicated that some sort of direct referral process with an organization that could deliver qualified candidates would reduce these costs.

In its effort to move low-income individuals toward economic independence, ABCD was continually looking for industries in which to place its trainees. Because of the financial service industry's pattern of hiring college graduates, however, ABCD has not placed many trainees in financial services. It quickly became clear to ABCD and NECF that the potential for partnership was great.

³⁰ www.bostonabcd.org

³¹ Goodspeed, Linda. "Ninety-year-old finance college gets newer every day." 2001. *Boston Business Journal*. Vol. 21, No. 1. February 9-15.

Over lunch, ABCD and NECF created the Financial Services Academy concept: train low-income individuals for entry-level positions in the financial services industry. The CBOs would screen and refer recruits and provide the necessary support services to ensure that individuals completed training. The financial institutions would devise the curriculum and fund the training. New England College of Finance would house and operate the training and be a source of continued education and training for the workers after they were placed into jobs.

ABCD and NECF introduced the idea to George Russell, Executive Vice President and Director of Community Affairs at State Street Bank and Board Chairman of the Urban League of Eastern Massachusetts. Marsh Carter, president of State Street Bank and a well-respected and influential leader in the industry, embraced the idea and championed it at a breakfast meeting he called for other industry partners. Salient arguments for piloting the FSA approach included the fact that some ABCD clients were already working in many financial institutions and had a proven track record for retention (about 75%); that the FSA training would help to meet the industry's Community Reinvestment Act requirements; and that financial services institutions could have a greater social impact. State Street Bank Foundation provided the seed money to test the idea. After the first year, each of the Founding Members agreed to pledge appropriate annual financial contributions to sustain the program.

"Seldom are we presented with an opportunity to create an institution that will not only improve our business performance but also raise the hopes and aspiration of people living and working in our communities. That opportunity presents itself now, in a bold and innovative plan that is destined to enrich our financial services industry and community."

~ Marshall N. Carter, Chairman and CEO, State Street Corporation, in a letter to industry CEO's announcing State Street's pledge of support for the Academy and inviting others to join

The Financial Services Academy Model

The FSA was officially launched in January 1999. Its mission is threefold: 1) to provide a steady stream of qualified candidates for entry-level positions in the financial services industry; 2) to provide career opportunities for diverse populations; and 3) to encourage long-term career growth through ongoing education and academic credentialing. Now entering its fifth year of operation, the FSA has graduated nearly 400 students with a financial services credential recognized by the industry partners. Despite a difficult financial services market in the past few years, the FSA has placed over 80% of its graduates in the industry. Academy graduates have a high retention rate, continually exceeding industry averages with 90% still employed in the industry. The vast majority of Academy graduates are ethnic minorities or recent immigrants and 75% identify English as their second language. Since the FSA began, ABCD has referred 200 individuals to the training.

The Financial Services Academy is an operating division within New England College of Finance. Boston-based NECF educates and trains financial service employees through degree and career development programs. The college has approximately 550 instructors, mostly drawn from industry. At any given time, there are approximately 7,500 students enrolled in NECF courses.³²

FSA is governed by a Board of Overseers, which reports to NECF's Board of Trustees.³³ These high-powered members of the Boston financial community provide financial support to the FSA and the NECF annually. They also contribute intellectual capital through the creation of the curriculum and commit time to monthly board meetings. In order to get these industry competitors to cooperate on the development

³² Most students are sponsored entirely by their companies. The majority of classes are offered at night in classrooms located at member companies.

³³ Members represented on the Board of Overseers include: Boston Financial Data Services, Federal Home Loan Bank of Boston, FleetBoston Financial, Investors Bank and Trust Company, J.P. Morgan investor Services Co., Sovereign Bank, State Street Corporation, and Dedham Institution for Savings.

and implementation of the FSA, a key ‘rule’ was established early by the President of State Street Bank: all participating companies were to ‘leave their guns at the door.’

A wide variety of community-based partners and organizations complete the FSA Partnership. Founding Community Partners include: ABCD, Boston Private Industry Council, Boston Workforce Development Coalition, Morgan Memorial Goodwill Industries, Inc., STRIVE Inc., the Greater Boston Financial Services Professional/BUBF, and Urban League of Massachusetts. These partners attend board meetings and regularly screen and refer clients to the FSA. In addition, a wide range of contributing CBOs routinely screen and refer clients to the FSA.³⁴

The FSA Training Program

The core program of the FSA is an intensive three-week training program designed to replicate the financial services work environment. Classes run from 9 to 5, Monday through Friday, and consist of multiple types of teaching and learning methods. The three key areas of concentration include: 1) Understanding the Financial Services Industry; 2) Working in the Financial Services Industry—Workplace Protocol and Culture; and 3) Quality Customer Service. Participants are assessed throughout the training through role-plays, essays, and practical application of content knowledge.

Training activities include classroom learning, group exercises, role playing, field trips and tours of Founding Member companies, presentations by company representatives on working in the industry, homework assignments, and a final group research project. The FSA and CBO staff provide as needed support services throughout the training. At the end of the program, graduates receive a credential,³⁵ are provided with information on how to access continued education at the New England College of Finance, and receive assistance with job placement through job fairs and FSA connections with recruiters.

The FSA has one fulltime Director of Operations, two part-time assistants, and two adjunct instructors who are shared with the NECF. Depending on demand by industry partners, it will run two to seven 3-week sessions every year, with 11 to 29 students in each session. Once FSA graduates are placed in jobs in the industry, they have the opportunity to continue their education through the NECF.

The FSA has developed a "Success Path" that visually captures the model (see figure 4 below). This model interfaces well with the "Path to Self-Sufficiency" model we developed for this project. Figure 5 below transfers the FSA model onto the self-sufficiency model to demonstrate how it can be customized to describe existing partnership programs, as well as to plan new ones.

"The Financial Services Academy provided the needed transition from the urban CBO's job readiness training programs to feeling prepared for this competitive industry. I gained the necessary insight into its culture and its expectations. The Academy's efforts were of utmost importance in getting me positively and confidently prepared."

~ Jeff Johnson, FSA graduate

Success Factors

The FSA provides a strong model of a CBO-industry partnership. Key to its success is the fact that it meets the needs of each participating stakeholder. Through the FSA, low-income individuals gain access to training and jobs that hold great potential for career advancement and long-term self-sufficiency. For CBOs, the FSA provides an opportunity to fulfill their mission and to develop close connections to employers and a deeper understanding of the labor market. For industry, the FSA provides a pipeline of

³⁴ Contributing CBO's include: Hyde Park High School (Academy of Finance); International Institute of Boston; Jewish Family Services; Jewish Vocational Service; LARE Training Center; Notre Dame Education Center; Oficina Hispana; and Veteran Technical Training Institute (VetTech)

³⁵ Only the industry partners in the FSA recognize this credential.

qualified (but not over-qualified) entry-level employees. The program helps industry partners reduce their recruiting costs as well as their turnover rates. Importantly, the FSA represents a real business investment for industry partners. While industry partners value the opportunity to 'give back' to the community, their primary interest in the FSA is strategic, not philanthropic.

Another critical factor to the success of the FSA was the early development of an industry "champion" to promote and support it. Without the driving force of Marsh Carter at State Street Bank, it is unlikely that the FSA would exist today. One manifestation of the appreciation for this champion is the "Marsh Carter Award," given annually to outstanding FSA graduates. Similarly, the consistent support and superb leadership of Bob Regan, the President of the NECF and someone trusted by the industry partners, was key.

Leadership at the top of the industry is important, but just as important is the leadership on the ground. Without the operational savvy and dedication to quality of Linda Fera, the Director of Operations, this program would not be a success. "This program requires all levels of leadership from the Board to the classroom...and Linda is key," according to Richard Elliot, Vice President of the New England College of Finance.

Replication of the FSA

FSA's initial success has led NECF to replicate the model with other industry partners. In 2001, NECF expanded the FSA model to the North Shore of Massachusetts in a partnership with the North Shore Banking Collaborative.³⁶ Banks in the Collaborative paid an initial \$10,000 to the New England College of Finance to tailor the job training program to meet the needs of the partnership. The Collaborative splits the \$22,500 cost of the training program with the Southern Essex Workforce Investment Board. The two Career Centers in the North Shore area provide basic skills training and screening for candidates of the training.

In 2002, the FSA expanded the program internationally to Ireland. In partnership with the Belfast Unemployed Resource Center (BURC) and the Docklands Development Authority (DDA), the FSA was one component in a four-month training and internship program for 14 trainees at local financial services companies. The New England College of Finance plans to continue this partnership and develop others globally.

Challenges to Replication

Community-based organizations participating in the FSA are interested in replicating the model to other industries. While the FSA has been a great success, it can't accommodate the number of low-income people CBOs seek to place in training and jobs. Nor can it accommodate the varied professional interests of CBO clientele. From ABCD's perspective the main challenge to replicating the model is lack of public funding. The FSA is exceptional in that industry partners pay for all of the training. It is unclear whether other industries (e.g. food and hospitality) would be willing to commit comparable resources to a training program. Without more flexible public dollars for training, CBOs like ABCD are limited in their ability to replicate the FSA model.

Interviewees: Mark Isenburg, Vice President of Workforce Development and Technology Services, ABCD, 617-357-6000 x365; Linda Fera, Director of Operations, Financial Services Academy, 617-951-2350; Richard Elliot, Vice President, New England College of Finance, 617-951-2350

³⁶ The Collaborative includes Beverly National Bank, Danvers Savings Bank, Eastern Bank, Heritage Bank in Salem, Ipswich Bank, North Shore Bank, and Salem Five Cents Savings Bank.

Figure 4

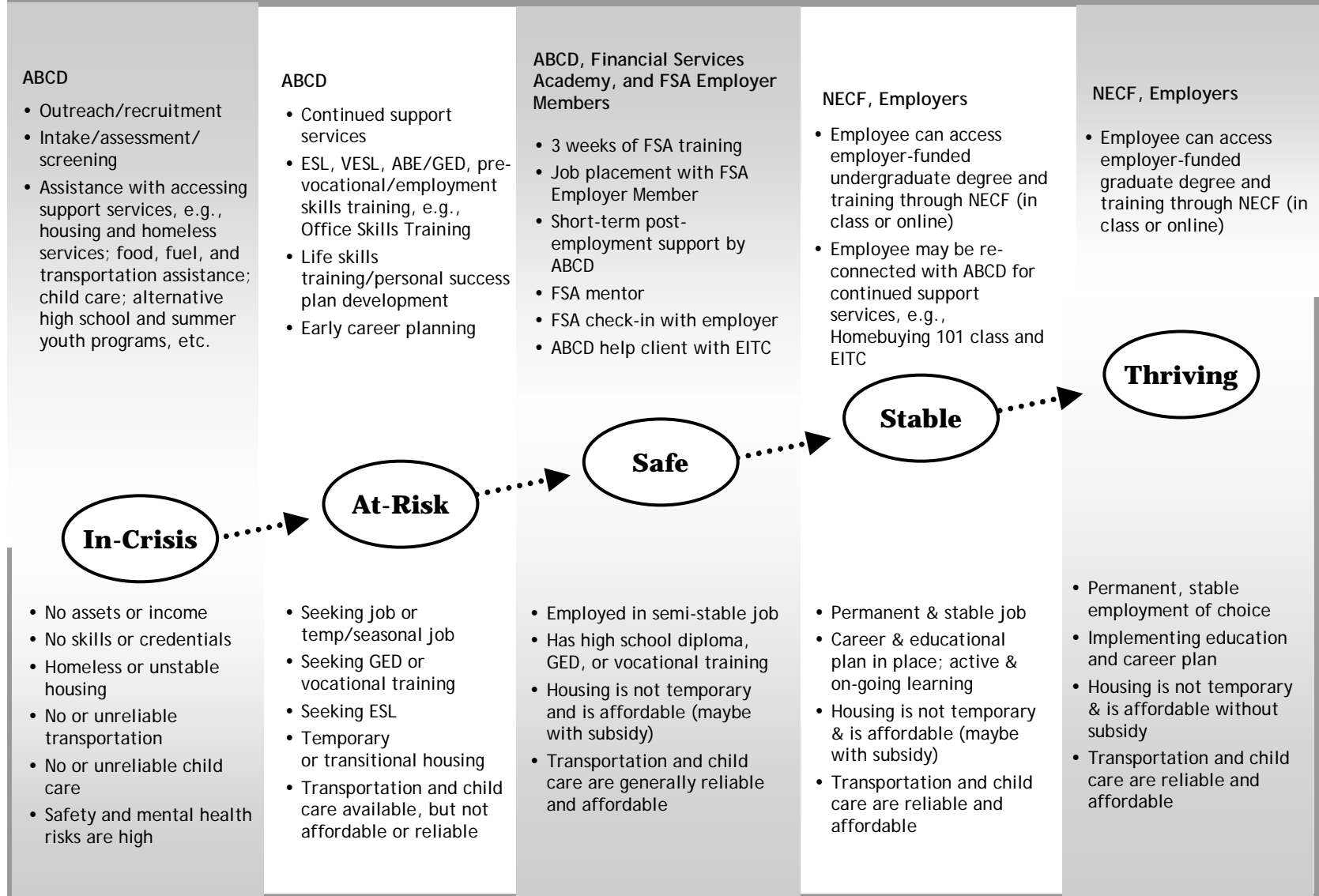
Financial Services Academy

A Service of New England College of Finance and its Community Partners

A Comprehensive Strategy for Recruiting & Retaining Qualified Entry Level Personnel



**Figure 5. The Path to Self-Sufficiency:
The ABCD-FSA-NECF Model**



**Case Study:
Jamaica Plain Neighborhood Development Corporation**

Overview: In response to federal welfare reform, Jamaica Plain Neighborhood Development Corporation launched its first training program in 1997. Since then the community development corporation has rapidly expanded its workforce development capacity. JPNDC, with its partner the Fenway Community Development Corporation, currently directs the Boston Health Care Research Training Institute—a strategic partnership involving Boston-based CBOs and eight of the city’s leading health care providers. The Institute has developed sequential career ladders for entry-level health care workers. It brokers training for Institute participants and provides ongoing mentoring and career supports to enable workers to advance to higher level jobs in health care.

Background

Jamaica Plain Neighborhood Development Corporation was founded in 1977 to work closely with neighborhood residents, organizations and businesses committed to planning and carrying out community development projects to benefit low-income residents of Jamaica Plain.³⁷ Jamaica Plain is a community located at the southern edge of Boston, Massachusetts. It is home to over 40,000 residents representing over 27 cultural groups. Throughout metropolitan Boston, Jamaica Plain—or ‘JP’ as it is commonly called—is known for the racial, ethnic and social-economic diversity of its residents.

JPNDC has a staff of 34 and an annual budget of \$3.5 million. The work of the organization is organized into three areas: community empowerment, economic development and affordable housing. Through a community empowerment strategy, JPNDC engages residents of Jamaica Plain in issues that affect quality of life in the community. Economic development activities within the organization are focused in three key areas: workforce development, family-based child-care training and provision of child care for neighborhood residents, and small business development. Affordable housing focuses on the preservation and development of affordable housing units for low and moderate income residents of JP.

Historically, JPNDC has received local and national attention for its work in housing and commercial real estate development. Since its founding, JPNDC has created more than 330 units of affordable housing. Currently, the organization is in the process of building, restoring or planning the construction of 139 affordable housing units. In response to escalating rents and home prices throughout JP, NDC and City Life/Vida Urbana recently launched a ‘Campaign of Conscience’ to prevent displacement of low and moderate income families and to preserve the economic and cultural diversity of the community. In economic development, JPNDC’s signature project is the Brewery Small Business Center – a group of eight, formerly abandoned brewery buildings located in the heart of the community. In 1983, JPNDC formed the Brewery Development Corporation to purchase and manage the Brewery. The buildings were renovated and are now home to over 40 businesses employing approximately 200 people. The Brewery has been recognized as a national model for successful inner-city development.

Workforce Development

Workforce development is a relatively new focus area for JPNDC. For many years, the organization’s economic development efforts were focused on commercial real estate. There was a strong focus on revitalizing abandoned buildings and lots and developing them for commercial purposes. In addition to revitalizing the Brewery, for example, NDC was responsible for developing a large blighted site in the center of JP which became home to a major supermarket (‘Stop and Shop’) and community health center. According to Executive Director Richard Thal, the economic development strategy of the organization for the first 15 years was ‘cure blight, generate economic activity, create jobs.’

³⁷ www.jpndc.org

With the appointment of a new Director of Economic Development in 1994, JPNDC undertook a comprehensive planning process to determine what types of economic development were most important to neighborhood residents. Supported by a grant from the Boston Foundation, JPNDC engaged in a grass-roots planning process to define community economic development priorities. NDC engaged community and political stakeholders, conducted focus groups with residents, and mapped out different economic development strategies. Participants in the process were then asked to establish economic development priorities for the community. According to Sarah Griffen, Director of Economic Development at the time, ‘the number one priority identified by residents was jobs and education.’ Child care and small business development were also identified as high priorities. Commercial real estate emerged as a much lower priority for residents.

Progression of Workforce Development Efforts

Since the community planning process undertaken in 1995-96, JPNDC has covered a tremendous amount of ground in workforce development: in 1997, it launched its first workforce program entitled ‘Jobs for JP’ – a traditional job readiness-job placement program for residents of JP and adjacent neighborhoods: by 2002, the organization had gained national attention for the ‘Boston Health Care and Research Training Institute’ – a demand-driven, education and training program designed to advance entry-level health care employees into health care occupations that provide family-sustaining wages.

How did a CDC with no experience in workforce development prior to 1997 become a national innovator in just 5 short years? According to Griffen, the impetus for a more comprehensive, long-term approach to workforce development was the realization that ‘we were placing people in jobs that didn’t have growth potential.’ With the passage of federal ‘welfare-to-work’ legislation in 1996, JPNDC recognized that many of its low-income, limited English speaking clients would shortly lose welfare benefits and needed training to be eligible for jobs. Shortly after the establishment of the ‘Jobs for JP’ program, JPNDC applied for and received a grant to train and place welfare recipients into jobs, in collaboration with the Fenway Community Development Corporation. The two agencies had begun their collaboration with a smaller 4-month contract to place welfare recipients into jobs; through this initial effort, the two CDCs identified two health care and two hospitality employers interested in partnering on the larger welfare-to-work effort. Through the contract from the City of Boston, clients were eligible for six weeks of ESOL, GED and job readiness training. While clients were being placed in jobs through the program, it became immediately clear to Griffen that ‘you can’t develop a career in 6-8 weeks.’

Frustration with the federal ‘work first’ approach to welfare reform led JPNDC to become active in the Boston Workforce Development Coalition – an organization focused on promoting quality workforce development programs sponsored by community based organizations exploring alternative workforce development strategies for low-income people. This group was researching and developing ‘career ladder’ approaches to labor market advancement for low-income people at the same time that Boston employers were experiencing the tightest labor market in recent history. Tapping into new labor pools, including former welfare recipients, many Boston area employers were receptive to new models of employee recruitment in the mid-late 1990s. Into this mix, Fleet Boston announced support for a major Career Ladders Initiative in Boston. As part of the Initiative, Fleet released a request for proposals for the creation of career ladder programs in partnership with employers.

Funding for New Approaches to Workforce Development

In response to Fleet, JPNDC and FCDC developed ‘Bridges to the Future’ - a partnership between the two CDCs and four Boston-based medical institutions (Beth Israel Deaconess Medical Center, Children’s Hospital Boston, Harvard Medical School and School of Dental Medicine, and New England Baptist Hospital) to develop career paths and training opportunities for entry-level health care workers. ‘Bridges’ received a 3-year grant from Fleet in 2000 and JPNDC and FCDC proceeded to conduct extensive research into retention and advancement opportunities and related issues at each site. In 2001,

Bridges launched an initial set of training and non-training strategies (including mentoring and career planning).

Two years after the launch of the Fleet Initiative, the Commonwealth of Massachusetts announced the BEST Initiative, a two-year workforce development effort aimed at advancing low-income, entry-level employees. Like Fleet, the BEST Initiative would support ‘demand-driven’ approaches that simultaneously met the needs of employers for skilled workers and entry-level workers’ need for career path development. JPNDC and FCDC partnered with another Fleet health care site (Brigham and Women’s Hospital, which operated Partners in Care and other career development programs) and added several more health care employers to form the ‘Boston Health Care and Research Training Institute.’

The Boston Health Care and Research Training Institute is an effort to move the career ladder model to scale. The Training Institute received a half-million dollar grant from the Commonwealth in 2002, funding from the City of Boston’s Neighborhood Jobs Trust, and private foundation funds to launch the effort. To date, the Training Institute has provided training to over 300 entry-level health care workers in the following areas: GED, ESOL, administrative skills, pre-technologist training, patient care, foundation skills, supervisory skills, pre-college math, ‘brush-up’ math and English, and computer training. The Training Institute contracts with community colleges and basic education providers to deliver training. Training courses are delivered between shifts and are conveniently located to facilitate employee participation.

JPNDC is the lead agency in the Training Institute partnership.³⁸ In addition to Griffen who serves as Project Director, JPNDC employs a full-time Project Manager to oversee the Training Institute. JPNDC is responsible for coordinating all meetings, logistics, and communication within the project and among project partners. JPNDC also assumes primary responsibility for the development of curricula, hiring of training providers, and works with all employer partners via a curriculum committee to determine course offerings across all member sites. In addition, JPNDC is responsible for billing, tracking of participants, and reporting to funders.

Enabling Factors

JPNDC’s workforce development learning curve has been fast and furious. According to Griffen, several key factors enabled the Institute’s development. Perhaps the single most important factor facilitating the development of the Institute was the acute labor shortages health care employers experienced throughout the 1990s. Ongoing shortages in key technologist and nursing positions as well as significant turnover at the entry level predisposed employers to new recruitment strategies. A second related ‘demand side’ factor was the presence of strong employer champions of the Institute. JPNDC and FCDC had formed relationships with key Boston health care employers back in 1998 through the welfare-to-work initiative. A strong basis of trust had developed and key employers were willing to champion Bridges, and then the Institute to their peers as a result. According to Griffen, the ‘dual customer focus’ that JPNDC and FCDC brought to the effort from the beginning was a key factor in building employer trust. A third key factor was geography. Boston has a remarkable concentration of large health-care providers in the Longwood Medical and Academic Area. Physical proximity makes it possible to deliver training for employees representing multiple institutions simultaneously. Finally, the availability of private and public funds (through Fleet, BEST and the City of Boston) were instrumental in the Institute’s development. This last point must be underscored. Even with all the other key factors at play, it is hard to imagine that the Institute would exist in the absence of major philanthropic and/or public initiatives. In part, this stems

³⁸ There are eight employer partners in the Training Institute. These include: Beth Israel Deaconess Medical Center; New England Baptist; Dana-Farber Cancer Institute; Children’s Hospital Boston; Harvard Medical School and School of Dental Medicine; Brigham and Women’s Hospital; Spaulding Rehabilitation Hospital; and Faulkner Hospital.

from the fact that the ‘career ladder’ approach to labor market advancement for low income employees is untested. In the absence of hard data, employers would have been unlikely to make the considerable up-front investment required to get the Institute off the ground.

Supporting the Path to Self-Sufficiency

Through the Institute, JPNDC has learned a lot about what it takes to support low-income employees as they consider career advancement that will lead to economic self-sufficiency. JPNDC and FCDC provides career planning and career coaching services to all Institute trainees. (Mentoring and job shadowing are only at Bridges sites; also the mapping of pathways is only at Bridges sites) These services are provided on-site at the workplace. Institute trainees can meet with coaches as often as necessary to develop their career plans, work to apply to college or training programs, and sort through issues that may impede progress toward goals. The coaches are employees of the CDCs (not the health care employers) and of a for-profit firm (WorkSource Partners) and as such are familiar with the issues and challenges facing low-income individuals as they seek to advance in their careers. Coaches will refer trainees to appropriate services if they are experiencing challenges in areas such as housing, transportation or child-care that affect their ability to pursue their career. Coaches employed by JPNDC, for example, can refer trainees to other managers within JPNDC for issues related to child-care or housing. For issues unrelated to the work of JPNDC (e.g. substance abuse), mentor/counselors will refer trainees to other agencies.

The majority of trainees JPNDC works with through the Institute are ‘stable’ or ‘safe’ (see Continuum/chart). To participate in Institute offerings, employees must have been with their current employer six months, must demonstrate an interest in building a career in health care or health research, and must be in good standing with their employer. As such, JPNDC is not typically working with ‘in-crisis’ or ‘at risk’ individuals through the Institute.

Challenges and Opportunities

The focus on incumbent employees in both Bridges and the Training Institute has caused some tension within JPNDC. As a ‘place-based’ organization, JPNDC is spending a large portion of its time and resources serving entry-level health care workers who do not live in Jamaica Plain or adjoining neighborhoods. All entry-level employees at the participating employers are eligible for the Training Institute. These workers live in cities and towns throughout greater Boston, not just Jamaica Plain. Currently, JPNDC is struggling to determine what proportion of Institute trainees need to be from JP to justify the organization’s continued investment in this work. As Executive Director Thal commented, ‘we couldn’t have imagined when we began this work that we’d end up where we are. It is great and we don’t want to curtail it. At the same time, as a place-based institution we need to see direct benefit to JP. This is a dilemma. Some board members say, ‘gotta be JP’. This may be an inherent tension: community-based organizations are inherently local institutions; labor markets, on the other hand, operate regionally.

Within JPNDC, the planned strategy for resolving this tension is to take the deep demand-side learning and relationships that JPNDC has developed in health care over the past several years and use it to inform and grow the organization’s pre-employment and placement services. Going back to the original ‘Jobs for JP’ program established in 1997, JPNDC will now use its expertise in health care to prepare and place clients in entry-level health care positions. JPNDC and FCDC piloted two pre-employment programs last year as a first step in this effort. These individuals can then advance in the industry through participation in the Training Institute. ‘In this way,’ said Griffen, ‘we have come full circle. We now have the experience and relationships to place people in jobs that can become careers.’

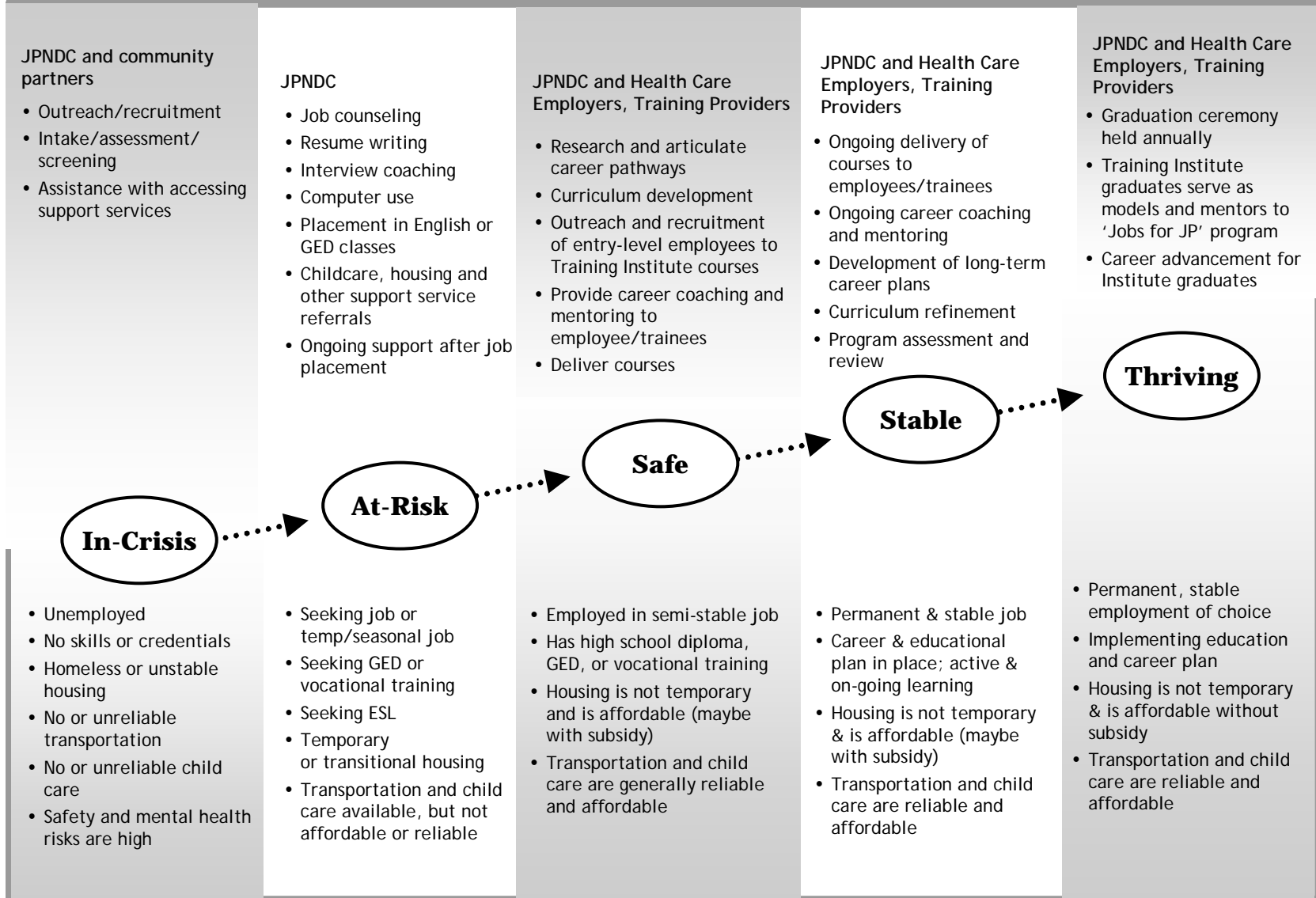
An important first step in this process has been introducing individuals at the pre-employment stage to successful Institute trainees. JPNDC has started to provide opportunities in which program graduates present their experience to individuals contemplating health care as a career path. According to Paul Deare, Director of Economic Development this has been extremely valuable to both groups: the

Do You Know the Way to Self-Sufficiency?

individual at the pre-employment phase can see someone they identify with advancing in a health care career; and the program graduate gets to experience being a role model for others. In addition to these types of events, JPNDC has developed an alumni network for graduates of its programs and a newsletter to encourage interaction between individuals engaged in pre-employment activities and program graduates.

Interviewees: Sarah Griffen, Director of Special Initiatives and Director of the Boston Health Care and Research Training Institute; Paul Deare, Economic Development Director; Richard Thal, Executive Director.

**Figure 6. The Path to Self-Sufficiency:
The JPNDC Model**



SECTION III: TRACKING AND PERFORMANCE MEASUREMENT ALONG A SELF-SUFFICIENCY CONTINUUM

Overview

One of the explicit goals of this project was to document the performance measurement systems of organizations that provide education, workforce training, and wrap-around support services across a self-sufficiency continuum. As it turned out, this was a near-impossible task. Almost no workforce development entities - nonprofit organizations or public agencies - track clients through self-sufficiency. Performance measures are tied to programs, which traditionally have provided time-limited employment and training services for specific populations. For this reason, most workforce development community-based organizations' performance measurement systems are not geared for measuring progress along a self-sufficiency continuum. Both the programs and the performance measures are clustered around one or two stages on the continuum model and do not measure client progress throughout the continuum.

The most common performance measures in workforce development today revolve around pre-employment training and job placement. Indicators typically include the number of participants completing training, the number placed in jobs, and the wage at which they were placed. Some welfare to work programs provide funding for support after job placement, often six months to one year. Additional indicators in these programs often include job retention rate and any job upgrades or wages increases during the follow-up period. Some incumbent worker training programs use similar measures in addition to training completion rates.

When mapped onto the "Path to Self-Sufficiency" model, these indicators report on outcomes only within the "at-risk" and "safe" stages toward self-sufficiency. Activities in the "in-crisis" stage seem to be taken for granted, and CBOs engaged in this work get no "credit" for it within the traditional workforce performance measurement systems. At the other end of the spectrum, there simply are few services available to "stable" or "thriving" workers; therefore, there are no performance measures attached.

Community-based organizations do a lot of work before job placement, for which they get no "credit" in the current performance measurement system.

The organizations highlighted in earlier chapters in this report do not have performance measurement systems that stretch from poverty to self-sufficiency for one of two reasons. ABCD has created partnerships with the Financial Services Academy and the New England College of Finance to complete the self-sufficiency continuum. It is likely impossible to create cross-agency performance measures, therefore, each organization focuses on the measures at 'their' stages in the continuum. Asian Neighborhood Design tracks clients to the best of its ability, but with only a handful of staff and no funding to create and maintain such a system, a long-term and comprehensive tracking system is not feasible. In fact, this is the situation faced by most smaller CBOs engaged in workforce development: limited staffing resources, even more limited funding, and little capacity for taking on any more performance measures. JPND has begun to track outcomes for individuals enrolled in the Boston Health Care Research Training Institute. The CDC recently received a grant from the Rockefeller Foundation to develop the administrative capacity to do this type of work.

In our research, we found one organization that comes close to tracking clients and measuring performance along the continuum: Jewish Vocational Service's Center for Careers and Lifelong Learning (CALL). Although this agency does not have an articulated self-sufficiency continuum, its philosophy of

continuous lifelong learning and a commitment to providing a comprehensive array of pre-and post-employment services drives its program goals and performance measurement system.

According to the CEO, the CALL framework helps members expand their skill base and earning power, get and stay employed, and learn how to broker the labor market, next jobs, and career opportunities. Simply put, "it helps them plot a path through the labor market." This type of continuous support is missing from the current workforce development system, and the CALL is a promising model to address these gaps.

The CEO noted that the most significant challenges to the CALL were the amount of time, resources, energy, and attention required to create it. As the case study describes in more detail, JVS determined that it would have to reorganize in order to fully deliver integrated and continuous services to low-income and employer clients.. The reorganization has taken two years and cost \$1.8 million. The restrictive nature of public workforce development funds prevented JVS from using this source to pay for development of the CALL.

However, JVS was successful in raising all of the flexible funding from foundations and private donors required to create the CALL. It also continues to raise private dollars to support the critical mentoring, long-term follow-up and support, performance measurement, and career ladders work that is not systemically supported by public dollars. The CALL still faces the challenge that public funding streams do not match the comprehensive and long-term service delivery of the CALL.

Case Study:

Jewish Vocational Service's Center for Careers and Lifelong Learning (CALL)

Background

Jewish Vocational Service (JVS)³⁹ is a nonprofit, nonsectarian agency that has provided workforce development services to the Greater Boston community for over 60 years. Its mission is to empower individuals from diverse communities to find employment and build careers and to partner with employers to hire and train productive workers. JVS' philosophy is centered on the concept of continuous lifelong learning and a commitment to providing a comprehensive array of pre-and-post employment services, including the connections, resources and support needed to achieve next-step career-advancement goals, family-sustaining wages and, ultimately, durable self-sufficiency for the at-risk populations it serves.

JVS has a staff of 160 and an \$8 million agency budget. It works to fulfill its mission through multiple programs and services, including adult education, English language training, soft and hard job skills training, job placement services, long-term career planning for low-income workers and professionals, micro-enterprise training and loan programs, and operating one of Boston's One-Stop Career Centers.

JVS Creates the CALL

JVS is well-regarded as a very successful workforce development agency in Massachusetts and it has continuously exceeded funders' performance expectations. However, changes in the external workforce policy environment and a reassessment of internal processes prompted JVS to "change the way it does business" in 2000. One of the most significant drivers of change from the external policy perspective was the 1996 federal welfare reform and the 1998 Workforce Investment Act. The "work first" philosophy of both policies focuses on placing clients into jobs as soon as possible. It limits resources and time for pre-employment education and training and provides few resources for post-employment supports. Although

³⁹ <http://www.jvs-boston.org>

some state funding did fund these supports, budget crises of the last two years have resulted in severe funding cuts of these services.

Additional external pressure to change stemmed from a change in the way public workforce development funds were distributed. A shift toward "performance-based" contracting meant that community-based organizations and other workforce development organizations were under pressure to get people into jobs quickly or face non-reimbursement. Additionally, the Workforce Investment Act transformed public funding of workforce development programs from traditional contract-based grants, in which workforce organizations would receive lump-sum contracts to deliver services to cohorts of participants, to a voucher system, in which clients were provided with vouchers to purchase training "slots" at training organizations. This restructuring threatened many CBOs because most do not have the flexible capital to develop courses prior to participants enrolling in them nor do they have the financial cushion to absorb the cost of under-enrolled programs. Unlike the funding of most state higher education institutions that receive both an operational base of funding and per-student funding payments, these workforce organizations delivering training only receive the per-student vouchers.

As the major federal and state workforce programs were turning away from education and training, the labor market has been demanding more education and training from workers. Changes in industries and occupations over time have created what is known as the "Knowledge Economy," in which workers of today and tomorrow need higher skills and the ability to continually learn. Also, demographic changes have resulted in a greater reliance on immigrant workers, who often need English training, and older workers, who often need education and skill upgrading.

Internally, JVS faced a dilemma. As measured by the expectations of its funders, JVS was doing a great job of training and placing trainees in jobs. However, as measured by the real needs of its clients, JVS was not as happy with the outcomes. The structure of the larger workforce development system in which it operated was not systemically moving people out of poverty and toward long-term self-sufficiency. In some cases, it actually perpetuated intergenerational poverty. According to the CEO of JVS, Barbara Rosenbaum, "When I started here [21 years ago], I worked with young women, 16 and 17, who were also mothers and single parents...I'm now working with their daughters who are single mothers, and I don't want to keep doing that."

As a result of these external pressures and internal struggle, JVS undertook a major, 18-month strategic planning process to understand where JVS was and where it needed to go. This process involved the entire staff, organized into Continuous Quality Improvement teams. In the end, the organization identified two key priorities:

- For unemployed and low-income clients: implement an innovative model for lifelong career planning and work-related learning (the Center for Careers And Lifelong Learning, CALL);
- For employer customers: implement strategies to improve employer services, streamline and unify agency interaction with these customers, and, ultimately, increase employment opportunities for JVS clients (The Employer Account Management Systems, TEAMS).

In order to meet these priorities, JVS determined that its existing structure was inadequate and it would have to restructure. In 2000, JVS was structured like most organizations - by funding stream. It had welfare to work unit, a refugee unit, and other units built according to the program type. There was considerable overlap in service provision, as each unit had job developers, case managers, trainers, etc. In order to streamline operations and become more client-focused - as opposed to program focused - JVS had to reorganize. Today, the CALL has three functional areas: 1) Education and Training; 2) Support Services and Job Placement; and 3) Employer Services. This new structure consolidates program services

across funding streams, allows staff to focus on client need, as opposed to program requirements, and enables the organization to serve clients over their working lives, as opposed to just while they are enrolled in a program.

The Center for Careers and Lifelong Learning (CALL)⁴⁰ is a "total approach" to supporting low-income individuals and families from poverty to self-sufficiency. It provides access to services that are both deep - multiple services at one time - and wide - services provided throughout one's career. Clients become "members" of the CALL with official membership cards. They work with staff in a baseline assessment to identify assets, barriers, and necessary education, training, and support services and develop customized career plans with long-term goals (up to two years) and short-term objectives (up to six months) that are the "baby steps" toward the goals. The CALL expects to continually support clients through pre-employment training, job placement, post-placement supports, continued education, and career advancement.

Significant work has gone into establishing partnerships with human service providers for wrap-around support services, employers for information on jobs and job placement; and post-secondary education providers for continuing education opportunities. JVS has applied for academic accreditation of the CALL programs in order to strengthen articulation with colleges, provide student financial aid to training participants, and better access employer tuition reimbursement dollars to train current workers. As an editorial in *The Boston Globe* put it, "...like a well-connected relative, CALL is building relationships with colleges and employers so it can connect job seekers to concrete opportunities."⁴¹ In many ways, the CALL is more about creating what Harvard's Robert Putnam terms social capital, than about simply placing people in jobs. Figure Z below maps the services and supports of the CALL onto the "Path to Self-Sufficiency" model.

"...like a well-connected relative, CALL is building relationship with colleges and employers so it can connect job seekers to concrete opportunities."
~ *The Boston Globe* editorial

Performance Measures

The CALL is unique in the workforce development field in general; however, for purposes of this report, its most special feature is its comprehensive performance measurement system. In some ways, the CALL was a reaction *against* recent workforce development trends. Instead of providing short-term, one-time workforce development service to clients, the CALL is designed to support them for (their work) life. Instead of placing clients in entry-level jobs, possibly following up with them for six months, and then closing the case, the CALL is designed to work with clients on their long-term career plan and works with employers to provide continual training. Given the CALL's philosophy of doing business and JVS' commitment to measuring its performance, JVS created a comprehensive performance measurement system for the CALL that includes numerous measures beyond those required by the public workforce development programs.

The CALL has six organizational goals:

- Goal 1: To provide information and planning assistance to enable low-income individuals to:
 - Understand career options, associated education or training requirements and impact on earnings
 - Make choices and plans of actions based on above factors.
- Goal 2: To ensure clients develop work and life skills needed to obtain and maintain employment and family-sustaining wages.
- Goal 3: To ensure clients develop an understanding of:

⁴⁰ <http://www.jvs-boston.org/call/index.htm>

⁴¹ *The Boston Globe*. "Tackling Poverty." 2001. Editorial. December 3. Page A18.

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- Strategies and resources for continued learning, and
- Various social/civic/employment systems and effective ways to access them in order to further develop educational and career potential
- Goal 4: To assist clients in securing support services needed to ensure transition to employment and continued education.
- Goal 5: To work closely with employers to identify and build career ladders, improve hiring and retention practices and obtain labor market information to improve services to clients.
- Goal 6: To create tools during the development process that support replication, and information and recommendations that lead to system changes.

Each goal includes several specific objectives, outcomes, and measures that require nine pages to list. Organizational goals 1 through 4 include client-specific objectives to measure their progress toward self-sufficiency. One type of measure in this performance measurement system is very innovative and client-centered. The CALL aims to help at least 85 percent of their clients meet their individualized short-term objectives (within six months or less). Objectives are "baby steps" toward longer-term client goals and are recorded in the client's Individual Career Plan. They include multiple types of learning and employment objectives, such as "obtain GED," "complete training course," "obtain employment," and "earn wage increase or job upgrade."

Under the first goal, CALL staff expects to provide detailed career plans and support for 100% of their clients, which currently number over 1,500. They also expect that they will help 85% of their clients to meet their short-term six-month training or employment objectives, which vary by client and can include earning a GED, completing a CALL training course, getting a job, or earning a wage increase or job promotion.

Goal two includes specific objectives to help clients attain job skills, economic literacy, life skills, and career planning skills. The CALL measures indicators including how many clients complete job training and economic literacy courses and demonstrate career planning knowledge. Staff are also held accountable for meeting job placement and retention rates, as well as certain wage rates at placement and six months post-placement.

Thinking long-term, under goal 3, CALL staff aims to assist a third of their employed clients to participate in further education or training within two years of becoming a CALL member. Under goal 4, CALL staff anticipates that they will help 90% of clients with identified support needs access support services through the human service network built by the CALL and/or through the on-line Resource and Referral Guide.

While it is true that other organizations may provide similar support service referrals and have similar hopes for post-secondary education for to their clients, the CALL has gone a step further to measure it. And the CALL measures success throughout the continuum, as mapped in the figure below. These are the 2002 goals for the CALL, and some have been altered for 2003 based on experience with the 2002 outcomes. Not all of the CALL goals are included in this map due to space limitations; however, it does provide a sampling of how the CALL has created measures for clients' long-term journey to self-sufficiency. Longer-term measures (e.g. college attendance rates among clients) will be measured as the CALL matures.

If the cliché "what gets measured gets done" is true, the CALL is *ensuring* that education, training, support services, job placement, continued education, and career advancement toward long-term and durable self-sufficiency "get done" with their members. These goals apply to the entire CALL, no matter the program or funding stream; each and every unit is expected to contribute toward the completion of

these goals. Integrating these expectations into unit work plans and staff job descriptions and performance reviews are key to this end.

Results

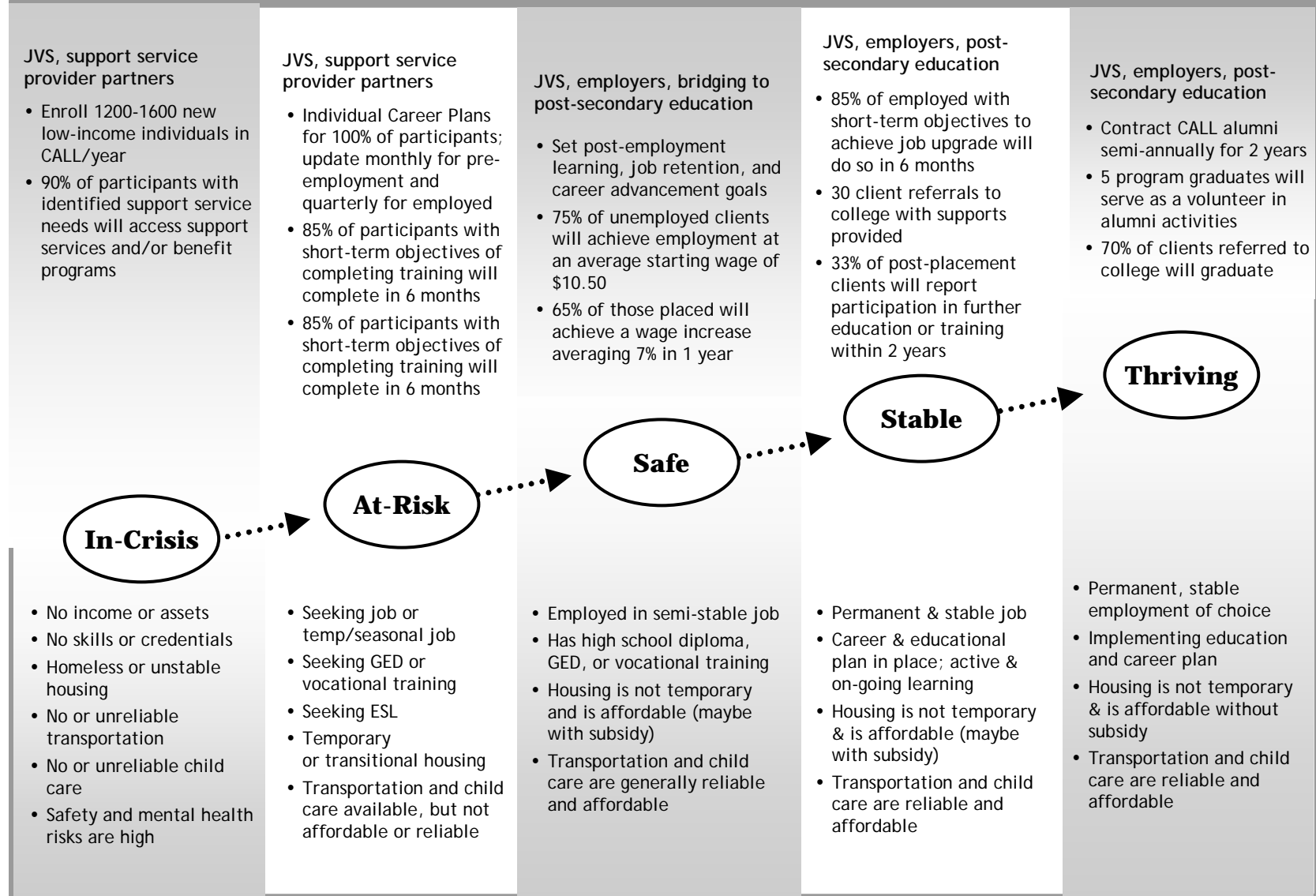
To measure and document all of the outcomes CALL staff has established for themselves, JVS had to develop a dynamic and complex, yet user-friendly, management information system. Although this has been an arduous task, the ability to track their members' specific progress in moving toward self-sufficiency is quite valuable and rewarding. CALL leadership regularly request reports on progress in order to assess and improve program performance and assess and report progress with members.

Additionally, JVS has hired an independent, external evaluator to evaluate and report outcomes. According to the *2003 Year Two Final Evaluation Report on The Jewish Vocational Service Center for Careers And Lifelong Learning*, by Workforce Learning Strategies, during fiscal year 2002, 1,142 participants set short-term employment or educational objectives. At the end of the reporting period, overall, 81 percent of the objectives had been met or were still in progress within the six-month timeframe (compared to the 85% goal). Eighty-nine percent of clients with an objective to complete training completed in within six months, and 78 percent of clients with an objective to get a job were placed. This outcome is impressive given the recent limited labor market opportunities for all workers, especially those with low skills.

Although the CALL will begin tracking client referrals to support services in 2003, this report did indicate that 52 members were placed with mentors and over 150 received assistance with their taxes and receiving the Earned Income Tax Credit.

Interviewee: Barbara Rosenbaum, CEO, Jewish Vocational Service, 617-542-1993

**Figure 7. The Path to Self-Sufficiency:
CALL Performance Measures**



SECTION IV: KEY FINDINGS AND CONCLUSIONS

The exploratory research conducted for this project revealed that ‘self-sufficiency’ is a multifaceted term with economic, social and political implications. Even when the scope of research is narrowed to *economic* self-sufficiency, there is a tremendous amount to ‘unpack’ and understand.

The case studies and program reviews that resulted from the research the provide important information about how community-based organizations deliver integrated education, training, career, and support services to help families move from poverty to self-sufficiency. The research also highlights the multiple barriers organizations encounter as they strive to make self-sufficiency a central operating principle.

Key findings from the research are presented below. Findings are grouped into the following categories: capacity building; service mix and partnerships; funding and timeframe.

Capacity Building

- *The concept of self-sufficiency is well developed but the capacity of CBOs to implement this approach is limited.* CBO staff interviewed for this report all indicate that their programs are designed to and do move people and families closer to economic self-sufficiency. Few CBOs, however, have articulated their work in terms of a self-sufficiency continuum and fewer still have adopted self-sufficiency as a central organizing principle. Most CBOs lack the tools (e.g. a framework and performance measurement tools) and resources (e.g. time and money) to fully develop this approach to their work. Although some tools do exist (e.g. ROMA and the Self Sufficiency Standard), they are new and unfamiliar. Most CBOs will require incentives, guidance and support to use these tools in their day-to-day work. Additional resources for capacity building are key: in an environment where staff are generally overworked and underpaid, taking on additional ‘case management’ responsibility requires support.

Service Mix and Partnerships

- *Wrap-around support services are often an essential part of the path to self-sufficiency.* While assistance with education, training and job placement are essential aspects of moving toward economic self-sufficiency, wrap around services are also key. Nearly all of the interviewees for this research highlighted the significant needs of their low-income clients, especially those "in crisis." Unanticipated problems (e.g. losing child-care) can quickly set individuals back on their path to self-sufficiency. Until low-income families establish enough income, assets, stability, and reliable relationships to create their own safety net, they will need multiple support services to buffer the often rocky road to self-sufficiency.
- *Strategic partnerships with other public and private organizations up and down the self-sufficiency continuum are key.* None of the CBOs interviewed for this research can provide all of the education, training, career, and support services families require on the path toward self-sufficiency. Nor should they. The scope of services that clients will require necessitates that different organizations along the self-sufficiency continuum exercise their competitive advantage and do what they do best. As the case studies in this report highlight, leading-edge CBOs form strategic partnerships with public and private organizations in an effort to create seamless advancement for their clients. The self-sufficiency model presented in this report captures the shared vision and coordinated work of these public and private partners.

- *Career ladder initiatives provide important lessons about the appropriate service mix and strategic partnerships required to move clients toward self-sufficiency.* Sectoral career ladder initiatives are promising workforce development models from which to build a more comprehensive self-sufficiency continuum model. Career ladder models capture the upward mobility reflected in a self-sufficiency continuum and demonstrate the intense need for partnership, integrated services and employment supports. These programs help pinpoint the precise wrap-around supports and career services that individuals need to advance in the labor market. Sectoral career ladder initiatives can inform the self-sufficiency continuum and provide realistic time-frames regarding movement along the continuum.

Funding and Timeframe

- *Achieving self-sufficiency is a long-term process that requires deep and wide supports.* The ‘work-first’ focus of current workforce development and welfare policy inhibits the use of most public funds for long-term self-sufficiency work. Yet longitudinal research on welfare recipients indicates that many remain in poverty despite full-time employment. Many in the workforce development field have recognized this paradox and have begun to experiment with career ladder models and other career advancement strategies. The spread of these models along with growing awareness of the self-sufficiency continuum described in this report underscore the necessity of longer-term and more comprehensive approaches to working with low-income populations. Ultimately, self-sufficiency must also address the social and political aspects of the lives of low-income people. As the approach takes root and is refined in the workforce development arena it can be developed and applied to these other areas.
- *Organizations that have adopted a long-term, self-sufficiency approach to working with clients have funded their work through a patchwork of private, philanthropic and state funds.* Lack of financial incentives and reliable financial resources is a major barrier to widespread adoption of the self-sufficiency approach. The organizations profiled in this report relied on a combination of private sector, philanthropic and state workforce development funds to advance their self-sufficiency work. It is unrealistic to believe that community-based organizations will integrate a self-sufficiency continuum or adopt a long-term approach to working with clients unless they are provided with resources to do so. To achieve any sort of scale in terms of implementing the self-sufficiency approach, dedicated workforce development funds are required. This will require a concerted effort to educate funders about the need for long-term, integrated approaches to service delivery.

For many reasons sited throughout this report, the use of a self-sufficiency continuum to organize service delivery is still rare. That said, there appear to be a growing cadre of organizations that use the continuum as a framework for accomplishing their mission. Expansion of this approach to long-term poverty alleviation will require many changes. Most importantly, organizations need to change the way they are structured so they can create and sustain strategic partnerships with other purveyors of key services. These partnerships are the foundation for weaving disparate supports into a comprehensive package that creates forward motion and possibility for the individual. Career ladder initiatives have allowed for the incubation of successful program designs that, over time, can favorably impact an individual’s ability to increase skills, credentials, work experience, and wages. These initiatives provide important models for how the self-sufficiency approach might move to scale.

Continued Research

- Further research is needed to build from this research in order to better understand the promise and practice of a self-sufficiency continuum framework.

Conclusions

While it does not seem that the self-sufficiency continuum has become the primary organizing principle of programs dedicated to the eradication of poverty, research indicates that more and more organizations are using the continuum as a framework for accomplishing their mission. However, many of these organizations lack the tools and resources to adequately restructure themselves accordingly, which may lessen the impact of their efforts. Thus, while use of a self-sufficiency continuum framework is on the rise, it is not without its challenges.

If programs intend to support individuals and families along the continuum, then organizations may need to revisit their service mix, partnerships, and perhaps organizational structure. Strategic partnerships with other providers of key services are the foundation for weaving disparate supports into a comprehensive package that can favorably impact an individual's ability to increase their skills, credentials, work experience, and wages.

Funding streams will need to better support a continuum of integrated services that will support workers from poverty to self-sufficiency. A multiplicity of funding sources can be melded to support these initiatives.

Moving Forward: Policy-Related Considerations

Based on findings from this research and feedback on initial presentations of information in this report, the project team poses the following policy-related questions for consideration:

- Does the current distribution of public funding support the most effective mix of services for helping people move out of poverty toward self-sufficiency?
- Is the current system for providing support to low-income individuals/families flexible enough to accommodate service delivery approaches that are organized around needs that arise at different stages of the journey to self-sufficiency?
- Does the current system strike the optimal balance between short-term objectives and long-term goals related to achieving self-sufficiency?

APPENDIX A: Organizations and Programs That Serve Immigrants, Refugees, or Clients Who Are Limited English Proficient (LEP)

A special focus of this research was on programs that served immigrants, refugees, or clients whose first language was not English. The education, training, employment, and wrap-around support service needs of these clients are often quite different from each other and from other low-income clients. Many of the programs reviewed in this research provide a range of important services to these clients in the early stages of moving toward self-sufficiency. Profiles of some of these programs can be found in the companion document to this report, "Program Profiles." Select programs are highlighted in this appendix.

Asian American Civic Association, Boston, MA

AACA's mission is to assist Asian newcomers to achieve the necessary adjustments through a wide range of social services, including: immigration counseling; housing; counseling; employment counseling and job placement; college counseling; family and individual counseling to overcome problems related to social and emotional adjustment to a new country; social security and financial counseling assistance; fuel assistance counseling, translation and interpretation; information and referral; and tax preparation assistance. More information on this organization can be found at www.aaca-boston.org.

This organization has recently engaged in a strategic planning process and developed a five-year plan to expand AACA's service level to fill service gaps in the Asian Community. It also has received a grant from the Rockefeller Foundation to assess and expand its workforce capacity. This grant allows AACA to examine its goals and objectives in workforce development and to create a comprehensive structure to provide workforce development services to the Asian community for the next five years. One of the tools that emerged from this strategic planning and capacity work is a "Vision to AACA's Workforce Development Strategy for the New Millennium." This tool clearly mirrors the "Path to Self-Sufficiency" model presented in this report. As this organization's continuum matures, it may be a promising model for other CBOs serving immigrants and refugees throughout the process toward self-sufficiency.

Culinary Arts Institute, Guadeloupe Center, Kansas City, MO

The mission of the Culinary Arts Institute is to increase the employment rate of the Hispanic community and urban core in the Kansas City area, as well as to decrease long-term vacancies in the local culinary industry. The Institute's nine-week program includes training and certification in safe food handling, training in food preparation, and life skills training. Additionally, case managers assist trainees - called "Associates" - with goal-setting and action plans through "Individual Improvement" Client Assessment Plans and with family needs and accessing support services. Many of these services can be provided at the Guadeloupe Center, which houses 14 different programs for pre-school children to senior citizens. The program's two job developers works with employers and Associates on job placement. For more information on this program, see the profile in this report's companion document and the web site www.guadalupecenters.org.

Caregivers Job Training and Placement Program, International Institute of the East Bay, Oakland, CA

The primary mission of this program is to help low-income immigrant and refugee women who speak English as a second language become self-sufficient through increasing their English skills and developing job skills in early childhood education. Clients work with case managers to create an individual plan with learning goals and support service referrals. The 4 - 12 month training is offered on an academic semester schedule (fall and spring semesters) and consists of four main components: Early Childhood Education (taught on-site by Merritt College faculty and students earn academic credit); Vocational English as a Second Language (for those students whose English assessment indicates more

language education is required); Career and Personal Development (career and civic engagement skills); and an internship (students with childcare experience can opt out of this component).

This program is in its 18th year of operation and relies on foundation funding and in-kind support from partners including Merritt College, the school district, and the Jesuit Volunteer Corp. For more information on this program, see the forthcoming report by Heide Spruck Wrigley, et al. from the Center for Law and Social Policy, "The Language of Opportunity: Expanding Employment Prospects for Adults with Limited English," at www.clasp.org and the program web site at www.iieb.org/cg.htm.

Hotel and Hospitality Industry Program (HIP), International Institute of Boston, MA

The International Institute of Boston (IIB) is a one-stop service center for immigrants and refugees to receive assistance in adjusting to a new country and achieving self-sufficiency. Education, training and supportive services offered include food pantry and clothing closet, mental health and domestic violence referrals, legal services, English education, employment and job placement services, skills training and on-the-job training, and resettlement assistance. The HIP program is a short-term job readiness training program with on-site job shadowing at local hotels and is open to low-income individuals and people receiving Transitional Assistance. It includes eight weeks of training in English for the Workplace and cultural education, as well as job shadowing. The cultural education component is especially important in helping newly arrived immigrants understand American industries. Teachers and job counselors work as a team to assist clients with training and supportive services. For more information on this program, see the IIB web site at www.iiboston.org.

Manufacturing-focused Adult Basic Education (ABE)/English as a Second Language (ESL) Training, Seattle Jobs Initiative, Seattle, WA

The Seattle Jobs Initiative is a leading site in the Annie E. Casey Foundation's (AECF) Jobs Initiative. It has partnered with the South Seattle Community College to implement a short-term manufacturing training program in welding. It also works with five community-based organizations to recruit, assess, and enroll students in the program. During the first three weeks, each participant attends "boot camp," in which s/he works with a case manager to assess basic education and English levels and family support service needs and stabilize the family. Graduates from the boot camp who have at least a 5th to 6th grade reading level, are drug-free, and are no longer in crisis can move into the 14-week manufacturing training program. Students in this program develop individual learning plans, review basic reading, math and English skills in a manufacturing context, and complete training to earn 15 hours of community college credit and a Washington Association of Building Officials certification. For more information on this program, see the forthcoming report by Heide Spruck Wrigley, et al from the Center for Law and Social Policy, "The Language of Opportunity: Expanding Employment Prospects for Adults with Limited English," at www.clasp.org and the AECF Jobs Initiative web site at www.aecf.org/initiatives/jobsinitiative/seattle.htm.

APPENDIX B: The Lowell Small Business Assistance Center

The Lowell Small Business Assistance Center (LSBAC)⁴² has become a leading business consulting and resource center for people throughout the Greater Lowell area looking to expand or begin their small business. It is a partnership between Middlesex Community College, the City of Lowell, and Community Teamwork Inc. (CTI), and is the largest program of its kind on the East Coast. It is housed within CTI's Economic Development Program, the community action agency for Greater Lowell in the Merrimack Valley in Massachusetts. CTI serves the City of Lowell and the towns of Chelmsford, Billerica, Tewksbury, Westward, Dracut, Dunstable, and Tyngsboro. Its mission is to help low income people achieve economic independence. CTI's Economic Development Program was formalized in 1996 and provides a vehicle to contribute to and improve the economic health of the Greater Lowell community through educational opportunities and business development.

Since 1999, the Lowell Small Business Assistance Center has been a resource for free professional consulting, counseling and information for people who want to be in business. It's a one-stop center budding entrepreneurs can use as often as needed. They learn how to create and communicate a business plan; do a feasibility study and market research; and gain knowledge about business management, financing and technology. LSBAC provides courses, workshops and seminars covering all aspects of starting and operating a business and are free of charge. Over the years, hundreds of counseling sessions for hundreds of individuals were held at the LSBAC. Examples of businesses helped by LSBAC include a Tae Kwon Do Studio, a Bridal Shop, a Cheesecake Manufacturer, and a pair of convenience/grocery stores.

In 2002, LSBAC started a Right Start program, which provides a continuum of support beginning with education and ending with counseling through the first year of operation. "Nationally the failure rate for small businesses is 50% in the first three years of operation, this is unacceptably high, said Russ Smith, Executive Director of the SBAC. Most programs are focused on getting businesses started rather than their survival; Right Start seeks to change that. We believe Right Start can increase the success rate to 75% at the end of the first year."

Right Start begins with an educational program consisting of six three-hour modules: introduction to business, marketing, sales, accounting and taxes, financing and business law. Each of the modules are stand alone so people can start the process within one week of visiting the Center and finish at their own pace.

Center counselors will assist in the development of a comprehensive business plan and introduce students to sources of financing. Unlike most Centers, LSBAC is fortunate to have Acción USA and the U.S. Small Business Administration in residence. This provides the Center with a financing capability that ranges from \$500 to \$2.5 million. Additionally, Legal counsel is provided free of charge to qualifying individuals by The Economic Justice Project of the Massachusetts Bar Association to help entrepreneurs with the many legal issues they may face in starting and running a business. Because most of their clients cannot afford legal counsel, this is a much-needed service.

In 2002, the Center assisted in the start or acquisition of 40 businesses with estimated annualized revenues of \$8.7 million dollars and employment of over 70 people. Of the businesses created, 55% were started by minorities and 58% were low income according to HUD standards. This represents a \$38 return for each dollar spent on the Center.

⁴² Find out more about the Lowell Small Business Assistance Center at <http://www.lowellsbac.org/>