

Lifting 50K Out of Poverty: Maximizing Income Supports and Community Colleges in King County



Daron Holman | Emerson National Hunger Fellow | February 2016 | uwkc.org

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About United Way of King County

United Way of King County brings caring people together to give, volunteer, and take action to help people in need and solve our community's toughest challenges. United Way is uniquely positioned to solve the toughest challenges in our community by bringing together individuals and leaders from business, philanthropy, government and the media to work together for holistic solutions. We accomplish solid results because of a tight focus on three priorities: ending homelessness, giving every child a chance to succeed and meeting people's basic needs. In 2015 United Way launched a new Family Stability priority. The work will focus on ending childhood hunger, increasing economic stability, and connecting people in crisis with resources.



About Congressional Hunger Center

The Congressional Hunger Center (CHC) is 501©3 nonprofit that works to make issues of domestic and international hunger a priority to policymakers in the U.S. government, and to raise a new generation of leaders to fight against hunger and poverty. Its mission is to train and inspire leaders who work to end hunger, and to advocate public policies that create a food secure world. Its Emerson National Hunger Fellows Program is a social justice program that trains, inspires, and sustains leaders, and supports a diversity of local and national approaches to eliminate hunger, poverty, and social inequality, particularly racism. Fellows gain field experience fighting hunger and poverty through placements in community based organizations across the country, and policy experience through placements in Washington, D.C. at government agencies and nonprofit organizations.



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EXECUTIVE SUMMARY

King County and the Greater Seattle area are experiencing tremendous amounts of growth. The human geography is distinguished by high-density urbanization along Puget Sound shores, rural communities in the southeast, remote towns in the Cascade foothills, and suburban communities east of Lake Washington. But while many areas are growing, many are also being left behind. While King County is experiencing low unemployment, homelessness has increased tremendously. Poverty in numerous areas is growing, and it is often disproportionately impacting youth and young adults. In 2013, 12.4 percent of King County residents, approximately 251,000 people, lived in poverty. That number was 16.2 percent for those under the age of 18. Poverty also has a disproportionate impact on people of color.¹ In 2013, the poverty rate of Black/African Americans households was 26.2 percent.² The expanding gap in opportunity is devastating communities not only across King County, but Washington and the greater nation.

While the impact of income inequality is expanding work is being done close this gap from multiple vantage points. Over the last decade United Way of King County has designed and tested innovative anti-poverty tools by supporting thousands of low-income people in asset building and investing powerful job education and placement programs. In the 2015-2016 Strategic Plan, United Way committed to lifting 50,000 people out of poverty. To do this we are also mobilizing new initiatives to create pathways of greater economic mobility, including partnering with community colleges to support low income community college students. We've also begun to use data from existing programs to make recommendations to accelerate the work. After implementing a tax refund savings program and a job training program during our annual Free Tax Preparation Campaign, and conducting research about effective interventions for low-income community college students, we have synthesized the following recommendations:

- Expand EITC for Single Adult Workers
- Create Computer Programming Initiatives for Low-income Adults

¹ Anneliese Vance-Sherman, "King County Profile," <https://fortress.wa.gov/esd/employmentdata/reports-publications/regional-reports/county-profiles/king-county-profile>, (September 2015).

² Public Health – Seattle & King County, "Poverty," http://www.kingcounty.gov/healthservices/health/data/~/_media/health/publichealth/documents/indicators/Demographics/Poverty.ashx (January 2015)

- Build Capacity to Streamline and Improve Benefits Access
- Improve Data Tracking of Workforce/Basic Skills Students

Eliminating poverty, while difficult, is by no means an impossible task. By strategically mobilizing our partners and implementing new innovative programs, we can help thousands of people across King County fulfill their educational and economic goals. This report can inform policymakers and other stakeholders on community-based programs and large scale policies that can help alleviate poverty. This report is divided into four sections: Section 1 describes the current state of various efforts to alleviate poverty in King County, with a focus on free tax preparation initiatives that UWKC is currently leading. Section 2 provides an overview of a number of Workforce initiatives across a variety of approaches that UWKC currently leads or supports, along with a list of partners that will be supporting these efforts. Section 3 provides information on a promising avenue to alleviate poverty with community colleges along with a number of case studies of ideas put into action. Section 4 provides specific recommendations and opportunities for UWKC to effectively leverage its role to contribute to these approaches.

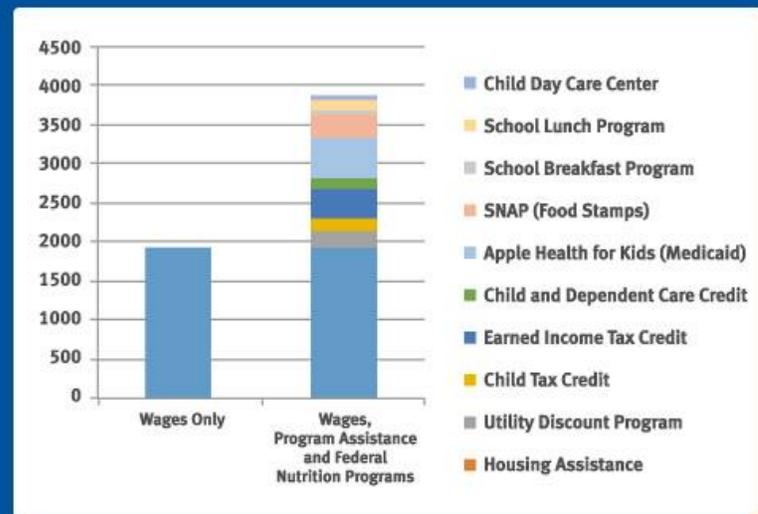
INCOME SUPPORTS AND WORKING TAX CREDITS

Millions of Americans don't earn enough in wages to meet all of their needs. In 2013, a full-time minimum wage worker only makes \$15,000 annually, while a family of four needs approximately \$23,000 to live above the poverty line.³ Many of these people rely on a variety of Federal assistance programs when wages are unable to meet their needs. Federal assistance programs, from social security to food assistance to housing subsidies, keep millions of people out of poverty every year. In addition to these programs, two working tax credits, the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC), lifted approximately 10 million people out of poverty in 2014

according to the Census data using the Supplemental Poverty Measure (SPM). The SPM takes into account taxes and non-cash benefits when measuring poverty, while the official poverty measure only counts cash income. As a result the SPM provides a more accurate picture of the impact of anti-poverty programs.

Research has showed that income supports like the EITC and the CTC not only raise employment rates, but also have long-term

United Way Connects Families to Services Equal to One Month's Wages*



Disclaimer: *Single parent King County household with two children. Adult works full time at \$11/hour

³ "Income Support," <http://www.chn.org/issues/income-support/> (2014)

impact on children in a variety of areas which later manifests in higher earnings when those children grow into adults. Federal assistance programs and income supports have the potential to almost double the wages of low income households.

These results also hold true for Washington State. A study by the Center on Budget and Policy Priorities found that in Washington about 935,000 people on average were lifted above the SPM measure of the poverty line by their public benefits each year from 2009 to 2011. This included 231,000 people under the age of 18.⁴ For many people, public benefits and working tax credits are critical to keeping food on the table and a roof overhead. United Way of King County's The Free Tax Preparation Campaign is part of a community-wide effort to help 50,000 people escape poverty by 2020. To support said effort, this year we analyzed the data gathered from last year's tax campaign to see the extent in which the EITC was lifted our tax filers above the federal poverty line. In partnership with the Consumer Financial Protection Bureau (CFPB), we also launched a tax refund savings program at a few of our 24 tax sites, to encourage our tax filers to save a portion of their refund thereby allowing them to be more financially stable.

UKWC FREE TAX PREPARATION CAMPAIGN AND TAX DATA ANALYSIS

King County has a population of about 2.1 million people. While there are considerable amounts of wealth in the area, the high cost of living keeps many families in poverty. Many of those in poverty or who are low-income rely on various federal assistance programs to meet their basic needs. One way in which those needs are met is through Volunteer Tax Income Assistance (VITA) Programs. VITA programs offer free tax preparation services to people who generally make \$63,000 or less as well as people with disabilities, the elderly, and limited English proficient tax payers. United Way of King County's Free Tax Preparation Campaign is a part of a larger network of VITA programs across the county. UWKC's Free Tax Preparation campaign has directly served low-income, high needs populations for 13 years. Last year over 19,000 tax returns were completed resulting in \$27.2 million going back into the regional community including \$9.3 million from the EITC. Along with tax preparation, UWKC tax prep sites are

⁴ Arloc Sherman, Danilo Trisi, and Sharon Parrott, "Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects on Families and Children," <http://www.cbpp.org/research/various-supports-for-low-income-families-reduce-poverty-and-have-long-term-positive-effects> (July 30, 2013)

infused with asset-building services. In 2015 over 2,000 Free Tax Preparation Campaign clients were connected to federal assistance programs. UWKC mobilizes thousands of volunteers to help meet the needs of low-income King County residents.

This year, we analyzed the data gathered from the 2014-2015 tax season to measure the extent in which the EITC and the greater tax refund was lifting our tax payers above the federal poverty line. This data allowed us to identify which communities we are serving and helps us attain a greater understanding of our impact in the community.

Tax Filer Data Analysis

The initial analysis was structured around measuring the extent to which the Earned Income Tax Credit (EITC) was lifting our tax filers above the poverty line. The analysis was extended to measure the extent in which the total refund was lifting tax filers above the poverty line and then redoing the analysis at 200 percent of the poverty line. Below is short summation of our findings and what they could mean for the UWKC Tax Prep Campaign.

Of 16,560⁵ tax filers these tax filers, 5,835 were either at or below the federal poverty line before the EITC or the total refund were applied. After the EITC is applied the number of people at or below the federal poverty line is 5,478. The EITC lifted 357 people out of poverty. After the total refund is applied 5,095 people were at or below the poverty line. The total tax refund lifted 740 people out of poverty. The tax refund kept about 13 percent of our tax filers out of poverty. Note the EITC is already included in the total refund. When the dependents of our tax filers are included 1, 825 people were lifted out of poverty during the 2014-2015 tax season.

We also did an analysis of clients lifted above 200 percent of the federal poverty line. Of 16,560 tax filers, 10,967 were at or below 200 percent of the poverty line. After the EITC is applied, 10,835 people were at or below the 200 poverty line. 132 people lifted above the 200 poverty line by the EITC. The number of people at or below the 200 percent poverty line is 10,451 after

⁵ 1,483 tax filers were excluded from the data set because their refund was not known so the total number of UWKC tax filers for the 2014-2015 tax season was 18,043

UWKC Tax Filers in Poverty Before and After Tax Refund in the 2014-2015 Tax Season		
	100% of Federal Poverty Line	200% of Federal Poverty Line
Amount Lifted Out of Poverty After EITC	357	132
Amount Lifted Out Poverty After Tax Refund (includes EITC)	740	495
Amount of People Lifted After Tax Refund w/ Dependents Included	1,825	970

the total tax refund is applied. The total tax refund lifted 495 people above the 200 percent poverty line. Note that 21 tax filers were pushed under 200 percent of the poverty line because of tax debt.

Outside of the number of people lifted above the poverty line, analysis of the data also allowed us to obtain a greater understanding of who exactly is using our services. From the data we were able to gather that most of our tax filers claimed no dependents. 11,420 or about two-thirds of our tax filers claimed no dependents. The average age of our tax filers last year was around 44. The data is relevant because not only can it help identify areas of improvement for our tax campaign, but it also helps us identify what changes in federal and state policy need to be made in order to support residents in King County. While most of our clients were people who did not claim dependents, most of the people who were lifted out of poverty were families. 227 people who did not claim a dependent were lifted above the standard federal poverty line. All others were families. While we expected the EITC and tax refund to have more of an impact for our tax filers we are able to see that great part of the reason it didn't is because most of our tax filers claimed no dependents, so as a result they either

The 10 Promising Practices Outlined by the CFPB are:

1. Communicate with Consumers about Savings Before they come to the tax site
2. Offer the saving option more than once at the tax site
3. Make sure tax preparers know how to help consumers save while filing
4. Dedicate staff or volunteers to promoting saving
5. Use “anchoring” and prompts to help consumers focus on a savings goal
6. Make sure all staff and volunteers commit to encouraging savings
7. Don't overwhelm consumers with too many different types of options
8. Provide incentives to encourage saving
9. Provide multiple options for saving
10. Make saving fun

received only a small amount of EITC or none at all. The average adjusted gross income for people who did not claim dependent and are in poverty before the income supports are applied is \$5,530.53. The adjusted gross income for those still in poverty after the income supports are applied is \$5,198.81. We are able to see that while the EITC and the greater tax refund are vital supports they are not enough.

TAX TIME SAVINGS PILOT

This year, UWKC launched a pilot program in partnership with the Consumer Financial Protection Bureau (CFPB) to encourage low-income adults to save a portion of their tax refund. We implemented the pilot at three out of 24 tax sites, while distributing educational resources to all of our tax sites. For the past three years, the CFPB has given information and training to volunteers and staff at various VITA programs throughout the country to promote savings during the tax season. As a result of their engagement with these VITA programs they identified ten promising practices that have the potential to make tax preparation programs more successful at informing tax filers about their savings options. Research shows that saving even a small amount of funds for unexpected or future purchases has numerous benefits such as an increased ability to withstand financial hardship. For households not burdened with debt, saving a portion of their tax refund can offer the opportunity of creating an emergency fund or starting financial goals that are not attainable during other parts of the year. After determining capacity, UWKC developed tools and strategies in conjunction with the ten promising practices to encourage tax filers to save. UWKC specifically utilized the following practices:

- 5. Use “anchoring” and prompts to help consumers focus on a savings goal
- 9. Provide multiple savings options
- 10. Making savings fun

For tax filers who were considering saving a portion of their refund, we provided recommendations on what percent of their refund they could save. We created a savings worksheet that educates tax filers about their options and included a space the tax preparation

volunteer can use to calculate the precise amount the tax filer could save. The three options we publicized are outlined below.

This year UWKC encouraged three savings options.

1. Buy a Savings Bond: Savings bonds are debt securities issue by the Department of the Treasury and are considered one of the safest ways to save, especially for low-income people. Savings bonds are available for purchase in \$50 increments starting at \$50 (i.e. \$50, \$100, \$150). Savings Bonds earn interest over time and can either be kept by the person who bought the bond or given as a gift.
2. Split Tax Refund and Deposit into a Savings Account: Research has shown that those who decide to split and deposit a portion of their refund into a savings account have greater financial stability over time.
3. SaveYourRefund: SaveYourRefund is a simple and fun sweepstakes in which all tax filers 18 and older who use Form 8888 to save a portion of their tax refund can enter a promotion for a chance to win one of 100 prizes of \$100. They can also enter the photo contest for a chance to win the grand prize of \$25,000. The combined financial incentive, “game-like” feel and low barrier to entry create the best mix to incentivize savings

This year we are also hosting a competition between all 24 of our tax sites. The top three tax sites who help their tax filers save relative to the total number of tax returns completed at their site will win a celebration for their volunteers. We also created a resources hub for our volunteers that connects them to various resources including savings trainings by the CFPB as well as information that UWKC on how to exactly help tax filers save on their tax return online.

JOB TRAINING AND EDUCATION

King County is currently an area experiencing high amounts of growth along numerous sectors. Major industry sectors with more than 100,000 estimated jobs include professional and business services, government, health services, and manufacturing.⁶ While there is considerable wealth in the area due to the concentration of technology and manufacturing industries, that wealth isn't spread evenly. The regional high amount of wealth masks an area that is experiencing significant amounts of inequality. For example, in the Seattle area, those making at least \$230,000 in 2007 saw their earnings fully recover to pre-recession levels, while those making less than \$32,500 when the recession started saw their incomes decrease.⁷ Residents, especially low-income residents, are grappling with numerous issues. For example, the prices of housing has dramatically increased but wages for low-income workers have not kept pace. This picture is even bleaker for various marginalized populations. The average rate of unemployment for King County from 2010 to 2012 was 8.2 percent, but the unemployment rate for Hispanic and/or Latino people, and African American and/or Black people was 10.9 percent and 15.7 percent respectively.⁸ While the situation is distressing United Way is working to address the disparity and meet the need.

WORKFORCE PARTNERS

UWKC is supporting and creating strategies to meet the need. We have been investing in job training and placement programs to connect 3,000 immigrants, people experiencing homelessness and adults with disabilities to living-wage jobs. United Way of King County has a

⁶ Sherman, "King County Profile,".

⁷ Janet I. Tu and Justin Mayo, "Even as Recovery is taking place, inequality is widening. The Seattle area's economic expansion is favoring the wealthy." (June 29, 2015).

⁸ "Building Equity and Opportunity,"

http://www.kingcounty.gov/elected/executive/~/media/elected/executive/equity-social-justice/2015/2015ESJinfographic_pagesLTR_print_booklet,-d-.pdf.ashx?la=en, (April 2015)

host of job training and education partners that work with various vulnerable populations across King County. Below is a sampling of five of our total 13 workforce partners.

Asian Counseling and Referral Service: Asian Counseling and Referral Service (ACRS) is a nationally recognized nonprofit organization offering a broad array of human services and behavioral health programs to Asian American Pacific Islanders (AAPIs) of all ages in King County. ACRS' mission is to promote social justice and the wellbeing and empowerment of Asian Americans and Pacific Islanders and other underserved communities including immigrants, refugees, and American-born by developing, providing and advocating for innovative, effective and efficient community-based multilingual and multicultural services.

Casa Latina: As a vibrant, immigrant worker rights organization, Casa Latina empowers low-wage Latino immigrants to move from economic insecurity to economic prosperity and to lift their voices to take action around public policy issues that affect them. Casa Latina was founded in 1994, shortly after unprecedented numbers of Latino workers began arriving to Seattle. Since then, the organization has grown from doing street outreach out of borrowed spaces, to organizing job dispatch out of a trailer in a parking lot, to now providing a suite of impactful programs for over 750 worker-members.

FareStart: FareStart provides a community that transforms lives by empowering homeless and disadvantaged men, women, and families to achieve self-sufficiency through life skills, job training and employment in the food service industry.

YWCA Seattle-King County-Snohomish County: The mission of the YWCA Seattle | King | Snohomish is to advance the quality of life for women of all ages, races and faiths and their families. In support of this mission, the YWCA provides services to meet critical needs, promote self-sufficiency, reduce violence, eliminate racism and achieve equal opportunities for all people. The YWCA's vision is that, working together, we can create a community where all women and families have a safe and stable place to live, all adults are economically empowered, all children and youth develop the skills they need for successful lives, and all people live in dignity—free from violence, racism and discrimination

Urban League of Metropolitan Seattle: The Urban League’s mission is to provide high quality services and support for African American and other underrepresented communities in metropolitan Seattle and throughout the Puget Sound Region. The Urban League has experienced major organizational and financial challenges over the past five years and recently received the “Most Improved Urban League” award from the National Urban League. Major accomplishments include increasing the Board of Directors from 4 to 15 members, increasing the budget from \$1 million to \$2 million, increasing special event revenue from \$5,000 to \$268,000 and staff/programmatic reorganizations (staff layoffs for unviable programs).

A NEW INITIATIVE

Among the programs we support with funds, we also have launched initiatives around youth education and employment.

United Way’s Reconnecting Youth project is a five year project (2015-2021), in which we are raising an estimated \$10 million to seed-fund expanded dropout reengagement capacity in King County. The emphasis in our reconnecting youth work is to help young people who lack a high school credential -- attain high school equivalency, enroll in post-secondary programming, and complete requirements for a 1-2 year post-secondary credential. In the Reconnecting Youth project, employment support is meant to complement the education emphasis, not meant to be an end in itself. In this regard, our work around employment support is taking a couple of forms:

- We are budgeting approximately \$3 million to fund paid work experiences and/or job development work by a regional youth employment intermediary called Educurious to develop part-time work experiences and help place reconnecting youth in them.
- We have a budget of roughly \$150,000/yr. to supplement our youth employment support work. Last year we allocated \$150,000 to provide a local match investment for summer youth employment in the balance of the county not including Seattle.
- We’re a partner in the implementation of the Starbucks *100k Initiative* in Seattle, and in particular a *100k* jobs event/fair that is coming to Seattle on May 5. The idea behind the

100k event on May 5 is to connect Seattle-area employers who have starter or entry level part- and full-time jobs to young adults who possess basic job-readiness capabilities

CAREER INNOVATION SPECIALIST PILOT

From the tax data mentioned in the income supports section we were able to gather that while most of our clients last year claimed no dependents, most of the people who had been moved above the federal poverty line by their tax refund were families. UWKC 's services are crucial in providing stability to many of the people in King County, but more strategies and programs are needed to support adults who claim no dependents or childless workers.

At our tax sites, we serve a large number of low-income populations that may otherwise have a difficult time connecting with agencies that are able to meet their needs. Along with the free tax preparation services the campaign provides, tax sites are infused with various asset-building and benefit services, thereby making them ideal locations where we can test innovative partnerships and programs.

After researching programs that we could pilot at our tax sites, we decided that job training was not only feasible to implement, but would be greatly impactful for low-income adults looking to expand their skillset and progress in their careers. To accomplish this, we have partnered with two service providers who have expertise in employment to help launch new Career Innovation Specialists to engage our clients at the four UWKC tax sites throughout King County. Each partner organization staffs two tax sites. The specialist engage our clients and encourage them to participate in job training programs that help them gain competitive, living wage jobs that offer opportunities for wage progression and career advancement. They do this by signing clients up for their services at the tax site and then following up with them at a later date.

Pilot Partners

Puget Sound Training Center: Puget Sound Training Center (PSTC), located in Renton, provides employment training services to



Puget Sound Training Center
Helping people turn success into reality

low-income individuals, especially immigrants and refugees. Since the organization was founded in 1998, it has provided services to over 3,000 individuals from many countries, including Mexico, Russia, Iraq, Somalia, Sudan and many other nations. In the most recent fiscal year of 2014-2015, PSTC placed 150 unduplicated clients into new employment positions after they received assistance and/or training at PSTC, and 106 clients retained their positions for over 90 days. The organization has demonstrated continued success at placing individuals into living wage jobs because of its comprehensive employment training program and the relationships that it has developed with local employers and unions. In addition, the employment training services provided by PSTC have been designed with extensive input from local employers to help ensure that clients are learning the skills necessary to qualify for positions with local businesses.

Seattle Goodwill: Seattle Goodwill's mission is to provide quality, effective employment training and basic education to



individuals experiencing significant barriers to economic opportunity. Since its creation in 1923, Seattle Goodwill has been enhancing the quality of life for individuals, families and communities in the north Puget Sound region by eliminating barriers to opportunity and helping people in need reach their fullest potential through the power of work. Goodwill operates in five counties (King, Kitsap, Snohomish, Skagit, and Whatcom), with an enterprise-based model in which 24 thrift stores provide work opportunities for students, and revenues provide funding (along with financial donations and grants) for the free job training programs at 10 job training centers. Goodwill works with numerous partners, including other social service organizations, nine community and technical colleges, government agencies, and businesses. Over 500 partners employ their students, whether in on-the-job training or after completion of our programs.

Goals: Each partner will, by the end of the pilot, enroll at least 60 people into their training programs. These programs will not only build needed basic skills, but also help the participants gain skills that will lead to living wage jobs. For the pilot, we are tracking the salaries of the participants before and after the intervention. We are also tracking various demographics including race and ethnicity, gender identity, and what federal assistance programs they use if any. This will allow us to understand who is using our services, what needs are being met, and where there may be areas of program expansion for example, in how we can connect our participants to benefits and where we need to conduct greater outreach efforts.

Best Practices

To supplement this initiative, we have collected research on best practices of various job training programs around the United States that focus on not only education and retention, but career advance and wage progression.

Some Best Practices that we identified are:

Target Specific Populations: Different populations face different issues and have different needs. A workforce program that is made to address the needs of one specific population may be wholly ineffective when addressing the needs of another. Programs must be specifically tailored depending on a plethora of conditions such as location, age, and documentation status to name a few.

Program that builds strategies based on local priorities: Much of the success of job training programs will depend on what local industry jobs are needed or in demand. Job training program should be adaptable enough to not only teach basic skills, but also be able to build skills that are currently in-demand. In King County's case those would be manufacturing and technology skills/jobs.

Programs that provide a wage or supplement low wages: Some of the most effective job preparation and placement programs supplement low wages or provide a stipend to their program

participants. Early experiments testing earning supplements to help make low-wage work “pay” found positive effects on job entry, earnings, and employment retention, particularly for single parents who had a weaker attachment to the labor market.

Cultural Competency: Issues and topics of race, ethnicity, culture, and gender come up along every step on the continuum of workforce development. Cultural competency needs to be a part of all dialogue among partners and stakeholders. These issues are often complex and must be address from multiple fields and by using multiple strategies.

MOVING FORWARD WITH COMMUNITY COLLEGES

More and more students are enrolling community colleges across the nation. For these students community college provides the opportunity to obtain a post-secondary education in a manner that may be faster and more cost-effective than if that student attended a four year university. In 2014 community colleges served 12.8 million students.⁹ Community colleges also do a fantastic job of serving disadvantaged populations with a disproportionate number of the students being minority and/or first-generation college students. Among the many benefits of attending a community college, some of them are that they cost less on average than a four year university, they offer a variety of alternative learning styles, and they offer an educational experience that can be tailored more to a specific job market. But while there are numerous benefits to attending community college, the community college system is one that is burdened with many issues, one of the most pressing being the continual low graduation rates. It is important to note that the government tracks first-time, full time certificate or degree seeking undergraduate students. By their metrics the 6-year graduation rate is 55 percent for students who entered community college in 2008. The National Education Clearinghouse Center reports that only about 39 percent of first-time, degree seeking students graduate in six years for students who entered in 2008.¹⁰

The past couple of decades have also seen a dramatic increase in noncredit classes at community colleges and in postsecondary education in general. For example, in 2015 Bellevue College reported that while they had around 8,300 degree seeking students annually, they had over 32,000 students enroll annually (award and non-award seeking).¹¹ These courses are typically geared towards people who may have personal or professional interests in the material and usually fall into basic skills or workforce education in terms of intent. There are variety of reasons for this growth, including the lower cost of attendance and the flexibility of classes. Non-credit education has become a core component of our economy, especially has more jobs require postsecondary education of some kind. But despite their growing importance, most state and

⁹ "2014 Fact Sheet," http://www.aacc.nche.edu/AboutCC/Documents/Facts14_Data_R3.pdf, (April 2014)

¹⁰ "Completing College: A National View of Student Attainment Rates –Fall 2008 Cohort," <http://nscresearchcenter.org/wp-content/uploads/SignatureReport8.pdf> (November 2014), 5-6.

¹¹ "BC Facts at a Glance," <http://www.bellevuecollege.edu/facts/>, (January 2016).

national postsecondary agencies do not track noncredit students. As a result, information around these students is minimal and difficult to acquire. Non-credit classes are also important to create expanding educational and career opportunities for low-income students. A report by the Community College Research Center at Columbia University found that no matter which specific noncredit course students take, these students generally tend to be low-income adults. These students also contain a disproportionately greater amount of minorities. In the study previously referenced 43.7 percent of the noncredit students were minorities in a sampling of over 42,000 non-credit students.¹²

While these facts are concerning, there is also the opportunity to have a substantial impact on people whose needs are not being met. UWKC is currently developing a strategy to support community college students and help them attain greater educational and career related success. From this research we have gathered and noted various interventions across the country. Some of the interventions are outlined below and include lessons and approaches that UWKC and other organizations can draw from.

Case 1: Opportunity Center for Employment and Education at North Seattle College

Educational Opportunity Centers are Federal Trio Programs that provide federal outreach and student services designed to identify and provide services for individuals from disadvantaged backgrounds. The Opportunity Center at a North Seattle provides integrated educational, vocational, employment and supportive services through a partnership of multiple community-based agencies and community colleges.

Lessons Drawn: The issues that low-income students face, especially low-income students with families, are comprehensive and range from financial issues to childcare. Therefore they need a solution that works to address all of those issues or at least services that interconnected to address these issues. Opportunity centers streamline numerous needed services for students to help progress to their educational and career related goals. Some lessons learned are:

- Accessible location

¹² Di Xu and Xiaotao Ran, "Noncredit Education in Community College: Students, Course Enrollments, and Academic Outcomes," (September 2015), 19-20

- Benefits Access
- Basic Skills and Job Training
- On-line Banking Service

Case 2: Benefits Access for College Completion (BACC): Benefits Access for College Completion (BACC) tested innovative approaches to increase the number of students earning postsecondary credentials in seven community and technical colleges across the country. BACC helped colleges develop and institutionalize scalable and sustainable organizational and funding policies and practices that connect low-income students to an array of public benefits, such as food assistance and health insurance. The initiative ran through 2014.

Lessons Drawn: BACC provided evidence on how to design and implement benefits access services, including identifying the policies and practices necessary to solidify these practices into current and ongoing operations. The evaluation also found evidence of the impact of benefits access on students' academic progress that suggests low-income students can be supported to a credential that will lessen their need for public benefits.¹³ Some lessons learned are:

- Consistent and deep knowledge and information sharing about public benefits among staff, faculty, and students
- Opt out pre-screening of public benefits for community college students
- A strategy for breaking down complex public benefit rules and regulations
- Understanding student perceptions of public benefits

Case 3: Accelerated Study in Associate Programs (ASAP) for Developmental Education Students: CUNY's ASAP assists students in earning associate degrees within three years by providing a range of financial, academic, and personal supports including comprehensive and personalized advisement, career counseling, tutoring, tuition waivers, MTA MetroCards, and additional financial assistance to defray the cost of textbooks. ASAP also offers special class

¹³ Derek Price, Meg Long, Sarah Singer Quast, Jennifer McMaken, and Georgia Kioukis, "Public Benefits and Community Colleges: Lessons from the Benefits Access for College Completion Evaluation," (November 2014) 26-27.

scheduling options to ensure that ASAP students get the classes they need, are in classes with other ASAP students, and attend classes in convenient blocks of time to accommodate their work schedules. As students approach graduation, they receive special supports to help them transfer to 4-year colleges or transition into the workforce, depending on their goals.

Lessons Drawn: A Manpower Demonstration Research Corporation evaluation of the ASAP program found numerous beneficial results with the main finding that ASAP substantially improved students' academic outcomes over three years, nearly doubling graduation rates¹⁴.

Some lessons drawn:

- Early course register and register for blocked or linked course (take classes as a cohort)
- Financial Supports: Emergency loans or waivers that cover the gaps between financial aid and college and tuition fees. Other financial supports can include transportation subsidies or textbook cost subsidies

Case 4: A Two Generation Approach

Parents' educational attainment level, notably postsecondary education, is a strong predictor of economic mobility. This approach must include services that meet the needs of the parents and their family members. A two-generation approach focuses on creating opportunities for and meeting the needs of both at risk parents and their children. Two examples are:

- Prescriptions for Success at Tulsa Community college: Prescriptions for Success is a two-generation program which combines quality child care with a pharmaceutical technician certification program
- College Access and Success Program: This program is a partnership between Education Alliance and the Borough of Manhattan Community College. The program works to engage both low-income parents of children enrolled in Early Head Start and Head Start through adult education that will lead to higher educational opportunities and enhanced financial security while also providing quality early education for the parents' children.

¹⁴ Susan Schrivener, Michael J. Weiss, Alyssa Ratledge, Timonhy Rudd, Colleen Sommo, and Hannah Fresques, "Doubling Graduation Rates: Three-Year Effects of CUNY's Accelerated Study in Associate Programs (ASAP) for Developmental Education Students Executive Summary," (February 2015) 4-5.

Lessons Drawn: Community college students are often older adults who are also supporting families. As a result, programs that work to meet the needs of the students and their families are essential to ensure student success. Some lessons learned are

- Couple adult and child services for example provide child meal plans with student meal plans
- Job training services that prioritize local in-demand careers
- Supplement programs that already exist

American College Promise: The America’s College Promise Act of 2015 is legislation created to support community college students. The legislation would create new partnerships with states to waive tuition for high quality programs for students, while promoting important reforms so that students complete at least two years of college. The legislation has yet to be implemented so UWKC has numerous opportunities to determine what services they can provide to support this initiative. The Bill Works to:

Build Student Responsibility and Cutting the Cost of College: Students, who attend at least half-time, maintain a 2.5 GPA while in college, and make steady progress toward completing their program will have their tuition eliminated

Building High-Quality Community Colleges: Community colleges will be expected to offer programs that either

- (1) are academic programs that fully transfer to local public four-year colleges and universities, giving students a chance to earn half of the credit they need for a four-year degree
- (2) are occupational training programs with high graduation rates and that lead to degrees and certificates that are in demand among employers. Colleges must also adopt promising and evidence-based institutional reforms to improve student outcomes, such as the effective

Ensuring Shared Responsibility with States: Federal funding will cover three-quarters of the average cost of community college. States that choose to participate will be expected

to contribute the remaining funds needed to eliminate tuition. States that already invest more and charge students less can make smaller contributions. States must also commit to continue existing investments in higher education; coordinate high schools, community colleges, and four-year institutions to reduce the need for remediation and repeated courses; and allocate a significant portion of funding based on performance and enrollment. States will have flexibility to use some resources to expand quality community college offerings, improve affordability at four-year public universities, and improve college readiness, through outreach and early intervention.

Expanding Technical Training for Middle Class Jobs: Additionally, in order to spread the availability of high-quality and innovative the President is also proposing the American Technical Training Fund. This fund will award programs that have strong employer partnerships and include work-based learning opportunities, provide accelerated training, and are scheduled to accommodate part-time work. Programs could be created within current community colleges or other training institutions

The legislation is substantial and there are numerous opportunities for UWKC to get involved along the many levels of implementation that will be needed to actualize the bill. Some ways that UWKC can get involved are:

- Provide fundraising support/funds for expected matched funds for Washington State
- Utilize current educational partnerships in the community and programs (early, secondary, and postsecondary education) and bring stakeholders together to craft a proposal to represent Washington

RECOMMENDATIONS AND ACTION STEPS

Income supports and federal assistance programs supports millions of people across the country, but many of these supports can be better utilized to alleviate poverty and provide more economic mobility. Many of these programs can be coupled or better streamlined with current anti-poverty tools and education to magnify the impact of already strong programs. Below are long-term recommendations as well as immediate action steps UWKC and other stakeholder can initiate to improve the current programs and policies.

Income Supports Recommendations and Action Steps

Recommendations

Expand the EITC for Single Adult Workers: As our data and research shows, while the EITC keeps millions of people out of poverty, it doesn't do enough for childless workers. By not adequately supporting childless workers the federal tax system leaves out a core populations that is needed for our economy to thrive

Action Steps

- Further analysis of tax data to analyze the impact of the tax refund on UWKC tax filers depending on demographics such as zip code or how many clients already receive federal assistance.
- Service that allows tax filers to open a savings account at the tax assistance site
- Expansion of savings materials to all UWKC tax preparation sites
- Make savings a permanent component of site manager and tax volunteer training

Job Training and Education Recommendations and Action Steps

Recommendations

Create Computer Programming Initiatives for Low-income Adults: Seattle's technology industry is currently in a time of tremendous growth. Creating a job training program that specifically works to teach low income adults how to code can create a pathway to greater economic mobility for low income adults.

Action Steps

- Expansion of pilot program to other tax sites to be determined by UWKC
- Targeted outreach to single adult workers with or without children.

Community Colleges Recommendations and Action Steps

Recommendations

Greater Data Tracking for Workforce/Basic Skills Students (Non-award seeking students)

by Government Agencies: There is currently a lack of data on non-credit students. For example, numerous local agencies do not track whether students are in poverty. If a sufficient intervention is to be made, then data must be collected on the demographics of said students that is widely accessible and reliable. By tracking this information, agencies have the opportunity to connect eligible students to various federal assistance programs.

Build Capacity to streamline and Improve Benefits Access: Many of the interventions listed and many others emphasize building capacity and streamlining benefits for low-income adults. Streamlining benefits offers the opportunity to better use programs and resource that already exist to support low-income people.

Action Steps

- Data collection of public King County community colleges
 - Quantitative: Demographics of non-credit seeking students which can be gathered from local agencies and schools
 - Qualitative: Focus groups by students, staff, and faculty on current benefits access and barriers of success, ideally from non-award seeking students
- Convene Agencies and Partners who currently provide support and benefits to low-income college students. Bringing together agencies that administer public benefits and local educational institutions offers the chance to understand how students are currently connected to public benefits, what educational institutions do to connect students, and what resources are needed to improve benefits access