The Bridge to Self-Sufficiency® and Mobility Mentoring®

CWU is a proven poverty disruptor

Poverty is a complex problem, and it takes a carefully designed holistic approach to solve it. CWU has applied emerging brain science to its tools and frameworks, and developed just such an approach.

CWU has built an internationally recognized, metric-based, mentor-led, incentivized roadmap that is consistently enabling families to cross the economic divide while changing the view of what is possible across the entire social service sector.

CWU's Bridge to Self-Sufficiency

The Bridge to Self-Sufficiency

CWU's theory of change, the Bridge to Self-Sufficiency, offers a solution to end poverty. It is a brain science informed coaching framework that helps family members to better analyze their choices, set goals, access community resources, and persist to achieve success. In this way, participants are better able to overcome the obstacles that bind them to poverty.

The Bridge guides low-income families toward economic independence by developing skill sets based on the following five areas:

- **Family stability** – Creating a stable, supportive environment for their children and themselves;
- **Well-being** – Developing and sustaining good health in the entire family;
- **Education and training** – Focusing on learning that will lead to careers that can sustain a family;
- **Financial management** – Saving money, staying out of debt, and planning for the future;
- **Employment and career management** – Building careers that will help them move their families permanently out of poverty and into the middle-class, for generations to come.

Mobility Mentoring - Crossing the economic divide

What helps the families we work with to successfully cross the Bridge to Self-Sufficiency is our highly acclaimed, results-oriented, personalized coaching system called Mobility Mentoring. Throughout Mobility Mentoring, professionally-trained staff members create strong partnerships with low-income women and work with them as needed until they acquire the resources, knowledge, and skills to successfully achieve goals in the five pillars of the Bridge and cross over into a life of economic independence.

Mission:

We transform people’s lives by helping them move out of poverty and providing other institutions with the tools to systematically do the same.
Dear Friends,

It is with great pleasure that we present the FY 2015 Annual Report of Crittenton Women’s Union (CWU). In the pages ahead, you will read about the measurable achievements of our families, how their successes are transforming lives far beyond Massachusetts, and the ways CWU is shaping the broader conversation around poverty disruption.

**CWU is transforming the anti-poverty space**

For almost a decade, CWU’s theory of change, Bridge to Self-Sufficiency®, and the Mobility Mentoring® service platform, have been guiding hundreds of low-income families toward economic independence. Our metric-based, mentor-led, incentivized program model offers a viable roadmap that is recalibrating the way government systems, nonprofit organizations, and policy makers approach their work with low-income families.

**CWU is transforming itself**

The triumphs and setbacks of the women who have passed through CWU’s programs since 2006 have driven the organization’s work. Their insights, coupled with the experiences of a diverse group of social service providers who have embraced Mobility Mentoring through our Economic Independence Exchange, now has us poised for a much higher leap. To best serve our families, and meet the growing demands from others working to disrupt the cycle of poverty, we are constantly refining our tools and adding resources to our repertoire. Our goal is to deeply engage more people, no matter where they live, in Mobility Mentoring, and use that learning to build the next iteration of poverty-disrupting tools.

**CWU is transforming low-income families**

The results and recognition began with the low-income women enrolled in our direct service programs. Thousands of determined women stood at the forefront of CWU’s innovative work, and together we developed the Bridge to Self-Sufficiency and the Mobility Mentoring service model. The focus has been on getting women to a position where they can lead a thriving life on their own, without any dependence on public assistance. Brandeis University recently conducted a Return on Investment (ROI) study of CWU’s most rigorous program, Career Family Opportunity. The results far exceeded expectations; please refer to “Transforming Lives/Families” for the detailed information.

Such successes would not have been possible without the resolute support of partners like you. You too stand at the forefront, purposefully disrupting poverty. You have led CWU to this unique point in time, one that holds the potential to change hundreds of thousands of lives.

Next year at this time, we will have transformed again. Exciting opportunities sit within our grasp, and we look forward to sharing them with you. Thank you for creating our past, standing by our side today, and shaping our future direction.

May you continue to live, work and thrive,

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

Heidi Brooks, MA, MBA
Chairwoman, Board of Directors
Crittenton Women’s Union (CWU) is a proven poverty disruptor, guiding low-income families across the economic divide. The agency’s innovative theory of change, the Bridge to Self-Sufficiency®, and its accompanying Mobility Mentoring® tools and frameworks are built upon emerging brain science and executive functioning skills. They also offer proven, scalable solutions that tackle the root causes of generational poverty.

Mobility Mentoring is a metric-based, mentor-led, incentivized roadmap that transforms lives and guides individuals toward full economic independence. In recent years, our participants have reduced their dependence on subsidies, earned higher wages, completed degree programs, purchased homes, and stabilized their families. The success of CWU’s participants is recalibrating how government and nonprofit organizations approach one of the most significant issues of our times.

**Economic Independence Exchange**

As the successes of our participants became more evident and consistent, CWU prepared itself to share our methodologies with the field and launched the Economic Independence Exchange (the Exchange) in February 2014. This robust learning network is modeled after the computer industry by using Mobility Mentoring as an “open-source” platform. Currently 40+ organizations and systems from around the world are exploring ways to incorporate Mobility Mentoring-inspired approaches into their direct service activities. Exchange members interact regularly with each other and have access to monthly webinars, on-site trainings, technical support, and training manuals, and share their findings back with the group.

The collective results and feedback from our Exchange members who serve diverse service populations offer crucial insights, inform new tool development, build stronger frameworks, and expand CWU’s reach far beyond greater Boston. In FY15, Exchange members served over 3,500 individuals with Mobility Mentoring approaches. In the years ahead, CWU believes Exchange member organizations hold the potential to transform anti-poverty approaches across the entire social service sector.

**Who we are: Exchange Membership 2014-2015**

- Direct Service Provider/Network of Providers: 29
- Charitable Foundation: 4
- Government Agency: 4
- Other: 3
FY15 field-building activities:

Department of Health & Human Services’ Office for Family Assistance (OFA) – In February 2015, CWU’s President and CEO, Elisabeth Babcock, participated in a nationwide webinar highlighting the benefits that executive functioning-informed coaching and case management models offer clinicians who work with TANF (Temporary Assistance for Needy Families) recipients and low-income families to improve their economic outcomes.

U.S. House of Representatives Committee on Agriculture – CWU Vice President of Public Policy, Ruthie Liberman, and Elisabeth Babcock traveled to Washington D.C. to present testimony at a U.S. House of Representatives Committee on Agriculture hearing on the “Past, Present, and Future of SNAP,” focusing on how food stamps programs can better support those trying to climb the economic ladder.

Leap of Reason Ambassador – CWU was invited to join this community of thought leaders who appreciate the integration of mission and metrics to create stronger nonprofits and public sector programs. Collaboratively, Ambassadors inspire others working in the nonprofit arena and public sector to become high-performing organizations capable of greater societal impact.

Hearst Foundations and Kresge Foundation – These prominent national funders joined the CWU family during FY15. Their investment allows this organization to innovate in bold, rigorous ways, and expand Mobility Mentoring in an intentional, profound manner. Both foundations are “angel investors” who believe in CWU’s ability to interrupt the cycle of poverty.

Charell’s Story: Coming to CWU and overcoming challenges

Charell thought she was reaching out to a home-buyer assistance program when she first came to Crittenton Women’s Union (CWU) two years ago. However, it did not take this exceptionally driven woman long to recognize that CWU’s Career Family Opportunity (CFO) program was the bridge that could help her move her family out of poverty. The groundbreaking program sets low-income women on a five-year personalized pathway to permanent housing, a family sustaining wage, and $10,000 in banked savings. The successes Charell has achieved in the past two years underscore the transformative power of CWU’s Bridge to Self-Sufficiency® and the agency’s position as a proven poverty disruptor.

As a single mother juggling the demands of school, her work-study program and the developmental needs of her two sons, Charell felt constantly overwhelmed and ill-equipped to support her children. She was enrolled at UMass Boston when her younger son faced significant personal issues. “My focus shifted from getting my degree to helping my son. My family life was falling apart... I couldn’t give myself or my other son the attention we needed,” says Charell.

Follow Charell’s transformation throughout this report as we highlight her benchmarks and tell her story.
Since the 2006 merger that launched the Crittenton Women’s Union (CWU), the organization has had its sights set on disrupting the cycle of poverty. And standing right by our side are the thousands of low-income women who are deeply motivated to create better lives for their children and themselves. Their triumphs, accomplishments, setbacks, and continuous feedback have spurred momentous growth throughout the organization. The learnings from CWU’s early post-merger days began to shape what the organization would become. CWU staff from every program set out to fully understand the obstacles low-income families faced and the circumstances and conditions that bound them to poverty. The data collected from CWU participants revealed that well-intended, but short-term, single-focused programs were not making a significant impact on an individual’s ability to achieve financial independence. At the same time, it became increasingly clear that families seeking to break out of poverty needed a service delivery model that did not exist nine years ago. To fill this void, CWU decided to create a more holistic approach and offer families a metric-based, mentor-led, incentivized pathway toward a sustainable future.

Rooted in emerging brain science, and influenced by research conducted by CWU and others, an innovative theory of change emerged. The Bridge to Self-Sufficiency® (the Bridge) clearly delineates the five key pillars that an individual needs to simultaneously ascend in order to gain financial independence. Mobility Mentoring® transforms this theory into action by pairing low-income individuals with professionally-trained Mobility Mentors to begin to plot short- and long-term goals.

CWU introduced its first Mobility Mentoring program, Career Family Opportunity (CFO), in South Boston’s public housing units in 2009. It is the organization’s most comprehensive program, with bold goals: upon completion, the participant will have at least $10,000 in savings and hold a job that leads to a family-sustaining wage. Within CFO’s first year, CWU’s participants, through their own persistent hard work, began achieving remarkable outcomes. By the end of their fifth year, the group collectively increased their income by 72% (reaching an average of $22.30/hour), reduced their dependence on subsidies by 20% and increased their tax contributions by 120%.

The early results attained by CFO participants inspired CWU to expand Mobility Mentoring within the organization’s service population, and explore ways to scale the model. Mobility Mentoring tools and frameworks were adapted to accommodate the diverse needs of families seeking exit strategies from poverty. Low-income women across greater Boston enrolled in an array of services offered through CWU’s Mobility Mentoring Center, and CWU’s housing staff introduced Mobility Mentoring tools to help homeless guests secure permanent housing, find employment and seed their savings accounts. Once again, the outcomes achieved by CWU participants far exceeded all expectations.

Transforming our organization

May 2013

Receives Associate’s Degree from Roxbury Community College; graduates with honors
As senior staff began disseminating CWU’s learnings through keynote addresses, a TEDxBeaconStreet talk (2013), *Rethinking Poverty* (2014) and a variety of other avenues, others outside the organization began taking note of CWU’s outcomes. Subsequently, requests came in for our tools and frameworks from nonprofits, policy makers, and all levels of government. This flurry of requests prompted CWU to introduce the Economic Independence Exchange, an open-source learning platform that allows CWU to share its successful methods and tools across the globe, and thereby serve more low-income families in a cost-effective manner (for more information on the Exchange, see “Transforming the Space”). In addition to adding the Exchange to its business model, CWU recalibrated the organization in several other ways in FY15 to best serve our participants and respond to the ever-growing inquiries to scale our work.

**Co-sheltering** – This innovative emergency shelter strategy recently emerged in response to a dramatic increase within the Commonwealth’s homeless population. The idea to place two families in a single apartment proved to be a bit controversial at first. CWU came together with the Department of Housing and Community Development (DHCD) to explore approaches that would make co-sheltering a viable option for families. Co-sheltering, when paired with Mobility Mentoring, offers the perfect solution. Mobility Mentoring is the professional practice of partnering with clients so that they acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence.

Co-sheltering programs provide a new type of venue for CWU to implement Mobility Mentoring, and build stronger tools for this population. In FY15, CWU secured 12 new co-sheltering units to serve 24 formerly homeless families, and, as in all our housing programs, each new guest works with her own Mobility Mentor to create their individuated pathway toward permanent housing.

**MassLEAP** – In FY14, the Department of Housing and Community Development (DHCD) funded $8.1 million to create a five-year pilot called, Mass Learning, Employment, and Assets Program (MassLEAP), to provide holistic services that lead low-income individuals to economic independence. Thanks to this new funding source, families living in state-funded public housing and MA Rental Voucher Program recipients now have access to five years of Mobility Mentoring services, including self-sufficiency coaching for financial, educational, and career services. As one of the largest providers, CWU is currently partnering with housing authorities in the cities of Braintree, Quincy, Watertown, and the Metropolitan Boston Housing Partnership. In FY15, its first year of operation, CWU served 53 participants. Of these, 47 had active goals, and 38 achieved a goal during this time period.

Charell’s Story:
Starting on the pathway out of poverty

“When I came into the CFO program, I was a total mess,” says Charell. But slowly, she began turning her life around. Her mentor’s constant coaching provided the scaffolding that helped Charell set and achieve goals that allowed her to chart her individuated course to economic independence. Every goal was aligned with a pillar on the Bridge to Self-Sufficiency (the Bridge), and had a definite deadline associated with it. “Some of the goals focused on me seeking therapy to help with the stress, advocating for my kids, joining a gym, while others were about me completing school, getting my son the help he needed to finish his own school, and negotiating a living wage at my job so I could support my family,” she says.
Who We Serve

Total number of participants: 1,332

- 795 adults
- 573 children
- 479 families

88% Single parent household

Gender:
- 9% - Male
- 91% - Female

Employment

CWU participants who completed programming in FY15 made significant employment gains. Only a third of participants were working when they came to CWU, and nearly 50% of them were working when they left. 52 participants who were unemployed at program entry were working when they left CWU.

Our participants had lower employment rates at program entry than the statewide average for low-income households, but left CWU with employment rates significantly higher than the state average. The statewide employment rate for new participants is 35%, and the work participation rate for low-income residents is 40%. Upon program completion, 50% of CWU participants were employed.

Financial

A significant number of CWU participants who completed programming in FY15 became banked. About half of participants were banked when they came to CWU, and 65% had a bank account when they left.

Fewer of our new participants were banked than the statewide average for low-income households, but left CWU with banked rates higher than the state average. The banked rate for new CWU participants was 51%, and the banked rate for low-income residents in Massachusetts is 55%. Upon program completion, 65% of CWU participants had bank accounts.

- 51% of participants held bank accounts upon entry into CWU programs
- 55% is average statewide banked rate for families with household incomes under $15,000
- 65% of participants held bank accounts upon exit from CWU programs

1 Office of Family Assistance, Work Participation Rates FY12 (published May 29, 2015)

2 FDIC 2013 FDIC National Survey of Unbanked and Underbanked Households
67% of participants are enrolled in school or employed

15% are enrolled in school and employed

Age distribution for adults

- 29% - 18-24
- 23% - 25-30
- 41% - 31-49
- 7%  - 50-69

Age distribution for children

- 41% - 0-1
- 20% - 2-4
- 22% - 5-10
- 7%  - 11-13
- 10% - 14-17

Average hourly wage of employed CWU participants

$13.48

Percentage of participants who increased their earned income

40%

MA minimum wage = $9.00 per hour

Initial average annual income for CWU participants

$5,496

Annual Federal poverty level for a family with one parent and two children

$20,090

Average annual income of CFO participant already working in a “Hot Job” (21%)

$51,561.43

55% of families exiting shelter moved into affordable housing

98% of families remained in permanent housing 1 year post-placement
CWU families have lessened their reliance on safety net services, and have transformed social costs into social contributions. The evidence is nestled within the hundreds of low-income families who have defied the overwhelming odds stacked against them.

CWU’s theory of change, the Bridge to Self-Sufficiency®, offers families a proven roadmap for transformation, built upon five essential life pillars: family stability, well-being, education and training, financial management, and employment and career management. Mobility Mentoring® converts this theory into action by offering a set of tools and frameworks built upon emerging brain science, and guides specific activities for this future-oriented work. Each participant defines her unique path based upon her own needs and strengths, and with a professional Mobility Mentor, she sets short- and long-term goals within each of the five pillars. As an individual achieves goals and ascends the pillars, personal agency increases. This developing sense of self-worth leads to better, conceptualized decision-making, and cultivates an increased ability to navigate and overcome the complexities that previously tied her to poverty.

Emergency Housing
Families living in CWU’s emergency housing facilities are highly motivated to find a permanent home. For years, CWU case managers have been coaching shelter families toward this goal, with a 99% success rate. Various components of Mobility Mentoring materialized as shelter families found and remained in permanent housing. The partnership between a parent and case manager led to a more comprehensive view of what is essential for families working toward economic mobility, including those living in emergency housing. In FY15, CWU introduced Mobility Mentoring to all families residing in CWU housing units. CWU’s families and case managers have the unique opportunity to integrate the Department of Housing and Community Development’s goals – to secure permanent housing, a job, and to seed a savings account – into the five pillars of the Bridge to Self-Sufficiency.

Return on Investment
The CFO program saw its first graduating cohort in June 2015. Their results delineate the program’s impact over a 60-month timeframe:

- Average earnings = $22.30 hourly wage (over $46,000 a year)
- Increased earned income by 72%
- Reduced subsidies by 20%
- Increased tax payments by 120%

These changes demonstrate that the costs of the program were offset by participant subsidy reductions and tax and earnings gains in less than one year after program completion.

Transforming families
CFO Graduation
In June, CWU marked the graduation of its first class of Career Family Opportunity participants. These women, all living at or below the poverty level five years ago, now each have at least $10,000 in savings, and manage households that are tracking toward a family-sustaining income. Yet, the true evidence of their success is reflected in the Brandeis University Return on Investment (ROI) report, set for publication in FY16.

The Intergenerational Mobility Project: Two new Mobility Mentoring tools
CWU is expanding our theory of change to better meet the needs of children and families, and to create home environments aligned toward economic mobility. The Intergenerational Mobility Project is built upon CWU’s successful Mobility Mentoring services, and broadens the scope of services to include children and other family members.

Specifically, two new tools – the Child Bridge to a Brighter Future and the Family Diamond Lane Tool – extend CWU’s Bridge scaffolding and provide Mobility Mentors with detailed coaching tools that support the goal-setting process for entire families. The Child Bridge, like the Bridge to Self-Sufficiency, has five pillars: well-being, executive functioning, financial literacy, preparing for independence, and educational progress. Each pillar comprises age-appropriate, specific benchmarks that orient the parent toward her child’s future. The Family Diamond Lane Tool is designed to help families move ahead with greater alignment and organization. This tool guides families to identify strengths, organize time and resources, and minimize crises and distractions in order to more efficiently achieve family goals.

This intervention intentionally capitalizes on the innate interdependency of parents and children. Research has shown that a child’s home environment is the single most important factor in shaping who they will become. Through our work, we also know that children are the single biggest motivator for their parents. Working with the whole family triggers a virtuous cycle: when they work together, families can better align their time and resources toward shared goals, motivate and inspire each other, and minimize the crises, stress, and disorganization that keep them from achieving their goals.

Charell’s Story: Her Transformation
Working closely with her mentor, Charell learned how to manage the stress and focus on her school and career. Since enrolling in CFO, Charell has earned her associate’s degree and paralegal certificate from Roxbury Community College, graduating with honors on both occasions. Soon after her graduation, she found employment in the country’s largest minority-owned law firm. “When I started CFO, I was struggling in school, my relationships with my sons were strained; I was uncertain of my future,” says Charell. She repeatedly questioned whether she could handle the workload and if her sons appreciated the sacrifices she was making. On many occasions, she considered leaving school. But her mentor helped her stay focused on her goals, and gradually, Charell noticed that her personal achievements were also enriching her family relationships. “Now, my sons are doing well, and I am doing much better emotionally, spiritually, physically, and financially,” Today, Charell is entering her third year as a CFO participant. She is part of the new CFO Fellowship initiative which connects individual donors with CFO participants to create a supportive and mentoring relationship. Charell’s sponsor is New England Patriots owner and philanthropist Robert K. Kraft.

Charell’s entire family became more directly impacted by CWU’s bold, rigorous and engaging methods when they enrolled in the Intergenerational Mobility pilot project, an innovative Mobility Mentoring® program for the whole family. The Family Diamond Lane Tool (FDLT) allowed Charell and her sons to come together as a family to chart a shared pathway out of poverty. It helped them identify strengths, organize time and resources, and minimize distractions so that they could more efficiently achieve family goals. The FDLT also initiated honest and effective communication, and laid the foundation for greater understanding and cooperation in the family. When her older son graduated high school, Charell used the financial management skills learned at CFO to help him create a realistic budget and figure out financial aid for college. “The pilot project has changed the dynamics of my family,” says Charell. She is now proud of how far her family has come. Her older son is in college in California, her younger son is pursuing a career in culinary arts, and Charell herself is on her way to achieving her next big goals – acquiring a job that pays a family-sustaining wage and purchasing her own home.
Crittenton Women’s Union is grateful for the extraordinary generosity and ongoing support of our donors for the fiscal year beginning July 1, 2014 and ending on June 30, 2015. Donations of $100 or more are listed inside this annual report.

Every effort has been made to ensure accuracy. We sincerely regret any errors or omissions. If an error has been made, please contact the Institutional Advancement office at 617.259.2921.
INDIVIDUALS

$100,000 and up
Robert K. Kraft

$20,000 - $99,999
Anonymous
Donna A. Jeffers
Pamela A. Murray & Jay MacLaughlin
Barbara & Gordon Russell

$10,000 - $19,999
Elisabeth D. Babcock
Carson Biederman
Suzanne Bruhn
Anne F. St. Goar & Shippen L. Page
Barbara & Amos Hostetter
Jill & Jana Karp
Georgia Murray & Mark Maloney
Peter & Ellen Zane

$5,000 - $9,999
Anonymous (2)
William H. Champlin
Fay M. Chandler
Bernadette Crehan & Paul O’Callahan
Eileen Foley & Joshua Gundershimer
Christine Kendall
Michael L. Poirier
Robert K. Reilly
Ellin Smalley
Jill D. Smith
Brian & Stephanie Spector
Jean C. Tempel

$1,000 - $4,999
Anonymous (2)
Margaret D. Ackerman
Nathalie Apchin
Christine Baldwin
Heidi Brooks
Susan D. Bush
Eileen Casey
Vaidyanathan Chandrashekhar
Michael Costa
Sue Curran
Ruth L. Darling
Joe D’Arrigo
Elizabeth & Philippe De Montigny
Grace K. Fey
Martha & Mark Fishman
Martha Golub
Laura Groark
Molly G. Hanson
A. Preble Jaques & Jessica Shattuck
Nancy L. Keating
Christian Kreilkamp
Corinne Larson
Carol Lazarus
Jane Lundquist
Ellen & Matthew Marshall
Margaret & Brian McMenimen
Albert Najmy
Claire Newton & Ted Maloney
Mark Osborne
Katherine I. Parker
Edward H. Pendergast
Lisa Pezzoni
Jill C. Preote
Walter Pressey
Lora Sabin & Jonathan Hecht
Leah R. Scibarrasi
Peggy S. Scott
Gary Shub
Lauren Smith
Carol & Howard Stoner
Lindsey Swett
Anne G. Synychy
Claire H. Wadlington
Edward & Margo Wallack
Wendy A. Watson

$500 - $999
Anonymous
Louise T. Ambler
Holly & David Ambler
Sarah Babcock
Kathleen Barton
Christine & John Battaglia
Stephanie L. Brown
Jeanne Demers
Dan Esrick
Toya Farrar
Jean F. Farrington
Thomas & Joan Feeley
Alyssa Fenoglio
Alexis Gescheider
Tamara Joseph
Jaime Kim
Katherine F. Kopp
Jeanette E. Kruger & Betty Morningstar
Jena Lamentagne Metznik
Christopher & Sally Lutz
Catherine MacAuilay
Karen McAlmon
Henrietta N. Meyer
Tara Murphy
Karen Nelson
Matt Ottmer
Sandra & Donald Perrin
Richard Platt
Frances G. Pratt
Deborah Raizes
Risa & Neil Shames
Benson & Norma Shapiro
Wendy Shattuck
Laurie & Robert Swett
Elise Tosun
Beth Trehu
Konstantina Tsouroufli
Emily V. Wade

$250 - $499
Anonymous
Marc Arsenault
Linda Ayers
Marylou Batt & Thomas Glynn
Deborah Benson
Michael Bentinck-Smith
JudyAnn Bigby
Lindsey Burghardy
Holly Burnes
Eleanor & John Butler
Catherine & Paul Buttenwieser
Charles & Robyn Carter
Deborah Choate & David Urion
Brenda Clement
Amanda Cobb
Breana & Ben Cole
Linda S. Dacey
Deborah Daviaw
Robyn Davis
Aisha Francis-Samuels
Cindy Gura Walling
Elaine C. Haney
Edward Heller
Erica & Richard Hiersteiner
Robert & Loretta Keane
Beth Kemler
Cynthia F. Lepofsky
Persis & David Levy
Mim Minichielo
Elizabeth C. Morgan
Manfred K. Muehler
Hollis P. Nichols
Barbara S. O’Connell
Emlen Page
Judith Parks
Ellen & Thomas Payzant
Matthew Perkins
Elizabeth P. Powell
Adele Pressman & Robert Gardner
Priscilla A. Randall
Berenece Rosenwald
James Sabin
Betty Salzberg
Richard & Diane Schmalensee
Cecilia Segal
Mora Segal
Cindy Shulak-Rome & Dan Rome
Leli Sudler
Mia Tavon
Elisabeth S. Weitzel
Julie Wrobel

$100 - $249
Anonymous (3)
Gerald L. Adler
Melissa Albano-Davis
Josh Albert
Nancy Allen
William & Barbara Allison
Michael Ames
Margaret E. Atkins
Diane Austin & Aaron Nurick
Martha H. Bagby
Cristy R. Ballou
Emily M. Barclay & John B. Hawes, Jr.
Meghan Beaulieu
Robert I. & Jaqueline B. Bechek
Sona Behneke
Matthew Benfer
Katherine Bennett
Videen & Christopher Bennett
Mark Berenberg
Shirley I. Blancke
Carol L. Boggs
Mary E. Bouchard
Elizabeth S. Boveroux
Lincoln & Edith Boyden
Bernice E. Bradin
Kenneth S. Brown
Elizabeth J. Buechler & Thomas O. Sagui
Susan Farist Butler
Edmond & Maria T. Charrette
Jean W. Childs
Sharon Cohen
Joanne B. Cohn
Fay Dabney
Roslyn G. Daum
John Dauria
Charles & Marjorie Delbaum
Jack Dennis
Michael D’Hemecourt
Mary Ellen Dobruck
Jeff Dorigan
Armond M. Enos
Nancy Fallaw
BEQUESTS
We are grateful to the individuals below who created bequests to benefit CWU. Their thoughtful planning continues the charitable works they cared about during their lifetimes.

James F. Casey Fund
Hastings-Plummer Fund
Albert E. Pillsbury Trust
Charles H. Pearson Trust
Elizabeth Grant Fund
Elizabeth Grant Trust
Henry Hornblower Fund
Laura Sibbel Fiske Trust

TRIBUTE GIFTS
Friends and family remembered and honored others with gifts to help disrupt the cycle of poverty.

GIFTS IN MEMORY OF
Virginia Delaney
Peggy Feinstein
Edward Laspen
Dr. Nan St. Goar
Dr. Walter St. Goar
Marion Wall

GIFTS IN HONOR OF
Deborah Choate
Anne St. Goar
Konstantina Tsiouroufilli
Wendy Watson
Peter Zane

MATCHING GIFT COMPANIES
BNY Mellon
Citizens Financial Group, Inc.
Crestwood Advisors LLC
Fiduciary Trust Company
The GE Foundation
Goldman Sachs & Co.
Rockefeller & Co.

GIFTS IN KIND
Christine Baldwin
Ethlynne Brickman
Crestwood Advisors LLC
Teda De Rosa
Goldman Sachs & Co.
Jessica Kaplan
LPL Financial
Adam Nussenbaum
Nicole Reid-Manu
PricewaterhouseCooper
Emily Sequiera
Lauren Smith
Marie Stapleton
Abby Steinberg
Citizens Energy Corporation
First Unitarian Society of Newton
Toys for Joys
Toys for Tots
Crittenton Women’s Union
Statement of Financial Position

As of 6/30/2015 As of 6/30/2014

Assets
Current Assets $2,360,127 $1,669,386
Investments $5,804,879 $6,519,209
Property, Plant and Equipment, Net $3,513,642 $3,735,141
Total Assets $11,678,648 $11,923,736

Liabilities and Net Assets
Liabilities:
Current Liabilities $991,957 $868,992
Total Liabilities $991,957 $868,992

Net Assets:
Unrestricted - Undesignated $2,582,333 $2,372,341
Unrestricted - Board Designated $2,735,974 $3,195,381
Temporarily Restricted $3,245,435 $3,364,073
Permanently Restricted $2,122,949 $2,122,949
Total Net Assets $10,686,691 $11,054,744

Total Liabilities and Net Assets $11,678,648 $11,923,736

Crittenton Women’s Union
Statement of Activities

Sources of Operating Funds: $10,854,613
- Fee for Service 6%
- Gifts and Grants 16%
- Investment Income and Other 4%
- Government Support 74%

Use of Operating Funds: $10,962,592
- Research and Advocacy 6%
- Management and General 12%
- Fundraising 6%
- Programs 76%

Operating Revenue
- Program Service Fees $8,663,543 $7,638,733
- Gifts and Grants $1,617,087 $1,574,490
- In-Kind Gifts $143,758 $160,895
- Investment Income Appropriated $275,000 $579,700
- Other Income $155,225 $170,012
Total Operating Revenue $10,854,613 $10,123,838

Operating Expenses
- Program Services $8,985,258 $8,401,424
- Management and General $1,365,248 $1,512,565
- Fundraising $612,086 $525,206
Total Operating Expenses $10,962,592 $10,439,195

Change in Net Assets from Operating Activities $(107,979) $(315,357)

Change in Net Assets from Non-Operating Activities $(141,436) $74,140
Change in Temporarily Restricted Net Assets $(118,638) $364,672
Change in Permanently Restricted Net Assets $0 $40,000
Total Change in Net Assets $(368,053) $163,455