
Wraparound Workforce Development

A study in return on investment of
robust wraparound supports on degree
and career training completion



White Paper | November 2024

Executive Summary

Preparing today's workforce is an ongoing challenge. Employers are seeking applicants with modern training who are ready to adapt in a changing world. Students are increasingly seeking alternative paths to a four-year degree, and community and technical schools are pushing hard to provide programming to meet student and employer demand.

Amid this, postsecondary educational opportunities are more expensive than ever before, and not just because of the exponential rise in tuition, learning materials, and transportation. It has become increasingly more expensive just to live; putting food on the table, paying the light bill, accessing quality healthcare, and the soaring cost of childcare has derailed many Americans' career and educational plans.

In addition to these challenges, a looming enrollment cliff is on the horizon, which will negatively impact the workforce and the economy. Fewer students mean fewer workers. Regardless of if there is a significant increase in individuals entering the workforce, every worker will need to be trained at the highest level.

In January 2020 Family Scholar House, a nonprofit based in Louisville, launched a new initiative through its Trager Response Center. Since then, their programming has expanded to serve students in need across the Commonwealth. This includes referrals within the college, their community, and Family Scholar House network as well as the Caring Ways program, designed to provide critical and timely supports with accountability measures built in.

The goal? To ensure that every student in a two-year, four-year or certificate program successfully completes their education and transitions into the workforce.

This white paper will explore the dynamics of providing wraparound supports for postsecondary students. The data will show how increasing supports for today's students produces high return on investment for everyone. Finally, this paper will explain the value of policymakers investing in wraparound supports like the Family Scholar House model on a much larger scale.

The Enrollment Cliff

Larger population changes are affecting postsecondary enrollment and will soon begin impacting the tax base. Without going into the various factors at play, that cliff has important implications for the need for wraparound services for students.¹

Over the past decade, higher education institutions have witnessed a notable drop in enrollment.² Community and technical colleges have until recently been insulated from that, as they serve a broader age range of students and have been increasingly used to upskill quickly for career advancement.

College enrollment in America peaked in 2010 with 18.1 million students and has since declined annually by approximately 2.2 percent.³ American public two-year college programs have been hit particularly hard, with a 38 percent decrease in enrollment over the last decade. Rising tuition rates, cost-of-living expenses a botched federal FAFSA rollout and the general cost of living make it challenging for students to leave stable jobs and time with their families for degree attainment.^{4,5,6} Navigating financial aid packages and relief programs while balancing work and family responsibilities can be extremely daunting as well.

According to the most recent data from the National Student Clearinghouse as higher education as a whole attempts to climb out of the population and COVID-induced enrollment cliff, one sector is actually growing; community colleges which gained 118,000 students this fall.⁷ This is even more reason to invest in FSH and grow its partnership with KCTCS.⁶

With a growing and urgent need to ensure every possible person is in the workforce and contributing at their highest capacity, policymakers need to do everything they can to usher as many people as possible into postsecondary programs and, more importantly, to ensure they complete their education.

Impact on the Economy

According to Kentucky Stats, Kentucky's total employment is projected to grow by 86,311 jobs, a 4.3 percent increase, between 2019 and 2029.⁸ Jobs in transportation and material moving, healthcare support and practitioners, and technical occupations are expected to need the most applicants. Combined, these three groups are projected to comprise more than half (54.3 percent) of new jobs during this ten-year period.

Twenty-two percent of Kentuckians in the healthcare field have an associate degree and furthermore 52 percent have a doctoral degree.⁹ The majority (16.1percent) of people in advanced manufacturing have a post-secondary certificate or diploma, but those numbers are expected to grow.¹⁰ Having some kind of postsecondary training is essential to ensuring those jobs are able to be filled. At the national level, 99 percent of new jobs created after the Great Recession went to applicants with education beyond a high school diploma, and more employers are requiring it.¹⁰ According to a recent report by the Georgetown Public Policy Institute, 65 percent of jobs in Kentucky already require advanced training.¹⁰

Kentucky's economy relies heavily on manufacturing and agriculture, with jobs in these sectors making up over 40 percent of the workforce. With fewer students earning degrees in fields such as engineering and mechanics, the state's economy faces a significant challenge. KCTCS added \$3.9 billion in annual income to Kentucky's economy during fiscal year 2022-2023, equal to 1.6 percent of the Bluegrass State's gross state product.¹¹ Eighty percent of last year's credentials earned were in the top five in-demand job sectors.¹² KCTCS, with its 16 regional colleges in over 70 locations across the state, aims to reduce the burden on students pursuing associate degrees or certifications.

KCTCS participates in the state-funded TRAINS Program, which allocates funds to businesses that support employee training, covering 75 percent of training costs. KCTCS is the largest user of this fund, which has \$4.1 million allocated in each fiscal year of the biennium.

Even high school students can take advantage of jump-starting their higher education and career through KCTCS's Dual Credit Programs. Partnering with high schools, KCTCS provides dual credit opportunities, allowing students to graduate with both a high school diploma and an associate degree, saving students between \$23,000 and \$50,000 in tuition costs.

The Family Scholar House wraparound support model is reducing college dropout rates and increasing academic performance, benefiting students like Abbigail (see Abbigail's Case Study), Kentucky's workforce, and economic mobility for everyone.

Across its footprint, the Trager Response Center served 106,004 individuals in 2024. For Elizabethtown Community & Technical College, this resulted in providing meaningful on-site services to 1,851 students and 157 potential students.

CASE STUDY

Elizabethtown Community & Technical College | Family Scholar House Partnership

In 2021, Family Scholar House partnered with the Elizabethtown Community and Technical College (ECTC) to connect every student in need with available wraparound services either already in existence or new services designed by Family Scholar House. This included thousands of intentional calls made by FSH response center staff on behalf the college focused on increasing enrollment and retention, student support, and student success. Calls included connection to resources and simply checking in on students to ask them— how are you doing, and what do you need to be successful?

The numbers speak for themselves. ECTC students alone received \$58,330.56 in emergency financial assistance. Over half of this amount went to supplemental food assistance. Replicating this model, FSH provided a total of \$94,473.95 in emergency assistance to 1,912 students across nine campuses within the Kentucky Community and Technical College System, of which ECTC is part.



Case Study: Abbigail Sperko

Abbigail Sperko, a mother who enrolled at ECTC, found that the support she received from FSH allowed her to pursue a successful career path she wouldn't have been able to otherwise.

Abbigail's journey has been marked by resilience and determination. When her son was just over a month old, she faced the unexpected loss of his father, a pivotal moment that required her to navigate both grief and the demands of being a new mother. Despite these challenges, Abbigail believes that her experiences have shaped her into the person she is today.

With her sons now in school, Abbigail juggles her own education, work, and the responsibilities of being a devoted mother. She has been diligently saving and budgeting to provide for her family, but even when she managed to get ahead, unexpected setbacks, like a broken washing machine, posed new challenges. It was at this breaking point that she discovered Family Scholar House.

Abbigail first learned about Family Scholar House from a flyer she saw at her work-study job on campus at Elizabethtown Community and Technical College (ECTC). She is currently making sacrifices, such as working a lower-paying job with fewer hours, to ensure she has time with her boys during these formative years, even though it sometimes means struggling to make ends meet.

Since reaching out to staff at Family Scholar House, Abbigail has received crucial support, including supplemental food from their pantry, gas cards to help with transportation to and from classes, and continuous encouragement to succeed in her program. Her two sons are her greatest inspiration, motivating her to return to school and strive for a better future for their family.

Elizabethtown - 50 Students	
Food	\$6,275.48
Medical Services Providers	\$89.68
RX and Medical Needs	\$84.04
Transportation	\$3,901.09
Total	\$10,350.29

Big Sandy - Students 25	
Food	\$2,399.77
Medical Services Providers	\$3.79
RX and Medical Needs	\$69.15
Transportation	\$1,841.17
Total	\$4,313.88

Jefferson - Students 13	
Food	\$720.04
Transportation	\$806.32
Total	\$1,526.36

How it Works

Caring Ways Project

FSH's Caring Ways Project was built to identify the most vulnerable students and to address gaps in their social determinants of health (SDOH). CareCards, reloadable debit cards for purchasing basic necessities, were given to the selected students who have barriers requiring extensive services. Through the three-month pilot program, students were required to check-in with the designated FSH staff member to be eligible for their monthly reload.

In the pilot program, 50 students attended Elizabethtown Community and Technical College (ECTC) campus, 25 students attended the Big Sandy Community and Technical School (BSCTC) campus, and 13 students with the Jefferson Community and Technical School (JCTC) campus.

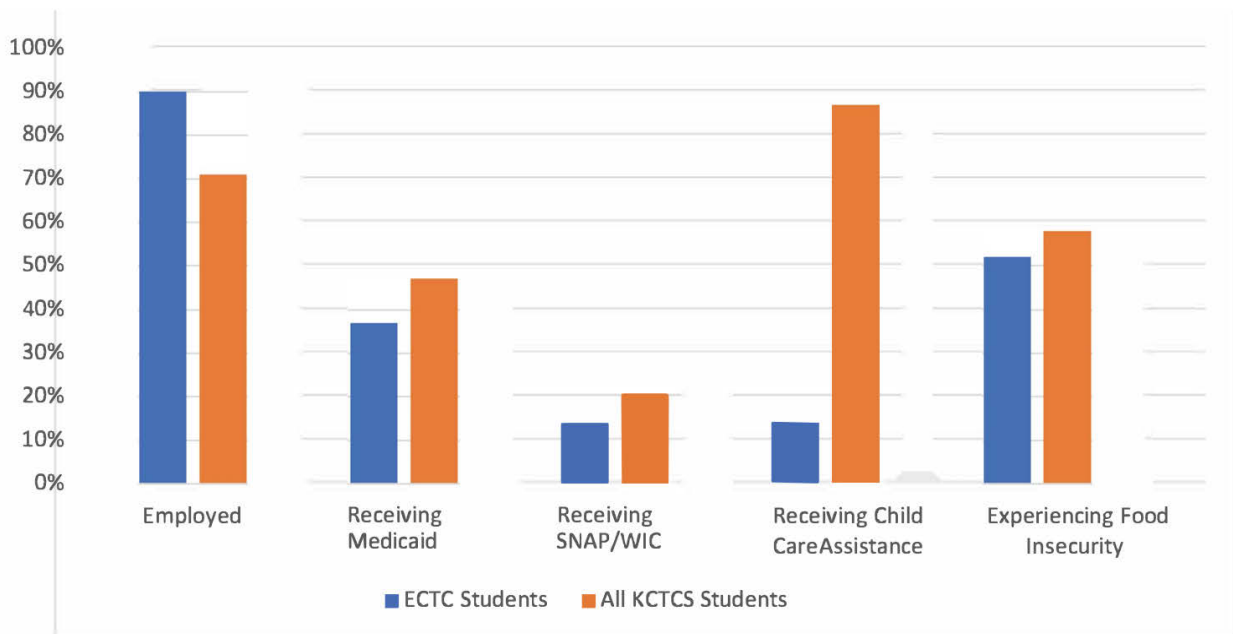
At ECTC, 49 of the 50 students completed their coursework for Fall 2022 semester. Four of the

50 graduated with two transferring to a four-year degree program. The remaining 45 participants were enrolled in the Spring 2023 semester.

At the Big Sandy campus, all 25 of the 25 student participants completed their coursework for the Fall 2022 semester. Two of the 25 students have since graduated. The remaining 23 went on to enroll in the Spring 2023 semester.

Similarly at the JCTC campus, all 13 of the 13 student participants completed their Fall 2022 coursework and enrolled in the Spring 2023 semester.

One year after the start of the Caring Ways Project, 83 of the 88 student participants have graduated or continued their education, with 46 students enrolled in the Fall 2023 semester, eight students graduated from their community college since participating, 16 students have transferred to another college or university for a four-year degree program, 13 students were actively employed but remain engaged with



back in the classroom in January. Only five students left their community college and are no longer in contact with staff. Understanding the vulnerability and challenges of these students, this is especially noteworthy.

FSH Virtual Services & Databases

At the core of FSH's data-driven approach are its virtual services and database, which tracks over 250 fields of information per household. This comprehensive data collection includes demographics, usage of government benefits, employment, education, health, dependents, and staff interactions. By leveraging this data, FSH can demonstrate household economic mobility, track intervention impacts, and quantify the return on investment for the community.

In 2023, FSH and its subsidiaries reached more than 85,000 households in 34 states, providing virtual support in affordable housing, post-secondary education, and workforce development through initiatives like FSH Works and the Response Center. These tailored services empower participants to enter and advance in careers, achieving self-sufficiency.

FSH Trager Response Center

The Family Scholar House Trager Response Center supports many Family Scholar House programs, offering a comprehensive platform to empower participants and partners. Operating Monday through Saturday from 8:00 am to 8:00 pm Eastern Time, the center is staffed by social workers, counselors, and educators. In each community, local numbers are provided for increased accessibility and familiarity.

The Response Center provides a range of services, including needs assessments, assistance with essential government benefits, success coaching, and support connecting to needed resources. Staff help students apply for financial aid and scholarships, connect them to tutors and mentors, and ensure holistic support throughout their educational journey.

In 2023, the Trager Response Center made 154,053 total outbound calls targeting students at various stages of their academic journey. Each of these calls, enhanced the students' relationship with their college and awareness of support available.

FSH canvas/s Database

FSH canvas/s is a customized database tracking crucial information for each household, including government benefits usage, educational attainment, employment status, individual and household needs, and scores from the Arizona Self-Sufficiency Matrix. This data allows participants to celebrate their progress and partners to quantify their impact. Data security measures, including Salesforce Shield encryption and two-factor authentication, ensure the protection of sensitive information.

Economic Factors

The American workforce participation rate has decreased since 2004; nearly 1.5 million people are available to work but are not in the labor force.¹³ Individuals with less than a high school diploma experience the lowest employment rates. In addition, 59 percent of parents who were either not working or working part-time would return to full-time work if they could access affordable and quality child care.¹⁴

Partnership between FSH and KCTCS is facilitated by virtual and in-person services that supply students with the information and resources they need to balance college courses, financial responsibilities, child care, and employment.

Younger generations, such as Gen Z and Millennials, prefer virtual services due to their convenience and accessibility.¹⁵ They are more likely to seek out support through digital platforms and are resistant to returning to in-person services.¹⁵ This shift necessitates the adaptation of support models to meet the needs of these generations.

For example, more than 70 percent of younger generations prefer telehealth due to its convenience.¹⁵ This preference highlights the need for accessible and efficient virtual options, as younger individuals are unlikely to seek out in-person services. FSH's virtual services meet the younger generations where they already are instead of requiring them to arrive at a physical location. Many of these students already have transportation barriers.

Conclusion and Recommendations

Policymakers at the local, state, and federal levels benefit from prioritizing and funding programs like the holistic Family Scholar House support model. Policymakers should also encourage their local college and tech center presidents to pursue programs like this and not wait until a non-profit approaches the institutions on its own. As seen above, policies that focus on reducing food insecurity and providing transportation for students have shown to have the largest positive

impact on outcomes. The value of having a caring team of FSH success coaches should also not be underestimated.

Those from areas of persistent poverty already face strong headwinds in pursuit of entering the workforce with a quality job. Seventy percent of white students completed a degree by the summer of 2021, but only 45 percent of Black students hit this milestone. Policies and programs that support students as they are completing the education and credentials necessary for workforce participation can provide high return on investment.

With no sign of the enrollment cliff easing, the support and participation of all players in the workforce development pipeline are needed.

Increased living costs and tuition rates are limiting students from earning advanced degrees, further impacting economic growth and the stability of families in Kentucky. More obstacles exist today for young students with families and responsibilities, making it difficult for them to navigate aid packages and resources alone. They need comprehensive support services like those provided by Family Scholar House and KCTCS.

Through this partnership, more students are contributing to Kentucky's workforce, but there is still a need for further support. By expanding and adapting the Family Scholar House wraparound support model, we can reduce college dropout rates, increase academic performance and workforce participation rates, while benefiting individuals and the broader economy as a whole.

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About Family Scholar House and Family Inc. Brands

Family Brands is a compassionate, multifaceted organization dedicated to breaking the cycle of poverty and creating lasting success in communities. Through its various initiatives, Family Brands empowers individuals and families by providing access to education, employment opportunities, and essential resources, promoting long-term stability and generational prosperity.

Family Scholar House (FSH) focuses on helping families and youth overcome poverty through education, enabling them to achieve lasting independence. **FSH Works** builds on this mission by supporting individuals on their path to sustainable employment and career growth, fostering cycles of success within communities. **FSH Affiliates** extends the impact of FSH by partnering with organizations nationwide, empowering families and youth and creating opportunities for lasting change. **FSH Resources** connects individuals to free local services, helping them access the support they need to build resilience. **FSH canvas/s** uses technology to provide real-time data, enabling informed, compassionate decision-making to guide individuals and families toward success.

As of December 2024, the completion rate for college credit hours attempted by FSH participants was 91 percent, resulting in 883 college degrees earned. FSH Works completed over 201,000 calls with over 106,000 unduplicated households. FSH Affiliates now has programming in 18 different locations across the nation. FSH Resources averages 18,000 users per month getting connected to free resources. FSH canvas/s tracks over 250 fields of data from the Arizona Self-Sufficiency Matrix to education and trauma.

Together, these initiatives create a supportive environment where everyone's journey is enhanced with support, accountability, and a disciplined approach to achieving self-sufficiency. To learn more about Family Scholar House, visit familyscholarhouse.org. To learn more about Family and its subsidiaries, visit familybrands.family.

Trager Response Center
Family Scholar House is a free resource to support student and family success both inside and outside the classroom. Contact us for immediate support.
877-677-9177

Apprenticeship Programs
Family Scholar House provides support for potential students, current students, and their families as they transition into work and apprenticeships.
Learn More

Academic & Career Coaching
Participants looking to enroll in the accredited colleges or apprenticeship programs of their choice to pursue the courses of study they prefer, with the goal to obtain a post-secondary certificate or degree.
Learn More

Advocacy Support
Family Scholar House assists participants in obtaining needed support services and helps them address barriers to education.
Learn More



