



DECEMBER 2015



Championing Positive Community Change

KISRA: The Kanawha Institute for Social Research & Action, Inc.





"KISRA's savings program was a huge blessing and I encourage anybody that is eligible to participate... It truly is a life changer for myself and others who are grinding every day to achieve their dream."

- Nick G.

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INTRODUCTION



The Kanawha Institute for Social Research & Action, Inc. (KISRA) conducted an assessment of its impact between 2011 and 2015. The results of this assessment are captured in this report.

Established in 1993, KISRA is a faith-motivated organization that was started by Ferguson Memorial Baptist Church and is headquartered in Dunbar, West Virginia. There are additional KISRA offices in Institute, Parkersburg, Beckley, and Winfield. Offices that were previously located in Huntington, Princeton, Elkins, and Martinsburg were consolidated or closed due to changes in funding.

KISRA's vision is a West Virginia with productive, engaged, and caring families in thriving communities. The core values of the organization are commitment to excellence, faith, integrity, respect for all people, continuous improvement, collaboration to maximize impact, transparency, and accountability. The mission of KISRA is to strengthen families. The organization serves West Virginia families, adults and children, including those as young as six weeks old. KISRA serves West Virginians

through a number of programs that H.E.A.L. - Health, Employment, Asset Development, and Learning.

The KISRA team members who provide these services have a significant economic impact on the counties in which they reside and the state as a whole as indicated by the wages they received to expend in the local economy. Wages paid to KISRA personnel for 2011 through 2015 are captured in Table 1:

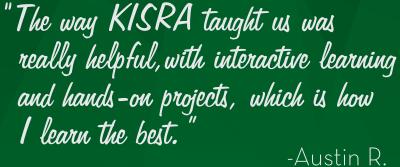
Table 1: KISRA Personnel Wages



YEAR	GROSS WAGES
2011	\$953,650
2012	\$1,602,052
2013	\$1,838,427
2014	\$1,796,899
2015	\$1,841,699
TOTAL	\$8,032,727

Over \$8 million dollars in wages were paid to KISRA employees over the last five years.







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HEALTH

KISRA's Health initiatives are Compeer Friends, Community Engagement/Care Coordination, and a Family Planning/Community Clinic, all based in Kanawha County.



Compeer Friends Program strengthens the community by helping those living with mental illness on their recovery

journey. It does so by pairing participants with volunteers from the community. These volunteers become friends and mentors, providing participants with social support, and keeping them integrated in the community. The Compeer Friends program ended in September 2015.

Research shows that lack of support is one of the primary reasons that people with serious mental illnesses eventually go to live in mental health facilities. The Community Engagement/Care Coordination program is designed to provide those living with serious mental illness with intensive case management. This support helps them to survive and thrive in the "real world" beyond the confines of overcrowded facilities. This program aim's to enhance mental health, promote empowerment, and increase access to treatment and services. We provide our program participants with emotional support, arrange their transportation to doctor appointments, offer referrals from the community, and make weekly contact with them.

In 2011, KISRA opened

a Family Planning

Clinic, providing both men and women with

birth control options so that every pregnancy could be a planned pregnancy. In 2012, KISRA took the clinic to the next phase in its evolution: transitioning it to the KISRA Community Clinic, which offered a full range of healthcare services, including family planning. The clinic is currently closed. KISRA is currently working to incorporate its vital services under the umbrella of another local health center.



IMPACT OF HEALTH PROGRAMS

Compeer Friends Program

An average of 50 people were served annually between 2011 and 2014. KISRA staff provided support for participants in the program so that they could thrive in the community, thereby limiting the likelihood of involuntary hospital stays.

Community Engagement/Care Coordination Program

Table 2 captures the number of people served during the period from 2012-2015:

Table 2: Community Engagement Clients



YEAR	2012	2013	2014	2015
NUMBER SERVED	23	28	46	54
NUMBER OF VOLUNTARY HOSPITAL DAYS	10	15	10	5

The number of people served through the program increased steadily between 2012 and 2015. Program participants spent more than 95 percent of their time in the community instead of in hospitals. Since the West Virginia Department of Health and Human Resources pays between \$500 and \$1,200 per day for hospital stays, helping program participants to stay in the community saves the state significant resources.

KISRA Community Clinic

The KISRA Community Clinic staff had 623 patient contacts during 2013. Three hundred forty eight of these visits were for family planning services. The clinic served 258 patients in 2012.



Success Story: Frances M.

Frances is a resident of Kanawha County who enjoys her home and neighborhood. She has been a participant in KISRA's Community Engagement Program for almost two years, working as a part-time receptionist. She has met all of her goals through the program and continues to do well.

Frances first came to the program after being diagnosed with a mental illness. She was also a victim of domestic violence, both physically and emotionally. She believes these factors, combined with the loss of her mother. may have contributed to her depression over the years.

At one point in her life she found it difficult to leave her apartment and do the things she once enjoyed. In Frances' words, she grew "hopeless and depressed."

Frances heard of KISRA'S Community Engagement Program and contacted one of our community engagement specialists about becoming a participant. She met with her psychiatrist and our specialist, and all agreed that the program sounded like something from which she could benefit. Once accepted into the program, Frances began taking advantage of the help available. She attends training sessions, monthly outings, and remains consistent in keeping her psychiatric

appointments. Her psychiatrist has said that Frances is a different person after her time in the program. He sees a glow in her eyes and a smile that he had not seen in years. Through the program, KISRA was able to help Frances become mentally stable and employable. KISRA has also helped her to purchase a sofa, provided food, and arranged for her to attend a variety of community activities. Today, Frances is an advocate for many and pleads on behalf of those she feels have gone unnoticed.

EMPLOYMENT

KISRA's Employment initiatives consist of the WV Pathways to Responsible Fatherhood Initiative, the Growing Jobs Project, and Second Chance Mentoring Program.



WV Pathways to Responsible Fatherhood

supports stronger families by helping lowincome, incarcerated,

and previously incarcerated fathers in 20 West Virginia counties to become more involved in their children's lives. KISRA staff members equip these fathers with occupational and life skills that help them achieve economic self-sufficiency, reconnect with their children, and support them financially.



The **Growing Jobs Project** includes an urban farm with three greenhouses, culinary and farming skills

training, a food truck/mobile kitchen, and a catering service. Low-income and unemployed parents can learn skills and attain transitional and permanent employment with Growing Jobs.



The Second Chance **Mentoring Program** is designed to help former offenders re-enter their

community, stabilize

their lives, and achieve self-sufficiency. It is also designed to enhance community safety by reducing the likelihood that they will return to prison in the future. A supportive, positive role model at this crucial time in their lives can mean all the difference in making that goal a reality.

IMPACT OF EMPLOYMENT PROGRAMS

WV Pathways to Responsible Fatherhood

Participants served by the program are captured in Table 3 and Figure 1.

Table 3: WV Pathways to Responsible **Fatherhood Participants**



YEAR	NUMBER TARGETED	NUMBER ENROLLED	NUMBER COMPLETED
2014 - 15	2,000	2,054	1,695
2013 - 14	2,000	2,443	1,599
2012 - 13	2,400	2,215	869
2011 - 12	2,400	1,480	651
TOTAL	8,800	8,192	4,814

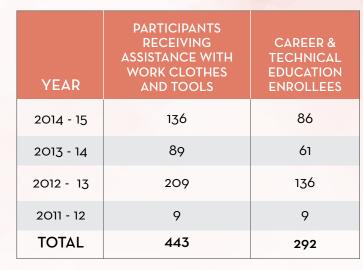
Figure 1: WV Pathways to Responsible **Fatherhood Participants**

Male VS. Female Enrollees



Participants received supplemental support to assist them in becoming more successful. These supports included work clothes and tools as well as tuition for career and technical education. The number of participants receiving these supports is shown in Table 4.

Table 4: Participant Supports



KISRA's Employment initiatives are so vitally important because children in socioeconomically challenged families live with a higher-than-average risk of abuse and neglect. Those who are raised in environments of low paternal involvement are even more likely to suffer from instances of maltreatment, with at least seven out of every 100 experiencing some form of abuse or neglect. With the direct and indirect cost of child abuse and neglect estimated at \$79,189.26 per incident, increased paternal involvement can reduce the likelihood of these events in a real and measurable fashion. Factors calculated in direct costs include initial medical assessment and care, social services, hospitalization, foster care, and initial police and judicial costs. Factors calculated in annual indirect costs include juvenile and criminal justice facilities, special education, and ongoing physical and mental healthcare.

Based on calculated reduction in maltreatment risk, each male parent participating in a fatherhood program and increasing paternal involvement in their children's lives represents savings of \$1,214.31 to their family and the wider community. During 2011-2015, 6,358 fathers were enrolled in the fatherhood program, averaging two children per family. Stabilizing the lives of these men and reducing the likelihood that they would abuse or neglect their children resulted in \$15 million dollars in taxpayer savings over this four-year period.

Approximately 18.2 percent of low-income children are required to repeat a grade at some point during their schooling. With average annual cost of \$10,615 per student, every student who is held back represents an additional year of schooling costs. A 2001 U.S. Department of Education study found that children were one third less likely to repeat a grade if their biological fathers were more involved in their lives. Based on that calculated 33.3 percent reduction in the likelihood of grade retention, each child whose male parent participates in a fatherhood program and increases involvement in their children's lives represents \$629.32 in taxpayer savings. Given that there were an average of two children per family, the impact of 6,358 fathers enrolled in the fatherhood program over the four-year period, is more than \$8 million dollars in taxpayer savings.

Twelve permanent and over 30 transitional jobs were created by the Growing Jobs project in 2013. These jobs paid an average wage of \$9 per hour. The permanent positions resulted in \$224,640 in annual taxable earnings. The transitional positions, which were usually 320 hours in duration, resulted in \$86,400 in taxable earnings.

Eight hundred forty six offenders received mentoring support between 2011 and 2015. Approximately 20 percent of these offenders returned to prison. For each year that the remaining 676 ex-offenders stay out of prison, the state saves over \$19 million dollars (\$28,369 per year) on the housing, food, and medical costs associated with incarceration.

Success Story: David T. & Jennifer T.

Before enrolling in the WV Pathways to Responsible Fatherhood initiative in Putnam County, David and Jennifer had no car, no phone, and no jobs. In fact, they walked to classes for several months in the winter.

KISRA helped the couple to conduct job searches. Using his work readiness skills gained through his training, David landed a foreman job with a railroad company. He was

promoted after the first month and started earning \$15 per hour. As part of his job, he was extended the privilege of using a company truck and company phone.

Jennifer also obtained employment, taking a part-time job that worked well with their children's school schedule. Saving money using the techniques they learned in the money management class, David and Jennifer were able to purchase a washer and dryer.

ASSET DEVELOPMENT

KISRA's **Asset Development** initiatives include financial fitness (including Individual Development Accounts), affordable housing, and business development programs. The financial fitness program helps citizens improve their finances and, in turn, their lives. When KISRA staff members help remove individual barriers to the accumulation of wealth, everyone benefits with a community that's stronger and more prosperous.



KISRA operated
the only Individual
Development Account
(IDA) Program in West
Virginia, which gives
low-income residents

the opportunity to build wealth. IDA program participants receive up to eight dollars for every dollar saved towards homeownership, post-secondary education, or small business development.

The goal of the **KISRA Homeownership Program** is to turn area residents from renters to proud homeowners. To that end, the KISRA staff provides practical knowledge, guidance, and support that equip the people in the community to do just that. KISRA also builds homes for low- and moderate-income residents in three counties. The organization is a HUD-certified Housing Counseling Agency as well as a certified Community Housing Development Organization.

Owning a small business is a goal for many members of our community. For some, though, getting the financing they need through conventional lenders is a struggle - small startup businesses, for example, or those with credit issues. The **Microloan Program** helps entrepreneurs in need to realize their dream of business ownership. As the only West Virginia-based U.S. Small Business Administration Intermediary Micro-Lender, KISRA makes business loans up to \$50,000 to disadvantaged owners of businesses statewide.

IMPACT OF ASSET DEVELOPMENT PROGRAMS

Individual Development Account (IDA) Program

Between 2011 and 2015, 63 participants met the program requirements and were awarded matching funds. Program requirements included saving at least \$25 per month and completing the financial fitness series. There were 21 men and 42 women in the group of graduates. Seven program graduates (11 percent) were TANF (Temporary Assistance for Needy Families) recipients; four of the seven saved towards post-secondary education.

Additional graduate demographics are detailed in Figures 2 and 3:

Figure 2: IDA Program Graduates Demographics by Race

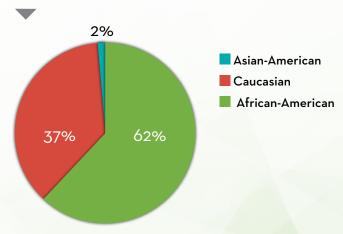


Figure 3: IDA Program Graduates Demographics by Age

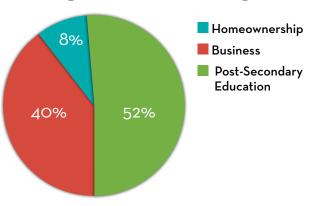


As Figures 2 and 3 show, the majority of graduates were African-American and between the ages of 25 and 34. As shown in Figure 4, more than half of the graduates used their savings towards post-secondary education.

Figure 4: Graduates' Use of Savings and Matches



How did graduates use their savings?



Eleven graduates purchased their first homes with their savings and matches. At the median purchase price of \$120,000, which upon mortgage satisfaction will produce on average a return twice as much, the anticipated result is \$2.6 million in value for the economy, in addition to thousands more in annual property taxes assessed by the individual counties.

Additional values include the higher consumer sales purchases and sales taxes attributable to homeowners, and the higher overall market (and state) value associated with home-owning communities. Savings to West Virginia include the avoidance of public-housing assistance costs; per-unit subsidies in 2014 for the state averaged \$4,700.

Forty program graduates used their savings and matches towards post-secondary education. The average annual income for in-state college graduates who stayed in West Virginia to work was just under \$42,000 in 2012 (WVU College of Business and Economics). Should the 40 IDA program graduates graduate from college and become employed in West Virginia, they will collectively earn \$1.68 million per year.

Sixteen graduates used their savings and matches towards business capitalization, creating 20 jobs. These jobs paid \$12 per hour on average. The annual collective payrolls produced \$499,200 in taxable earnings per year.



Success Story: Nick G.

After receiving a degree in journalism degree from West Virginia University, Nick took a year off from school to study for the Law School Admittance Test. Once he received his test scores, he was accepted into the West Virginia University College of Law.

Nick's excitement at being accepted into a prestigious institution quickly developed into nervousness. His anxiety didn't stem from the thought of the academic challenge that he was about to undertake. Instead, he was nervous about how he was going to pay for his education. Law school is expensive, and books alone can cost more than \$1,000 per semester. In the months leading up to the first day of class, Nick worried that he couldn't afford to pursue her dream.

Nick started working as much as he could at his job, often pestering his boss to let him work additional hours. Even so, all of the extra work didn't seem to be adding up the way he needed it to. Then one day Nick learned about KISRA's savings program, which he calls, "a blessing." He adds, "All I would have to do is take a few informative classes about finances, deposit a couple of paychecks into a savings account, and my money would be matched eight to one? The program seemed too good to be true. But it was exactly as advertised."

Because of Nick's participation in KISRA's savings program, he was able to put a large dent in his tuition bills. "KISRA's savings program was a huge blessing and I encourage ANYBODY that is eligible to participate," says Nick. "It truly is a life changer for myself and others who are grinding every day to achieve their dream."

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IMPACT OF ASSET DEVELOPMENT PROGRAMS

Homeownership Program

Fifteen low- and moderate-income participants in the program purchased homes with assistance from KISRA between 2011 and 2015. Additionally, five foreclosures were prevented during this period.

At the median purchase price of \$120,000, which upon mortgage satisfaction will produce on average a return twice as much, the anticipated result is \$4.8 million in value for the economy, in addition to thousands more in annual property taxes assessed by the individual counties.

Additional values include the higher consumer sales purchases and sales taxes attributable to homeowners, and the higher overall market (and state) value associated with home-owning communities. Savings to West Virginia include the avoidance of public-housing assistance costs; per-unit subsidies in 2014 for the state averaged \$4,700.

Success Story: Vanessa J.

Like most people, Vanessa saw purchasing a home as a monumental task - especially for a single mother of two children. How do you know whether you can afford a home in the first place? How do you apply for a loan? How do you work a house payment into your budget? Where do you start?

For Vanessa, it all started with a little serendipity. In 2013, as fate would have it, she visited the Religious Coalition for Community Renewal (RCCR) to purchase a home. RCCR referred her to KISRA. Vanessa was so impressed with the KISRA home and the organization that built it, that she immediately asked her realtor to place the house under contract for her.

That's how KISRA first met Vanessa. The relationship continued and with very few delays and difficulties, Vanessa soon realized the American Dream of home ownership in 2013 with her very first home.





Credit Counseling

Each year, millions of people find themselves overwhelmed with debt and struggling to maintain their monthly payments. There are many causes for spiraling debt. The loss of a job is one. Income interruption due to illness, disability, divorce, or separation is another. Poor financial management is yet another.

Effective debt management is so important because creditors use credit-scoring systems to determine whether an applicant is a good risk for credit cards, auto loans, and mortgages. Additionally, other types of businesses — including auto and homeowners insurance companies and phone companies — use credit scores to decide whether to issue a policy or provide a service and on what terms. A higher credit score is taken to mean that an applicant is less of a risk; in turn, the applicant is more likely to get credit or insurance — or to pay less for it.

KISRA's credit counseling services helped to make debt management bearable for our program participants. They also resulted in improved credit scores and greater access to opportunities.

Table 5 details the number of participants in KISRA's credit counseling programs.

Table 5: Credit Counseling Program Caseloads

YEAR	NUMBER COUNSELED
2014 - 15	57
2013 - 14	53
2012 - 13	41
2011 - 12	54
2010 - 11	146
TOTAL	351



Micro-Loan Program

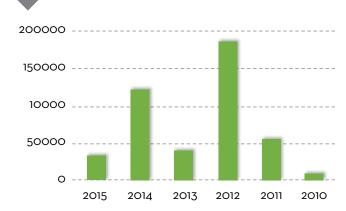


Between 2010 and 2015, 30 loans were made to business owners. Businesses financed included: retail;

food car; chiropractor; attorney; distributor; massage therapists; information technology; carpet/floor installer; bicycle retail sales; truck transportation; spa services; graphic designer; manufacturer; timber cutting service; recreational vehicles rentals; health food store/carry out restaurant; pastry shop; home improvement; artist; writer/ author. These businesses created 41 jobs in the 2010-2015 time period.

Between 2010 and 2015, the Micro-Loan Program made \$456,439 in loans. Annual deployment of these loans is captured in Figure 5.

Figure 5: Loan Funds Deployed







Success Story: Mike R.

Mike came to KISRA for help making his dream of a Christian church-based website a reality. He felt strongly that people need to feel useful in their quest to serve, and wanted to help them find churches that host community action that matches their interests. With this in mind, Mike envisioned a website that would bring community activities from a church's website calendar to a real-time searchable format, using the location services of any Internet-ready device.

Mike started planning this project after he found himself unemployed due to consecutive shoulder surgeries after working for a worldwide company for more than 16 years. Although his financial position was not as stable as it used to be, Mike hired developers to write the code for his website and to start putting his vision into action. Regrettably, the project wasn't a success. After contacting KISRA about a micro loan, Mike felt the confidence and assurance to complete his project successfully.

Mike's website - www.Wechurch.com - is now a reality. "I am now gratefully employed on a full-time schedule and blessed to offer this service to everyone on a donation-only basis," says Mike. "I am also eagerly seeking other affiliates to help with this endeavor because no man is an island.'

"I am now gratefully employed on a full-time schedule and blessed to offer this service to everyone..."

LEARNING



KISRA's Learning initiatives include the Harambee Child Development Center (HCDC), Harambee

Learning Center (HLC), Promoting Responsibility
Education Program (PREP) and the Pathways to
Responsible Fatherhood Initiative, previously described.

HCDC was established in 2004 around the concept that academic success begins in preschool. Since the doors first opened, the HCDC staff has provided a nurturing, safe, and drug-free haven that encourages a lifetime love for learning in the youngest members of our community. HLC was opened in 1998 to serve as a safe, drug-free, after-school refuge for children attending Kanawha County Schools. Its focus is on preventing the onset of adolescent problem behaviors by reducing their risk of academic failure.

PREP provides teenagers with valuable knowledge to help them in their transition into adulthood. The program includes assistance and support with decision-making, money management, and career planning skills.

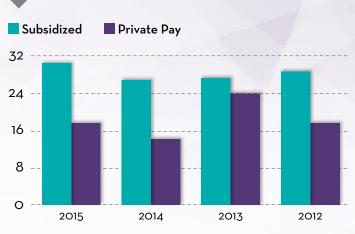


IMPACT OF LEARNING PROGRAMS

Harambee Child Development Center

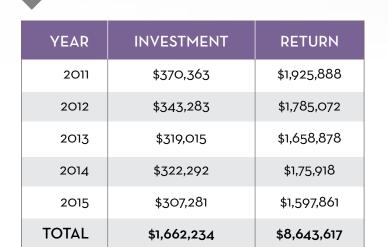
Through the Harambee Child Development Center, KISRA provides quality childcare services for a significant number of low-income children who receive subsidies from the state of West Virginia. A comparison between subsidized and private-pay children is shown in Figure 6.

Table 6: Status of Children attending Harambee Child Development Center



In 2005, Marshall University's Center for Business and Economic Research found that West Virginia would get a \$5.20 return for every dollar it invests in high-quality childcare programs. KISRA's investments in childcare and corresponding returns between 2011 and 2015 are captured in Table 6.

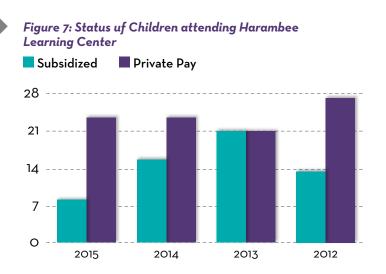
Figure 6: KISRA's Investment in Childcare



Harambee Learning Center

Figure 7 shows the status of children served by the Center.

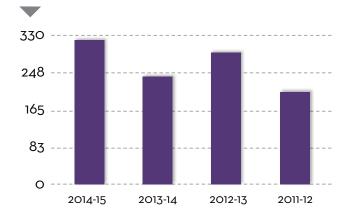
The children enrolled at the HLC will very likely graduate from high school. This is vitally important because, according to the U.S. Census Bureau, the average high school graduate earns \$10,386 more per year than the average high school dropout. Enrollment at HLC averages 50 children per year. If each group of 50 students graduates from high school, they will earn \$519,300 more in taxable earnings per year.



KISRA PREP

The number of teens engaged in PREP is captured in Figure 8:

Figure 8: Students Engaged in PREP



Teens participating in PREP are less likely to be engaged in early sexual activity. This reduced sexual activity positively impacts the lives of those teens, their families, and the general public in a host of quantifiable ways. They include reduced STD treatment costs, decreased likelihood of attempted suicide, and intimate partner violence, a drop in underage drinking activity, an increased likelihood of high school diploma attainment, and decreased likelihood of an unwanted pregnancy. Furthermore, by reducing the number of teen pregnancies, the public costs associated with supporting teen mothers are also substantially reduced on both federal and state levels. Each teen that chooses to abstain from sexual activity represents almost \$4,900 in annual costs avoided. If we assume 50 percent of participants will abstain, this represents \$2,753,800 in annual costs avoided.

Success Story: Austin R.

Austin came to KISRA for information on abstinence from sexual intercourse including the six delay tactics and five refusal skills. He also learned about protecting himself against STDs and pregnancy.

"The way KISRA taught us was really helpful, with interactive learning and hands-on projects, which is how I learn the best," says Austin. "I also thought it was cool that the people at KISRA took time out of their day to teach us."

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OUR PUBLIC FUNDERS

We are thankful for the investments that we received between 2010 and 2015 from the sources listed below. The many ways in which KISRA has impacted lives in our community would not be possible without their support.

- · AmeriCorps (WV Commission for National and Community Service)
- Appalachian Power
- BB&T Bank
- Benedum Foundation
- · Bernard McDonough Foundation
- Ekklesia Ministries
- Employers Innovative Network
- Fifth Third Bank
- First Presbyterian Church
- Greater Kanawha Valley Foundation
- JP Morgan Chase Foundation
- Justice Assistance Grant
- Kanawha County Schools Pre-K Program
- Kanawha Valley CTC
- Mary Reynolds Babcock Foundation
- Mayor's Office of Economic and Community Development
- One Foundation
- SunTrust Bank
- US Department of Agriculture

- US Department of Housing and Urban Development, Housing Counseling Program
- US Department of Justice, Second Chance Mentoring
- US DHHS, Administration for Children and Families, Assets for Independence
- US DHHS, Administration for Children and Families, Office of Community Services
- US DHHS, Administration for Children and Families, Office of Family Assistance
- US Small Business Administration
- · Violence Against Women Act
- WesBanco Bank
- West Virginia University Extension
- · Workforce WV Governor's Set Aside
- WV Division of Criminal Justice Services, Juvenile Justice Delinquency Prevention
- WV Housing Development Fund
- WVDHHR Adolescent Pregnancy Prevention
- WVDHHR Behavioral Health and Health Facilities
- WVDHHR Family Planning
- WVDHHR REACH WV

We are also thankful to the hundreds of private citizens who invest in our work. We are most appreciative of their generosity and support.

LEADERSHIP TEAM

(December 2015)

Michelle Foster, Ph.D.

Chief Executive Officer

Carl Chadband, M.Ed.

Chief Operations Officer

Angela Dobson

Executive Assistant/Bookkeeper

Ture' Johnson

Farm Supervisor

Michael Jones

Health and Employment Program Manager

William Lipscomb

Second Chance Program Manager

GA McClung, M.Ed.

Employment Program Manager

George Reineberg

Learning Program Manager

Patricia Scott

Asset Development Program Manager

LaTausha Taylor, M.S.

Quality Control Manager

Sarah Vintorini

Marketing Director

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US Census Bureau

US Department of Education

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The Kanawha Institute for Social Research & Action, Inc.

THE EMPOWERMENT CENTER | 131 Perkins Avenue | Dunbar, West Virginia 25064

At KISRA (the Kanawha Institute for Social Research & Action, Inc.) we have been working to improve families since we first came to be in 1993. Through the program areas of Health, Employment, Asset Development, and Learning, KISRA works to HEAL and strengthen West Virginia families.