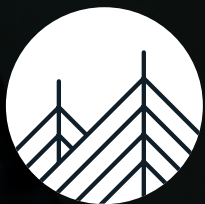




2025 ANNUAL REPORT



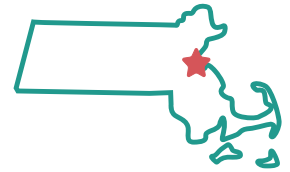
EMPath
Economic Mobility Pathways







We Work LOCALLY



Across Greater Boston, we serve hundreds of families annually. Some live in EMPath's emergency congregate shelters or apartments. For those who have moved into permanent housing, we deliver long-term programming dedicated to stabilization. At every step, participants work 1:1 with their EMPath mentors; together they translate hopes and dreams into action.

We Work NATIONALLY and even GLOBALLY



Through our learning network, the Economic Mobility Exchange™, we equip organizations—including academic institutions, direct-service providers, and government agencies—to adopt and adapt Mobility Mentoring®. We deliver trainings, host conferences, and share research. Our 1,000+ member organizations make tools available to families experiencing poverty across the country and provide insights that strengthen our collective work.

About EMPath

For more than 200 years, Economic Mobility Pathways (EMPath) has been relentless in our pursuit of disrupting poverty, taking a holistic approach to help families experiencing poverty build durable pathways to financial stability. We are a national nonprofit with global impact, sharing our tools and strategies with organizations, and we advance policy changes to eliminate structural barriers to economic success. With this powerful combination of service and advocacy, EMPath lives its mission: to transform people's lives by helping them move out of poverty, and provide other institutions with the tools to systematically do the same.

Mobility Mentoring® is at the heart of our work. This coaching model recognizes that the complex, difficult journey to financial stability looks different for everyone. We support and celebrate participants as they set, work towards, and achieve goals related to education, employment, finances, and well-being. Built on a foundation of long-term partnership, this comprehensive and proven approach helps families climb the economic ladder and build assets for generations to come.

We Work SYSTEMICALLY



We conduct research to evolve our model, and we translate our findings into advocacy. We fight for bold policy changes at the state and federal levels to lower barriers to prosperity, centering EMPath participants' voices and lived experiences in that effort.



"As long as poverty, injustice and gross inequality persist in our world, none of us can truly rest."

- President Nelson Mandela

A MESSAGE FROM OUR PRESIDENT & CEO

Dear **EMPath** Community,

Our 201st year was remarkable not because it was easy, but because of the determination of the families in our programs. Throughout a year filled with uncertainty, EMPATH families set ambitious goals, took steps toward stability and invested in their futures. While navigating shifting policies, unexpected crises, and growing financial pressures, our participants pursued education and training, advanced in their careers, strengthened their financial security, and built stronger, healthier homes for their children. With Mobility Mentoring® and a community that believes deeply in their potential, families continue taking important steps toward long-term economic mobility.

Thanks to the dedication of our staff, leadership, board, donors, and partners, EMPATH was able to respond to a tumultuous time with strength. Together, we ensured that families had continued access to the services and relationships that make progress possible. We hosted our first-ever **Disrupting Poverty DC Action Summit** with 100 advocates from 19 states joining us in Washington, DC, held our largest graduation celebration honoring 47 graduates of our AMP Up and CFO programs, hosted one of our most successful fundraising galas to date, advocated for and advanced important legislation at the state house, and came together in solidarity to rebuild after a fire at Hastings House.

As we look ahead, we remain grounded in gratitude. Your support strengthens EMPATH and, more importantly, strengthens the opportunities available to families working hard to change their lives. Thank you for walking alongside us as we continue creating pathways toward economic mobility and a future where every family can thrive.

With appreciation,

A handwritten signature in black ink, which appears to read "Kim Janey". The signature is fluid and stylized, with a large loop at the end.

Kim Janey
EMPATH President & CEO





A LETTER FROM OUR BOARD CHAIR

Dear **EMPATH** Community,

As I conclude my term as Chair of the EMPATH Board of Directors, I am reflecting on a year that has inspired us, tested us, and reminded us how much is at stake with our work. Serving as Board Chair has offered me an up-close view of EMPATH's impact. From the Board's perspective, it has been a privilege to witness the resilience and determination of the participants at the heart of EMPATH's work. Their commitment to building better lives for themselves and their families is what drives every decision we make.

Over the past year, the Board has worked closely with EMPATH's leadership to ensure the organization operates with strong governance, financial health, and strategic focus. Our responsibility is to create the conditions for participants to succeed, ensuring that staff, programs, and resources are aligned to support meaningful and lasting change that can weather economic and policy shifts. It is an honor to serve with a dedicated Board and to support EMPATH families.

As I pass the proverbial baton on to the next Chair, I do so with confidence in the organization's leadership, staff, and community of supporters. EMPATH is poised to continue expanding opportunities for generations to come and ultimately, disrupt poverty.

With gratitude,

D'Arcy Goldman
Chair, EMPATH Board of Directors

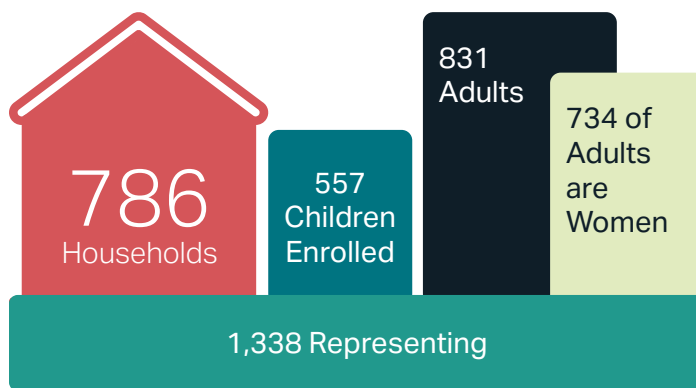


Our Participants

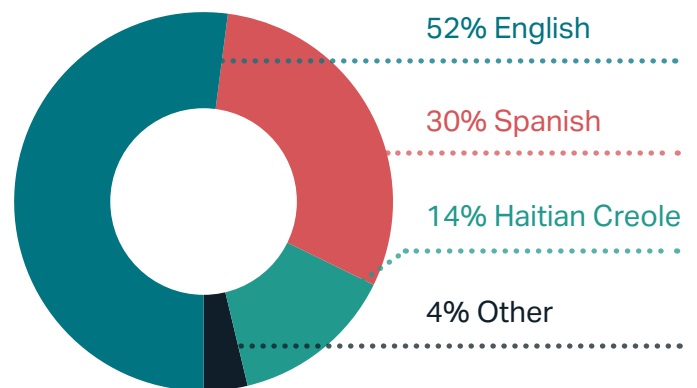
A Snapshot of EMPath Families

In fiscal year 2025, over 1,300 people in **Greater Boston** participated in EMPath programs - 100 more families than in 2024

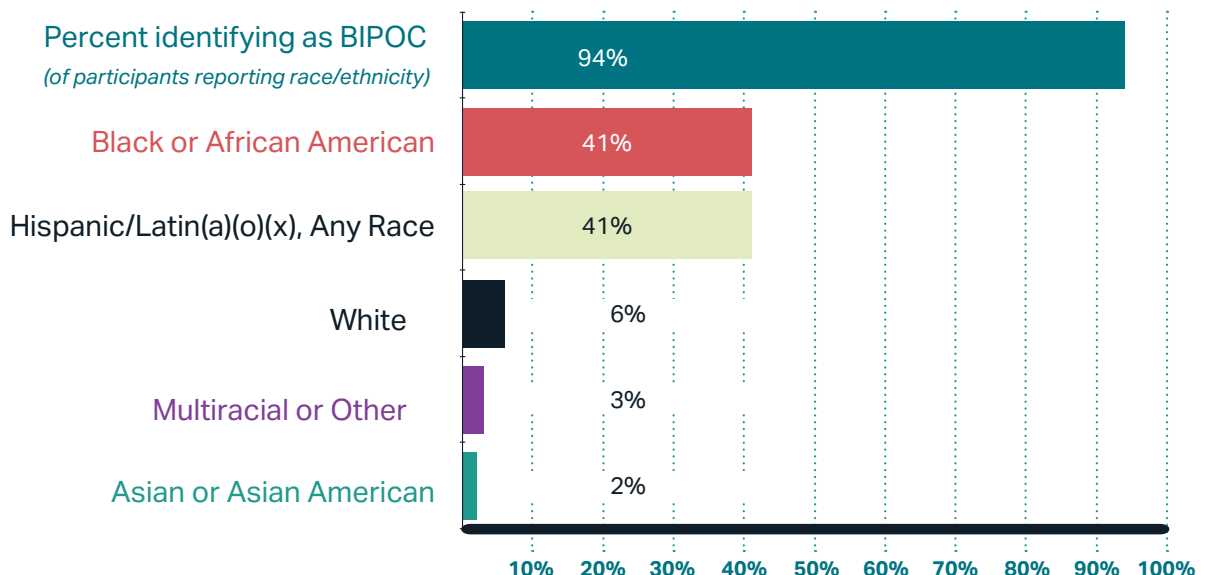
Participants Enrolled in an EMPath Program



Primary Language Spoken by Adult Participants



Race/Ethnicity of Adult Participants





"EMPath successfully helped me get out of homelessness and into a beautiful home for me and my kids and led me on a path to success."

- Shelter Participant

Shelter and Housing Programs

In fiscal year 2025, more than 300 families experiencing housing instability received support through EMPATH's emergency shelter programs.

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

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

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

Horizons is an emergency congregate shelter that houses 8 families.

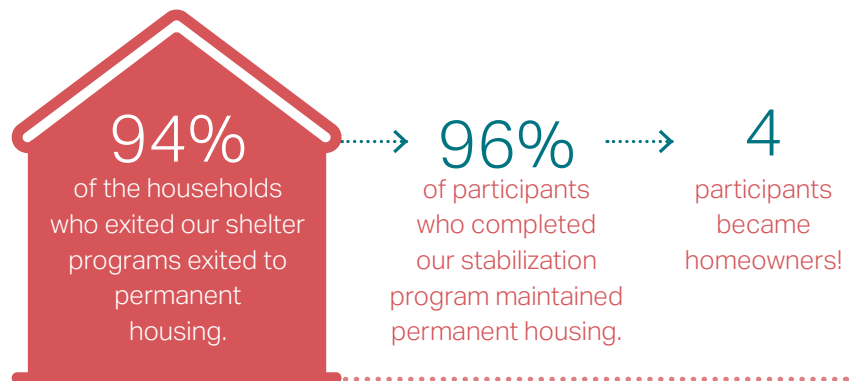
The Abbot Massachusetts Rental Voucher Program (MRVP), located in Dorchester, is a residential program serving 11 families. Abbot MVRP uses Mobility Mentoring® to support participants in achieving the program goal of full-time employment, with an annual salary of at least \$35,000---on track to a Smart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



Long Term Economic Mobility Programs

EMPath supports families long after their transition from shelters into permanent housing, helping participants achieve and sustain meaningful gains in overcoming poverty.

Our **Stabilization** program works aggressively to assist families who have recently moved out of an EMPath emergency shelter into permanent housing in neighborhoods throughout Boston. The families receive 24 months of Mobility Mentoring® services designed to help them establish their new homes and build economically stable and secure lives.



Career Family Opportunity (CFO)

Participants graduate after earning 60% of the Area Median Income (\$79,440 for a family of 2 in Boston in 2025) and saving \$3,425. In 2025, 59% of CFO participants enrolled in education or other training.

EMPath matches those savings so that families have \$10,000+ to help maintain and build on their success. Through CFO, participants and mentors work together for three years to reach these, and other, economic mobility goals.

“EMPath is excellent at helping us set clear goals and take steady steps toward achieving them. They provide strong support, encouragement, and useful tools that help individuals stay focused and motivated along the way.” - CFO Participant

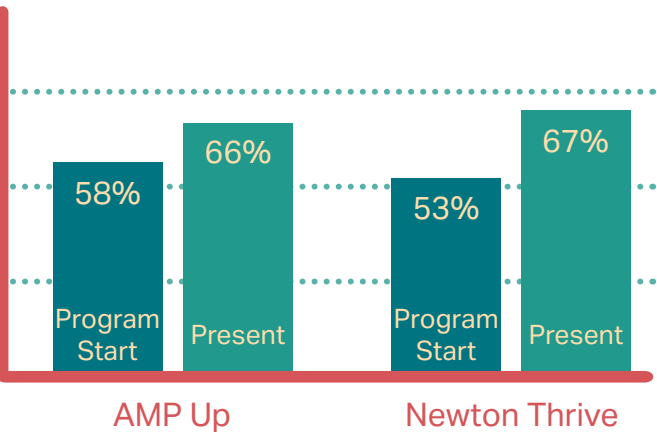


AMP Up supports residents of Boston’s and Cambridge’s Housing Authorities while providing EMPath with an opportunity to better understand Mobility Mentoring®’s impact. Our first randomized control trial, AMP Up engages hundreds of enrollees in three years of mentoring while researchers from Harvard University, Massachusetts Institute of Technology, and Notre Dame University study our approach. In 2025, the first AMP Up participants graduated after making impressive strides in the journey to economic stability.

Newton Thrive is a partnership between EMPath and the City of Newton to help residents from low-income households who were deeply impacted by the pandemic. The two-year program combines Mobility Mentoring® with \$250 monthly cash assistance payments for 50 Newton families. As participants approach the end of their time in this program, they co-create strategies with their EMPath mentors to maintain their economic gains beyond the two years of coaching support.

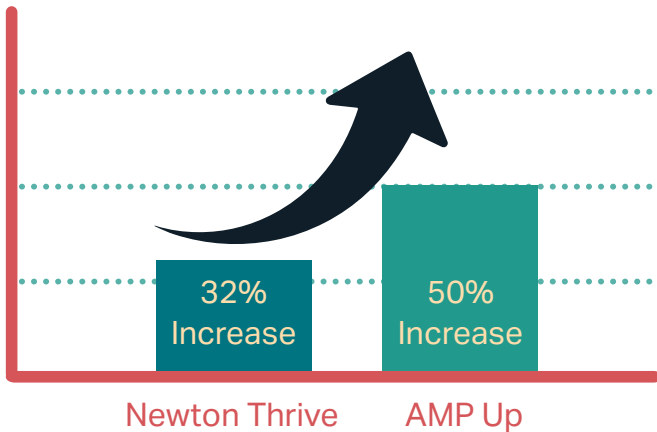
Increased Employment for EMPath Participants

Participants in our AMP Up and Newton Thrive programs increased their employment rates from program start to present day.



Increased Earnings for EMPath Participants

Participants in our AMP Up and Newton Thrive programs increased their average monthly income from program start to present day.



Policy & Advocacy

EMPath's First DC Action Summit

For the first time, EMPath brought the fight for economic mobility to the steps of our nation's capital. On May 7-8, we held our inaugural national advocacy event in Washington, D.C. The 2025 Disrupting Poverty DC Action Summit was a coast-to-coast convening, bringing together more than 100 EMPath parent advocates, Exchange members, including 12 EMPath program participants, and community partners from 19 states to learn, share, and advocate for bold change. Together, they championed critical policies on housing, childcare, and wealth building with leaders, including Massachusetts Senator Edward Markey, Massachusetts Representative Ayanna Pressley, Oregon Representative Susan Bonamici, Georgia Representative Sanford Bishop Jr., and members of the National Democratic Women's Caucus.



Policy Wins

Moving Families Forward

Families who experience poverty are often forced to make impossible choices every day. Choosing between diapers, food, housing, transportation, childcare, or healthcare should not be one of them. Disrupting the cycle of poverty requires a combination of direct services on the ground and advocacy in the halls of power. EMPath meets with policymakers, supports legislation, shares research, convenes leaders, and ensures participants' voices are heard in the fight for change.

Thanks to the advocacy of EMPath staff, participants, and coalition partners, the FY26 Massachusetts State Budget invests in policies that improve the lives of families experiencing poverty:

Increases in Rental Assistance

- ◇ \$34 Million in increased funding for the Massachusetts Rental Voucher Program (MRVP)
- ◇ \$10 Million boost to Rental Assistance for Families in Transition (RAFT) program
- ◇ State requiring RAFT/MRVP to examine barriers to program access with the goal of helping more families to secure support

Investment in Workforce Training

- ◇ \$10 Million to expand access to workforce training programs and reduce waitlists for English for Speakers of Other Languages (ESOL) services

Commitment to Free Community College

- ◇ \$120 Million in continued funding to make Massachusetts' community college free for all



National and Global Impact

For more than a decade, **The Economic Mobility Exchange**, EMPath's global learning network, now 1,100+ organizations strong, has supported practitioners across the globe to implement our Mobility Mentoring® model in their own programs. The Exchange is working to re-envision the systems that support people experiencing poverty.

1,100+ organizations in our global learning network in FY25

450,000+ total individuals served

6,800+ individuals trained on our Mobility Mentoring® model

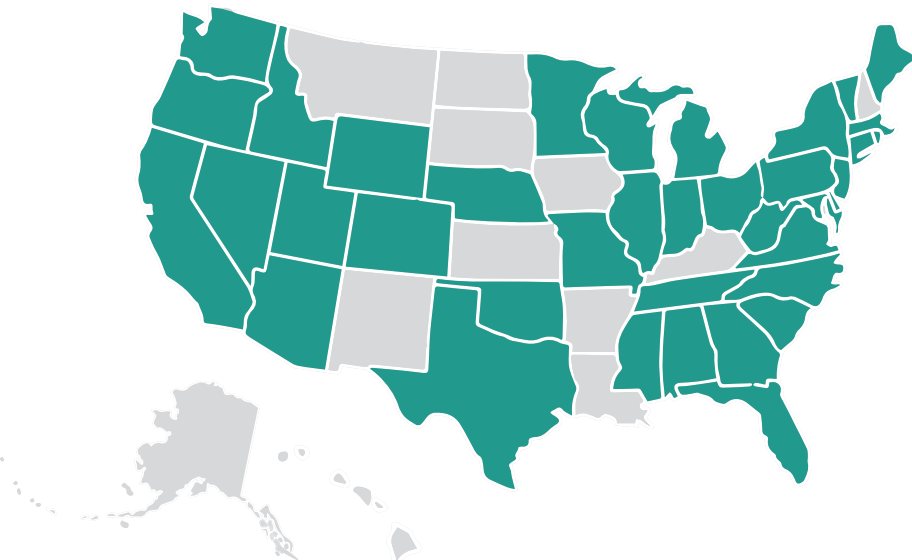
98% of organizations would recommend the Exchange to others

34 states, 10 countries

Exchange Members Include

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





INTERNATIONAL



Exchange member organizations and Mobility Mentoring® practitioners

have access to monthly webinars, technical assistance, and community building. In the last year, the Exchange hosted continuing education sessions including:

Asset Building:

Smart Strategies for Community Change

Cooperative Economics:

A Look At Debt Beyond Banking

From Triage to Community Care:

Relationship Building to Address the Root of Systems

Mobility Mentoring® Best Practices:

Laying the Groundwork for Successful Coaching

Parallel Practice:

Mobility Mentoring® as a Leadership Tool

Strengthening Early Childhood Education Programs Through Community Partnerships

Exchange staff traveled extensively this year,

sharing our outcomes and encouraging organizations to incorporate Mobility Mentoring® into their programs. Some of the conferences we presented or exhibited at include:

Home Visiting Summit

Iowa Finance Authority

National Association of Housing and Redevelopment Officials (NAHRO)

National Conference Addressing Poverty

New England Resident Service Coordinators (NERSC)

National Head Start Association (NHSA)

Parents as Teachers

SPARK

Eden's Story

*I didn't even realize
how much I had achieved*



"Not many people understand that having someone in your corner cheering you on and pushing you to go further is life changing." - Eden

Have you ever taken a 3-year hiatus from the work scene and then tried to hop back in? Well, that is where my story begins. My name is Eden and after having a baby and being a stay-at-home mom for 3 years, things came to a point where my family needed me to return to work. Nervous and excited because I hadn't worked in years I received a flyer, from the Boston Housing Authority, about the EMPath program. I thought to myself, "this could be helpful on this new journey" and signed up. I didn't really know what to expect from the program, but I must say that I received so much!

EMPath has helped me achieve things I may not have even tried to achieve. I have gotten a job that I didn't think I was qualified for, got a raise in my position, and checked off boxes that would otherwise stay unchecked. When I started AMP Up, I set small goals like getting my kids' room organized to finish the program with goals like taking a first-time home buyer course. It wasn't until I was in the program for a year or so with the consistent cheering from my mentors that **I realized that I could achieve the things I once thought of as unachievable.** With the help and encouragement from my mentors, I was able to land a well-paying job at Logan Airport to make the most money I have ever made in my career. Within my job I went from a concierge agent to Assistant Manager (I didn't think I qualified, but my mentor did). I was also able to lose 60lbs and get my own car and get my credit score in a much better range. I didn't even realize how much I had achieved until the program was almost done, and we did one of the final "bridge" assignments. Things really come full circle when you see them on paper, and that really boosted my confidence.

The mentors have shown me kindness and great care even though we may have never met in person. They were always ready whenever I texted, emailed, or called. The countless resources that they have access to are life changing. When I wasn't sure about something with the housing authority or needed some help with my family, they always came through with a list of resources to aid me. The monetary aspect was helpful too; it always came right on time when I needed it most. But the overall cheerleader in my corner is what I take from the program the most. **Not many people understand that having someone in your corner cheering you on and pushing you to go further is life changing.** I will forever be thankful for this program and the connections I've made because of it.

If I must leave you with a thought, I leave you with this; if the flyer happens to reach your mailbox and then your eyes, give it a try!

It may just change your life like it did mine.



Celebrating in Community

Recognition is a core component of Mobility Mentoring® and it is a joy to celebrate families' successes. The EMPath community had the honor of recognizing 47 participants as they graduated from our CFO and AMP Up programs.

Kim Janey and EMPath's staff joined Newton Mayor Ruthanne Fuller, other city officials, community leaders, and the first graduates of Newton Thrive to mark those participants' accomplishments in completing this program.





Celebrating in Community

(Continued)

EMPath marked the 101st anniversary of Hastings House. We recognized the contributions of our staff, honored the families that call Hastings home, and celebrated the reopening of the East Wing, which was damaged in a devastating 2024 fire. The day also served to acknowledge our supporters, whose tremendous generosity empowered the women and children displaced by the fire to recover and EMPath to rebuild.

More than 300 guests gathered in Boston for our annual gala. Together, we celebrated EMPath's impact, and the supporters who make it possible, and we honored champions of our mission: Congresswoman Ayanna Pressley, power couple Betty and Paul Francisco (Boston Impact Initiative CEO and Amplify Latinx co-founder; and State Street Chief Diversity Officer and Vice President, respectively), and Betsy Boveroux (former EMPath board member).







Thank you to Our Generous Supporters

\$100,000+

Howard and D'Arcy Goldman
Donna Jeffers

\$20,000-\$49,999

Eileen Casey
Brian and Stephanie Spector
Leland Wayne

\$10,000 - \$19,999

Elizabeth Boveroux
Sandy and Paul Edgerley
Diarmaid and Amy McGregor
Margaret McKenna
Theresa and Nathan Roy

\$5,000 - \$9,999

Anonymous
Kathleen and Kevin Beatty
Rachael Bradley
Jennifer Gaudet
Kim Janey
Claire Newton and Ted Maloney
William and Cynthia Mantzoukas
Robert Moeser

Pam Murray and Jay MacLaughlin

Fatima and John Penrose

Rob and Erin Reilly

Dr. Anne St. Goar and
Mr. Shippen L. Page, Esq.

Melissa Tansey

Richard Taylor and Kathleen Redd Taylor

\$1,000 - \$4,999

Anonymous (2)

Dorothy Ahle and
Christian Kreilkamp

Steven Argentieri

Francoise Bourdon and Clyde Kessel

William Brown and Barbara Felton

Susan Bruce

Susan Bush

Candace Chang

The Chagnon Family

Edmond Charrette

Mary Churchill

Amanda Cobb

Mary Coleman

Catherine D'Amato

Katie and Tim Delaney

Wynter Duncanson

Jean Fuller Farrington

Stephanie Garrett-Stearns

Patricia Harris

Peggy and Dick Issenberg

Kira Jacobs

Laurence and Sheila Kantor

Nancy Keating

Saumya and Vishal Khanduja

Kerry Lear

Jennifer and Jeremy Lowe

Anna Mudd and Ben Allen

John and Lucia Mudd

Louise Murray

Susan Osborn

Eric Papachristos

Alison Poovru Jaffe

Brian and Julie Roache

Brenda Rodriguez

Gordon and Barbara Russell

John Schiffmann

Norma and Benson Shapiro

Dr. Lauren Smith and Mr. James Boll



Ellen Sullivan

Margo and Joe Tansey

Eric Tencer

Wendy and Wallace Watson

Edward Walker

Martin J. Walsh

Peter and Ellen Zane

\$500 - \$999

Anonymous (3)

Louise Todd Ambler

Katie Amoro

Dan Berwick

George Boveroux III and Margie Brenner

Ms. Heidi Brooks and Dr. Javit Drake

Sonia Chang-Díaz and Bryan Hirsch

Ben de la Cretaz

Kathy and Michael Egasti

Susan Foster and Bruce Horwitz

Barbara Freedman Wand and
Mitchell Wand

Martha and Bill Gardner

Julia Gittleman and Tom Mendelsohn

Patricia and Tom O'Brien

Clarice B. Gordon

John Kain

Brian Kearns

Josh Kraft and Michelle Vichot

Sandy Larson

Lauren Lipcon Dale

Zaks Lubin

Christina Marchand

Cynthia Mazareas

Betty Morningstar and Jeanette Kruger

Peter Noland

Barbara O'Connell

Diane Schmalensee

Nicholas Sirianni

Michael and Kate Sutphin

Michelle Sylvia Spriggs

Lincoln Taggart

Jacob Tebes

Kathryn Winning

\$250 - \$499

Anonymous (5)

Priya Achaibar

Hilina Ajakaiye

Seyoum Ayehunie

Linda Ayers

Angela Brooks

Margaret Butteriss

Suzanne Chow

Sue Curran

Lisa Davis

Mary Ellen and Tom Dobruck

Tamar Doniger

Dana Emanuel

Jessica Emond

Suffolk County Register of Probate
Stephanie L. Everett

Matilda Ferguson

City Councilor Ed Flynn

Michelle Freshman

Richard Gray

Maya Grevatt

Ellen Griggs

Dominique Gutierrez

Migena Halilaj

Michael Hession

Joanne K. Hilferty

Vona Hill

Samantha Hodgkins

Pamela Kading Webb and Mike Webb

Ivka Kalus-Bystricky and Pavel Bystricky

Farida Kathawalla

Daniel Kondor

Mary M. Lassen

Donna Lewis

Ruthie Liberman and Danny Watt

Sandra Louis-Charles

Adeleine Mannion

Cara Mattaliano

Patricia Jones Mullin

Chris Osgood

Constance Otradovec

Camay Pascucci

Michael Perez

James Rappaport Jr.

Renee Re

Suzanne Roeder

Former City Councilor
Mike Ross

Michelle Samuel

Carol Savage

Edom Seyoum

Tamara Sitkoff

Catherine K. Tice

Maria Torres



Thank you to Our Generous Supporters *(Continued)*



Vincent Tse

Tracey Weeden

Joshua Wolfsun and
Annie Tvetenstrand

Anna Xia

Former City Councilor
Josh Zakim

\$1 - \$249

Anonymous (8)

Jan Abbatangelo

Janell Akoi

Wendy Alexis-Janvier

Margaret Alfoni

Tayla Andre

Matthew Aronson

Nikky Auguste

Nicole Avitabile

Margaret Bailey

Celina Barrios-Millner

Avram Baskin

Robert Bechek

Kimberly Bellinger

Marcie Bilodeau

Marianne Birarelli

Linda Black

Beth Boland

Pamela and David
Borkowski

Dave Bove and Gail
Monaghan

Carol Bowen

Lillian Brandao

Sharon Bronaugh

Catherine Burke

Michael Burke

Holly and Dan Burnes

Leon Cantor

Katie Carroll

Cuim Chaplin

Timothy Chapman

Cynthia Ciampoli

Courtney Cole

Linzee Coleman-Bagge

James Cordero

Booker Crawford

Shammah Daniels

Cynthia Dantas

Andrea Delaney

Raymond DeVasto

Sheilah Dooley

Lauren Doty Brown

Paul Evenson

Åsa Fanelli

Laura Feeney

Jaime Y. Ferguson

Raul Fernandez

Elaine Fersh

Elaine Florentino

State Representative
Brandy Fluker-Reid

Richard Gair

Kim Gibson

Myra Gilcrest

Steven Godfrey

Kelly Golden

Joy Gonzalez

Annette Gonsalves-Byner

Michael Granger

Santresa Greenidge

Brian Hale

Bob Hampson

Jillian Harvey

Lisa Hasko

Dotty and Terry Hayes

Libby Hayes

Shirah Hecht

Nathaniel Hines

Lisa Hirsh

Pam Hoffman

Charles Homer

Sean Horrigan

Sandra Jackson

Ellie Jeffers-Ward

Karen Diane Johnson

LaToya Johnson

Linda Jones

Daniel Kaskubar

Shazia Khan

Alexandria King

Kueen King

Brad Kramer

Beth Kramer

Anna Krieger

Jake Lambert

Sherée Lanihun Anderson
and Calvin Anderson

Angelyn Larkin

Ezer Lee	Benjamin Pierce	Carol Stoner
Adi Liberman	Laura Perille	Betty Sweaney Lykins
Jesse Littlewood	Signa Perkins	Elaine Tagliareni
Larry Logman	Jordan Perry	Mary Tagliareni
Chrysa Long	Emily H. Pighetti	Jay Tansey
Sara Looby	Walter and Karen Pressey	Loretta Talios
Sarah Lucas	Lisa Prior	Daniel Tebes
Glenn Lucas	Courtney Pollack	Amanda Teo
Juliana Madden	Vanessa Poster	Lisa Theoharides
Shabnam Mashmasarmi	Jeff Rabb	E. Abim Thomas
Eleni Mazareas	William Ray	Kyla Thomas
Annie Mazzola	Aimee Raleigh	Veronica Thompson
Sheila B. Magee	Rebecca Redner	Rickie Thompson
Amy Mahler	William Reed	Margaret Tiberio
Jackie Martin	Amanda Richardson	James Tuite
Keisha Mateo, MEd and Kevin Mateo-Diggs	Stephen Richter	Mimi Turchinetz
Sarai Martinez	Donald Roach	Amaka Ubaka
Alison McAlear	Denise Robinson	Anne Vinick
Andrew and Rachel McDonnell	Sam Robinson	Margie Vose
Patrick McVeigh	Ellen Romanow	Andrea Wasserman
Mercedes Meach	Weena SaintElien	Gretchen Weismann
Adrianna Mendes- Sheldon	Jonathan Sanon	Marion Westgate
Emily Miga	Constance Seidl	Sydney Faye Williams
Sara Mraish-Demeter	Kai Shanahan	Janelle Woods- McNish
Toneva Munroe	Lena Shapiro	
Mark Murphy	Caitlin Smith	
Rasa O'Donnell	Nola Spain	
Deborah Oriola	Serge St Leger Jr	
Barbara Parmenter	Mary Stack	
Danielle Parrott	Shirley Staram	
	Rhonda Stone	



Thank you to our Corporate and Foundation Donors

\$250,000 +

Anonymous
Rappaport Family Foundation

\$100,000+

Amelia Peabody Charitable Fund
The Baupost Group
Frieze Family Foundation
John Hancock Financial Services, Inc.
Liberty Mutual Foundation
MassMutual Life Insurance
Nordblom Family Foundation
State Street Corporation
United Way of Massachusetts Bay

\$50,000 - \$99,999

G. Gorham Peters Trust
Women's Foundation of Massachusetts

\$20,000 - \$49,999

Cambridge Community Foundation
Franklin Square House Foundation
Highland Street Foundation
Kempenstein Family Charitable Fund
Lincoln & Therese Filene Foundation
Pearson Foundation Fund

\$10,000 - \$19,999

Anna B. Stearns Charitable Foundation
The Carl and Ruth Shapiro Foundation
Charles Sanders Trust

Frederick A. Bailey Trust
Hastings-Plummer Fund
James F. Casey Fund
Mabel A. Horne Fund
New England Patriots Foundation
PricewaterhouseCoopers LLP
Rhino Capital Advisors, LLC

\$5,000 - \$9,999

Brickbottom Foundation
Cook Family Foundation
CSP Foundation
The Elizabeth Grant Fund
J. Garland Enterprises
OneDigital Insurance
Point32 Health
Rabbi Abraham Halbfinger and
Charlesview Charitable Fund
Webster Bank

\$1,000 - \$4,999

Allston-Brighton / Boston College
Community Fund
Amelia Silliman Rockwell & Carlos Perry
Rockwell Fund
Anchor Capital Advisors, LLC
Atlantic Retail
Caroline and Sigmund Schott Foundation
Citizens Bank Charitable Foundation
COTS Detroit
Edward Lappen Foundation, Inc.
Give with Liberty

Hecht-Sabin Family Fund
IMA Corp
John Mudd Charitable Fund
Laura Sibbel Fiske Trust
Lisa Wexler and Kenneth Wexler Fund
M&T Charitable Foundation
Protiviti
Re-Stream
Salon Monét
Town Fair Tire Foundation
UHM Properties
Urban Edge
Werler Family Charitable Foundation

\$500 - \$999

Boyden Boston LLC
The Cameron Family Giving Fund
The Kahuna Fund
The Nichols Trust
United Security, Inc.

\$1 - \$499

Brown Advisory
Eastern Bank Foundation
Foresters Financial
Foster-Horwitz Family Fund
Manulife
NERSC
S&P Global - Boston Branch
Sullivan Family Charitable Fund

Our Leadership

Board of Directors

Kim Janey, President and Chief Executive Officer, EMPath

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

Pamela Murray, *Co-Vice Chair*
Consultant

Melissa Tansey, *Co-Vice Chair*
Director, Women Investors, Fidelity Investments

Jennifer Gaudet, *Treasurer*
Partner, PricewaterhouseCoopers

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

Steven R. Argentieri,
Partner, 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

Jonathan C. Garland,*
President & Founder, JGE Architecture + Design and JGE Development LLC

Shellee Mendes,
Entrepreneur and Stylist, Salon Monet

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

Wendy Watson,*
Retired Executive, Vice President Global Services, State Street Bank

Executive Staff

Kim Janey, President and Chief Executive Officer, EMPath

Rudy Ash,
Chief Advancement Officer

Richard Gair,
Chief Financial Officer

Ruthie Liberman, MPA,
Vice President of Public Policy

Jennifer Lowe, PhD,
Vice President of Knowledge and Partnerships

Ben Seyoum,
Chief Operating Officer and Senior Vice President

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

**** Term concluded November 2025**

*** Term began November 2025**



Audited Financials

Assets	2025	2024
<i>Cash</i>		
Cash and Cash Equivalents	493,564	777,468
Restricted Cash	73,389	76,301
Total Cash and Cash Equivalents and Restricted Cash	\$566,953	\$853,769
Contracts, contributions and grants receivable, net of allowance for credit losses of approximately \$20,000 at June 30, 2025 and 2024	1,310,766	1,567,580
Insurance Proceeds Receivable	82,149	-
Prepaid expenses and other assets	258,334	320,362
Investments	7,971,802	7,752,015
Assets held in trust by others	135,263	112,684
Right-of-use asset	1,864,924	2,286,855
Property, plant and equipment, net	3,403,667	2,543,129
Total Assets	\$15,593,858	\$15,436,394
Liabilities and Net Assets		
<i>Liabilities</i>		
Accounts Payable	272,584	136,987
Accrued Expenses	1,247,657	1,378,716
Deferred Revenue	57,967	52,760
Lease obligation	2,046,174	2,473,105
Total Liabilities	\$3,624,382	\$4,041,568
<i>Net Assets</i>		
Without Donor Restrictions	7,537,439	6,939,842
With Donor Restrictions	4,432,037	4,454,984
Total Net Assets	\$11,969,476	\$11,394,826
Total Liabilities and Net Assets	\$15,593,858	\$15,436,394

Year Ended June 30, 2025
(with comparative totals for 2024)

	2025		2024	
	WITHOUT DONOR RESTRICTIONS	WITH DONOR RESTRICTIONS	TOTAL	TOTAL
Revenue and Other Support				
Contract Revenues	12,098,857	-	12,098,857	11,904,912
Program Service Fees	-	-	-	190,128
Contributions And Grants	2,728,229	475,000	3,203,229	3,272,348
Other Income	613,885	-	613,885	765,800
Contributions of Nonfinancial Assets	289,648	-	289,648	256,501
Investment Return Appropriated Under Spending Policy	363,000	-	363,000	332,000
Net assets released from restrictions - satisfaction of restrictions	720,996	(720,996)	-	-
Total Revenue and Other Support	\$16,814,615	(\$245,996)	\$16,568,619	\$16,721,689
Expenses				
Program services	14,947,027	-	14,947,027	15,051,772
Management and General	1,909,521	-	1,909,521	1,492,354
Fundraising	665,812	-	665,812	773,067
Total Expenses	\$17,522,360	-	\$17,522,360	\$17,417,193
Change in net assets from operating activities	(\$707,745)	(\$245,996)	(\$953,741)	(\$695,504)
Nonoperating Activities				
Insurance Proceeds	992,024	-	992,024	992,024
Investment Return	534,684	342,104	876,788	534,684
Investment return appropriated under spending policy	(221,366)	(141,634)	(363,000)	(332,000)
Net change in value of assets held in trust by others	-	22,579	22,579	(3,815)
Change In Net Assets From Nonoperating Activities	1,305,342	223,049	1,528,391	613,663
Change In Net Assets	597,597	(22,947)	574,650	(81,841)
Net Assets, Beginning Of Year	6,939,842	4,454,984	11,394,826	11,476,667
Net Assets, End Of Year	\$7,537,439	\$4,432,037	\$11,969,476	\$11,394,826



ECONOMIC MOBILITY BRIDGE®

THINKING ABOUT THE FUTURE

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

MAKING DECISIONS IN CONTEXT

v2024.2.1 For the most current version of the Bridge, visit: empathways.org/bridge | Economic Mobility Pathways. All rights reserved.



Photo Credits

Sofie Koonce
Connor McLaren

Aaron Linares
Steven Osemwenkhae



EMPath

Economic Mobility Pathways

www.empathways.org

308 Congress Street, Floor 5
Boston, MA 02210

@DisruptPoverty

