MISSION:
Crittenton Women’s Union (CWU) transforms the course of low-income women’s lives so that they can attain economic independence and create futures for themselves and their families.

WHO WE SERVE
868 adults  500 children  401 families  Average family size = 2.4 family members

Age distribution for adults
15% adults 18-21 years old
40% 22-30 years old
21% 31-40 years old
6% 41-50 years old
4% unknown reported
1% 61 years or older

Adult educational status (at program entry)
37% Less than High School
8% College/University Degree
8% Unknown/Not Reported
47% High School Diploma/GED

91% of families served are headed by single parents
87% of adults are women
$675: average monthly income
Dear Friends,

This has been a breakthrough year for CWU. Hundreds of women in our programs have taken steps that are leading to extraordinary changes in their lives. These women are earning degrees, becoming community leaders, pursuing fulfilling careers, and providing stable households for their children. I hear their voices advocating for change in public policies to support working families. These women are proving that they have much to contribute to our society. It’s humbling to know that our programs, built upon our Bridge to Self-Sufficiency® and using our Mobility Mentoring® tools, are playing a major role in the journey to economic self-sufficiency.

Strategically, we aimed to elevate our role as a thought leader in creating viable opportunities for low-income families to achieve self-sufficiency. As a result, our expertise in developing comprehensive approaches to moving families toward economic independence is catching fire nationally. As news spread about our clients’ achievements, we received numerous invitations from government, business and education officials throughout the nation looking to learn more about our program outcomes and why we were exceeding national benchmarks.

We were invited to present our innovative approaches to leaders at the National Conference of Mayors in Las Vegas, NV; to officials at the U.S. Department of Housing and Urban Development in Washington, D.C.; and to executives at the Annie E. Casey Foundation in Atlanta, GA. We hosted workshops and webinars in cities as close by as New Bedford, MA and as widespread as Nova Scotia, Canada, for organizations actively seeking out our tools and looking for ways to adopt our approaches.

We are also breaking through barriers to economic independence with research that raises awareness about the causes of poverty and develops promising new solutions. Sparked by front-page coverage in The Boston Globe, the March 2013 release of our triennial Hot Jobs and Massachusetts Economic Independence Index reports generated attention from local, state and national leaders who are committed to applying our research in practical ways. Already, CWU research has been used to help justify new Massachusetts legislation supporting a living wage.

Even with this growing attention, we are keeping our focus on the everyday breakthroughs and outcomes that are happening within the families we serve. With your support we are forging important connections at all levels — through our research, advocacy and programs — and making a huge difference in the lives of families. Together we are creating a place where people can learn to reconnect with themselves, enrich one another, and reach their fullest potential. We are excelling in our mission and helping families live, work, and thrive. Thank you all for being a part of our success in breaking through on so many different levels.

Elisabeth D. Babcock, MCRP, PhD
President/Chief Executive Officer

Peter Zane
Chair
The pathway out of poverty is complex. To get ahead the women we serve must simultaneously attend school, work, stay out of debt or pay off debt, save money for emergencies, juggle child care and balance other family needs—day in and day out. Without a community of support and guidance, the pressures of life can become overwhelming and missteps can derail otherwise stable families. That's where CWU comes in.

CWU partners with low-income women to build thriving, resilient families in Greater Boston. Our programs help them establish and execute clear life plans that leverage community resources and strong systems—like subsidized child care, community colleges, financial aid and job training programs—so their families can gain the stability and security required to attain economic independence.

We call our approach the Bridge to Self-Sufficiency—a model that allows families to assess their strengths, set goals to achieve economic success, and overcome the obstacles poverty presents. This nationally recognized framework supports participants in their quest to wisely invest their time and resources in ways that will help them achieve success. The Bridge bolsters families by helping them develop life skills in five areas essential to long-term economic security. These areas are: family stability (housing and dependants), well-being (health and social networks), education and training, financial management (assets and debt), and career management and employment. Based on this theory of change, our programs break through the barriers low-income women face and help them meet day-to-day challenges head on while they work towards a stable future.

**Mobility Mentoring**—Encouraging Success Along the Bridge

Key to the Bridge to Self-Sufficiency is Mobility Mentoring, a personalized coaching system that supports program participants as they set and reach goals that will lead to economic mobility. Through Mobility Mentoring, professionally-trained staff partner with participants for as long as needed until they acquire the resources, knowledge, and skills needed to successfully cross the Bridge to Self-Sufficiency.

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“After my kids, earning my bachelor’s degree is the most important thing that ever happened to me. Now, because of CWU’s support, I feel I can conquer anything.”

Michelle Feliz didn’t always believe she could succeed. Four years ago, after failing a class that disqualified her for a school scholarship, she felt her life was ruined. “I always felt that school was my last chance to have a good life. I didn’t think that anyone would want to help me because I failed.”

Although Michelle had an Associate’s degree and was working at UMass Boston, she couldn’t see a happy ending in sight. “I had no time for school and didn’t know how to ask for help,” she said. “Then, one day I met with a CWU Mobility Mentor and signed up for the Career Family Opportunity (CFO) program.”

“Michelle had to address several issues along the Bridge to Self-Sufficiency in the areas of Family Stability, Well-Being and Financial Management. The program helped her resolve work and family life issues so she could go back to school and find a job paying enough to live on,” Diana Rocha, CWU Mobility Mentor, explained.

“After going through CWU’s CFO program, I am a better mother, employee, partner and community server,” Michelle said.

In May, Michelle graduated with honors from UMass Boston where she received a bachelor’s degree in Human Services and Business Management. She was also the recipient of the school’s Beacon Leadership Award and the Latino Student Award.

She is looking for a job and is working with a CWU professional advisor on her job search. “I would love to work with young girls and young mothers,” she explained. “I think it’s important to stay in touch and help each other.”

“After all, my daughter and son saw me struggle through work and school to make a better life for us and now my daughter is determined to make a good life for herself. Everything comes full circle. A lot of people helped me along the way. I hope my story opens doors for someone else.”

Program Data and Outcomes: Education

80% of CWU participants are either enrolled in school or employed

69 participants graduated, earning the following:
1 graduate degree,
4 bachelor’s degrees,
4 associate’s degrees,
5 GEDs or high school diplomas,
9 trade/vocational certificates or licenses, and
46 job training and college prep program completions.
A National Agenda: Breaking Through Barriers to Economic Self-Sufficiency

Today’s economy – especially in Massachusetts – is increasingly built on knowledge-based industries with so-called “middle skills” jobs that most often require workers with advanced degrees. Service jobs, which are also in high supply, don’t pay a family-sustaining wage. Jobs available to high school graduates are shrinking and competition for these low-paying jobs is driving wages even lower. Simultaneously, stress on families grows heavier with burdens of unmanageable debt, unstable housing, family homelessness and a host of medical issues.

CWU’s proven success in moving families out of poverty and into middle skills jobs through our innovative tools and holistic programs, is attracting the attention of policymakers, elected officials and thought leaders across the country looking for effective and measurable solutions.

Our programs, based on new brain science research examining poverty’s accumulative effect on adults’ problem-solving and decision-making skills, are the hallmark of CWU’s commitment to innovation. This research presents a case for increasing investment in adults’ skill-building capacity through coaching and training in order to strengthen families and build a better workforce. Highlights of the year’s activities to promote our approach and share performance-based program outcomes include:

- Presenting to the Community Development Committee at the National Conference of Mayors annual convention, at the request of Newton Mayor Setti Warren.
- Meetings with U.S. Department of Housing and Urban Development Secretary Shaun Donovan, his staff and other policymakers in Washington, D.C.
- Testifying before the Robert Wood Johnson Foundation’s Commission to Build a Healthier America about how building adult caregiver capacity can help improve child health outcomes. A brief, entitled Building Stronger Families to Improve Child Outcomes, was prepared and presented by CWU President/CEO Beth Babcock.
- Laying the groundwork to pilot a two-generational anti-poverty program in partnership with a local child service provider.
- Helping formulate and lead a workshop and conference sponsored by the Annie E. Casey Foundation and the Center for Budget and Policy Priorities, in Washington D.C. on framing a national approach to building a stronger middle-class workforce.

Program Data and Outcomes: Employment and Career Management

90
CWU participants became employed in FY13.

30%
of participants in the Career Family Opportunity program are already employed in a career that will pay a family-sustaining wage.

$11.17
Average hourly wage of employed CWU participant compared to the state minimum hourly wage of $8.00.

$7.66
Average increase in hourly wage from program entry to exit.
Breaking Through with Research and Advocacy Initiatives - Influential Research

Shrinking resources at state and federal levels, as well as diminishing public support for welfare assistance programs, call for new and creative ways to help low-income families achieve economic independence. CWU’s nationally recognized Bridge to Self-Sufficiency and Mobility Mentoring tools are responding to this call as measurable approaches that are showing promise in moving families out of poverty and into family-sustaining jobs and better lives. Because we base our advocacy initiatives on the extensive data-driven research we produce, together with our deep experience working with individuals and families, we are a trusted voice in shaping state and national policy.

During 2013, CWU expanded its reach by opening new Mobility Mentoring Centers in Boston and Cambridge, making economic mobility services available for all low-income families via walk-ins and referrals.

CWU also released three research publications that provide valuable data to lawmakers, practitioners and others who care about the well-being of working families:

- *Massachusetts Economic Independence Index 2013*, (Mass Index) examines the real costs of living in Massachusetts and the earnings needed for a family to make ends meet – without public subsidies.
- A companion report, *Hot Jobs 2013: Promoting Reporting Economic Independence Through Informed Career Decisions*, outlines readily available jobs that pay a Mass Index wage and do not require a 4-year college degree.
- *Social Networks as an Anti-Poverty Strategy*, examines the role of social networking in helping low-income families build strong careers and move up the economic ladder.

Advocating for Social Change

CWU’s research intersects with our advocacy by educating policymakers and the public with facts and data about the issues facing low-income families. We continued to call for national and state level public policies that break down silos across agencies and moving beyond narrow eligibility requirements so that public programs can do a better job of catalyzing economic mobility. In collaboration with the Workers’ Pathways to Education and Jobs Coalition, a group consisting of over 20 organizations with shared goals, we introduced the *Pathways to Family Economic Self-Sufficiency Act*, seeking public funding for a pilot initiative to help low-income families attain education or job skills training and long-term support services to ensure success.

Program Data and Outcomes: Family Stability

In comparison, 75%-91% of families participating in MA’s three homeless prevention programs maintained housing stability after 12 months.

- 60 families moved from CWU housing programs to affordable permanent housing.
- 100% of families exiting shelter remained in permanent housing 12-18 months later.

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Program Data and Outcomes:

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Crittenton Women’s Union
Statement of Financial Position

### Assets

<table>
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<tr>
<th></th>
<th>As of 6/30/2013</th>
<th>As of 6/30/2012</th>
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</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td>$1,815,689</td>
<td>$2,520,612</td>
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<tr>
<td>Investments</td>
<td>$5,957,250</td>
<td>$5,398,793</td>
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<tr>
<td>Property, Plant and Equipment, Net</td>
<td>$3,978,670</td>
<td>$4,115,882</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$11,751,609</strong></td>
<td><strong>$12,035,287</strong></td>
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</table>

### Liabilities and Net Assets

#### Liabilities:

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<tr>
<th></th>
<th>6/30/2013</th>
<th>6/30/2012</th>
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<tbody>
<tr>
<td>Current Liabilities</td>
<td>$860,320</td>
<td>$1,083,190</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
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#### Net Assets:

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<tr>
<th>Net Assets:</th>
<th>FY13</th>
<th>FY12</th>
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</thead>
<tbody>
<tr>
<td>Unrestricted - Undesignated</td>
<td>$2,543,638</td>
<td>$2,616,006</td>
</tr>
<tr>
<td>Unrestricted - Board Designated</td>
<td>$3,142,108</td>
<td>$2,856,430</td>
</tr>
<tr>
<td>Unrestricted - Innovation</td>
<td>$123,193</td>
<td>$504,479</td>
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<tr>
<td>Temporarily Restricted</td>
<td>$2,999,401</td>
<td>$2,692,233</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>$2,082,949</td>
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</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$10,891,289</strong></td>
<td><strong>$10,952,097</strong></td>
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Crittenton Women’s Union
Statement of Activities

### Operating Revenue

- **FY13**: $9,617,549
- **FY12**: $10,478,533

#### Use of Operating Funds: $9,999,759

- Research and Advocacy: 7%
- General Administration: 14%
- Fundraising: 6%
- Programs: 73%

### Operating Expenses

- **FY13**: $9,998,759
- **FY12**: $10,816,187

#### Use of Operating Funds: $9,617,549

- Fee for Service: 7%
- Gifts and Grants: 21%
- Investment Income and Other: 3%
- Government Support: 69%
We are grateful for the extraordinary generosity and ongoing support of our donors for the fiscal year beginning July 1, 2012 and ending June 30, 2013. Donations of $100 or more are listed below.

**CORPORATIONS AND FOUNDATIONS**

**$100,000 AND UP**
- Mabel Louise Riley Foundation
- Richard and Susan Smith Family Foundation

**$25,000 - $99,999**
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**$999 AND UNDER**
- Alchemi Foundation
- Commonwealth of MA Employees Charitable Campaign
- Denterlein Worldwide
- *Fiduciary Trust
- Harvard Pilgrim Health Care Foundation
- Harvard University
- Metropolitan Boston Housing Partnership
- The Boston Foundation
- The Women’s Fund
- United Way of Massachusetts Bay and Merrimack Valley

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- Barbara and Gordon Russell
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- Brown Brothers Harriman
- Charles H. Cross Charitable Foundation
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- Hunt Street Fund
- Laura Sibbel Fiske Trust
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- Roy A. Hunt Foundation
- Schoenstein Family Foundation
- *State Street Corporation
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- Verizon Wireless

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Lotte Bailyn  
Davis Baird  
Anne Bark  
Bernice Bradin  
James Carter  
Linda S. Dacey  
Debbie D. Gordon  
Ann Houston  
Nora F. Huvelle  
Holly and David Laurent  
Ruthie J. Liberman and Daniel Watt  
Louise T. Ambler  
Lotte Bailyn  
Davis Baird  
Anne Bark  
Bernice Bradin  
James Carter  
Linda S. Dacey  
Debbie D. Gordon  
Ann Houston  
Nora F. Huvelle  
Holly and David Laurent  
Ruthie J. Liberman and Daniel Watt

## $100 - $249

Anonymous (2)  
Corinne L. Adler  
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Margaret E. Atkins  
Aaron Nurick and Diane Austin  
Jane and William Bachman  
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Shironda A. White  
Beth White  
Stephen and Bettina Winter  
Katherine B. Winter  
Anna Xia  
Richard Young  
Deborah Youngblood
Program Outcomes: Financial Management

To date, Career Family Opportunity program participants have saved an average of $1528 in matched savings accounts. Nationally, the average savings balance for low-income families is $600.

73% of all participants have bank accounts. 33% of participants without a previous bank account opened a bank account. In comparison, nationally, only 26% of female-headed families with children living in extreme poverty have bank accounts.
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