



**Washington Area  
Women's Foundation**

# Stepping Stones 2006:

Paving Women's  
Pathways to  
Economic  
Security



## **Washington Area Women's Foundation**

Washington Area Women's Foundation was founded in 1998 with a mission to foster a powerful wave of philanthropy to improve the lives of all women and girls through:

- Engaging Women in Philanthropy;
- Providing Grants and Operational Resources; and
- Serving as a Regional Voice for Women and Girls.

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

## **The Power of Giving Together**

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# Stepping Stones

*is a multi-year, regional initiative of Washington Area Women's Foundation. Launched in 2004, Stepping Stones' goal is to build the long-term financial independence and economic security of low-income, women-headed families in the Washington, D.C., metropolitan area.*

## Stepping Stones 2006: Paving Women's Pathways to Economic Security

**Still in its second year of operation, Stepping Stones has already made a difference in the lives of low-income women. It has:**

- Provided financial education and counseling to more than 5,500 women, prompting the women to shed a total of more than \$72,000 in personal debt, while saving a total of nearly \$3 million;
- Provided 1500 job preparation and support services to women;
- Helped women accumulate an additional \$2.5 million in home equity; and
- Supported work that led to the adoption of a living wage standard for contractors of the Washington, D.C., government.

Through Stepping Stones, Washington Area Women's Foundation encourages its Grantee Partners to cooperate and collaborate, seeking creative and more efficient ways to serve women in the community. **In its first year and a half, Stepping Stones:**

- Created more than 100 partnerships among nonprofit organizations and businesses – all aimed at providing vital support services to women;
- Supported recruitment of more than 1,000 new advocates for women in the metropolitan area;
- Developed and adopted 39 new tools and resources to support services and advocacy for low-income women; and
- Prompted several of the largest non-profit organizations in the Washington, D.C., metropolitan area to devise first-time projects approaching issues through a gender lens.

## Envisioning the Path

Washington Area Women's Foundation created Stepping Stones in response to the findings from its 2003 report, *A Portrait of Women & Girls in the Washington Metropolitan Area*. The groundbreaking study's principal conclusion was that low-income, women-headed families – that is, single mothers and their children – are by far the most economically vulnerable population in the region. The report identified four key areas for work to improve the lives of these women and their families, areas deemed critical to ending the persistent cycle of poverty:

- Financial education and wealth creation opportunities;
- Pathways to self-sufficient jobs and business ownership;
- Affordable child care and early education options; and
- Improved health and safety.

These four areas of work are at the heart of Stepping Stones, and in 2003, Washington Area Women's Foundation began raising funds to support new giving in each area. By mid-2006, women philanthropists, family foundations, national foundations, financial services corporations and the public sector had committed to more than \$6 million in contributions.

## Blazing a Trail of Opportunity for Women

During its first phase (2005-2008), Stepping Stones is targeting a key population: women-headed families with annual incomes of \$15,000 to \$35,000, a working population still struggling to make ends meet for their families because of the very high cost of living in the region. Stepping Stones is a region-wide initiative, with a priority on projects that reach women in Wards 7 and 8 of the District of Columbia, and in Prince George's County, Maryland, where the highest concentrations of women in the target population live.

Stepping Stones' work is intended to bring a gender lens to its community investments, while influencing the attitudes, behaviors, policies, and practices of a variety of key stakeholders in the area. Five key objectives are to:

- Create concrete, economic improvement for low-income women-headed families;
- Raise and strategically invest financial resources in best and promising practices to assist these families;
- Increase public awareness of issues and solutions;
- Build a network of and increase effectiveness among nonprofit organizations and community-anchor institutions working to advance these families; and
- Change the public and philanthropic climate by shifting perceptions, practices, and policies, and by increasing awareness of the realities facing these families.

**To accomplish these objectives, Washington Area Women's Foundation is using a combination of three approaches.**

- Through **grants and technical assistance** to its Grantee Partners, Washington Area Women's Foundation provides the resources and expertise necessary to change women's lives.

- By providing **community education** on key issues, Washington Area Women's Foundation helps raise awareness about urgent problems among policymakers, donors, activists, and affected communities.
- By **developing leadership and advocacy skills** in the community, Washington Area Women's Foundation helps support lasting changes in policies and funding decisions that affect the entire community.

**Stepping Stones encompasses four issue areas.** Thus far, grantmaking funds have been launched in two of these areas, along with a fund to support the overarching goals of the Initiative.

The *Financial Education and Wealth Creation Fund* is helping low-income, women-headed families in the metropolitan area obtain a base level of financial knowledge, and increase their collective assets and income by \$27 million by the end of 2008. The fund awards planning grants to help organizations map strategies, and impact grants that provide resources necessary for on-the-ground work delivering services.

The *Jobs Fund* is helping build the lifelong economic security of low-income, women-headed families in the metropolitan area by building better pathways to self-sufficient jobs, and by increasing the percentage of single mothers being placed in, retaining, and advancing in high-growth-sector jobs and nontraditional occupations. The fund offers both planning grants and impact grants. In addition, Washington Area Women's Foundation has awarded Stepping Stones planning grants for research with a focus on Microenterprise and Business Ownership.

The *Strategic Opportunity and Partnership Fund* provides grants to nonprofit organizations engaged in research, policy advocacy, grassroots organizing, or technical assistance that supports the overall goals of Stepping Stones.

### **Two other issue areas are under development:**

Over the course of 2006, Washington Area Women's Foundation conducted interviews, focus groups, and data analysis aimed at informing the development of Stepping Stones' **Child Care and Early Education** objective: To engage employers and support non-profit organizations to build community support for access to quality, affordable child care and early education as a work support for low-income, women-headed families in the Washington, D.C., metropolitan area. Implementation will begin in late 2007.

Planning for the **Health and Safety** issue area of Stepping Stones is still underway. It will launch in 2009 as part of the second phase of the Initiative. The Women's Foundation believes that health and safety are important indicators of a woman's quality of life and that they have profound impact on the well being of her entire family. Women's health and safety goes to the heart of a woman's ability to participate freely in the economic and civic life of her community.

## **Walking the Path to Progress**

In the short time since the launch of Stepping Stones, Washington Area Women's Foundation's Grantee Partners have already begun changing women's lives:

*Northern Virginia Family Service's Training Futures* program provides job training aimed at preparing low-income, unemployed or under-paid individuals to move from sporadic employment or jobs with no upward path to stable, professional careers that provide livable wages, benefits and opportunities for professional and personal advancement. With The Women's Foundation's support, Training Futures has focused new attention on entry-level office occupations in the health care and protective services sectors. With a Stepping Stones Jobs Fund grant, the program has graduated and placed women in jobs that have increased their average incomes by 38 percent. The organization has also developed successful partnerships with key employers in the region, including Inova Fairfax Hospital and Booz Allen Hamilton, and a key academic institution, Northern Virginia Community College.

*Goodwill of Greater Washington and Workforce Organizations for Regional Collaboration* have developed a Construction Training Program in Prince George's County aimed specifically at women – an example of a well-established organization examining a problem anew, through a gender lens, as a direct result of the funding opportunity created by the Stepping Stones Jobs Fund. The Grantee Partner received a Stepping Stones planning grant to develop the program, then a subsequent impact grant, and began training its first students in September 2006. The organization has developed successful partnerships with key employers including Associated Builders and Contractors and Miller and Long Concrete Construction, and a key academic institution, Prince George's Community College.

*Capital Area Asset Building Corporation (CAAB) and Lydia's House* are partnering to provide Individual Development Accounts (IDAs) to low-income women in Washington, D.C.'s Ward 8, at Lydia's House's Women's Financial Education Center. The Center provides hands-on training in strategies for money management and wealth creation for low-income, women-headed families. The partnership between the two organizations was a direct result of Stepping Stones and its Financial Education and Wealth Creation Fund, and the grant will support a three-to-one savings match for 20 women to open an IDA and begin saving on a regular basis for such goals as college education, home ownership, and small business development. Already in the past year, Lydia's House has supported training or one-on-one counseling for 150 women. Two-thirds of these women went on to achieve their debt-reduction goals, and four-fifths reached their savings goal of \$1,000.

In a separate initiative, *Capital Area Asset Building Corporation*, supported by a Financial Education and Wealth Creation Fund grant, played a key role in managing the Washington, D.C. coalition of free tax preparation sites for low-income tax filers. An area of particular focus is the Earned Income Tax Campaign (EITC), a local and federal credit aimed at low-income tax filers that serves many women-headed families in the region. Nationwide, as many as 15 percent of eligible families do not claim the credit, presumably because they do not know it is available to them or how to access it, forfeiting billions of dollars each year. CAAB was also successful working with the Mayor and City Council, to allocate District funding to provide tax-preparation services to low-income families, thus ensuring they claimed deductions and credits to which they were entitled.

*Marshall Heights Community Development Organization*, with a grant from Stepping Stones' Financial Education and Wealth Creation Fund, provided financial education and counseling aimed at debt-reduction, asset-development, and savings-planning. The organization's Asset Building Pathway Program quickly exceeded its three-year goal of recruiting 150 women from Washington, D.C.'s Ward 7 for the program, and accomplished an impressive \$72,000 reduction of debt during the first year. They now plan to recruit an additional 75 women who head low-income households for participation in the program.

*D.C. Employment Justice Center (D.C. EJC)*, with a grant from the Strategic Opportunity and Partnership Fund, worked to help women's voices be heard in ongoing issue debates in the city. D.C. EJC focused particular energy on its work with the Washington, D.C. Living Wage Coalition, helping to coordinate a local door-knocking campaign and organizing low-income women to be advocates for the campaign. D.C. EJC also played an important role in drafting the eventual legislation – passed by the City Council and signed by the Mayor – establishing a living wage of \$11.75 per hour for employees of city contractors.

## **Widening the Road**

In its first year and a half of operation, Stepping Stones has established itself as a force in the community, not just because it is an important source of funding for projects aimed at low-income women, but because the funding is helping create new programs, strengthening existing organizations with organizational and leadership development training, and leveraging partnerships among those organizations. The result is increased capacity – more muscular organizations capable of reaching an ever-increasing share of the low-income community in the Washington, D.C., metropolitan area.

In addition, through Stepping Stones, Washington Area Women's Foundation is working to inject the issues facing low-income women into the local and national dialogue. The Women's Foundation partnered with the Urban Institute for a Stepping Stones Research Briefing. Nine nationally recognized researchers presented findings on a variety of policy issues, examined through a gender lens. Separately, Washington Area Women's Foundation worked with Women's Policy, Inc., and U.S. Senators Mary Landrieu, Susan Collins, Barbara Mikulski, and U.S. Representatives Ginny Brown-Waite, Hilda L. Solis, Judy Biggert, Rubén Hinojosa, Jim Moran, Eleanor Holmes Norton, Chris Van Hollen, and Frank Wolf to present *Stepping Stones: Increasing Economic Security for Low-Income Women*, a briefing on Capitol Hill. More outreach programs on the issues are planned.

Over the next several years, Stepping Stones will expand significantly, with new programmatic work focused on Child Care and Early Education, and Health and Safety. Once in full operation, Stepping Stones will have an even stronger presence and even broader reach, offering donors an opportunity to target their giving directly toward the acute needs of low-income women in the region, while leveraging contributions from a broad range of sources. In its first two years, it has made an important difference; in the next few years, Stepping Stones will take its place as a vital participant in the effort to ensure genuine opportunity for all women in the Washington, D.C., metropolitan area.

## **Stepping Stones Investors**

**Fannie Mae Foundation  
Julie Jensen  
D.C. Appropriations  
Annie E. Casey Foundation  
Citigroup Foundation  
Rockefeller Foundation  
Ford Foundation**

**Rocksprings Foundation  
Kimsey Foundation  
W. K. Kellogg Foundation  
Lynne Horning  
Jan Brandt  
Paula Edwards  
Capital One**

## **Stepping Stones Grantee Partners**

**Bethel House  
Capital Area Asset Building Corporation  
CASA of Maryland  
CFED  
Community Preservation and Development Corporation  
Community Tax Aid  
D.C. Employment Justice Center  
D.C. Women's Agenda  
Goodwill of Greater Washington/WORC  
Greater Washington Board of Trade  
Housing Counseling Services  
Lydia's House  
Manna, Inc.  
Marshall Heights Community Development Organization  
Northern Virginia Family Service  
Southeastern University Center for Entrepreneurship  
Southern Institute on Children and Families – Southern Business Leadership Council  
Suitland Family and Life Development Corporation  
The Training Source  
The Urban Institute  
Trinity University  
Urban Alliance Foundation  
Virtuous Enterprises  
Wider Opportunities for Women  
YWCA National Capital Area**

For more information or to become involved with Stepping Stones, contact us at  
[www.TheWomensFoundation.org](http://www.TheWomensFoundation.org) or 202-347-7737.

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