

# More Than Jobs:



## Women's Economic Security Wraparound Strategies

The Partnership for Women's Prosperity  
October 2017

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# INTRODUCTION

Launched in 2011, the Partnership for Women’s Prosperity (PWP) is a national initiative of six women’s foundations convened by the Women’s Funding Network and working with the initiative’s evaluator, Korwin Consulting, to build the economic power of all women — community by community. Collectively, the foundations have granted \$11 million to support more than 80 organizations throughout the country advancing women’s economic security efforts, thanks in part to Walmart Foundation funding.

Drawing from research in the field, first-hand information from grantee partners and the women they support, and deep community-based experience, PWP partners knew from the start that it takes more than job training and post-secondary education for low-income women to progress from lives of economic scarcity to achieving economic goals for themselves and their families. Wraparound support strategies — whether to help women cover financial and other basic needs while attending school, meet their responsibilities as primary caregivers in their families, or gain the knowledge and capacity necessary to reach their goals — was a critical component of each approach the PWP partners invested in.

Korwin Consulting reviewed data gathered over the past five years, including interviews with PWP partners, grantee partners, reports, and discussion notes, with a focus on the question:

## **What evidence and examples are the PWP partners seeing that illustrate the importance of integrating wraparound services into economic security efforts?**

The following report identifies and describes innovative wraparound strategies that are adding key support for women achieving economic security. The report includes relevant insights gained from individual women’s lived experiences. While strategies highlighted in the following pages are associated with specific PWP partners, an important outcome of the partnership is that the partners learned about promising strategies from each other, adapting them for their own communities.

### THE PARTNERSHIP FOR WOMEN’S PROSPERITY — WRAPAROUND SUPPORT

The six women’s foundations in PWP invested in the following wraparound support strategies:



#### **FINANCIAL RESOURCES**

- Emergency grants
- Scholarships
- Access to government benefits



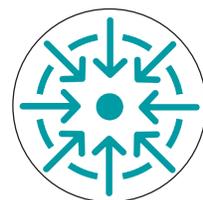
#### **ACCESS TO OTHER BASICS**

- Housing
- Safety from abusive situations
- Transportation
- Computer and internet



#### **MULTI-GENERATIONAL FOCUS**

- Childcare
- Early childhood education
- Youth development
- Eldercare



#### **HOLISTIC OUTREACH & SUPPORT**

- Case management
- Coaching
- Mental healthcare
- Mentoring
- Legal aid
- Cohort/Community model



# Financial Resources

Access to financial resources is a critical ingredient in any economic security initiative. PWP partners support programs that award scholarships, supply emergency assistance for an immediate need, help women apply for benefits from government sources, or explain what they need to know to eliminate debt and build savings for long-term stability and goals. PWP grantee partners understand that the cost of strategies that increase women's access to financial resources pale in comparison with the benefits.

## SMALL EMERGENCY GRANTS

The Women's Emergency Fund (WEF) was established at Mississippi's Jones County Junior College (JCJC) in 2015 after records showed that at least 30% of women who dropped out did so for financial reasons. A student is referred to WEF staff by an instructor or other college department staff who become aware of a financial hardship she is experiencing. A decision is made within 48 hours; approved students receive assistance almost immediately thereafter. Grant amounts are determined based on specific need and range from a low of \$15 to a high of \$1,500. In an exciting example of scaling up, several Mississippi and Minnesota community colleges have replicated the emergency fund.

“Without the direct and indirect assistance the grant programs provide, most of the women would have delayed their progress or dropped out of school altogether.”  
– Women's Foundation of Mississippi

## ASSISTANCE ACCESSING GOVERNMENT SUPPORT

Women's foundations have learned that only a small proportion of women who qualify for government assistance actually receive this vital form of help. Among its many other wraparound services, Urban Strategies helps families in Memphis, Tennessee to obtain various benefits and work supports, including housing, Supplemental Nutrition Assistance Program (SNAP) enrollment, and other government supports.

In the Washington, D.C. area, Community Tax Aid, Inc. helps low-income women increase assets by reducing tax liabilities and receiving tax credits for which they qualify, enabling them to avoid tax penalties, expensive tax preparation services, and predatory products.

## FINANCIAL LITERACY/FINANCIAL COACHING

Comunidades Latinas en Servicio (CLUES), in Minneapolis-St. Paul, Minnesota works to advance the capacity of Latino families to be healthy, prosperous, and engaged in their communities. PWP support helped the organization integrate a financial empowerment program for survivors of domestic violence and sexual assault. Aspects of the program include financial education and coaching in budgeting, banking, credit building/repair, and asset-building. Expanding women's financial literacy and providing individualized financial coaching helps to empower them to maintain the economic stability they need to be able to focus on educational goals and acquire, retain, and advance in a career.



# Access to Other Basics

Low-income women often struggle with the basic necessities of daily life that others in college and job training programs may take for granted: reliable transportation, affordable housing, and access to the technology required in modern educational settings.

PWP partners encourage organizations to address these basic needs by sharing research about their importance as factors in women's success and by funding those that are helping women build the stable foundation they need to persist in their goals.

## TRANSPORTATION

La Cocina VA in Arlington, Virginia provides low-income immigrant women with vocational and technical education for accelerated access to living wage jobs in the food service industry. Students receive a stipend to cover gas or public transportation to attend the organization's bilingual culinary arts job training program, which includes certification and job placement, English instruction, employment readiness, life skills training, and supportive services for families in crisis.

“Reliable and affordable transportation can make the difference in a woman's ability to participate in training or employment.”

– Washington Area Women's Foundation

## HOUSING AND FOOD

Sanctuary for Families in New York City assists domestic violence survivors in finding living wage jobs. In addition to providing up to six months of emergency shelter in private apartments, the organization runs its comprehensive career preparedness Economic Empowerment Program (EEP). The EEP helps low-income women and others gain literacy skills, professional development, and advanced training. Throughout their participation in the EEP, women have access to the organization's counseling, legal, and family services. They receive transit cards, professional clothing, meals, and a stipend.

## Overcoming Hurdles: Hot Meals Make A Difference



A single mother who works part-time was able to complete the practical nursing program at Mississippi's Meridian Community College with the support of the Women's College Completion Assistance Program (C-CAP). Commuting over 100 miles to attend college part-time, she did not have time to prepare meals for her many hours away from home, and she could not afford to purchase food on campus. Her Pell grant ended before her fifth and final semester. Through C-CAP, she learned about campus support services and was assigned a mentor on campus. She was invited to support group meetings and seminars on academic and life skills. C-CAP also provided her with hot meals in the college cafeteria. Working as a nurse will improve her standard of living and have positive impact on her daughter and her mother, who has worked hard to support her in completing her program.



# Multi-Generational Focus

PWP partners support approaches that focus on multiple generations or that integrate support for all family members for whom women are caregivers — from their young children to adolescents and elder relatives, who may also help take care of the family. Complementary services for adults and children as well as youth development strategies reduce generational cycles of poverty. They provide access to resources and opportunities for the learning, leadership, health, and personal growth that pave the way for economic success.

## CHILD CARE AND CAREGIVER SUPPORT

A lack of stable, affordable childcare is one of the greatest roadblocks low-income women face in achieving greater economic security. In addition, many women are caregivers for older relatives. The Northwest Technical College Foundation (NTC) in Minnesota develops high-paying, high-demand career pathways for American Indian women through its Coding the Pathway from Poverty to Hope program, which combines wraparound support with professional training. NTC offers online and in-person courses at several college sites, money for past higher-education debt forgiveness, and childcare and eldercare reimbursements.

“A gender lens is essential to understand and address barriers women face in training, the job search, and in the workplace. Childcare and transportation access are huge components of program success.”

– Women’s Foundation of California

## EARLY CHILDHOOD EDUCATION

The Women’s Foundation of Greater Memphis developed its Early Childhood Education Innovation Pilot Program with the objective of impacting the community by supporting high quality early childhood education for families living in the public housing communities of their local partner, Urban Strategies Memphis Hope (USMH). Through the program, parents learn about the importance of early brain development and how quality child care can help end a family’s cycle of poverty. Dozens of children under age six are referred to high-quality child care services each year.

## YOUTH DEVELOPMENT

Taller San Jose Hope Builders in Anaheim, California provides financial literacy training as part of its 28-month program to train young women ages 18 to 28 for the healthcare field. Responding to low high school graduation rates and high unemployment and criminal recidivism among Orange County youth, the organization empowers young people with the job training and life skills they need to achieve enduring personal and professional success. Participants complete 400 hours of coursework in Clinical Medical Assisting or Administrative Billing and Coding, benefit from apprenticeship and employment placement, and receive counseling and life skills support to achieve and maintain self-sufficiency.



# Holistic Outreach & Support

Low-income women must overcome an array of challenges in order to forge a way to economic security for themselves and their families. Because of this, they need a combination of holistic supports that may include mentoring, legal aid, mental health care, personalized case management, coaching, and a community of their peers. PWP partners apply lenses that focus on gender, race, and other characteristics to understand what will make a program successful for a specific population or community.

## TAILORED RECRUITMENT AND NAVIGATION

One of the most important tasks is conducting outreach that shows women struggling with poverty and crisis how they can benefit from — and flourish in — a supportive program. PWP grantee partners are both conscientious and nimble in attracting women to their programs and giving them a strong start.

Successful strategies have included:

- ❖ Program information and orientation sessions at convenient times and locations, with staff available for individuals' questions and concerns or to connect them with the support they'll need right away.
- ❖ Relationships with community partners providing complementary support (such as housing) who will refer women to their programs.
- ❖ Academic and career navigation services that go beyond traditional college advising. Students receive assistance in choosing and managing their courses or in identifying and achieving their career goals.

## CASE MANAGEMENT

STRIVE NY offers training for in-demand careers through its Women's Empowerment Program, attracting many women who are interested in the healthcare, customer service, and construction industries. STRIVE provides case management to help participants address their individual needs and challenges to getting and keeping employment. Through the program, women can gain professional computer skills; receive referrals to partner organizations for health care, childcare, housing, and mental health services; or see an in-house social worker — whom the women prefer to call a "life coach" — from another local PWP grantee partner, Union Settlement Association.

In Tennessee, Memphis HOPE is a public-private partnership between the Memphis Housing Authority, the Women's Foundation for a Greater Memphis, and the nonprofit Urban Strategies. It provides comprehensive, personalized case management to help move families in targeted HOPE VI communities toward economic self-sufficiency. In addition to employment training, women may receive or be referred to other community partners for: healthcare, legal services, childcare, emergency food supplies, financial literacy training, SNAP enrollment assistance, and assistance obtaining housing.

“Mentoring and advising are key strategies that support women in reaching their goals. Strong, inclusive systems need to be in place in order for women to be supported with what they need as individuals.”

– Women's Foundation of Minnesota



# Holistic Outreach & Support

(continued)

## LEGAL AID

Many low-income women face legal issues that effectively bar them from higher education and career opportunities. Unpaid loans prevent them from accessing federal financial aid, criminal records (which may result from nonviolent crimes or even calling the police during a domestic violence incident) can close the door to many jobs, and unresolved divorce and child care matters can cause great financial strain. The Community College Legal Clinic, run by the Mississippi Center for Justice (MCJ) at four Hinds Community College campuses, counsels students regarding predatory financial products, family law, fair housing, and expungements; represents or refers students to other free legal services; and hosts information sessions offering information about the legal clinic and its services.

“Having any interaction with the criminal justice system — arrests, warrants, jail time, or having a record — disrupts a person’s whole life and removes them from any career track, let alone a living-wage job.”

– The New York Women’s Foundation

## COACHING

Over 90% of the home care workforce in California is women, and more than 60% are women of color. Homebridge is a consortium of community organizations providing home care services and workforce training designed for low-income women in San Francisco. Participants receive support from a work-life coach who helps them throughout their training and even after they are employed, so they can thrive as full-time personal care providers. Intensive case management and coaching in leadership, professional skills, and financial management are crucial as the women manage work and single parenthood, address food insecurity and housing issues, and heal from emotional trauma or relationship violence. Within a year of implementing the intensive coaching model, the program had markedly increased participants’ job retention.

## Overcoming Hurdles: Multi-Faceted Support Launches a Dream Career



After having to leave Dunwoody Technical College in Minneapolis, Minnesota due to financial hardship, a single mother promised herself that she would come back someday and fulfill her dream of becoming an architect. A few years later, she registered for Dunwoody’s Women in Technical Careers (WTC) program. The WTC supports low-income women entering non-traditional careers in high-paying, high-demand technical fields through scholarships, mentoring, professional development, and academic support services. She applied for and received a scholarship to enter the Construction Sciences and Building Technology track, and she is looking forward to graduating with a Bachelor’s degree in architecture in May 2018.

# CONCLUSION

The approaches described in this report are a small sampling of the dozens of initiatives the PWP partners and the organizations they support are using to respond to the needs and build on the strengths of low-income women in their communities. While successful strategies differ, they share common underlying characteristics:

- ❖ A focus on helping women build their sense of power to shape their future. This allows women and their families to shift from just “surviving” through the challenges they have faced to building long-term security.
- ❖ Genuine access to the resources women need with an eye to when they need extra support, personalized attention, or a “warm hand-off” to a community partner. This priority is built on the understanding that simply providing a referral — with the expectation that low-income women have the knowledge, skills, or confidence to pursue an available resource — is often not enough.
- ❖ Life coaching and mental health to provide the personal tools women need to overcome the stress, trauma, and depression that may result from or perpetuate poverty. These factors are often overlooked, yet they are very often the most difficult barriers women face to being able to enter and advance in careers that will help them and their families to thrive.

“The barriers the women face are so great that if you’re not providing the wraparound services they need to take that next step towards adult education, training, and obtaining and retaining a job, it doesn’t work.”

– Women’s Foundation for a Greater Memphis

Working together over the past six years, the PWP partners have combined knowledge from their communities, shared evidence of successful and promising new practices — sometimes adapting them for their own communities — and witnessed the collective impact possible when women’s foundations have the resources they need to make a difference in the lives of women and their families.



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## METHODS

Korwin Consulting conducted interviews with PWP partners and grantees in April, July, and August, 2017. Interviews with partners and grantees were coded for main themes and analyzed for insights regarding wraparound services. Data was also gathered from progress reports submitted to Walmart by PWP partners in April 2016, November 2016, and May 2017. The analysis was supplemented with notes from discussions and convenings with PWP partners and grantee partner case studies developed by Korwin Consulting for the Women’s Foundation of Mississippi in March 2016. Examples and recommendations relevant to the importance and effectiveness of wraparound services were identified in the data sources to inform this report. They were analyzed to determine evidence and examples from the work of PWP partners and grantees of the importance of integrating wraparound services into economic security efforts.



This report was prepared by Korwin Consulting, an evaluation and planning firm that advances social justice solutions by identifying community strengths, building organizational capacity, and evaluating impact. More information on Korwin Consulting is available at [www.korwinconsulting.com](http://www.korwinconsulting.com).

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