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Investing in Human Capital in Difficult Times: *Maine's Competitive Skills Scholarship Program*

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The authors describe how the Competitive Skills Scholarship Program, administered by the Maine Department of Labor, aims both to meet the needs of Maine employers through improved access to a skilled labor force and to improve job prospects for low-income Mainers by providing access to education, training, and support. They note that many currently unemployed workers do not have the skills or experience to take advantage of the new job opportunities that are likely to arise, and that there is a demonstrated correlation between higher levels of education and training and both higher income and reduced unemployment. Preliminary data suggest a high level of satisfaction by program participants and that graduates are finding positions in high-growth, high-wage occupations. 

INTRODUCTION

Dynamic economies demand bold and innovative public policies and appropriate investments. Maine's recently implemented Competitive Skills Scholarship Program (CSSP) is an excellent example of a program that responds to and exemplifies both of these demands.

LD 1884, An Act to Create the Competitive Training Fund and Improve Maine Employment Security Programs (M.R.S.A. 26 §2033) went into effect on January 1, 2008. A central feature of this law is the establishment of the Competitive Skills Scholarship Program, which aims both to meet the employment needs of the Maine business, nonprofit, and community sectors and to enable low-income and unemployed Maine residents to participate in postsecondary education and certificate and training programs. For businesses, it increases the pool of skilled and trained employees. For individuals, it provides resources and support to acquire advanced skills and training.

CSSP is directly tied to the workforce needs of high-demand, high-wage employers in every region of the state. It was designed to “partner the worker with a job skill that is needed in their community,” thereby establishing “an unprecedented collaboration between Maine’s business community, worker advocates, and state government” while simultaneously cutting unemployment taxes for Maine businesses (da Houx 2007: 8).

Maine has a combination of challenging factors that made it ready for a program such as this. It “has the lowest incomes and the lowest rate of degree attainment of all the New England states” along with “a surplus of low-skilled workers and a shortage of middle- to high-skilled workers,” a combination that leaves “many businesses struggling to grow” (Brown and Main 2008: C6). A natural response to this challenge was to create a process, and a program, that sought to advance and develop the skills and abilities of low-income and underemployed workers to help to meet this shortage.

Organizations representing diverse constituencies—labor unions, low-income people, businesses groups, women, among others—were unified around LD 1884’s passage. Maine Department of Labor (MDOL) Commissioner Laura Fortman, the leader

of this effort, worked almost three years on its development and passage. Independent advocacy groups including Maine Equal Justice Partners, the Maine Women’s Lobby, and the Maine AFL-CIO lobbied for the bill in the legislature, noting that the program could work to provide real pathways out of poverty for low-wage earners while meeting the needs of Maine employers. The bill passed with the unanimous support of both the Maine House and Senate.

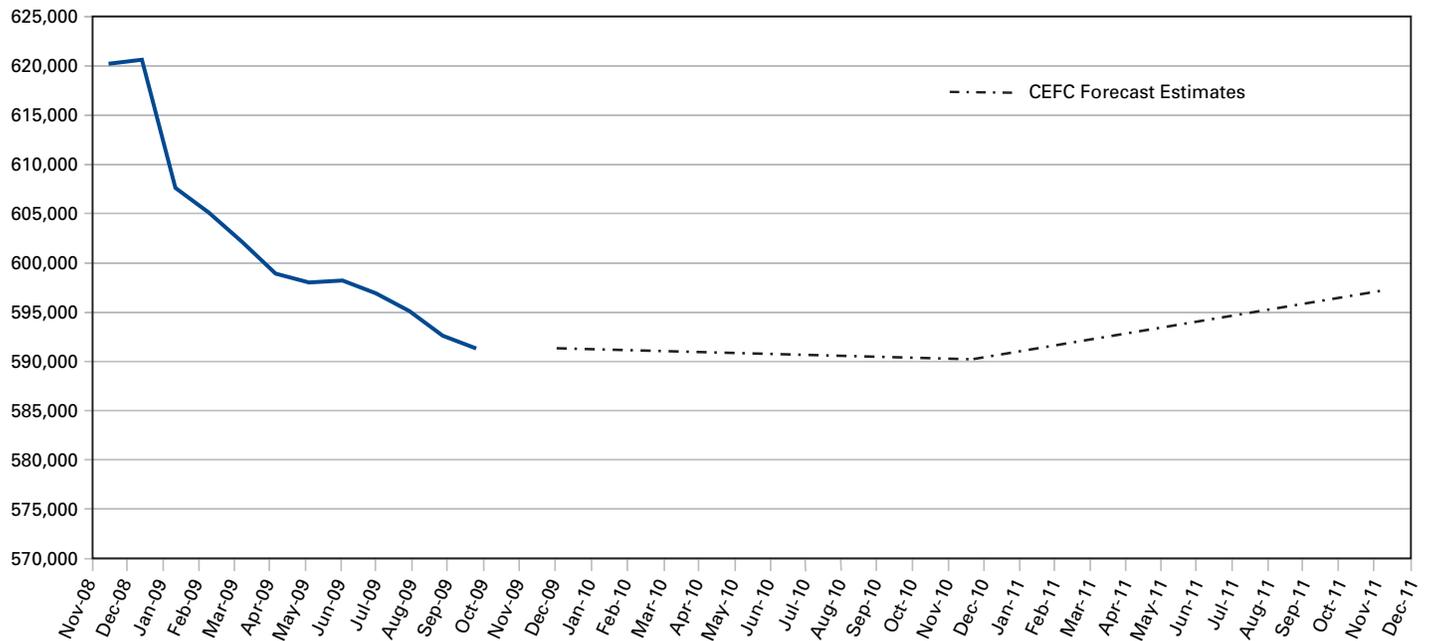
Although it is still too early to report on how the CSSP program has influenced the long-term earnings of individuals or the supply of labor for Maine businesses, initial indications of the program’s potential are extremely positive. In this article, we first discuss the context that made Maine fertile ground for its development and creation, followed by a discussion of the impact of higher education on earnings potential. We then provide a summative overview of the CSSP, including program goals, followed by a report on the first wave of a longitudinal study aimed at assessing the impact of CSSP over time. We conclude with observations on the significance of the program’s potential.

ECONOMIC AND LABOR-MARKET CHALLENGES FOR MAINE WORKERS

Since the beginning of 2008, more than 30,000 net payroll jobs in Maine have been lost; the number of Maine workers estimated to be officially unemployed at the end of 2009 is 55,000 or 8.3 percent of Maine’s labor force. For laid-off workers who qualified for unemployment insurance, the average duration for

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FIGURE 1: **Maine Nonfarm Wage and Salary Jobs Since December 2007***



*Monthly figures after October 2009 estimated based on Consensus Economic Forecasting Commission estimates.

Source: MDOL 2009

drawing claims has increased from 14.2 to 16.7 weeks, and the number of workers exhausting their benefits has increased from 12,331 in 2008 to 23,233 in 2009 (MDOL, Unemployment Insurance Program, Administrative Records, authors' calculations, January 2010). These numbers, significant as they are, omit the plight of underemployed and discouraged workers who have stopped looking for work—phenomena also being seen on the national front.

Labor-market analysts agree that most job losses during this current downturn will be permanent, unlike previous recessions in which laid-off workers were recalled by their former employers. This change will require affected workers to seek new opportunities as the economy improves. For many workers, this will not be an easy search. Nationally, the Bureau of Labor Statistics estimates that there are 6.4 job seekers for every job opening (U.S. DOL 2009). Maine data show that for the 1,007 production workers—workers with relatively low skills and low wages—who filed unemployment insurance claims in August of 2009, there were only 25 job openings, a ratio of 42 workers for each opening

(MDOL, Administrative Statistics and authors' calculations, 2010). The prospect of these workers returning to jobs comparable to those they lost is bleak.

If economic growth and job creation do pick up in 2011, as is predicted by the Consensus Economic Forecasting Commission, many of the workers currently among the unemployed will be confronted with job opportunities that their skills and experience do not match. Additionally, long-term structural unemployment attenuates workers' competitiveness and earnings.

Figure 1 illustrates job loss in Maine since December 2007, with a forecast of the situation through December 2011. At present, the bulk of job losses are occurring in the construction (-6,400), manufacturing (-7,100), and retail trade (-6,300) industries (MDOL, Quarterly Census of Employment and Wages and authors' calculations).

A major challenge in Maine is the loss of jobs in traditional industries such as wood-product manufacturing, textile mills, and footwear manufacturing. These industries were once important parts of Maine's economy, giving a notable identity to many Maine

communities. Between 2000 and 2008, however, more than 6,000 net jobs were lost in this sector, on top of the thousands of jobs these areas shed over the previous 20 years (MDOL, Quarterly Census of Employment and Wages and authors' calculations). Large employment changes, however, have not been limited to manufacturing industries lately. Relatively modern industries such as computer and electronic manufacturing have lost more than 3,500 jobs between 2000 and 2008. A good case in point is MBNA, a large banking and credit card company. In the early 1990s, it entered Maine and quickly set up an impressive infrastructure across the state for the operation of call centers employing more than 4,000 customer service workers. After a 10-year run, however, changes in MBNA management and business strategy resulted in major workforce reductions and ultimately, in facility closings.

There are sectors where Maine has seen job growth, even with an economy in recession: health care and social assistance added jobs (+2,600), the continuation of a long-term trend (MDOL, Quarterly Census of Employment and Wages and authors' calculations). What we see on the horizon, according to occupational projections for the period 2006 to 2010, is net job growth for registered nurses (+2,997), customer service representatives (+1,332), business operations specialists (+533), and network and data communications analysts (+376). These growth jobs are significantly different from those that have been lost.

The application of new technologies, the introduction of advanced work processes, and the process of globalization have been transforming both Maine workplaces and the skills needed by Maine workers for some time now. Recently, however, the impacts have become wider and deeper, warranting a governmental response as Maine has done with the creation of CSSP.

HIGHER EDUCATION MATTERS

One proven pathway out of poverty and low-wage jobs is through higher education. It is also the most advantageous route to jobs with potential for high future earnings and to significant individual satisfaction and societal benefits (Baum and Ma 2008). In Maine, postsecondary education is required for two-thirds of high-wage/high-growth jobs in the state (MDOL 2008).

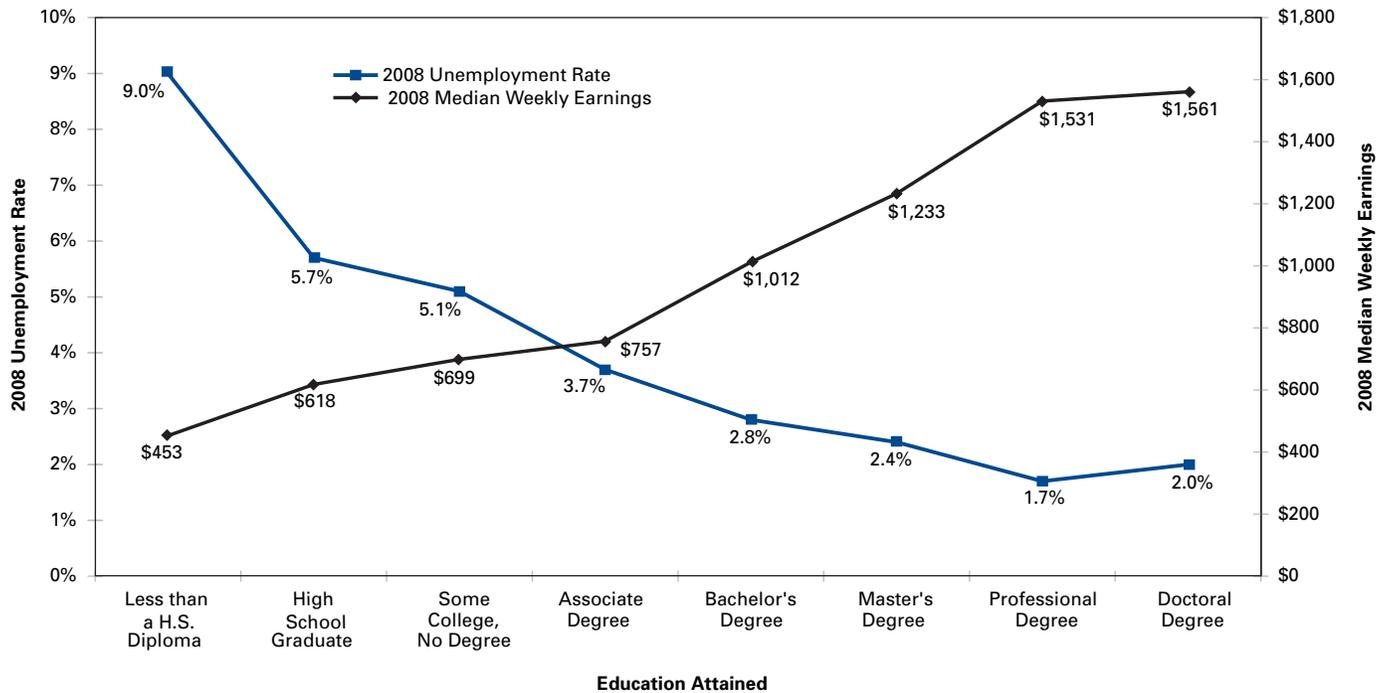
For women, higher education is especially important. Although earnings differentials between women and men have decreased, a postsecondary education degree is still important for women as pay gaps between men and women lessen only when higher education is brought into play.

Maine ensured access to postsecondary education as part of the CSSP because of the demonstrated correlations between postsecondary education and higher wage levels for all groups.

Having educated workers is also important to economic development. A recent article in the *New England Journal of Higher Education* underscores “the need to attract and retain recent college graduates ... a salient issue in every New England state” and the concern “that an inadequate supply of skilled workers will hamper economic growth” (Sasser 2009: 15) not only in New England but throughout the nation. And a recent Nellie Mae Education Foundation report further highlights the need for workers with a broad set of “21st-century skills” (Le and Kazis 2009).

Maine ensured access to postsecondary education as part of the CSSP because of the demonstrated correlations between postsecondary education and higher wage levels for all groups. Data from the 2000 Census, for example, revealed that the average annual earnings of individuals with bachelor's degrees were between 74 percent and 87 percent higher than the earnings of those with only a high school diploma. This finding is supported by a study conducted by Baum and Payea that revealed that “over their working lives, typical college graduates earn about 73 percent more than typical high school graduates, and those with advanced degrees earn two to three times as much as high school graduates” (Baum and Payea 2005: 9). These findings underscore the need for more access to postsecondary

FIGURE 2: Relationship between Education and Training and Employment and Earnings



Source: U.S. Bureau of Labor Statistics, Summary Current Population Survey 2009

education in Maine since the percentage of college graduates is lower in Maine than in comparable peer states: 22.9 percent to 28.2 percent (Lawton 2010: E3).

Evidence clearly supports investments in worker education and training as being the best protection against both low earnings and high unemployment. A long-term examination of the relationship between employment and earnings status and educational preparation using aggregate U.S. data is illustrated in Figure 2. The Competitive Skills Scholarship Program is an appropriate and timely response to the need for increased postsecondary education and training among low-income and unemployed workers in Maine.

THE COMPETITIVE SKILLS SCHOLARSHIP PROGRAM

The Competitive Skills Scholarship Program is administered by the MDOL through its network of statewide CareerCenters. Its purpose is to provide individuals with incomes at or below 200 percent of the poverty level access to education, training, and support

that will lead them to employment in high-wage, high-demand occupations. The expectation is that individuals will experience greater economic well-being and employers will have access to a skilled labor force.

To achieve its aim, CSSP provides grants that enable eligible participants to earn a degree or certificate for high-wage occupations that are in demand in Maine, as identified by the MDOL.¹ These jobs carry an average wage at or above the 2009 state average of \$14.28 per hour and are projected to have a significant number of job openings annually (the number of openings will vary by job classification).

For qualified Maine residents, CSSP pays for education (both two- and four-year programs), training, apprenticeships, and/or certificate programs to prepare them for targeted jobs. Participants receive a grant of up to \$8,000 per year for full-time participation (\$4,000 per year if half time). This grant can cover a wide array of educational expenses, including tuition and fees, and educational supports such as child care, transportation, books, supplies, equipment, and remedial and prerequisite training.

To be eligible, one must live in Maine; be at least 18 years old and legally eligible to work in the U.S.; not have a postsecondary degree; have the desire to apply for education or training for a job in a high-wage, in-demand occupation; have an income of less than 200 percent of the federal poverty level for the family size involved; and have the ability to undertake and complete education or training as determined by the institution providing it. Upon entering the program, each participant, in consultation with his or her CareerCenter counselor, develops an individual career plan that balances the preferences of the participant, the occupational needs in the state, and the availability of approved education or training programs.

As we discuss next, preliminary findings about the efficacy of CSSP are encouraging, as is the ongoing commitment to assess its social and economic benefits.

CSSP PRELIMINARY FINDINGS

To learn more about the first cohort of CSSP participants and their experience with the program, the MDOL collaborated with researchers Luisa Deprez and Sandra Butler to survey participants regarding prior education, employment, and financial challenges, and to gather reflections from participants on their experiences in the program and future aspirations. The MDOL sent the survey to 377 active and past CSSP participants in April 2009: 156 participants (41.4 percent) returned completed surveys. We then conducted descriptive statistics and bivariate analysis on the quantitative data and analyzed the qualitative data for emergent themes.

Sample Description

To assess whether the sample of 156 participants was representative of the population of CSSP participants, we conducted comparisons on age, sex, and county of residence. We found no statistically significant differences on sex or residence, but did find statistically significant differences on age ($p < 0.05$). Sample participants ranged in age from 20 to 65 with a mean age of 38. Yet, while nearly two-thirds (63.6 percent) of the participants older than 55 years of age completed the survey, only one-eighth of those younger than 22

did (12.5 percent). Hence, the reader should bear in mind that the results reported here reflect the experiences of older CSSP participants to a greater extent than they reflect the experiences of younger participants. Nearly three-quarters of the sample was female ($n = 113$, 72.4 percent), reflecting a slightly higher percentage of females than in the population of participants receiving the survey (67.1 percent) although not a statistically significant difference. The respondents resided throughout the state, with all 16 counties represented by the survey sample.

Education, Employment History, and Economic Security

A handful ($n = 5$, 3.2 percent) of the survey respondents had not completed high school before they entered the CSSP program. More than three-quarters of the respondents had attained, as their highest degree, either a high school diploma ($n = 98$, 62.8 percent) or the general equivalency diploma (GED, $n = 26$, 16.7 percent). These are precisely the people CSSP was created to assist.

An examination of Maine employment and wage history of respondents found considerable job instability and relatively low wages. During the five-year span from January 2003 through March 2008, respondents had an average of five different jobs. One respondent held 23 different jobs during those five years. The average annual income from Maine jobs during that time was \$14,129 for the entire sample, ranging from \$59 to \$67,621 per year. It is possible some respondents received income from jobs outside the state over those four years, but their numbers were limited.

In addition to holding low-wage, unstable jobs, respondents were also unlikely to be receiving benefits through their employers. Only 46 respondents (29.5 percent) reported receiving health benefits for themselves in their current or most recent job, and even fewer ($n = 21$, 13.5 percent) received health benefits for their families. Only a quarter of the sample ($n = 39$) received paid sick days.

Not surprisingly, the respondents reported experiencing an array of financial challenges in the five years before beginning the CSSP program. More than one-third of respondents cited foregoing dental care, falling behind on rent or mortgage payments, receiving utility

TABLE 1: Occupations Pursued

Occupation	Total N	Total %	Women N	Men N
Healthcare practitioner/technical	58	37.7	52	6
Community and social service	25	16.2	19	6
Business and financial operations	13	8.4	11	2
Education/training	10	6.5	8	2
Transportation/material moving	9	5.8	2	7
Computer/mathematical	9	5.8	4	5
Construction/extraction	6	3.9	0	6
Office & administrative support	5	3.2	5	0
Healthcare support	4	2.6	4	0
Life/physical/social science	3	1.9	2	1
Humanities/liberal studies	3	1.9	1	2
Installation/maintenance/ repair	2	1.3	0	2
Legal occupation	2	1.3	1	1
Management	1	0.6	1	0
Production	1	0.6	0	1
Food preparation	1	0.6	0	1
Sales	1	0.6	1	0
Architecture	1	0.6	0	1

TABLE 2: Assistance Received from CSSP

Assistance type	N	%
Books/supplies	122	78.2
Tuition	120	76.9
Transportation	101	64.7
Stipend	77	49.5
School fees	67	42.9
Occupational expenses	31	19.9
Child care	31	19.9
Career counseling	30	19.2
Eye care	21	13.5
Emergency help	21	13.5
Developmental/refresher courses	20	12.8
Clothing/uniforms	19	12.2
Dental assistance	6	3.8

cut-off notices, and skipping meals due to lack of money as financial hardships that they had experienced.

Experience in CSSP

Nearly two-fifths of the survey respondents (n = 61, 39.1 percent) reported that they were already in school (postsecondary, certificate and training programs) when they applied for CSSP. Of those not already in school, about three-quarters were unemployed (n = 72, 75.8 percent) and the remainder were working (n = 23, 24.2 percent). Respondents were pursuing an array of studies through CSSP. After identifying the indicated majors and stated professional goals for each respondent, we placed each respondent in one of 17 occupational categories developed by the Bureau of Labor Statistics or in an additional category created for humanities/liberal studies as is indicated in Table 1. A Chi-square analysis found a statistically significant difference in the number of men and women in these categories (p < 0.05). Table 1 presents a compilation of these findings on occupations pursued in total and by gender.

We also asked respondents to identify the types of assistance they received from CSSP: books and supplies, tuition, transportation, and stipends were the most frequently cited. Table 2 presents the type of assistance received by respondents.

In the final section of the short-answer questions, the survey offered respondents seven statements of possible ways in which CSSP might have affected their post-secondary education experience. Respondents could check all answers that applied. Table 3 presents the number of respondents checking each statement. The responses revealed the extraordinary opportunity that CSSP provides to people who need support to update their skills.

Personal Reflections on CSSP Experience

The survey ended with a number of open-ended questions. The first question asked respondents why they enrolled in CSSP. The responses included getting an education; moving forward in one's career; making a better future; realizing a dream; getting training for a new career after a disability; and being an asset to one's community. Respondents noted that CSSP provided the assistance they needed to take this step, corroborating the data presented in Table 3. The following two quotes illustrate some of the answers.

TABLE 3: Impact of CSSP on Postsecondary Education Experience

Statement	N	%
CSSP made it possible for me, financially, to earn my degree	86	55.1
Staff at the CareerCenter helped me realize I really could go to school/get training	81	51.9
I would not have tried to start school without CSSP	74	47.4
CSSP made it possible for me to reduce my work hours and attend school/program	52	33.3
CSSP helped me get started with the courses I needed to prepare for college	44	28.2
I probably would have dropped out of school/program if CSSP had not helped	33	21.2
CSSP did not make any difference in my educational progress	3	1.9

I always thought about getting a degree. It was only a dream until now. (58-year-old female studying medical office management)

I wanted my life back and I knew with some help I could be somebody. I wanted to be a good role model for my boys. (42-year-old female studying mental health and human services)

Another open-ended question asked respondents how participation in a postsecondary program had affected their feelings about themselves. The themes that emerged here were overwhelmingly positive. Respondents spoke of feeling more capable and confident, experiencing a sense of accomplishment, feeling empowered, having greater self respect and increased self-esteem, realizing their potential, feeling proud, and being generally happier. These positive feelings are captured in the following two respondent quotes.

For over 30 years working dead-end jobs. I have a chance to get jobs after my degree that pay what I'm worth—it feels good. (46-year-old male studying recreation management)

It has validated that I am an intelligent hard-working individual. Losing a long-term job does a real number on your self-esteem—you lose your purpose. (51-year-old female studying business and computer applications)

Another question in this section asked respondents to reflect on whether their participation in the education or training program through CSSP affected their relationships with their children, spouse/partner, friends, or other family members in any way. Themes that emerged from the responses to this question included support and pride from friends and family members; children seeing their parent as a role model and now viewing school as more important; other family members and friends inspired to consider school also; relationships being better because respondent is happier; and while things may be stressful now because they have less time, there is a clear sense that it will be worth it in the end. The two following quotes provide examples of the rich narrative responses to this question.

My daughter and friends are very proud of me. I have been told I inspire others to keep going and to learn and pursue their dreams. (58-year-old female studying nursing)

I have been able to set an example for my son, that hard work is necessary in life for a sense of self-worth and this also allows you to gain the respect of others. With me going to school the same time as he is, he sees how important an education is, showing him LEARNING NEVER STOPS! Prior to starting school I was in a very abusive relationship with a man who did not believe I would ever return to school. I have proven to myself and to him (we have broken up) that I am capable and worth it. (30-year-old female studying nursing)

The final question on the survey gave the respondents the opportunity to write anything further about their experiences with CSSP. Additionally, we asked them to offer suggestions for program improvement. The overwhelming theme in the comments on this final page was one of gratitude. People wrote of the program being a life-saver, the best program on earth and miraculous.

While some people said “Don’t change anything!” others offered suggestions concerning the process of selecting one’s education/training program, including clarifying the list of career/training opportunities and updating the list to provide more opportunities, particularly in the medical field. One respondent suggested that there should be “more stress on helping you make sure the choice you are making is the right choice.” There were also suggestions with regard to the financial assistance including increasing the stipend, offering health insurance, and providing money for clothes.

I would like to say thank you very for this opportunity-college. There are people in the world that can be great things just are not wealthy enough to achieve them. Thank you for helping my dreams come true, and giving me a better future to look forward to for myself and my children. (35-year-old female studying nursing)

Maine’s future prosperity will be inexorably linked with the investments we make now in human capital—cultivating the knowledge and skills of the workforce.

The following three quotes provide a flavor of the gratitude expressed by most respondents on the last page of the survey.

This is a wonderful program! Thank you so much for all the help you have given me. I feel like more women should take part in this program. I went from having the state take care of me to never having to be on MaineCare again. What a great feeling. Thank you. (30-year-old female studying medical lab technology)

My family and I want to thank everyone involved in CSSP. If it wasn’t for this program, my dreams of going to college wouldn’t have happened and it shows to my children that it doesn’t matter how old you are you can always face your fears and improve on your own intelligence and become somebody that you’ll respect as well as others. Keep helping others in Maine. (37-year-old male studying to be a paralegal)

This initial examination of the experiences of CSSP participants provides a baseline for an expected longitudinal study of these 156 individuals over time. In addition, and separate from this study, CSSP staff made contact with the first 54 graduates of the program in January 2010. They learned that 70 percent were employed full-time, and another 20 percent were employed part-time. Full-time employees had an average hourly wage of \$14.93—a 41 percent increase over the average wage of participants entering CSSP. Learning how CSSP-funded education and training affects future employability and financial security of program graduates will be key, especially as consideration is given to both continuing and expanding the program.

DISCUSSION AND CONCLUSIONS

As is clear from our investigation into the CSSP program, investing in the continuing education and training of low-income and unemployed Mainers is a proactive way to prepare them for, and stabilize them in, the current economy and the future. A recent MDOL report to the Maine legislature notes that CSSP participants are finding jobs in high-growth, high-wage occupations at salaries nearly double previous earnings; that they are staying in school and graduating; and that the program has made a critical difference in their decision to advance their education and to succeed (MDOL 2010). The 475 individuals currently being served are highly likely to follow in the footsteps of CSSP graduates, experiencing their same level of success. But many more Mainers wait to enroll as demand for this program far exceeds current capacity. We support those many survey participants who urged the *continuation and expansion of the program*, as it helped people to *realize their dreams*, and gave people a *chance*

to believe in themselves again. Current plans call for an open enrollment once a year when new employer-generated funds become available. This is an important first step for this extraordinary program.

Reports by the Maine Department of Labor's Center for Workforce Research and Information document bold and consistent shifts in Maine's industrial and occupational structures, many of them persisting since the early 1980s. The plant closings and workforce reductions that have dislocated thousands of Maine workers, do not occur without extraordinary costs to individuals and communities, and transferring the skills and experience gained in one employment setting to the next is neither simple nor inexpensive. Workers will continue to face these industrial and occupational structural changes in the years ahead as technological innovations and globalization assert themselves. Maine's future prosperity will be inexorably linked with the investments we make now in human capital—cultivating the knowledge and skills of the workforce.

It is important to understand the implications of this changing environment in order to best position CSSP to address them. To this end, there needs to be a clear understanding among all education and training sectors that educational preparation, skills sets, work environments, and job performance expectations will be fundamentally different for job growth areas than for those sectors reporting employment declines. Additionally, we must move beyond the idea that employment security means getting an unemployment check. It means, in fact, repositioning those who are out of work back into the work force at the earliest possible time and into positions that enhance their ability to support themselves and their families. It is about connecting people to a process of reinstatement rather than just support for their out of work time. Finally, the Maine Department of Labor must continue investigating how CSSP is working for participants so that it can redesign the program, if needed, to provide the greatest benefits to those involved in it. Staying in touch with participants both while they are in the program and after they leave and find employment is critical to a rigorous evaluation of the success of this program. Ongoing examination must be inquisitive and research focused. 🐟

ENDNOTE

1. See <http://www.state.me.us/labor/careerctr/skillsscholarship/occupations.html>

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Please turn the page for author bios.



Sandra S. Butler is a professor and the coordinator of the master's degree program in social work at the University of Maine. Her research has focused primarily on women's financial security across the lifespan and successful

aging, particularly in rural environments. She is the author of *Middle-aged Female and Homeless* (1994), and co-editor of *Gerontological Social Work in Small Towns and Rural Communities* (2003) and *Shut-Out: Low Income Mothers and Higher Education* (2004) and more than 50 articles and book chapters. She is currently the principal investigator on a project funded by the National Institute on Aging that is investigating job experiences of home care workers.



Luisa S. Depez is professor in the Department of Sociology and in the Women and Gender Studies Program at the University of Southern Maine. She has written *The Family Support Act of 1988: A Case Study of*

Welfare Policy in the 1980s (2002) and co-edited *Shut-Out: Low Income Mothers and Higher Education in Post-Welfare America* (2004), along with numerous journal articles and book chapters about the restrictions of current welfare policy on low-income women seeking to access higher education.



John Dorrer is an economist and research administrator who focuses on workforce development, human capital and labor market policies. As director of the Center for Workforce Research and Information for the Maine Department of Labor, he is responsible for overseeing the Maine's statistical systems for

measuring employment, unemployment and labor market developments. Before joining the Maine Department of Labor, he worked at the National Center on Education and the Economy in Washington, D.C.



Auta M. Main is program manager for Maine's Lifelong Learning Accounts (LiLA) and Competitive Skills Scholarship programs, both housed at the Bureau of Employment Services, Maine Department of Labor. She previously spent eight

years as executive director of the TimeBanks USA Network in Washington, D.C., and Maine Time Banks in Portland. She also worked for several years at the Maine Centers for Women, Work and Community where she coordinated/facilitated employment, training and entrepreneurship programs for women and minorities.

