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Lifelong Learning Pays Off for Women

—By Kristin Butler

Katy Lui became a nurse more than 20 years ago because she wanted to help people. But after moving from Macao, a small territory in China, to the United States and starting a family, Lui had to give up nursing. She simply could not afford to take the classes and exams required to become a licensed Registered Nurse here.

Now, at 48, Lui is finally getting a chance to go back to the job she loves because of a new program, Lifelong Learning Accounts or LiLAs. Designed to help working people develop their skills and advance in their careers, LiLAs provide an affordable and practical way to study and hold down a full-time job.

“This program is wonderful,” Lui says. “If I hadn’t participated in it, I’m sure I would not have gone back to school.”

LiLAS are employer-matched individual savings accounts — similar to 401(k)s — designed to finance lifelong learning. The program was started in 2001 by The Council for Adult & Experiential Learning (CAEL), a national nonprofit that creates and manages learning strategies for working adults. The growing program has recently gained attention at the federal level.

Participating workers make individual contributions through paycheck deductions to a LiLA, and their employers match the contributions, up to \$500 a year. The LiLAs Project then matches the combined employee/employer contributions dollar for dollar up to \$1,000 a year. In addition, participants are assigned to an education and career advisor, who helps them identify goals, develop a plan, and stay on track.

San Francisco is one of three sites nationwide where the program is being piloted. In Chicago, it focuses on the restaurant and food service sector; in Northeast Indiana, it targets the manufacturing and public sectors; here, it concentrates on helping workers in the healthcare industry.

“It is very difficult for working adults to get financial assistance to go back to school,” said Amy Sherman, Public Policy Director at CAEL. But the need for continued education is tremendous, especially in the field of healthcare, she said.

A recent study by the Health Resources and Services Administration reported that 30 states were estimated to have shortages of registered nurses in the year 2000, and that the shortages are projected to intensify over the next two decades.

The LiLAs program is designed to combat this trend by encouraging employers (and eventually the government) to invest in training; giving low-wage workers a manageable method for investing in themselves; and involving other organizations in the effort.

Four employers in San Francisco — On Lok Senior Health Services, UCSF, Planned Parenthood Golden Gate, and

Jewish Family and Children's Services — and their employees are partnering with CAEL to conduct the healthcare pilot. Jewish Vocational Services is the local coordinator, and the program is funded by numerous foundations.

Lui is a geriatric aide at On Lok and is one of 77 people, 60 percent of whom are women, who were chosen by a lottery that gave greater weight to lower-wage workers to participate in the California pilot.

Lui used her LiLAs funding to pay for the books, hospital shoes, and stethoscope she needed to use in the free LVN Refresher Course she took in the fall 2004; a Kaplan class to study for the LVN Boards; and the exam itself, which she plans to take this month. Eventually, she hopes to take and pass the exam to become an RN.

One of the most valuable parts of the program was the help she received from her advisor, who verbally interpreted forms into her native language, explained enrollment procedures, and gave her the support and encouragement she needed to successfully juggle working fulltime, being in school fulltime, and continuing to take care of her family, Lui says.

“We had to modify her work schedule,” said Wanda Chin, Lui's supervisor at On Lok. “But she continued to do excellent work, and being part of the LiLAs program was a real boost to her morale, her confidence, and her sense of value to the company.”

Lui is representative of many more employees at On Lok and in the Bay Area, Chin says, immigrants who have a wealth of experience, but who are often barred from advancement by an inability to earn the certification required to practice in the U.S., or people who have other circumstances that keep them from continuing their education.

Programs like LiLAs benefits employers because it improves employee performance and retention, she says.

The current series of pilots will be complete in 2007, but CAEL and its partners have been working to grow the program, targeting other sectors — including financial services, retail, information technology, biotech, advanced manufacturers, and marine trades — and lobbying policy makers to adopt the LiLAs model at both state and national levels.

Their efforts are gaining success. Illinois and Maine have both created state-funded LiLAs projects and Missouri is working to create a state-based LiLAs program in Kansas City.

CAEL and JVS have been lobbying Sacramento to push for a statewide LiLAs program in California. On the national policy front, funding for a study on LiLAs was included in the recently-introduced National Innovation Act, and may eventually lead to federal funding of LiLAs through tax credits.

In addition to expanding the program, CAEL also plans to improve upon it and is looking closely at feedback from LiLAs participants, such as Leeza Nguyen, an administrative assistant at UCSF who used her LiLA to take courses in medical coding and to further her skills toward eventual work as a compliance specialist.

Nguyen says one of the greatest strengths of the LiLAs program is its potential for bringing people together and helping employees connect with each other and their communities.

“I think this program should continue, but it should include more opportunities for participants to meet and support each other, because everybody has a little bit of experience and we could help and guide each other,” Nguyen says. “There are very smart people out there who did not have the chance to reach their goals, but the LiLAs program is helping them get back on track.”

Nguyen said the program helps everyone, as individuals and collectively. “This helps society.”

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