

Promoting Economic Opportunity in Michigan

A Report to Governor Snyder and the Michigan Legislature from the Commission on Community Action and Economic Opportunity

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Introduction:

THE COMMISSION ON COMMUNITY ACTION & ECONOMIC OPPORTUNITY

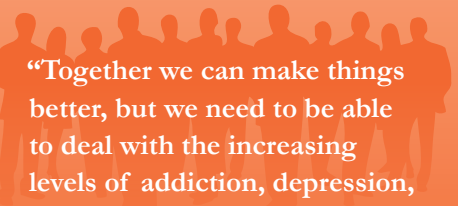
Appointed by the Governor and approved by the legislature, the Commission on Community Action & Economic Opportunity is comprised of leaders who work at the local and regional levels throughout Michigan to promote economic opportunity. Through our Forums across the state, we hear directly from people struggling to avoid or recover from financial and personal obstacles. In our daily work, we witness firsthand both the disheartening challenges and the many promising approaches underway in our state.

As a statewide Commission, we are dedicated to listening to those in economic distress, reporting on what we learn from these individuals and other local efforts, and recommending ways to promote economic opportunity. This report reflects what we've heard is needed, what we've learned works, and what we believe is possible to make real progress.

The Commission has catalyzed substantial public engagement around economic opportunity. The Forums in 2008 and 2010 were the first statewide effort to hear from underrepresented people about available systems of support. These forums launched a critical venue to listen, identify innovative assets, and articulate opportunities for change.

The 2008 Poverty Summit brought together hundreds of participants, and the resulting Voices for Action Network continues its regionally based efforts which support many promising efforts underway across the state. Our 2009 Report on Poverty in Michigan offered a sweeping survey of the state of poverty, and its creation convened an advisory group of expert partners.

Now is the time to increase economic opportunity for all. We know there is tremendous economic gain to be made both locally and statewide in moving people to financial stability - and preventing a fall into poverty in the first place.



“Together we can make things better, but we need to be able to deal with the increasing levels of addiction, depression, anxiety, unemployment and financial burdens within our communities. Only then can people move forward and strive towards financial independence and achieve our goals.”
– Forum testimony

Fostering Success through Local Investment

Our challenging economic times call for an entrepreneurial approach which grows local capacities to address local challenges. We are not advocating for new funding. Our agenda focuses on directing resources to expand existing efforts that are already working.

In our analysis of Forum testimony we recognized that many communities have designed specialized local initiatives to address what we've come to call critical intervention points—those crisis times when individuals are in acute danger of falling into poverty, or conversely when people are particularly motivated to make crucial changes to help themselves.

Common critical intervention points highlighted in Forum testimony include: job loss, leaving school, criminal arrest or charge, threat of losing children to protective services, severe illness, pregnancy and/or delivery, housing or benefit loss, utility shut off, aging out of foster care, loss of transportation, and aging in the workforce.

Such critical intervention points are times when people are most likely to both access and benefit from opportunities offered through particularly effective or promising programs.

Unquestionably, there are no quick fixes for issues of economic opportunity. Still, we owe our fellow citizens our best efforts in seeking ways to provide people a real chance to forge new paths with good alternatives. To not intervene is to abdicate our humanity. Further, such negligence will only worsen Michigan's economic storm. Indeed, there is real triple bottom line potential and power in thought-

We believe helping local communities effectively intervene at these critical intervention points offers a crucial opportunity to break the cycle of poverty, or avoid the fall into economic distress in the first place.

ful intervention at these areas. Not only do individual families have the opportunity to benefit when better alternatives are available, but communities are strengthened and broader regional and state economies also prosper. In short – everyone stands to gain.



“The biggest thing that I found out with agencies and organizations is [that] there has to be more empowerment between government and community. ...In the state of Michigan, with the amount of cities and counties, you can't cover everyone. Communities have to start becoming empowered to do more for... themselves.”

– Forum testimony

We believe helping local communities effectively intervene at these critical intervention points offers a crucial opportunity to break the cycle of poverty, or avoid the fall into economic distress in the first place.

COMMUNITY SUCCESS FACTORS



Our own local efforts and the statewide Forums highlighted a number of promising approaches worthy of notice, learning, and replication. These “bright spots” are actual examples of local initiatives making valiant and very successful attempts to help people create positive changes in their lives.

While there is a great deal of diversity among these promising efforts (see examples highlighted below) we believe that certain characteristics are both common across these initiatives and critical to their success. These ingredients work together to support local success, and so might be viewed collectively as constituting the “Secret Sauce” essential to fostering promising, innovative efforts. We believe that Michigan should support community innovation through locally based solutions.

We are highlighting these five characteristics because we have observed them to substantially help communities, neighborhoods and regions respond effectively to complex economic challenges. And we believe that systemic change occurs most effectively and efficiently when it is driven from the community level. This combination of characteristics offers criteria for decision-making about local investment.

It is important to understand that promising initiatives work because of a confluence of factors. In other words, these are not just reflective of a single good idea or a right-time, right-place alignment of good luck. “Bright spots” are efforts which reflect these five characteristics -- the combination of key traits needed to create significant community impact.

Thus, we highlight this combination of key traits as what is needed locally in order to successfully instigate large-scale change broadly. The following examples were chosen as key examples of programs which reflect these traits and thus more successfully help promote local innovation and economic opportunity.

Program Examples that Promote Economic Opportunity

To develop this report, we devoted substantial time and energy listening to people struggling to access new and better economic opportunities. We used that testimony, and our own professional environments, to identify the key opportunities for effective intervention and the elements which constitute successful change strategies.

Through these efforts, we learned that there are many examples of successful local initiatives - Bright Spots - and that supporting such local innovation is critical to achieving greater economic opportunity and prosperity. The current fiscal environment provides the opportunity to consider new approaches that will harness the knowledge, talent and resources of the public, private and non-profit sectors. We need a shared commitment to foster local entrepreneurial approaches in order to pave the way for large scale impact.

BRIGHT SPOTS: LOCAL INNOVATION AT WORK

We are pleased to highlight the following local initiatives as examples of promising efforts, and we believe there are concrete lessons to be drawn from the common attributes of these individual programs. While the following case studies are compelling illustrations of local innovation and the characteristics which help it succeed, in Forum testimony we heard many more heartening examples of similarly promising efforts.

Other programs that have demonstrably helped families to better access economic opportunity include Head Start and Early Head Start, alternative high school, community health clinics, substance abuse rehabilitation, mental health services, programs for veterans and/or homeless individuals, and those aimed at helping released prisoners to successfully reintegrate.

Some of these programs have been operating and adapting for years, while others reflect relatively new ventures. Long-term research data is therefore not always available for each, but we highlight these because Forum testimony so consistently highlighted their wide reaching impact.

Lastly, we can't discuss bright spots without first noting the tremendous impact that a passionate, committed supporter (often caseworkers) can have on helping people find their way through challenging situations. Time and again we heard this reflected in the Forum testimony, and we recognize how critical and how powerful a dedicated individual can be in the face of crisis. Our hats are off to those “personal champions” throughout the state who provide this type of often unsung support.

Not only do the following examples highlight local innovation in communities throughout our state, they also reflect positive results from a “triple bottom line” perspective - financial, community, and personal impacts.

EARLY COLLEGE

Early College programs offer high school students the opportunity to begin college in their junior or senior years of high school. The intent of such programs is to ease the transition in order to increase the number of students who continue to college after high school. Early College offers students firsthand experience with the academic rigor and faster pace required of college level coursework. Students take college classes on their high school campus or enroll in both college and high school simultaneously.

Early College can also alleviate some of the financial burden of postsecondary education. Because the college level classes are often offered right on the high school campus, students save on the time, transportation and money required to travel to a college campus. Early College programs typically also offer lower tuition costs for their high school participants, and ultimately reduce the total amount of credit hours these students will have to manage when they transition to a college campus. In Michigan, local districts have more freedom to dictate the availability of Early College opportunities than what the current Dual Enrollment legislation would seem to permit, and so can offer this option in conjunction with a postsecondary partner.

An example of an Early College program highlighted in Forum testimony is the Charlevoix-Emmet Intermediate School District (Char-Em ISD) in Northwest Lower Michigan. The Char-Em ISD realized that its region had lower rates of post-secondary education degree attainment than broader state rates of attainment. The Char-Em ISD developed a partnership with North Central Michigan College to launch an Early College Program to allow students to earn college credit while in high school.

The Char-Em ISD and North Central Michigan Early College classes are taught at the high schools, by high school teachers who have been credentialed as college instructors. Costs are covered by the local school districts, and are at a negotiated 85% discounted price. For example, a Char-Em ISD student taking an Early College course normally would pay \$72 per credit, or \$216 for a three credit class. In this Early College program the cost is \$10.80 per credit or a total three credit class cost of \$32.40. The Char-EM ISD schools -- not the Early College students -- cover the costs, including books. Thus, the cost savings to families provided through this arrangement can now be spent in the region on other needs purchased right where they reside.

The impacts of Early College programs are beginning to be documented. An article in the South Bend Tribune noted that in 2007 another Early College program in Michigan, the Lake Michigan College – Berrien ISD Early College, allowed over 1400 families to save more than \$600,000 on future college costs (“Early College Program Sees Record Enrollment”, November 2008).

The documented impacts of Early College extend beyond short-term financial savings. According to the Michigan Department of

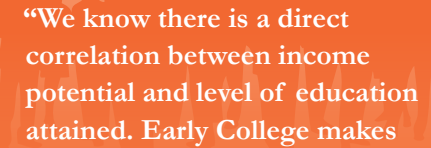
Education, students who take college level courses while in high school rarely drop out of school, require fewer remedial or entry-level college courses, have a greater likelihood of graduating, and could earn an additional \$1 million in their lifetime as a result (“Earning College Credit in High School”, www.michigan.gov/mde).

NO WORKER LEFT BEHIND

Sufficient skills and education are critical to helping workers recover from a job loss or maintain career stability as they age in the workforce. Further, a skilled workforce is critical to the prosperity of companies and regions. Michigan’s well known No Worker Left Behind (NWLB) program offered up to two years worth of free tuition for training in a high demand occupation to unemployed or dislocated workers and/or those earning less than \$40,000 per year. NWLB was administered through the local one-stop Michigan Works! Agencies.

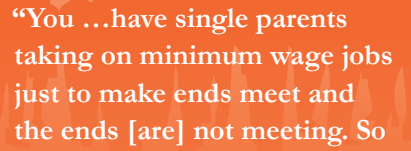
A specific local example of the NWLB program at work can be found at Delta College, which began its Fast Start program in 2008 to quickly train people with prior experience — such as laid-off autoworkers — who needed new skills in order to qualify for available jobs at Hemlock Semiconductor, Dow Chemical Co. and Dow Corning Corp.

One occupation – Chemical Process Technologists -- was in particularly high demand, with over 100 openings per year. The innovative partnership between Delta College, local employers, and the Michigan Works! Agency found a way to meet this demand. One of the chief advantages of this program is that it is flexible, allowing the college to quickly ramp training of qualified workers up or down in response to variations in employer demand. This ensures that while there is a steady



“We know there is a direct correlation between income potential and level of education attained. Early College makes post secondary education accessible to students who may have never believed college was possible for them.”

– Administrator of Early College program



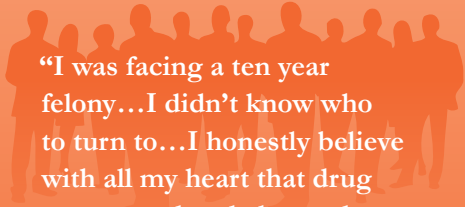
**“You ...have single parents taking on minimum wage jobs just to make ends meet and the ends [are] not meeting. So what do we do about the jobs situation or trying to get ahead? I graduated college. Do I need to go back and graduate again?”
– Forum testimony**

supply of workers being produced, the region is not glutted with workers who are then unable to find jobs. Placement rates are near 100%, with starting wages of \$13-\$20, going up to \$15-\$23 within 6 months, depending on the company.

Beyond development of curriculum and launch of the program, the college, the Michigan Works! Agency, and employers continued to work side by side to make decisions about when Fast Start programs should be offered, and changes that might need to be made along the way. The Michigan Works! Agency also recruited potential trainees, provided basic academic skills training to help them meet the program’s rigorous entry requirements, funded the Fast Start training for eligible individuals, and provided case management support for those individuals during training. Before each Fast Start program, the employers, the college and the Michigan Works! Agency collaborated on an orientation. Program applicants heard directly from the employers about the job and work environment, which helped them decide on which educational pathway to take and whether this path was a good fit. They also received information on various supports and services offered by the college and Michigan Works!.

The Bay City Times noted that as of February 2010, 87% of those trained through Fast Start had been hired. With NWLB and similar funding, the local Michigan Works! Agency was able to cover the costs of 90% of students (Jeff Kart, “Delta College Green Jobs Program Putting People to Work in Saginaw Bay Solar Industry”, www.mlive.com).

Given that the Fast Start program normally would cost in excess of \$5000, such funding was critical in order to offer this opportunity to dislocated and other unemployed workers.



“I was facing a ten year felony...I didn’t know who to turn to...I honestly believe with all my heart that drug court saved and changed my life, and it also saved my children’s lives...

Through the Recovery Court process...I had tremendous support, and that was something that I didn’t have all my life. Today I am an asset to society. [Now] I want to improve my life and I want to pay it forward. I want to be able to pass those values on to my children.”

– Forum Testimony

PROBLEM-SOLVING COURTS (I.E., DRUG COURTS)

Problem Solving Courts take a different approach than a traditional court by seeking to change behavior and solve problems rather than simply incarcerate. These courts engage the community and use incentives, sanctions and treatment to help people solve the problems (i.e., substance abuse) that are causing their legal difficulties. As a result of this focus on solutions, problem-solving courts are a cost effective, collaborative and evidence-based example of prison diversion.

Forum testimony highlighted arrest and other initial brushes with the criminal justice system as a time when individuals are particularly vulnerable to falling into poverty. As low income people are disproportionately represented in the justice system, such courts can have substantial impact on economic opportunity.

In Jackson County, the Courts operate four Problem Solving Courts: Substance Abuse Felonies (referred to as Drug Court or Recovery Court); Substance Abuse Family Cases (where children are in foster care or about to go into foster care); Domestic Violence; and Mental Health Court (for people with serious mental illness accused of misdemeanors or felonies.) Additionally, Baby Court (which seeks to reunite families) is operating as a pilot in another area of Michigan.

When the Jackson Drug/Recovery Court meets around a table, it is not just a judge, two attorneys and a probation officer. Rather, this approach convenes a partnership of representatives from the substance abuse facility; the hospital, the substance abuse program; the mental health agency; as well as two recovering alcoholics; a coordinator for the program, and a substance abuse therapist.

The Court served as the anchor institution that took ownership of the issues and worked closely with a local attorney, judge, and the

Chief Justice to start this effort. Momentum quickly built as Allegiance Health joined in with their substance abuse unit, and additional leadership in the professional community came forward. The commitment of these partners meant that this flexible and creative program did not require start-up funding beyond \$10,000 (for supplies) from a local foundation.

“...studies show that it costs less to operate these courts than it does to handle the case in the traditional way. So this isn’t an anti-poverty program in the sense you say ‘we need more money, spend more money on this.’ What this is saying is that the state should make this a priority and shift money from the much more expensive incarceration model that we have to the less expensive and more effective way. It almost seems like it should be really controversial not to do this.”

**– Jackson County Circuit Court
Judge Schmucker (State Court Administrator
and former Recovery Court Judge)**



“They give up hope and they go from faith and hope in themselves and in the system to doubt and despair. And it’s very easy to go back to substances or get in trouble...”

– Forum testimony

Our Forum in Jackson brought poignant testimony from a woman who insisted that Recovery Court saved her life and those of her children. A first time offender, she was an addict whose children were placed into foster care as she faced a ten year prison sentence. She described walking into Recovery Court and seeing her Protective Service Worker, treatment professionals, attorneys and Judge all working together to help her. She was shocked to experience, for the first time in her life, the thought that perhaps there was a system that really did want to help! Her experience with Recovery Court helped her get clean, recover her children, obtain her GED and pre-enroll in a job certification program.

The effectiveness of Drug Court mentioned in this compelling testimony is not a random event. Such Courts are well documented as having good results. From a financial perspective, research has shown Drug Courts to be cost effective and result in savings to taxpayers. From a community perspective, Drug Courts are shown to dramatically lower recidivism and result in more productive citizens rather than an increased prison population. Individually, Drug Courts reduce drug use and so stabilize families and save lives. (NPC Research, “Kalamazoo County Adult Drug Treatment Court Outcome and Cost Evaluation Final Report”, September 2006.)

SAGINAW DREAM CATCHERS FOR LIFE PROGRAM

The Saginaw County Community Action Committee's Dream Catchers for Life (DCFL) program aims to help families achieve their dreams and live without the assistance of governmental programs. DCFL was initially created and launched as a family self-sufficiency initiative, providing case management, support services, parenting classes, referrals and advocacy to help participants identify and address barriers and unmet needs.

DCFL grew into its other primary offering -- a six week Job Readiness class -- upon recognizing that finding and retaining a job was one of the most common needs along the path to self-sufficiency. Following the Job Readiness class, DCFL places participants into a thirty day work experience with a local employer partner to help participants without a recent connection to the labor market refresh their work skills and add to their resume. These work experiences not only provide immediate work experience, they also offer a stipend to participants. Further, DCFL covers the stipend, and so provides free labor to local employers -- typically small business owners.

As the Dream Catchers for Life program unfolded, program managers realized that many participants lacked a high school diploma, GED, or the basic literacy skills needed to succeed in a job readiness program, much less a job. In response to this widespread and unmet need, they developed a GED program and basic skills literacy support services. Participants receive job skills and computer-training during the classroom portion, and then stay involved with DCFL case management for at least one year following the course.

Dream Catchers for Life recognizes that participants often require support longer-term support along the way to self-sufficiency.

Dream Catchers for Life identified a widespread need, adapted to meet that need, and partnered with local businesses in the process. The Saginaw News recently highlighted a successful DCFL summer employment program. They quoted the Dream Catchers Employment Specialist's observation that "[T]he program not only helped the workers and the employers but also helped the community by giving

purpose and responsibility to 155 people who otherwise would have had nothing but free time..." (Kathryn Lynch-Morin, "As Summer Work Program Ends, Many are Back on the Job Hunt." September 30, 2010.)

Dream Catchers for Life has helped numerous individuals back on the road to self-sufficiency. In so doing, they've helped the state by ensuring fewer families require long-term government-funded assistance, and they've helped the local economy by offering additional labor to small businesses during a tight economy.

TRAVERSE BAY POVERTY REDUCTION INITIATIVE: NAVIGATORS

The Traverse Bay Poverty Initiative (TBPRI) is a community-driven effort to reduce poverty in northern lower Michigan. TBPRI reflects a five-county collaboration of over twenty partners from the private and public sectors of Antrim, Benzie, Grand Traverse, Kalkaska and Leelanau counties. TBPRI is completely locally designed and implemented, consisting of representatives from local businesses, public and government agencies, and other concerned citizens.

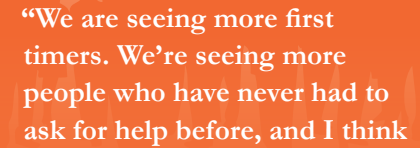
One of the TBPRI primary strategies is to connect people in poverty to Navigators. Navigators are volunteer community members who offer mentoring and help connect people in poverty with resources to help them solve immediate problems and stay on track to reach their goals. Navigators offer suggestions and advice for ways to effectively access community resources and positively work with service agencies, employers, local government units, and schools.

Professionals go to conferences for inspiration, new information and networking. TBPRI offers periodic conferences and workshops to people in poverty so they can experience the same growth opportunities. These are typically day-long events for and by people living in poverty. The agendas aim to build hope, belief, skills and

the confidence to move out of poverty, and they always include connecting participants with “Navigators.”

As this Navigator network has grown, it has created a higher level of interagency and community cooperation. Thus, beyond helping participants along the path to success, instituting this Navigator system has also fostered a better coordinated service community. As a totally voluntary effort building on local assets and expertise, there is no additional cost to the programs or agencies that are involved. Funds to cover the cost of the conference events have been obtained through foundations, United Way, community donations, and grants.

The Traverse Bay Poverty Reduction Initiative is committed to measuring the impact and difference made for those who participate with Navigators and in the conferences and other TBPRI events and programs. Their recent report noted that such efforts were resulting in great value to participants as many as three years later. In fact, 87% of people who attended the TBPRI Opportunity Conferences presented by Dr. Donna Beegle reported high value. TBPRI participants also indicated a high level of readiness to “take new steps”, reflected renewed self esteem, and many



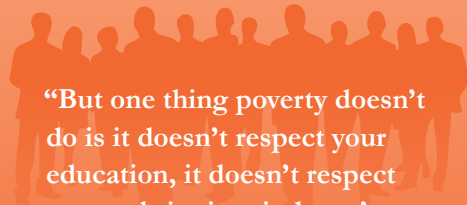
“We are seeing more first timers. We’re seeing more people who have never had to ask for help before, and I think some of them – a number of people, they’re having trouble finding jobs. They’re out looking for work and they’re having a difficult time...”

– Forum Testimony

indicated they had taken specific steps forward as a result of their involvement. (Traverse Bay Poverty Reduction Initiative, “PRI Impact and Measurement”, August 2010.)

The TBPRI Navigator System is a low cost method of ensuring the maximum results, participation and benefit from programs intended to help individuals in need. Participants connect to a productive network that becomes part of their own social network, engage in supportive relationships, and ultimately improves their lives by better positioning themselves to actually move out of poverty. The broader community sees greater impact from benefit programs that are coordinated to improve service delivery and focus on long-term outcomes.

Community Efforts, Individual Voices: Stories from Forum Testimony



“But one thing poverty doesn’t do is it doesn’t respect your education, it doesn’t respect your upbringing, it doesn’t respect your racial class. Life unfortunately happens. We have to do the best we can with what we have.”

– Forum testimony

“We are deemed ineligible until proven eligible.”

In 2010, the Commission held Forums in six communities around the state. With personal testimony from over 120 individuals, we heard a wide range of frequently wrenching, and often encouraging, stories. Forum testimony underscored the fact that every person is unique and every story worthwhile.

As a Commission, it is our charge to hear each individual story for its own merit, and also to analyze the sum of what we hear in order to extrapolate widespread meaning for policies and programs. Testimony highlighted personal problems and perseverance, as well as individuals’ experience with the programs that they have encountered along the way.

Interestingly, despite the diversity of location and personal experience across Michigan, certain key themes frequently and urgently emerged in Forum testimony. Many individuals spoke of the challenges inherent in dealing with substantial regulatory rigidity and inflexibility of the very systems that are in place to help them. They highlighted the seeming lack of logic or consistency of eligibility and

other requirements. Rather than helping them manage barriers, such regulations often create so many hoops and demands that qualifying for available support becomes its own obstacle to be overcome.

Another common theme heard in testimony revolved around the difficulties of maintaining financial stability following a criminal charge or release from prison. People spoke of the challenges of finding a job in an already extremely tight market when bearing the stigma of a felony, and highlighted how difficult this can make it to avoid further criminal activity. Such problems are particularly compounded when owing child support or other debts for which there is no income to repay. These kinds of exchanges with the criminal justice system were highlighted as signaling a real threat to family stability.

It is little surprise that, in the state that led the nation in unemployment for over two years, the urgent need for a job was a common topic of concern voiced in Forum testimony. While the

loss of a job is both personally and financially destabilizing, the long term unemployment that many Forum participants experienced is even more disruptive. Workers complained of being treated as commodities by businesses flinching in the economic downturn. Participants discussed the challenges of aging in the workforce, particularly before Social Security benefits are available and skills often need renewing in order to remain employable.

Perhaps most frequently mentioned in conjunction with concerns about employment was the need for increasing educational attainment and/or improving inadequate skills. To this topic, participants discussed how difficult it is to obtain an education when trying to meet the demands of family and work. While they are struggling to get out of poverty and recognize

that skills and education offer a route to a good job, they cannot afford the time or money to stay involved in training long enough to actually improve their employability. This results in remaining unemployed or, at best, continuing in dead end jobs at low wages.



“[B]ut I do know that with all these programs being cut, and not many of us being able to afford to seek training... something else has to be done.”

Lastly, an issue frequently described in testimony was the loss of a basic necessity or critical support. Such a loss was identified as frequently forcing families to the brink of poverty or knocking them squarely into financial despair. The loss of benefits, housing, mental health or even the family car are all critical issues that create fundamental fissures in family life. Individuals also discussed the challenges of aging out of foster care and suddenly finding oneself without support or safe haven. Health problems, the threat of losing one’s children to protective services, and cultural or language issues are all additional examples of needs that often bring additional challenges and momentum that sweeps an individual further into poverty.



“Any sentence becomes a life sentence.”

Recommendations to Promote Economic Opportunity

The following recommendations are aimed at helping policymakers and other leaders to take tangible action with what we've learned and what has been described above in order to help promote local innovation and create an environment that fosters its success. We sincerely hope that these recommendations are the start of a conversation across the state and at every level of decision-making, and we look forward to working in partnership with Michigan's leaders to bring these recommendations to fruition.

1. Encourage local innovation at the community level.

- a. Refocus the role of state government from “overseer” to conduit of information and resources.
- b. Foster innovation beyond and across the local Bright Spot examples by identifying existing successful examples and showcasing them aggressively across the state.
- c. Invest in efforts with the five “Secret Sauce” ingredients or help promising initiatives to grow these competencies.

2. Increase regulatory flexibility to foster local innovation and entrepreneurial efforts.

- a. Eliminate all state regulations that are in addition to federal regulations.
- b. Ensure policies and funding decisions empower and reward local experimentation.

3. Coordinate statewide efforts to promote economic opportunity at the state policymaking level through a dedicated Executive Group

- a. Realign efforts across state agencies and departments to coordinate decision-making and end the silo effect.
- b. Include local representatives from Bright Spot initiatives and philanthropic partners focused on local issues of economic opportunity.

4. Capitalize on this Commission's expertise, relationships and statewide view to inform policy decisions.

- a. As issues of economic opportunity are identified by the Executive Group, bring them to the Commission for our input on policy decisions.
- b. Help us to use our Forums to catalyze local partnerships and collaboration, involve more or new stakeholders, and focus on issue areas of particular concern for each region.

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