



**Washington Area  
Women's Foundation**

## **STEPPING STONES REPORT 2007**

❖ Clearing a Path for Women's Economic Security ❖

❖ **STEPPING STONES GRANTEE PARTNERS** ❖ Capital Area Asset Builders (CAAB)  
CARECEN ❖ Community Tax Aid, Inc. (CTA) ❖ Doorways for Women and Families  
Housing Counseling Services ❖ International Migrants Development Fund (FIDMI)  
Manna, Inc. ❖ Marshall Heights Community Development Organization  
The Urban Institute ❖ The Women's Center ❖ CASA of Maryland  
Community Preservation and Development Corporation ❖ Lydia's House  
Goodwill of Greater Washington ❖ Northern Virginia Family Service  
Urban Alliance Foundation ❖ Southeastern University, Center for Entrepreneurship  
SOME ❖ Wider Opportunities for Women ❖ YWCA National Capital Area  
Community Bridges ❖ DC Coalition on Long Term Care ❖ D.C. Women's Agenda  
Empower DC ❖ Fairfax Futures ❖ Prince George's Child Resource Center  
Suitland Family Life and Development Corporation ❖ The Training Source, Inc.  
Tenants Empowerment Network of Catholic Community Services  
Virtuous Enterprises, Inc. ❖ CFED ❖ D.C. Employment Justice Center  
Greater Washington Board of Trade ❖ Southern Institute on Children and Families  
Bethel House ❖ Trinity University ❖ **STEPPING STONES GRANTEE PARTNERS** ❖

# Stepping Stones 2007: Clearing a Path for Women's Economic Security

Since its founding in 1998, Washington Area Women's Foundation has fostered a powerful 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 programmatic, operational and grantmaking resources to local organizations; and
- ❖ Serving as a regional voice for women and girls.

The 2005 launch of the Stepping Stones Initiative created another vibrant and powerfully effective tool for accomplishing that sweeping organizational mission. After two full years working with its Grantee Partners to breathe life into the vision of Stepping Stones, the Initiative has begun producing impressive results in the community. In all, 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.

The Initiative continued to grow in its second year of implementation. Grantee Partners served almost twice as many women in the second year of the program as in the first, a key indication of program growth and maturity. Specifically, Stepping Stones Grantee Partners 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 homebuyers.

## Stepping Stones

is a multi-year,  
regional initiative of



**Washington Area  
Women's Foundation**

Its 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.

Washington Area Women's Foundation also envisioned Stepping Stones as a vehicle for encouraging partnerships and collaboration among The Women's Foundation's Grantee Partners. Two years into the Initiative, that vision is a reality:

- ❖ **Grantee Partners are building effective and enduring partnerships that serve low-income women.** The Initiative has been the driving force behind 270 partnerships among Grantee Partners and other organizations, agencies and businesses. Such collaboration helps Grantee Partners extend the reach of their work to new audiences, share their expertise with other organizations and learn from the collaborators, avoid needless duplication of effort, and focus their resources on the things they do best.

Stepping Stones has also helped generate a wave of advocacy on behalf of low-income, women-headed families:

- ❖ **Grantee Partners have begun to raise up a new generation of advocates to play a key role in transforming the economic lives of women and their families,** by providing direct advocacy training or support to more than 1,000 women across the community. Together, these women, with support from Grantee Partners, are creating a new and powerful voice for low-income women and their families in the Washington, D.C. area. For example, in the first year of Stepping Stones, the D.C. Employment Justice Center, a Grantee Partner, played a key role in the Washington, D.C. Living Wage Coalition. It helped coordinate a local campaign that included organizing low-income women to be advocates for the passage of a living wage of \$11.75 per hour for employees of city contractors. Passed in 2006, the law is estimated to have added \$7.5 million to women's paychecks since passage.
- ❖ **Through research, education and collaboration with the nonprofit community, Washington Area 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.

Under the

**Lydias House/CAAB partnership,**  
low-income savers receive a 3:1 match  
for dollars saved – thus transforming  
\$1,000 into \$4,000.



*"Having my own home would make a big difference to my boys and me... The more I save, the more difference it will make. [The Individual Development Account] is not going to pay for the house on its own, but it's enough to make a real difference in what I can afford."*

— Rochelle Henderson,  
Lydia's House/CAAB Client



*"For a lot of our clients, IDA is both a vehicle for savings and a method of discipline. They have to make the monthly payment, and they can't touch it for the first six months. Rochelle [Henderson]'s already got the discipline. We're able to provide her the vehicle for savings, and the matching funds."*

— Ken McClenton,  
Lydia's House



*"Lydia's House provides the financial education and one-on-one service clients need to save successfully, in a location that works for them. The partnership allows us to work with a trusted community organization in Ward 8 and to provide a new model for funding and targeting IDAs."*

— Donna Ortega,  
Capital Area Asset Builders

## Laying Stepping Stones on Solid Ground

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Leaders of Washington Area Women's Foundation were inspired to create Stepping Stones in response to the organization's groundbreaking 2003 report, *A Portrait of Women & Girls in the Washington Metropolitan Area (the "Portrait Project")*. The product of extensive research, The Portrait Project showed that low-income, women-headed families in the Washington area – 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 better jobs and business ownership;
- ❖ Affordable quality child care and early education options; and
- ❖ Improved health and safety.

These four issue areas formed the core of Stepping Stones, and Washington Area Women's Foundation began structuring the following strategies to respond: grantmaking and technical assistance; community education and engagement; and advocacy and leadership development. By mid-2007, women philanthropists, family foundations, national foundations, financial services corporations and the public sector had committed more than \$5 million in contributions to Stepping Stones.

## Transforming Women's Lives through Stepping Stones

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Early in the effort, Washington Area Women's Foundation mapped out a timetable for launching each of the individual grantmaking funds. Accordingly, three funds were launched in the Initiative's first two years: the Jobs Fund, the Financial Education and Wealth Creation Fund, and the overarching Strategic Opportunity and Partnership Fund. Grant funds aimed at child care and early education, and health and safety will both be operational by the end of 2009 – marking the beginning of the second phase of the Initiative.

### Financial Education and Wealth Creation Fund

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The Women's Foundation's leaders created the Financial Education and Wealth Creation (FEWC) Fund to help low-income, women-headed families obtain a base level of financial knowledge, and increase their collective assets and income by \$27 million.

- ❖ As of the end of Year Two of the Initiative, organizations with FEWC grants had helped 296 low-income women increase their personal assets by more than \$3.4 million.
- ❖ Collectively, Stepping Stones Grantee Partners have helped 42 low-income women to become first-time homebuyers and increase their equity by almost \$500,000, and women have lowered their debt, increased their savings, and refinanced loans to avoid foreclosure and provide savings to the tune of \$2.9 million.
- ❖ In all, 1,262 women have been reached by Grantee Partner programs providing financial education to encourage the use of mainstream financial practices for financial management and wealth creation.

## Jobs Fund

The goal of the Jobs Fund is to build the lifelong economic security of low-income, women-headed families 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.

- ❖ Of the 158 women placed in new or higher-paying jobs with help from Grantee Partners, 31 obtained jobs in high-growth sectors and 70 in nontraditional employment. To date, these women have had a cumulative increase in their income of \$177,000.
- ❖ Grantee Partners helped 446 women take advantage of educational opportunities aimed at improving their work skills. Grantee Partners also helped place 22 women in apprenticeships or internships, and helped 71 women become certified as job-ready in their chosen field.
- ❖ In all, Grantee Partners provided employment counseling, support and formal training to 1,654 women, placing them on pathways to new and better jobs with self-sufficient wages.

## Strategic Opportunity and Partnership Fund

The Strategic Opportunity and Partnership (SOP) Fund 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.

- ❖ Grantee Partners weighed into the policy arena on issues affecting the economic security of low-income women. D.C. Women's Agenda published a white paper with policy recommendations related to women and girls' needs in the District.
- ❖ The Urban Institute gathered and analyzed new data on mortgage lending to lone female borrowers and is preparing to release a new research brief on this topic. The Urban Institute also partnered with The Women's Foundation to organize and host The Second Annual Stepping Stones Research Briefing, which highlighted current research with a gender lens on wealth creation through homeownership, child care and early education, and microenterprise development.
- ❖ In addition to specific public policy initiatives, Grantee Partners also worked to empower low-income women by providing training in advocacy skills. During the first two years of the Initiative, 34 women received direct training in advocacy, and almost 1,100 women received advocacy support from Grantee Partners. These women are working to mobilize support in the community for policies and programs with the power to transform lives and neighborhoods.

The Urban Alliance Foundation is partnering with the University of the District of Columbia and Providence Hospital to provide a full range of supports to Health Alliance program participants.

*"Choosing a career path has been very difficult, but I have known for quite some time that I would enjoy working in a healthcare environment. I'm very grateful for the program and all the people who make it possible. I've got a career now."*

— Shanel DeBruce, R.N.,  
Health Alliance Participant

*"Now, [Shanel] has a degree and a two-year contract making a good salary, and she's taking classes to further develop herself professionally. With her R.N. degree, she will never have to worry about getting a job ever again. It's been quite life-changing."*

— Jee Park,  
Urban Alliance Foundation

## Blazing the Trail

In addition to making grants in support of projects aimed directly at improving the lives of low-income, women-headed families in the area, the Stepping Stones Initiative 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, and fosters and shares research that helps provide insights into critical problems and solutions.

- ❖ **Grantee Partners are building effective and enduring partnerships that serve low-income women.** Specifically, Grantee Partners have created and strengthened 71 employer and corporate partnerships in the first two years of the Initiative. They have developed 144 strategic partnerships with agencies and organizations, and forged 55 collaborations with other Grantee Partners. In all, the Initiative has generated 270 new and effective partnerships.
- ❖ **Grantee Partners are pioneering new approaches.** For example, Marshall Heights Community Development Organization (MHCDO) is leading the redevelopment of Mayfair Mansions, which historically was a low-income, Section-8 property in Ward 7 of the District. MHCDO is working with tenants to purchase the newly converted condominium units which will be available to qualified low-and moderate-income residents. Lydia's House has developed an innovative financial education and management curriculum to personalize and motivate the busy women in their programs as they develop an awareness of their relationships with money.
- ❖ **Grantee Partners are creating new tools that will help identify and address community challenges.** For example, Trinity University developed a comprehensive, searchable, online database of Washington, D.C. metropolitan area microenterprise development organizations. Wider Opportunities for Women (WOW) conducted a comprehensive labor market analysis to develop their job training and pipeline approach to placing women into careers in law enforcement.

Recognizing that a tidal wave of debt was just beginning to roll over her, one Stepping Stones participant visited Marshall Heights Community Development Organization (MHCDO) to see what the long-standing community organization could do to help. After a meeting with a financial counselor she is taking aim at her debt-to-income ratio by clearing up past credit issues and searching for a part-time job to supplement her income.

*"MHCDO has been great. They really understand the situation people are going through, and they've directed me to different agencies to help me in different ways. I can call anytime..., and they give me their full attention, and they're really concerned about helping me get through my problem. It's great to have some backup with this, so I'm not trying to figure it all out on my own."*

— Monica Barnhill,  
Marshall Heights Community  
Development Organization Client

*"Monica is a success story in the making. She's got a ways to go before she's on top of this, but she's headed in the right direction. Her story is not unusual in this community ..., in the last few years we've had an unexpected financial tsunami on this side of the Anacostia River."*

— Geoffrey "Coach" Tate,  
Marshall Heights Community  
Development Organization

- ❖ **Grantee Partners are responding to Stepping Stones by examining issues anew, through a gender lens.** Goodwill of Greater Washington, for example, concluded that to respond to the needs of the women in its construction-training program it needed to develop a gender-specific curriculum and incorporate a women-focused case manager to assist clients in overcoming the unique and often compounding barriers to employment faced by women.
- ❖ **Washington Area Women's Foundation sponsors an ongoing series of outreach events for the donor and nonprofit community, highlighting critical issues.** A briefing and community tour at CASA of Maryland for donors focused on community needs and assets of immigrant families in the Long Branch neighborhood on the borders of Montgomery and Prince George's Counties.
- ❖ **Washington Area Women's Foundation helps Grantee Partners strengthen their organizations so that they can be as efficient and effective as possible in their work for low-income women-headed families.** A March workshop for Grantee Partners focused on communications and advocacy skills, and an April convening featured best practices workshops on partnering with employers and promoting savings and wealth building.

## The Path Forward

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The work of the Stepping Stones Initiative is far from complete. But in the short time since its launch, the Initiative has already made an important difference in the day-to-day lives of low-income women and their families in the Washington, D.C., metropolitan area. It has created opportunities for women to find and get new and better jobs, develop new financial skills, increase their savings and build their assets, learn new job skills and earn bigger paychecks. In short, it is providing low-income women with a path to financial security and independence.

At the same time, the Stepping Stones Initiative continues to strengthen and expand the community of individuals and organizations working to support and advocate for low-income women and their families. By influencing longstanding organizations to apply a gender lens to their work, by helping organizations young and old become more efficient and effective, and by building the knowledge base of donors and decision makers about the lives of low-income women in the Washington, D.C., metropolitan area, Stepping Stones is building a movement actively engaged in creating change on behalf of the region's most vulnerable population.

In the years to come, as Stepping Stones grows and adds new grantmaking funds to its already impressive portfolio, the Initiative promises to have an even more significant impact on the community, directly improving the lives and fortunes of even more women and their families.

# Stepping Stones Grantee Partners

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## Financial Education and Wealth Creation Fund

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**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 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 in 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 (MHCDO):** 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 Community Services:** To support the Financial Stability Program to provide financial education, personal financial management, and asset development services to secure financial self-sufficiency.

## Jobs Fund

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**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 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, which 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. They 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.

## STEPPING STONES INVESTORS

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For more information or to become involved with Stepping Stones, contact us at  
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