



Washington Area Women's Foundation

Community Update

The Passion • The People • The Promise • The Power of Giving Together

Winter 2006

Collaboration, Integration and Long-term Commitment

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Grantee Partners Work in Partnership to Build Assets for Women and Families

After Hurricane Katrina, a new awareness of the struggles of those living below the Self-Sufficiency Standard¹ has been front and center. As Washington, D.C., became a new or temporary home for hundreds of “victims of the “worst” hurricane to hit the Gulf Coast, area nonprofits expanded their efforts to find long-term solutions for families unable to make ends meet.

According to the DC Fiscal Policy Institute, income inequality (the gap between high income and low income households) in the District of Columbia is as wide or wider than in any other major U.S. city. Added to that, the number of affordable housing options in the District plummeted in 2004 while median housing prices soared. Despite generally strong economic growth and low rates of regional unemployment, the Washington, D.C. region has seen more than a 30 percent increase in poverty in the last decade. Women-headed households now comprise more than half of all area families living in poverty.

To help address these issues, The Women’s Foundation developed *Stepping Stones*, a multi-year regional initiative to build the long-term financial independence and economic security of low-income women-headed families. One of *Stepping Stones’* primary issue areas is Financial Education and Wealth Creation. The initiative aims to help low-income, working mothers in the Washington, D.C. metropolitan area obtain a base level of financial knowledge and increase their collective assets and income by \$40 million in the next three years. Collectively, three *Stepping Stones* Grantee Partners Capital Area Asset Building Corporation (CAAB), The Women’s Center and Marshall Heights Community Development Corporation, are increasing awareness of and access to tax credits for low-income workers while providing programs that help put these savings to work for long-term security.

CAAB provides low to moderate income residents with opportunities to improve their financial management skills, increase their savings and build wealth. A citywide provider of Individual Development Accounts (IDA) programs since 1997, CAAB recently expanded its mission to encompass a more comprehensive approach to asset development which includes making financial education, credit counseling and financial planning services available through a more diverse group of partner agencies. Currently, CAAB has nine member-organizations, three of which are also *Stepping Stones* Grantee Partners. The organizations provide direct client services such as recruitment and enrollment into money management training and savings programs. CAAB Executive Director, Colleen Dailey believes that the organization can help a greater number of District residents achieve financial security by creating a larger and stronger network of service providers.

In September, CAAB was awarded a *Stepping Stones* planning grant to manage and expand the DC Earned Income Tax Credit (EITC)² Campaign. Founded in 2001, the DC EITC Campaign is a citywide, cross-sector initiative to educate eligible

900 Friends attend Annual Leadership Luncheon on October 20, 2005



From left to right: Gina Adams, Vice President of Government Affairs at FedEx Corporation; Shawnice Clark, Ballou High School Junior; Doreen Gentzler, Board Member and Co-Ancor at NBC4.

See full details inside

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From the President



As we enter a new year there is much to look forward to. There is also much to celebrate from the past year.

In 2005, we grew from five to nine full-time employees, and disbursed \$700,000 in community grants, which is almost double last fiscal year.

Over the summer, I was fortunate to take a six-week sabbatical, which began by attending the Aspen Ideas Festival in Colorado and was followed by a short trip to New Mexico for a convening hosted by the Women's Funding Network for the top 10 women's funds. Both trips were timely opportunities to learn from others as well as a chance to spread the word about our work.

Our lead story in this issue is about *Stepping Stones*. Many of you journeyed with us as we sought to implement the ambitious recommendations contained in our 2003 report, – *A Portrait of Women and Girls in the Washington Metropolitan Area*. Over a course of two years, numerous focus groups, community briefings, strategy sessions and one-on-one meetings with women, Grantee Partners, community leaders and policymakers led to the formal launch of *Stepping Stones* in October.

While *Stepping Stones* will reflect a sizable portion of our work in the coming years, our other programs continue to grow. The Rainmakers Giving Circle recently embarked on its second cycle. They continue to focus their grantmaking on programs that support young women and girls. The African American Women's Giving Circle is in its first cycle and will make grant awards this winter. We commit to strengthening the work of Grantee Partners by providing support through our Open Door Capacity Fund. Members of its Review Committee have examined ways to enhance the program and will release a request for proposal in the spring.

I close by offering a huge thank you to all the supporters and attendees at our Annual Leadership Luncheon held in October. Luncheon Co-Chairs, Gina Adams and LeRoy Pingho, demonstrated their enormous commitment to our region by helping us bring together a unique group of 900 people working to improve the lives of women and girls. We honored Senator Mary Landrieu's (D-LA), our longtime friend and luncheon keynote speaker, by donating \$10,000 to an organization in Louisiana serving women and families who are victims of Hurricane Katrina.

Thank you for your support and best wishes for a prosperous 2006!

Anne B. Mosle
President



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Founded in 1998, The Women's Foundation is dedicated to making empowerment, economic security, and self-reliance a reality for low-income, women-headed families in the Washington Metropolitan Area. Our mission is to foster a powerful wave of philanthropy to improve the lives of all women and girls through:

- Donor education and engagement
- Grantmaking and leadership development, and
- Public awareness programs and research.

Through fostering this powerful wave of philanthropy and focusing the power of giving together, we believe that every woman and every girl can have the tools they need to reach their full potential.

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Do you have feedback, a letter to the editor, or a story idea?

Please contact Janice Kaplan, *Community Update* editor at janicekaplan@aol.com or 202.966.8411.

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workers about the EITC and other tax benefits, and to provide access to free tax preparation services. They expanded their goals for 2005 – 2006 to: 1) promote awareness to ensure that eligible workers know how to claim the credits; 2) educate taxpayers about numerous federal and D.C. tax benefits; 3) promote free and affordable tax preparation options for D.C. residents; and 4) connect taxpayers with programs and services to help them improve their financial stability. Campaign partners host free tax sites, assist with planning and implementation of the taxpayer education campaign and provide financial and in-kind contributions. Since the EITC benefits low-income, working families, CAAB's leadership allows for greater outreach to the *Stepping Stones*' target population. Additionally, CAAB is working to secure greater financial commitments from the public and private sectors to support free tax services and year-round financial services for this population.

Approximately 52,000 District households – the majority of which are female-headed, and 40 percent of which are located East of the River in Wards 7 and 8 – claim the federal EITC each year, and 44,000 taxpayers claim DC EITC dollars. With the average credit being around \$2,100, outreach to this community is an enormous opportunity to help them connect with financial education opportunities. Although these numbers are substantial, the DC Fiscal Policy Institute estimates that there are still roughly 15,000 D.C. residents eligible to receive EITC that are not claiming the federal and/or local tax credit. That equals \$31.5 million and an additional \$3 million savings if free-tax preparation services are utilized.

While the goal of informing eligible residents about tax credits and providing free and affordable tax preparation services is a priority for the DC EITC Campaign, providing access to other economic supports is also a priority. Over the years, Campaign members recognized that even after claiming tax credits and refunds, many clients do not have the financial management skills or knowledge required to maintain a household budget, pay down debt and

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2005 Leadership Luncheon



The Women's Foundation held its Annual Leadership Luncheon October 20th. A morning program was added this year to learn from Grantee Partners and their clients.

Gina Adams, a native of Washington, D.C., Luncheon Co-Chair, and Vice President of Government Affairs at FedEx Corporation, spoke about the diversity in this region and the challenges and opportunities it brings. She was graciously introduced by Ballou High School Junior *Shawnice Clark*, who said "she [Gina] makes you feel that we can make it in DC."

Donna Callejon, The Women's Foundation's Board Chair and Vice President at GlobalGiving, presented-- *Stepping Stones* - the new name of the multi-year initiative to build financial independence and economic security for this area's low-income women and their families.

Senator Mary L. Landrieu (D-LA), gave a rousing keynote speech about the urgency to sustain and further commit to help change policy and systems that can break the cycle of poverty for women headed families in this region and across the nation. *Julie Jensen* and *Stacey D. Stewart*, who serve as co-chairs of *Stepping Stones* with Senator Landrieu, introduced her.

Anne Mosle, President of The Women's Foundation, acknowledged Senator Landrieu's long-term commitment to help address the issues of poverty and the hard work ahead in her home state. To honor her, Anne announced a gift to a nonprofit in Louisiana that supports women.

"We commend The Women's Foundation for their strategic community engagement. From their grantmaking to the groundbreaking Portrait Project - they realize to achieve their mission it takes all of us."

LeRoy Pingho, Luncheon Co-Chair

Anne further commended all of The Women's Foundation's *Grantee Partners* for their work in the community and their ability to stay focused on their mission while collaborating, learning and growing together.

LeRoy Pingho, President and CEO of PAC Corporation and Luncheon Co-Chair, ended the day with his shared commitment to create a better future for all women and girls in this region."

Thanks to Host *Doreen Gentzler*, Co-Ancor at NBC4 and Board Member of The Women's Foundation; the Grantee Partners; the speakers, sponsors and all 900 attendees for making this celebration memorable.

Donor Spotlight

Siobhan Davenport The Rocksprings Foundation

Siobhan Davenport, Executive Director of The Rocksprings Foundation, was intrigued by a letter she received in early 2004 highlighting *A Portrait of Women and Girls in the Metropolitan Area* (The Portrait Project), the collaborative report released by The Women's Foundation in 2003. The letter invited her to attend a roundtable discussion about *Stepping Stones* an initiative designed in response to the findings in The Portrait Project.

"When I read The Portrait Project, I was amazed by the concrete data that really drove home all of the messages and stories I hear in the daily news," recalls Siobhan. "I began to look at all of the organizations that The Rocksprings Foundation supported and realized none of them had a specific gender lens (women and girls)."

The goal of *Stepping Stones* - to build the financial independence and economic security of low-income women who head families - resonated with Siobhan, who was raised in a female-headed household. She attended the roundtable discussion where Stacey D. Stewart, President of the Fannie Mae Foundation (which provided the seed funding for *Stepping Stones*), made a powerful argument -- that we cannot expect others from outside this region to give locally if those located here are not. As a firm believer that women are the backbone of families and their community, Siobhan knew The Rocksprings Foundation had to get involved. Shortly after, they joined Fannie Mae Foundation as an early investor in *Stepping Stones*.

Within a year, Siobhan committed to join The Women's Foundation's Board of Directors. This leadership role was underscored with a \$25,000 commitment to the 2005 Leadership Luncheon, an annual event to highlight the year's work and raise general operating support. Siobhan wanted to provide support for the core needs of The Women's Foundation and to make this gift long before the luncheon date to inspire others to give. "I am committed to giving as many resources and time as possible", she said. "The staff, board and women involved with The Women's Foundation are phenomenal. I walk away from every conversation and event learning something new. And the Grantee Partner organizations are the real inspiration. They are my heroes."

Siobhan urges others to get involved even if they only have a limited amount of time or resources. "Often people shy away because they can't give 100% - every amount of time and financial support helps The Women's Foundation and this community to advance opportunities for women and girls."

Kim Natovitz The Natovitz Group, Inc.

Kim Natovitz is an educator, entrepreneur and philanthropist. With nearly two decades of experience in the financial services industry, Kim has built her own practice providing long-term care planning services. Her expertise has been recognized by associations, educational institutions and the media. She is active in the community with such organizations as Good Shepherd Ministries in Adams Morgan, which provides children a safe place for educational activities.

Invited to The Women's Foundation's 2004 Leadership Luncheon by Board Member Deb Gandy, Kim's most vivid imprint was the Grantee Partners. "Here, I found out about all of these programs in the region to support women and their families," recalls Kim. "I was also impressed with The Women's Foundation's knowledge of these organizations. I was surprised when I heard how much they invested in our local communities. I had no idea there was an organization with a mission to grow philanthropy that supports economic security of women and their families in this region."

"Washington Area Women's Foundation is the greatest story never told!"

After the 2004 Luncheon, Kim joined the Washington 100, the premiere leadership network comprised of business and other philanthropic leaders dedicated to ensuring the permanence of Washington Area Women's Foundation. "Washington 100 has been a great experience," affirms Kim. "There are so many barriers to giving. It takes a lot of time as a philanthropist to get to know an organization. The Women's Foundation does that research, screening and facilitation of who needs what. They have set up the networks where we can learn from each other and from the organizations [existing and potential Grantee Partners] that are doing the front line work."

This year, The Natovitz Group, Inc. was a Silver Sponsor of the Leadership Luncheon and Kim invited new community members to attend the event. She raised an additional \$3,500 for The Women's Foundation through her colleagues at EagleBank and The Meltzer Group.

As Kim has become more involved with The Women's Foundation, she has been "impressed with how well it is run and how it does so much with so little to benefit others." Kim is enthusiastic about the organization's potential and its impact in the community. She encourages everyone to spread the word to their friends, family and colleagues because she feels "Washington Area Women's Foundation is the greatest story never told!"

For more information about how to become involved, visit TheWomensFoundation.org
or contact Sylvia Kidder at 202.347.7737 x202 or skidder@wawf.org

Stepping Stones

A Washington Area Women's Foundation Initiative

At the Annual Leadership Luncheon, October 20, The Women's Foundation unveiled a new name for the Women and Families Financial Independence Initiative - *Stepping Stones*. The new name, chosen with help of Board Members, investors, and Grantee Partners, more clearly reflects its plan to lead low-income women and their families on a path to economic security. Through the work of the 19 *Stepping Stones* Grantee Partners, this initiative has already begun to provide financial education and wealth creation tools and meaningful, career-oriented job opportunities for women in the Washington metropolitan area.

A two-hour forum about *Stepping Stones* was held prior to the Leadership Luncheon. Two *Stepping Stones* Grantee Partners and their program participants from Casa of Maryland and Marshall Heights Community Development Organization as well as local employer Providence Hospital, participated on the panel. Moderated by *Betrayal of Work* author Beth Shulman and attended by more than 130 people, the morning program highlighted the need for increased awareness, collaboration and support of programs that invest in women and girls.



Above are Gaurdia Banister, Vice President for Patient Care Services, Providence Hospital; and Sherrie Jones, Participant, Women and Families Asset Building Initiative - Marshall Heights Community Development Organization



Above are *Stepping Stones* Grantee Partner Representatives; The Co-Chairs of *Stepping Stones*; The Women's Foundation's President and Board Chair at the October 20 Leadership Luncheon

For more information about *Stepping Stones* and a list of the current *Stepping Stones* Grantee Partners please visit TheWomensFoundation.org

For information about Financial Education and Wealth Creation programs contact Carolee Summers-Sparks at 202.347.7737 x 213 or csummers@wawf.org.

For more information about Jobs programs contact Nisha Patel at 202.347.7737 x 206 or npatel@wawf.org

New *Stepping Stones* Grantee Partners

Financial Education and Wealth Creation

Capital Asset Building Corporation (CAAB) - \$15,000 to manage and expand the DC Earned Income Tax Credit (EITC) Campaign.

Manna, Inc. - \$45,000 to support the Homebuyers Club and Manna Mortgage.

Jobs

Community Preservation and Development Corporation - \$33,000 to support a Home Healthcare Technologies Career Training Program.

Goodwill of Greater Washington/WORC - \$25,000 to recruit and train women to pursue careers in the construction industry.

Strategic Opportunity and Partnership

CFED - \$10,000 to research proven asset-building and microenterprise-creation strategies in the national capital region.

D.C. Employment Justice Center - \$32,000 to collaborate with DC ACORN, DC Jobs with Justice, and DC Fiscal Policy Institute, to support a living-wage campaign for jobs subsidized by public money in Washington, D.C.

Southern Institute on Children and Families - Southern Business Leadership Council - \$10,000 to engage D.C. area employers in the health care, real estate, and protective services sectors to promote stability of lower-income employees.

Continued from page 3

save for future goals. CAAB's Bailey explains that "financial services are complicated and very hard to navigate, especially for those who don't have the institutional supports that many of us get at work or through social networks." Yet, as these services are increasingly more difficult for low-income families to access, they are essential for future economic security. The tax preparation volunteers and financial counselors working with the DC EITC Campaign can provide access to financial management training sessions, credit counseling services, matched savings programs and other services that promote savings and asset development.

The Women's Center is another *Stepping Stones* Grantee Partner involved in planning and implementing the DC EITC Campaign. As the central support organization for the DC CASH (Creating Assets, Savings and Hope) Campaign, they are leading efforts to provide taxpayer education, free tax preparation assistance and access to programs and services that increase income and savings for residents in Wards 5, 7, and 8 of the District of Columbia. They collaborate with Consumer Credit Counseling Services to add a gender lens to LEARN (Leadership, Education, Assets, Resources, and Networking) their financial literacy and wealth creation program. The

"We can help a greater number of District residents achieve financial security by creating a larger and stronger network of service providers."

enhanced program and curriculum, which will be shared with other community partners, is being tailored to the specific needs, concerns and perspectives of low-income, working women. They are committed to leveraging their *Stepping Stones* grant with DC CASH Campaign resources to support the LEARN program, to assist low-income, women heads-of-household obtain the EITC and make competent financial decisions.

Marshall Heights Community Development Organization (MHCDO) a *Stepping Stones* Grantee Partner, is working together with The Women's Center and other community organizations as a member in the DC CASH Campaign. *Stepping Stones* is supporting their Women and Families Asset Building Initiative in Ward 7 of the District of Columbia. This program provides direct services to the target population such as free tax preparation, debt reduction, credit repair, savings, financial literacy and homeownership assistance. Marshall Heights' inclusion in the CASH Campaign strategically links their services with other community partners to increase their outreach efforts and improve the economic security of low-income, women-headed families in the Washington metropolitan area.

New Board Members



Jan Brandt



Cathy Isaacson

Jan Brandt, one of *Fortune Magazine's* "Most Powerful Women in American Business," and Cathy Isaacson, a leading philanthropist and lawyer, joined Washington Area Women's Foundation Board of Directors in June 2005.

Both have been active with The Women's Foundation for the past several years in various supporting roles. They have a strong belief in The Women's Foundation mission and support the long-term work of *Stepping Stones*.

Jan serves as a communication's advisor and is an investor in *Stepping Stones*. Cathy is a member of the development committee and Washington 100.



Lisa Fuentes



Rachel Kronowitz

Lisa Fuentes, who has a PhD in sociology and Rachel Kronowitz, a Gilbert Heintz & Randolph LLP Partner, Corporate Counselor, joined the Board of Directors in December 2005.

Returning from Rome and Mexico, Lisa understands gender inequality and its repercussions. Lisa is committed to addressing these issues through philanthropy and community outreach.

For several years, Rachel and Gilbert Heintz & Randolph LLP have been active donors to The Women's Foundation. In partnership, their investment will create a legal clinic that supports women and their families. Throughout her career, Rachel has been a champion for women in the legal field.

¹ The Self-Sufficiency Standard, a measure developed in part by Wider Opportunities for Women, calculates the level of income a family needs to meet basic needs without the assistance of subsidies of any kind. It accounts for varying costs of living and working by family size and composition. In 2005, for a family of three in Washington, D.C. – one parent with a preschooler and a school-age child – that income is \$47,213. In Prince George's County, it is \$46,526 and in Fairfax County – it is \$61,586 (www.wowonline.org)

² The Earned Income Tax Credit (EITC) is a tax credit for low-and moderate-income workers. The credit is refundable, which means eligible workers get the EITC benefit as a refund even if they owe little or no income tax. The local and federal EITC lifts more children out of poverty than any other means-tested program.

2005 Leadership Luncheon Sponsors

Washington Area Women's Foundation extends its deep appreciation to our Luncheon Supporters and guests. The following sponsors helped us raise \$500,000!

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"Even a modest investment of time, energy and money can awaken potential."

-Gina Adams, Vice President, FedEx Corporation and Luncheon Co-Chair

SAVE THE DATE
2006 Leadership Luncheon
Wednesday, October 11, 2006
Grand Hyatt, Washington D.C

Bronze Sponsors

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Together, *Stepping Stones* Grantee Partners tackle the unmet, long-term needs of a community with great potential. Their coordinated involvement with the DC CASH and DC EITC Campaigns will further develop avenues and provide resources and support. All that with the goal of improving the base level of financial knowledge and increase the assets and income of low-income working women and their families.

For more information visit:

www.dceitc.org

www.caab.org

www.thewomenscenter.org

www.mhcdo.org

“Capital Area Asset Building Corporation represents one of the many strong partnerships developing through Stepping Stones. Its work coordinating the DC EITC Campaign allows for centralized and effective outreach to low-income women-headed families in the region. CAAB helps them receive the deserved tax credits and access other financial education and wealth creation opportunities that are vital to financial independence.” Carolee Summers-Sparks, Program Officer, Washington Area Women’s Foundation



The DC EITC Campaign educates low to moderate income taxpayers about issues related to income taxes and economic security. Your organization can help!

Visit www.dceitc.org

- Help spread the word and workers claim \$5 million or more in refunds. Visit www.dceitc.org for more information
- Get more information on our website about tax benefits, asset building tools, and the educational outreach effort.

Fourth Friday Convening

Do you want to introduce someone to The Women’s Foundation or find out more about what we are doing?

Please join us for breakfast on the fourth Friday of every month beginning February 24, 2006 from 8:30-9:30 am.

To RSVP contact Tiffany Lightfoot at 202.347.7737 x 200 or tlightfoot@wawf.org.



Washington Area Women’s Foundation

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