

# E<sup>3</sup>: Empowering Women to Economic Stability through Postsecondary Education and Training

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*An Initiative Sponsored by the Women's Leadership Council  
Of the United Way of Central Ohio*

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## Introduction

In 2010, the United Way of Central Ohio's (UWCO) Women's Leadership Council (WLC) created the E<sup>3</sup> Initiative to help low-income women in the community become "educated, empowered and elevated" to a new level of financial stability through post-secondary education and training.

The E<sup>3</sup> Initiative begins with an intensive 17-week core program designed to help a cohort of up to 16 women address barriers that have held them back in the past. Through a partnership with three local social services agencies, this comprehensive program equips women with the necessary tools to accelerate their educational and employment opportunities and endeavors by providing a review of good financial practices and budgeting, refresher courses in math and English, guidance on developing effective learning strategies and successful students, career goal-setting and planning, and resume and networking skill building. In addition, all E<sup>3</sup> participants are matched with a WLC member who serves as their mentor for the first year. Once a participant is in school, the initiative provides ongoing support with regular meetings, job placement services and networking opportunities.

Since its inception in 2010, 99 women have participated in the E<sup>3</sup> Initiative's programming. Approximately 81% of the women are single, and more than 52% of those single women have one or more dependents. More than 91% of participants have an annual household income of \$40,000 or less, and 62% have a household income below \$20,000. Approximately 80% of participants have at least some college experience, but only 19% had a bachelor's or master's degree when entering the program. Fifty-four percent of the participants identify themselves as African-American, and 34% as Caucasian. E<sup>3</sup> participants are recruited through presentations and distributed materials at various community and outreach organizations in Columbus, word of mouth and two weeks of strategic radio advertising prior to the beginning of a new cohort.

## **Community Conditions**

In 2009, the United Way of Central Ohio invited women (and men) throughout the community to join its newly formed Women's Leadership Council and to help establish a set of funding priorities for the program. A series of facilitated meetings were held involving WLC members in discussions regarding the most critical issues facing women in the community.

Like much of the nation (and world), the Central Ohio community was feeling the effects of the Great Recession in 2009. Members of the WLC were briefed with data that showed the spiraling rate of unemployment among female-headed households, which reached 13.5% in Ohio by year's end (U.S. Bureau of Labor Statistics, 2009, Table 14). Nearly 42% of female-headed families with children under the age of 18 were living in poverty in Central Ohio, compared to 3.6% of married couple families. (U.S. Census Bureau American Community Survey, 2009, Table B17010).

WLC members also learned that the state of Ohio has consistently lagged behind the nation in the percentage of its population age 25 years and older with four or more years of college; the state consistently ranks in the bottom 12 states for gender and race. In 2009, only 23% of women age 25 and older in Ohio had 4 or more years of college, and for African-American women, the rate was even lower (16%) (U.S. Census Bureau American Community Survey, 2009, Tables B15002 and B15002B). In central Ohio, 63% of the nearly 30,000 female-headed families living in poverty in 2009 were headed by women with a high school diploma, some college, or an associate's degree (U.S. Census Bureau American Community Survey, 2009, Table 17018).

The briefing information also noted that having four or more years of college was what it takes to raise women's median earnings to a level that exceeds men with just a high school diploma (U.S. Census Bureau American Community Survey, 2009, Table B20004). Four or more years of college also reduces women's chances of living in poverty by 68% over women with a high school diploma or GED (U.S. Census Bureau American Community Survey, 2009, Table 17003).

The WLC examined research on college completion and women as nontraditional students (those with a break between high school and post-secondary education & training). That research showed that while women are 56% of the students who delay entry into postsecondary education by one or more years, they are 66% of the students with delays of 10 or more years (U.S. Census Bureau Current Population Survey, 2006). As a result, women who delay postsecondary education are likely to have family caregiving responsibilities by the time they enroll. The research also noted that women are most likely to cite a change in family status or issues at home as reasons for leaving postsecondary education without a degree (Bonham & Luckie, 1993 & Bradburn, 2002).

While much of the Central Ohio community's energies were focused on improving high school graduation rates (UWCO had established a "bold goal" of increasing high school graduation rates in the community to 95% in ten years), the WLC members, in consultation with UWCO, ultimately decided to target women who had a high school diploma or GED but lacked the education or training needed to secure a job with a family-sustaining wage.

Three community partner organizations were selected by UWCO to develop and implement the core program of the E<sup>3</sup> Initiative. Each agency possessed specific expertise and experience in delivering the programming needed to help adults pursue additional education and training and improve their economic stability. These agencies included Apprisen, a consumer credit counseling organization with a long history of service in the Central Ohio community; Godman Guild Association, which was established in 1898 as a neighborhood guild association and now serves the community with a broad range of services, including employment assistance and adult preparation for post-secondary education; and New Directions Career Center, which had been providing programs and services aimed at empowering women to achieve economic self-sufficiency since 1980.

## Program Basics

*Over the past three years, the E<sup>3</sup> Initiative has gone through significant growth and change. The information that follows describes the program as it currently operates.*

Participants for the E<sup>3</sup> Initiative are recruited through a variety of mechanisms, including flyers in all of the area's public libraries and through community outreach presentations and information distributed to other nonprofit and women's organizations. There is also a strategic two-week flight of radio advertising on a local station with a large female-listening audience that highlights the support E<sup>3</sup> can provide to women interested in pursuing a college degree or additional training.

The recruitment process is also aided by the growing community awareness of the program and targeted relationships with other agencies in the community that serve the E<sup>3</sup> Initiative's target populations (such as the YWCA of Columbus). New Directions Career Center takes the lead on recruitment activities based on their established connections with agencies serving low-income women in the community (in return, Godman Guild Association collects and compiles data from each partner agency and prepares quarterly reports on program outcomes).

The application process for the E<sup>3</sup> Initiative involves a number of steps designed to gauge the individual's readiness and commitment to pursuing the goals of the program. Applicants are required to have, at minimum, a high school diploma or GED and must pass the TABE (Test of Adult Basic Education) demonstrating 9<sup>th</sup>-grade-level proficiency in math and English. They must also have some documented means of financial support.

In addition, applicants complete a lengthy written application and are interviewed by a staff member who reviews their application answers and discusses the applicant's educational goals (or readiness to develop educational goals). At this point, the applicants either move forward in the admissions process or are referred to programs and services that can help them meet the requirements in the future.

The final hurdle for entry into the E<sup>3</sup> Initiative is a panel interview that involves as many as seven applicants and a representative from each of the partner agencies and a WLC representative. A standard set of questions is posed to all of the applicants that allow the agency representatives to gain clarity regarding the applicant's goals, motivation level, resiliency, and level of commitment. (E<sup>3</sup> participants report a high level of anxiety going into the panel interviews, but are quick to add that the experience was "good" for them.)

From the panel interviews, the applicants are accepted into the E<sup>3</sup> Initiative for the next cohort, wait-listed for an upcoming cohort, or again, referred to other programs and services that may benefit their re-application in the future.

The applicants selected for participation in the current cohort receive an "acceptance letter" at the first class meeting that specifies what college prep coursework is recommended for them (based on the assessments). Those who do not need the college prep coursework are asked to document their ability to "opt-out" (by showing successful completion of coursework in the subject or providing evidence that the topic is not a requirement for the degree/program they plan to pursue). The participants also receive a program handbook at that first meeting that describes program benefits and expectations in greater detail.

The current cohort of participants meets twice a week in the evening for seventeen weeks of active programming (the program usually stretches into five months with holidays and a one-week break). There are also two full days of programming (held on Saturdays) – one for the kick-off class meeting and an additional day for networking instruction and practice.

The curriculum focuses on five key competencies: personal enrichment, financial literacy, educational readiness (including math and English refreshers), and career development. Two assessments are given during the course of the program to aid the participants in understanding of their interests and strengths: "Understanding Your Career Personality" (adapted from a Keirse-type indicator) and "Understanding Your Learning Styles (based on the Memletics Learning Styles Inventory).

Among the assignments completed by the participants is a “Map your Major” project that requires participants to investigate course schedules, prerequisites, and length of time from enrollment to graduation. This assignment was created to better help participants assess requirements of their chosen educational programs, and to allow agency staff to assist with problem solving should a participant discover potential roadblocks to their course of study. Participants also complete a “self-marketing packet” to prepare them to work on their resumes in class.

Participants in the E<sup>3</sup> core program are also asked to complete a campus tour at a school of their choosing. This assignment is required for all participants, with recommendations on how to complete the assignment for online schools or schools out of state. For those already enrolled in a post-secondary program, the participants are asked to investigate student support services, such as tutoring, career services, alumni services, and student organizations.

As noted above, the E<sup>3</sup> curriculum and activities have evolved over the past two years to better meet the needs of the program participants. Sequencing of class components has been adjusted to enhance learning as well as to boost attendance in the college preparation courses and to maintain client contact. The campus tour started out as a field trip for the entire class, but was converted to an on-your-own assignment so that the E<sup>3</sup> participants could use it to explore a school of their interest.

Curriculum topics have also been eliminated or combined to greater benefit of the E<sup>3</sup> participants. Computer skills and decision-making content was deemed unnecessary and eliminated. Professionalism, work ethic and work attire were combined, along with instructor expectations and test-taking strategies.

Near the end of the program, one-on-one meetings are scheduled with each participant prior to the completion and presentation of her two-year plan; this gives the staff the opportunity to review the plan and offer any support needed prior to the core program graduation.

E<sup>3</sup> participants who complete the core program requirements continue to meet one Saturday a month at their host agency for additional support, encouragement and

skill building. These meetings generally include a roundtable check-in to gauge progress and identify any needed assistance. The meetings also include programming on specific topics that are chosen by the E<sup>3</sup> participants. Examples of topics presented at these meetings include applying for financial aid, completing college applications/essay writing, and sharpening Excel skills.

### **Mentoring Program**

A formal mentoring program offers WLC members a unique opportunity to serve as an advisor and resource to an E<sup>3</sup> participant for a period of one year. The mentors and mentees make a commitment to connect with each other by phone at least once a month and to meet in person on a quarterly basis. The mentors and mentees meet for the first time during a reception on a new cohort's first day of class.

Guidelines are provided for negotiating the goals and expectations each partner brings to the mentoring relationship and identifying the type of advice and counsel that will be most beneficial to the mentee. Mentors may provide very specific forms of support, such as tutoring, or they may serve primarily as a sounding board as their mentees explore career options and educational programs. Mentors are expected to serve as an advocate for their mentees in personal, professional, and educational areas, and to encourage and support the E<sup>3</sup> participants as they successfully set, work towards, and attain personal as well as academic goals. Mentors and mentees submit monthly reports that summarize activities, observations, and outcomes for that reporting period.

As with the E<sup>3</sup> curriculum, the mentoring program has evolved as the partner agencies, WLC members, and E<sup>3</sup> participants have gained a better understanding of what makes these relationships work. Mentors are now required to attend an orientation session that aids them in setting their own expectations for the mentoring relationship. The mentors and mentees are asked to develop a formal agreement regarding frequency of contact and the types of assistance that may be needed.

Critical lessons have been learned along the way. While some mentoring relationships may evolve into friendships, the mentors and mentees are reminded that the purpose of the program is professional support. It was also discovered early on that

parameters needed to be set regarding gifts and/or types of financial support the mentors could provide to their mentees in order to maintain a sense of fairness for everyone in the program.

### **Scholarship Fund**

Aware that some of the largest and most complex barriers the women in the E<sup>3</sup> program face are financial in nature, the WLC established a scholarship fund in 2013. The goal of the scholarship is to provide a transformational opportunity to the recipients selected through an application process by allowing them to attend school fulltime. The scholarships are a two-year commitment of tuition plus fees and books, as well as a small stipend for living expenses.

Funding in the first allowed four, two-year scholarships to be awarded to E<sup>3</sup> participants. The WLC hopes to award two to four scholarships a year (the number will be dependent on where the recipients are enrolled and the costs associated with their program of study).

### **Additional resources:**

As the E<sup>3</sup> Initiative has evolved, a number of additional benefits have been developed based on the needs of the program participants.

- An emergency fund of \$500 per year is set aside for each participant in good standing to deal with financial challenges that arise. The E<sup>3</sup> participant must submit a written request for the funds, which are paid directly to the vendor. Examples of uses of these funds have included rent and utilities, dental work, educational fees, and car repairs.
- An incentive plan was developed that makes it possible for current E<sup>3</sup> participants in good standing to earn up to \$900 per person to be spent on work or school related expenses. Examples of ways to earn incentives include completion of the 17-week core program, perfect attendance, attendance at support group and individual meetings, academic performance, obtaining a degree, and finding a livable wage job. Examples of ways these incentive funds have been used include: transcript requests,

purchase of scrubs/uniforms, testing fees, and parking permits for education/training attendance.

- Each E<sup>3</sup> participant who successfully completes the 17-week core program receives a laptop computer with maintenance support provided for as long as they are in good standing with the E<sup>3</sup> Initiative.

The partner agencies have also provided E<sup>3</sup> participants with access to other programs and services the organizations offer, such as additional employment services and case management. New Directions Career Center operates a clothing boutique and provides free professional outfits for women in preparation for job interviews or when starting a new job. The agencies also provide the E<sup>3</sup> participants with access to programming and networking opportunities that may be of benefit to them (as resources allow).

### **Staffing & Financial Resources**

Staffing resources for the E<sup>3</sup> Initiative are drawn from the partner agencies and include the following.

A senior staff person from each agency serves as the primary contact with UWCO and the WLC and is involved in developing the budget for the upcoming year. Program managers at GGA and NDCC take the lead for alternating cohorts and host the cohort's meetings at their agency offices. They also facilitate ongoing support group meetings for the E<sup>3</sup> participants from the cohorts they host.

In addition, the agencies take the lead on specific aspects of the E<sup>3</sup> Initiative based on their expertise and related experience: Apprisen provides the financial education for all of the cohorts, Godman Guild Association provides the instructors for the math and English readiness classes, and New Directions Career Center manages the mentoring program.

## Evaluation

### Metrics

The WLC and the partner agencies continue to develop and improve the E<sup>3</sup> Initiative with each cohort of participants. In order to understand the program's impact and evaluate growth opportunities, WLC established the following metrics to evaluate the progress of the E<sup>3</sup> Initiative to date.

- Goal: Each cohort will have an average of 15 participants and graduate 12 from each.
  - To Date: 99 women have been enrolled in the E<sup>3</sup> program to date, 38 in Year 1, 29 in Year 2, and 32 in Year 3. In 2014, the program will expand to three cohorts per year.
- Goal: 60-75% of the participants will complete the 17-week core program
  - To Date: 68 women have completed the program (68%)
- Goal: 75% of the women who completed the 17-week core program will begin post-secondary education within 6 months of graduation
  - To Date: 39 (57%) have enrolled in that time frame. The agencies continue to track others who are taking longer to begin their studies due to financial constraints, prerequisites and scheduling conflicts (among other things).
- Goal: 100% of women enrolled in the E<sup>3</sup> program will be matched with a WLC member-mentor
  - 100% of the women enrolled in the E<sup>3</sup> core program since its inception have been matched with a WLC member-mentor.

Additional metrics have been developed for the E<sup>3</sup> Initiative that will track long-term impact. These metrics include the following.

- 75% of the E<sup>3</sup> participants who begin post-secondary education will complete their program within two years of entry.
- 95% of the women who have completed their post-secondary education will complete a mock interview and personal marketing portfolio leading to employment, increased earnings, and decreased dependence on public assistance.

- 80% of women who obtain employment will obtain employment that pays a living-wage

### **Qualitative Research**

In 2013, the United Way partnered with the Women's, Gender & Sexuality Studies department at The Ohio State University (OSU) to conduct qualitative interviews with program participants and mentors. The goal of this research was to go beyond the quantitative data on outcomes and to understand the program participants' life experiences and the impact of the program.

Students from OSU conducted interviews with 22 of the E<sup>3</sup> participants who had completed the 17-week program by early 2013 using a semi-structured interview style. The students also met with the E<sup>3</sup> program staff to learn more about the program and to hear staff members' perspectives on its strengths, impacts and lessons learned to date.

In addition, the OSU students completed an initial review of literature on barriers to post-secondary education and training for women and evaluation research on programs similar to E<sup>3</sup>. Prior to the end of the semester, the students provided transcripts of their interviews and discussed key themes that had emerged in their conversations.

Three researchers reviewed the transcripts and independently identified critical themes in both the barriers the women had experienced in pursuing post-secondary education and economic self-sufficiency. Three focus groups were held with E<sup>3</sup> participants to test the findings against their own experiences and identify any overlooked information. A presentation/focus group was also conducted with the E<sup>3</sup> program staff to review the findings and seek additional input.

#### ***Barriers to Additional Education and Economic Self-Sufficiency***

Many of the E<sup>3</sup> participants spoke of challenges they faced, starting in high school, that impacted their opportunity to continue their education past high school. Those challenges included:

- Family challenges, including frequent moves, the break-up of the parents' relationship, abusive environments and substance abuse problems.
- Lack of support from family members, school personnel and peers. This lack of a support network in high school was one of the commonalities identified for non-traditional students in the literature reviewed for this study.
- Lack of self-confidence and self-esteem resulting from bullying, isolation and a sense of not fitting in. Many participants also expressed a general lack of direction in high school.
- Subtle and overt gender discrimination, including a disconnect between their interests and the classes offered and active discouragement from pursuing post-secondary education and/or certain fields of study.

Additional barriers identified by the participants were consistent with the literature reviewed and the reality of women's lives. They included caregiving responsibilities for their children, grandchildren, elderly parents and relatives that were often exacerbated by health issues (either their own or their relatives'). They also described a deep sense of responsibility for their families and an expectation (their own and from others) that they should "do it all" and put others before themselves. One participant remarked that "we are so good at taking care of others but we don't take care of ourselves."

The interviewees also noted that managing finances had been a struggle, and that with living expenses and childcare costs, additional education for themselves had been out of reach.

Issues of self-confidence and self-worth were reflected in the challenges the interviewees described. These were often tied to employment instability, the lack of support and active discouragement from family, friends or a partner, and previous, failed attempts to pursue additional education or training to the completion of a degree. Although closely related, these two themes were distinctly a lack of belief in one's ability to be successful and a lack of belief that it was worth investing in themselves.

Finally, the interviewees identified abusive relationships, divorces and separations as barriers to pursuing additional education or achieving a level of financial stability.

### ***Impact of Program***

When asked to describe how the E<sup>3</sup> Initiative had impacted them, the interview participants identified the network of support and sense of community that developed within their cohort and with program staff as a critical component of the program. Some expressed a sense of comfort in realizing that other women also struggled with the issues that had challenged them, and one noted that it was the first time she felt a sense of unity with other women. They also affirmed that the support of other women made it safe to be vulnerable and to ask others for help.

The interviewees indicated that the planning tools incorporated into the curriculum had been important activities, providing them with skills they did not have prior to the program. One participant remarked the E<sup>3</sup> Initiative helps women figure out a plan and stay focused on that plan. She also indicated that the program helped the participants step back when they ran into difficulties, to “downsize and take it one chunk at a time.”

Related to planning, the opportunity for self-discovery and assessment were highlighted by interviewees as something they had not had an opportunity to do for themselves (at least not for a very long time). Most also indicated that they had benefitted from the instruction on networking skills, resume development, and interviewing skills, all of which had contributed to their increased self-confidence and comfort in sometimes-unfamiliar settings.

The math and English “refresher” curriculum, while not necessarily a “liked best” portion of the program, were deemed important by the interviewees, if not for themselves then for other participants in the program. The instructors for these program components were highly regarded by the interviewees for their skills and for creating a safe space to learn.

### ***The Mentoring Program***

Questions regarding the mentoring experience were included in the program participant interviews, and an additional six (6) interviews were conducted with WLC members who had been (or were currently) mentoring E<sup>3</sup> participants.

The WLC members who participated in the interviews were motivated to be mentors by a desire to engage more tangibly with the E<sup>3</sup> program participants than simply making a financial commitment to the program, and in general described their mentoring relationship as positive and successful. Many of the mentors who were interviewed noted that an unexpected benefit of their experience had been learning something about themselves as a result of the interactions with their mentees.

While not consistent across the board, some of the E<sup>3</sup> participants had been challenged by the uneven power dynamics of the mentor/mentee relationship. Those interviewees expressed a desire for a relationship that was more mutually beneficial and wanted acknowledgement that they too brought relevant skills and experiences to the relationship that were (or could have been) of benefit to the mentors. They agreed that the most important factor in the success of the mentoring relationship was negotiating expectations at the beginning.

### ***Observations from the research:***

The research interviews and post-program feedback surveys suggest that the E<sup>3</sup> Initiative has been successful in impacting the participants' self-confidence and self-worth, which the literature review identified as a key component to similar, successful programs (Barbosa & Brown, 2001).

The feedback also suggests that the E<sup>3</sup> Initiative has benefitted from the expertise and experience of the partner agencies. All three agencies are consistently described as highly effective by E<sup>3</sup> participants, who frequently remark that they feel they are treated with respect and as an individual by the agencies (unlike other programs, which E<sup>3</sup> participants described as treating them like a number).

The cohort nature of the program and ongoing activities such as support groups have created a network of support that has been critical for maintaining self-confidence and a sense of self-worth.

The interviews and program feedback also identified a number of opportunities to strengthen the E<sup>3</sup> Initiatives.

For example, many participants have indicated a need (and interest) for additional financial literacy support, especially as they begin to implement their two-year plans.

The E<sup>3</sup> participants have also expressed an interest in mentoring support beyond the first year. The WLC is discussing a number of options to create access to mentors on an as-needed (or regular) basis, including the use of LinkedIn groups and Lean-In Circles as possibilities.

Based on the feedback from both the mentors and mentees, the UWCO and E<sup>3</sup> partner agencies are exploring a mentoring model that would frame the relationship as a partnership.

### **Plans for the Future**

In choosing to focus on postsecondary education and training as a path to economic self-sufficiency for low-income women, the Women's Leadership Council of UWCO committed to funding a long-term strategy. It will take additional time to determine what aspects of the program are most beneficial to E<sup>3</sup> participants as they pursue their educational goals.

Each time a new cohort begins, it benefits from the experiences of the previous participants. Enhancements to the program, such as the emergency fund and laptop computers (with maintenance plans!) have come as a result of a greater understanding of barriers that can easily become insurmountable without a network of support.

Perhaps most telling of the E<sup>3</sup> program's success to date is one final, universal theme from the interviews with the E<sup>3</sup> participants: a desire to pay it forward. Even in the midst of their own journeys, the interviewees consistently mentioned that among

their long-term goals was to help provide other women the types of opportunities the E<sup>3</sup> program had made possible for them.

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