



THE WORK FORCE MATCHED COLLEGE SAVINGS PROGRAM

Cambridge Housing Authority

November 4, 2015

GOALS FOR TODAY'S PRESENTATION

- **Overview of Cambridge Housing Authority's Resident Services Department**
- **Overview of The Work Force Youth Program**
- **Description of the College Matched Savings Program**
- **Overview of partnership with Cambridge Savings Bank**



RESIDENT SERVICES DEPARTMENT

Mission Statement

To foster the healthy development of youth and to promote self-sufficiency among adults by providing a continuum of services -- both directly and through interagency collaboration -- which assist them in reaching their personal, educational and economic potential

OVERVIEW OF CAMBRIDGE HOUSING AUTHORITY



Cambridge Housing Authority is a Moving To Work (MTW) Demonstration Program.

CHA Basic Demographics:

	Total	HCV	Public Housing
# of Households	5,159	2,662	2,497
Elderly or Disabled	3,230 (63%)	1,611 (61%)	1,619 (65%)
Family Households	1,929 (37%)	1,051 (39%)	878 (35%)
# of Households with Employment Income	1,982 (38%)	987 (37%)	995 (40%)
# of Persons	10,466	5,573	4,893



NUMBER OF RESIDENTS SERVED

	Age	Total	Estimated # Served by Resident Services Programs*	Estimated % Served by Resident Services Programs*
# of Persons		10,466	1,931	18%
Pre-/Postnatal Early Childhood Childhood	0-12	1,867	293	16%
Early Adolescence Adolescence	13-18	941	339	36%
Early Adulthood Adulthood	19-65	5,756	621	11%
Elderly	66+	1,902	678	36%

RESIDENT SERVICES DEPARTMENT CONTINUUM OF SERVICES



RESIDENT SERVICES							OPERATIONS
Pre-/Post-Natal	Early Childhood (Pre-School)	Childhood (Elementary School)	Early Adolescence (Upper Schools)	Adolescence (High School)	Early Adulthood (Post-Secondary ED)	Adulthood (Education & Training)	Elderly (Supports for Aging in Place)
Baby U & Baby U Alumni Association		Tutoring Plus			JAS Youthbuild	Gateways English for Speakers of Other Languages Program (ESOL)	Elder Services Coordinator
WIC Nutritional Program	Parents ROCK/Pathways	Community Art Center/Teen Media Program			Cambridge Employment Program		PACE Elder Service Plan
	One Head Start Center	Big Brother/Big Sister	THE WORK FORCE		Bridge to College for Adults		Supportive Living Program
	Early Literacy/Parenting Playgroups	DREAM Mentoring		THIS WAY AHEAD PROGRAM		FSS+ Program	North Cambridge Senior Center
					Possible Project	JAS Biomedical Careers	
					Pathways to Permanent Housing Programs - Heading Home & Transition House		
Three Community Computer Centers							
Tenant Organizing - Tenant Councils							

Note: WIC & Head Start provide on-site services, but further work is necessary to integrate them more fully into the continuum of services.

THE WORK FORCE PROGRAM

Mission Statement

The Work Force strives to foster the personal and professional growth of teens in public housing by helping them to gain the competencies they need – at home, school, and work – to create their own pathways to educational and economic success.

THE WORK FORCE PROGRAM STRUCTURE



- 5-year program model (8th grade through 12th grade)
- Comprehensive support, delivered in a culture of high expectations, over a long period of time
- Approximately 50 student at each of four sites
- Weekly paid workshops and on-site homework and computer centers
- Strong college prep culture
- Intensive case management
- Paid Exploratory Jobs for members
- Matched College Savings Accounts



WORK FORCE PROGRAM GOALS

- To help students and families transition successfully from middle school to high school, and to position themselves for post-secondary success
- To help students develop the skills necessary for long-term success
- To provide a sustained web of support for students and their families through effective case management
- To engage with students at home, school, and at work



WORK FORCE OUTCOMES

100% High School Graduation Rate

90-95% College Matriculation Rate

50% Complete college or a post-secondary program in 5-years

Nearly 66% of alumni report not living in public housing after 6 years

HOW MATCHED SAVINGS WORKS

STEP 1

Open to all 200 Work Force participants.

STEP 2

8th and 9th grade participants and families receive financial education workshop series.

STEP 3

10th - 12th grade students save up to \$1000 in deposit only accounts over three years through program “exploratory jobs,” summer work positions, and a menu of monetized incentives that cover program performance.

STEP 4

CHA provides 1:1 match for up to \$2000, to be used post-secondary education upon matriculation.

STEP 5

Interest in connecting WF families for an generational approach



MATCHED SAVINGS GOALS

To connect CHA families to financial education, coaching and resources;

To cultivate a culture of saving and asset building;

To lessen the burden of post-secondary costs;

MATCHED SAVINGS PARTNERS



The Midas
Collaborative



CURRENT MATCHED SAVINGS OUTCOMES

- Currently 96 % of the students in the 2016 and 2017 classes are banked and are saving on a monthly basis;
- On average, students are saving 30% of their workshop and exploratory job income during the school year;
- 75% of the class of 2016 participants and 64% of the class of 2017 participants made at least one deposit during the past summer;
- On average, students in the 2016 class have saved \$372 a year-and-half into the program;



CONTACT INFORMATION

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