

# **Future of Possibility** 2024 Annual Report



EMPath Economic Mobility Pathways



### **Hello From Our President & CEO**

Dear **EMPath** community,

It has been an incredible year. Together, we embarked on a season of celebration; commemorating 200 years of EMPath, 100 years of Hastings House, 15 years of Mobility Mentoring®, our economic mobility coaching model, and 10 years of our international learning network, the Economic Mobility Exchange. We are delighted to share some highlights of our past year with you in this report – we have much to be grateful for.

EMPath continues to be on the frontlines of supporting people in crisis. In the past year, we directly served more than 1,100 people in the Greater Boston area, 431 of whom were children – a **10 percent increase in people served** in just one year. We've worked with families forced to make impossibly tough choices between food, housing, diapers, transportation, childcare, and healthcare costs. We've advocated for change in deep-rooted systemic issues, like housing affordability and accessible childcare, that put barriers between families and their ability to move towards economic prosperity.

In March, we hosted our biennial Disrupting Poverty Conference, with **keynote sessions from TIME Magazine 2024 100 Next awardee, Aisha Nyandoro**, and many more incredible leaders in the field. We contributed meaningful research to the field with multiple publications this year; one focused on the potential of pairing guaranteed income with economic mobility coaching, and another an overview of the impacts of poverty on youth and young families, and the benefits of promoting family economic stability. And EMPath kicked off our bi-centennial year of celebration with our highest-fundraising gala of all time, honoring a trio of trailblazing women, Mayor MIchelle Wu, Sandy Edgerley and Shellee Mendes.

And still, the need for economic mobility coaching has not abated. In the United States, there has been an increase in the national poverty level for the second year in a row and people across the globe continue to struggle in systems that are not designed for them to succeed.<sup>1</sup> In Massachusetts, a new nine-month cap on shelter stays has put undue stress on our participants and staff as they do their best to achieve economic and housing stability on an unrealistic timeline. Through all of this, our participants have shown us what resilience looks like in action, continuing to strive for more.

At EMPath, we are fortunate to see a future full of possibilities for our participants. Time and time again, families prove that with access to supports that work, like Mobility Mentoring, it is possible to disrupt poverty. **This year our participants broke barriers and accomplished over 80% of the goals they set out to achieve.** 

We can only do this work with the support of our donors, staff, board of directors, ambassadors, volunteers, and community champions. We hope that we can continue to count on your advice, generosity, and feedback as together, we move forward into another year of service, advocacy, and transformational change.

With gratitude,

Kim Janey President & CEO, EMPath





### **ABOUT EMPATH**



## Economic Mobility Pathways

EMPath

#### **Economic Mobility Pathways (EMPath)**

is a 200-year-old Boston-based nonprofit that disrupts poverty through direct services, advocacy, research, and a global learning network. Our mission is to transform people's lives by helping them move out of poverty and to provide other institutions with the tools to systematically do the same.

Our previous names include Crittenton Women's Union, the Women's Educational and Industrial Union, and Crittenton, Inc. The organization has been continuously operating in one or more capacities since 1824. While our name has changed over the decades, our focus on economic empowerment has not.

EMPath is known worldwide for our economic mobility coaching approach, which is founded on the belief that each pathway out of poverty is different. We are at the helm of a movement to shift thinking from human services to human development, and to create lasting pathways to economic mobility for all.



# We work

In the Greater Boston Area, we directly serve over 1,100 people each year, 1/3 of them children, through housingbased and other economic mobility programs. All program participants receive one-on-one Mobility Mentoring coaching, our research-backed method for helping people in poverty climb the economic ladder.

### We work NATIONALLY and even GLOBALLY

Over 400,000 people have received Mobility Mentoring through our global learning network, the Economic Mobility Exchange™. Our 1000+ member organizations include publicly and privately-funded nonprofits, philanthropic organizations, human service agencies, educational institutions and more.



We refine our practice through evaluation and translate the latest research into action. Then we use what we've learned to advocate at the state and federal levels to advance policy change that will ultimately transform systems.





(L) EMPath CEO Kim Janey, U.S. Congresswoman Katherine Clark, and EMPath VP of Public Policy Ruthie Liberman (R) EMPath Conference

### **A Letter From Our Board Chair**

Dear friends of **EMPath**,

As I began my tenure as the Chair of the EMPath Board of Directors, it's been wonderful to see our community come together to celebrate our 200th anniversary year! This season of celebration has been an important moment for EMPath to not only continue to build on our long history of supporting families in their path to economic mobility, but also explore new ways to have an even greater impact on families and the sector through our own direct service programs and the hundreds of members of our Exchange network.

Our shared commitment to disrupt poverty and empower families here in Boston, across the country, and around the world to climb the economic ladder has never been more important. Our participants have accomplished so much in the last twelve months at a time when it is increasingly difficult to get ahead. From buying homes in a period of historically high interest rates to securing permanent housing when facing a limit on how long families can stay in shelter, EMPath participants are working harder than ever to make ends meet and create the future they want for themselves and their children.

It has been an incredible year. Some highlights include:

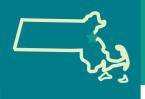
- + AMP Up, our randomized control trial, completed enrollment in January 2024. Participants are already seeing remarkable outcomes.
- ✤ 90% of participants who exited our shelter programs (and did not go to another, non-EMPath shelter) moved into stable housing. For context: nationally, 57% of families exiting shelter with a known exit destination went into permanent housing.
- ★ We marked 10 years of the Exchange, which has grown from a handful of organizations in 2014 to a network of 1,000+ organizations across the U.S. and globally – all of which adapt Mobility Mentoring in their own work to support families.

In this report, you will read details about the outcomes that are possible when people have access to Mobility Mentoring. Our approach to disrupt poverty works, and I am so grateful to have you as our partners in this work. EMPath's finances are strong, and we continue to operate efficiently and responsibly. While we have been in operation for 200 years, I believe the future is wide open for EMPath and the families we serve. Thank you for coming with us on the journey.

Best,

D'Arcy Goldman Chair, Board of Directors





### WE WORK LOCALLY

**EMPath's** legacy of empowering low-income people dates to 1800s Boston. Staying true to our mission, EMPath's Mobility Mentoring approach meets the challenges of poverty today. We are committed to helping families achieve long-term success.

### **Shelter and Housing Programs**

Hastings House, the longest running of EMPath's programs, is an emergency congregate shelter that accommodates 58 families.

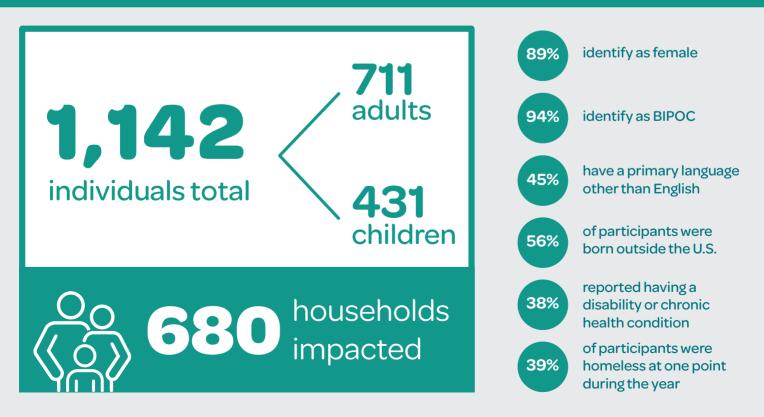
**The Hosmer Co-Shelter** program consists of three multi-unit apartment buildings for 34 single moms and their child in 17 units in Mattapan.

**Horizons** is an emergency congregate shelter that currently houses 8 families.

**Striving Toward Economic Progress and Stability (STEPS)**, provides 60 homeless families emergency housing inapartments throughout Boston, offering flexibility to shelter two-parent families, larger families, and those with special needs.

The **Abbot Massachusetts Rental Voucher Program** (MRVP), located in the Dorchester neighborhood, is a residential program serving 11 families. Abbot MRVP uses Mobility Mentoring to support participants in achieving the program goal of full-time employment, with an annual salary of at least \$35,000 – on track to a Smart Start Job.

EMPath participants have diverse backgrounds and lived experiences



### 90%

of participants who exited our shelter programs (and did not go to another, non-EMPath shelter) moved into stable housing For context: **57%** of families exiting shelter with a known exit destination went to permanent housing

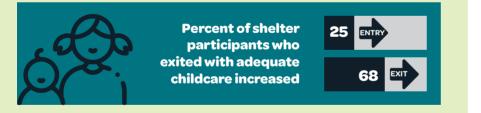
.....



### Flagship program participants advanced their education % with a college degree (associate, bachelor's, or post-graduate)



For context, 55% of Massachusetts residents have an associate degree or higher





EMPath CEO Kim Janey and City of Newton Mayor Ruthanne Fuller

HH-H-WH

### Long Term Economic Mobility Programs

EMPath's **Stabilization** program works aggressively to assist families who have recently moved out of an EMPath emergency shelter into permanent housing in neighborhoods throughout Boston.

#### Career Family Opportunity (CFO) is

EMPath's groundbreaking five-year Mobility Mentoring program that partners with lowincome families to develop their individualized pathways to economic mobility. To successfully graduate from CFO, participants must earn at least 60% of Area Median Income (\$78,360 for a family of 2 in 2024) and save \$3,425 of their own money (which EMPath matches 2 to1, so that graduates have over \$10,000 saved as an asset).

**AMP Up** is a randomized control trial operated by EMPath with support from the Boston Housing Authority (BHA) and Cambridge Housing Authority (CHA). EMPath is partnering with researchers at Harvard University and the Massachusetts Institute of Technology (MIT) to better understand the impact of Mobility Mentoring® and how it can evolve. The AMP Up study has enrolled 610 participants, who are all residents of BHA and CHA public or leased housing, between the ages of 18 and 55, and willing, able, and legally authorized to work in the U.S.

In **Newton Thrive**, EMPath provides two years of Mobility Mentoring to 50 Newton residents who are at or below 50% of the area median income (AMI), have children under 18 years old (or are pregnant), and are interested in working and increasing their income. In addition, Newton Thrive participants receive monthly cash assistance payments of \$250 over 24 months.

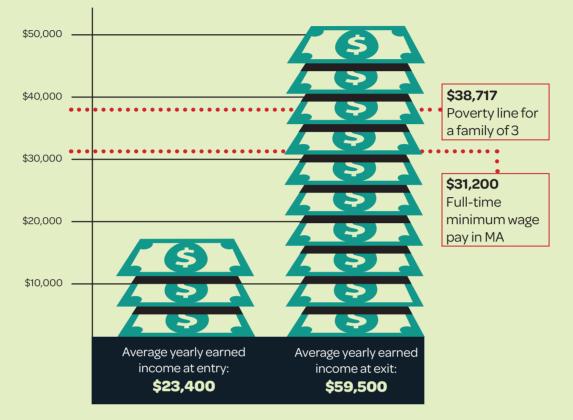
#### The Center for Learning & Practice (CLP)

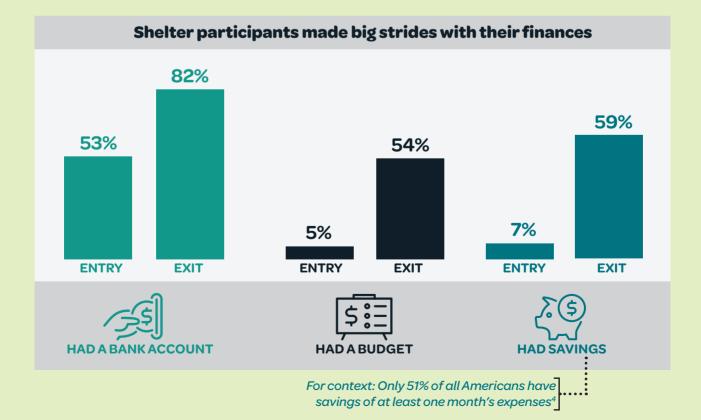
is led by Economic Mobility Specialists with expertise in career management, financial literacy, higher education, well-being, and other skills help low-income families set and attain individualized goals that will help them get moving along the pathway to economic independence.



### WE WORK LOCALLY

# Flagship program participants more than doubled their income







### **PARTICIPANT PERSPECTIVE**

When Brenda arrived at Hastings House in 2022 with her three-month-old daughter, she brought hope and determination with her, too. She faced many challenges, like being a single mother in a country where she didn't speak the language and had no family support. Brenda also lives with a disability, which makes it hard for her to hear and means that she's had many surgeries. "I'm here living as a single parent, in a country that I don't know anything about," she reflects. "It's been hard, but I never imagined I'd be where I am right now."

Brenda has achieved remarkable milestones. She has obtained her driver's license, purchased a car, and began taking English for Speakers of Other Languages (ESOL) Classes. Her dedication earned her special recognition from the community at Hastings House, where she received a certificate for improving her score on the Economic Mobility Bridge. Though there are many things that she is proud of, Brenda has sometimes struggled to stay positive. Adapting to life in the shelter was difficult. "Sometimes the food was so different from what I was used to, I would cook three days' worth of meals for me and my daughter at once just to have something familiar," she explains.

Eventually, Hastings became more than just a temporary home – it became a place of acceptance and growth. "I felt more secure, more comfortable, and more free once I entered the shelter," she shares. Having faced bullying and discrimination in her home country, Brenda was worried that the staff and other participants at Hastings would treat her the same way. Instead, she found a supportive community. Through a close relationship with her Mobility Mentor, Brenda was able to share her story. "Venting helped lift the weight off my shoulders," she says, noting how she's learned to be content with what she has and not complicate her life by worrying what other people think.

Today, Brenda is living in permanent housing and setting her sights on big dreams. She hopes to attend college when the time is right.

When asked what she would want others to know about her experience, Brenda shared: "Everyone's situation is different, but you have to keep moving forward." She particularly emphasizes the importance of building community, which she found at Hastings House. "Even though I had some bad experiences, I never thought I'd meet such good people or that I'd be driving my own car," Brenda reflects.

"I learned to be independent and do things on my own with my daughter. I am more mature and have grown stronger during my time with EMPath."

FY2024 Annual Report: A Future of Possibility, EMPath



### WE WORK NATIONALLY -

### **Overview of Exchange**

For a decade, EMPath's global learning network, which is now 1,000+ organizations strong, has adapted our Mobility Mentoring model and is working to re-envision the systems that support people experiencing poverty.

### **Types of Exchange** members:

- + Government agencies
- Housing providers
- ✦ Head Start & early childhood programs
- + Child welfare organizations
- + Colleges
- Healthcare providers
- Philanthropic organizations
- Workforce development organizations



organizations in our global learning network in FY24

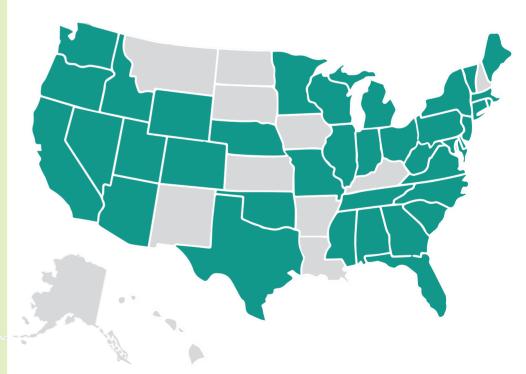
> **Exchange members are located** nationwide, and even globally.

400,000+ total individuals served through the network since 2014

6.000+ individuals trained on our **Mobility Mentoring** model in FY24

98% of organizations would recommend the Exchange to others

**UNITED STATES** 



#### **INTERNATIONAL**



Nigeria



(\*\*\*

Cameroon

The Philippines







El Salvador Guatemala



Ivory Coast

Kenya



**6** 

5

Uganda



Singapore

United Kingdom

FY2024 Annual Report: A Future of Possibility, EMPath

### **2024 Disrupting Poverty Conference**

In March 2024, EMPath held our biennial Disrupting Poverty Conference, gathering more than 450 practitioners, policy makers, philanthropists, and academics from more than 35 states and five countries to discuss new strategies in disrupting poverty. Filling the conference center at Boston University, speakers and attendees engaged in powerful and thought-provoking discussions around a wide variety of topics related to advancing economic mobility – from guaranteed income and closing the racial wealth gap, to affordable housing and centering lived experience in policy and program design.

Members of EMPath's global learning network, the Economic Mobility Exchange™, gathered ahead of the Public Conference for a members-only Convening, which served as an exciting opportunity to mark 10 years since the global network launched.





### **Speakers at the Public Conference included:**

- New School Professor Darrick Hamilton
- Boston Foundation President and CEO Lee Pelton
- U.S. Representative Ayanna Pressley (MA-07)
- + Dr. Ibram X. Kendi, Boston University
- Dr. Kathryn Edin and, Luke Schaefer of Princeton University, and Timothy Nelson of the University of Michigan – authors of the book, *The Injustice of Place*
- MA Housing Secretary Edward M. Augustus
- + Aisha Nyandoro of Springboard to Opportunities and creator of the Magnolia Mother's Trust



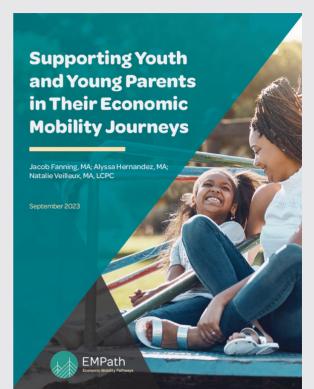
### WE WORK SYSTEMICALLY -

### **Two New Papers**

In September 2023, EMPath published "Supporting Youth and Young Parents in Their Economic Mobility Journeys," with support from the Annie E. Casey Foundation. The publication provides an overview of the evidence surrounding the impacts of poverty on youth and young families, and the benefits of promoting family economic stability and mobility for these populations.

While there are a variety of ways to structure direct cash programs to address poverty, EMPath's latest paper looks at guaranteed income, a meaningful, monthly infusion of cash that comes with no restrictions. Published in June 2024, "**What Works: Guaranteed Income**," is the third edition of our "What Works" series. The paper is particularly focused on the increased interest in the potential of pairing guaranteed income with another proven intervention—economic mobility coaching.







### EMPath's Policy and Advocacy Agenda

EMPath's policy agenda is designed to support sweeping changes that will result in more equitable access to housing, higher education, quality affordable childcare, and training programs. We also seek to ensure that families in need can provide basic necessities for their families.

Through our Voices Advocacy Council (VAC), EMPath engages families in our programs across all stages of our advocacy efforts: from setting policy priorities, to speaking at lobby days, to testifying before legislators.

Together with EMPath staff and our coalition partners, VAC advocacy has resulted in some great policy wins this year.



EMPath Program and Advocacy Staff meet with MA State Senator Nick Collins

Our FY24 Advocacy Wins:				
\$\$\$	<ul> <li>Increase cash assistance for families</li> <li>20M increase in HOME BASE Funding</li> <li>7M increase in Funding for Residential Assistance for Families in Transition (RAFT)</li> </ul>			
A	<ul> <li>Increased Child and Earned Income Tax Credits</li> <li>Tax credit increase of 72% per dependent child, disabled adult, or senior</li> <li>Earned Income Tax Credit increase from 30% to 40% of the federal credit for people with income under \$60,000.</li> </ul>			
	<ul> <li>New resources for higher education</li> <li>\$93.5M for Mass Educates which provides free tuition, fees, and up to \$1200 per academic year for books and supplies to students of any age who do not already have a bachelor's degree</li> <li>\$4M in new funding for Mass Reconnect</li> </ul>			
(1)(\$)	<ul> <li>Investments in quality childcare</li> <li>\$475 million for Child Care C3 Grants, which provide monthly operational grants to childcare providers for salaries, compensation, workforce training, and facilities improvements</li> </ul>			



EMPath participant, Meshell, speaks at the Massachusetts State House in support of increasing cash assistance grants for families



### **CELEBRATING WITH OUR COMMUNITY**

### 200 Anniversary Gala

In FY24, EMPath hosted our 200-year Anniversary Gala at the historic BCA Cyclorama. Emceed by NBC10 Boston's Latoyia Edwards, this gala was the most successful fundraising event ever held by EMPath, raising over \$400,000. Hundreds were in attendance to help us celebrate the impressive history of EMPath and our two legacy organizations, Crittenton, Inc., and the Women's Education and Industrial Union.

At the gala, we were honored to recognize some of our biggest supporters with the EMPower Award. We celebrated trio of trailblazing women – philanthropic leader and community champion Sandy Edgerley, entrepreneur and philanthropist Shellee Mendes, and Boston Mayor Michelle Wu.

The night would not have been such a success without the support of our community. Thank you to our sponsors, all those who joined us, donated, or spread the word about our event. We can't wait to see you again next spring!





From Left to Right: EMPath Board Chair, D'Arcy Goldman; EMPower Awardees Shellee Mendes and Sandy Edgerley, EMPath President and CEO, Kim Janey; EMPower Awardee Boston Mayor Michelle Wu; Gala Emcee Latoyia Edwards

### **Shellee's White Party**



EMPath was honored to be the beneficiary of Shellee Mendes's Annual White Party in August 2024. As the featured nonprofit, we were able to introduce ourselves and the incredible work of our staff and participants with 100+ attendees. Shellee, her co-host Rhondella Richardson of WCVB 5, EMPath staff and guests all donned crisp all white outfits and enjoyed a sunny afternoon in Braintree, MA, raising over \$15,000. There was delicious food and drinks, dancing, a raffle for original art, gift cards to local restaurants, and gift baskets from Uncle Nearest. Guests were also in the front row of the runway for a fashion show, fittingly put on by a local wedding dress designer.

## **BOARD OF DIRECTORS**

Kim Janey, President and Chief Executive Officer of EMPath

D'Arcy Goldman, Board Chair Former Principal, Humboldt Storage and Moving

Pamela Murray, Vice Chair *Consultant* 

Jennifer Gaudet, Treasurer Partner, PricewaterhouseCoopers

Sharon Niles, Clerk *Deloitte* 

Steven R. Argentieri, Director *Counsel, Goodwin Procter LLP* 

Eileen Casey Senior Vice President - Tax and Finance, The Kraft Group

Sonia Chang-Diaz\* Former Massachusetts State Senator, Second Suffolk

Mary L. Churchill, PhD Associate Dean and Professor of the Practice, Boston University's Wheelock College of Education and Human Development

Katharine Delaney, CFA Portfolio Manager, Brown Advisory

Stephanie Garrett-Stearns Vice President, Communications and Fund Development, The Community Builders

Donna Jeffers<sup>^</sup> Managing Trustee, Edgewood Trust

^Term concludes November 2024\*Term begins November 2024

William Mantzoukas^ President, Platinum Care

Alister Martin, MD Faculty, Center for Social Justice and Health Equity, Massachusetts General Hospital

Shellee Mendes\* *Owner and Stylist, Salon Monet* 

Patricia Jones Mullin, CCM<sup>^</sup> *Finance* 

Sharon Niles^ *Managing Director, Deloitte* 

Robert K. Reilly Former Senior Vice President of Fidelity Real Estate Company

Melissa Tansey Director, Women Investors, Fidelity Investments

Eddie Walker Vice President of Medicare, Point 32 Health

LaShauna Walker Assistant Director, Class & Affinity Giving, Massachusetts Institute of Technology

#### **Executive Team**

Kim Janey President and Chief Executive Officer

Mary D. Coleman, PhD Senior Vice President and Chief Operating Officer

Richard Gair *Chief Financial Officer* 

Ruthie Liberman, MPA Vice President of Public Policy

Jennifer Lowe, PhD Vice President of Shared Learning and Member Networks

Tara O'Neill-Rosales, Esq. Vice President of Housing and Innovative Economic Programs

Ashley Winning, MPH, ScD Vice President of Research and Evaluation



### **THANK YOU TO OUR GENEROUS SUPPORTERS**

#### \$250,000+

D'Arcy Goldman

#### \$100,000+

Anonymous Sandy & Paul Edgerley

**\$50,000 - \$99,999** Donna A. Jeffers

#### \$20,000 - \$49,999

Steve Barnes Carson Biederman Elizabeth S. Boveroux Eileen Casey David & Nina Fialkow Theresa & Nathan Roy Brian & Stephanie Spector

#### \$10,000 - \$19,999

John Connaghton Ami Kuan Danoff Karen Hale Jonathan Kraft Mindy & Reuben Munger Anne F. St. Goar & Shippen Page

#### \$5,000 - \$9,999

Anonymous Kathleen & Kevin Beatty Anne Covert Jennifer Gaudet Kim Janey Melissa Weiner Janfaza & Andy Janfaza Laurence Kantor William Mantzoukas Robert A. Moeser Claire Newton & Ted Maloney Rob & Erin Reilly Melissa Tansey Peter Zane

#### \$1,000 - \$4,999

Priya Achaibar

Anonymous Dorothy Ahle & Christian Kreilkamp Steven Argentieri Rachael Bradlev Heidi Brooks & Javit Drake Susan O. Bush Rachel D. Chagnon **Edmond Charrette** Courtney Church-Goldthwait Mary Churchill Mary Coleman Lisa Davis Katie and Tim Delaney Wynter Duncanson Mary Jean F. Farrington **Richard Geoffroy** Patricia Harris **Carolyn Hayes Dotty Hayes** Peggy & Dick Issenberg Nancy Keating Sandra Larson **Gregory Lewis** Helene Lieb Jennifer Lowe Luis de Luzuriaga **Dolores Martin Richard McCreadv Shellee Mendes** Ben Allen & Anna Mudd Louise Murray Pam Murray & Jay MacLaughlin Sharon Niles Karen Osborn David O'Sullivan **Eric Paley** Fatima E. Penrose Audrey E. Reny Gordon & Barbara Russell John Schiffmann **Benson Shapiro** Lauren Smith Kostas Splagounias **Eric Tencer** 

Wendy & Wallace Watson Mary Werler

#### \$500 - \$999

Louise Todd Ambler Katie Amoro Anonymous Anonymous Marsha Cargill Hannah Carliner Linda J. Felter Nicole Frattura Stephanie Garrett-Stearns Julia Gittleman Andrew Goodale Mackenzie Hall Carl Hatfield Adam Hinds & Alicia Christoff John Kain **Brian Kearns** Saumya & Vishal Khanduja Kerry Lear Zaks Lubin Christina Marchand **Betty Morningstar** John H. Mudd Barbara S. O'Connell Susan Osborn Chris Osgood Edward H. Pendergast Tamara Sitkoff Edward Walker **Barbara Freedman Wand** 

#### \$250 - \$499

Linda Ayers Roseanne & Kevin Barney Rose Carpenter Lisa Coll Suzanne Cooper & Stuart Jacobson Judith Felton Maya Grevatt Joanne K. Hilferty Anne Kirby Katherine F. Kopp

### **THANK YOU TO OUR GENEROUS SUPPORTERS**

Ruthie Liberman & Danny Watt M. Chrvsa Long Brickman Malham Alison McAlear Lance McBraver **Constance Otradovec** Nick Panagiotopoulos Camav Pascucci **Richard Platt** Nicholas Sirianni Michael & Kate Sutphin Susan M. Tracy Michael Treisman Anne Turner Edward J. Walker Pamela Kading Webb Linda Whitlock Jennifer Whitney Anna Xia

#### \$0 - 249

Anonymous **Julie Arnheiter** Robert I. Bechek **Curtis Below** Pamela Borkowski Dorothy E. Bourassa **Carol Bowen** Bernice E. Bradin Dana Bradley Lillian Brandao Nancy V. Brown Lauren Doty Brown Holly & Dan Burnes **Eleanor S. Butler** Kerry Cabral Naomi L. Cameron Leon Cantor **Rose Carpenter Danielle Casavant** Sonia Chang-Díaz & Bryan Hirsch Carole Charnow **Michelle Christian** Karen Coley Christiansen Diane Clark

**Caren Connelly** Sharon Cooper Mary Jeanne Coughlan Deborah Cox **Tuere Crawford Cynthia Dantas** Calee de'Loach Susan E. Foster Marvin Fralish **Richard Gair** Heather Gelchion Jennifer Girvin Liz Gomes Milena Gostanian & Gerard Cox Amy Graham Michael Granger Marissa Graziano James Grevatt Brian Hale Lisa Hasko Kym Barrett Howard Liza Hubbard Nomin Jargalsaikhan Dan Kurzberg Arlene Lieberman **Glenn Lucas** Nicki Ruiz de Luzuriaga **Betty Sweaney Lykins** Sheila Magee Katherine M. Mainzer Paul Makris **Christopher Marx** Cara Mattaliano **Christine McCormick** Judith B. McDonough Susan Miskell Patricia Jones Mullin Alexandra Natsis **Kymie Nichols** Judith H. Obermayer Barbara E. Ogden Caroline Pacewicz Linda Richardson Pass Gabrielle Peabody **David Pilbeam** 

Alkia Powell Adele Pressman William F. Ray Katrina Raysor **Collin Reik** Stephen L. Richter **Tonya Riggins** Aron Roberts Denise Robinson Vernon Robinson **Brenda Rodriguez** Mike Ross **Carol Savage Robert Seifert** Jonnette Simmons **Fllie Sullivan Kimberly Sutherland** Jay Tansey Lisa Theoharides Catherine K. Tice Sharon Tully Jonah Watt Noam Watt & Shaina Morrel Gretchen Weismann Kathryn Winning Jialan Z. Khatantuul Zorig

# THANK YOU TO OUR CORPORATE AND FOUNDATION DONORS

#### \$250,000+

Michael & Susan Dell Foundation Rappaport Family Foundation The Kini Fund

#### \$100,000+

John Hancock Financial Services, Inc. Kellogg Foundation Nordblom Family Foundation United Way of Massachusetts Bay and Merrimack Valley

#### \$50,000 - \$99,999

Annie E. Casey Foundation Mabel Louise Riley Foundation State Street Corporation Women's Foundation of Boston

#### \$20,000 - \$49,999

Suffolk CaresLaura Sibbel Fiske TrLincoln & Therese Filene FoundationGive with LibertyLiberty Mutual FoundationHecht-Sabin FamilyG. Gorham Peters TrustMaebe FoundationRichard and Susan Smith Family FoundationRed Sox Foundation

#### \$10,000 - \$19,999

Frederick A. Bailey Trust **Cambridge Community Foundation** James F. Casey Fund **Deloitte Consulting, LLP** Alice Willard Dorr Foundation **Eastern Bank Foundation Highland Street Foundation** Kempenstein Family Charitable Fund **New England Patriots Foundation One8** Foundation **Pearson Foundation Fund** Point32 Health PricewaterhouseCoopers LLP Samuels & Associates **Charles Sanders Trust** The Carl and Ruth Shapiro Foundation Anna B. Stearns Charitable Foundation

#### \$5,000 - \$9,999

Bushrod H. Campbell & Adah F. Hall Charity Fund Citizens Bank Charitable Foundation The Elizabeth Grant Fund Hastings-Plummer Fund One Digital The Workforce Solutions Group Webster Bank

#### \$1,000 - \$4,999

Boston Estate Planning Council Boston Help Desk Brown Advisory Cambridge Savings Bank Cambridge Trust Charitable Foundation The Davis System Employee Benefit Solutions Laura Sibbel Fiske Trust Give with Liberty Hecht-Sabin Family Fund Maebe Foundation Red Sox Foundation Amelia Silliman Rockwell & Carlos Perry Rockwell Fund Silver Cloud Fund The People Helping People Network Town Fair Tire Foundation

#### \$500 - \$999

Alchemy Foundation First Baptist Church of Poughkeepsie Liberty Square Group Massachusetts Institute of Technology Social Ventures Partners Boston

#### 0 - \$499

Amb Associates LLC Inclusive Eats J.P Licks\* In-Kind gift Nurtury Early Education Pledgling Foundation

		EMPLOYMENT & CAREER	Job Quality	My (main) job offers:	My job offers <b>two</b> of the above	My job offers <b>one</b> of the above	My job offers <b>none</b> of the above	I do not have a job, or I am unable to work, at this time	Income ranges from HUD's FY2024 Income Limits for the Boston-Cambridge- Quincy, MA-NH HUD Metro FMR Area
		ЕМРLОҮМЕІ	Earned Income*	l earn <b>more than</b> <b>80% AMI</b> Household Size of: 2: ≥ \$117,250 3: ≥ \$130,250 4: ≥ \$130,250	I earn <b>50-79% AMI</b> Household Size of: 2: \$65,300-\$104,199 3: \$73,450-\$117,249 4: \$81,600-\$130,249	I earn <b>30-49% AMI</b> Household Size of: 2: \$39,200-\$65,299 3: \$44,100-\$73,449 4: \$48,950-\$81,599	l earn <b>less than</b> <b>30% AMI</b> Household Size of: 2: < \$39,200 3: < \$44,100 4: < \$48,950	I do not hav unable to wo	*Income ranges from HUD's FY2024 Income Limits for the Boston-Cambri Quincy, MA-NH HUD Metro FMR Area
ECONOMIC MOBILITY		EDUCATION & TRAINING	Educational Attainment	I have earned a Bachelor's degree or higher and/or professional license	I have earned an Associate's degree or industry-recognized credential	I have completed a job training or training certificate (after high school)	I have earned a High School Diploma or GED/HISET	I have earned less than a High School Diploma or GED/HISET at this time	1
	BRIDGE	FINANCIAL MANAGEMENT	Savings	I have savings of more than 3 months' expenses; I am building for my future	I have savings of up to 3 months' expenses	I have savings of 1-2 months' expenses	I have savings of <b>less than 1</b> month's expenses	I have no money saved at this time.	[Or I do not know my debt situation at this time] MAKING DECISIONS IN CONTEXT
			Debts	I pay down all balances monthly and have no outstanding debt other than mortgage or education loans [Or I have no debt balances]	l am current on all payments and am paying <b>more than</b> <b>minimum</b> on at least one account	I am current on all payments by <b>paying the</b> <b>minimum</b> on all my accounts	I am behind on one or more payments by 1 to 3 months	I am behind on one or more payments by over 3 months	[Or I do not know my debt situation at this time] AKING DECISIC
		MELL-BEING	Networks	The networks I can rely on for resources, guidance, and support are <b>strong and</b> diverse	pood	adequate	limited	I feel alone and/or my networks are unhelpful at this time	Σ
			Physical & Mental Health	My physical and mental health needs are met enough for me to work, school, and home life	<b>mostly</b> engage in work, school, and home life	<b>partly</b> engage in work, school, and home life	<b>barely</b> engage in work, school, and home life	My physical and mental health needs are <b>not</b> met enough for me to	engage in work, school, and home life at this time
EMPath Economic Mobility Pathways		TABILITY	Family	My family needs are supported enough for me to fully engage in work, school, and home life <i>[Or I have no</i> <i>children or</i> <i>dependent family</i> <i>members]</i>	<b>mostly</b> engage in work, school, and home life	<b>partly</b> engage in work, school, and home life	<b>barely</b> engage in work, school, and home life	My family needs are <b>not</b> supported enough for me to engage in work,	scrioor, and nome life at this time
		FAMILY STABILITY	Housing	At least four of the following are true: a l have good living conditions a My name is on a lease/mortgage My home is unsubsidized My home costs 30% or less of my income a l own my home	Three of the above are true	Two of the above are true	One or none of the above are true	I am not permanently housed at this time	



In FY25, our Bridge to Self-Sufficiency is evolving to become the Economic Mobility Bridge®. This Bridge includes several new updates, including a new focus on asset development and the addition of a new sub-pillar to capture the importance of job quality for upward mobility. Keep an eve out on our website in early 2025 for additional details and resources related to this latest iteration of the Bridge. EMPathways.org/Bridge

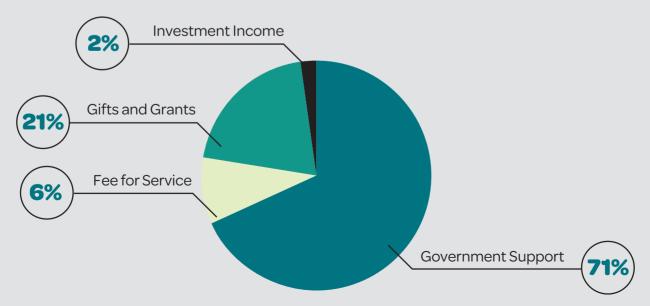
### STATEMENT OF ACTIVITIES

ASSETS	6/30/2024	6/30/2023
Current Assets	\$ 2,741,711	\$2,660,415
Investments	\$7,864,699	\$7,763,034
Other Assets	\$ 2,286,855	\$2,698,185
Property, Plant and Equipment, Net	\$ 2,543,129	\$2,618,148
TOTAL ASSETS:	\$ 15,436,394	\$15,739,782

#### LIABILITIES AND NET ASSETS

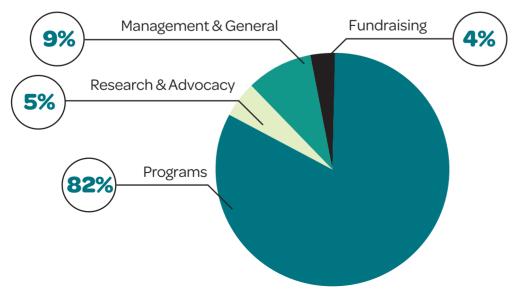
TOTAL LIABILITIES AND NET ASSETS	\$ 15,436,394	\$ 15,739,782
TOTAL NET ASSETS	\$ 11,394,826	\$ 11,476,667
With Donor Restrictions	\$ 4,454,984	\$ 4,350,976
Without Donor Restrictions	\$ 6,939,842	\$ 7,125,691
TOTAL LIABILITIES	\$ 4,041,568	\$ 4,263,115
Other Liabilities	\$ 2,473,105	\$ 2,874,435
Current Liabilities	\$1,568,463	\$1,388,680

### Sources of Operating Funds: \$16,721,689



<b>OPERATING REVENUE</b>	FY24	FY23
Program Service Fees	\$12,095,040	\$11,324,277
Gifts and Grants	\$3,272,348	\$2,994,020
In-kind Gifts	\$256,501	\$188,603
Investment Income Appropriated	\$332,000	\$294,000
Other Income	\$765,800	\$ 755,917
TOTAL OPERATING REVENUE	\$16,721,689	\$15,556,817
<b>OPERATING EXPENSES</b>		
Program Services	\$ 15,051,772	\$14,502,034
Management and General	\$1,592,354	\$1,449,705
Fundraising	\$773,067	\$ 497,962
TOTAL OPERATING EXPENSES	\$17,417,193	\$16,449,701
Change In Net Assets From Operating Activities	\$ (695,504)	\$ (892,884)
Change In Net Assets From Non-Operating Activities	\$ 613,663	\$ 438,512
TOTAL CHANGE IN NET ASSETS	\$ (81,841)	\$ (454,372)
ENDING NET ASSETS	\$ 11,394,826	\$ 11,476,667

### Use of Operating Funds: \$17,417,193







# EMPath Economic Mobility Pathways

### **Economic Mobility Pathways**

308 Congress Street, Floor 5 Boston, MA 02210











@DisruptPoverty @DisruptPoverty

@DisruptPoverty



Make a donation to support our work:

