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2008 STEPPING STONES REPORT

BLAZING A TRAIL FOR WOMEN'S ECONOMIC SECURITY



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BLAZING A TRAIL FOR WOMEN'S ECONOMIC SECURITY

Since its founding in 1998, Washington Area Women's Foundation has worked to build a powerful and enduring wave of philanthropy to improve the lives of women and girls, by:

- **Expanding and leveraging women's philanthropy;**
- **Increasing social-change philanthropy in the community;**
- **Providing grants, operational resources and technical assistance to local organizations; and,**
- **Serving as a regional voice for women and girls.**

As The Women's Foundation embarks upon its tenth year of investing in the Washington metropolitan area, we are struck by the infinite potential to transform a community by changing the life of a woman. When you change one woman's life, you change that of at least 10 others around her — her children, her friends, her neighbors, her colleagues. And this is exactly what Stepping Stones strives to do.

Launched in 2005, Stepping Stones is a critically powerful and effective tool for accomplishing the mission of The Women's Foundation. With a vision of providing the comprehensive services necessary to move families out of poverty for the long-term, Stepping Stones requires the collaboration of an engaged group of stakeholders throughout our community — Grantee Partners, government officials, policymakers, corporations, foundations and individual philanthropists. Stepping Stones connects service organizations throughout the area to each other and to women who need their services. By bringing these stakeholders together to tackle some of our region's greatest challenges, Stepping Stones is able to do more than any one entity, strategy or service could do alone, as evidenced by the results to date.

Now, three years into the initiative, Stepping Stones is making a real difference in the lives of women in our region, and in our region itself. Grantee Partners helped more than 3,160 women and families this year — an increase of 15 percent over the previous year — and has provided nearly 14,000 direct services to low-income women, including employment counseling and training, financial counseling, and advocacy and leadership training.

- **Just over 1,000 low-income women increased their assets this year** through financial education and wealth creation efforts. With assistance from Grantee Partners, these women decreased their debt, increased their savings, and increased their home equity by more than \$1.8 million in the last year. Additionally, 155 women in the community became homeowners this year, achieving a lifelong dream that was years in the making.
- **More than 400 low-income women increased their income this year due to job placements.** Since 2005, 673 women have found new jobs as a result of Stepping Stones, resulting in an income increase of \$2.3 million.
- **More than 2,600 women received financial or employment counseling** and support services this year, also a marked increase over the previous year, a reflection of the changing economy and the increasing needs of the Stepping Stones target population.

The Women's Foundation designed Stepping Stones with an eye toward connecting Grantee Partners to one another. Three years into the initiative, tremendous strides have been made in encouraging meaningful partnerships and collaboration among Grantee Partners.

- **This year, more than 40 percent of Stepping Stones Grantee Partners report having leveraged the work of other Grantee Partners through increased partnerships.** In all, over the three-year life of Stepping Stones, Grantee Partners report having forged more than 540 organizational partnerships.

Stepping Stones was also designed to generate a new and powerful wave of advocacy on behalf of low-income women. This year's accomplishments include:

- **Grantee Partner CASA of Maryland led the effort to establish a groundbreaking Domestic Worker Bill of Rights** that requires certain employers of domestic workers to offer a written contract stating the terms and conditions of employment. Passed by the Montgomery County Council in July 2008, it is the first bill of its kind in the United States.
- **Through research, education and collaboration, The Women's Foundation has encouraged a number of local organizations to examine issues through a gender lens.** Key strategies have included sponsoring research on issues affecting low-income, women-headed families; staging briefings for nonprofit staff on issues affecting the community; and, the creation of an electronic newsletter to provide monthly research updates for Grantee Partners. In 2008, for the first time, the Urban Institute examined the impact of foreclosures on women homeowners in the region.

LAYING A FOUNDATION FOR SUCCESS

Washington Area Women's Foundation created Stepping Stones in response to findings from the organization's groundbreaking 2003 report, *A Portrait of Women & Girls in the Washington Metropolitan Area*. The report showed that low-income, women-headed families — single mothers and their children — were 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 early care and education options; and,**
- **Improved health and safety.**

These four areas formed the core of Stepping Stones, and in 2004, The Women's Foundation began developing coordinated strategies for attacking the problem systematically. They included grantmaking and technical assistance, community education and engagement, and advocacy and leadership development. To power the initiative, The Women's Foundation developed several grantmaking funds, each addressing distinct challenges. By mid-2008, women philanthropists, family foundations, national foundations, financial services corporations and the public sector had committed more than \$5 million in contributions.

WALKING THE PATH TO ECONOMIC INDEPENDENCE

Early in the effort, The Women's Foundation mapped out a timetable for launching each of the individual grant funds. Accordingly, three funds were launched in Stepping Stones' first two years: the Jobs Fund, the Financial Education and Wealth Creation Fund, and the overarching Strategic Opportunity and Partnership Fund.

Work on early care and education will be launched by the end of 2008, and a health and safety fund will be operational by the end of 2009 – marking the beginning of the second phase of Stepping Stones.

THE FINANCIAL EDUCATION AND WEALTH CREATION FUND

The goal of the Financial Education and Wealth Creation Fund (FEWC) is to help low-income, women-headed families reach a base level of financial knowledge and to increase their collective assets and income by a multi-year total of \$27 million.

- **During the third year of Stepping Stones, Grantee Partners with FEWC grants helped 722 low-income women increase their personal savings by more than \$1 million.** This is largely due to an increase in the number of women claiming and receiving the Earned Income Tax Credit, as well as women who benefited from the economic stimulus package that resulted in payments for millions of taxpayers.
- **Year three saw a dramatic increase in the number of women correcting their credit reports, with 621 women achieving this outcome,** compared to 21 women in years 1 and 2 combined. Credit repair is an important step in preparing for homeownership.
- **One hundred and fifty-five women purchased homes during year three,** with the majority of those purchases occurring in Wards 7 and 8 in the District.
- **In all, Grantee Partners under the FEWC Fund helped more than 1,000 low-income women decrease their debt, increase their savings, or increase their home equity this year** – representing more than \$1.8 million in increased assets. Over the past three years, Stepping Stones has provided these services to 1,940 low-income women in the area, for an increase in assets of \$5.7 million.

STEPPING STONES HELPS A SINGLE MOM GET OUT OF DEBT.

Christine Walker, a single mom taking classes at George Washington University, accumulated debt along with her course credits.

By assisting two nonprofits serving low-income women to forge a partnership — one providing money management training and the other a matched savings account — Stepping Stones helps move Christine, and other women like her, to a more financially secure future.

Lydia's House, a Stepping Stones Grantee Partner, helped her learn how to manage her money. Capital Area Asset Builders — also supported by Stepping Stones — assisted her in creating an Individual Development Account (IDA) that offered her a three-to-one match on her first \$1,000 of savings.

“The match made it seem like it was worthwhile,” Christine said. “When you can only save \$25 a month, you feel defeated, that you can't put a dent in your goals. Your only hope is for a better job, or some other fluke. It's frustrating. With the IDA account, it seemed almost too good to be true. For me, \$4,000 is huge. It means not having to use a credit card for school.”

THE JOBS FUND

The goal of the Jobs Fund is to build better pathways to self-sufficient jobs, and increase the percentage of single mothers being placed in, retaining, and advancing in high-growth-sector jobs and nontraditional occupations.

- **This year, Grantee Partners with Jobs Fund grants helped place 106 women in higher-paying jobs**, four women in “high-growth” jobs and 218 women in nontraditional jobs. Since 2005, 2,571 women have been placed in higher-paying jobs, either through direct placements or through the enactment of the District of Columbia’s living wage law.
- **Grantee Partners helped 354 women take advantage of educational opportunities aimed at improving their work skills this year.** They placed 201 women in apprenticeships or internships, provided the women with employment mentoring, or otherwise helped them become job-ready.
- **Over the life of Stepping Stones, Grantee Partners have helped low-income women participating in programs supported by the Jobs Fund increase their assets by more than \$2.3 million.**

STEPPING STONES HELPS WOMEN SUPPORT THEIR FAMILIES WITH NONTRADITIONAL JOBS.

Grantee Partner Wider Opportunities for Women (WOW) offers low-income women in the Washington metropolitan area a chance to launch a career in law enforcement. WOW’s Women in Protective Services Program provides well-designed training and employment opportunities, connecting women searching for jobs that pay a living wage to an employment sector – the protective services industry – that has many jobs paying good wages and providing benefits, defined career paths and extensive on-the-job training.

WOW’s program is designed to help women overcome challenges in physical fitness and academic skills so that they can be accepted to a police academy program, and then succeed as a police officer, or other professions in law enforcement.

“One 33-year old female participant who used to be unemployed was also very active in our program,” reports WOW. “She participated in a résumé and cover-letter-writing workshop, multiple credit repair sessions, a physical fitness assessment, and a defensive tactics training. As a result, she secured a position at the Court Services and Offender Supervision Agency. She went from being unemployed to earning \$20.36/hour.”

STRATEGIC OPPORTUNITY AND PARTNERSHIP FUND

The Strategic Opportunity and Partnership Fund (SOP) makes grants to nonprofit organizations engaged in research, policy advocacy, grassroots organizing, capacity building or communications and media activities that support the overall goals of Stepping Stones. Over the three years of Stepping Stones, SOP Grantee Partners have scored several major policy victories, each with a potentially transformative effect on the lives of low-income women in the affected community. These policy wins include:

- **CASA of Maryland led the effort in Montgomery County, Maryland to create a Domestic Worker Bill of Rights.** Passed into law by the county council in July 2008, the new law requires certain employers of domestic workers to offer a written contract stating the terms and conditions of employment. The law is the first of its kind in the United States.
- **In the early months of Stepping Stones, DC Employment Justice Center led a coalition advocating for legislation guaranteeing a living wage for employees of contractors for the Washington, D.C., government.** The legislation passed in January 2006, and in its first two years of implementation, resulted in pay raises for approximately 2,400 women. Its full implementation and enforcement will continue to drive better pay for women.

STEPPING STONES FUNDS ADVOCACY WORK RESULTING IN DOMESTIC WORKERS 'BILL OF RIGHTS'

Mandatory six-day work weeks. Wages as low as \$1 an hour. Fourteen-hour work days. All that in the wealthy suburbs of the nation's capital, until a Stepping Stones Grantee Partner led a campaign to win a "Bill of Rights" for domestic workers in Montgomery County, Maryland.

CASA of Maryland began its campaign by hosting weekly support group meetings for workers, most of them immigrants. There, workers shared stories of abuse at the hands of their employers – including repeated instances of broken promises about wages, working hours and conditions.

Eventually, CASA helped the women translate their frustration into political action. At first, that took the form of a petition drive, which led to legislation before the county council. Signed into law in July 2008, the law requires that employers offer written contracts to nannies, cooks, and housekeepers working at least 20 hours a week. It also requires that live-in employees have a bedroom, with a locking door and "reasonable access" to a bathroom, kitchen and laundry room. To give the requirements teeth, the law empowers the county to levy fines against employers who violate its terms.

SHARING THE ROAD

In addition to grantmaking that supports projects aimed directly at improving the lives of low-income, women-headed families in the area, Stepping Stones also seeks to strengthen and enlarge the community of activists and organizations working on such projects. Stepping Stones therefore supports local advocacy training and organizing, works to help Grantee Partners become even more effective in their work by encouraging innovation and collaboration, guides nonprofit organizations to examine issues through a gender lens, connects Grantee Partners with one another through lasting partnerships, and fosters and shares research that helps provide insights into critical problems and solutions.

- **Grantee Partners are growing their organizational capacities.** Seventy-three percent of Grantee Partners report that their work with Stepping Stones has helped build their organizational capacity in an important way, and helped them expand and improve services to their clients even beyond the scope of their Stepping Stones grant. According to Grantee Partner Doorways for Women and Families, “The Financial Independence Track (FIT) program greatly increased capacity in providing the full array of services to every Doorways client. This increase was a direct result of increased funding that allowed our program to reach all Doorways clients. Each client was served with more ‘one-on-one time,’ which resulted in increased dollars of debt forgiveness, increased dollars of client money saved, increased dollars being saved outside of client escrow accounts, and increased connection to external resources.”
- **Grantee Partners are building strong and enduring partnerships with one another, improving the services they provide to low-income women as a result.** Forty-two percent of Grantee Partners say they leveraged the work of other Grantee Partners as a result of their shared relationship with The Women’s Foundation. The partnerships ranged from conducting workshops or trainings for each others’ clients or staff to drawing organizations into direct collaboration on projects. Over the three-year life of Stepping Stones, Grantee Partners have forged more than 540 such organizational partnerships. Northern Virginia Family Service, through its Training Futures program, formed a partnership with Northern Virginia Community College whereby trainees are eligible for up to 17 college credits upon completion of the program.
- **Grantee Partners are helping create a new generation of advocates for low-income women.** Through Stepping Stones, nearly 120 women have been trained in advocacy skills and more than 1,350 women have demonstrated their ability to mobilize their community and engage in public speaking on issues that impact their lives.
- **Grantee Partners are innovating to help low-income women overcome the challenges they face.** In all, Grantee Partners adopted 123 new tools or best practices to support their work in providing services and advocacy for low-income women. For example, Grantee Partner The Training Source developed a new financial literacy curriculum aimed at low-income women.
- **Stepping Stones is supporting research on the target population and its successes.** In 2008, the Urban Institute developed a brief on foreclosures and women homeowners in the region, which was presented at the 2008 Stepping Stones Research Briefing in April. Findings showed that women in the Stepping Stones target population were less likely to have taken subprime loans than other women and homebuyers overall.

THE ROAD AHEAD

Stepping Stones remains a work in progress. While many challenges still lie ahead — particularly given these uncertain economic times — the good news is that Stepping Stones is demonstrating solutions that can counter the cycle of poverty. For example, free tax prep sites have increased their outreach and more women who were eligible for the Earned Income Tax Credit filed tax returns and claimed the credit, and despite the increase in foreclosures across the region, Stepping Stones participants reported no refinanced loans to avoid foreclosure, specifically because they were less likely to have a subprime loan.

During hard economic times, people need services, including education and training, that can help them either maintain their financial stability or prepare themselves for a future recovery. Stepping Stones is meeting this critical need by strengthening the network of organizations working on behalf of low-income women, and by helping other community leaders and organizations understand the specific needs of this target population. By teaching organizations to examine issues through a gender lens, Stepping Stones is building awareness and continually drawing new organizations into the fold.

Now more than ever, The Women's Foundation must redouble its efforts and harness the collective efforts of all in order to transform the lives of thousands of low-income women across the Washington metropolitan area. It involves creating opportunities for women to find jobs with a future, so that they can support their families today and work toward professional advancement in the years to come. It means helping women get out of debt, save money, and plan for their families' short- and long-term economic future. It requires access to quality, affordable child care to support a single mom in her newfound career path.

As with all the work of The Women's Foundation, Stepping Stones is possible only because of the generous support of donors who share the organization's passion for helping low-income women reach beyond the multitude of barriers that surround them as they struggle to move themselves and their children out of poverty.

Together, for the past 10 years, The Women's Foundation has been creating a powerful wave of philanthropy that is lifting up the Washington metropolitan area, one woman at a time, through the exponential power of investing in women and girls.

Stepping Stones is an important part of this work, which is creating change, to the Power of 10.

Washington Area Women's Foundation

Celebrating 10 years of changing the lives of women and girls.

STEPPING STONES GRANTEE PARTNERS

FINANCIAL EDUCATION AND WEALTH CREATION FUND

Capital Area Asset Builders (CAAB): To support partnerships with Stepping Stones Grantee Partners to provide financial education and Individual Development Accounts to low-income, women-headed families.

Community Tax Aid, Inc. (CTA): To support a partnership in the EITC campaign to provide quality free tax preparation clinics and taxpayer education services for low-income, women-headed families.

Doorways for Women and Families: To support the Financial Literacy Independence Track Program to build financial literacy and behavioral capacities essential to helping women escape poverty.

Housing Counseling Services: To support the Women's Homeownership Initiative to build wealth among low-income women and women-headed families.

International Migrants' Development Fund (FIDMi):
To support the *Powered Latinas! Financial Promotoras Project*, a program to increase engagement in the formal financial system and wealth creation opportunities.

Lydia's House: To support the Ward 8 Women's Financial Education Center to provide financial education and wealth creation strategies for low-income, women-headed families.

Manna, Inc.: To support the Homebuyers Club (HBC), Individual Development Account (IDA) and Manna Mortgage (MM) programs for low-income, women-headed families.

Marshall Heights Community Development Corporation (MHCD): To support the Asset Building Pathway Program to provide financial education and counseling to reduce debt and increase savings and asset development opportunities.

Tenants Empowerment Network of Catholic Charities:
To support the Financial Stability Program to provide financial education, personal financial management, and asset development services to secure financial self-sufficiency.

JOBS FUND

CASA of Maryland: To support the Workforce Women's Initiative to place low-income Latina women in long-term jobs that pay a living wage.

Goodwill of Greater Washington: To support the Women in Construction program and improve services through intensive job training, gender-specific case management and employment retention services.

Northern Virginia Family Service: To support Training Futures, a program to provide intensive training in office technology and employment in the health care support industry.

SOME: To support the Center for Employment Training's three programs (Medical Administrative Assistant, Business and Customer Relations Associate, and Building Maintenance Service) to place low-income women in high-growth sector jobs and nontraditional occupations.

Southeastern University, Center for Entrepreneurship:
To support the Female Property Management Certificate program preparing women for careers in the real estate industry.

Urban Alliance Foundation: To support the Health Alliance program training D.C. residents for sustainable nursing careers.

Wider Opportunities for Women (WOW): To support a protective services sector project, creating pathways to jobs in law enforcement.

YWCA National Capital Area: To support the Washington Area Women in the Trades (WAWIT) program, training women for nontraditional occupations.

STRATEGIC OPPORTUNITY AND PARTNERSHIP FUND

Community Bridges: To support planning for a 2008 conference that will empower immigrant and low-income girls about the power they have to overcome obstacles to financial, relational, and political success.

DC Appleseed: To support two projects addressing the lack of an adequate workforce development system in Washington, D.C.

DC Coalition on Long Term Care: To support improvements in the wages, benefits, training and job opportunities for long-term care home care workers in DC.

D.C. Women's Agenda: To support activities to bring the needs of the District's low-income women and girls to the forefront of policymakers and the community

Empower DC: To support the Child Care for All Campaign, which works to develop the skills, confidence and leadership of low- and moderate-income parents to advocate around child care issues directly impacting their lives.

Fairfax Futures: To strengthen advocacy efforts in Fairfax County and Richmond for access to quality child care and early education by leveraging the resources of the business community.

Prince George's Child Resource Center: To support the National Harbor Child Care Project that will provide links to high-quality, affordable child care by partnering with employers, offering quality enhancement opportunities to child care providers, and providing hands-on support for employed mothers seeking child care.

Suitland Family Life and Development Corporation: To support a public awareness campaign targeting the business community in Prince George's County, encouraging them to adopt policies to benefit low-income, women-headed families.

The Training Source, Inc.: To support financial education services for low-income women in transitional housing and employment programs.

The Urban Institute: To serve as the Stepping Stones research partner by providing ongoing data analysis, organizing an annual research briefing, and preparing a monthly research newsletter.

Virtuous Enterprises, Inc.: To support community focus groups to raise awareness of the needs of the Stepping Stones target population in Prince George's County.

PREVIOUS GRANTEE PARTNERS

The Women's Center (2005) received a planning grant to develop a financial education curriculum with a gender lens.

Central American Resource Center (CARECEN) (2005) received a planning grant to develop a financial education and wealth creation program for clients in the target population.

Community Preservation and Development Corporation (2005) received a grant to support a Home Healthcare Technologies Career Training Program to upgrade the skills of women working as nurse's aides and home health aides.

CFED (2005) received a grant to determine the feasibility of developing an asset scorecard in the Washington region.

DC Employment Justice Center (2005) received a grant to support the campaign for the living wage. The D.C. Council successfully passed the living wage and ensured that all workers on projects with substantial (\$50,000 or more) funding by the D.C. government be paid at least \$11.75/hour.

Greater Washington Board of Trade (2005) received a grant to develop a strategic plan for the implementation of a regional health care workforce initiative.

Southern Institute on Children and Families (2005) received a grant to engage employers in the health care, real estate, and protective services sectors in a dialogue on challenges and opportunities related to promoting stability of lower-income employees in these three sectors.

Bethel House (2006) received a grant to build the organization's capacity and participate in the Stepping Stones initiative.

Southeastern University, Center for Entrepreneurship (2006) received a grant to support the planning and research component of the Low-Income Female Entrepreneurs (LIFE) Program, which identified the needs of female entrepreneurs.

Trinity University (2006) received a grant to support research and planning of financial education and self-employment programs for low-income, women-headed families, and the development of an on-line inventory of microenterprise development organizations.

**FOR MORE INFORMATION OR TO LEARN MORE ABOUT STEPPING STONES, CONTACT US AT
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