



# **FAST** Fund

**Faculty and Students Together**

## Evaluation of the Local 212 MATC FAST Fund Student Survey and Analysis

By Gina Rosen, Ph.D.

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## About This Study

Dr. Gina Rosen designed and administered The FAST Fund Participant Survey and is the author of this report. Dr. Rosen is a Social Science Senior Research Manager at the non-profit, Opportunity@Work in Chicago. She received her Master's in Public Policy from American University in Washington DC and her PhD in Social Welfare from the University of California Los Angeles. She has conducted numerous evaluations of nonprofit programs including reviews of The Mission Continues, the First 5 LA program, the LA County Probation Camps, various community coalition groups and a community health clinic in South Los Angeles. Dr. Rosen is published in multiple academic journals including Social Work in Public Health and the Journal of American College Health.

The Local 212 MATC Believe in Students FAST Fund is a non-profit organization that provides quick financial assistance to Milwaukee Area Technical College (MATC) students experiencing economic emergencies. The FAST Fund was initially organized by MATC's faculty union, the American Federation of Teachers Local 212 in 2016 based on the recognition that the main obstacle to MATC student achievement was economic deprivation. The FAST Fund has grown from a pilot that provided assistance to 26 students in its first year of operation in 2016 to helping 443 students in 2020-21.

The FAST Fund has one part time employee, who manages the organization's finances, 6 retired MATC employees volunteers and one student worker. It is governed by a board of directors.

The mission of the FAST Fund is to provide Milwaukee Area Technical College students experiencing economic emergencies with rapid financial support and to promote public and MATC policies on issues impacting MATC students so they remain enrolled and achieve academic success.

Please refer all comments or questions to [director@matcfastfund.org](mailto:director@matcfastfund.org)

# FAST FUND PARTICIPANT SURVEY & POLICY SUGGESTIONS

## Summary

Hunger, housing insecurity and financial crises are well-documented, severe and growing threats to college students who are not financially privileged.

To help address these challenges, American Federation of Teachers (AFT) Local 212, the faculty and staff union at Milwaukee Area Technical College (MATC), organized a non-profit organization, the FAST (Faculty and Students Together) Fund in 2016. The aim was to provide quick, financial assistance to MATC students experiencing economic emergencies, so they stay enrolled and graduate. The assistance is provided to students just-in-time, intended to reduce or eliminate financial challenges so these students can focus on learning.

To understand the effectiveness of the FAST Fund in supporting students and keeping them enrolled, an online survey was administered to all 488 FAST Fund students who applied for aid during the academic year 2020-2021. The survey, sent through email and administered through a third-party platform, was taken from July 26 to August 3, 2021. **Findings revealed that 93% of these students remain enrolled, transferred to another college or university, or graduated from MATC.**

The survey results combined with the collective experience of the volunteer staff working directly with students in crises have given rise to education and public policy suggestions for the MATC Administration as well as for political leaders on the state and national levels.

The following report offers those survey results, interpretation and policy suggestions.

## Why is There a Need for the Local 212 MATC FAST Fund?

Every year millions of Americans start college, but almost half will never finish. The evidence is clear: money matters, and when money runs out or an emergency occurs, it is hard for students to stay in school.

Pell Grants, which once paid 100% of the cost of attendance at two-year colleges like Milwaukee Area Technical College (MATC), now cover less than 60%.<sup>1</sup> As the Center on Law and Poverty at Georgetown University documented, “For low-income students who are just able to string together enough resources to cover their tuition and living costs, even one unexpected expense can be the difference between degree completion and dropping out.”<sup>2</sup>

<sup>1</sup> Sara Goldrick-Rab, *Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream* (Chicago: University of Chicago Press, 2016), 193

<sup>2</sup> Vincent Palacios, Casey Goldvale, & Laura Tatum, “Driving Home Costs Beyond Tuition,” (Georgetown Law: Center on Poverty and inequality, 2020), 6, <https://www.georgetownpoverty.org/wp-content/uploads/2020/08/CBT-Housing-Report-Aug2020.pdf>

This problem is even more severe for older students like those who attend MATC, where the average age is 29. “Older students broadly -- and single parent older students in particular -- are more likely to experience housing insecurity,” according to the Georgetown study. “Among household compositions, single parents experience the highest gap, on average-about \$6,800-between what they spend on living costs and what institutions estimate they need.”<sup>3</sup>

The challenge is even more severe for students of color who comprise 57% of MATC’s student body. The Georgetown study reported, “Black student households are among the most likely to be rent-burdened.”<sup>4</sup>

MATC students experience financial challenges at rates higher than at peer institutions, according to a study by Temple University’s HOPE Center for College, Community, and Justice.<sup>5</sup>

Seventy-two percent of MATC students reported experiencing at least one form of basic needs insecurity including

- 51% who experienced food insecurity in the prior thirty days,
- 65% who experienced housing insecurity in the previous year, and
- 15% who experienced homelessness in the previous year<sup>6</sup>

While most MATC students work, the majority are employed in low-wage, part-time occupations. As a result, 62% qualify for Pell Grants.<sup>7</sup> When students are laid off, work hours are reduced, they or a family member becomes ill, or a vehicle breaks down, they struggle to remain enrolled. The pandemic has only increased these difficulties.

## **Who are the students?**

The gender breakdown of the survey respondents indicated that 80% identified as female and 20% as male. The average age was 32, slightly older than MATC’s student average age of 29 years. The youngest was 19 and the oldest 62. The overwhelming majority of students identified as Black/African American, but as seen in the table below students were represented by all races and ethnicities.

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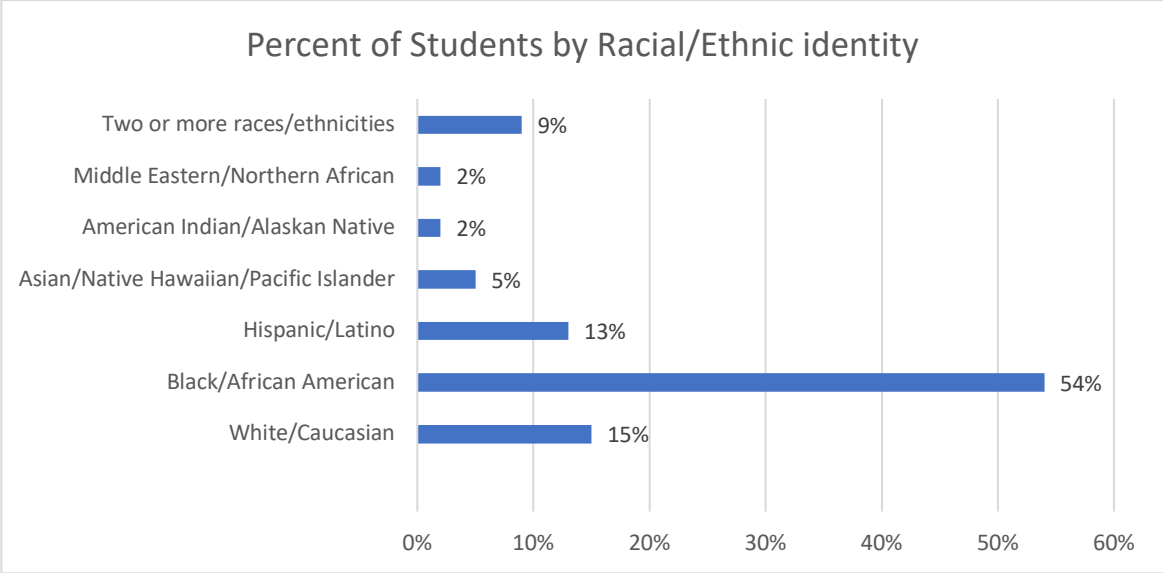
<sup>3</sup> Palacios, Goldvale, & Tatum, 11

<sup>4</sup> Palacios, Goldvale & Tatum, 17

<sup>5</sup> “Basic Need Insecurity During the Ongoing Pandemic,” Report for Milwaukee Area Technical College, (A HOPE Center Publication, March 2021), 8

<sup>6</sup> “Basic Need Insecurity During the Ongoing Pandemic,” 2

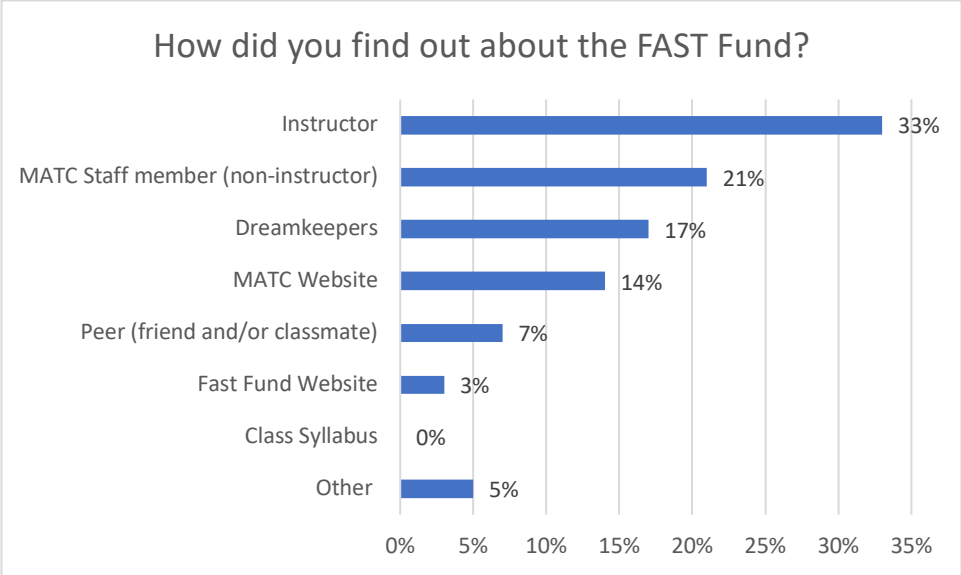
<sup>7</sup> Angeline Terry, “MATC Spending \$6.75 million on Student Financial Relief,” *Urban Milwaukee*, July 27, 2021, <https://urbanmilwaukee.com/2021/07/27/matc-spending-6-75-million-on-student-financial-relief/>



Nearly all the students (94%) worked or were looking for work: 37% worked part-time, 28% worked full time, 29% were actively looking for work while only 6% were neither working nor looking for work. This indicates the pressing financial needs of students as they pursue their education and training.

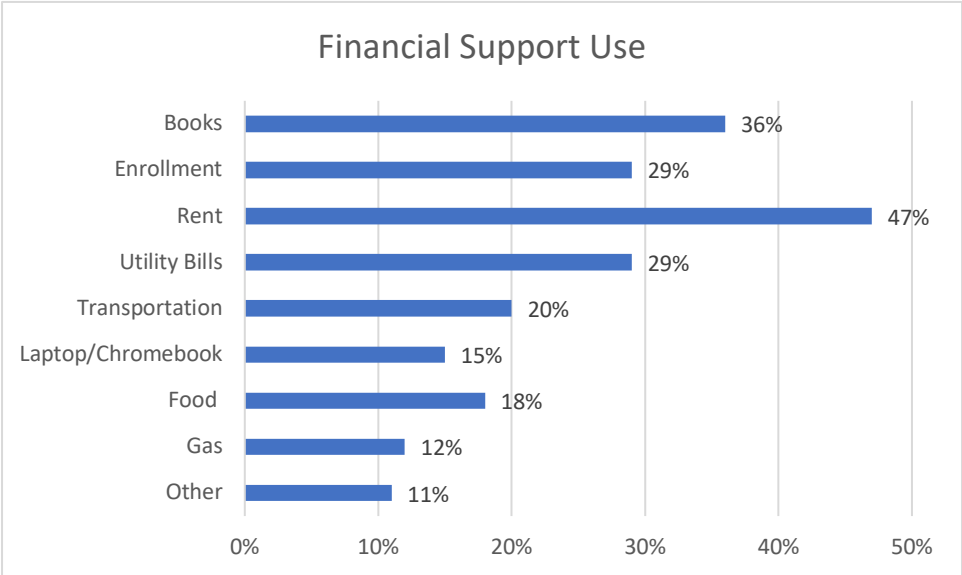
**FAST Fund Students’ Experiences**

To understand how students interacted with the FAST Fund and determine how to improve the process of providing assistance to MATC students, the survey inquired about their experience. A majority of students learned about the FAST Fund from MATC instructors or staff.



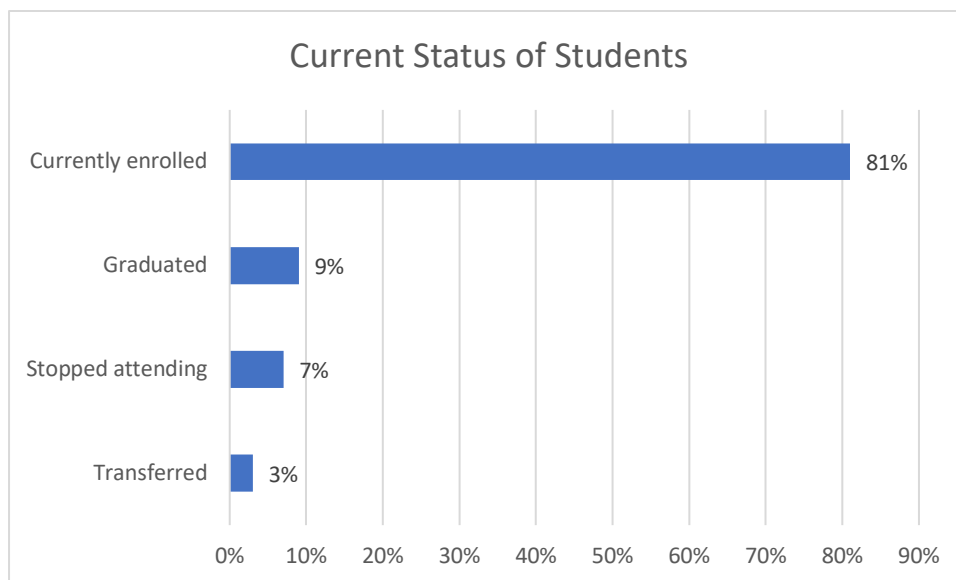
A majority of participants described the process of applying for support through the FAST Fund as easy (62%) while 44% responded that it was quick. There was, however, a small percentage of students who described the process as stressful (11%) or confusing (12%).

FAST Fund expenditures varied significantly. Rent, books, utility bills and enrollment fees were the highest ranked needs. (See table below). Students were also able to identify if assistance was used for other reasons. This feedback, in conjunction with the data from the table below indicates the pressing financial needs experienced by MATC students.



**Where Are They Now?**

The overwhelming number of students, 93%, remain enrolled, transferred to another college or university, or graduated (see table below). This indicates that the FAST Fund is highly effective in assisting students in overcoming immediate financial hardships so they remain enrolled. For those who stopped attending, the most-cited reason was ongoing financial stressors such as a lack of financial aid or housing instability.



## Conclusions

The FAST Fund’s mission is “To provide Milwaukee Area Technical College students experiencing economic emergencies with rapid financial support and to promote public and MATC policies on issues impacting MATC students so they remain enrolled and achieve academic success.”

**The fact that 93% of those who applied for support from the Local 212 MATC FAST Fund are continuing their education, have graduated or have transferred to an institution of higher learning suggests that the FAST Fund is highly effective in meeting its objective of just-in-time financial support designed to keep students enrolled.**

But the FAST Fund is simply a band aid, a quick fix to a systemic problem.

## Public Policy Suggestions

The prevalence of basic-needs insecurity indicated by this survey occurs against the well-documented data on soaring student debt.<sup>8</sup> These two realities suggest that the cost of college attendance needs to be addressed if we want working class and low-income students to successfully pursue post-secondary degrees.

There are policies on the college, federal, and state levels that would significantly help MATC’s students.

<sup>8</sup> Michael Sainato, “Americans shake over ‘unbearable burden’ of student loan payments, *The Guardian*,” May 30, 2021. <https://www.theguardian.com/money/2021/may/30/us-student-loan-payments-pandemic>



## A. Federal

Free college is a proposal whose time has come. It would make it possible for students to use their Pell Grants and additional earnings to cover the costs of attendance beyond tuition, including books, technology, housing, transportation, utilities including internet service.

In the absence of free college, a significant increase in Pell Grant allocations would have a positive impact on MATC students' ability to stay enrolled and succeed.

## B. State

The state of Wisconsin has failed to invest in MATC and the 15 other Wisconsin technical colleges. State funding that was already inadequate was slashed by 30% in 2011 and has not been restored. In 2020 the Governor's Task Force on Student Debt proposed "Increasing funding for Wisconsin's need-based aid programs and implementing a statewide Promise Program would make college more affordable for students. In turn, students would borrow less to attend college."<sup>9</sup>

## C. College

Finally, MATC should pursue the following changes in its policies to help address the basic needs crisis:

- Transform the MATC Promise Program from a last dollar program that pays the gap in tuition between a student's federal Pell Grant and the total cost of tuition to a first dollar program where MATC pays the tuition, so students can use their Pell Grants for the other costs of attendance.<sup>10</sup>
- Change MATC Dreamkeepers eligibility requirements so that continuing MATC students who are registered for the next semester but are not enrolled in summer school or during winter recess, are eligible. They are, after all, MATC students, and poverty does not take a break during summer and winter recess.
- Dreamkeepers currently requires that students receive a Pell Grant to qualify for assistance. Yet, MATC has many students who have exhausted their financial aid. These students are paying out of pocket to pursue their education, many in the Health Occupations Division that trains students for professions that are currently facing serious labor shortages. If Dreamkeepers' eligibility rules cannot legally be adjusted to allow these students to participate, MATC needs to develop a program that helps address their emergency needs.<sup>11</sup>

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<sup>9</sup> "Governor's Task Force on Student Debt," <https://lookforwardwi.gov/wp-content/uploads/2020/08/SDTF-Report-FINAL.pdf> (Madison WI August 18, 2020)

<sup>10</sup> "First Dollar vs Last Dollar Promise Models," The Association of Community College Trustees, <https://www.acct.org/page/first-dollar-vs-last-dollar-promise-models> (Washington, D.C. 2021)

<sup>11</sup> "DREAMKEEPERS EMERGENCY GRANTS," <https://www.matc.edu/student-life-resources/student-life/emergency-assistance-grant.html> (Milwaukee Area Technical College 2021)

- DACA students are also ineligible for Dreamkeepers assistance because they do not qualify for Pell Grants. As a result, DACA students pay full tuition, so most can only attend on a part-time basis. Yet they experience economic emergencies just like their peer citizen students. MATC's DACA Scholarship is a positive step, but it does not address the basic needs insecurity crises these students experience and that all too frequently prevent them from completing their education.

## **Closing**

The Local 212 MATC FAST Fund has made a huge difference in many students' lives. Every year since our inception we have impacted more students than the previous year. However, we will never be large enough to meet the needs of emergency aid for all MATC Students.

We will continue to work with any partners who share our goals – most importantly – the Board of Directors and Administration of MATC. We hope this report represents a step in that direction.

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**FASTFund**  
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