



October 16, 2008

Mayor Gary Becker  
And Common Council  
Racine, WI 53403

Your Honor and Aldermen:

I respectfully request to appear before the appropriate committee to discuss our request to apply to SC Johnson Fund for matching funds of \$50,000 for the Ways to Work Program. The Finance Department has been contacted for coordination, and the grant control number is 2008-037.

As you know, last spring, Racine County developed a strategic plan, "Higher Expectations: A Workforce Development Strategy for Racine" to address workforce development issues in our county. Racine County's vision is to develop a vital, dynamic economy characterized by a workforce that is fully employed. One of the challenges to the vision of a fully employed workforce is the access to affordable transportation to and from the workplace for low-income individuals. The City of Racine, Family Service of Racine, and Ways to Work provide an opportunity to eliminate transportation as a barrier to employment by providing low-income individuals with financial education and small, low-interest loans to purchase or repair a used car. This helps parents get to their jobs; as well as access education and better care for their children.

Ways to Work is a national program, based in Milwaukee, with 40 offices in 20 states. Nearby, it currently has offices operating in Milwaukee, Waukesha, Green Bay and Chicago. The program delivers focused, intensive financial education to low-income, working parents with distressed credit histories. Those clients deemed well prepared for success are provided a car loan of up to \$4,000 with a two-year term and ongoing case management supports.

A recent national evaluation of the program showed that program participants averaged a 41 percent increase in income, became more strongly attached to the workforce, repaired their credit standing, and accessed better day care for their children. Goals for the city of Racine, in partnership with Family Service of Racine is to provide 150 families with low-interest loans to purchase or repair a car over a three year period, and finally to provide financial literacy education to 450 families.

The Ways to Work program has the opportunity through a Wisconsin Department of Transportation grant to provide programming in Racine. The organization would provide an agency/organization with \$280,000 over a three year period of time and over \$500,000 is available for consumer loans to program participants. There is a match requirement of \$210,000 over the three year period. The amount requested from SC Johnson Fund is for



\$50,000 to help launch the program in Racine. The community partner for the program is Family Service of Racine.

There is no match requirement.

Sincerely,

Deborah L. Embry, MBA  
Grants Facilitator