

Extended Testimony of
Sharon Levin, Director of Major Events and Policy Advocacy,
Washington Area Women's Foundation
Before the Committee on Housing and Urban Affairs of the Council of the District of
Columbia
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Councilmember Barry and other Members of the Committee on Housing and Urban Affairs:

My name is Sharon Levin and I am the Director of Major Events and Policy Advocacy of Washington Area Women's Foundation. Thank you for holding this Roundtable that focuses on partnerships as a strategy to address poverty in our City. This concept is at the very core of The Women's Foundation's work.

Washington Area Women's Foundation was founded 10 years ago with the mission of building stronger communities in our region by investing in the power of women and girls. Since our founding in 1998, The Women's Foundation has helped improve the lives of more than 100,000 women and girls in the Greater D.C. Area. Our objective is straightforward: to engage a broad and diverse network that helps women and girls gain access to the tools they need to reach their full potential.

The Women's Foundation has invested in over 100 regional non-profit organizations. I am thrilled that so many of our Grantee Partners – the non-profit organizations that we fund and provide with technical assistance – have been able to testify at this Roundtable about their work with low-income women in the District of Columbia. Some of our Grantee Partners that you have heard from over the past two days include MANNA Inc., Empower DC, Marshall Heights Community Development Organization, Inc., DC Women's Agenda, Wider Opportunities for Women, Capital Area Asset Builders, Covenant House Washington, My Sister's Place, Inc., DC Employment Justice Center and the Rebecca Project for Human Rights.

The Women's Foundation's signature program is the Stepping Stones Initiative – a 10 year regional initiative to help build the economic security and financial independence of low-income, women-headed families. Stepping Stones was created in response to the needs identified in the Portrait Project, our in-depth study of the status of women and girls in the Washington Area. This initiative is the first multi-year project of its kind for our region and partnerships are at the top of our agenda. Through partnerships with local government and policy makers, business and community groups, grantee partners, investors and others we have created a results oriented project that is already producing impressive results in the Greater D.C. region.

Since Stepping Stones was launched in 2005, it has provided nearly 10,000 direct services to low-income women, including job training, counseling and support; as well as financial counseling and education. In doing so, it has helped improve the lives and prospects of thousands of low-income women and their families.

Specifically, Stepping Stones Grantee Partners – including many of those that have testified at this Roundtable – have:

- Helped more than 1,300 women in Stepping Stones programs increase their assets and income by helping them find jobs, reduce debt, refinance homes to avoid foreclosures, establish savings plans and more.
- Assisted women to collectively increase their assets by \$11 million in the first two years of the Initiative -- \$3.5 million by women participating in Stepping Stones programs, and \$7.5 million by women who benefited from the passage of an \$11.75 per hour living wage law – a public policy success driven by a Stepping Stones Grantee Partner.
- Helped 158 low-income women land new or better jobs and another 282 women to take advantage of educational opportunities, including internships or apprenticeships.
- Assisted 296 women improve their families' financial futures by providing financial management assistance and matching grants to encourage debt reduction and personal savings toward specific goals, such as helping 42 women become first-time home buyers.

As I said, partnerships are at the heart of Stepping Stones' success – and we particularly recognize the merits of public-private partnerships in creating wealth building opportunities for low-income women. In that spirit, we would like to take this opportunity to tell you about some of the things that the DC Government could do to help impact poverty – particularly among low-income women -- that we have discovered through our work:

We were very proud to have supported the efforts to pass the Living Wage Law – and we would like to take this opportunity, Councilmember Barry, to thank you for your vote. However, it is generally understood that the agencies and contractors that are supposed to educate and monitor employers have not yet been funded to do this work. Without this funding, there is no guarantee that working low-income women will in fact reap the benefits of this wage increase – which could ultimately increase their assets by \$7.5 million. Without proper implementation and enforcement, the passage of this bill will be a pyrrhic victory.

Many low-income women in the District face an impossible choice – providing for their children financially or watching their children because of a lack of accessible and affordable child care. Ultimately, this is one of the greatest impediments to low-income women working and being able to pull themselves out of poverty. We conducted interviews and focus groups with low-income women in Ward 7 and Ward 8 (as well as Prince George's County, Maryland) and they need these services, particularly quality care with highly trained staff for toddlers and infants, better choices for women who work nontraditional hours, and universal access to pre-k programs. We urge you to invest in these programs with greater funding that will allow women to support their families and know that they are with qualified care providers. Another time low-income women are forced to choose between work and their children is when they have a sick

child – to that end, please note that the Council is considering legislation to provide paid sick and safe days to all workers in D.C. This bill would make it easier for low-wage workers, many of whom live in poverty, to pay their bills when they have to miss work due to their illness or the illness of a family member, or issues such as domestic violence.

Low-income women have not been able to take advantage of the economic boom in the District which has created many high-paying jobs that could allow these women to become self-sufficient. The D.C. Council must invest in Workforce Development. We need to identify and promote strategies to help raise wages in women-dominated sectors and help women transition into non-traditional careers to ensure that single parents in the District are better able to support their families. In addition, the Council should monitor large projects intended to bring high-paying jobs into D.C. – not only to insure that District residents are hired and trained for them, but to insure that female District residents are. And, the Council must support programs that give women the training and experience they need to succeed in these jobs.

We are very proud that Stepping Stones is helping low-income women become first time home owners. However, we believe that a careful review of the long-term resale restrictions for low-income homeowners who benefit from inclusionary zoning must be carefully reviewed. These programs have two equally important goals – to insure that there is sufficient affordable housing in D.C. and to assist low-income residents to acquire the benefits of home ownership. We believe that the restrictions must balance both of these goals and not sacrifice one for the other.

There must be greater protections for low-income D.C. residents from lenders intent on taking advantage of them. The current subprime mortgage crisis – which is causing unprecedented numbers of foreclosures in the District and the surrounding areas – suggests that predatory and other illegal lending practices are occurring. The City Council should address this problem by passing greater restrictions on predatory lending practices, by creating public information campaigns for low-income borrowers, and by increasing enforcement of the laws that already exist. The City took a tremendous step forward in this area when it passed the Payday Loan Consumer Protection Amendment Act of 2007, which subjects payday loans to the same cap as other consumer loans. We urge the Council to insure that this law is vigorously enforced.

By working together, the DC government, corporations, non-profit service providers and funders can create the partnerships that will give low-income women the resources to provide for themselves and their families. That will build a stronger D.C. for all of us. Thank you.