

teach the staff and parents how to budget, repair bad credit and buy their first home.

Grants. We are distributing \$40 million to support early education initiatives that reach low- and moderate-income children, their teachers and families. We fund programs with some of the country's most well-known institutions that bring science, math, opera, ballet, symphonies and art to preschool classrooms in at-risk communities. I wish you could see these 3-, 4- and 5-year-olds, practicing their plies, signing opera, talking about impressionist paintings, experiences that these children would generally not have. They are mesmerized and they are learning.

Independent evaluations tell us that we are making progress. Teachers are more comfortable teaching these subjects. Parents report that they are spending more time with their children engaged in science, math and art activities. The classrooms are coming alive.

The Grow Up Great journey has been extraordinary for PNC. Our employees and partners are engaged and 64,000 trained teachers are putting their new tools to work in the classroom. But most of all, over 1 million at-risk children are better prepared for school, their parents and siblings are learning with them and they are having fun.

We are trying hard to close that vocabulary gap and we are confident that these children have the potential to be productive citizens who will be able to work for us and bank with us.

Senators, we ask you to support all of our efforts to provide these children, our children, with a great chance to reach their full potential so that they will not only grow up but they will grow up great. Thank you.

[The prepared statement of Ms. Blum follows:]

PREPARED STATEMENT OF EVA TANSKY BLUM

Chairwoman Mikulski, Ranking Member Burr and the other Senators on the subcommittee, thank you for inviting me to participate in this hearing. I am Eva Blum, senior vice president and director of Community Affairs for PNC Bank, and President of the PNC Foundation. I have the honor to direct PNC Grow Up Great. We at PNC are passionate about our youngest citizens and believe that it is imperative that all children have the opportunity to enter kindergarten ready to learn. We believe that an investment in the workforce of tomorrow makes economic sense today. For these reasons, we commend you for holding this hearing, and appreciate the opportunity to offer our perspectives as a corporate citizen.

The PNC Financial Services Group, Inc. is one of the Nation's largest diversified financial services organizations with assets of \$259 billion. The company has nearly doubled in size during the past decade and operates primarily in 15 States and the District of Columbia with other national and international business operations. PNC measures its success against the yardstick of each of our four key stakeholders: employees, customers, shareholders and communities. We care about helping our customers achieve, and we contribute to our communities in ways that make PNC an important part of the regions where we live and work.

Approximately 8 years ago, PNC introduced a program in the company called PNC Grow Up Great. We announced it as a 10-year, \$100 million program to raise awareness of the importance of the first 5 years of life and to support access to quality early childhood education. PNC Grow Up Great and PNC Crezca con Exito form a comprehensive, bilingual program designed to help prepare children for success in school and life. Through PNC Grow Up Great, PNC provides the leadership, advocacy, funding, resources and volunteers to help parents, caregivers and communities in their efforts to increase the potential for young children to succeed. This is the first time that PNC adopted a corporate-wide philanthropic program since our giving is generally locally driven within the corporation's mission.

Why this cause? First, our employees wanted us to concentrate on children and education. As we studied the emerging issues in education, we became convinced that the availability of quality early childhood education, particularly for at-risk children, is critical to the future of the communities where we live and work. Extensive research indicates that the return on investments in high quality early education and school readiness initiatives are significant and long lasting, impacting our children, our society and the health of our economy for generations to come. Research also shows that children who participate in high quality early education programs are far more likely to experience greater educational achievements, strive toward higher vocational aspirations and contribute to society later in life.

These young children are our future workforce. The gap in academic success between children in low and high socio-economic households begins as early as 18 months old.¹ Furthermore, research shows that many at-risk 5-year-olds enter kindergarten with the vocabulary of an average 3½-year-old. They start school 18 months behind, and this gap gets bigger as they progress through elementary school. By the time these children reach third and fourth grade, many cannot read or do math at grade level. If they do not have education and jobs, they cannot contribute to the economic prosperity of their communities. We are convinced that if our communities and neighborhoods do not prosper, we cannot prosper as a company. Our executive leaders have always said that a bank is only as strong as the communities in which it does business.

As we studied the work of Art Rolnick and Jim Heckman, a Nobel laureate economist, and talked to other experts in the field, we knew that this was an important investment for our company—one that had the potential to pay off in many ways. Research indicates that for every dollar spent on quality early education programs for at-risk children, there is as much as a \$16 return on investment to society in the form of less remedial education, less repeat grades, and savings in the criminal justice and welfare systems.² These children have better jobs, more savings, and are more likely to own a home and car.

Our program is unique for a corporate philanthropy program because it is comprehensive, involving our entire company. PNC has partnered with some of the Nation's most highly respected early childhood experts and nonprofit organizations to help guide this initiative. We have an Advisory Council made up of experts in this field who advise us on policy direction for the program. We have also partnered with Sesame Workshop, the parent company of the world renowned television program, Sesame Street®. They have developed materials for us to distribute to raise awareness of the importance of the first 5 years of life and to help parents, teachers and caregivers understand how to use everyday moments as learning opportunities for their children. Another important partner in the program is The Fred Rogers Company, producer of Mister Rogers Neighborhood, who has helped us with training our employee volunteers. They have also developed tips for parents and caregivers that are on our Web site and in printed materials. Our final program partner is Head Start, a key conduit to at-risk children and families, which has facilities in all of our locations, and an excellent program for volunteers.

PNC has just entered the 8th year of the *Grow Up Great* program, which is a multi-faceted initiative focused on four key areas—volunteerism, advocacy, awareness, and grants. The following outlines these four components, the comprehensive approach we have taken to highlight the issue, some examples of successful programs, and results we have obtained through independent evaluations of these PNC-funded efforts.

VOLUNTEERISM

Research shows that in children's early years, opportunities to interact with caring, responsive adults are of utmost importance.³ It has also been shown that young children acquire knowledge about literacy, math and science through conversations with adults and by being read to from information-rich books.⁴ We believe that the *Grow Up Great* volunteerism program provides at-risk children with additional op-

¹ Heckman, J.J. (2008). *Schools, Skills and Synapses*, National Bureau of Economic Research.

² Schweinhart, L.J., Montie, J., Xiang, Z., Barnett, W.S., Belfield, C.R., & Nores, M. (2005). *Lifetime effects: The High Scope/Perry Preschool Study through age 40*, Ypsilanti, MI: High Scope Press.

³ Freiberg, J. (2009) *Environmental Factors Affecting Language from Birth to Five*, Commissioned by National Academies of Science.

⁴ Beatty, Alix (2005). *Mathematical and Scientific Development in Early Childhood: A Workshop Summary*, National Academies of Science.

portunities for the type of individual attention that has been shown to be so important to their development.

Through the *Grow Up Great* program, over 51,000 employees are eligible for 40 hours of paid time off each year. The volunteerism program is focused so that we reach the children that will benefit most from PNC's support. PNC employees volunteer at early education centers that serve low- and moderate-income children.

We have worked very closely with our partners at Head Start and other non-profit early education centers to create a broad range of volunteer opportunities, from traditional in-class volunteering to manual labor such as painting classrooms and planting gardens. We also offer skills-based volunteerism, so that employees are able to put their special skills to use to help provide the services that early education program administrators need. For example, through a request from a Head Start partner we have had human resource employees provide customer service training to Head Start office staff so that they could better serve the parents of the children in the program. Our employees are experts in providing financial education and these services have been very well received by Head Start programs. Centers have often asked that we first deliver the classes to the staff and then offer the classes to the parents.

Because clearances are required to be able to work with young children, PNC has worked with our Employee Assistance Program provider to develop an internal Web site that houses all of the information employees need to go through the process. The clearance process varies by State, so as the company has grown, we have continually updated and enhanced our internal system to better assist employees. We reimburse employees for the costs associated with the clearance process including criminal background checks and tuberculosis testing. PNC also provides on-site tuberculosis testing to make the process easier for employees.

Since the program's inception, the internal volunteerism system has provided more than 8,000 volunteer opportunities for PNC employees at nearly 3,000 early education centers and community education partners across PNC's service area. Our partners at The Fred Rogers Company created an on-line training program for volunteers that provides information about best practices for volunteering with young children. To date, more than 20,000 employees have volunteered for the *Grow Up Great* program and have logged more than 210,000 hours. Through the volunteerism program, we have also organized collection drives based on the various needs of our early education partners. Over 270,000 items, such as science and arts supplies, hats and mittens, and children's books have been collected for early childhood centers through donation drives.

ADVOCACY

Grow Up Great is a \$100 million program, and a significant initiative for PNC. However, we understand that given the importance of increasing access to quality early education for all children and the need in PNC's service area, our corporate voice is important to encourage others to support this cause.

Before the program was announced, we convened an Advisory Council of 12 nationally renowned experts on various aspects of early childhood education. This interdisciplinary body has been made up of researchers, not-for-profit leaders, medical professionals and government officials who continue to help us shape the program's strategy, including our advocacy efforts. In addition to this group, through our work in *Grow Up Great*, we have created a broad coalition of organizations that are now as passionate as we are about preparing our youngest citizens for school and life.

PNC's chairman and chief executive officer, James E. Rohr, has been actively involved in early childhood advocacy efforts even before the program's inception. Mr. Rohr serves as the honorary chair of the Pennsylvania Early Learning Investment Commission. Comprised of business leaders from across the State, the commission seeks support for public investment in early learning. A key success of this organization's work was Pennsylvania's provision of \$75 million to "Pre-K Counts," which resulted in an additional 12,000 children receiving access to preschool education. Following Mr. Rohr's example, executives across PNC's service area have become active advocates and supporters of increased investment in early childhood education. In Greater Maryland, for instance, PNC's Regional President, Lou Cestello, serves as the chairman of Ready at Five, a statewide, public/private partnership that is committed to ensuring that all of Maryland's children enter school ready to succeed.

AWARENESS

From the beginning of the program, our Advisory Council told us that they believe one of the biggest differences PNC can make is to raise awareness of the importance

of early childhood education and to shine a spotlight on the issue. As a corporation, they felt we had the power to open doors that traditional early education advocates have been unable to open. We have taken this advice very seriously and have created a multi-media campaign that has generated over 2.5 billion impressions over the last 8 years.

During the first stage of the program, the awareness campaign highlighted what it means to be ready for school and connected PNC to the issue of school readiness. As the program has evolved, our messaging has as well. Today's awareness campaign focuses on providing tips and resources to parents and caregivers on how to turn everyday moments into learning opportunities.

Our partners at Sesame Workshop and The Fred Rogers Company have developed high quality materials for parents and caregivers to help prepare their children for school. We highlight the availability of these materials through various media outlets and distribute the resources through our network of 2,600 PNC Bank branches. Sesame Workshop has created a series of four bilingual (English/Spanish) school readiness kits that include an original Sesame Street® DVD, a children's activity book and a parent and caregiver guide. To date we have distributed more than 2 million school readiness kits at no cost. The most recent addition to the series is the, "For Me, for You, for Later: First Steps to Spending, Sharing, and Saving"™. The materials follow Elmo, Cookie Monster and their Sesame Street® Friends as Elmo learns the financial basics of spending, sharing, and saving. One million copies of the kit will be distributed for free. In addition, the materials are available online at pncgrowupgreat.com and sesamestreet.org/save. An Educator's Guide has also been created so that teachers can easily use these materials in the classroom.

As with all of the large initiatives that are part of Grow Up Great, independent evaluations have been completed to judge the effectiveness of the school readiness kits. A recent evaluation of the third kit created by Sesame Workshop, "Happy, Healthy, Ready for School: Math Is Everywhere," which focuses on how to use everyday moments to introduce basic math concepts, showed the following results:

- 97 percent of parents indicated that the program increased the amount of time their child spent in math-related activities;
- Over 90 percent of parents indicated some or a lot of change in children's interest in counting, sorting and matching;
- Over half of the teachers indicated that they will be teaching math differently; and
- Teachers and their students became more comfortable with math and reported increases in the use of math in everyday moments.

GRANTS

Since 2005, \$40 million has been distributed through the grants component of Grow Up Great to support early education initiatives that reach low- and moderate-income children (from birth to age 5), their teachers and families. Programming through these grants provides quality outcomes that are considered "best practices" and transferrable to other early childhood education programs. During the first 3 years of Grow Up Great, PNC supported 17 demonstration projects at Head Start centers. We asked that centers develop a program that would focus on any one of the eight Head Start domains to enhance the curriculum they were already using to bring that subject area alive in the classroom. Through the original projects, we funded a broad range of programs, and our hope was that we would seed some best practices that could then be taken to scale across PNC's service areas.

We were pleased that after the initial 3 years, exciting progress was seen through a number of projects, mainly in the subject areas of science, math and the arts. One project that was particularly successful was through the Council of Three Rivers American Indian Center Head Start program in Pittsburgh, PA. The Head Start program focused on science and partnered with the Carnegie Science Center to provide professional development to teachers, direct services for the children through in-classroom activities and field trips, as well as family engagement opportunities, so that parents could continue their children's science learning at home, through simple, everyday activities. Over the 3 years of the program, we saw the Head Start classrooms explode with science. Planets and stars hung from the ceiling, and tadpoles were growing while children and teachers charted their growth and development. Through self-evaluations, the Head Start program reported an increase in teachers' confidence teaching science as well as an increase in children's and parents' interest in the subject. We felt that this was an important model for a program that could be further refined and brought to a larger audience.

After meeting with science education centers across PNC's footprint and through an RFP process, we launched *Grow Up Great with Science* in April 2009. Through

this \$6 million, 3-year initiative, PNC continues to fund 14 regional science centers in seven States and the District of Columbia. The science centers have partnered with early education programs to help foster a foundation in science for pre-K children. The projects focus on enhancing inquiry-based science learning, the basis for all critical thinking, in an intentional way, through activities which encourage gathering data, forming a hypothesis, testing a hypothesis and evaluating results. When you think about it, these are all things that children do naturally through their innate sense of curiosity; through *Grow Up Great with Science*, we help that natural sense of curiosity flourish.

Through researching the accepted principles of what constitutes quality early childhood education and through our own experience with the initial grant projects, we have found that the most effective grant programs are comprehensive in nature and serve not only the children, but their teachers and families. The *Grow Up Great with Science* program and other major grant initiatives include the following components:

- Professional development for teachers;
- Direct services for children;
- Family engagement opportunities;
- Volunteer opportunities for PNC employees; and a
- Continuous independent evaluation of the program.

The *Grow Up Great with Science* projects are now completing the second year and second-year evaluation results will soon be available. At the beginning of the program, teachers in the project classrooms reported feeling uncomfortable teaching basic science concepts and were not satisfied with the science tools and resources that were available to them. First-year evaluation results showed that the quality of science materials and resources in the classrooms improved. Teachers reported feeling more comfortable teaching science and also felt comfortable accessing free and low-cost science materials in their community. A review of lesson plans and in-class observations showed that overall, the quality of science teaching significantly improved. Finally, parents reported that they were engaging in more science activities at home with their children.

I have spoken in detail about the science initiative to give you a sense of the breadth of our large grant initiatives. We have a similar program in Cleveland, OH which focuses on enhancing arts education for pre-K children. Through that project, we have partnered with four iconic arts organizations: Playhouse Square, the Cleveland Orchestra, The Rock and Roll Hall of Fame, and the Cleveland Museum of Art. The grant includes components similar to the science initiative. Watching these four organizations collaborate to enhance arts education for at-risk pre-K children has truly been amazing. One of the aspects of the *Grow Up Great* program that we are most proud is the broad network of cultural organizations and other non-profits we are able to support to bring a broad range of experiences to at-risk children. Through our grant projects, we have reached over 1 million children and provided professional development to more than 64,000 teachers. We know that without the hard work of our partner organizations these children would not have the opportunity to have these experiences that will better prepare them for success in school and life.

CONCLUSION

The *Grow Up Great* journey has been extraordinary for PNC. It has helped to shape our corporate culture and provided a platform to engage PNC leadership and employees locally. Our partners in science, math and the arts have responded enthusiastically, our education partners are eager to put their new tools to work in the classroom. Most of all, over 1 million disadvantaged children are learning more, being exposed to exciting, new things like ballet, opera, art, performing arts, science. Their parents and siblings are more passionate about education and creative interaction. We are trying hard to close the vocabulary gap so that all children have the opportunity to reach their full potential. The investment that we are making today will come back to our company and to our communities in many significant ways. We are confident that these children have the potential to be productive citizens who will be able to work for us and bank with us. They will not only grow up, but grow up great.