

Partnership Teaches Foster Youth That Money Matters

OVERVIEW: *Money Matters* is a pioneering financial literacy initiative started in spring 2010 to provide Solano County foster youth (ages 16 to 17) tools for self-sufficiency. The program includes 16 hours classroom instruction, special savings accounts and financial mentors.

PROBLEM/CHALLENGE: Foster youth have little understanding of personal finances and, unfortunately, lack a family support structure to help them. Without a sound foundation in money management, many foster youth fail to complete post high school education, find or maintain adequate housing, maintain good credit or make positive financial decisions.

SOLUTION: Solano County established what Transitional Age Youth (TAY) experts describe as the first of its kind *Money Matters* program through the Solano Connected by 25 Initiative (SC25I), a community partnership of Solano County Health and Social Services (H&SS), Travis Credit Union (TCU), United Way of the Bay Area, Solano County Court Appointed Special Advocates (CASA), and the county's Independent Living Skills Program (ILSP) and housing for TAY providers. The *Money Matters* program includes three major components – **Financial**

Literacy Classes: This program cornerstone consists of 5 financial literacy classes each youth must complete. Course content, adapted from the National Endowment for Financial Education high school curriculum, includes such topics as financial goals, budgeting, saving and career choices. A committee of current and former foster youth served as advisors to develop and implement the program. Classes were taught by a former foster youth and staff/volunteers from the collaborative. Graduates received certificates from the Solano County Office of Education, listing the California high school standards addressed by the class. To ensure sustainability, the program has been incorporated into the ongoing ILSP curriculum. **Special Custodial Savings**

Accounts: Attendees “earned” a \$5 stipend for each completed class, which was used to open personal savings accounts and help youth gain money managing experience. Since these youth are dependents/wards, a memorandum of understanding (MOU) had to be developed between TCU, H&SS and the ILSP provider, which enabled the ILSP provider to establish and monitor

special accounts with a \$100 daily ATM withdrawal limit that was backed by a “risk pool” guarantor account funded by the County with SC25I grant funds. These funds remain on deposit, collecting interest, to reimburse TCU in the event of any financial losses on individual youth accounts. **Financial Mentors:** This program’s unique feature is youth who are within six months of emancipation are provided with a financial mentor from TCU, whose employees volunteered to provide these youth with guidance on such financial-related matters as renting an apartment, managing credit, purchasing an auto and student loans.

BUDGET/COSTS/SAVINGS: The pilot costs, funded by CC25I and the collaborative, included:

Staff time for the initial development of pilot	\$5,000
Instructional materials - National Endowment for Financial Education	\$0
Credit Union memberships and initial deposits (50 youth)	\$1,500
One-time risk pool funding (balance to be returned at end of the MOU)	\$7,000
Donations from Community Partners	
Stipend for motivational guest speaker provided by Travis Credit Union	\$500
Grant for food provided by United Way of the Bay Area	\$1,000
Incentives for youth attendance (iPOD Shuffles, gift cards, promotional items)	\$600
Donation by Travis Credit Union	\$600

RESULTS: As of May 2011, two sessions of *Money Matters* involved 55 youth who demonstrated 100% increased understanding of personal finance; 26 opened savings accounts, no funds have been withdrawn from risk pool, and 8 youth paired with mentors. Strong, ongoing relationships have been developed with community partners. Several counties have requested the implementation documentation for the *Money Matters* program and plan to implement it. Humboldt County in California recently completed their implementation and call their program “Humboldt Road to Riches.” TCU was acknowledged for the program’s creativity and recently won the 2010 Dora Maxwell Social Responsibility Recognition Award. A binder of course materials, flyers and other information is available to other counties.

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Pre-Kindergarten Academies Expand Access to Quality Learning

OVERVIEW: First 5 Solano's investment in annual summer "Pre-Kindergarten Academies" in low-performing schools yields significant gains in children's early academic and social/emotional skills.

PROBLEM/CHALLENGE: Research shows low-income children who attend quality preschool are significantly more likely than their peers to graduate high school.¹ 13% of Solano's children aged 0-5 live below the federal poverty line and only 38% are enrolled in preschool.² In Solano County, over 18% of high school students drop out every year;³ in one of the county's school districts, the dropout rate exceeds 50%. In 2009, First 5 Solano-funded assessments of children living in neighborhoods served by low-performing schools predicted that only 19% of entering kindergarteners would be reading with sufficient fluency by second grade.

SOLUTION: To address this demonstrated need for increased access to quality early learning opportunities, First 5 Solano funds School Readiness (SR) summer "Pre-Kindergarten Academies" (Pre-K Academies) in low-income neighborhoods anchored by low-performing (1-3 out of 10 on the state's Academic Performance Index/API) elementary schools in four school districts across the county – Anderson Elementary in Dixon, Anna Kyle Elementary in Fairfield-Suisun, Loma Vista Elementary in Vallejo and Markham Elementary in Vacaville. These Pre-K Academies, which use evidence-based curriculum and focus on building cognitive, social/emotional and early literacy/numeracy skills, served 406 children in 2010 at no cost to the families with participating children.

BUDGET/COST/SAVINGS: In Solano County, the total cost of Pre-K Academies is nearly \$80,000 per year. The average cost of \$197 per child allows for a much greater number of children to have at least some quality preschool experience, given the prohibitively high cost of traditional preschool for most low-income parents (estimated at \$10,000 per child per year, or about \$833 per month). The modest Pre-K Academy budget supports salaries for

¹ Schweinhart, Lawrence J., 2005: The High/Scope Perry Preschool Study at Age 40.

² Children Now 2008 County Scorecard of Children's Well Being; Children Now 2009 California Report Card; U.S. Census Bureau, 2008 American Community Survey.

³ CDE, Dropouts by Ethnic Designation by Grade and by District - 2008-09.

credentialed/certified teachers, classroom aides, evidence-based curriculum, office supplies and administrative oversight. Schools offer their campus facilities as in-kind support.

RESULTS: An extensive evaluation component to the program has been conducted for the past three years. The benefits for participants were immediately apparent and have been documented each year, so much so that the program funding and capacity were doubled in year two. For example, over a 4-week period in 2010, only 32% of children entering Pre-K Academies were able to master social/emotional skills; this rose to 61% at exit. Additionally, 52% of students mastered cognitive skills (such as counting from 1-10 sequentially at Pre-K Academy exit), compared to only 28% at entry. One lesson learned is that Pre-K Academies need to be staged as close to the beginning of the school year as possible, as gains diminish significantly if several weeks pass before the school year begins. In addition, these evaluation results spurred First 5 Solano to complement Pre-K Academies by establishing the evidence-based "HighScope" early literacy and numeracy program at all School Readiness sites; launched in the 2010-11 school year. This program builds early academic skills over a longer period and provides a foundation for success in school. Another positive result has been increased support among Pre-K and kindergarten teachers to work together to support school readiness. Each year, the Pre-K Academies results, along with a separate assessment of the competencies of all entering kindergarteners, are shared with both groups. These groups hold "articulation" meetings to review the reports and discuss ways to align the Pre-K and kindergarten experience, reach out more to parents, and promote other early literacy and school support resources, such as on-site library use, to better prepare both the families and the schools themselves for student success. Anecdotally, kindergarten teachers report that children who have attended Pre-K Academies are better adjusted to the school experience and even "help" their new classmates become acclimated as the school year begins.

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Parenting in Prison – Family Friendly Visiting Rooms

OVERVIEW: The *California State Prison Solano Visiting Room Improvement Project* created unprecedented opportunities for young children to have positive interactions with their incarcerated fathers.

PROBLEM/CHALLENGE: California State Prison-Solano (CSP-Solano) houses nearly 5,500 inmates, the majority of whom are parents. Moms/caregivers with small children in tow line up at the prison gates as early as 4 a.m. on weekends so children can visit their incarcerated dads. While California Department of Corrections (CDCR) visiting areas are austere for good reason – the safety of inmates, correctional staff and families – the sparsely-furnished visiting rooms were devoid of resources to encourage or enable ways for incarcerated parents to have positive interactions with their children. Rules and regulations are very strict regarding the types of materials, furniture and supplies that can be used in visiting area facilities. Access to and within prison facilities is highly regulated, limiting labor sources for making improvements. CDCR regulations related to facilities, inmate safety/custody, correctional officer staffing and budget issues must be followed and have designated chains of approval.

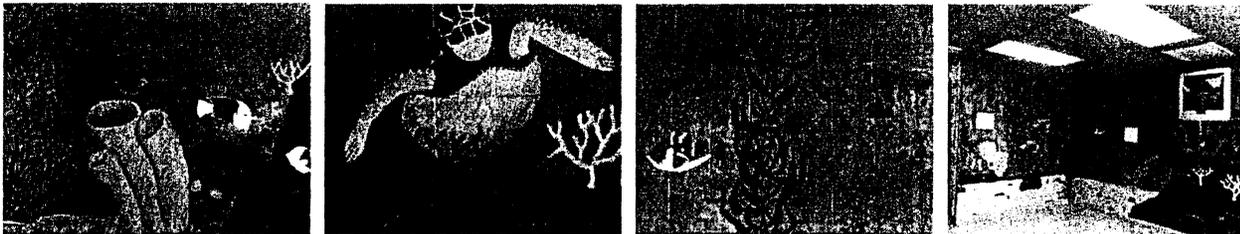
SOLUTION: A committee of CSP-Solano administrators and representatives of the Inmate Family Council, First 5 Solano, Soroptimists and the Community Advisory Council was formed to find ways to improve visiting conditions for small children and families and to promote positive parent/child interactions. The committee began with a tour of the visiting areas, which consisted of blank gray walls, vending machines and tables/benches bolted to the floor. The designated children's area contained a few mats, an old crib, and tattered books and games. After determining the primary needs of the children and parents (ways to encourage positive interaction) and CDCR (maintaining safety and security), the project was launched. Inmates participated in the design and did all the artwork to create bright, colorful murals splashed

CSAC 2011 Challenge Award: Parenting in Prison – Family Friendly Visiting Rooms

across the walls and ceilings of the visiting rooms. Not only was the inmate labor less expensive, it provided an inspiring opportunity, embraced by the inmates, to gain invaluable experience, have the dignity of work and gain recognition for a job well done while improving “their” area for their families.

BUDGET/COSTS/SAVINGS: The total cost of improvements was \$6,500, funded by a \$5,000 grant from First 5 Solano and a \$1,500 donation from Soroptimists of Vacaville. The CDCR provided in-kind support in the form of supervision staff for the increased custody requirements related to utilizing inmate labor.

RESULTS: The artwork in the two CSP-Solano visiting areas and the purchase of new mats, children’s books and games were completed in fall of 2010. The colorful murals, which include scenes of California landmarks, promote both learning and bonding opportunities for fathers and children. This low-cost but powerfully positive project can easily be replicated in any community with incarcerated parents. The Inmate Family Council reports increased positive parental participation between visiting children and parents; CSP staff are now developing in-house parent education classes for inmates.



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Solano County Partners Keep Kids Smiling

OVERVIEW: Solano County partners have mobilized to prevent childhood caries by offering sealants and fluoride varnishes to high-risk children and educating parents about undesirable feeding practices.

PROBLEM/CHALLENGE: The Centers for Disease Control and Prevention reports about 1 in 4 children ages 2 to 11 years have untreated cavities (“caries”) in their baby teeth. According to the National Institutes of Health (NIH), over 25% of tooth decay is found in just 8% of children, primarily those from low-income families. Moreover, Solano County’s Dental Manager, Dr. Franklin Woo, has seen firsthand that “oral disease is a serious health problem for children in Solano County.”

SOLUTION: Dr. Woo realized that tackling the problem of dental health for the County required a two-pronged approach. First, he engaged a multi-faceted collaborative to elicit ideas and suggestions on how to better educate the Solano community regarding dental care. Solano Coalition for Better Health (the countywide health collaborative formed over 20 years ago to address health issues across hospitals, providers and public agencies), First 5 Solano Children and Families Commission and local community-based organizations were pivotal partners in this effort, which resulted in the production of a “family-friendly” Solano County Dental Health brochure used to educate parents and children in dental hygiene. This team also worked to secure educational materials from the American Academy of Pediatrics, such as “A Pediatric Guide to Children’s Oral Health.” All of these materials aided Dr. Woo and his dental team in treating children attending the County’s Women, Infants and Children (WIC) clinic. They found that a key factor in improving children’s oral health was having a regular dentist in this clinic to educate parents and provide care. The second approach included Solano’s first “Give Kids a Smile” event, which Dr. Woo commended as yet another step in addressing children’s oral health through early intervention and treatment.

BUDGET/COSTS/SAVINGS: The direct cost to apply varnish to a child's tooth at Solano County's WIC Clinic is \$10.05, versus the much-higher costs of untreated caries. For example, if a child develops tooth decay and requires a simple, one-surface silver filling, the cost is \$154.00. The cost of anesthesia, which is more frequently needed for younger children, ranges from \$750 to \$1,000 per incident. Based on these costs, the net savings for dental procedures provided to the children of Solano County for just one event ("Give Kids a Smile" Day) were valued at \$34,884¹. The annual estimated net savings of having these oral health preventative services at WIC clinics is \$359,000.²

RESULTS: Services provided at "Give Kids a Smile" Day included 154 clinical dental examinations, 114 Fluoride applications, 154 dental prophylaxes, 73 dental sealants and 153 units of oral hygiene instruction. This event was a huge success given the personal investment of time, services and supplies from Dental Society members, dental assistants/hygienists, First 5 Solano and members of the 307th Medical Company from Travis Air Force Base. Corporate contributors included the Jelly Belly Candy Co., Starbucks, Henry Schein and Panera Bread Co. Both components of this program are easily replicable in existing WIC Clinics, which serve low-income, at-risk populations who meet eligibility guidelines. The clinics provide services to participants daily by supplying nutrition education and supplemental foods at no cost during the critical phases of growth and development. "Give Kids a Smile Day" requires the efforts of local communities, including the dental society, for screening, exams and treatment.

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¹ Costs estimates based on the median fees for dental procedures listed in the 2010 Wirig, Doll and Company, CPA firm for the Napa-Solano-Sonoma area.

² Costs were calculated by subtracting the cost of fluoride varnish cost (\$10.05 per child or \$12,000 per year) from the estimated cost of untreated caries – 95% of children with regular clinic visits (2,598 per year) have 2+ carries; the cost of an estimated 1,200 clinic visits for untreated caries at \$292 per visit to treat 1,140 carries = \$351,140. The anesthesia cost for a very conservative estimate of 2% of cases adds \$20,400.