WOMEN'S ECONOMIC SECURITY CAMPAIGN

Investing in Women to Build a Better Future for All

Building Economic Security: The Power of Gender-Based Philanthropy

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Report by

Women's Economic Security Campaign





the WOMEN'S FOUNDATION of CALIFORNIA





About the Women's Economic Security Campaign

The Women's Economic Security Campaign (WESC) harnesses the power and resources of women's funds across the United States to increase opportunity for low-income women and their families. It strives to elevate the voices of women's funds to ensure that the problems faced by women and their families living in poverty are at the center of efforts to fix the nation's economy and create opportunity for all Americans. WESC creates change through public policy, advocacy, public education and grantmaking to organizations working to increase women's economic security.

The extensive network of women's funds collectively invests in women-led solutions to poverty. WESC was launched through the combined efforts and leadership of these four regionally diverse women's funds. Together, the network has worked to improve women's economic security through both local outreach and long-term policy change on issues such as paid sick leave, pay equity and quality child care.

Chicago **Foundation** for Women

organization dedicated to increasing resources and opportunities for women and girls in the greater Chicago area. To support philanthropy, the Chicago Foundation for Women promotes increased investment in women and girls, raises awareness about the issues that are important to women and girls, and develops women and

girls as leaders and philanthropists. Established in 1985 by four Chicago-area women, the Chicago Foundation for Women remains the only organization in the region to take a comprehensive approach to understanding and addressing issues impacting Chicago-area women and girls through every stage of their lives. Whether the issue is poverty, domestic violence, teen pregnancy, child care, or eldercare, the Chicago Foundation for Women sits in a unique place to connect the often inter-related challenges faced by women and girls - and to meet those challenges head-on with innovative or proven solutions, as well as the money to fund them.

The Chicago Foundation

for Women is a grantmaking

Women's **Economic** Security Campaign

Washington Area Women's Foundation

Washington Area Women's Foundation works to eradicate poverty through grantmaking, research and education, and advocacy. Their strategic investments focus on three core areas: financial education and wealth creation; jobs with benefits, career pathways, and family-sustaining wages; and early care and education. Founded in 1998, Washington Area Women's Foundation mobilizes its community to ensure that economically vulnerable women and girls in the Washington region have the resources they need to thrive.

Women's Foundation for a Greater **Memphis**

Established in 1995, the Women's Foundation for a Greater Memphis is the change agent committed to a community of wellbeing and prosperity, where women live in sufficiency, strength, and safety, sharing their leadership and empowering their children. WFGM works at the grassroots level with community partners addressing the needs of economically vulnerable women and children through grantmaking. Recognized for being on the leading edge of economic and community development, WFMG collaborates with stakeholders to coordinate poverty-reducing strategies that guide research and shape policies focusing on critical issues affecting women locally, regionally, and nationally.

The Women's Foundation of California

> The Women's Foundation of California is a grantmaker and advocate for social change. Through strategic grantmaking, policy advocacy training, and convening women leaders, the Women's Foundation of California helps to improve the economic security of women and families in California. They have built up a dynamic network comprised of dedicated donor activists, leaders and

> > grassroots organizations working throughout the state. Now in its 35th year, the Women's Foundation of California has awarded more than \$30 million to non-profit organizations and achieved 16 legislative wins with the goal of bringing about a just and equitable California, in which all people and communities, in every region of the state, thrive. The Foundation supports organizations that are generating bold ideas and solutions to address complex issues that affect the economic security of low-income women and families.

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FORD FOUNDATION

Introduction: Why Invest in Women

Despite the broad assumption that gender equality has been achieved in the United States, the past several years have brought little improvement to the economic challenges that low-income women face in the United States. They, and their children, continue to disproportionately live in poverty. With lower education, training, and work experience paired with their responsibilities as primary caregivers, low-income women persistently face significant challenges as they pursue employment. Once hired, they are still more likely to be in low-paying jobs without benefits, workforce mentors, opportunities for advancement, or access to on-the-job training. Furthermore, they are more likely to be victims of domestic violence, abuse, and harassment. However, the work toward true gender equity has stalled in recent years because many Americans believe that women no longer face systemic discrimination and have gained equal status over the last few decades.



Women's funds are working to change this. Women's funds are public foundations that bring together and leverage resources to invest in women and girls. In each local community and together, nationally, they work to increase the economic security of women and girls, and the community. They have long recognized the power of philanthropy as a way to mobilize resources and develop solutions with a gender lens. Understanding that investing in women strengthens families and revitalizes communities, they spotlight issues affecting women, develop innovative strategies, and support dynamic and effective organizations to overcome the challenges to economic security specific to women and girls. Yet there remains much to be done.

The Power of Women's Funds

The beginning of the women's funding movement is typically cited as the 1960s and early 1970s, when people began to place more attention and credence in the "belief in the intrinsic value and dignity of women and girls; awareness that women often hold unique solutions to community challenges; and conviction that financial power is critical to achieving social change." At that time, few major philanthropic organizations funded programs specifically targeted at women and girls. Since then, women's funds have provided a "gender lens" on philanthropy. In 1985, the Women's Funding Network was formed to help women's funds develop the tools and connections to develop, grow, and create lasting social change for women, families, and communities. Over the years, more and more mainstream, traditional philanthropic organizations have also embraced the gender lens and in 2006 grantmaking foundations gave an estimated \$2.1 billion to support activities targeting women and girls.² While the field has grown, women's funds remain important priority drivers, illuminating undetected or underserved issues by mainstream philanthropy. For example, women's funds were among the first to invest in programs and advocacy around human trafficking, domestic violence, rape and incarceration. Today, the Women's Funding Network has more than 160 member funds from six continents. These women's funds invest over \$65 million per year in women and girls around the globe.³

Women Workers in Today's Economy

Low-Income Women Today: Women and children are disproportionately living in poverty. About one in six women, aged 16 years and older, live in poverty. For minority women, it is one in four. When we look at families, the numbers are even more staggering. While 11% of all families are below the federal poverty level, that number increases to 31.4% for female-headed households. For a single mother with a four year old, the probability that she is living in poverty is almost 50%. According to Wider Opportunities for Women (WOW), the federal poverty level does not capture the millions of families who do not earn a living wage. WOW's Basic Economic Security Tables show that families earning over 200% of the federal poverty level still do not earn enough to make ends meet and adequately plan for their future without relying on government assistance.

While women have begun to outpace men in educational attainment, those gains are primarily among middle and upper class women and have yet to translate into real earnings.⁴ In 2011, just over half of adult women, 16 years and older, were employed. However, on average, women continued to earn \$0.77 for every dollar earned by men. Median earnings for full-time, year-round, female workers were \$37,118; that is over \$10,000 less than men.⁵ While the numbers vary from state to state, this picture is bleak across the United States: from Chicago, IL to Memphis, TN; Sacramento, CA to Washington, D.C.; and everywhere in between.

Barriers to Earning a Living Wage

Women experience disproportionate poverty because they face significant barriers in gaining full-time employment and finding jobs that pay enough to support a family. The National Partnership for Women and Families identified lack of education and training, child care, and transportation as the three most common barriers to employment for low-income women. The prevalence of violence against women further exacerbates these barriers.

Lack of Education and Training Opportunities: Low educational attainment rates are one of the most pervasive challenges facing low-income women and particularly women of color, who are more likely to have attended marginal public schools. In the Washington, DC region, for example, 57% of Latinas and 39% of African American women have only a high school degree or less. This presents considerable challenges, particularly in light of research that shows that by 2018, almost 70% of all jobs in Washington, D.C.; Maryland; and Virginia will require some sort of postsecondary credential. While women have recently outpaced men in college enrollment, they are more likely than men to be part-time students. And because 40% of women are the primary breadwinners in their family, there is added pressure to enter the job market as quickly as possible. Federal policy regarding work requirements for Temporary Assistance for Needy Families, the government cash assistance program for low-income households, further deters low-income women from pursuing higher education. In an average month, 924,274 women would lose their cash benefits if they enrolled in institutes of higher learning rather than participate in job training or active job searching.

Yet, women attempting to enter the workforce often lack the experience and formal training necessary for jobs that pay a living wage. Part of this is fueled by the traditional role of women as caregivers. Approximately 70% of informal (unpaid) caregivers are women and public opinion continues to believe that women should serve as the primary caregivers for children and other family members. As the primary caregivers, women are more likely to move in and out of the labor market, resulting in less work experience, which directly impacts qualifications and wages. Informal caregiving is generally undervalued and rarely treated as work experience; the AARP estimates that if informal caregivers were paid average wages, they would receive \$350 billion per year.

Lack of Affordable Child Care: As primary caregivers, women are more likely to head single-parent households than men. This means that women need access to affordable child care to participate in the labor market. According to a 2012 report by Child Care Aware® of America, the average annual cost of full-time, center-based child care for an infant ranges from \$4,600 in Mississippi to \$15,000 in Massachusetts. If compared to the respective state median incomes for female-headed households, the cost of care ranges from 25.8% of the median single mother's income in Mississippi to 53.6% in Massachusetts. Without reliable and affordable child care, many women are unable to seek and maintain employment.

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Lack of Transportation: Lack of transportation options can also impede the participation of low-income women in the labor market. Many low-income women do not have regular and reliable access to a vehicle and public transportation can be expensive and time-consuming. Furthermore, many entry-level jobs have non-traditional shifts and/or are located in areas that are not served by a convenient bus schedule or route. This makes it difficult for low-income women to arrive safely, on time to work and can significantly reduce a low-income woman's ability to find and retain work. Women living in rural areas face even greater transportation barriers.

Domestic Violence: Domestic or sexual violence disproportionately affects women and limits their economic mobility. In California, for instance, most women who participate in the welfare program, CalWORKs, have experienced domestic or sexual violence and struggle with mental health issues. ^{13,14,15} According to the National Coalition Against Domestic Violence, 85% of domestic violence victims are women; one in every four women will experience domestic violence in her lifetime. ¹⁶ The Center for Disease Control estimates that victims lose a total of almost 8 million days of paid work each year; this is equivalent to more than 32,000 full-time jobs. ¹⁷ Violence is a significant barrier as women strive for stable employment and economic self-sufficiency.

Barriers to Advancing to Better Jobs

Once employed, low-income women continue to face significant barriers for internal promotions and raises, which limit their economic security. Whether working in traditional or nontraditional sectors, women continue to hit glass ceilings due to systemic, organizational, and cultural barriers. Research shows that women, in comparison to men, continue to have limited advancement opportunities, unequal on-the-job training, a lack of workforce mentors, and a higher incidence of sexual harassment.¹⁸ These barriers reinforce women as low-wage workers and keep them from earning salaries that can sustain a family.

Women are Stuck in Low-Wage Employment Sectors: Jobs traditionally classified as "female jobs" typically pay 20-30% less than jobs traditionally classified as "male jobs." Women tend to work in the service sector, like health care, personal services, retail, and hospitality, which continue to concentrate women in low-wage, low-skilled positions. Many of these occupations are also less likely to offer healthcare, benefits and a well-defined career path. According to the National Women's Law Center, two-thirds of all minimum wage jobs in the United States are held by women. Many of these jobs pay as little as \$7.25 per hour, the federal minimum wage. The Basic Economic Security Tables estimate that an average single worker without dependents requires \$15.99 per hour to meet their economic needs without additional public or private assistance; that hourly wage jumps to about \$25 if the worker has a child under five years old. On the section of the secti

Home health aides, who often care for clients who have dementia and/or severe mental and physical illness, are a perfect example of women as professional caregivers. According to the U.S. Bureau of Labor Statistics, there are no formal education requirements for this female-dominated occupation and only aides working in certified home health or hospice agencies must have formal training, the level of which varies state to state.²¹ The National Center for Health Statistics notes that one in four home health aides between the ages of 24 and 35 has no initial training.²² There are few opportunities for advancement because of organizational structures and the lack of professional development opportunities.

Additionally, although the Bureau of Labor Statistics estimates 70% growth in job demand over the next 10 years, it is not a job that pays wages that can even fully support a worker without dependents. With a median income of \$20,170 per year, about half of home health aides live in households receiving public benefits.^{23,24} In addition to being exempt from overtime and minimum wage laws, their wages are generally set through policies governing public programs. It is not likely this occupation will see the kind of growth in wages that might be experienced in another high-demand occupation.

Women Have Limited Access to Traditionally Male-Dominated, Higher Wage Fields: As documented by Moir et al., "Women have been kept out and pushed out of the trades through discriminatory apprenticeship practices, overt

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The Women's Economic Security Campaign (WESC) is a network of women's funds that elevates the voices of women across the country to increase opportunities for low-income women and their families. WESC members use strategic grantmaking to help women build skills, connect to support services, and become local leaders while emphasizing that an economy that works for low-income women works for everyone. Based on each WESC partner's case study of impactful grantees, it is clear that solutions must include grantmaking with a gender lens, provision of wrap-around services, collaboration with stakeholders, substantial policy advocacy, and broad communication regarding issues affecting women.

As noted, women's funds are particularly important for ensuring that we continue investing in women and girls and that a gender lens is applied to economic security programs, so that women's unique needs, challenges and strengths are taken into account. Funders hold a powerful place at the table with their ability to channel resources, motivate initiatives, and direct programming. With the ability to financially invest in organizations and a bird's eye view of the nonprofit sector, foundations open the door for emerging programs and connect new ideas to seasoned providers. For example, the Jane Addams Resource Corporation (JARC) in Chicago recognized the sex-segregation and low expectations for women in manufacturing, but did not have the resources, or incentive, to develop programming specifically designed to meet the needs of women and girls; that is when the former Eleanor Foundation, now part of Chicago Foundation for Women, stepped in. As Guy Loudon, Executive Director of JARC, notes, foundations can often be "the mortar for programs." 28

Women's funds focus on the causes of poverty that overwhelmingly affect women and girls. They transform systems, attitudes, and social norms.²⁹ They harness the voices of marginalized members of society to inform policymakers and the public, illuminate issues, and leverage resources.³⁰ They emphasize leadership and embrace women-led solutions and community transformation, furthering the concept that women have the unique and essential perspective to solve them.³¹

In 2008, Ban Ki-Moon, United Nations Secretary General, stated, "as we know from long and indisputable experience, investing in women and girls has a multiplier effect on productivity and sustained economic growth. No measure is more important in advancing education and health, including the prevention of HIV/AIDS. No other policy is as likely to improve nutrition, or reduce infant and maternal mortality."³² There is overwhelming evidence that investing in women and girls has the highest return for the health, education, and general prosperity of entire communities.

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discrimination from employers, sexual harassment on the job site and during training, and the lack of enforcement of legal policies that are now over three decades old."²⁵ In 2010, women held less than 2.2% of apprenticeships. This is a decrease from 4% in 2000.²⁶

According to Berik and Bilginsoy, registered apprenticeship is not the sole route for acquisition of skills, or even the major one in the United States, but it is a more significant portal for women.²⁷ Women, in comparison with men, tend to have lesser access to informal networks to establish contacts within manufacturing or trade industries. Therefore, they are more likely to benefit from the formal structure of apprenticeship training and its obligation to abide by explicit rules, affirmative action requirements, and anti-discrimination regulations.

On the job, women often receive unequal training and access to skill-building tasks and are also frequently segregated by gender. Furthermore, women generally do not have mentors or role models to help them navigate worksite norms, making them less likely to move up through the ranks.

Improving the lives of low-income women, their families, and the communities they live in requires innovative and strategic efforts to break down the barriers that keep women from finding and maintaining employment and turning jobs into careers. Women's funds pioneer and support creative and effective solutions and are instrumental in helping low-income women and girls surmount these barriers and gain economic security.

Building Women's Economic Security Through Strategic Grantmaking

Women's funds are in a unique position to leverage financial resources, targeting policies and services that specifically support women. As noted in this report, women face significant barriers on the path to economic security, which can be eroded with targeted and deliberate grantmaking. WESC members typically work to pave the path to economic independence through three intertwining strategies:

- Supporting direct service organizations that provide genderspecific recruitment, training, networking, case management, and apprenticeships that place women into well-paid jobs;
- Supporting advocacy and service organizations that protect and provide the necessary wrap-around services that enable women to work and care for their families; and
- Supporting organizations that work to empower women and give them the skills and tools to advocate for their own rights to employers and policymakers.

WESC members recognize the value and necessity of looking at economic security through a gender lens; considering the unique ways that policies, systems, and institutions specifically affect women; and encouraging collaboration and partnership in finding and delivering solutions. By helping women build skills, connect to support services, and become local leaders, WESC members receive a greater return on their investments because improving the lives of women improves whole communities.

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Building Skills

Recognizing that lack of education and training is a primary barrier to economic security, women's funds support programs that equip women with the skills they need to be successful in the labor market. This includes job training, network building, job placement assistance, retention and advancement support, and on-the-job leadership development. The Jane Addams Resource Corporation (JARC), supported by the Chicago Foundation for Women, and Year Up National Capital Region, supported by Washington Area Women's Foundation, are two organizations that

exemplify how strategic programming and working collaboratively can move women into financial self-sufficiency. These organizations succeed by responding to skill gaps in the regional economy while tailoring programs and approaches to meet the needs of women.

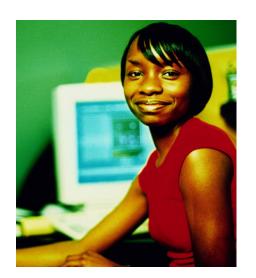
Women in Manufacturing: Currently, the trades can offer an opportunity for women and men to earn almost equivalent wages. However, in 2011, women made up less than 3% of the labor market in the construction and extraction industry. Facing the challenges of an industry-wide culture, women often self-select out of manufacturing and do not consider the trades as viable employment options. Programming intentionally designed for women and girls helps them complete training and enter higher-paying jobs.

The Chicago Foundation for Women began supporting the Women in Manufacturing Program (WMP) at JARC in the fall of 2011. WMP has changed the lives of dozens of women in Chicago, in part, because of their partnership with employers. By collaborating with area businesses, WMP was able to identify what skills and training were needed and how they could fill that gap. Recognizing that women can benefit from the stability of a manufacturing career and employers need a reliable, specialized workforce, WMP bridges the two groups. Three months after enrolling, Monica* graduated the program by securing a job with Rogers & Smith. She was the first female welder the company had. Since her job placement, Monica has received multiple raises and has discussed possibilities for supervisory positions. The next time Rogers & Smith needed an employee, they hired another woman from WMP.

Women in Information Technology: Washington Area Women's Foundation's workforce development strategy was designed to support job training in occupations and sectors with clear pathways to jobs that pay family-sustaining wages and benefits, offer wage progression and career advancement. Based on regional economic and labor market analyses, several high-growth sectors were identified as meeting these criteria, including information technology. While this sector has low numbers of women workers and is typically classified as "nontraditional," jobs in information technology are perceived as having fewer gender-based barriers and more advancement opportunities than many maledominated occupations in construction and the building trades.

Washington Area Women's Foundation began supporting Year Up National Capital Region in 2009, helping low-income women participate in an intensive, year-long workforce development program that includes soft skills, technical skills in information technology, and workplace experience.

**All participant names have been changed to protect privacy.



Through a partnership with Northern Virginia Community College, Year Up participants can earn up to 18 college credits. Recognizing the lack of workforce mentors and on-the-job training, Year Up pairs each participant with an advisor for the entire training and with a mentor during the internship phase. To ensure adequate training, employers help design curriculum and ensure that the training comports with industry standards. Following completion of the program, 85% of graduates are employed, earning average wages between \$14 and \$18 per hour, or are enrolled in higher education within four months of graduation. The success of the model lies heavily on Year Up's strong partnerships with employers, an internal emphasis on support and mentorship services, and their relationship with Northern Virginia Community College, which offers strong incentives for postsecondary education.

Connecting to Support Services

Women's funds and organizations that work with women also understand that wrap-around services are a crucial component to lifting women and families out of poverty because of the depth and breadth of barriers that women face. According to Women Employed, schools and training programs often have a difficult time understanding what supports would best serve their students: "Services that help single-parent students and other non-traditional students surmount barriers to graduation could drastically improve the standard of living for students."33 Successful and effective organizations work with community partners to link education and skills training programs with services like case management, housing assistance, mental health counseling, financial counseling, child care, public assistance programs, transportation assistance, and myriad additional support services to help women break barriers to economic self-sufficiency. Women's funds strengthen links between skills training and support services and promote a holistic approach to programming for women.

Multi-Generational Education Initiatives: Experience has shown that there is a critical need to embed high-quality education, literacy, and job and career support into larger community development strategies for family members of all ages. The Women's Foundation for a Greater Memphis, in partnership with the Memphis Housing Authority and Urban Strategies, established US Memphis HOPE to provide comprehensive case management services for low-income women and families residing in Memphis, TN. As a part of the program design Urban Strategies has developed a two-generation strategy that creates a pathway toward successful outcomes for families. In designing such programming they learned that the most important aspect is the intentionality of integrating approaches for children and adults.

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This intentional two-generation approach 1) Helps the head of household reach socioeconomic and housing stability, while planning for residency success in new mixed-income communities; 2) Assists other adults and older youth in the household with employment, education or career advancement; 3) Enrolls pre-school children in early childhood education and care that ensures school readiness; and, 4) Increases the number of youth who participate in positive after-school enrichment activities.

While adults are connected to the appropriate educational opportunities, as well as job and life skill trainings that help them better provide for themselves and their families, their children continue to receive educational support and life skills development training through elementary, middle and high school. Beatrice is a single mother of four who lived in public housing for 16 years. With the wrap-around support services provided by US Memphis HOPE, she and her family have the tools to reach economic independence. Beatrice is enrolled in a GED program, as well as classes designed to educate women seeking to build wealth and gain selfsufficiency. Addressing generational poverty, US Memphis HOPE is also providing support to her eldest son, James. For the past three years, he has been connected to various programs focused on leadership, career development, college readiness, mentoring, computer technology, and life and financial literacy skills. Graduating with a 3.0 GPA, James is the first in his family to attend college. He is a sophomore at the University of Memphis and studying Hotel Hospitality Management.



Planning for Emergencies: Recognizing the barriers to training program completion, the Eleanor Foundation, now the Eleanor Network at the Chicago Foundation for Women, was instrumental in building an on-going relationship between Jane Addams Resource Center (JARC) and the Emergency Fund, which provides Women in Manufacturing Program (WMP) trainees with assistance for transportation, rent, utilities and groceries.

JARC recognizes that low-income women are capable and promising workers, but workers living in challenging economic and social situations that can delay or derail a participant's ability to complete training programs. Working closely with participants to ensure stability outside of the classroom helps more women participate in high-quality training programs. As the Director of Training Services Regan Brewer explains: "WMP trainees receive intensive case management. Trainees meet with the Program Coordinator and the Financial Coach at least once a week. The program coordinator has played a key role in providing counseling, support, and referrals for child care, housing, domestic violence and income supports. The Financial Coach is able to monitor household budgets on a weekly basis and distribute emergency funds as needed."³⁴

Monica, the first female welder at Rogers & Smith, knows first-hand how organizations like JARC support women as they work toward independence. Monica entered the program while she was living, under mandate, in a halfway house. When she needed to move out of the halfway house, finding affordable housing was difficult and passing the criminal background check to become a renter was nearly impossible. JARC stepped in and helped Monica find an apartment she could afford, working with the landlord to complete the required paperwork. The transition into stable, independent living did more than provide Monica another place to stay; housing allowed her to reunite with her son and eventually regain custody. It is the additional support services that ensure success during the program and employment upon graduation.

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Developing Gender-Focused Support Plans: Goodwill of Greater Washington, with financial and strategic support from Washington Area Women's Foundation, was motivated to look at their programming through a gender lens, which led to the development of a comprehensive support services plan. The plan included career counseling, personal counseling, mentoring, transportation assistance, and child care assistance. With funds from Washington Area Women's Foundation, Goodwill hired a "female-focused" case manager which helped Goodwill apply a gender-specific life skills and job readiness curriculum across all of its training programs. In 2009, in response to the economic crisis, Goodwill placed even more resources into case management and focused on connecting participants to public benefits.

Inspired by its partnership with Washington Area Women's Foundation, Goodwill revised its own retail operating model to better reflect its organizational mission, making job retention and career advancement core values of the store's operating model. Goodwill has also hired a career coach to work with women employees in several of its stores throughout the region.

Creating Access to Affordable Child Care: Recognizing the importance of public supports, including child care assistance, the Women's Foundation for a Greater Memphis has funded policy-focused reports that contribute to advocacy efforts and promote public discourse. In April 2012, the Center for Research on Women at the University of Memphis, with funding from the Women's Foundation for a Greater Memphis, published a report, "Child Care as an Investment for the Future: The Case of Memphis." The report advocates for state policy reform, noting that access to stable, affordable, high quality child care is essential for families— especially single mothers— and allows parents to work outside the home, retain jobs, enroll or complete postsecondary

education programs, raise household income, and reach economic security. As illustrated, child care is often prohibitively expensive for low-income families and makes it harder for single mothers to make ends meet.

Cassie, a single mother, lives in Memphis, TN. She is in her mid to late 20s and pays out of pocket for child care for her daughter. She pays \$120 per week (about 30% of her income), leaving little to cover her other bills. Cassie lost her eligibility for child care assistance when she started working more than 30 hours a week. Cassie's family is one of 50,000 in Tennessee that could achieve far greater economic security if the state modified its eligibility requirements for child care subsidies.

Creating Local Leadership for Change

Recognizing that many of the barriers to economic security are systemic, women's funds also support organizations that train women on their legal rights, develop their leadership, and provide them with opportunities to actualize their leadership through organizing and advocacy campaigns. Women's funds engage women and girls in discussions around poverty alleviation and policy reform, emphasizing the importance and power of women's voices in determining community priorities and strategies. Esperanza Community Housing Corporation (Esperanza) and Mujeres Unidas y Activas (MUA), former grantees of The Women's Foundation of California, are examples of the hundreds of organizations that have realized that real and lasting change comes by addressing root causes and promoting big-picture solutions. Training women to advocate for themselves and empowering them to be leaders in their community ensures sustainability and leads to enduring results.

Leaders Working to Improve Community Conditions: Founded in 1989, Esperanza Community Housing Corporation was originally established to help residents in South Central Los Angeles protect their homes from encroaching construction. Understanding the complex barriers that low-income residents face, Esperanza expanded their focus to include programs and advocacy efforts around affordable housing, health, economic development, education, and the arts. In 1995, Esperanza launched the Community Health Promoters Training Program, training "Promotores" to deliver health information to local residents. Promotores, who are predominantly women, regularly become personal resources for struggling families. Because Promotores are community members who share similar backgrounds and have reliable information, they often become confidants for local residents.

Cassie's family is one of 50,000 in Tennessee that could achieve far greater economic security if the state modified its eligibility requirements for child care subsidies.

With their intimate knowledge of community issues, the work of Promotores lends itself to social justice advocacy. Promotores build neighborhood coalitions to advocate against domestic violence, push for healthier food options in schools, and promote healthy community relations with local police. As Gabriela, a former program graduate and current employee at Esperanza declares, "the Promotores training definitely guided me and gave me the tools to help out my community... I feel it is now my responsibility as a Promotora and as a resident to change the system or change the policy that we have in order to make an impact in the community." Promotores trainings are training individuals to enter the labor market, while building leadership and improving and advocating for the health and well-being of entire communities.

Training women to advocate for themselves and empowering them to be leaders in their community ensures sustainability and leads to enduring results.

Leaders Working to Improve Workplace Conditions: Mujeres Unidas y Activas (MUA), located in the Mission neighborhood of San Francisco, is another former grantee of the Women's Foundation of California. With over 20 years of experience, MUA has had a significant impact in the local Latina community, helping hundreds of women leave abusive relationships, find meaningful employment and become strong leaders in the movements for immigrant rights and social justice. Recognizing that employment provides an opportunity to empower their members, MUA developed the Caring Hands Workers' Association, which provides women with job training and placement in home health care, child care and housecleaning. But their support does not stop there. Members are also trained to advocate for themselves as workers. They learn how to negotiate contracts with their employers and build their leadership and advocacy skills so they can actively participate in movements for immigrant and worker rights.



Leticia, a mother of five and survivor of domestic violence, immigrated to the United States in 1995 and began working as a cook in a restaurant in San Francisco. Working hard to feed her family, Leticia sometimes worked over 12 hours a day without overtime pay. "I didn't know my rights," she recalls. "I just didn't know." As a member of MUA, Leticia has participated in many workforce development trainings and advocacy workshops. She now advocates for herself and negotiates with her employers. When her employer refused to giver her time off for her doctor appointments, Leticia cited San Francisco's Paid Sick Leave Ordinance and successfully negotiated sick leave. "I was able to tell my employer what I wanted and what the law was," she says. "And I won those rights." 35

Judith, a Caring Hands graduate who advocated for the Domestic Workers' Bill of Rights, sums it up succinctly: "I feel like I have the ability to continue advocating for my rights without fear and to continue speaking up for what I want, and what we as a group want – for [domestic work] to be recognized as dignified work."³⁶

Lessons Learned: Building a Better Future for Women

Funders are often in a position to provide a financial incentive for public and private organizations to come together, collaborate, and develop innovative and effective solutions. As funders and conveners, women's funds can enable different players from the public and private sectors to come together and achieve a common goal, such as helping women like Monica, Cassie, Beatrice, Leticia and Judith achieve long-term economic security.

As experiences in communities and foundations across the country have shown, there are typically three intertwining paths for funding: direct service provision, policy advocacy efforts, and leadership development. The experiences, observations, and conversations cultivated by the founding WESC partners have led to the following set of recommendations. These recommendations will aid grantmakers, women's funds and policymakers in efforts to increase the economic security of women and their families:



Grantmaking with a Gender Lens

Grantmaking with a gender lens means considering women in context. It means understanding the multiple barriers that confront women and designing programs and services to meet the particular challenges facing women and girls. It means strategically and deliberately focusing on women as beneficiaries, advocates, AND leaders, and as catalysts for community development.

Inclusion of Support Services

Complex, dynamic barriers require a multifaceted approach that incorporates wrap-around services. Wrap-around services should be broadly defined as educational supports; case management; benefits access; counseling; housing, food and transportation assistance; child care and more. The integration of support services, skill-based training, job retention and advancement support, leadership development, and increasing educational attainment ensures that women, and their needs, stay at the center of programming.

Collaboration between Funders, Grantees, and other Community Groups

Successful programs encourage participation and dialogue among various stakeholders, to effectively leverage available resources. A central tenant to WESC's work is partnership, understanding that each program or each project is part of a larger community where there are other agencies that share the same goals and can offer varying contributions. Deep partnerships, with collaborative strategic planning, improve the quality of programming and increase impact.

Policy Advocacy

For sustainable and comprehensive economic development, direct service provision is necessary but insufficient. Foundations, organizations, and women across the country must advocate for legislation that increases access to job training, ensures that women are compensated fairly for the work they do, guarantees a living wage, strengthens and expands the public safety net, and deepens and enforces workplace protections. This should be done by supporting research that lends itself to advocacy as well as training advocates.

Broad communication about issues faced by women and its impact on the economy

Women's outcomes have a direct impact on the health, well-being, and economic growth of the nation. However, their challenges have been put on the back burner and the fight for women's rights has largely fallen out of national conversations and debates. These systemic problems can only be solved through sustained effort by local and national advocates organized to shift cultural and policy priorities to support women and families. This means telling the stories of the millions of women and girls who continue to experience disadvantages and discrimination based on gender, and building public awareness and new allies.

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