A hand is shown holding a globe of the Earth. The globe is the central focus, with vibrant colors representing continents and oceans. The background is split diagonally from the top-left to the bottom-right. The upper-left portion is a solid light green, and the lower-right portion is a light, neutral color. The overall image conveys a sense of global impact and investment.

Sound Investments: Building Immigrants' Skills to Fuel Economic Growth

Robin Spence
Economic Mobility Corporation



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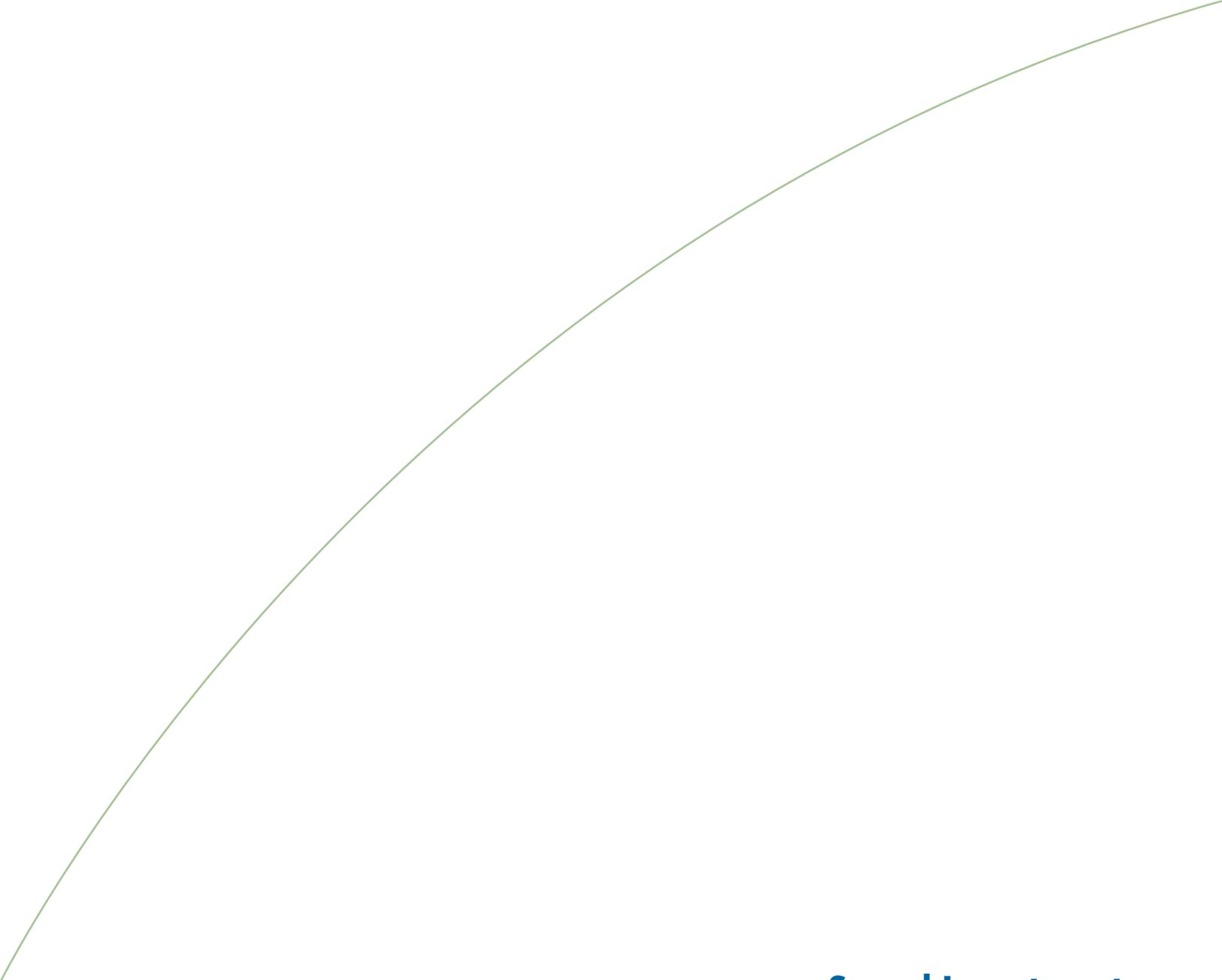
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The Economic Mobility Corporation (Mobility) identifies, develops and evaluates programs and policies that enable disadvantaged individuals to acquire the education, skills and networks needed to succeed in the labor market so that they can support themselves and their families.

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December 2010

Acknowledgments

Mobility is grateful to the Charles Stewart Mott Foundation and Jack Litzenberg, in particular, for their support of this project and their unwavering commitment to building economic opportunities for America's most vulnerable residents. We would also like to thank the dozens of individuals—program staff, government officials, and researchers—who graciously shared with us their expertise and insights on how to best serve recent immigrants. A list of these individuals is included in the appendix to this report.

Special thanks goes to the organizations the author visited during the project, whose programs either are featured in this report or played a major role in informing its findings. Staff and participants from these host organizations set aside many hours to share their work and ideas with us. We appreciate the efforts of staff and participants of the I-BEST program at Highline Community College, the Washington State Board for Community and Technical Colleges, Central Piedmont Community College, the Ronald M. Hubbs Center for Lifelong Learning, the Welcome Back Initiative, the Suburban Maryland Welcome Back Center, Montgomery College, C.E.O. Women, Beth Israel Deaconess Medical Center, and McDonald's Corporation.

Three individuals provided valuable assistance throughout the process of researching and writing this report. Elaine Edgcomb, Julie Strawn, and Heide Spruck Wrigley each offered background research and recommendations about strong programs early in this project, and later provided helpful comments on a report draft. Mobility is also grateful to copyeditor Mara Primosch and graphic designer Penelope Malish. Finally, the author would like thank Mobility's Anne Roder for her prior research on this topic and her feedback on report drafts, and Mark Elliott for envisioning and guiding this project.

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Few issues in American life these days spur as much passionate disagreement as immigration. This is ironic, perhaps, given our history as a nation of immigrants, but it is real nonetheless—especially during economic downturns when concerns about unemployment are high.

Whichever side of the discussion one favors, the reality is that immigrants constitute a large and growing share of our labor market. Between now and 2030, immigrants and their children are projected to account for all of the country's labor market growth, and by 2030 immigrants will constitute nearly one in five workers overall. While many immigrants are highly-skilled, one in three currently lacks a high school degree. Not surprisingly, these low-skilled workers earn low wages and face limited opportunities to advance. Unfortunately, local efforts to help low-skilled workers are often not accessible to immigrant workers, who may face distinct barriers to improving their skills because they lack fluency in English or are unfamiliar with American education or training systems.

Mobility's focus in *Sound Investments* is a practical one: Given the large numbers of low-skilled immigrants in our workforce, what are the best approaches to helping them improve their skills and obtain better jobs? Most observers are aware that acquiring education and skills is critical in a general sense. For this report, however, we dug deeper to find promising efforts that actually put these concepts to work, and that we believe are worthy of emulating. It is important to note that in the process of identifying promising strategies, we surfaced programmatic and policy obstacles that must be addressed. We hope that by discussing these, the report provides valuable insight for both policymakers and practitioners.

One surprise is how few significant efforts to promote immigrant education and skills development are underway. Given the unprecedented influx of immigrants into the U.S. in the past few decades and the growing importance of skilled workers to our economy, we expected to find numerous examples of different kinds of approaches. While a few major initiatives do exist, most programs are not well-funded. Even in states and localities with the largest shares of immigrants in their workforces, relatively small investments are being made.

Enabling low-skilled immigrants to move up should not be a partisan issue and, in fact, is in our national self-interest. Employers will have more productive workforces, and the higher earnings achieved by immigrant populations will bolster tax revenues and help sustain public benefits, including Social Security.

Mark Elliott
President

Executive Summary

Immigrants: America's underutilized economic resource

To fuel future economic growth, America will need to rely to an increasing degree on its immigrants. Workforce growth has slowed significantly over the past four decades. The U.S. workforce is projected to expand even more slowly as workers from the baby boom generation retire.¹ Over time, it will be more difficult for businesses to find the workers they need to grow. Immigrant workers have been critical to the modest workforce expansion that has occurred in recent years and are anticipated to be equally important in the future. Immigrants and their children are expected to account for all workforce growth between 2010 and 2030.² By 2030, it is anticipated that 18 percent of all workers will be immigrants.³ Economic growth will also increasingly depend on immigrants becoming entrepreneurs. Already, immigrants are 30 percent more likely to start a business than their U.S.-born counterparts; such activity spurs job creation and strengthens local economies.⁴

The ability of immigrants to contribute to economic expansion depends on what skills they possess. Currently, 12 of the 20 fastest growing occupations in the country require an associate degree or more.⁵ Higher education levels are also associated with higher business income for entrepreneurs.⁶ Unfortunately, although many immigrants are well educated—like U.S.-born residents, close to three in ten immigrants age 25 or older possess at least a bachelor's degree, according to 2009 data—one in three immigrants in this age range has not completed high school.⁷ In addition, over half of all immigrants 18 and older speak English “less than very well.”⁸ Thus, although the nation's 26 million legal immigrants have the potential to replenish the workforce as workers retire, fill new openings as businesses grow, and launch and grow businesses, their skills as a group limit their ability to contribute their full potential to economic growth.

Comparative advantages will go to those states and localities that realize the full potential of their immigrant workforces by transforming the current surplus of lower-skilled workers into the higher-skilled workers and entrepreneurs that their economies require. Yet, across the country, relatively few such efforts are underway. Instead, states and localities tend to focus on developing immigrant language abilities in isolation, through traditional English as Second Language (ESL) programs. These programs have a poor history of preparing adults for careers or postsecondary education. States and local areas could also invest workforce development resources, such as those provided by the federal Workforce Investment Act (WIA), to develop a higher-skilled immigrant workforce. Unfortunately, these resources are often inaccessible to immigrants due to the inability of local workforce investment areas to offer adequate services to those who do not speak English well or who have minimal education.

Strategies for advancement

To develop strong immigrant workforces, states and localities need to help immigrants succeed in using the same pathways to economic advancement that are available to native-born Americans. Broadly, these pathways are:

- Returning to school to earn credentials
- Accessing training through their jobs
- Starting and growing their own businesses

Although high-skilled immigrants (those with at least a four-year degree) often have little difficulty pursuing advancement along these pathways, low-skilled immigrants (those who have not completed high school) and limited-English-proficient immigrants encounter a number of barriers that keep them from enrolling in school and completing credentials, gaining access to workplace education, or launching and growing a business. To help immigrants build the skills required to advance economically, states and local areas must invest in strategies that respond to these particular challenges with tailored approaches to education, training, and support.

A reconnaissance of effective strategies

The Economic Mobility Corporation (Mobility) sought to identify promising strategies that build immigrant skills in order to improve their economic well-being and strengthen local economies. Mobility examined strategies targeting legal immigrants, since immigration status acts as a primary and formidable barrier to economic advancement for undocumented immigrants; removing this barrier is beyond the capabilities of any local program. Mobility reviewed the education and training strategies of community colleges, local education agencies, and non-profit organizations, as well as the workplace education strategies of employers and unions, and the small business assistance strategies employed by microenterprise development organizations.

Mobility's review process had several parts. First, Mobility considered each of the major strategies—school, workplace education, and self-employment—and sought to understand the ways in which access to these strategies for immigrants differs from that for native-born adults. Second, it examined innovative immigrant-serving initiatives around the country, gleaning common strategic elements that appear to contribute to their positive outcomes. Third, it identified critical gaps in services to immigrants within each strategy. Ultimately, Mobility developed recommendations for improving the range of services and supports available to immigrants seeking to build their skills and increase their economic contributions.

Strategy #1: Going to school

Education is a proven strategy for building skills valued in the U.S. marketplace. According to 2007 data, among adults age 25 and older, a person with a four-year degree earns almost \$21,000 more per year, on average, than someone who graduated from high school but never attended college. College attendance short of a bachelor's degree results in yearly earnings that are approximately \$8,000 more than the earnings of those without any college education.⁹

Yet, over half of all immigrants age 25 and older have no college education.¹⁰ What is more, young immigrants as a group are less likely than U.S.-born young people to enroll in college. It is important to note that among immigrant groups there is tremendous diversity in educational profiles. Immigrants from Mexico and Central America, who together constitute more than a third of all U.S. immigrants, have relatively low levels of education, which pulls down the average for all immigrants. On the other hand, immigrants from other regions, including Asia, Europe, and Africa, have rates of educational attainment and of U.S. postsecondary enrollment among young adults close to or exceeding those of their U.S.-born peers.¹¹

Some immigrants have a difficult time returning to school, earning credentials, and translating credentials into improved economic opportunities, for a number of reasons:

- **Immigrants can find it difficult to make the transition between traditional ESL courses and postsecondary or workforce development programs.** Immigrants who want to build work-related skills must often complete a long sequence of ESL classes focused on life skills before they are able to enroll in coursework related to their career goals. This is too long a path for most limited-English-proficient adult immigrants. What is more, frequently exit requirements for advanced ESL classes do not match entrance requirements for postsecondary education.
- **Many educational programs are not well-designed for non-traditional students, including many immigrants.** Immigrant students often work and support families, and thus face challenges when required to attend classes full-time, on a long-term basis, or during business hours.
- **Immigrant students often need additional support and guidance, yet many institutions do not provide these services.** Some immigrants find it difficult to navigate postsecondary, workforce development, or financial aid systems, yet few postsecondary institutions or workforce development agencies have the resources to provide linguistically or culturally competent guidance.
- **Educational programs do not typically offer employment-related services.** Even with a marketable credential, the playing field is not level for immigrant job-seekers relative to native-born job-seekers. Lack of work experience, informal networks, and knowledge of the norms of the job search process make it more difficult for newly-trained immigrants to translate their skills into appropriate work opportunities.

Mobility's findings: Innovative education and training programs

Some of the most promising initiatives helping immigrants overcome barriers to succeeding in school are led by community colleges. Others are led by local education agencies or community-based organizations, often in partnership with community colleges. Community colleges have the advantage of being relatively inexpensive, offering open enrollment, and awarding credit for many programs. Regardless of where strong programs are based, some of the most promising strategies they employ are those that:

- **Enable students to build work-related skills as they develop basic skills.** For example, in Washington State, intermediate to advanced basic skills students (including many ESL students) can enroll in for-credit college vocational programs jointly taught by faculty from the basic skills and professional/technical departments. This co-teaching model enables students to engage in vocational training and earn college credit earlier than they otherwise would. The state's Integrated Basic Education and Skills Training (I-BEST) program has resulted in increased credit and credential completion, and greater basic skills gains for enrolled ESL students than for traditional ESL students.
- **Design vocational programs that correspond to steps along career pathways.** Several promising initiatives offer short-term credential programs that prepare students for entry-level occupations locally in demand and also prepare them for the next steps in their educations and careers. Ideally, short-term programs award college credit. For example, the non-profit organization Northern Virginia Family Service offers a program called Training Futures that enables students to qualify for entry-level office positions and also earn up to 17 credits through a partnership with Northern Virginia Community College (NOVA). Once they are ready, students can continue their education at NOVA or another college to build on these credits, in pursuit of a business-related certificate or degree.
- **Provide one-on-one guidance to immigrant students as they pursue credentials.** For example, Central Piedmont Community College in Charlotte, North Carolina, provides individual support from a bilingual academic advisor to its immigrant students enrolled in its Technical Career Ladders programs. This support, combined with a special ESL class to reinforce the content of vocational classes, appears to be associated with increased student retention and vocational program completion among Hispanic students.
- **Offer students internships and networking opportunities prior to graduation.** Several promising programs include internships to help students practice their skills, add relevant work experience to their resumes, and gain exposure to potential employers. Other programs provide opportunities for students to network with or be mentored by professionals in their fields.

Strategy #2: Learning at work

Many low-skilled, low-wage immigrant workers have more than one job, lack convenient transportation, or do not have the resources to pay for education. For these workers, obtaining training at their workplaces is the most convenient option for building skills and pursuing advancement. Workplace education can take a number of forms, but generally it covers the basic or vocational skills that workers need to be effective in their current positions or advance in their careers. Unfortunately, lower-skilled and low-wage immigrant workers have relatively little access to these types of skills-building opportunities, for several reasons:

- **Workplace education efforts are usually not targeted to low-skilled or low-wage workers, groups in which immigrants are disproportionately represented.** Rather, workplace education efforts are most likely to benefit workers with at least a bachelor's degree¹² and a household income over \$50,000.¹³
- **Low-skilled workers, including immigrants, often need more than short-term training to build sufficient skills to advance into higher-skilled positions.** Many employers do not invest in longer-term training efforts, nor do they align training with career advancement opportunities.
- **Employers find it difficult to identify resources for sustained training efforts for workers who have a variety of skill levels.** This challenge is particularly acute for small employers, who rarely have a critical mass of employees with the same needs, across whom they can spread the costs of training programs.

Mobility's findings: Innovative workplace education programs

Mobility found very few examples of immigrant-focused workplace education initiatives. Rather, when immigrants receive training from employers or unions, it is often as part of an initiative benefiting a range of lower-skilled workers. In general, larger businesses are more able to offer programs that address the varied needs of different groups of workers and invest in their programs over the long-term. Mobility found that some strong workplace education programs that appear to be effectively addressing immigrant skills needs:

- **Develop an educational pathway beginning with basic skills.** Some employers who wish to “build their own” skilled workforce have created a sequence of educational services through which employees can progress. For example, Beth Israel Deaconess Medical Center in Boston offers its workers multiple levels of health care-focused ESL, as well as General Educational Development (GED), pre-college and college classes. These offerings enable entry- to middle-level employees, including a number of immigrant workers, to move incrementally toward higher-skilled jobs in the nursing and allied health fields.

- **Offer employees work-related incentives to engage in training.** Several promising employer-led programs explicitly tie wage increases or advancement opportunities to completion of training.
- **Use technology to create economies of scale or to provide more flexible delivery options.** McDonald's USA, for example, uses technology to link entry-level managers from a number of restaurants across a local area to real-time virtual English classes as part of its English Under the Arches program. It complements these virtual classes with independent e-learning, on-the-job practice assignments, and occasional face-to-face meetings to build class rapport.

Strategy #3: Pursuing self-employment

According to the 2000 Census, one in ten immigrants is self-employed.¹⁴ Almost three in ten new businesses launched each month in New York, Florida and Texas, and over a third of those launched in California, are immigrant-owned.¹⁵ Immigrants are strongly drawn to business ownership and can be engines of local economic growth and job creation. However, their potential is often limited by the barriers they face:

- **Lack of English proficiency limits the ability of immigrants to start and grow businesses.** Those who cannot speak English well find it difficult to interact with lenders, suppliers, and customers, or to seek assistance from organizations that support small businesses.
- **Many immigrants are unfamiliar with U.S. business, regulatory, and financial environments.** Even if immigrant entrepreneurs have experience running businesses in their countries of origin, they still may find that navigating U.S. systems is complex and burdensome. To avoid doing so, some immigrants might choose to operate informally, limiting their growth, capacity to create jobs, and contributions to tax revenues.
- **Many immigrants have limited financial literacy and U.S. credit history.** This makes it difficult for immigrants to access the necessary capital from traditional banks to start or grow their businesses.

Mobility's findings: Innovative microenterprise development programs

Having learned that financial institutions and small business assistance organizations are often not very accessible to immigrants interested in starting or expanding small businesses, Mobility focused its reconnaissance on the work of microenterprise development organizations to support immigrant entrepreneurs. These organizations provide business training and access to capital to entrepreneurs who would otherwise have difficulty launching or growing their small businesses, including many immigrants. The organizations vary in their program designs and range of services. Some programs that have developed an expertise in serving their significant immigrant client base:

- **Offer linguistically accessible services.** Organizations achieve this either by providing business-related services in immigrants' native languages or by integrating English instruction and business training. For example, the Oakland-based Creating Economic Opportunities for Women (C.E.O. Women) delivers an integrated curriculum of English language and business instruction to its client base, which is comprised exclusively of immigrant women.
- **Tailor training and support services to the needs of immigrant entrepreneurs.** Most organizations that provide significant training make use of a learning cohort to build peer support networks. They view this as particularly important for immigrant women, who are sometimes socially isolated. Some also provide long-term business coaching, mentoring, and networking for alumni. All organizations place a strong emphasis on financial literacy, which is at a basic level for many of their immigrant participants.
- **Develop low-risk financial products for entrepreneurs with little credit history.** To help immigrants establish a credit history and gain comfort with borrowing without having to take on excessive risks themselves, some organizations provide "credit-builder" loans. For example, ACCION USA offers some new borrowers small loans of \$500 to \$700 to be repaid over a year. At that point clients can apply for larger loans from the organization or perhaps from a traditional financial institution. Another common approach is to encourage immigrants to use savings instead of borrowing to finance a business start-up. Some organizations offer Individual Development Accounts (IDAs), which provide a match for every dollar saved by entrepreneurs and can be used toward business expenses.

Areas for investment

Mobility's review of programs that build immigrants' skills and help them advance economically found some promising efforts. Although formal research on these initiatives is scarce, the available evidence suggests that tailoring programs to address the particular barriers faced by immigrants pays off. Several school-based efforts are associated with increased retention and postsecondary credit completion among lower-skilled students, including immigrants. A number of workplace-based efforts have been associated with improved employee retention, wage gains, or career advancement among participating employees. Research on microenterprise development initiatives found they are associated with business creation and growth, increases in household income, and modest job creation.

Unfortunately, despite the promise of such efforts, they are small in scale and in short supply across the country. Considering that by 2050, almost one in five U.S. residents will be an immigrant, it is disappointing how little is being done to prepare immigrants to contribute their full potential to the economy.¹⁶ States and local areas cannot afford to have surpluses of low-skilled workers while higher-skilled jobs sit vacant. Nor can they afford to waste the potential for job creation and eco-

conomic revitalization of immigrant-owned small businesses by failing to assist in their development. Comparative advantages will go to those regions that invest in their immigrants today to lay the foundation for a strong future economy.

Where should they invest? First, states and localities should expand the reach of strategies that appear to work, including programs that:

- Integrate language and work-related or business-related training.
- Provide immigrants opportunities to earn short-term marketable credentials.
- Offer one-on-one guidance to immigrants on education, career, or business-related goals.
- Include program components—such as internships, networking opportunities and mentoring—to help immigrants translate new skills into better jobs or stronger businesses.

Beyond ramping up what is working, the nation needs to invest in new strategies to fill the gaps in the existing systems that should be helping immigrants build their skills and maximize their contributions to the economy. Mobility offers the following seven recommendations for policy changes and areas for strategic investment:

1. Refocus and better align workforce development and adult education policies to prepare those with low basic skills for careers.

Basic skills development is an essential piece of workforce development, yet in policy and practice, adult education and workforce development are often treated as distinct activities. Few low-skilled adult workers have access to both basic skills training and workforce development services.¹⁷ At the federal level, WIA Title I, which supports workforce development nationwide, and WIA Title II, which supports adult education, should be revised to:

- **Increase access to training services under WIA Title I for lower-skilled and limited-English-proficient adults.** Eliminating the current work-first orientation of WIA Title I would make more job training opportunities available overall. In addition, creating incentives for local areas to offer training opportunities for those with low basic skills, including those with limited English proficiency, would focus more WIA investments on immigrants.
- **Make work-related education a core focus of WIA Title II-funded adult education programs.** Requiring tracking of employment-related outcomes and postsecondary transitions for all adult education students would create incentives for programs to focus on concurrently building basic skills and vocational or academic skills.

- **Align the performance measures for WIA Titles I and II.** This alignment would make it easier for immigrants and other low-skilled adults to access both adult education and workforce development services simultaneously, potentially through a single integrated program.

2. Increase financial aid to support immigrant access to short-term and marketable postsecondary credentials.

Even if postsecondary programs are well-designed to respond to the needs of low-skilled immigrants, they often remain inaccessible because of cost. Governments, philanthropic organizations, and individual academic institutions should target scholarship funds to lower-income students, including many immigrants, who choose to pursue short-term vocational credentials that prepare them for relatively well-paying occupations with demonstrated local demand. Washington State offers such assistance in the form of Opportunity Grants to cover the costs of students' first 45 credits. This program has been associated with improved student retention and credit completion.¹⁸

3. Increase the availability of workplace education for low-skilled immigrants.

Expanding the prevalence of workplace education efforts for lower-skilled workers, including many immigrants, is largely a matter of resources. This poses a particular challenge for small businesses. Adequate and sustained resources are required to plan and execute a long-term program, and to make it available to workers at a number of skill levels. Two strategies could help catalyze more efforts:

- **Federal and state governments should make it easier for employers to support workplace education programs with public dollars, including WIA Title I and II funds.** Governments should ensure that performance expectations for public funds are realistic for the workplace, and that they encourage the development of the specific skills that will help workers move along career pathways in their industries.
- **Foundations should consider funding employers directly to develop career pathways and associated training opportunities for low-skilled workers.** Accompanying these investments should be expectations that employers will contribute some of their own resources and commit to sustaining their programs for a minimum period after grants end.

4. Invest in strategies to extend support to more immigrant entrepreneurs, both within and outside the microenterprise development sector.

Numerous microenterprise development organizations offer training services and financial products that meet the needs of many immigrant entrepreneurs. Yet, most lack the capacity and the range of services and products to serve more than a fraction of their potential market among immigrants and other underserved groups. To ensure that immigrant businesses can realize their full

potential for job creation and revenue, the effective practices of microenterprise development organizations should be taken to scale across the variety of institutions that support small businesses:

- **Governments, financial institutions, and philanthropic investors should increase the scale of proven microenterprise development programs.** New investments should add to organizations' available capital for loans and matched savings programs, and enhance their ability to provide training and technical assistance to diverse populations. Mainstream financial institutions should be particularly important investors, as microenterprise development organizations groom their clients to become banks' future borrowers.
 - **Program innovation should focus on extending services to underserved groups within the immigrant population.** Programs and their funders should invest in innovative approaches to reach immigrants for whom distance, limited English skills, or low education levels present challenges to program enrollment. Areas ripe for investment include technology-based distance learning, microenterprise curricula in other languages, and integrated English and business training.
 - **Mainstream financial institutions and business assistance organizations should adopt the best practices of the microenterprise development sector in order to better serve immigrant clients.** They should increase their capacity to offer services in multiple languages, and to provide one-on-one support, financial literacy, and business education services. Financial institutions should develop more flexible loan products to address the needs of inexperienced borrowers.
- 5. Invest in technology to extend the reach of skills-building opportunities.** Technology can provide flexible options for building the basic, vocational, or business skills of workers who do not have the ability to engage in traditional face-to-face education or training. It also offers opportunities for customizing learning for individual students in more traditional classes. Unfortunately, there are very few such resources currently available. Immigrants would benefit from an exponential increase in public and private investment in the development and dissemination of technology-based programs, including distance learning, tailored to their skills needs. In particular, investments should increase the availability of curricula to build workers' skills in particular industries, such as construction, hospitality, or health care and help entrepreneurs launch and grow their own businesses.

6. Support research on the relative effectiveness of various immigrant-serving strategies.

There has been very little research on the effectiveness of education, workplace training, or microenterprise development strategies for improving the skills and economic outcomes of immigrants in particular. If the country is to invest to a greater degree in this population, it must also:

- **Improve the capacity of immigrant-serving organizations to track educational and economic outcomes for their clients.** This will entail the cooperation of public agencies that track education and earnings data.
- **Conduct rigorous research on the long-term educational and economic impacts of a variety of strategies to serve immigrants.** It would be particularly important to understand which strategies hold the most promise for immigrants with the lowest skills and levels of English proficiency.

7. Support collaboration and sharing of knowledge among immigrant-serving organizations.

Most immigrant-serving non-profits, businesses, unions, and educational institutions develop their own education, training, and business assistance resources, duplicating the efforts of similar organizations elsewhere. If immigrants are to access skills-building opportunities on a much greater scale, it will be through the strategic sharing of resources among these organizations. For example, the Welcome Back Initiative, which works in several states to help foreign-trained health professionals return to skilled work in their fields, developed an English for Health Care curriculum that it shares with affiliated Welcome Back Centers and makes available for a modest charge to other interested organizations. By drawing on existing resources, organizations can reserve their limited funds for other program elements, such as advising or financial assistance, that are more difficult to share.

A particularly promising area for collaboration is technology-based learning, which could enable multiple organizations or employers to share the cost of a program and build a learning cohort among workers who are geographically separated. This could be a critical strategy for increasing access to training for workers at small firms or entrepreneurs outside urban areas. An intermediary organization, such as a sector-based organization or a chamber of commerce, might facilitate such collaborative efforts.

Immigrant integration and economic development go hand-in-hand

America's economic future, like its past, is inextricably linked to its immigrants. They and their children will drive most workforce growth, fueling business expansion as native-born workers retire. They will also comprise an increasing proportion of tomorrow's entrepreneurs, consumers, and taxpayers. As the United States debates how to improve its immigration system, it must not limit its focus to considering who is allowed to enter the country. Rather, it must place an equal emphasis on ensuring that those who do enter are able to contribute to the fullest extent to their new country. The United States currently lacks a system for immigrant economic integration that makes full use of the existing skills of higher-skilled immigrants and invests in promising strategies to build the skills of lower-skilled immigrants. As the country seeks to position itself for sustained economic growth, the time is ripe for developing one.

Immigrants and Tomorrow's Economy

The need for skilled workers to fuel economic growth

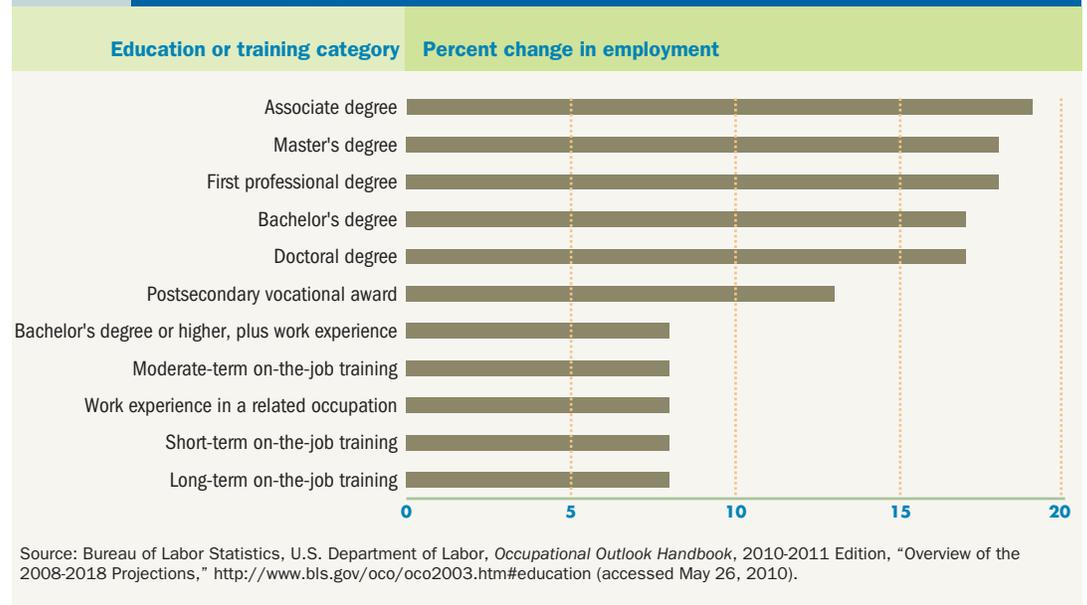
A vibrant economy requires a growing and skilled workforce, yet recent demographic trends have led to a slow-down in this growth. Baby boomers are retiring, the proportion of men in the workforce has decreased and, after having increased for decades, the proportion of women in the workforce has leveled off.¹⁹ If these trends continue, it will become increasingly challenging for employers to find new workers to replace older workers as they retire and to expand their businesses. At the same time, an aging population will strain society's resources, with fewer workers supporting social security costs for retirees. Slower workforce growth and escalating entitlement program expenses threaten the long-term economic well-being of the United States.

* In this report both "immigrant" and "foreign-born" are used to describe individuals residing in the U.S. who were not U.S. citizens when they were born. This definition includes refugees and those seeking asylum.

The threat of economic decline would be much greater were it not for America's immigrants.* According to 2008 data, 38 million immigrants make up 12.5 percent of the U.S. population.²⁰ The Pew Hispanic Center estimates that about 70 percent of these immigrants have legal status in the United States, while the remaining 30 percent are undocumented.²¹ As a group, immigrants account for almost 16 percent of the American workforce, up dramatically from about seven percent in 1980.²² Immigrants are projected to be critical to future workforce growth. By one estimate, immigrants and their children will account for all growth in the U.S. workforce that occurs between 2010 and 2030.²³

Immigrants are important to the U.S. economy not only as workers, but also as business owners. One in ten immigrant workers was self-employed in 2000,²⁴ and immigrants are responsible for a disproportionately large share of new business creation. Immigrants are 30 percent more likely than U.S.-born residents to start a business.²⁵ Their businesses generate jobs for immigrant and native-born workers, contribute to tax revenues, and revitalize neighborhoods.

The vitality of the U.S. economy depends not just on having available workers, but also on these individuals possessing the right skills. Increasingly, U.S. businesses require workers with education beyond the high school level, who also have strong technical, critical thinking and communication skills. In 2006, 48 percent of all jobs were "middle skill" jobs requiring some education or training beyond high school but less than a bachelor's degree, and 35 percent were "high skill" jobs, requiring at least a bachelor's degree.²⁶ The Bureau of Labor Statistics projects that between 2008 and 2018, jobs requiring either a postsecondary vocational certificate, associate degree, bachelor's degree, or advanced degree are projected to grow at faster rates than those requiring short-term, moderate-term, or long-term on-the-job training.²⁷ (See [Figure 1](#)).

Figure 1. Percent Change in Employment by Education or Training Category: 2008-2018 (projected)

American businesses are unlikely to meet their needs for higher-skilled workers with U.S.-born workers alone. The growth in postsecondary completion is slowing, and the Census Bureau projects the completion rate to reach just 28 to 31 percent of the population by 2028.²⁸ What is more, it is unlikely that the U.S.-born population will increase in the near-term. American women have lower fertility rates than two decades ago, averaging 1.9 children per woman of childbearing age—which is below replacement-level fertility.²⁹ As a result, it is improbable that the pool of well-educated native-born workers will grow at the rates that will be required to help the economy expand.

A growing economy will thus rely to a great extent on immigrants to fill job openings as skilled workers retire and new jobs are created. Many immigrants are, in fact, well-poised to fill the demand for high-skilled workers. According to 2009 data, about three in ten immigrants age 25 and older are “high skilled” (possessing a four-year degree or higher), comparable to the rate among U.S.-born workers. Yet, almost a third of all immigrants are “low-skilled” (possessing less than a high school diploma), compared with only one in ten U.S.-born residents.³⁰ Although immigrants are present in the United States in sufficient numbers to help the economy grow, as a group they currently lack the credentials to significantly reduce skilled worker shortages as the U.S. economy expands.

A language issue compounds the challenge created by varied education levels. According to 2008 data, 54 percent of immigrants age 18 and older speak English “less than very well,” compared with less than two percent of native-born

Americans.³¹ For these “limited-English-proficient” immigrants, even a college credential from their home countries may not enable them to fill higher-skilled jobs for which they might otherwise be qualified. In fact, a 2008 study by the Migration Policy Institute reports that about one in five immigrants with a four-year degree or higher works in an unskilled occupation.³² Limited English abilities and challenges immigrants face to becoming certified in their professions in the United States are factors that may explain why the talents of many immigrant workers are going unused.

Immigrants' educational and language profiles help explain why immigrants have a disproportionately large representation in low-wage and low-skilled occupations. In 2005 they constituted 15 percent of the workforce, yet they made up 21 percent of low-wage workers and 45 percent of low-skilled workers.³³ Immigrants are overrepresented in a number of occupations, some of which lack opportunities for career advancement and significant wage growth. In 2004, they made up 49 percent of all workers in farming, fishing, and forestry, 27 percent of construction workers, 36 percent of building and grounds maintenance workers, 23 percent of manufacturing workers and 24 percent of foodservice workers.³⁴ Although their work fills important needs in the economy, having an abundance of low-skilled workers keeps wages low, even as higher-skilled jobs needed for economic growth sit vacant.

Immigrants as a group earn less than their U.S.-born peers—about 79 cents for every dollar earned by native-born workers in 2009. Low earnings for Latino immigrants, in particular, pull down the average for all immigrants relative to native-born workers.³⁵ English proficiency appears to have an influence on income. Immigrants who speak English proficiently earn an estimated 17 to 24 percent more than immigrants who do not.³⁶

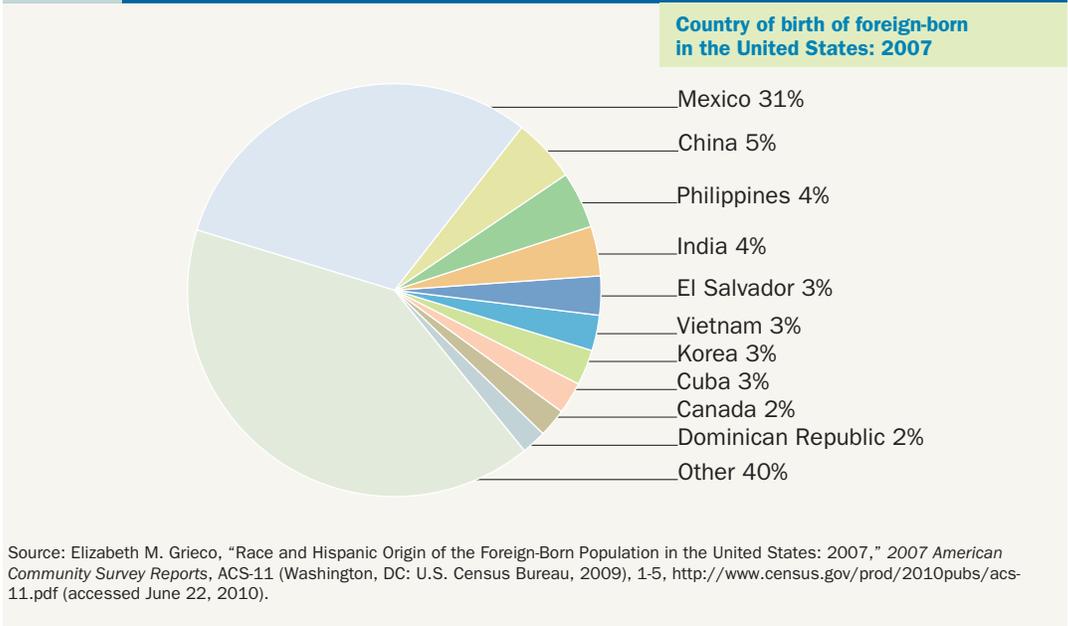
Low-skilled, low-wage jobs are unlikely to sustain immigrants and their families. According to 2009 data, 19 percent of foreign-born individuals live in poverty—five percent more than the rate for U.S.-born individuals.³⁷ Many low-skilled, low-paying jobs keep immigrant families vulnerable in other ways as well. About a third of immigrants lack health insurance; they are almost two and a half times more likely than the native-born population to be uninsured.³⁸ As a group they are particularly vulnerable to economic downturns. Prior to the recent recession, the immigrant unemployment rate was lower than that for native-born workers, but this trend reversed itself as the economy declined.³⁹ The precariousness of immigrant employment situations, their poverty status, and their lack of access to health benefits increase their chances of eventually needing to rely on public resources—whether in the form of cash assistance, in-kind support, or emergency room care—with these costs borne by taxpayers.

Changing immigration patterns

In the 1960s, over three-quarters of foreign-born U.S. residents came from Europe. Over the subsequent five decades, the proportion from Europe shrunk, and the proportion from Asia and from Latin America, in particular, grew dramatically. In 2008, over half of all immigrants present in the United States came from Latin America, and over a quarter came from Asia.

Mexicans make up more than 30 percent of all U.S. immigrants. No other country is a source for more than five percent of the immigrant population. (See [Figure 2](#)).

Figure 2 U.S. Foreign-Born Population by Country of Birth: 2007



Growing a skilled workforce from within

As the demographic profile of the United States changes, the country will need to make choices about the kind of workforce it needs and invest accordingly. In the absence of a drastic shift in immigration policy toward admitting more highly-skilled workers or an upsurge in the country's birthrate, the U.S. will need to "grow" the workers it needs from among its low-skilled worker population, both immigrant and native-born.

Before devising strategies to build a larger pool of skilled workers, it is critical to recognize that immigrants as a group are far from homogeneous in terms of skills profiles. It is helpful to think of the distribution of education levels among immigrants as taking an hourglass shape, made up of a large cluster of highly-skilled immigrants and an even greater cluster of low-skilled immigrants. Language abilities also separate immigrants—those from Latin America, for example, are much less likely to speak English well than other groups.⁴⁰

If the U.S. is to transform its existing immigrant workforce into the higher-skilled workforce needed to drive future economic growth, it must focus on the needs of two overlapping target groups: immigrants with limited English proficiency and those with little formal education.

Within these groups, of course, there is also variation: some workers received very little schooling in their own countries and are not literate in any language; others are highly educated but speak little English. They all have in common an inability to fill vacancies for high-skilled workers and the likelihood that they will work in

unskilled jobs with low-wages. There is no one-size-fits-all approach to language or skills training that will meet the needs of this diverse population. Investments in immigrant workers must reflect their different situations, capabilities and goals.

Three investment strategies

The challenge of helping immigrants integrate well into local economies is not one faced solely by states that traditionally receive large numbers of immigrants, such as California, New York and Texas. The issue is now a focus for states with little experience with immigrants, such as North Carolina, Arkansas, Nevada, and Georgia, each of which saw its immigrant population grow by more than 300 percent between 1990 and 2008.⁴¹ Many of the states and localities to which immigrants are moving are not well-equipped to provide lower-skilled or limited-English-proficient immigrants with opportunities to develop their skills. This is, in part, a matter of resources: most states do not offer sufficient English as a Second Language (ESL) and job training programs to address the needs of their new residents. However, it is also a function of how services for immigrants are designed. Immigrants require a different set of interventions than native-born workers, and many traditional education, training and support services have not been adapted to meet these needs effectively.

Fortunately, some state and local governments, employers, unions, non-profit organizations, and educational institutions have begun to respond more creatively to the needs of their communities' growing immigrant populations. They have recognized that limited English proficiency, less formal education, and a lack of familiarity with education, workforce, and business systems are barriers immigrants must overcome in order to meet the needs of employers, start and grow businesses, improve their economic circumstances and, ultimately, contribute fully to their new country.

The pathways to economic advancement that America offers legal immigrants are not different from those open to native-born residents. Native-born and immigrant residents who seek to increase their economic opportunities generally have one of three strategies for advancement open to them:

- Returning to school to earn credentials
- Accessing training through their jobs
- Starting and growing their own businesses

This report explores these three strategies for economic advancement and considers the opportunities and challenges that each strategy presents for legal immigrants. Many of these opportunities and challenges resemble those facing native-born minority or low-income groups, but some are unique to the immigrant experience in America.

This report does not focus on strategies for serving undocumented immigrants, for whom legal status acts as an overwhelming barrier to economic advancement.

Becoming legal residents of the United States would open up many economic opportunities for immigrants, but effecting such change is beyond the capabilities of local programs.

In this report, Mobility examines a number of innovative and promising efforts around the country designed to help legal immigrants move more quickly along their chosen pathways, whether it is returning to school, accessing training through work, or starting or growing a business. In most cases, these initiatives are not focused solely on immigrants but, rather, they employ general strategies that serve their immigrant subpopulations effectively. While it is too early to build a model based on best practices, several features across strategies emerge as especially promising. These include providing integrated language and skills training, offering one-on-one support, creating opportunities for immigrants to earn academic credit and marketable credentials, and helping immigrants translate their new skills into better employment or business opportunities through the use of internships, networking, and mentoring.

There is very little research on the effectiveness of education, job training or microenterprise development programs in serving immigrants. What is more, few immigrant-serving initiatives track post-program economic outcomes aggressively. To find promising initiatives, Mobility sought recommendations from experts in the adult education, workforce development, and microenterprise development fields, from state government officials, and from staff at immigrant-serving programs around the country. Mobility conducted over 100 interviews and eight site visits and reviewed related research, including data on program performance when available. This report highlights some of the most intriguing and innovative models Mobility encountered, identifies strong program elements, and shares available evidence on the effectiveness of these strategies.

Our report concludes with our reflections on the current landscape navigated by immigrants seeking to maximize their economic contributions to their new country. We offer several recommendations on how to increase the availability and effectiveness of skills-building initiatives for immigrants. Federal, state, and local governments, employers, unions, educational institutions, and non-profit organizations all have roles to play. Each can use its resources more strategically to help ensure that the country's growing immigrant population does not swell the ranks of the working poor, toiling in unskilled jobs, but rather becomes an engine of economic growth for the United States.

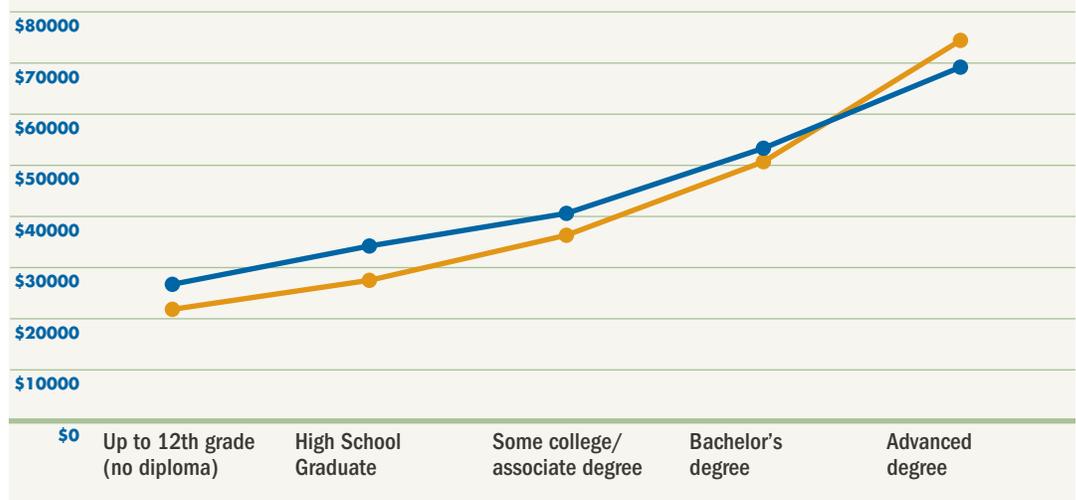
Going to School

The economic returns to education

For most Americans, the surest route to economic prosperity is education. As education rises, so does income. According to 2007 data, adults who complete a four-year degree earn almost \$21,000 more per year more than those with only a high school diploma. Even without a completed four-year degree there are economic rewards for college attendance. Adults with some postsecondary education but less than a bachelor's degree earn almost \$8,000 more per year than adults with a high school diploma but no college education.⁴² Among immigrants, the economic returns to education beyond high school appear to be even greater. **Figure 3** compares earnings of immigrants and native-born individuals by education level achieved. It illustrates that, although immigrants make less on average than their native-born counterparts through the bachelor's degree level, they experience jumps in earnings with each successive educational achievement beyond high school that are greater than those for native-born students. At the advanced degree level, foreign-born workers earn more than their native-born counterparts.⁴³

Education is also strongly associated with higher incomes for people with limited English skills. Research in Washington State on adults with limited English proficiency found that students enrolled in ESL who earned a year's worth of college

Figure 3. Total Earnings of Full-Time Year-Round Workers Age 25 and Older by Educational Attainment: 2007



NATIVE-BORN Source: U.S. Census Bureau, "Foreign-Born Population of the United States," *Current Population Survey - March 2008*, Table 1.12, "Total Earnings of Full-Time, Year-Round Workers 25 Years and Over with Earnings by Educational Attainment, Nativity, and U.S. Citizenship Status: 2007," and Table 2.12, "Total Earnings of Full-Time, Year-Round Foreign-Born Workers 25 Years and Over with Earnings, by Educational Attainment and Year of Entry: 2007," <http://www.census.gov/population/www/socdemo/foreign/cps2008.html> (accessed June 2, 2010).

FOREIGN-BORN

credit and a postsecondary credential earned \$7,000 more per year than ESL students who earned fewer than ten credits.⁴⁴

Increasing English proficiency, in itself, may also yield economic returns for English language learners, but these gains are concentrated among those with more than a high school education. The earnings of individuals with more than twelve years of education are estimated to increase by 76 percent once they speak English fluently. For adults who have completed fewer than eight years of education, the effect is much less dramatic; becoming proficient in English only increases earnings by an estimated four percent.⁴⁵

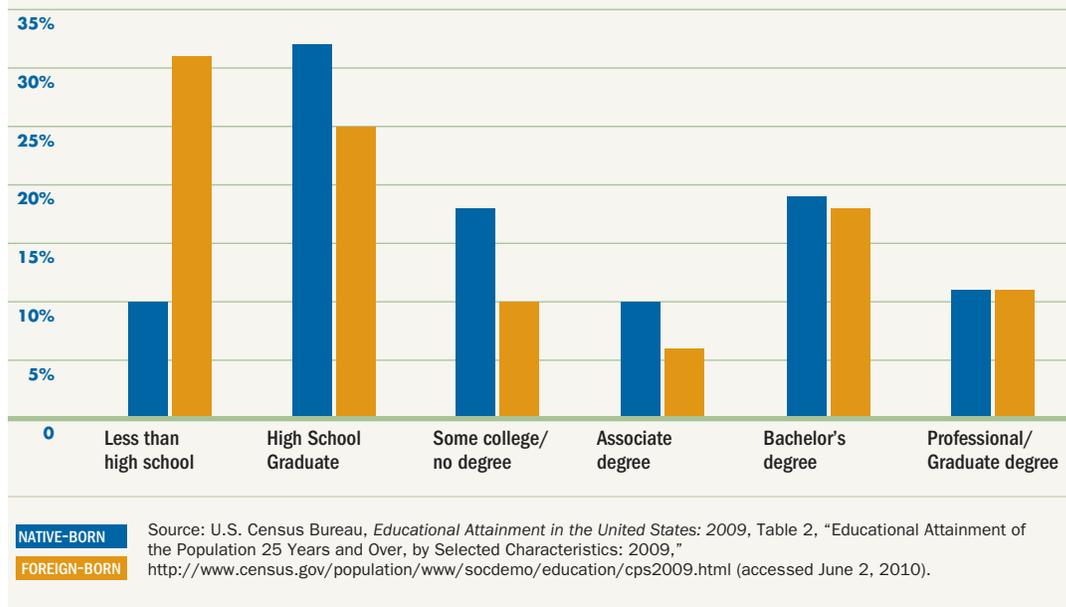
Assisting low-skilled immigrants to earn educational credentials—particularly postsecondary credentials—is a critical strategy to promote their economic advancement. Improving language ability is a component of this strategy, but for most lower-skilled immigrants seeking to improve their employability, it is not one that can stand alone. Most family-sustaining jobs today require more than strong English skills. Many of the high-growth jobs across the country require education beyond the high school level but less than a four-year degree. Of the 20 occupations projected to experience the fastest growth between 2008 and 2018, 12 require at least an associate degree.⁴⁶ Helping more immigrants access postsecondary education and earn a marketable credential or college degree is important for the growth of American businesses and the well-being of immigrant families.

The educational profile of immigrants

Immigrants are, as a group, less well-educated than native-born Americans. This lower educational status is a primary contributor to their lower economic status relative to non-immigrants. However, several patterns are important to understand in order to develop appropriate strategies to respond to immigrants' educational needs:

- **Comparable proportions of immigrants and native-born Americans are well-educated; however, a much greater proportion of immigrants than native-born Americans have little education.**

According to 2009 data, among adults age 25 or older, 29 percent of immigrants have at least a four-year degree, comparable to the 30 percent rate among U.S.-born adults. However, whereas only ten percent of native-born adults have not completed high school, 31 percent of immigrants have not reached this milestone.⁴⁷ (See [Figure 4](#)).

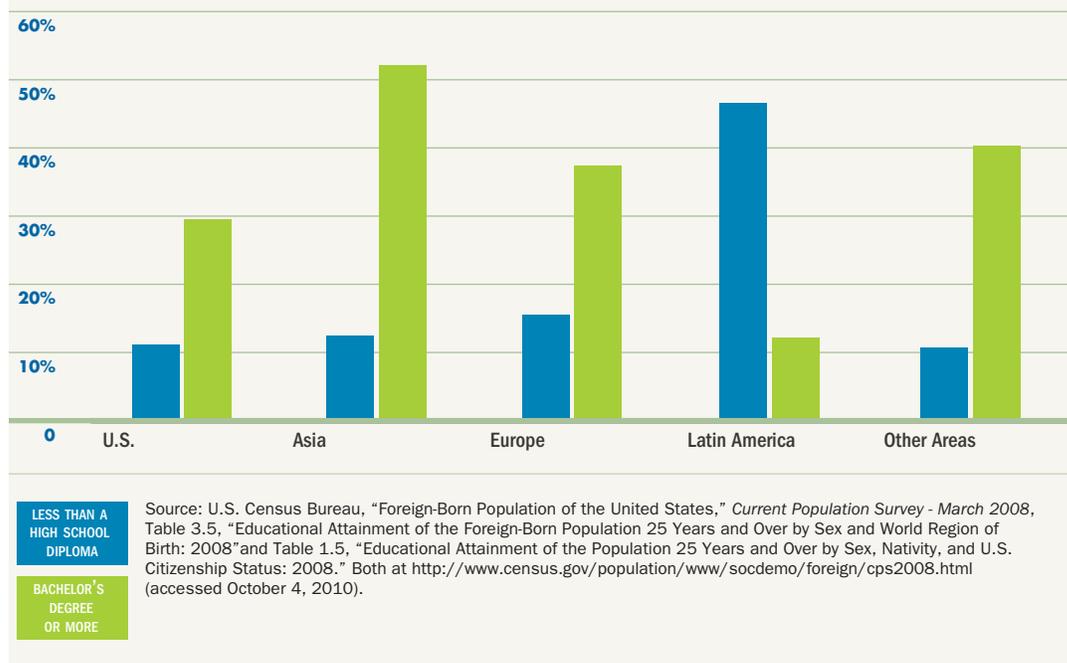
Figure 4. Educational Attainment of U.S. Population Age 25 and Older: 2009

- **Patterns of educational attainment vary by region of origin.**

According to 2008 data, among immigrants age 25 and older, over half of Asians and more than a third of Europeans possess at least a bachelor's degree, compared to just 12 percent of Latinos. Close to half of Latino immigrants have not completed high school, compared to just 13 and 16 percent of Asian and European immigrants, respectively.⁴⁸ (See [Figure 5](#)). Data from 2005 reveals that African immigrants are particularly well-educated: 44 percent have at least a bachelor's degree and only eight percent have less than a high school diploma.⁴⁹

- **Half of all adult immigrants are not proficient in English.**

Among the half of all immigrants age 18 and older who speak English "less than very well," those from Latin America predominate, according to 2008 data. Seventy-seven percent of Mexicans, 70 percent of Central Americans and 50 percent of South Americans do not speak English well.⁵⁰ Some of those not proficient in English are also illiterate in their native language.

Figure 5. Educational Attainment of U.S. Population Age 25 and Older by World Region of Birth: 2008

Immigrant enrollment and completion patterns in U.S. postsecondary institutions

Although many immigrants come to the United States after completing postsecondary education, many others decide to pursue their education after arriving in the United States. Research has found that patterns of postsecondary enrollment and completion vary among immigrant subgroups. For example, young immigrants from Latin America are much less likely to enroll in college than native-born young adults. By contrast, young adults from Asia, Africa, and Europe are considerably more likely than their American-born peers to enroll.⁵¹

Research has also found that, once enrolled, immigrant postsecondary students as a group are as likely to complete a credential as native-born students, but the type of credential varies by racial or ethnic group. In particular, white and Asian immigrants are more likely to earn a bachelor's degree, and black immigrants (including those from Africa and the Caribbean) are more likely to earn a certificate. White and Hispanic immigrants are the most likely to drop out of college without earning a credential.⁵²

Barriers to postsecondary access and success for immigrants

Given the demonstrated economic returns of postsecondary credentials, it is important that the United States set and support the same educational goals for immigrant and native-born residents, if immigrants are to contribute their full potential

to economic growth. In 2009, President Obama announced a goal of at least one year of postsecondary education for all Americans. Achieving this goal is likely to be more difficult for some immigrants than for other U.S. residents. There are a number of obstacles to pursuing further education that many subgroups within the immigrant population must overcome.

Publicly-funded English as a Second Language programs

More than one million American adults enroll every year in English as a Second Language (ESL) courses funded in part with federal dollars under the Adult Education and Family Literacy Act, which is Title II of the Workforce Investment Act (WIA). States also use their own resources to fund these programs.

ESL and other adult education classes are offered through a variety of institutions, including local education agencies, community colleges, community-based organizations, correctional institutions, and libraries.

Programs receiving federal funds must report on student educational gains using a six-level National Reporting System scale. In addition, for those students who identify another goal besides learning gains—such as obtaining a high school diploma or equivalent, entering postsecondary education, obtaining employment, or retaining employment—programs must report on their progress toward these goals.

The challenge of transitioning from ESL into postsecondary programs

For many low-wage immigrants, English proficiency is the first barrier they must overcome if they are to obtain family-sustaining jobs, return to their former professions, or access education and training to prepare for careers. Postsecondary education appears to be an unattainable goal for many, since their language skills are not strong enough to test into college-level classes on entrance exams and succeed in coursework leading to a credential.

For immigrants with limited English proficiency, the traditional pathway to postsecondary education is linear. Immigrants typically first complete a sequence of ESL courses. Those without a high school credential often then enroll in a General Educational Development (GED) program. Once they make the transition to college, they are often placed by entrance exams into college developmental (remedial) classes before they can enroll in regular college classes to pursue a credential or degree.

The timeline for this sequential model is daunting. It takes an average of 85-150 hours of instruction for an ESL student to advance one level of English proficiency on the federal National Reporting System's six-level scale (some experts have settled on 110 hours).⁵³ In 2004-2005, only 37 percent of students remained in ESL classes long enough to advance a single level of English proficiency.⁵⁴ As a result, measurable improvement in English skills has been limited and most students who start ESL with postsecondary enrollment as a goal never achieve it.⁵⁵ For example, a 2005 study by the Washington State Board for Community and Technical Colleges (SBCTC) found that only two percent of ESL students at Washington colleges had earned a vocational certificate or degree within five years of first enrolling in ESL.⁵⁶

In addition to the sheer time commitment involved in building English skills, a couple of other factors may contribute to the challenge of student persistence in ESL courses and the limited number of students who make the transition into postsecondary coursework. First, the content of traditional ESL classes is usually not related directly to students' specific academic or employment goals, which can vary significantly among students in the same class. ESL classes more frequently focus on general life skills, rather than on the language skills students need to advance academically or in their careers. Courses that lack relevance for some students may sap motivation. Second, exit requirements for advanced ESL may not match entrance requirements for credit-bearing academic or vocational classes. In such cases, students may be placed into developmental coursework. These classes can drain limited financial resources and delay the start of students' chosen postsecondary programs.

Academic preparation

Many immigrants who have a high school diploma from their home countries or earned a high school diploma or GED in the United States may still find they are not ready for college-level work. Depending on the quality of their high school education, they may be academically unprepared for college and may need developmental education prior to pursuing their postsecondary credentials. Many American-born high school graduates are also inadequately prepared for college. Among all freshman with a high school diploma or GED, 61 percent of two-year college students and 25 percent of four-year college students take at least one remedial class, according to a 2004 study by the U.S. Department of Education.⁵⁷ Unfortunately, enrollment in remedial classes is associated with significantly lower rates of completion of postsecondary credentials.⁵⁸

Demands of family and work

Immigrant students often have responsibilities that compete with education. Almost three-quarters work, and a third support families.⁵⁹ The opportunity costs of attending college are high. For some families, the immediate financial sacrifices of college attendance may be perceived as weightier than the longer-term financial benefits of postsecondary education.

The structure of college programs

Another deterrent to enrollment and persistence in postsecondary education is the time it takes to earn a traditional degree and reap associated career-related benefits. Many adult learners must take breaks in their studies, and, although they have gained skills, they typically have little to show for a partially-completed program. The greatest benefits of college enrollment usually come at the end of a program with the completion of all coursework. Immigrants and other non-traditional students may be more likely to enroll and persist over the long-term if they have opportunities for shorter-term achievements, such as marketable certificates that prepare them for in-demand occupations and also position them for more advanced education.

Another important facet of program delivery is how accessible programs are to working students, including most immigrants. Many colleges are still geared toward traditional students, with credit programs offered during the day and designed to be taken on a full-time and continuous basis. As a result, non-traditional students may be more attracted to vocational programs offered by schools' non-credit divisions, which often better accommodate working students with evening or weekend hours. Unfortunately, the benefits of these courses are often fewer than comparable classes offered through colleges' credit divisions, which help students build toward certificates and degrees.

Navigating the educational system

For immigrants with little exposure to the American educational system, pursuit of education and training is a complex undertaking. It entails understanding eligibility requirements, passing entrance exams, mapping out courses needed to fulfill credentials, and figuring out how to finance education. These are the same challenges faced by many American-born students, but immigrant students often face them without the same comfort with language and culture as their peers, and without the experience of family and friends who have traveled this path before them.

Many postsecondary institutions have developed guidance and counseling divisions to help their general student population navigate their systems both before and after enrollment. However, few schools have developed the capacity to provide the enhanced supports needed by many of their immigrant students.

The cost of postsecondary education

The rising cost of postsecondary education is a major barrier for many immigrant families, as it is for other low- and middle-income families in the United States. Although grant aid is available for legal permanent residents pursuing undergraduate degree and certificate programs, it falls short of meeting many students' needs. For the 2009-2010 school year, the maximum Federal Pell Grant—a needs-based grant to qualified students for postsecondary education—was \$5,350.⁶⁰ This compares to an average published cost for tuition and fees of about \$7,000 at four-year public institutions; over \$15,000 when room and board are taken into account. Two-year public colleges are more reasonably priced, at about \$2,500, on average, for tuition and fees in 2009-2010; however, this figure does not include living costs.⁶¹ Students may use loans to fill the gap between the cost of attendance and the amount they have available to pay for school, but some immigrants are uncomfortable or unfamiliar with borrowing. For low-income immigrant families who pay few taxes, non-refundable tax incentives for college attendance do not offer real assistance.

Rising college costs and inadequate available aid may cause adult immigrants to attend school on a less than a full-time basis or forgo a college education altogether. According to data for the 2003-2004 school year, compared with the general undergraduate population, immigrants are 17 percent more likely to be part-time students.⁶² Part-time students are much less likely to complete a college credential than those able to attend full-time. A 2007 Department of Education study found that, among all students who entered postsecondary education during the 1995-1996 school year, only 15 percent of those who attended exclusively on a part-time basis had earned a degree or certificate by 2001. By contrast, 64 percent of students who attended exclusively on a full-time basis had earned a college credential within the same period.⁶³

Limited access to public workforce development resources to support education and training

Other important resources for education and training are those available through the public workforce development system, funded at the federal level by Title I of the Workforce Investment Act (WIA). WIA supports a system of One-Stop career centers around the country that are designed to provide workers universal access to employment-related services. These include “core” services, such as access to job listings and labor market information, “intensive” services, including case management and assessments, and “training” services that build job-specific skills through classroom-based or employer-linked training programs. Workers gain access to core services first. If they are unable to find and keep a job using these less costly services, they may be eligible for the next types of services.⁶⁴ WIA could potentially facilitate immigrant access to skills-building opportunities.

Unfortunately, the One-Stop system has a poor record of serving limited-English-proficient workers. These workers comprised only five percent of individuals who exited WIA’s intensive or training services in 2006. In addition, although limited-English-proficient adults often need both adult education and employment-related services, less than half a percent of WIA Title I participants were also enrolled in WIA Title II adult education services in 2006.⁶⁵ It appears that weak English skills effectively exclude many immigrants from accessing public workforce development resources available to other American workers. There are several factors that might account for this. One is the challenge of staffing One-Stop offices with employees who speak a variety of languages. Another is that education and training providers do not have an incentive to enroll harder-to-serve participants, since these individuals are less likely to help providers fulfill WIA performance expectations related to employment, credentials, and earnings.

Strategies to increase the educational achievement of immigrants

As the immigrant population in the United States has increased, some institutions providing education and training have recognized that their traditional offerings do not meet the needs of this growing community or the businesses that want to tap into this pool of new workers. For adult immigrants, the pursuit of education is necessarily a less direct path than for young immigrants. With competing job and family commitments, basic skills deficits, and limited educational backgrounds, combined with the fact that they are often many years out of school, many immigrants cannot simply apply to a local college to pursue a degree that translates into increased economic opportunity. Instead, they must find an educational institution that can address their current skill levels and move them efficiently toward the education and training they need for economic advancement.

Fortunately, there are a number of promising programs that develop immigrants’ basic skills and increase their ability to advance their careers or education. Mobility

examined a range of education and training programs serving immigrants around the country and found that community colleges appear to be at the forefront of innovation in this area, as either lead providers or important partners in many programs that are showing promise in helping immigrants gain the skills for economic advancement. Community colleges are affordable educational options that offer open enrollment and create few barriers to entry for many of their courses. Community-based organizations and local education agencies are also important engines of innovation in this area and generally offer free or low-cost programs in a welcoming environment.

Promising education and training programs take many shapes, responding to the diverse needs of immigrants. However, even with this diversity, many strong programs employ one or more common strategies that appear to be critical to their success in working with their immigrant students. These programs often:

- Offer education and training opportunities that enable students to improve their basic skills and concurrently build work-related skills
- Commit to moving students along educational and career pathways
- Emphasize education leading to marketable credentials
- Focus on connecting immigrant students to work experiences and job opportunities
- Provide individual academic and personal support to students
- Allocate resources for financial assistance to help basic skills students earn initial credentials

The following sections examine these critical features and point to promising programs around the United States that are helping adult immigrants enter and complete the education and training necessary to gain a foothold in the economy and advance.

Strategy #1

Offer education and training opportunities that enable students to improve their basic skills and concurrently build work-related skills

English proficiency is a prerequisite for most family-sustaining jobs throughout the United States. It is also a prerequisite for most postsecondary education and training opportunities. Thus, immigrant-serving institutions must address language barriers among their students if they are to assist them with furthering their education or careers.

Rather than moving students through the traditional educational sequence for English language learners prior to helping them build their vocational skills, some

educational institutions have found ways for immigrant students to access vocational training more quickly, while still strengthening their basic skills. These programs provide ESL or Adult Basic Education (ABE) concurrently with vocational courses. A number of promising models have emerged:

Co-teaching

In this model, a basic skills instructor and a vocational instructor jointly teach classes, and basic skills instruction is fully integrated into a college vocational curriculum. A leading example of this approach can be found in Washington State's Integrated Basic Education and Skills Training (I-BEST) program. I-BEST courses are planned and taught jointly by a basic skills instructor and a professional/technical instructor for at least 50 percent of the time. This strategy enables the two instructors to design a course that delivers the content of a regular vocational class in a format that also builds the basic skills of students, both native and non-native English speakers. It increases access to credit-bearing postsecondary vocational programs for students with lower basic skill levels and English proficiency than would otherwise be possible. *(For more information on I-BEST, see page 29).*

ESL-linked vocational training

In this model, English language learners take regular vocational classes with the general student population, but receive support from a linked ESL class designed to help students succeed by clarifying and reinforcing key points in the technical instruction. One example of this model can be found at Central Piedmont Community College in Charlotte, North Carolina. Advanced English language learners have the opportunity to enroll in one of the college's Technical Career Ladders programs to pursue a short-term vocational credential, such as Auto Body Repair Technology or Office Systems Technology. They take the full complement of required credit-bearing courses with their native English-speaking peers, and also take an additional customized ESL course focused specifically on the language and critical thinking requirements of their vocational program. *(For more information on Technical Career Ladders, see page 33).*

Vocational ESL

Vocational ESL programs usually involve a basic skills instructor teaching English within the context of a particular occupation. The instruction focuses on the vocabulary and communication needs of a particular industry. Underlying this model is the theory that English skills can be acquired more readily if they are relevant to a student's work environment or goals, and that positive employment outcomes will happen more quickly if job-specific language abilities improve. For example, in New York City, the LaGuardia Community College Center for Immigrant Education and Training designed and piloted Hotel T.E.A.C.H., an ESL class for new and incumbent low-skilled workers in the hospitality field. This class delivered English instruction specific to the needs of the field, including how to respond appropriately to guest

questions and complaints. It also provided instruction on navigating the workplace culture of hotels and developing the “soft skills,” such as effective problem-solving strategies, needed to succeed in a customer service environment.

Bilingual vocational training paired with vocational ESL

Some educational institutions whose immigrant students have a common native language have chosen to deliver technical training primarily in the native language, with important technical terms taught in English. Some of these programs add a linked vocational ESL course. This model may be appropriate for careers or local areas in which students are able to function primarily in their native language. Compared with other delivery models, a bilingual program has the potential to reach students at lower levels of English proficiency.

For example, El Paso Community College’s Introduction to Construction Technology program trains farm workers as well as recently dislocated workers and public housing residents for careers in the construction industry. The goal of the program, run in partnership with the non-profit organization Motivation, Education and Training, is to provide entry-level career opportunities for low-skilled workers with very limited employment prospects. Its population is almost entirely Hispanic, enabling the program to offer the technical classes in Spanish, with the instructor teaching key technical terms in English. A linked “ESL for Construction” class reinforces the technical instruction by developing the industry-specific language skills necessary for workers to function on the job in English, if necessary.

Integrating basic skills and vocational education

Washington State’s Integrated Basic Education and Skills Training (I-BEST) Program began as a demonstration project run by the State Board for Community and Technical Colleges (SBCTC) to test the idea that basic education students could make more progress in postsecondary education if they had the opportunity to enroll in college vocational classes while also engaged in basic skills training. I-BEST waives the college entrance exam requirement and enrolls intermediate to advanced basic skills students directly in college-level vocational programs that embed basic skills instruction into the curriculum. The defining feature of an I-BEST program is co-teaching, in which a basic skills instructor and a professional/technical instructor jointly plan, teach, and assess student progress on a curriculum that covers all of the skills and knowledge of a traditional professional/technical college program. ESL and ABE/GED students can enroll together in some of these classes. To compensate schools for the cost of two instructors teaching at least 50 percent of the time together, the state provides colleges funds equal to 1.75 times the normal rate for every full-time-equivalent I-BEST student.

To increase the likelihood that education will result in family-sustaining employment, and to fill key labor needs in local economies, I-BEST programs are required to be in occupational areas that are in high demand locally. They also need to prepare students for jobs paying a minimum of \$13.00 an hour throughout most of the state, and \$15.00 an hour in the Seattle area, with the exception of the Early Childhood Education programs. I-BEST programs should also represent the first step in

an educational and career path. All I-BEST programs award college professional/technical credit, and this credit builds toward further certificates or degrees at the college. Students are able to start and stop their education at several defined stages, and can apply their new skills to improved employment opportunities.

The outcomes of ten I-BEST demonstration projects that the SBCTC initiated in 2004 were very encouraging to state policymakers. They confirmed that basic education students can succeed in college vocational classes when offered in the I-BEST format. In fact, compared with traditional ESL students who were also attending college with goals related to employment or further education and training, ESL students who participated in I-BEST earned five times as many credits and were fifteen times more likely to complete workforce training.⁶⁶ As a result of these findings, the state expanded its program to all 34 of its community and technical colleges. As of the 2009-2010 school year, 147 I-BEST programs were offered across the state, ranging from phlebotomy to electronics technology to commercial driver's license training.

In a 2009 evaluation, the Community College Research Center (CCRC) found that I-BEST students earned 52 college credits on average, compared with 34 credits for a matched comparison group of basic skills students not enrolled in I-BEST. The probability of I-BEST students earning an occupational certificate was 55 percent, compared with 15 percent for the matched comparison group. I-BEST students were also more likely to persist from the first year to the next and to make measurable gains in their basic skills.⁶⁷

Strategy #2

Commit to moving students along educational and career pathways

The development of skills needed for a successful career is a long process, one that is particularly challenging for adults with many competing priorities. Programs working with lower-skilled or limited-English-proficient immigrants recognize that most of their clients need to work while they learn, and that program services need to be oriented toward helping immigrants find progressively better jobs as their skills improve over time.

In addressing the needs of adult immigrants, many effective programs have recognized that education cannot be regarded as a monolith—a two-year degree in nursing or business technology, for example. Instead, a number of immigrant-serving institutions (community colleges in particular) are experimenting with the idea of “career pathways” that break educational programs into smaller connected units leading to certificates or degrees, and that qualify students for steps in a career progression in important local employment sectors.⁶⁸

For example, by completing a series of program “chunks”, a direct care worker can gain the skills to become a Certified Nursing Assistant (CNA), then a Licensed Practical or Vocational Nurse (LPN/LVN), and then a Registered Nurse (RN) with an associate degree. A career pathway program enables a student to enroll in education at any step for which he or she is qualified and exit at any step. The idea behind career pathways is that no matter what their initial skill level, students are more likely to persist if they can succeed in small measurable steps, and see their progress in earnings gains.

For example, Northern Virginia Family Service (NVFS), a non-profit community service organization, offers a 25-week office skills training program called Training Futures to low-income immigrants and other community members.

The goals of the program are to prepare participants for relatively well-paying entry-level jobs while positioning them to pursue further education leading to even better jobs. NVFS formed a partnership with Northern Virginia Community College (NOVA) that enables Training Futures participants to earn up to 17 college credits upon completion of the program, which can later be applied toward college certificate and degree programs. (*For more information on Training Futures, see below.*)

Laying out educational pathways to progressively better jobs

Northern Virginia Family Service (NVFS) offers a 25-week training program called Training Futures to low-income community members. Over two-thirds of the program’s students are immigrants. This program prepares students for entry-level office occupations, particularly health care administrative jobs, and ensures that they are well-positioned to pursue the additional education they need to qualify for the next step in their careers.

Training Futures classes are located in a corporate setting, and the program benefits from dozens of corporate volunteers who serve as guest speakers, tutors, and e-mail mentors. Training Futures employs job developers who place trainees in three-week internships in office settings and help them find permanent employment. The program reports a graduate job placement rate of 85 percent.

In 2002, NVFS created a partnership with Northern Virginia Community College (NOVA) to help Training Futures students access the benefits of a college education. NOVA has approved a number of Training Futures courses for college credit, enabling graduates of Training Futures not only to complete the program prepared for jobs paying an average of \$13-\$14 an hour, but also to earn up to 17 credits that they can apply toward a college credential at NOVA or another college. About 25 percent of students have continued their studies at NOVA. Students may apply their Training Futures credits toward further credentials, including NOVA’s Business Information Technology Certificate, or an associate degree in Business or Information Technology.

Strategy #3

Emphasize education leading to marketable credentials

In an environment in which workers are often not known to prospective employers and where skills are difficult to assess through the hiring process, credentials serve as a signal to employers of worker skill and knowledge. For immigrant workers who may have completed much of their education elsewhere, may have difficulty communicating their qualifications effectively, and may not be part of the informal networks by which many people are hired, U.S. credentials are all the more important. Types of credentials may vary, from a college degree in a field such as nursing to a nationally- or state-recognized vocational certificate, such as a commercial driver's license. Helping immigrants earn credentials to qualify for in-demand occupations is a critical strategy for programs seeking to improve immigrant economic prospects.

College credentials

College credentials offer the greatest potential benefits for most workers. They have the advantage of being recognized by and transferable to a variety of educational institutions, where they can be built upon for further certificates and degrees. College credentials are also required for many advancement opportunities.

A critical piece of many career pathways programs is the availability of college credit to students as they complete courses so that they may build toward a college credential. Unfortunately, many of the college vocational programs most easily accessed by immigrants are offered by the non-credit divisions of colleges, which tend to offer flexible schedules and sometimes English language support, and do not have the same entrance requirements as the credit divisions. Although non-credit courses may cover much of the same content as credit-bearing courses, students are usually not able to use these courses to build toward a college certificate or degree.

To offer credit for programs targeting lower-skilled and limited-English-proficient adults, colleges may need to waive or adapt some of their standard admissions procedures. Leadership of both Washington State's I-BEST program and Central Piedmont Community College's Technical Career Ladders program wanted to be able to award credit for the vocational coursework that their participants complete. To do so, they waived the college entrance exam requirements for these programs and allowed alternative assessments of students' language abilities to serve as a primary determinant of admission. This flexibility enables students to enroll in for-credit vocational classes who might not otherwise have been accepted.

Offering opportunities to earn college credit and marketable postsecondary credentials

Through its Technical Career Ladders program, Central Piedmont Community College (CPCC) in Charlotte, North Carolina, offers its advanced ESL students the opportunity to enroll in short-term credential programs in high-demand career areas, ranging from Basic Machining to Office Systems Technology to Print Shop. Students take the college's vocational classes as well as a linked ESL class designed to teach the language and critical thinking skills needed to succeed in the particular vocational classes. Technical Career Ladders staff also work with the vocational instructors to make course delivery more accessible to English language learners. For example, they encourage vocational instructors to reduce the use of industry-specific "lingo", provide more hands-on instruction, create study guides, make greater use of graphics in lessons, and adjust their hours to accommodate working adults better.

The program waived the requirement that applicants to Technical Career Ladders programs take college admissions tests, which had often been a barrier for capable immigrants whom staff felt could succeed in a technical program. Instead, to be admitted, students must score at the advanced level on a reading test. Students also participate in an admissions interview with Technical Career Ladders staff and a separate interview with the technical department faculty. Ultimately, it is up to the chair of the technical department to decide whether a student is likely to succeed in the program and grant him or her admission.

Each Technical Career Ladders program earns students college credit and results in an industry-recognized credential. Students earn between 12 and 14 college credits for this first step in their career pathway, and certificates usually take one or two semesters to complete, depending on whether enrollment is on a part-time or full-time basis. Each credential articulates to a more advanced credential or an associate degree. For example, students who successfully complete the Basic Machining certificate have the opportunity to reapply to the program to study for a Machining Technology Certificate with a specialization in Computer Numerical Control (CNC) Programming and Operations.

Other critical elements in the Technical Career Ladders model include individual academic advising from a bilingual counselor, and generous financial aid to help students overcome barriers to credential completion. Through a continuing grant (from an anonymous donor) that finances the college's JumpStart Scholarship program, the college has been able to offer full scholarships covering tuition, fees, books, and tools for all Technical Career Ladders students. In 2009- 2010, 68 students received this support as they enrolled in the various certificate programs.

The Technical Career Ladders program has helped attract and retain a student population usually underserved by the college. This is particularly the case for Hispanic students, who make up three-quarters of the program's students. According to the program's data, between the 2007-2008 and 2009-2010 academic years, 79 percent of all Technical Career Ladders students either completed their credential or continued their programs from one semester to the next. Although comparable data is not available on all limited-English-proficient students enrolled in short-term credential programs at the college, college data on a small sample of Hispanic students enrolled during this period in short-term credential programs not part of the Technical Career Ladders program suggest that the completion or retention rate for those students was much lower – just 30 percent.

Widely recognized non-college credentials

Important alternatives to college programs include education and training programs offered by non-profit organizations and local education agencies. Compared with college offerings, these programs often provide a smaller and more familiar environment for immigrants, a wider range of support services to students (including services in their own languages), and lower-cost or free education and training opportunities. They are also often appropriate options for individuals who have very limited basic skills and need to make substantial educational investments before they are ready for college-level work.

Most of these organizations are not able to award college credit, but they can nevertheless still help adult immigrants earn widely-recognized credentials valued by industry. These programs prepare immigrants for a first job on a career path and may help them pass credentialing exams, which certify they possess skill sets needed for particular occupations. They also build students' confidence in their ability to succeed in further education.

For example, the Winnetka Learning Center, which is part of the public school system in New Hope, Minnesota, offers training to prepare adult students, most of whom are immigrants, to qualify for the nationally-recognized Child Development Associate (CDA) certification. According to Winnetka staff, Minnesota child care centers are increasingly seeking workers with this credential in an effort to improve the standard of care for children. To qualify for a CDA, students need a minimum of 120 hours of formal classroom training. Winnetka offers a longer program, totaling 140 hours, to provide its students with the additional language support they need and to help prepare them for the accreditation test. Students do not need a GED or high school diploma to qualify for the class, but they need to achieve one of these credentials for state certification as a CDA. Winnetka also helps students connect with local child care centers so that they can complete the 480 hours of volunteer experience required for the CDA certification. Many of these internships have led directly to jobs for students.

Providing “bridges” for students into credit-bearing postsecondary programs

For adults whose goal is postsecondary enrollment, a frequent challenge is that their skills are not strong enough for admission and success in regular college classes or special integrated basic and vocational skills programs. Several colleges have addressed this issue by creating vocational “bridge” classes to bring student skill levels up to what is required for admission and success in vocational programs.

For example, Central Piedmont Community College provides a pre-vocational ESL class for its English language learners whose skills are just below the threshold for Technical Career Ladders classes. This intensive course meets for 12 hours a week and integrates career exploration and English instruction.

Highline Community College in Des Moines, Washington, offers its high intermediate-level ESL students a “Pathfinder” course for its health care programs. This course orients students to health care careers and helps them develop the vocation-specific basic skills necessary for I-BEST health care classes. The college offers similar programs in preparation for its business and education I-BEST programs.

Strategy #4

Focus on connecting immigrant students to work experiences and job opportunities

To translate new skills into job opportunities, immigrants benefit from credentials validating what they have learned; however, they also need opportunities to connect with employers seeking workers with their skill sets. For immigrant workers, making these connections is particularly challenging. New immigrants and those whose friends and family work in low-skilled occupations may not have access to informal networks connecting them to the higher-skilled jobs for which they are qualified in terms of education and training. In addition, limited English skills and lack of familiarity with U.S. workplace norms may put them at a disadvantage in the application process. Finally, lack of U.S. work experience may cause an employer to reject their application.

Immigrant-serving programs can do much to try to compensate for immigrant students’ disadvantages in the job search process, including helping them access relevant work experience and networks. For example, Northern Virginia Family Service places Training Futures participants into three-week internships and connects them with corporate volunteers who serve as speakers, tutors, and e-mail mentors for students. Highline Community College requires that its vocational programs include internships. Such opportunities provide students with a way to practice their skills in real work environments, draw on supervisors as references, and compete for permanent jobs at their host sites.

Educational institutions face tight budgets that limit their ability to play the role of career broker. Nevertheless, a number of strong programs recognize that services to their immigrant students are incomplete without helping them transition from education to employment.

Exposing students to employers during the training process

Genesis Center in Providence, Rhode Island offers a 12-week Health Care Careers program to help English language learners prepare for entry-level health care occupations, including direct support professions and hospital dietary or housekeeping occupations. The program provides instruction on basic medical terminology and anatomy, blended with English language instruction. It introduces students to the health care field and helps them gain certification in CPR and First Aid.

A critical piece of the model is an internship, typically 20 hours a week over the course of a month, with a local hospital, nursing facility, or direct care agency. These internships provide trainees with experience and references and often lead to permanent employment. The Genesis Center has a 60 percent placement rate immediately after the health care class. Some students continue on to Certified Nursing Assistant (CNA) training.

Strategy #5

Provide individual academic and personal support to students

Even when programs are available that respond to their distinct needs, many immigrant students lack the resources—personal and financial—to maintain their commitment to education in the face of competing priorities. This is particularly true for those hoping to complete lengthy and relatively costly college credentials. For many immigrants, the availability of one-on-one support and guidance helps them maintain their focus and access necessary resources when faced with obstacles.

For immigrants in college or hoping to transition from adult education or non-credit vocational programs into college classes, navigating college systems can be very challenging. To encourage college enrollment and increase student retention, a few colleges provide immigrant or other basic skills students with a higher level of individual support. For example, Highline Community College opened a dedicated Transition Resource and Referral Center specifically for its ABE and ESL students. This center serves as a “home” for immigrant students on campus and provides them with individual academic counseling to help them manage the transition from ESL or ABE/ GED programs into college credit programs, including I-BEST programs. The Center also offers in-house workshops as well as referrals to other college resources, including tutoring, career advisory services, and help accessing financial aid. Similarly, in Charlotte, Central Piedmont Community College supports its Technical Career Ladders students with a dedicated bilingual academic counselor.

Another strong model of individual advisory services for immigrants can be found in the Welcome Back Initiative, which has affiliated Welcome Back Centers in several states. This initiative serves foreign-trained health professionals who have had difficulty returning to the health field in the United States, and who often work well below their skill levels in low-wage jobs. Welcome Back Centers employ Educational

Case Managers who work with immigrant participants over periods of months or years to help them set career goals, access English training and postsecondary classes, and complete protracted licensing processes for their professions. *(For more information on the Welcome Back Initiative, see page 40).*

Strategy #6

Allocate resources for financial assistance to help basic skills students earn initial credentials

Most adult immigrants experience high opportunity costs when enrolled in any type of education and training. Once they enroll in college classes, including developmental classes, many face significant financial barriers to continuing their education. Many students have unmet financial need, even when they qualify for financial aid.

Several colleges have found additional financial resources to support low-income immigrant students. Central Piedmont Community College has dedicated a portion of a major scholarship fund to Technical Career Ladders students as they work toward their first credential. Washington encourages low-income I-BEST students to apply for the state's Opportunity Grants that pay student expenses for the first 45 college credits in programs leading to relatively well-paying jobs in high-demand occupations.

Evidence of success

The success of the educational efforts profiled in this chapter will ultimately be measured by the educational achievements and economic outcomes of the immigrants they serve. Colleges and educational organizations track data on enrollment, persistence, academic progress, and credential completion. By these measures, programs highlighted in this chapter appear promising. They enroll and retain students who might not otherwise enroll in education or training programs beyond basic skills programs. Several programs help students move more quickly into college-level work and toward marketable credentials. A few help translate skills into job opportunities. For example:

- I-BEST students earn more college credits than similar non-I-BEST students. They have a 55 percent probability of earning an occupational certificate, compared with 15 percent for the comparison group. They are also more likely to make basic skills gains.⁶⁹
- Seventy-nine percent of Central Piedmont Community College's Technical Career Ladders students (of whom three-quarters are Hispanic) complete a short-term certificate or continue enrollment from one semester to the next. Program staff report that this compares favorably with the 30 percent rate of completion/retention for a small sample of Hispanic students enrolled in several short-term certificate programs at the college that are not part of the Technical Career Ladders program.

- Eighty-five percent of Northern Virginia Family Service’s Training Futures graduates find jobs, with an average salary of \$13-\$14 an hour. Twenty-five percent of graduates continue their studies at NOVA.

It is particularly important, but very challenging, for educational organizations to discern the economic impact of these strategies, in addition to their educational impact. In most cases, however, these organizations lack the capacity to systematically track student earnings. Instead, they must rely on more informal staff or student follow-up. The data gained through such efforts are typically spotty at best. Yet, to attract funding to expand the reach of strong programs, education and training organizations must be able to demonstrate that their programs result in meaningful economic gains for immigrants.

Areas for investment

In spite of pockets of innovation around the country, lower-skilled and limited-English-proficient immigrants are not a major focus for most educational institutions other than traditional ESL providers. Significant gaps in educational services exist that make it difficult for many immigrants to build their work-related skills and pursue marketable credentials. States and local areas committed to maximizing the potential of this group of workers should consider making the following investments:

Fund innovative educational programs for the lowest skilled and least English-proficient immigrants

Most of the innovative efforts Mobility’s research found are designed for immigrants who have intermediate to advanced English skills and at least some high school education. There are relatively few examples of programs that provide work-related skills-building opportunities for immigrants with beginning to low-intermediate English levels or very limited education. There is a pressing need for lower-level ESL classes that combine work-related language and career exploration, accelerate language learning, and help students make the transition to integrated vocational and basic skills programs as quickly as possible. In this gap, there is also room for experimentation with selective use of the native language in instruction, bilingual instruction, and native language literacy programs. Research suggests that for English language learners with limited basic literacy skills, reading and oral communication skills in English develop more quickly when the native language is used to explain concepts and provide instruction regarding class work.⁷⁰

As the major federal source of funding for workforce development, the WIA system can play an important role in ensuring harder-to-serve groups, including low-skilled or limited-English-proficient immigrants, have access to work-related skills-building opportunities. To increase this access, its One-Stop offices must be more accessible to speakers of a variety of languages. In addition, local workforce development resources must fund programs and services designed for those with lower

English proficiency and basic skill levels. At a federal level, WIA Title I performance expectations must be revised to create incentives for programs to serve those who face the greatest barriers to employment.

Invest in programs that build close relationships with employers and the public workforce system

When Mobility interviewed immigrant students in education and training programs, it emerged that they perceive a lack of relevant U.S. work experience and exposure to U.S. employers as some of their greatest barriers to economic advancement. Program staff also noted a need to facilitate more connections to work opportunities for their immigrant students. Some promising strategies include providing internship or job shadowing opportunities and matching students to career mentors who can help them understand the job search process and the culture of the workplace. It is also important to help students access the resources available through WIA's One-Stop system, including job placement assistance, case management, assessments, and access to further education and training.

Institutionalizing such strategies within educational programs serving immigrants will necessitate building stronger partnerships, particularly with employers and public workforce agencies—relationships that are only in their infancy for many of these initiatives. Such relationships will also do more to ensure that the training offered by educational organizations is updated continuously to respond to the needs of high-demand local industries and prepares workers for available jobs.

Facilitate later steps along immigrants' educational pathways

The educational efforts explored in this chapter represent, for the most part, only the first steps in a long process of improving academic and career opportunities for immigrants. Many immigrants will need ongoing ESL support even after they have gained the work-related language and vocational skills required to obtain entry-level work. Many need additional basic skills instruction, particularly in math, if they are to complete further coursework that will enable them to move along career pathways.

A few of the educational programs featured in this report have designed innovative ways to help lower-skilled students earn college credit as they pursue initial credentials. However, most have not addressed those aspects of the postsecondary system (such as developmental education requirements, limited financial aid, and the shortage of academic counseling for English language learners) that make it difficult for students to return to school to pursue more advanced education. Addressing these challenges is the next task for colleges and educational organizations that have succeeded in engaging and retaining immigrants in short-term education and training opportunities.

The Welcome Back Initiative

One promising educational strategy targets a distinct subpopulation within the low-wage immigrant workforce: high-skilled immigrants who are unable to return to their former occupations after they arrive in the United States. About one in every five immigrants with a four-year degree or more is not using his or her skill set fully and instead struggles to support his or her family by working in a low-skilled job.⁷¹ Nurses, teachers, and engineers are just some of the professionals who find themselves working as laborers, nurse's aides, and child care providers. These high-skilled immigrants cannot easily return to their former professions due to limited English skills and the challenges of obtaining recertification for their foreign credentials.

The underutilization of their skills is a waste on many levels—for the professionals and their families, for their home country that invested in their training only to have them emigrate, and for the United States, whose economy faces shortages in many high-skilled professions. These shortages are particularly acute in the health care sector; by 2025 the country is expected to have 260,000 fewer registered nurses than it will need.⁷² Foreign-trained health professionals could help close the gap between the supply and demand for health professionals. They could also address another critical shortage: the dearth of bilingual and culturally competent health workers needed to care for an increasingly diverse patient population.

An innovative model has emerged in a few areas around the country to help foreign-trained health professionals return to skilled work in their fields and thus help fill critical labor shortages. One of the most robust programs was developed by the Welcome Back Initiative and its affiliated organizations nationwide. Launched in 2001 in San Francisco, the initiative offers a number of services to facilitate the return of foreign-trained health workers to skilled health professions. Welcome Back Centers affiliated with the Welcome Back Initiative are independent, but they share a number of core program features:

- **Educational case management:** Foreign-trained immigrants receive long-term one-on-one guidance from Educational Case Managers (ECMs), who are knowledgeable about the medical recertification process and the challenges faced by immigrants. ECMs help immigrants assess their educational and work backgrounds and current life circumstances and set appropriate career goals, such as returning to their former profession or entering a related occupation. ECMs help participants plan and implement a series of steps toward their goals, and regularly provide assistance; they are often particularly valuable in helping participants navigate the complex process of having their foreign credentials evaluated.
- **Targeted educational interventions:** Welcome Back Centers offer participants a number of educational opportunities, including ESL classes, professional refresher courses, classes to help participants adapt to the culture of the U.S. health care system, and classes to prepare foreign-trained health professionals for licensing exams. The Welcome Back Initiative designed its own English Health Train curriculum to help participants strengthen industry-specific communication skills. When additional postsecondary education is needed, ECMs explore educational and financial aid options with participants.

- **Policy advocacy:** In addition to providing direct services to participants, Welcome Back Centers also work to effect policy and systems changes to make it easier for foreign-trained health professionals to re-enter the health field. They build relationships with health care stakeholders statewide, including legislators, workforce agencies, licensing boards, employers, educational institutions, non-profit organizations, and professional associations. They attempt to work with these stakeholders to streamline the credential evaluation process, develop appropriate educational options, and increase opportunities for clinical exposure.

The core model leaves much room for innovation in response to local needs and opportunities. For example, the Suburban Maryland Welcome Back Center, in Montgomery County, Maryland, created partnerships with several local hospitals to offer Nurse-in-Training positions to program participants for up to 18 months. These paid positions provide foreign-trained nurses with clinical exposure and opportunities to strengthen their English skills in the workplace as they prepare to take licensing exams. When they earn their RN license, they are then hired by their host hospitals.

The Welcome Back Initiative has already made an impact on local health care workforces. As of early 2010, over 2,200 Welcome Back Initiative clients nationwide had validated their credentials, almost 1,300 had passed their licensing exams, and about 700 had gained U.S. credentials for their original professions. More than 1,500 had obtained their first health care jobs in the U.S. and over 500 had advanced in their health care careers. Eighty-two foreign-trained physicians had gained acceptance into residency programs.⁷³ Participants are also experiencing significant income gains. For example, as of early 2010, Boston's Welcome Back Center had helped more than 140 foreign-trained nurses return to their profession. At the time of enrollment in the initiative, the average yearly income of Boston participants was \$18,000. Once employed in the U.S. as nurses, their yearly income jumped to \$56,000.⁷⁴

* The Welcome Back Network now includes initiatives in San Francisco, San Diego, Los Angeles (on hiatus), Boston, Rhode Island, Puget Sound, New York, San Antonio, and Montgomery County, Maryland.

Learning At Work

The benefits of workplace education

For immigrant workers, as for many adult workers, the workplace is a practical location to receive the training and education needed to keep their jobs or advance their careers. Between balancing family and work responsibilities—and sometimes two or more jobs—there is little time left to attend classes outside work hours. The cost of tuition, fees, books, equipment, child care, and transportation puts college courses and other school-based or community-based training out of the reach of many immigrants. Prior education requirements and language proficiency requirements further exclude immigrants from many programs. In addition, adults face choosing from a confusing array of education and training options without the certainty that the skills they gain through a particular option will be valued and rewarded by their employers.

Employer-supported training has the potential to eliminate at least some of these obstacles by making training more convenient, less costly, and more likely to result in the specific skills that employers demand. It also can result in economic pay-offs for employees. According to a 2003 study, just 38 hours of on-the-job training raises workers' wages by as much as five percent.⁷⁵ Training is an attractive and efficient way to boost wages in a short time frame.

Workplace education is hardly a new idea. Most adult workers in the United States who have upgraded work-related skills have done so through their employers. In 2001, 30 percent of adults participated in one or more work-related courses.⁷⁶ Eighty-two percent of these efforts were supported in various ways by their employers. For example, 70 percent of these adults were paid while they took a course, and 49 percent took courses at their workplaces.⁷⁷ Outlays by U.S. businesses for worker training dwarf federal and state training expenditures combined.⁷⁸

Employers have strong incentives to help their workers upgrade their skills. As discussed in Chapter 1 of this report, jobs with educational requirements beyond the high school level are projected to grow more quickly than those with lower educational requirements.⁷⁹ Yet, close to half of all adults in the United States have not engaged in any postsecondary education,⁸⁰ and it is unlikely that enough skilled young people will emerge from U.S. schools to meet businesses' future needs.⁸¹ To remain competitive, the new imperative for employers is to turn existing lower-skilled workers, both native-born and immigrant, into the higher-skilled workers their businesses need.

Workplace education is a strategy that enables employers to build their own supply of skilled workers and to increase productivity, employee retention, teamwork, and morale. Employers also invest in workplace education to help mitigate the negative

impact of a less literate workforce. By developing employee skills, employers seek to reduce workplace errors and accidents, ensure that policies and procedures are followed, improve communication between supervisors and workers, and improve customer satisfaction.

Variation in program design

Workplace education can take many forms, from weekly small group gatherings to learn English, to tuition reimbursement for employees pursuing college degrees. Although they are all geared toward helping employees improve their performance at work, programs can vary in a number of respects:

Training objectives: Programs may focus on training workers on a specific topic, such as workplace safety or a work process, or they may upgrade a range of basic or vocational skills.

Duration and intensity: Programs may last a few hours or many months, with employees meeting for one or two hours per week or multiple hours each week.

Target group: Some training is open to all workers and other training may target a specific group. Training may be mandatory or optional.

Location and scheduling: Training may be offered on-site or off-site, during the workday, or outside work hours.

Compensation and cost: Workers may be paid for their time in class or attend without compensation. Most training is offered at no cost to the employee, although some employers might subsidize an employee's education with tuition reimbursement, leaving some costs to the worker.

Curriculum and delivery: The training might be customized to the workplace or may use a generic curriculum. Learners might be guided primarily by an instructor or study in a self-directed manner. Technology may or may not be integrated into instruction.

Instructor: Training may be delivered by the employer's staff or by a partner organization such as a college, community-based organization, union, or private training entity.

Funding: Workplace education may be funded entirely or in part by employers, labor unions, employer associations, government grants, or foundation grants.

Access to workplace education for immigrant workers

In spite of the many potential advantages of workplace education for workers and employers, low-skilled and low-wage workers have limited access to work-related courses and employer support for such training. Data from 2001 and 2005 reveal that, whereas almost 60 percent of employed adults with at least a bachelor's degree participated in a work-related course, only about ten percent of those with less than a high school diploma and 25 percent of those with only a high school diploma participated in such courses.⁸² Lower incomes also correlate to less employer support for training. Three-quarters of workers with household incomes over \$50,000 who received work-related training in 2000-2001 had employer support for their activities. By contrast just under half of those with incomes under \$20,000 had this support.⁸³ Unfortunately, there is no national data tracking immigrant access to workplace education. However, since immigrants are overrepresented among low-skilled and low-income workers, it is reasonable to infer that, as a group, they are underrepresented among workers receiving training.

Disincentives for businesses to provide the needed training

Given the potential benefits of workplace education for businesses and workers, it is important to question why skills training for low-skilled workers is not a priority. Limited resources, particularly for small businesses, are part of the answer. In the absence of outside resources to subsidize their efforts, many businesses are reluctant or unable to invest the funding and staff time required to provide education and training to their immigrant and other low-skilled workers. Necessary investments might include partnering with training organizations, planning workplace education programs, recruiting and assessing students, paying an instructor, arranging and paying for release time for students, meeting regularly with stakeholders to manage the process, and participating in follow-up reporting and evaluations.

Beyond the time and funds required, additional disincentives exist for employers. Employers may be reluctant to provide workplace education to lower-skilled and lower-wage workers, who tend to have high turnover rates.⁸⁴ They may be concerned that such training subsidizes competitors who may hire away newly trained workers.⁸⁵ They may also find it logistically challenging to schedule release time, given their staffing demands. What is more, some employers may be skeptical about the effectiveness of training and lack information about the training resources available in their communities.

Two additional issues may keep employers from investing in their lower-skilled workers. First, lower-skilled employees, including many immigrants, may lack the English proficiency or the basic skills—particularly in reading and math—to participate in vocational training.⁸⁶ In order for employers to help these workers gain job skills, they must also address their lack of basic skills, which is a much more lengthy and resource-intensive process than providing a few hours of instruction to develop a specific vocational skill. Employers expect tangible results from their training investments, and for many employees with lower skills, these sought-after improvements may take more time than employers are willing to invest.

Second, many immigrants and other low-skilled workers are employed in positions that lack a clear and navigable career pathway. Even if employers invest in building skills, there may not be a slightly higher-skilled job into which workers can advance. As a result, increased skills may not translate into meaningful income gains for lower-skilled workers. Helping many low-skilled immigrant workers benefit financially from workplace education might require that employers also lay out career pathways that provide intermediate steps with slightly higher skill levels and corresponding wages.

Promising prior U.S. workplace education efforts

There is limited evidence on the effectiveness of U.S. workplace education programs for lower-skilled workers, but the existing research is encouraging. Two decades ago, the federal government initiated the National Workplace Literacy Program (NWLP) to create incentives for employers to invest in the skills development of their low-skilled and limited-English-proficient workers. Overseen by the U.S. Department of Education, the NWLP funded collaborative efforts by business, labor, education providers, and private industry councils (the precursors to today's workforce investment boards) to help workers access education and training in the workplace. Through the funded projects, workers with basic skills needs were offered services that included adult basic or secondary education, English language training, basic literacy upgrading, and support services, including counseling, child care, and transportation. English language training was a focus for almost two-thirds of the funded initiatives.⁸⁷

The results of the NWLP were promising. A number of reports concluded that workers made learning gains on standardized tests and also demonstrated work-related gains, evidenced by supervisor evaluations of improved worker performance on measures that included attendance, understanding of policies and procedures, productivity, teamwork, and potential for advancement.⁸⁸

Unfortunately, in spite of its positive results, when funding for NWLP ended, much of the enthusiasm waned for workplace initiatives specifically targeted to workers with low basic skills. Although many states provide funds for customized training, often delivered to employers by community colleges, these customized training dollars are not usually invested in low-skilled workers. When employers do offer training to these workers, it is frequently for very few hours a week—often an insufficient amount of time in which to generate significant learning gains. Programs are also time-limited. Partnerships between training providers and businesses are often considered successful by all the stakeholders, yet most fail to take root within the company, and frequently are discontinued within a year or two, particularly if they are funded by short-term outside dollars. Today most workplace education efforts for low-skilled workers in the United States are small-scale, short-lived, and disconnected from one another.

Strategies that increase access to training for immigrants at work

Workplace education remains a promising strategy to promote the economic advancement of lower-skilled and limited-English-proficient workers. However, to bring about real change in the skills profile of workers, workplace initiatives must have long time horizons, a broad scope, and deep roots in the culture and operations

of companies. Mobility's review of promising workplace education programs that appear to be responding well to the needs of immigrant and other low-skilled workers found that they often adopt strategies that:

- Align training with career pathways and wage structures
- Address the needs of employees at multiple skill levels
- Employ technology to increase access to training
- Provide individualized support for academic and career-related goals
- Aim for on-site, on-the-clock opportunities
- Provide sufficient duration and intensity of instruction
- Fund initiatives for the long term

Strategy #1

Align training with career pathways and wage structures

Workers are most likely to take advantage of workplace education if they believe it will help them advance, increase their income, or improve their job security. Employers with strong workplace education programs make clear connections between what workers are learning and their employment opportunities. In some cases, this means a wage increase for completing training. In others, it means being considered for a new position. Although many of the benefits of participation for employees are hard to quantify—greater comfort speaking with customers or an increased sense of belonging among staff—economic rewards act as a strong inducement for workers to continue participation (particularly when education takes time away from other life priorities, or when educational investments take many months or years).

In the health care field, for example, opportunities for advancement are plentiful for lower-skilled workers, but advancement from one step along a health career pathway to the next often entails a significant educational investment. In Massachusetts, the Extended Care Career Ladder Initiative (ECCLI) and Beth Israel Deaconess Medical Center (BIDMC) have each attempted to facilitate career advancement among lower-skilled employees by offering education and training in manageable chunks and by providing incentives to induce employees to complete training. Nursing homes and home health agencies involved with ECCLI offer modest wage increases to employees who complete training. BIDMC guarantees new positions within the hospital for graduates of some of their training programs once these positions become available. (*For more information on ECCLI, see page 47; for BIDMC's programs, see page 51*).

Tying training to work incentives

More than 170 nursing homes and home health agencies in Massachusetts have participated in the state's Extended Care Career Ladder Initiative (ECCLI). This initiative, created and funded through state legislation and administered through a quasi-public agency, Commonwealth Corporation, directly funds long-term care employer efforts to improve career pathways for lower-skilled workers. It provides grants for projects that create career pathways and develop associated educational opportunities for entry-level long-term care workers, such as home health aides and certified nursing assistants (CNAs). The goals of the grants are to increase employee retention and advancement and improve the quality of care provided to clients. Although it is not expressly required, many of these health care institutions continue to offer education and training opportunities after their one-to-three-year grants end.

Immigrants comprise approximately a third of the direct care staff served by ECCLI, and less than half of these immigrant workers possess a high school credential. ECCLI-funded employers offer several levels of health care training for direct care workers, focusing on both clinical and intangible "soft" skills needed for effective patient care. Many employer initiatives incorporate ESL and basic skills instruction. Some use the grant to provide tuition and case management support for employees to earn a Licensed Practical Nurse (LPN) credential.

As a requirement of participation in ECCLI, employers agree to pay employees for at least 50 percent of the time they are in class and provide an hourly raise to those who complete a training unit. Across all ECCLI-supported employers who participated in 2009, direct care workers who completed at least one career ladder training module saw their wages increase by an average of about 50 cents an hour. Participating institutions report other benefits of ECCLI-funded training, including improved communication, higher self-esteem, and reduced turnover among trained staff.⁸⁹ Since 2000, more than 9,000 workers have participated in ECCLI-funded training.⁹⁰

Strategy #2

Address the needs of employees at multiple skill levels

If employers invest in a single training class at their sites, they are likely to meet the needs of only a fraction of the employee population that is interested in building skills and advancing their careers. Many low-skilled employees lack the requisite skills or credentials to participate in training leading to advancement and need access to basic education as part of their career development strategies. This has led some employers to invest in ESL and ABE training for their employees and, when possible, to offer classes to workers at multiple skill levels.

For example, motivated by a desire to increase employee retention, promotional opportunities, and integration into the community for its diverse immigrant workforce, Cargill Meat Solutions, a meat processing plant in Fort Morgan, Colorado, developed an educational partnership with Morgan Community College. Together

they offer Cargill workers three levels of ESL classes, in addition to ABE, GED, and citizenship classes, all of which are located at the plant. A staffed computer lab also provides students with opportunities to access online basic skills programs. For employees who are ready for education and training beyond what they can access on-site, program staff provide academic advising and assessment, as well as assistance with college and financial aid applications. Cargill Meat Solutions employs over 2,000 people, operating on a scale that enables it to offer this wide range of courses and services.

Providing several levels of training is difficult for small businesses, which often have neither the number of employees nor the resources to support multiple class offerings. Instead, if a small business wishes to offer an ESL program, for example, it might offer a single multi-level class, or choose to target only one group of lower-skilled employees. To broaden their offerings, small businesses might consider joining with other local businesses to offer shared classes or using technology to enable instructors to tailor instruction to learner levels.

Strategy #3

Employ technology to increase access to training

A growing area of innovation in workplace education is the use of instructional technology. Depending on its design, technology has the potential to connect learners to teachers and other students at distant locations, offer differentiated instruction based on skill levels and learning styles, provide opportunities for self-paced practice, and allow workers to access training anytime and anywhere. For small businesses, technology may make training feasible when a traditional class offering is not.

Technology also offers the potential for economies of scale. Although the initial investment in the development or purchase of technology is high, the ongoing costs can be more modest. For example, Marriott and Sodexo, hospitality and foodservice companies, respectively, each made a significant initial investment in Sed de Saber, the technology-based learning system they use to teach English to their Spanish-speaking employees. As employees complete the program, they pass on their portable learning devices to other employees, reducing the effective cost per trained employee. *(For more information on Sed de Saber, see page 49).*

Using technology to increase access to training

Marriott International, owner of thousands of hotels and resorts world-wide, and Sodexo, an international food and facilities management company with thousands of locations, each provide English language instruction to their entry-level employees through the use of a learning system called Sed de Saber (which means “Thirst for Knowledge” in Spanish).

Created by a company called Retention Education, Sed de Saber uses hand-held, portable learning devices that provide Spanish speakers with an interactive way to learn English—independently and outside the workplace—that does not rely on computers.

The technology includes audio and voice recording features, in addition to graphics, and makes use of the LeapFrog® learning technology used in children’s educational toys. Marriott’s and Sodexo’s curriculum is customized to the hospitality workplace and is focused on communicating appropriately with customers, supervisors, and co-workers. The program is designed to be used by learners with very low English skill levels for 30 minutes a day and to be completed within four or five months.

Sodexo reports a 95 percent employee retention rate for participants six months after they completed the pilot Sed de Saber program. Marriott reports an 83 percent program completion rate and very high levels of participant satisfaction with the program. Both Marriott and Sodexo Sed de Saber participants have remarked that their family members also benefit from the program, since the technology is available at home.

Technology has its limitations, however, particularly for learners with very limited English skills. For this group, it is hard to replace the regular in-person interaction between teachers and students, where observation and non-verbal cues are key, and where immediate feedback can be communicated frequently. Both the teacher and the peer group play important roles in maintaining student motivation; this interaction is less present with technology. In addition, technology requires significant time investments to orient students to equipment and programs and provide technical assistance.

Although research is scarce on the effectiveness of various distance-learning strategies, evidence is emerging that adding a distance education component to face-to-face instruction yields stronger outcomes than either distance or classroom-based instruction alone. Recent research by the California Distance Learning Project compared outcomes for three groups of students: those enrolled only in classroom ESL, those enrolled only in distance ESL, and those whose programs blended classroom instruction with opportunities for students to practice and accelerate their learning through technology (in this case, videos with associated work assignments). Researchers found that students who took advantage of both types of instruction persisted longer, were more likely to complete a National Reporting System education level, and achieved greater reading gains than those who were enrolled in only one type of activity.⁹¹

To harness the potential of technology while maintaining some face-to-face support for its entry-level managers with limited English skills, McDonald's USA developed an ESL program that blends real-time virtual classes, e-learning, on-the-job practice, and periodic face-to-face classes. This program design has enabled McDonald's to offer three levels of ESL to employees at multiple restaurants across a region without requiring them to travel frequently or attend classes on their own time.

(For more information on English Under the Arches, see below).

Blending technology and face-to-face instruction

For McDonald's, an international foodservice company, the desire of its U.S. owner/operators to promote talented employees with limited English skills to entry-level management positions and above inspired it to develop English Under the Arches. Many of its employees have strong operational skills, but they lack the English language conversation or writing skills needed in the supervisory position of shift manager. English Under the Arches provides three levels of English language instruction, customized for the McDonald's workplace. The training complements management training received by shift managers.

McDonald's found a creative way to create economies of scale by connecting employees across a region through technology. The company developed a blended instructional model that incorporates real-time virtual classes, independent e-learning, on-the-job practice, and occasional face-to-face meetings. Several times a week, employees use a computer and phone at the restaurant during their shifts to log on and call into a virtual class conducted in real time with an instructor and other learners.

McDonald's designed its program with input from several experts in the field of adult literacy. Its courses are relatively intense, involving a commitment of five hours a week from workers. The intermediate course, Shift Conversation, is the longest, at 22 weeks, totaling 110 hours of learning. One hour a week is devoted to "on-the-job practice," providing authentic opportunities for students to use their new language skills. Student progress is measured using an oral assessment of English proficiency, the BEST Plus test.

As of the spring of 2010, approximately 750 employees had enrolled in English Under the Arches. The results are promising. When McDonald's tracked employee retention one and two years after participation in the program, it found that over 90 percent of participants remained employed as certified shift managers at both benchmarks. More than three-quarters of students increased one level of English proficiency as measured by the BEST Plus test, and 40 percent of students increased two or more levels.

McDonald's USA funded the development of the English Under the Arches curriculum and the initial pilots. Although it continues to fund instructor development, web conferencing costs for the virtual classrooms, and program evaluation, it is the local owner/operators who decide whether to bring the program to their region and whether to support the instructor costs for program. The 2010 instructor costs to owner/operators per enrolled employee ranged from \$130 for an eight-week course to \$350 for a 22-week course.

Strategy #4

Provide individualized support for academic and career-related goals

Employees may be eager to develop skills to advance, but they may not be knowledgeable about how to navigate the career pathways within their industries, particularly when these pathways require further education. Some employers have addressed this challenge by developing their own capacity to provide individual employee guidance and support. Serving as an academic and career advisor is an unfamiliar role for most employers, yet the benefits of doing so are significant: employers reap the rewards when employees improve their job performance and proven workers qualify for higher-skilled positions.

For example, in its efforts to help its existing low- to middle-skilled workers qualify for its higher-skilled positions, Beth Israel Deaconess Medical Center employs a career and academic counselor, housed in the Human Resources department, to recruit and support employees interested in participating in education through its Employee Career Initiative. The counselor works with employees to develop and implement individualized education and career plans that take into account their educational and employment experience, their life circumstances, and their goals.

Providing one-on-one support for employees pursuing career advancement

Beth Israel Deaconess Medical Center (BIDMC) in Boston has a strong commitment to providing career advancement opportunities to its incumbent workforce. However, many of its employees lack the requisite skills, knowledge, and support to take advantage of some of the educational pathways the hospital has developed. In response to this challenge, BIDMC has built a system of education and support services to prepare its proven entry- to middle-level employees, including many immigrants, to advance their education and careers. This strategy helps the hospital fill open positions for which it has traditionally faced staffing challenges. It also helps develop higher-skilled staff who reflect the diversity of the patient population and possess the linguistic and cultural skills to address its needs.

BIDMC offers five Pipeline programs for its employees who wish to advance into more skilled positions in nursing or allied health. These positions include nurses (associate degree), surgical technologists, medical lab technicians, patient care technicians, and research administrators. Some of these Pipeline programs involve earning college certificates or associate degrees that can take up to four years to complete on a part-time basis. Others are shorter-term, in-house training programs completed in only a couple of months. BIDMC makes these educational investments attractive to employees by offering many of these classes at no cost, on-site at the hospital before or after workers' shifts. In addition, it provides another incentive, particularly attractive when programs have long time horizons: a guaranteed job once a new position becomes available for employees who successfully complete their programs. Earnings gains with these new positions range from an average of eight percent for patient care technicians to 47 percent for new Registered Nurses.

Many of BIDMC's employees do not possess the academic skills to enroll directly into a Pipeline program. Instead, they may enroll in the hospital's in-house bridge program for employees with a high school diploma or GED, called the Employee Career Initiative. The Initiative includes pre-college reading, math, and English classes offered on-site by community college instructors at no cost to employees. For those below this level, BIDMC offers a GED class. It also offers four levels of ESL classes, with instruction tailored to the health care setting, through its partner, JVS Boston. In order to ensure there are sufficient participants to enable BIDMC to offer this wide variety of classes, it has collaborated with other nearby hospitals to offer ESL classes to employees and has on occasion invited other hospitals to participate in some of its Pipeline programs.

To help employees navigate their educational options in pursuit of career advancement, BIDMC employs a career and academic counselor, who is part of the hospital's workforce development staff within the Human Resources department. This counselor helps employees set goals and develop individualized plans for education and career advancement. Once workers are enrolled in the Employee Career Initiative, the counselor monitors their progress and helps them access necessary resources, including tutoring from hospital employee volunteers.

The Employee Career Initiative would not have been possible on its current scale were it not for a \$500,000 grant from The Boston Foundation through its Allied Health Workforce Initiative. The foundation funding helps support the first three years of the Employee Career Initiative, with the expectation that BIDMC will sustain the program with its own funds for an additional three years. The Allied Health Workforce Initiative is an investment in systems change at local hospitals and is designed to spur the development of career pathways for lower-skilled health care workers. This model of making philanthropic investments directly in employers for workforce development initiatives is relatively rare. It reflects The Boston Foundation's belief that employers must be engaged if systems change to benefit lower-skilled workers is to occur.

Strategy #5

Aim for on-site, on-the-clock opportunities

To the extent possible, employers with strong workplace education programs strive to bring opportunities to their employees, because distance, cost, and competing priorities can easily undermine employee plans to participate in education and training. Holding training at a work site, as do BIDMC, McDonald's, and Cargill Meat Solutions, is convenient, particularly for those without reliable transportation. Employees might feel more comfortable learning in a familiar setting and might form support networks with other employees. Although it is not possible for all employers to offer release time from regular shifts, scheduling classes immediately before or after a shift increases the likelihood of participation.

Philosophies differ among employers and providers of workplace education about whether employees should be paid for their time in class. Some feel that paid class time indicates that the employer considers education vital to the job; others feel that some voluntary time demonstrates employee commitment. Many

employers pay for at least a portion of the time in class. For longer educational commitments, tuition reimbursement is common, but students often attend on their own time.

Strategy #6

Provide sufficient duration and intensity of instruction

Employers are not educators, and the time and resources they can devote to building employee skills are limited. Nevertheless, employers still want to be sure that an investment generates the intended learning outcomes. Workplace education programs that are structured to reflect best practices in adult education are more likely to have positive educational outcomes. Programs should meet frequently and last long enough to ensure that employees and their supervisors can point to meaningful improvements in work-related skills. They also need to provide opportunities for workers to practice what they learn in class. For example, McDonald's, which developed its program in consultation with experts from the adult literacy field, provides five hours a week of instruction and directed practice. Its intermediate course, Shift Conversation, provides 110 hours of instruction and practice, which some experts believe is the average number of hours required to advance a level of English proficiency on the federal National Reporting System's six-level scale.

Strategy #7

Fund initiatives for the long term

Perhaps the biggest challenge for employers seeking to invest in their immigrant workforce is finding stable sources of funding that will allow them to provide training throughout the course of many employees' careers, rather offering a one-time class to only a few workers. The employers featured in this report have found ways to sustain their programs by using their own funds, public resources, or philanthropic dollars.

Employer funds

Employers are uniquely positioned to design and fund programs that meet their needs, continue to invest in them if they work, and discontinue them if they do not. Sometimes, as in the case of McDonald's, Sodexo, and Marriott, a company's headquarters invests in program development and markets it to local affiliates who pay for the operational costs of the program. As the investor, designer, and consumer of the training effort, a company's management—from the head office to trainees' supervisors—must perceive a return on the investment.

Large employers have the advantage of being able to spread education and training investments across many employees. Small employers lack the benefits of economies of scale. For them, education and training of lower-skilled employees is often seen as a non-essential expense. When business is strong, they might have funds

to invest. However, training programs are one of the first items to be cut from a budget when business declines. Small employers, in particular, could benefit from outside funding to help spur and sustain education and training efforts.

Public resources

Public funds are often attractive sources of initial investment for workplace education, particularly for small employers with little budget or infrastructure for providing training. State governments frequently fund the collaborative efforts of educational institutions and employers to deliver customized training to workers. Funds are time-limited, but can provide the support needed to start and test a program.

A few states have developed initiatives to provide resources for employers to invest in training for lower-skilled workers, in particular. State efforts ideally spur employers to contribute some of their own funds from the outset and to continue the initiative long-term. For instance, the ECCLI program in Massachusetts, which is administered by a quasi-public agency, Commonwealth Corporation, expects employers to use ECCLI funds to create career pathways and training opportunities for lower-skilled workers. It also expects employers to invest some of their own funds in the effort, in the form of partial release time and wage increases. Although it is not expressly required, many of these health care institutions continue to offer education and training opportunities after their one- to three-year grant from ECCLI has ended.

Philanthropic investment

An uncommon but promising source of funding for workplace education innovation is philanthropic investment. Traditionally, foundations have funded education and training providers directly, often with the expectation that these providers will form partnerships with employers. However, philanthropic dollars potentially may have a greater impact on employer practices if employers are the target of strategic foundation investments.

This was the case with Beth Israel Deaconess Medical Center, which benefited from a \$500,000 grant for its Employee Career Initiative from The Boston Foundation, whose Allied Health Workforce Initiative has invested in systems change at local hospitals. By funding employers directly, the Foundation sought to develop pathways for low-skilled workers in the health care field. Funding employers directly allowed the hospitals to determine their own needs and then hire the best training vendors to meet these needs. The Boston Foundation helped fund BIDMC's initiative for its first three years, with the expectation that the hospital would continue it for at least three additional years.

Efforts by unions to provide skills-building opportunities for their immigrant members

Another way that some workers access workplace education is through unions. According to 2006 data, one in ten immigrants in the United States is a member of a union, and immigrants as a group make up 12 percent of the nation's union members.⁹² Unions vary in the degree to which they have worked to attract immigrants to their memberships and responded to immigrant members' education and training needs. In some regions and in industries such as health care, shortages of skilled workers have created incentives for unions to provide education and training services to enable foreign-born workers to enter and advance in the field.

Union education and training efforts vary in type, from stand-alone training on topics such as workplace safety, to programs that support members who attend college. Some unions have adapted their services to help immigrants build their language skills and make progress toward vocational or postsecondary credentials. Union education and training opportunities may include ESL and basic skills classes, vocational training, individual advisory services, and academic and financial support for college attendance. Two important union models are adapted apprenticeship programs and training funds.

Adapted apprenticeship programs:

In the construction industry, a multi-year apprenticeship program serves as a pathway to well-paying skilled union jobs. The technical curricula and textbooks programs use have long been barriers to less English-proficient immigrants, even those who had considerable relevant experience in their home countries. Some apprenticeship programs have adapted to immigrant needs by adding or integrating ESL courses and strengthening the basic skills components of their programs.

- In Pierce County, Washington, the United Union of Roofers, Local 153, in partnership with Clover Park Technical College and Pierce College, offers an integrated ESL and apprenticeship program for roofing. In this program, Spanish-speaking students with at least intermediate-level English skills receive instruction from both ESL and technical instructors in the classroom and on the roof as they practice technical skills. As apprentices, they immediately start earning almost \$17 an hour for any hours worked. When they complete the two-year apprenticeship program, they earn about \$29 an hour as journeymen.⁹³

Training Funds:

Training funds are labor-management organizations that are supported by multiple employers who each contribute a portion of their payroll costs as specified by their collective bargaining agreements with unions. These educational entities offer a number of classes, such as ESL, basic skills, and vocational courses. Some provide financial support to union members who wish to attend college; some offer a number of academic and personal support services.

- In New York State, 1199SEIU League Training and Upgrading Fund (TUF)—one of the country's largest labor-management organizations—provides a continuum of education, training, and support services to union members working in hospitals, nursing homes, and other facilities organized by 1199SEIU (about 40 percent of whom are foreign-born, according to TUF's estimates). Any member who has been employed at an 1199SEIU institution for at least a year can access

an array of services, including counseling and assessment, support services, basic skills classes (including multiple levels of ESL as well as English GED and Spanish GED), pre-college and college classes. TUF aims to prepare workers to move out of entry-level positions into higher-skilled positions, and to respond quickly and flexibly to employers' changing staffing needs. In 2009, approximately 17,000 members took advantage of its programs, including about 500 who enrolled in ESL programs.

Evidence of success

Assessing the impact of employer-driven education and training efforts on immigrants' skills and earnings is challenging, since employers do not tend to use the same measures of effectiveness as educational and workforce development organizations do. They may be less concerned about learning gains on standardized tests, accumulation of course credit, or wage gains than about their program's impact on other internal company goals. Employers often rely on feedback from supervisors and employees to assess the value of programs in terms of improving employee morale, job-related communication, and worker productivity. They also tend to look at data such as program attendance, employee job retention rates, and reduction in customer complaints, errors, or accidents, in order to measure their investment returns. For example, discussing their success:

- McDonald's cited one-year and two-year employee retention rates of over 90 percent for its English Under the Arches participants. It also found that more than 75 percent of participants increased their English proficiency by at least one level, and 40 percent by two or more levels.
- Sodexo noted a 95 percent six-month employee retention rate for its Sed de Saber participants.
- BIDMC estimated that employees who successfully completed its Pipeline programs experienced anywhere from an eight to 47 percent wage boost once they were placed in new positions.
- Marriott reported an 83 percent completion rate for its Sed de Saber participants and noted that almost all participants said they would recommend the program to others.
- ECCLI found that participants developed stronger communication skills and improved self-esteem, had lower turnover, and benefited from average wage increases of about 50 cents an hour.⁹⁴
- Cargill's program staff estimated that, historically, about ten percent of its education and training participants have advanced each year into positions requiring stronger English and other basic skills.
- Employers featured in this report uniformly cited improvements in employee confidence as one of the most encouraging results of their initiatives.

Few employers are willing to specifically tie advancement opportunities to short-term training; in most cases there are simply too many variables influencing decisions about promotions or wages. In addition, it is uncommon for stand-alone, short-term training to raise employee skills sufficiently to enable them to qualify for new positions. However, longer-term, more comprehensive training and support strategies have the potential to position workers for advancement and help employers fill vacancies with proven, committed workers. The examples of McDonald's and BIDMC demonstrate how a progression of education and training opportunities can be created to enable strong employees at any level to get on track for advancement. These strategies recognize that basic skills development often must accompany opportunities for job skills upgrades in order to result in career growth.

Areas for investment

The biggest challenges for workplace education and training initiatives are practical. How can initiatives be funded for the long-term? How can small businesses with only a few employees who need training at any one time provide comprehensive training and support services for immigrant workers as they seek advancement in their careers? For the most part, it is large businesses that are able to pursue more comprehensive strategies on their own, yet even they benefit from economies of scale in order to sustain programs over the long term. To make workplace education more widely available to lower-skilled and limited-English-proficient employees at businesses of all sizes:

Policymakers should provide more flexible public funding for workplace education

Public funds have the potential to help smaller businesses start and test workplace education programs. Unfortunately, these funds can be challenging to use. For example, states can use the major federal workforce development law, the Workforce Investment Act (WIA, Title I) or the federal Adult Education and Family Literacy Act (WIA, Title II) to provide education and training at the workplace, customized to the needs of employers. However, both Titles I and II of WIA contain disincentives that make it unattractive to draw on these funds for employed worker training for lower-skilled workers. These disincentives include performance expectations that are difficult to meet in the specific training environment of the workplace:

- Among the variety of outcomes that it tracks, WIA Title I measures employee wage gains as a result of training. Wage gain benchmarks are much easier to achieve for workers who are not employed initially than they are for incumbent workers. Most employers cannot commit to a significant wage gain as a result of training.
- WIA Title II performance requirements include learning gains (as measured by tests to assess English literacy and other basic skills). Some strong programs teach skills specific to a particular workplace, for example, technical vocabulary

and phrases. Although an employee's ability to perform his or her job might be much improved as a result of this training, the employee may be less likely to demonstrate learning gains on an English language assessment.

WIA Title I and WIA Title II funds could be valuable tools to support convenient and customized instruction at the workplace for low-skilled or limited-English-proficient immigrant workers. To realize the potential of these funds, however, policy-makers need to remove the disincentives to using them for workplace education and instead provide inducements to use them for the kinds of instruction likely to help workers retain their jobs and advance, such as integrated basic skills and job-skills training.

Employers should collaborate to train their immigrant workforces

Collaboration among employers with similar needs appears to be a rarely used but very necessary option for workplace education for immigrant workers and other workers with low basic skills. It is not uncommon for employers in the same local industry to each develop and run their own ESL classes. A better strategy would be to share resources, and build a training system for particular local industries to which a number of employers contribute and send their employees for training. An intermediary organization, such as a local chamber of commerce, industry association, or sector-focused organization, could spearhead such an effort. Effectively reaching employees across an industry will likely involve innovative distance learning resources, blended with some in-person support. Whatever delivery model is adopted, it is important that the collaborative effort is on a scale sufficient to permit the provision of a wider array of education, training, and support services than most employers can offer on their own.

Pursuing Self-Employment

Many immigrants rely on self-employment, rather than formal schooling or on-the-job training opportunities, to advance their economic prospects. Little illustrates the American Dream more clearly than entrepreneurship—the notion that one can start with nothing and, through ingenuity and effort, build wealth. For centuries, immigrants have arrived in America with few resources and started businesses that have helped secure their futures and contributed to economic growth. This pattern remains true. The 2000 Census counted over 1.4 million immigrant business owners. That year, about one in ten immigrants was self-employed.⁹⁵ Immigrants are more entrepreneurial than their native-born peers: a 2008 report for the Small Business Administration found that immigrants are 30 percent more likely than native-born Americans to start a business.⁹⁶

Increasingly, immigrants are important drivers of economic growth in some regions of the United States. According to a 2008 report released by the Small Business

Some immigrant groups are significantly more entrepreneurial than native-born Americans.

Figure 6 presents entrepreneurship rates for native-born Americans and for the twenty immigrant groups who contribute the greatest number of U.S. entrepreneurs. Foreign countries of origin are listed in descending order according to their number of business owners.

There is a wide variation in immigrant groups' propensity for entrepreneurial activity. In sheer numbers of entrepreneurs, Mexico ranks first, yet its rate of business ownership is relatively low. By contrast, Korea has a much smaller immigrant population, but a much higher business ownership rate, earning it second place in total numbers of immigrant business owners.

Figure 6. Business Ownership Rates Among Workers by Immigrant Group: Census 2000



Source: Robert W. Fairlie, *Estimating the Contribution of Immigrant Business Owners to the U.S. Economy* (Washington, DC: Small Business Administration, Office of Advocacy, 2008), 11, <http://www.sba.gov/advo/research/rs334tot.pdf> (accessed May 26, 2010).

Administration, in California, immigrants open more than a third of all new businesses each month. In Texas, New York, and Florida, immigrants open almost 30 percent of all new businesses.⁹⁷ In New York City, according to a 2007 report by the Center for an Urban Future, 49 percent of all self-employed workers are foreign born—significantly greater than immigrants’ 36 percent share of the city’s population. The report also noted similar trends in Los Angeles, Houston, and Boston.⁹⁸

There are a number of theories to explain why immigrants are drawn to entrepreneurship. One is that immigrants are likely to be risk-takers, given their initial choice to leave their home countries. Another explanation is that, in many immigrants’ home countries, good jobs are few, and supporting a family through self-employment can be a necessary adaptation to a poor economy. Many immigrants thus come to the United States with both the expectation of becoming entrepreneurs and the experience of having run their own businesses previously.

Other theories point to the limited marketable skills possessed by some new immigrants, particularly those who do not speak English and have little education. In such cases, self-employment is an alternative to unemployment or underemployment (particularly in a weak economy), or to employment in unpleasant, unsafe, or abusive working conditions. Immigrants who start businesses that target products or services to their own ethnic communities may be able to operate primarily in their own languages, mitigating somewhat the effect of their limited English abilities on their earnings potential. They may also use their businesses to seek to address an unmet but important need in their ethnic communities.

Other motivations driving immigrant entrepreneurs resemble those of native-born entrepreneurs. Immigrants desire to supplement their household income. They are drawn to the idea of being their own boss, able to determine the direction of their business, set their own hours, and hire whom they choose. They seek the flexibility to balance their work life with their family responsibilities. Finally, some are motivated by the wish to pursue an interest or use their skills in ways that are personally fulfilling.

Obstacles for immigrant entrepreneurs

The frequency with which immigrants start businesses belies the many challenges and risks of doing so. The failure rate for all new businesses is high: only 44 percent survive four years, and 31 percent survive seven years.⁹⁹ Although there are no available national data on failure rates for immigrant-owned businesses, data on business income suggest that immigrant-owned businesses do slightly less well, on average, than native-owned businesses. In 2000, the average business income for immigrant entrepreneurs was about \$46,600, compared with about \$50,600 for businesses owned by native-born entrepreneurs.¹⁰⁰

The costs and risks of starting a new business are daunting for any entrepreneur, but are particularly so for immigrants, who face several specific challenges:

Lack of familiarity with the market and regulations

Although many immigrants have experience running their own businesses in their home countries, these enterprises were often informal. Many recently-arrived immigrants have little experience with complex American business and regulatory environments. When building a U.S. business, they face many challenges, including assessing their potential market, sourcing materials, pricing their goods and services appropriately, complying with licensing requirements and regulations, paying necessary fees and taxes, and marketing their services to customers. A maze of regulations in some locales may slow or deter business starts, and penalties for lack of compliance may drive entrepreneurs out of business.¹⁰¹ In the face of such complexity, many immigrants strive to keep their operations as simple as possible, by limiting the size and scope of their business or choosing to operate informally. These strategies can constrain the growth of businesses and, thus, incomes.

Limited education

Research has shown that better educated business owners have more profitable businesses. Thirty-one percent of immigrant business owners are college graduates, comparable to the 33 percent rate for all U.S. business owners. At the other end of the spectrum, 27 percent of immigrant business owners have less than a high school diploma, far higher than the 12 percent rate for all U.S. business owners.¹⁰² Business revenue appears to be strongly related to education. Immigrant college graduates generate 52 percent of all net immigrant business income, compared with 15 percent generated by immigrant business owners who did not graduate from high school.¹⁰³ Limited education thus appears to be a hindrance to business success for some immigrant entrepreneurs.

Limited English skills

Without English proficiency, many immigrant entrepreneurs have difficulty navigating the U.S. business environment. Many cannot speak or write well enough in English to present a business proposal to potential lenders, interact with customers or suppliers outside their ethnic communities, or understand the licensing requirements or regulations pertaining to their industries. They also cannot easily seek assistance from organizations specifically established to support small businesses.

Inadequate small business assistance resources

Entrepreneurs in many areas of the country have a number of resources available to them as they seek to launch or expand their businesses. Small business assistance centers are often run by local governments, educational institutions, chambers of commerce, or non-profit organizations and provide information, workshops and

one-on-one assistance to entrepreneurs. Unfortunately, often these centers do not conduct outreach efforts to immigrants and lack the capacity to provide their full range of services in the myriad languages spoken by immigrant entrepreneurs.¹⁰⁴

Lack of financial literacy

Many immigrants come from countries in which banks are not trusted, and choose not to involve themselves, even at the most basic level, with the U.S. banking system. According to a 2006 report by the Federal Reserve Bank of Chicago and the Brookings Institution, only 63 percent of immigrant heads of households have checking accounts, 13 percent fewer than native-born residents.¹⁰⁵ Only 27 percent of Mexican immigrants have checking accounts.¹⁰⁶

Whether they are suspicious of the banking system or lack knowledge about the range of available bank services and their eligibility for such services, many immigrants rely on check cashing, money transfer, or pay-day loan operations. These options, while convenient, typically charge higher fees or interest than banks. The practice of holding cash, rather than saving it in an account insured by the Federal Deposit Insurance Corporation, puts immigrants' cash at risk of theft or loss. "Unbanked" immigrants cannot develop a credit history that might enable them to secure a loan to start or grow their businesses. Those who already have a poor credit history in the U.S. often do not know how to repair their credit status.

Limited access to capital

Most conventional banks have strict lending requirements that new immigrants starting businesses are not able to meet. Immigrants present in the U.S. for a short time, who lack a strong U.S. credit history and have little to offer in the way of collateral, are likely to be rejected for a loan, no matter how strong their business plan. Many small businesses are also unattractive to banks due to the relatively small amount of capital involved. Small businesses often require loans of less than \$50,000. The bank's cost to administer a small loan is not substantially different from that for a large loan, resulting in a lower profit margin on small loans. Immigrant start-up businesses may also be perceived to be greater loan-loss risks for banks, due to the inexperience of many entrepreneurs in the U.S. marketplace. Traditional banks do not typically offer one-on-one technical assistance to guide a new borrower through the lending process.

In the absence of an affordable loan, entrepreneurs obtain funds from family, friends, or alternative lenders who charge higher interest rates, or they may wait until they accumulate sufficient savings to invest in a business. As many immigrants live in poverty and support not only families in the United States, but also families in their home countries, saving for a business might delay a start-up indefinitely.

Strategies to promote immigrant entrepreneurship

In 2000, immigrant business owners contributed \$67 billion of the \$578 billion net business income generated by all U.S. businesses.¹⁰⁷ Helping more immigrants start and grow their businesses would yield considerable payoffs for immigrants and their families and also the economy, in terms of increased tax revenue and job creation. Given these benefits, Mobility sought promising strategies that address the particular needs of immigrant entrepreneurs and boost their chances of starting a successful business.

Mobility's research uncovered few initiatives within the traditional financial sector that specifically address the needs of immigrant entrepreneurs, nor did it find many examples of public small business assistance initiatives that have developed an expertise in serving this population. Rather, most of the activity around supporting small business development by immigrant entrepreneurs appears to be happening in the microenterprise development sector. Because of this, Mobility chose to focus its research on the strategies of microenterprise development organizations. These organizations have been working for years to fill the gaps in services to disadvantaged, minority, women, and immigrant entrepreneurs. Mobility sought to glean lessons from strong immigrant-serving microenterprise development programs that can be applied more broadly, within financial institutions and business assistance organizations, to level the playing field between immigrant and U.S.-born entrepreneurs and increase immigrant entrepreneurs' economic contributions.

Microenterprise development for immigrants: Starting small, with support

Experts in the microenterprise development field trace its emergence in the mid-1980s to the earlier work of women's organizations to help women become economically self-sufficient. The microenterprise development movement reframed low-income individuals as potential engines of economic growth, rather than primarily recipients of government aid.¹⁰⁸ Its strategy is to reduce poverty and stimulate economic development by building individual human, financial, and social capital through the creation and strengthening of microenterprises.¹⁰⁹

The microenterprise development field defines a microenterprise as a small-scale business employing five or fewer individuals. The Association for Enterprise Opportunity estimates that in 2005 there were over 24 million businesses in the United States of this size—comprising 87 percent of all U.S. enterprises and employing 18 percent of all private sector employees in the country.¹¹⁰ Microenterprise development programs target a subset of these very small businesses: those that require \$35,000 or less in start-up capital and lack access to the mainstream commercial banking sector. In addition, most microenterprise development initiatives target an underserved population, particularly women, minorities, individuals with disabilities, or those with low-incomes. In 2005, the

Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD), a program of the Aspen Institute, estimated that the potential market for microenterprise development programs was approximately 10 million individuals.¹¹¹

In 2009, FIELD identified almost 700 microenterprise development organizations across the United States assisting underserved microentrepreneurs with starting and growing their own businesses.¹¹² Some organizations focus on particular industries, such as the child care sector, but most serve entrepreneurs working in a wide range of industries.

Depending on its mission and program design, a microenterprise development organization may offer business training, technical assistance, supportive services, and access to capital to entrepreneurs with very small businesses. Although most microenterprise development programs do not specifically target them, immigrants are a major client base for many programs located in areas with high immigrant populations.

Critical features of immigrant-serving microenterprise development initiatives

For immigrants and other would-be entrepreneurs, microenterprise development programs offer assistance with overcoming two key barriers: lack of knowledge and skills necessary to navigate the U.S. business and financial systems, and lack of access to financial capital. Although organizations vary in focus, they can be roughly characterized as either training-led or credit-led. Training-led organizations offer education and technical assistance to help guide entrepreneurs through the business start-up and expansion process. Credit-led organizations offer direct access to funds to start or grow a business. Some organizations offer a combination of training and financial services; others partner with organizations that provide the services they do not. Across the country, Mobility found that microenterprise development organizations that appear to be serving their immigrant populations effectively:

- Employ culturally and linguistically sensitive recruitment methods
- Use multiple tools to assess immigrant readiness for the risks of doing business
- Customize training and support services to the needs of immigrant and limited-English-proficient entrepreneurs
- Tailor financial products to the needs of the immigrant population
- Offer long-term technical assistance and coaching

Strategy #1

Employ culturally and linguistically sensitive recruitment methods

The first challenge for microenterprise development programs is to find and engage potential clients. Many foreign-born would-be entrepreneurs distrust unknown organizations and have a negative perception of credit. Microenterprise programs attempt to overcome these hurdles by hiring staff from their clients' ethnic groups and by creating partnerships with ethnically-based organizations for referrals and ongoing client support. Microenterprise development organizations use simple out-reach materials in clients' native languages, using a variety of media.

Microenterprise development organizations differ in what they believe draws immigrant clients to their programs and services. The Business Center for New Americans (BCNA) in New York City cites the availability of funding as a critical part of its appeal to immigrants, whom they find are less attracted by training services.¹¹³ Other organizations, such as the Women's Initiative for Self-Employment (Women's Initiative) and Creating Economic Opportunities for Women (C.E.O. Women), both San Francisco Bay Area microenterprise development organizations, contend that the supportive communities created in their training classes are a strong draw, particularly for immigrants who might not have support networks in their own communities.

Strategy #2:

Use multiple tools to assess immigrants' readiness for the risks of doing business

Microenterprise development organizations seek clients within their target populations who have the motivation and personal resources to start or grow a business, but who would not easily find the assistance they need through traditional lending institutions or small business assistance organizations. Most also look for clients who are already passionate about a business idea but may need help to implement it. Sensitive to the economic and personal vulnerability of many immigrants, training-led organizations often use self-assessment as a tool to help their clients decide whether they are ready to assume the risks of starting or growing a business. Training-led microenterprise development programs commonly screen clients by requiring them to participate in a short class before enrolling in a more intensive course. This short class not only helps them critically examine their business idea and their own readiness, it also covers the basics of financial literacy—lessons that are valuable even if clients decide that they are not yet ready to enroll in a more intensive class.

Credit-led organizations also consider the personal capacity of clients, but the greater emphasis is on credit-related factors, with some allowances for the unique circumstances of immigrant entrepreneurs. Like traditional lenders, microenterprise development organizations look at the collateral, capital, credit history, character,

and capacity of the potential client. However, they may also work with clients to help them repair credit, they may encourage co-signers on loans, or they may be more flexible about the types of documentation they will review. For example, ACCION USA, which lends primarily to established small businesses and serves low-to-moderate income entrepreneurs (about two-thirds of whom are immigrants), supplements information about a loan applicant's credit history with its own assessment of a person's experience and capacity. Where a traditional bank would require detailed financial statements for a business, ACCION USA will at times "look at a bag of receipts" to help clients demonstrate the strength of their businesses. The organization will also look at such indicators of creditworthiness as paying bills on time and resolving bankruptcy.

Strategy #3

Customize training and support services to the needs of immigrant and limited-English-proficient entrepreneurs

Following their introductory class, clients in training-led microenterprise development programs then enroll in a longer course that typically covers financial literacy and budgeting, record-keeping, marketing, communications, licensing and regulation, and the development of a business plan. Sector-specific microenterprise development programs also offer instruction relevant to a particular industry. For instance, to help home-based child care providers develop their businesses, Bronx-based Women's Housing and Economic Development Corporation (WHEDCo) complements instruction on general business concepts with sessions on topics specific to the child care field. These include child development, nutrition, and compliance with New York child care regulations.

Many organizations structure their services to accommodate the special needs of immigrants. Most programs emphasize the creation of supportive learning communities during training. These communities provide vital networks to immigrant women in particular, many of whom are socially isolated. Some programs offer support services, such as access to legal advice or child care. Programs serving large numbers of immigrants may also address limited English proficiency issues by providing bilingual instruction, English language instruction, or referrals to ESL classes. For example, C.E.O. Women offers a curriculum that integrates English language and business instruction, enabling it to be accessible to entrepreneurs with at least intermediate levels of English proficiency. (*For more information on C.E.O. Women, see page 67.*)

Integrating Business and English Language Training

Creating Economic Opportunities for Women (C.E.O. Women), an Oakland-based non-profit organization, was founded in 2000 to help low-to-moderate income immigrant and refugee women pursue better economic opportunities—particularly entrepreneurship—by assisting them with building their skills and resources. It works to level the playing field for immigrant women relative to other entrepreneurs by providing them with business training and coaching, English language instruction, access to networks, and start-up financing.

The C.E.O. Women program integrates English language and business instruction, which enables it to serve English language learners at intermediate levels and higher. The curriculum emphasizes the development of U.S. business-specific vocabulary and language usage and focuses on strengthening writing skills. Each unit provides students with opportunities to apply their new knowledge and language skills to their own business idea. Students work in groups to practice skills and refine business plans and serve as one another's first business network to test product ideas and hone marketing strategies. The major assessments of both business knowledge and improved language skills are two "Storefront Presentations," which are public events at which the entrepreneurs present their business ideas.

To provide entrepreneurs with the technical assistance and motivation they need to follow through on their business plans, C.E.O. Women offers alumnae access to business advisors for technical guidance and business coaches for regular support. They charge entrepreneurs a modest fee for some of these services. The organization also provides alumnae with additional networking and educational opportunities.

C.E.O. Women created an innovative financing option for some of its graduates through its Women Connected Venture Fund. It offers graduates what it calls "micro-equity": small grants of \$1,500 in cash, an additional \$500 in "rebranding" assistance to help with business marketing, and \$500 for coaching services. The alumnae are selected through a competitive process based on the strength of their business plans and their readiness to launch or grow their businesses. Since 2007, the program has awarded 37 grants.

The organization is experimenting with the use of technology to extend the reach of its training. It is producing an 18-episode dramatic series called *Grand Café* that provides language and business instruction in a telenovela format, supported by workbooks. Clients enroll first in a three-week "Are You Ready for Business?" class, which incorporates the first six *Grand Café* episodes on DVD, workbook-based assignments, and three face-to-face classes. Once clients have successfully completed this class, they enroll in a 14-week "Starting a Small Business" class. Compared with a traditional classroom-based model, this blended model offers increased flexibility to clients and thus should facilitate the engagement of more women in the San Francisco Bay area. Ultimately, C.E.O. Women hopes to extend its services to other regions by sharing its *Grand Café* resources with, and providing training to, affiliated organizations.

C.E.O. Women's program has not been subject to a comprehensive outside evaluation, but it has conducted follow-up surveys that indicate its clients are opening businesses and increasing their household incomes, both through business operations and increases in their hourly wages as

employees. As is true across microenterprise development programs, many of C.E.O. Women's entrepreneurs continue to engage in wage employment as they grow their small businesses. C.E.O. Women's staff believe that their clients' increased confidence in English, combined with new financial literacy and business skills, have helped raise household incomes and wealth.

Strategy #4

Tailor financial products to the needs of the immigrant population

Microenterprise development programs increase access to capital for entrepreneurs who would not normally be eligible for loans from traditional lenders. These organizations help clients secure loans or build sufficient savings to start or grow their businesses. Some organizations provide loans and savings products directly to clients. Others provide only training, but refer clients to partner organizations.

Loans

For entrepreneurs who lack the credit history, steady employment, or collateral typically required by banks, microenterprise development organizations employ a number of strategies to qualify these borrowers for a loan while reducing their own risk. One strategy requires co-borrowers to guarantee the loan; often a co-signer takes out a loan with the entrepreneur.¹¹⁴ Other strategies include using alternative collateral, such as business equipment, or looking for other signs of creditworthiness, such as a history of sending regular remittances to relatives or timely payment of bills.¹¹⁵

The size of loans depends on the capacity of the lending organization as well as the capacity and history of the entrepreneur. Microloans are typically very small, ranging from \$500 to \$35,000; the median loan in 2008 was about \$7,300.¹¹⁶ Loan terms generally range from a few months to five years. Given the additional risk of lending to their clients and the costs of administering small loans, microenterprise programs charge relatively high interest rates—ranging between five and 18 percent.¹¹⁷

The immigrant population presents a particular challenge for lenders, since a number of more recent immigrants (many of those from Africa, for example) have little experience with borrowing and lack a formal credit history in the United States. To provide them with a small amount of capital to get started with their businesses and help them establish themselves in the financial system, some microenterprise development organizations offer “credit-builder” loans. For example, ACCION USA offers clients credit-builder loans in the range of \$500 to \$700, to be repaid over a year. This period is long enough for clients to establish a positive trade line on their credit reports. Once borrowers have repaid this loan, they are eligible to return to ACCION USA for larger loans, or they may qualify for credit with a mainstream lending organization.

Lenders have encountered cultural barriers to borrowing among some immigrant groups, and have adapted their products accordingly. For example, for some Muslim entrepreneurs prohibited from earning or paying interest, Columbus, Ohio-based Economic and Community Development Institute (ECDI) offers “Lariba” loans, which are fee-based interest-free loans. These loans have been in high demand in Columbus, which has a large Somali population and growing Iranian and Iraqi populations.

Savings strategies

Some microenterprise development programs believe that helping new entrepreneurs start their businesses with a savings strategy is preferable to using a loan-based strategy, because it reduces the risks to entrepreneurs. These programs help clients build savings, most frequently through the use of Individual Development Accounts (IDAs). IDAs are individual savings accounts into which eligible low-income individuals deposit savings and receive a match from the IDA sponsor organization (in this case, the microenterprise development organization), usually with grant funds. These matches can range from one dollar to eight dollars for every dollar saved by the account holder, meaning that \$1,000 saved by a client can generate many times more savings. IDA savings can be used for several types of asset-building strategies, typically for the purchase of a home, postsecondary education, or business expenses. Ultimately, the goals of IDA programs are to develop savings habits among low-income individuals and build assets that will stabilize families over the long-term.

A number of microenterprise development organizations offer IDAs to their entrepreneurs and encourage their use, particularly by those with little experience saving or borrowing. ECDI, BCNA and Women’s Initiative all offer IDA programs, and most of their clients save for business expenses. All of their clients are required to participate in financial training to be eligible.

Other organizations have experimented with small grants to microentrepreneurs. For example, C.E.O. Women has developed a micro-equity grant program to help clients start their businesses with assets rather than debt. It encourages its entrepreneurs to apply through a competitive process for grants that include cash, marketing assistance, and business coaching.

Regardless of the financing mechanism used, microenterprise development programs encourage clients to set realistic targets and move at their own pace toward their goals. C.E.O. Women encourages its microentrepreneurs to think creatively about lower-risk ways to launch their businesses, by selling goods at a farmer’s market, for example, or working as a caterer, prior to investing in a storefront or restaurant. Microfinancing mechanisms, including IDAs, grants, or small loans, reinforce this gradual approach and provide larger loans only when entrepreneurs have

established a history of managing their money well. This reduces risks to entrepreneurs and microenterprise development organizations, but might also limit the potential growth of some businesses.

Strategy #5

Offer long-term technical assistance and coaching

Once entrepreneurs develop their business ideas, complete training, access capital, and launch their businesses, they face continuing challenges, including the need for ongoing technical assistance to sustain and grow their businesses. With very limited operational budgets, many microenterprise development organizations find it challenging to stay in touch regularly with their entrepreneurs, let alone provide industry-specific technical support and ongoing training. In spite of these challenges, a number of organizations have developed innovative strategies to provide long-term support to their graduates.

For example, WHEDCo offers an alumni program to support its home-based child care microentrepreneurs. Following their participation in WHEDCo's Home-Based Child Care Microenterprise Training, caregivers may apply to join WHEDCo's Network. Network members pay an annual fee of \$25 and are eligible for ongoing professional development trainings on specialized topics related to business operations and child care. Network members are also eligible to be part of a referral network used by parents seeking care for their children.

Women's Initiative is another organization that offers a robust postgraduate program, Success Link. For an annual fee, members have access to technical consulting and personal coaching. They are also invited to workshops and networking events and may participate in peer advisory groups designed to build a supportive network among entrepreneurs once they have graduated from training. (*For more information on Women's Initiative, see below.*)

Offering long-term technical assistance and support to entrepreneurs

Women's Initiative for Self-Employment (Women's Initiative) offers business training in both English and Spanish to lower-income San Francisco Bay Area residents who are interested in starting or growing a business. The organization estimates that between 40 and 50 percent of its clients are immigrants. Almost 40 percent of its clients choose to enroll in training taught in Spanish. The curriculum is based on participatory adult learning methodologies that reach a wide range of students, regardless of their educational backgrounds or basic skill levels. Instruction is as focused on the emotional demands of entrepreneurship as on the technical aspects, and a theme of self-empowerment runs through the curriculum.

In addition to training, Women's Initiative provides access to capital in several ways. It has its own loan fund from which first-time borrowers can access between \$500 and \$10,000; experienced

borrowers can access up to \$25,000. It also runs an Individual Development Account (IDA) program that offers clients a match of two dollars for every dollar they save, up to a combined total of \$6,000. In addition, the organization has tested grant support for entrepreneurs through a partnership with the City of San Francisco. “First-Time Leaseholder Grants” offered up to \$10,000 to entrepreneurs renting commercial space in San Francisco. This program benefited 18 women before it was discontinued in 2009 for budgetary reasons.

A major component of the Women’s Initiative model is its postgraduate program, Success Link. Graduates are invited to join Success Link for an annual fee of \$150 (\$100 if they join before graduation). Members of Success Link receive six technical consulting sessions focused on such topics as cash flow and marketing, as well as eight personal coaching sessions that emphasize goal-setting and overcoming personal barriers. Women’s Initiative also invites its graduates to business seminars, workshops, and networking events with established business people. These events sometimes result in the development of one-on-one mentoring relationships. Finally, to ensure that graduates have the ongoing personal support they need to achieve their goals, the organization creates peer advisory groups of six to eight entrepreneurs who are at similar stages in the development of their businesses. They meet for between four and six months, guided by a facilitator, and serve as peer mentors to one another.

Women’s Initiative’s clients start new businesses over time and build modest business equity and household wealth. According to its own data, one year after training, 44 percent of clients owned businesses that were making regular sales, and five years after training, 71 percent of clients had reached this milestone. Women’s Initiative research on outcomes for almost 700 clients over ten years found that their average business equity increased from about \$900 (median: \$0) to \$6,400 (median: \$300), and their average household wealth grew from about \$13,000 (median: \$40) at program entry to \$54,000 (median \$5,000) after a follow up period averaging two years. At the end of the follow-up period, 20 percent of Women’s Initiative clients owned their homes, compared with ten percent at program intake. The results were even more dramatic for their Latina clients, whose home ownership rate grew from 11 percent to 32 percent.¹¹⁸

Evidence of success

No rigorous studies have assessed microenterprise development program effectiveness as a strategy for immigrants in particular, and microenterprise development organizations serving a broad population do not typically track outcomes by country of origin. Nevertheless, immigrants and refugees comprise a majority or a significant proportion of many microenterprise development program client populations. Thus, existing evaluations of the general effectiveness of microenterprise development programs are likely to convey much about their use as a strategy for immigrants.

To assess whether microenterprise development strategies have helped immigrants and other low-income populations to advance economically, it is critical to answer a few questions:

- Do clients start businesses?
- Do businesses survive?
- Do business revenues increase?
- Do businesses generate jobs?
- Do business owners' household incomes increase?
- Do business owners' business equity and household wealth increase?

Much of what is known about microenterprise development programs comes from ten major studies released between 1994 and 2004, the findings of which are summarized in a 2005 report by FIELD entitled, *Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the U.S.*¹¹⁹ More recent information comes from FIELD's MicroTest initiative, which collects data from microenterprise development organizations nationwide, and uses this data to track and improve program performance.

MicroTest conducts annual surveys of individuals who received significant services from microenterprise development programs, including training or a loan. In 2009 and 2010, FIELD released a series of reports summarizing findings from its 2008 *MicroTest Outcomes Survey*, which captured business, individual, and household outcomes for about 1,400 individuals approximately one year after they entered programs in 2006.

Almost all of the research on microenterprise development programs is non-experimental in design, meaning it cannot reveal the true impact of program services on clients. Instead, most research tracks clients over time to assess the ways that their business activities, earnings, or other measures have changed over the course of services. Although research cannot attribute these changes with any certainty to program services,¹²⁰ it does suggest that microenterprise development programs are positively associated with business start-up and growth and improved economic circumstances for low-to-moderate income individuals:

Microenterprise development clients succeed in starting and sustaining businesses.

- The 2008 *MicroTest Outcomes Survey* revealed that approximately a year after entering a program, 64 percent of clients who did not own a business prior to program participation went on to open a business.¹²¹
- The same survey found that existing businesses less than a year old when clients enrolled in a program had a survival rate of 88 percent one year later, and those more than a year old had a survival rate of 92 percent.¹²²

Businesses that receive assistance from microenterprise development programs grow over time.

- The 2008 *MicroTest Outcomes Survey* revealed that approximately one year after existing businesses first received services from microenterprise development organizations, they experienced a 49 percent increase in mean business revenue and a 37 percent increase in median business revenue.¹²³

Owners operating businesses full-time generate significantly greater revenues than those operating part-time.

- According to data on newly launched businesses from the 2008 *MicroTest Outcomes Survey*, about a year after enrollment, full-time businesses generated median yearly revenues of \$40,000 and mean revenues of approximately \$120,000, compared with median revenues of \$6,500 and mean revenues of about \$29,000 for part-time businesses.¹²⁴

Microenterprise owners increase their household incomes over time.

- In its survey of microenterprise development studies, *Opening Opportunities, Building Ownership* revealed that clients engaged in microenterprise development see their incomes grow over time. Microenterprise development strategies can be associated with dramatic increases in household or personal income for low-income families. For example, a study of the Mott Foundation's Welfare to Work initiatives found that, after two years, public assistance recipients who engaged in self-employment experienced a 78 percent jump in their household incomes.¹²⁵

It is critical to note that many entrepreneurs are part of households with another wage earner who might also be responsible for changes in household incomes. In addition, many entrepreneurs continue to engage in wage employment while they run their businesses.¹²⁶

Microenterprises create new jobs, but this job creation is not evenly distributed among businesses.

- MicroTest data from 2008 reveals that 46 percent of businesses receiving help from microenterprise development organizations employed someone in addition to the owner (an average of 2.5 workers for these businesses, typically part-time).¹²⁷

Microenterprise creation is associated with increases in business and personal assets.

- The studies reviewed in *Opening Opportunities, Building Ownership* found that median business and personal assets of entrepreneurs increased through the follow-up period. Business ownership was also associated with an increase in home

ownership. The authors of *Opening Opportunities, Building Ownership* sounded a cautionary note in their review of the studies' findings. Although household assets increased for microenterprise development program clients, so too did liabilities. The authors suggested that microenterprise development organizations have an important role to play in helping clients understand the potential consequences of taking on debt.¹²⁸

Limits on the potential of microenterprise development as an advancement strategy

The available evidence suggests that microenterprise development initiatives can achieve many valuable results for business owners, but that outcomes differ considerably among entrepreneurs. Some start businesses that grow quickly, generate income for owners, and employ others; others struggle to stay afloat, generating little revenue and no additional employment beyond the owner. Several factors account for this diversity:

Features of many microenterprises limit revenue potential

Entrepreneurs build on their existing skill sets, and the more than one-quarter of entrepreneurs who lack a high school education may find that their skill sets limit options for generating revenue. Some of the most common sectors for low-income microentrepreneurs to enter are cleaning, construction, child care, retail, arts and crafts, and health and personal services.¹²⁹ Many of these fields require little up-front capital and typically no paid employees; thus they have few barriers to entry. Because these sectors are easy to enter, there is more potential competition, driving down prices and business profit margins. To the extent that an immigrant business focuses on an ethnic market, the growth potential of the business is limited by the size of that market; in many localities, the capacity to serve a mainstream market is crucial to the growth of business revenues. Serving the mainstream market requires English proficiency, which is a challenge for many immigrant entrepreneurs. Programs like C.E.O. Women seek to address this challenge by providing simultaneous business development and ESL training.

Lack of health benefits for the self-employed

The lack of access to affordable health insurance in the United States keeps self-employment from serving as a strong alternative to wage employment. According to several microenterprise development programs, many of their clients continue to engage in wage employment in order to maintain health coverage for themselves and their families. As a result, these microentrepreneurs can only run their enterprises outside their hours of wage employment, dampening their prospects for building successful businesses. Those who are able to devote themselves to their businesses full-time often have access to health insurance through their spouse's employer.

Varied goals among entrepreneurs

Although some entrepreneurs want to devote themselves full-time to growing their businesses as quickly as possible, many microenterprise development program clients do not expect their businesses alone to support their families. With competing roles as caregivers and wage employees, many microentrepreneurs look to their business activities as a means of supplementing their household's portfolio of income-producing activities. Household needs change over time, and many entrepreneurs appreciate the flexibility of a business, enabling them to ramp up or scale back as required.¹³⁰

Areas for investment

The constraints on microenterprises—features of the particular industry entered, health care affordability, and diverse goals among entrepreneurs—are largely beyond the control of microenterprise development programs. Where they can help to remove barriers, they endeavor to, with some promising outcomes. Yet, microenterprise development programs currently lack the scale, capacity, and geographic reach to meet the needs of more than a fraction of the potential market for their products and services. Most microenterprise development organization budgets severely limit the number and size of loans and matched savings programs they can offer. Similarly tight operating budgets keep organizations from providing the types of long-term coaching and sector-specific technical assistance that might increase the probability of business survival and growth. Finally, microenterprise development programs tend to be rooted in particular communities; entrepreneurs without geographic proximity generally do not have access to their assistance.

To better support immigrant entrepreneurship in the United States, the country needs to make several types of investments. First, it should significantly increase its investments in microenterprise development programs that work. Second, it should support innovation within the microenterprise development sector to enable organizations to reach more participants and to help high-potential businesses grow more quickly. Finally, it should encourage mainstream financial institutions and business assistance organizations to adopt the best practices of the microenterprise development sector, to enable them to better serve immigrant business owners. Ultimately, in order for the necessary scale to be achieved to help immigrant business owners nationwide, it is important that appropriate training programs, business services, and financial products be available as widely as possible, both inside and outside the microenterprise development field.

Public and private investments should target proven microenterprise development programs to increase their scale and capacity.

When microenterprise development programs have demonstrated success in promoting business starts, business survival, and job creation, and in increasing business revenues and household incomes, they should be taken to scale. Public and

private funding should be used to increase available capital for loans, matched savings programs, and grants for entrepreneurs. Other investments should strengthen microenterprise development organization capacity to provide one-on-one coaching and long-term, industry-specific technical assistance to clients in their native languages. Mainstream financial institutions should be a major source of these investments; banks benefit when microenterprise development programs groom their immigrant entrepreneurs to become banks' future borrowers.

Microenterprise development organizations and their funders should invest in innovative strategies that increase access for underserved immigrant groups.

There are many entrepreneurs who do not have access to microenterprise development programs, due to their distance from program locations, competing work and family priorities, or limited English skills. Innovation in program delivery can increase access for these individuals. For example, by integrating language training and business instruction or offering business instruction in Spanish, C.E.O. Women and Women's Initiative are able to reach entrepreneurs with more limited English skills than they otherwise could. C.E.O. Women's development of a program model that makes use of distance education through their telenovela enables them to extend services to women who cannot attend face-to-face classes on a regular basis. In addition, C.E.O. Women's plans to share its distance learning curriculum should enable affiliated organizations around the country to offer microenterprise support without having to develop curricula themselves or offer a full training program. This frees up some organization resources for business coaching and financial services.

To stimulate and support more immigrant business activity, federal and state governments, financial institutions, and philanthropic organizations should invest in the identification, development, and dissemination of resources that address the needs of immigrant entrepreneurs. These investments should generate resources that provide guidance in a number of languages, are accessible to those with lower basic skills, and integrate English instruction and business training. These investments should also spur the development of innovative technology-based distance-learning models that enable organizations to reach entrepreneurs in underserved areas and those who would otherwise not be able to attend a traditional class.

Programs should invest in services and products to accelerate business development for entrepreneurs with high-potential businesses.

Although many entrepreneurs run their businesses on a part-time basis to supplement household incomes, some are committed to and capable of launching full-time businesses with strong potential for job creation and revenue growth. The diversity in the goals and capacities of entrepreneurs presents a challenge to microenterprise development organizations offering a single program model. Several organizations featured in this report are eager to respond to this challenge by targeting more intensive services to entrepreneurs with high-potential

businesses. Ideally, they would create a “fast track” to help these entrepreneurs access industry-specific expertise and ongoing mentoring soon after program enrollment. Segmentation of the market in this way may be a necessary strategy to increase the economic returns to society of a limited amount of investment dollars.

Financial institutions and business assistance organizations should adopt some of the promising practices of the microenterprise development field.

To attract and retain immigrant entrepreneurs, banks and business assistance organizations should invest in increasing their capacities to serve immigrants in a number of languages, and to provide basic literacy education, business training, and one-on-one support. They might develop these capacities in house, or through strategic partnerships with organizations that are already trusted by immigrants. Such partners could help with outreach, training, and product development, and provide translation and support services when necessary.

If financial institutions are interested in serving less experienced immigrant borrowers, they should also develop more flexible financial products and services. For example, they could promote the use of small credit-builder loans that minimize risk for the borrower and lender, yet enable immigrants without a U.S. credit history to establish one.

Helping immigrants move more efficiently along the well-trodden path to self-employment

Is supporting small business development a promising strategy to help immigrants advance economically? In many respects, it is. Immigrants are drawn to self-employment at greater rates than American-born workers. Many engage in self-employment but do so informally or in a limited manner if they do not understand U.S. business and financial systems, speak English well, or have access to capital. Microenterprise development organizations have developed promising ways of serving this population to help them operate in the economic mainstream. Immigrants now make up a significant subpopulation of microenterprise development organization clients. Organizations report that immigrants share in the achievements of their entrepreneurs as a group; that is, starting, sustaining, and growing their businesses, generating jobs, and increasing their household incomes and wealth. The challenge now is to take effective practices to scale so as to improve immigrant access to business assistance across the country, both within and outside the microenterprise development sector.

What Works and What Is Missing: Areas For Investment

One of America's great strengths is that it encourages local innovation to address the needs of individual communities. The promising programs featured in this report resulted from local experimentation in response to large or growing immigrant populations and the demands of local businesses for more skilled workers. The people involved with these programs—staff from educational institutions, employers, unions, non-profit organizations, and state and local governments—recognized that lower-skilled or limited-English-proficient immigrants can make greater contributions to the economy when they are able to take full advantage of the same strategies for advancement that are available to native-born workers. Efforts featured in this report improve opportunities for immigrants to return to school to earn a credential, access training at work, or start and grow a business. They serve as templates for how to strengthen local economies by tapping into the unrealized potential of immigrant residents.

Considering how vital immigrants are to the workforce and the economy, it is disappointing that current efforts to invest in immigrants across the United States are scarce and relatively modest. Approximately one in six workers is an immigrant, and future workforce growth will depend on immigrants and their children. Yet, Mobility's scan of promising practices found very few education, workforce development, or workplace-based initiatives that focus specifically on immigrants. Even when lower-skilled adults are a focus of investment, efforts rarely incorporate specific strategies to help those with limited English proficiency develop the skills they need to advance. Microenterprise development initiatives more frequently address the specific needs of immigrants, yet these efforts are typically small in scale.

In fact, for all of the thought and resources that have gone into the initiatives discussed in this report, they still serve very few individuals. I-BEST—an ambitious statewide initiative involving all 34 Washington State community and technical colleges—served about 2,800 students in 2008-2009.¹³¹ Other programs are much smaller, serving only a few cohorts of 15 or 20 people a year. Such small-scale initiatives will not succeed in transforming the skills profile of the growing immigrant segment of the American workforce. For this to happen, promising initiatives must be taken to scale and replicated around the country.

The states and local areas that recognize the importance of immigrants to their economic futures and adopt and adequately fund strategies to help them advance are going to have an important comparative advantage in coming years. Immigrants as a group are younger than native-born residents and have many years of work ahead of them. They provide a growing pool of workers for industries that are expanding. They start their own businesses at a higher rate than native-born

workers. Finally, these younger workers will make up an increasing segment of the tax base needed to support greater numbers of older workers as they retire. To avoid facing a surplus of lower-skilled workers, states and local areas with large or growing immigrant populations would be wise to invest in their immigrant residents to build a higher-skilled workforce to fuel economic growth.

A starting point: Build on what is working

In the near-term, states and localities seeking to build the skills of their low-skilled immigrants can invest in some of the strategies that underlie the promising initiatives highlighted in this report. In particular, they should invest in efforts that:

Teach work-related skills and language skills simultaneously:

Across all strategies, one theme is consistent: immigrants find it difficult to advance without improving their English abilities, but English instruction in isolation does not usually lead to career advancement, successful business ownership, or further education. Because of this, many strong programs reviewed for this report either integrate or link English language and work-related training. Washington State's I-BEST program provides compelling evidence that when basic skills and vocational training are integrated, English language learners are more likely to succeed in education (in that case, earning college credit and credentials) and make gains in basic skills. Future public and private investment in immigrant skills should target programs that integrate basic education (including ESL) with work-related instruction, such as vocational training or microenterprise training.

Provide opportunities for immigrants to earn academic credit and build toward postsecondary credentials

Although many program designs may help build immigrants' English abilities, job search skills, or vocational skills, the greatest opportunities often come from initiatives that also move participants toward postsecondary credentials. Several programs reviewed for this report, including Washington's I-BEST, Northern Virginia Family Service's Training Futures, and Central Piedmont Community College's Technical Career Ladders have demonstrated that, given the opportunity, immigrants want to enroll in regular college courses and can succeed in them. With more flexible admissions procedures and the right instructional models and supports, students can move into college-level work earlier in their skills development and can earn college credits sooner than if they are required to follow the traditional sequential path through basic skills or developmental classes.

Provide intensive one-on-one support and advising

"Case management," a service commonly associated with community-based organizations is, in fact, a common and critical program element across many initiatives, including workplace education, postsecondary programs, microenterprise

development, and programs helping high-skilled immigrants return to their former professions, such as the Welcome Back Initiative. Most programs examined for this report provide one-on-one guidance to clients on academic, career, or business goals. Such advisory services are particularly important for immigrants, who often lack personal and professional networks in the United States or knowledge about how American education, workforce, or business systems work. When feasible, bilingual advisors are best, and services should be provided long-term, until clients have achieved their academic, career, or business goals.

Help immigrants translate new skills into improved economic opportunities

Effective programs do not stop with the provision of education and training. Rather, they help immigrants translate their education and training into improved employment or business opportunities. School-based and non-profit-based programs may provide internships to help immigrants gain relevant U.S. work experience. Microenterprise development programs may refer clients to business coaches to help them implement their business plans. Workplace education programs may link career advancement opportunities or wage incentives to completion of training, providing greater assurance to immigrants who are contemplating making an investment in their skills that the investment will not be wasted.

Next steps: Addressing systemic gaps in opportunities for low-skilled immigrants

Even if all local areas invested in initiatives that incorporate the four promising practices summarized above, there would still be some critical gaps in the services and systems that could potentially help more immigrants gain the skills they need to pursue marketable credentials, advance at work, or launch and grow their own businesses. To fully tap into the potential of the immigrant workforce, policymakers, philanthropic organizations, employers, and service providers should:

- Refocus and better align workforce investment and adult education policies and programs to prepare those with low basic skills for careers.
- Increase the availability of financial aid to support immigrant access to short-term and marketable postsecondary credentials.
- Increase the availability of workplace education for low-skilled immigrants.
- Invest in strategies to extend support to more immigrant entrepreneurs, both within and outside the microenterprise development sector.
- Invest in technology to extend the reach of skills-building initiatives.
- Increase research on program effectiveness and improve program provider capacity to track outcomes.

- Support collaboration and sharing of knowledge among immigrant-serving organizations.

Refocus and better align workforce investment and adult education policies and programs to prepare those with low basic skills for careers.

In policy and practice, there are distinctions between workforce development and adult education in the United States. However, they need to be recognized as one strategy. Without strong basic skills, U.S. workers cannot develop the academic, vocational, and business skills needed to fuel economic growth and competitiveness. Although both workforce development programs and adult education programs are funded and governed at the federal level by the Workforce Investment Act (WIA)—Title I and Title II, respectively—it is rare for workers to access both types of services or for the funding streams to be used together to create opportunities for concurrently building workers’ basic and work-related skills. To increase such opportunities, the federal government should:

- **Improve access to training services under WIA Title I for lower-skilled and limited-English-proficient adults.** Workforce investments under WIA Title I currently have a work-first orientation, yet those with limited basic skills often need more intensive investments before they are capable of obtaining family-sustaining employment. These adults should not have to complete WIA’s current sequence of less intensive services before they can access needed education or training. In addition, it is important that federal and state policies create incentives for WIA education and training providers to offer programs that address the specific needs of low-skilled and limited-English-proficient adults. Currently, minimum education or language requirements exclude many of these adults from available training.
- **Make work-related education a core focus of WIA Title II-funded adult education programs.** WIA Title II currently places priority on academic learning gains and does not track employment or postsecondary outcomes for all participants. WIA Title II should require programs to track these outcomes across the board and should provide additional incentives for programs to offer instruction that helps adults get a job, start a business, or make the transition to postsecondary education, as they also build their basic skills.
- **Align the performance measures for WIA Titles I and II and provide incentives for programs to serve those with the lowest skill levels.** WIA Title I and WIA Title II have different goals, activities, and performance expectations. If these systems were better aligned, adults could more easily enroll in both basic education and work-related programs or enroll in a single program supported by both federal funding streams. Particular attention should be paid to creating aligned performance measurement systems that offer incentives for programs to serve adults facing the greatest barriers to economic advancement, including those who are at the beginning levels of ESL, who possess less than an eighth grade education, or who are not literate in their native language.

Increase the availability of financial aid to support immigrant access to short-term and marketable postsecondary credentials.

Investments that help workers earn short-term postsecondary credentials for high-demand occupations are wise uses of tax dollars or philanthropic funds. Making a relatively small investment (compared with a four-year education) in lower-skilled workers may help them accelerate their academic progress, qualify for better-paying jobs, fill critical needs in local economies, and begin to repay the investment through increased tax payments.

For example, Washington State's Opportunity Grants provide funding for the first 45 credits low-income students earn in programs preparing them for well-paying jobs in occupations with demonstrated local demand. The Washington State Board for Community and Technical Colleges' research has found that this type of financial aid has increased retention in postsecondary education, as well as the number of students earning at least 45 credits.¹³² Other states should consider similar investments to accelerate the postsecondary achievement of their lower-skilled immigrant and native-born populations.

Increase the availability of workplace education for low-skilled immigrants.

Offering education and training at the workplace appears to be a strategy that holds much promise for low-wage and low-skilled workers who might not otherwise have access to skills-building opportunities. However, for smaller employers, and for many employers in challenging economic times, worker training is regarded as a luxury they can do without. The possibility of creating a more productive and stable workforce is outweighed by shorter-term budgetary concerns.

If workplace education is to emerge as a dominant strategy to build the skills of low-skilled or limited-English-proficient immigrants and other low-wage workers, it may need to be seeded by outside dollars from federal, state, and local governments or from philanthropic organizations. Start-up funding should be provided with the expectation that employers will also contribute their own resources from the outset and commit to continuing projects after the initial funding ends. Some existing workplace education initiatives, such as the long-term efforts of Cargill Meat Solutions, started with public funding. Once they proved successful, the company continued them.

The funding of Beth Israel Deaconess Medical Center's Employee Career Initiative through The Boston Foundation's Allied Health Workforce Initiative is a particularly intriguing model of how an employer's efforts can be catalyzed by outside investment. This model raises the question of whether it might be more effective in some cases for foundations to provide funding, along with clear performance expectations, directly to employers rather than to service providers, since it is employers who can effect systems change within their industries. Such funds should encourage employers to refocus their training efforts on lower-skilled workers and create realistic career pathways for them.

Regardless of who receives the funding, performance expectations for workplace education need to be in line with employers' own expectations. Employers seek specific work-related skills gains that may not be captured by basic skills tests that are used to measure program effectiveness under WIA Title II-funded adult education programs. Along the same lines, workforce development program expectations under WIA Title I for wage gains or credential completions may be unrealistic given the limited scope of many workplace education programs. Instead, public funding for workplace education should create expectations that employees with the lowest skills will be targeted, that the training offered will build the skills needed for employees to keep their jobs or move toward advancement, and that employers will contribute their own resources and sustain programs over the long term.

Invest in strategies to extend support to more immigrant entrepreneurs, both within and outside the microenterprise development sector.

Microenterprise development organizations appear to fill a critical gap in services to immigrant entrepreneurs, providing them with linguistically accessible training and support and access to capital that are typically not available through mainstream business assistance organizations or financial institutions. Yet, the work of microenterprise development organizations only addresses a fraction of the potential market for their financial products and business services. Their small budgets limit the number and size of loans and matched savings accounts they can offer and the amount of coaching and technical assistance they can provide. As a result, they fill a niche, but gaps remain. A three-pronged strategy would increase opportunities for immigrant business owners and continue to “level the playing field” between them and native-born entrepreneurs:

- **Governments, financial institutions, and philanthropic organizations should increase their investments in proven microenterprise development programs.** These investments should add to the capital available for loans and matched savings programs. They should also improve the ability of organizations to deliver training and long-term technical assistance to entrepreneurs who have a variety of goals, language needs, and capacities for business.
- **Microenterprise development organizations and their funders should invest in innovations that will enable programs to reach underserved groups within the immigrant population.** Important strategies include the development and dissemination of resources that meet immigrant language and educational needs, such as curricula in a variety of languages, integrated business and English training, and programs accessible to those with little formal education. Other investments should explore the potential of technology to make it easier for those facing challenges of distance or competing life priorities to access the business-related services they need.

- **Mainstream financial institutions and business assistance organizations should adopt some of the best practices of the microenterprise development sector in order to attract and better serve immigrant clients on a large scale.** Both types of institutions need to improve their ability to serve immigrants in their own languages, offer individualized support, and provide basic financial literacy and business education. Banks should develop flexible financial products for borrowers with little U.S. credit history, and build partnerships with microenterprise development organizations to help borrowers make a smooth transition from program services into the mainstream financial sector.

Invest in technology to extend the reach of skills-building initiatives.

Technology offers many possibilities for dramatically increasing access to education and training by employees, entrepreneurs, and students, when traditional classroom instruction is not practical. Technology has evolved beyond one-way passive instructional formats. It now offers learners opportunities to participate remotely in real-time classes with teachers and classmates, access online resources and mentors, and make use of portable learning devices that enable students to learn at their own pace from any location.

The adult education, workforce development, and microenterprise development fields would benefit from strategic investment by the federal government, employer groups, and philanthropic organizations in the development and evaluation of a variety of distance-learning strategies for immigrant workers. The emphasis of such efforts should be on creating tools that can be shared among similar employers, education and training institutions, and microenterprise development organizations to complement their existing services, and to enable them to extend services to underserved groups—lower-skilled incumbent workers, for example, or entrepreneurs in remote areas.

Increase research on program effectiveness and improve program provider capacity to track outcomes.

The workforce development, postsecondary education, adult education, and microenterprise development fields lack rigorous studies that evaluate which types of strategies work well for low-skilled immigrants in particular. Immigrants are important subpopulations of programs evaluated by a variety of studies, such as the MicroTest and I-BEST evaluations, but these programs do not consistently break down outcomes by nativity, much less by immigrant characteristics. To learn more about what works for immigrants with a variety of characteristics under a range of circumstances, the field needs rigorous evaluations of immigrant-serving initiatives.

Before this can happen, organizations that work with immigrants need to increase their capacity to capture data on economic outcomes for participants. Organizations reviewed for this report kept detailed information about their programs, such as enrollment and persistence data, basic skills gains, credit and

credential completion, and business creation and survival. However, many organizations had difficulty providing anything beyond anecdotal evidence about economic outcomes for the individuals they serve. They rely on follow-up by their own staff with former participants who self-report their employment and income information, leading to many gaps in the data. A better system would be for state governments to facilitate program access to economic data for their participants, particularly by enabling data matching between education and employment databases.

With detailed information on economic outcomes for participants, it would be possible for organizations to better assess the effectiveness of their services and improve their education, training, business, or support services in response to student outcomes. They would also be better positioned to attract increased public and private investment with well-documented evidence that their programs work.

Support collaboration and sharing of knowledge among immigrant-serving organizations.

In communities around the country, organizations have developed strategies that address the needs of their limited-English-proficient or low-skilled foreign-born entrepreneurs, students, and workers. Yet they often work in isolation, developing their own assessments, curricula, resources, and support services, even as other organizations nearby do the same. The program staff interviewed for this report were uniformly very curious about what other organizations were doing and learning and were eager to share their work, achievements, and conclusions with one another. Unfortunately, there are few chances for them to do so, and this is a tremendous missed opportunity for the field.

If immigrants are ever to access the education, training, and supports they need on a much greater scale, it will be through the strategic sharing of practices and resources among programs. Although there will always need to be local adaptations to curricula and services, sharing proven strategies and tools would create efficiencies and enable scarce resources to be spent on the things that cannot be shared as easily, such as case managers, business coaches, or financial assistance.

Work-related curricula developed to serve workers with different levels of English proficiency, educational backgrounds, native languages, and employment goals should be tested, and the strongest examples should be shared widely. For example, the Welcome Back Initiative in San Francisco developed its English Health Train curriculum for foreign-trained health professionals whose return to the health field in the U.S. is hindered by their limited English skills. This curriculum meets the needs of a very specific subgroup of the immigrant population. The Welcome Back Initiative has made this curriculum available for a reasonable charge to similar programs around the country, reducing duplication of effort and freeing up resources for other purposes.

Technology presents a very promising opportunity to share resources widely, particularly for workplace education purposes. Industry-specific distance learning is currently in short supply and is an area ripe for investment.¹³³ Programs that can be customized for a specific industry and accessed by workers across multiple companies would likely be attractive to both employers and workers.

The impetus for collaboration could come from federal or state funding or philanthropic investment. Funds might best be channeled to an intermediary organization that could serve as a convener for the field, spearheading information exchanges and collaboration on innovative projects. For example, to create shared knowledge and programs among businesses wishing to train lower-skilled immigrant workers, a chamber of commerce, industry association, or sector-specific intermediary might take the lead.

Toward a more comprehensive approach to immigrant economic integration

A strong economy requires workers with the skills needed by businesses as they grow. It also requires entrepreneurs to launch and grow businesses that create jobs and wealth, and contribute to the tax base. Increasingly, new workers and entrepreneurs in the United States are immigrants. States and localities seeking to establish a competitive advantage must find ways to realize the full potential of their residents. This will entail building bridges between their supply of lower-skilled immigrants and their economies' demand for higher-skilled workers and capable entrepreneurs.

The programs featured in this report provide some promising models for building immigrant skills in response to economic demands. However, pieced together, these small-scale initiatives do not constitute a comprehensive system for integrating immigrants into the U.S. economy and helping them advance. Unfortunately, there is little focus at the national level (or, with a few exceptions, at the state level) for helping immigrants access the resources they need to contribute to the fullest extent to their new country. Yet such a focus is essential.

As the United States considers how to reform its immigration policies, it should make immigrant integration into the economy a priority. It should seek to fully utilize the skills of its well-trained immigrants and build the skills of other immigrants who have the commitment and capacity to engage in education, training, or business creation. It should ensure that there are sufficient education, training, and business assistance resources in local communities, and that their designs are based on the most promising practices for building immigrants' work-related skills. It should also ensure that federal and state policies create incentives for programs to serve individuals with very limited English or basic skills, and draw on multiple funding streams, as necessary, to address the numerous barriers immigrants often face to building their skills.

Ultimately, although debates on immigration typically center on immigrant entry into the United States, what happens to legal immigrants after they enter should be of equal concern. The choice is between two options. Will immigrants increasingly be lower-skilled workers limited to entry-level jobs without growth potential? Alternatively, will they possess the skills to work in high-growth skilled occupations or start and quickly grow their own businesses? The implications of this choice are far-reaching, affecting the strength and competitiveness of the nation's economy as well as the well-being of American families. The country must make this choice and invest accordingly.

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Appendix 1: Individuals Interviewed for this Report

Mobility would like to thank the following individuals, who graciously shared their knowledge and experience, provided program information, and contributed their valuable perspectives on strategies for helping immigrants advance economically:

Fay Agar
*North Carolina Learn and Earn
Early College High Schools*

Judy Alamprese
Abt Associates

Lili Allen
Jobs for the Future

Angelo Amador
U.S. Chamber of Commerce

Jose Amaya
*Suburban Maryland Welcome
Back Center*

Elizabeth Andress
*The Ronald M. Hubbs Center for
Lifelong Learning*

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La Mujer Obrera

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Refugee Advocacy Coalition*

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*Central New Mexico Community
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*Massachusetts Convention
Center Authority*

Sarah Hooker
American Youth Policy Forum

Farhana Huq
C.E.O. Women

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Linda Jennings <i>Montgomery College</i>	Alice Madsen <i>Highline Community College</i>	Shirley Penn <i>Cargill Morgan Community College Workplace Education Program</i>	Regina Suitt <i>Pima Community College</i>
Brian Johnson <i>Pennsylvanians United for Quality Care</i>	Angela Marmolejo <i>Central Piedmont Community College</i>	Diana Perez <i>Women's Housing and Economic Development Corporation</i>	Bobby Sutton <i>Central Piedmont Community College</i>
Paul Jurmo <i>Union County College</i>	Sara Martinez <i>El Paso Community College</i>	Jane Pieri <i>Puente Project</i>	Amy Szabo <i>Economic and Community Development Institute</i>
Richard Kazis <i>Jobs for the Future</i>	Kris Mason <i>Highline Community College</i>	Joanne Pokaski <i>Beth Israel Deaconess Medical Center</i>	Jennifer Szabo <i>ESL Instructor</i>
Gregory Keech <i>City College of San Francisco</i>	Nick Mathern <i>Gateway to College National Network</i>	Donna Price <i>San Diego Community College District</i>	Luz Taboada <i>El Paso Community College</i>
Kira Khazatsky <i>Jewish Vocational Service</i>	Elinor Mattern <i>C.E.O. Women</i>	Manuela Raposo <i>Dorcas Place</i>	Judy Taylor <i>Jobs for the Future</i>
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Laura Koziem <i>ACCION USA</i>	Nicholas Montano <i>New Haven Adult Education</i>	Gilda Rubio-Festa <i>Central Piedmont Community College</i>	Kelli Walker <i>Mt. Hood Community College</i>
Jill Krause <i>The Ronald M. Hubbs Center for Lifelong Learning</i>	David Moore <i>Oregon Department of Community Colleges and Workforce Development</i>	Carmen Saenz <i>Suburban Maryland Welcome Back Center</i>	Steve Washburn <i>Highline Community College</i>
Nick Kremer <i>Cerritos College</i>	Sonia Mora <i>Suburban Maryland Welcome Back Center</i>	Julie Saldana <i>Iota Engineering</i>	Michael Westover <i>Pennsylvania Department of Education</i>
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Daniel Lam <i>Boston Welcome Back Center</i>	Linda Nelson <i>Building Service 32BJ Benefit Funds</i>	Barry Shaffer, Minnesota <i>Department of Education</i>	Heide Spruck Wrigley <i>Literacywork International</i>
Erin Lebacqz <i>Central New Mexico Community College</i>	Jenni Newby <i>Oregon Department of Community Colleges and Workforce Development</i>	Katherine Shields <i>Commonwealth Corporation</i>	Richard Zollinger <i>Central Piedmont Community College</i>
Philip Less <i>Arkansas Department of Workforce Education</i>	Gloribel Nieves-Cartagena <i>United States Department of Labor</i>	Joy Smucker <i>Highline Community College</i>	
Marina Lipkovskaya <i>New World Association</i>	Ellen McGee O'Donnell <i>North Shore Community College</i>	Carol Spicer <i>Avanza Laboratories</i>	
Kate Lister <i>New York City District Council of Carpenters</i>		Julie Strawn <i>Center for Law and Social Policy</i>	
Ellen Lowry <i>Winnetka Learning Center</i>			