

Fairfield County Community Foundation's Fund for Women and Girls

The Family Economic Security Program
at Norwalk Community College



In Fairfield County, nearly 20,000 households are headed by women with children under 18. To just “get by,” a single parent with an infant and one school-age child needs an income of at least \$60,000. Women who work full time in Fairfield County earn a median income of \$47,000.

In early 2007, the Fairfield County Community Foundation's Fund for Women and Girls completed the first comprehensive research study on the status of women and girls in Fairfield County, CT. The Fund published its findings in “Holding Up Half the Sky: A Report on the Status of Women and Girls in Fairfield County.”

The Fund's research concluded that the most critical need for women and girls in the region is economic security for low- and moderate-wage women, particularly single working women with dependents. Due in part to the high cost of living and gender wage gap in Fairfield County, economic security was a recurring theme in nearly every avenue of the research.

Higher education is a proven path to better earnings, yet a college scholarship is not enough for women supporting dependents. Even though many are motivated to improve their financial situation, they face barriers they can't overcome alone. Juggling child care, work, class attendance, study time and running a household make it nearly impossible to pursue the education they need to move up to better-paying jobs.

The Fund for Women and Girls' Partnership and Program

In the fall of 2007, the Fund for Women and Girls (FWG) initiated a partnership with Norwalk Community College (NCC) and the Norwalk Community College Foundation (NCCF) to create the Family Economic Security Program (FESP), an adaptation of the Annie E. Casey Foundation's successful Center for Working Families model.

In this five-year pilot program, low- to moderate-wage NCC students who are working heads of their households, have dependents, and are accepted into the program will receive a comprehensive suite of services and assistance to help them assemble the necessary components for family economic security: an Associate degree, a Bachelor's degree, financial coaching and asset building skills, career development, and employment where they earn enough to afford child care, housing, transportation, food, and health care. FWG has made a five-year \$1.25 million commitment to support women in the program.

At the end of five years, the goal is for 100 students to have participated in the program, and earned their Associate degrees and moved up to better paying jobs, or enrolled in a four-year college to earn their Bachelor's degrees. Over the same period, an additional 1,000 low to moderate-wage students enrolled in the college will have the opportunity to participate in a range of services, including financial education and career planning seminars, and life skills classes.

Highlights from “Holding Up Half the Sky: The Status of Women and Girls in Fairfield County”

- As of 2006, women with a high school degree earned \$26,146.
- In 2008, the self-sufficiency standard (income required to meet basic needs without public or private assistance) for a family with one adult, one preschool child and one school-age child was \$62,000 in Greater Danbury, \$65,440 in Stamford and \$70,200 in lower Fairfield County.
- The U.S. Department of Housing and Urban Development recommends that households spend no more than 30% of income on housing-related expenses.
- Among renters, over 46%—nearly half—spend more than 30% of monthly income on rent; some pay close to 60%.
- Full-time licensed child care consumes 29% to 39% of a working mother's “basic needs” monthly budget, her single largest expense, *even surpassing housing.*

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Fairfield County
Community Foundation

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Program Details

In each of the five years, at least 20 low to moderate-wage students with dependents will be enrolled and complete a full program year.

Many will remain in the program for several consecutive years.



Eventually 60 to 100 students will participate simultaneously at varying degrees of service intensity.

For example, while working to complete their Associate degree, FESP participants will receive very intensive services. However, they will receive a lesser degree of individual support once they transfer to a four-year college to obtain their

Bachelor's degree. Support for this transfer is extremely important since a Bachelor's degree is nearly essential for earning a family-sustaining salary in Fairfield County.

Every participant will receive ongoing intensive academic and career counseling. NCC has employed a full-time program director, part-time achievement coach and subcontracted with the Women's Business Development Center for the financial coaching.

The program director oversees direct services and acts as an agent of change at the institutional (NCC) and community levels. The achievement coach is the primary point of contact for students, providing personal coaching services to each participant. The financial coach conveys individual asset building and related financial skills.

Students will access existing financial assistance resources more readily, including the NCCF Student Success Funds and other privately funded work supports for which they are eligible but not currently receiving.

An Opportunity Fund distributes approximately \$2,500 in the first year (and decreasing amounts in subsequent years as participants become more financially secure) for use in overcoming barriers to success such as the expense of child care, health care and transportation. While the primary outcome target involves

these 100 participants, a broader group of 1,000 NCC students will also be positively affected.

For example, NCC will offer financial education services to students beyond the target cohort. At the community level, changes in the availability of financial, employment, and child care resources may also help other low-income women.

The Program is employing investor targets throughout each year for measuring the progress of individual student participants in four areas:

1. Academic: Increased rate of progress toward AA and BA degrees
2. Financial: Increased household financial security, including savings, debt and other indicators
3. Career: Increased rate of employment in careers which earn Self-Sufficiency Standard wages
4. Personal: Increased rate of dependable, high quality child/dependent care

These targets are being further refined to include others that are discovered as relevant during the course of the program's operation.

There are also targets for the broader group of student recipients who will receive a reduced level of services, including financial and career workshops, referrals for employment, as well as benefits from academic coaching and assistance. Finally, institutional changes made to assist working parents who are NCC students will be noted and evaluated.

The program was initially funded with grants from the FCCF/FWG and the NCCF, and an in-kind commitment of human resources, facilities, technology and operating support from NCC.

The parties intend to engage in high quality evaluation of lessons learned and publish those findings jointly. In addition, the program staff will become part of the Annie E. Casey Foundation's Center for Working Families learning community, an in-kind contribution from the Casey Foundation.

If the desired outcomes are achieved, the FCCF/FWG will seek to expand or replicate the program.

For more information, please contact the Fairfield County Community Foundation, 203.750.3200; www.fccfoundation.org.



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