

**CRITTENTON WOMEN'S UNION**  
**ANNUAL REPORT 2008**



**PARTNERSHIPS • INNOVATION • ADVOCACY**

CRITTENTON WOMEN'S UNION TRANSFORMS THE  
COURSE OF LOW-INCOME WOMEN'S LIVES SO THAT THEY  
CAN ATTAIN ECONOMIC INDEPENDENCE AND CREATE  
BETTER FUTURES FOR THEMSELVES AND THEIR FAMILIES.

*We accomplish this by:*

- Providing safe housing, caring supports, education, and training programs;
- Innovating new programmatic designs based on research and client experience;
- Using this knowledge and experience to shape public policy and achieve social change.





**Dear Friends,**

We have charged ourselves at CWU with nothing less than transforming the lives of the women who come to us for help. They may come seeking emergency shelter, a GED certificate, computer training, or parenting skills. Whatever the reason they seek us out, our goal is to accompany them on their personal path to economic independence.

We do not place time limits on this commitment to our clients. We know the hindrances they will encounter and the setbacks they will suffer. We are with them for the long haul. This year we began laying the groundwork for a long-range pilot program to help a group of South Boston families acquire the education, training and life skills needed to build an asset base and a more secure future.

We also do not limit our commitment to those women struggling for financial stability who come through our doors. We cannot, when 72 percent of families living below the federal poverty line in Massachusetts are headed by single mothers. To deepen and broaden our impact, we conduct extensive research, and we lobby for concrete changes in public programs and policies.

In 2008, we published, “Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families.” Our report revealed that half of the state’s 3.2 million workers lack the education and skills required to obtain jobs that pay family-sustaining wages. We included among our recommendations a call for more financial aid for low-income working adults returning to school.

We thank you for your ongoing support and hope you too will continue to Live, Work and Thrive.

Best Regards,

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

**Pamela A. Murray**  
*Chair*



### **Treasurer's Report**

At Crittenton Women's Union, we continually strive to put into practice the most efficient and effective methods of providing the services and resources critical to helping low-income women attain economic self-sufficiency. Our solid financial results in Fiscal Year 2008 testify to the success of our efforts.

Our operating revenue grew to \$10.5 million, an increase of 2% compared to Fiscal Year 2007. Of those total revenues, \$2.9 million came from donor contributions, a 6% rise. Government funding, primarily from the Commonwealth of Massachusetts, however, remained flat. CWU's invested funds returned negative 7% in volatile market conditions and, coupled with a strategic decision to maintain more liquidity, stood at \$5.8 million, as of June 30, 2008.

At CWU, we endeavor to keep fundraising and management costs to a minimum. This year expenses remained at the FY07 level, and 79% of monies spent were used to fund programs and services: housing, education, workforce development, family support, research, and advocacy. We are very proud of the results achieved in each of these areas, as highlighted in this annual report.

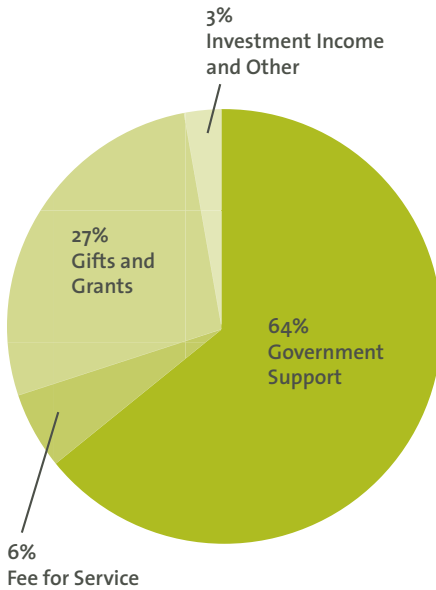
We are grateful to our generous donors who so enthusiastically embrace our mission and entrust us with their resources so that we may help thousands of low-income women realize brighter and more secure futures for themselves and their families.

For a complete copy of our FY08 financial statements, audited by Tofias PC with an unqualified opinion, please contact the Finance Department at Crittenton Women's Union, One Washington Mall, Boston, MA 02108.

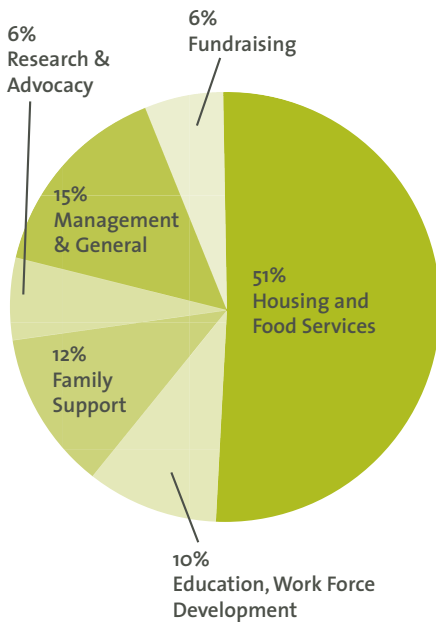
A handwritten signature in cursive script that reads "Dorothy Puhly".

**Dorothy Puhly**  
*Treasurer*

### Sources of Operating Funds: \$10,544,808



### Use of Operating Funds: \$10,393,416



### Crittenton Women's Union Statement of Financial Position

	As of 6/30/2008	As of 6/30/2007
<b>Assets</b>		
Current Assets	\$1,975,922	\$1,665,552
Investments	\$5,772,629	\$6,635,441
Property, Plant and Equipment, Net	\$4,705,688	\$4,699,794
<b>Total Assets</b>	<b>\$12,454,239</b>	<b>\$13,000,787</b>
<b>Liabilities and Net Assets</b>		
Liabilities:		
Current Liabilities	\$758,955	\$623,286
Notes Payable	\$546,780	\$584,854
<b>Total Liabilities</b>	<b>\$1,305,735</b>	<b>\$1,208,140</b>
Net Assets:		
Unrestricted - Undesignated	\$2,810,601	\$2,696,485
Unrestricted - Board Designated	\$3,724,039	\$4,205,392
Temporarily Restricted	\$3,330,915	\$3,607,821
Permanently Restricted	\$1,282,949	\$1,282,949
<b>Total Net Assets:</b>	<b>\$11,148,504</b>	<b>\$11,792,647</b>
<b>Total Liabilities and Net Assets</b>	<b>\$12,454,239</b>	<b>\$13,000,787</b>

### Crittenton Women's Union Statement of Activities

	FY08	FY07
<b>Operating Revenue</b>		
Program Service Fees	\$7,356,469	\$7,412,119
Gifts and Grants	\$2,494,499	\$2,426,593
In-kind Gifts	\$366,518	\$283,632
Investment Income appropriated	\$291,000	\$151,174
Other Income	\$36,322	\$71,338
<b>Total Operating Revenue</b>	<b>\$10,544,808</b>	<b>\$10,344,856</b>
<b>Operating Expenses</b>		
Program Services	\$8,182,992	\$8,079,182
Management and General	\$1,578,353	\$1,633,739
Fundraising	\$632,071	\$643,100
<b>Total Operating Expenses</b>	<b>\$10,393,416</b>	<b>\$10,356,021</b>
<b>Change in Net Assets from operating activities</b>	<b>\$151,392</b>	<b>(\$11,165)</b>
Change in Net Assets from non operating activities	(\$518,630)	\$917,518
Change in Temporarily Restricted Net Assets	(\$276,906)	(\$115,943)
<b>Total Change in Net Assets</b>	<b>(\$644,144)</b>	<b>\$790,410</b>

**MISSION:**  
ECONOMIC  
INDEPENDENCE  
FOR EVERY  
CLIENT  
WE SERVE

# OUR PIONEERING, D

**Crittenton Women's Union** is breaking new ground daily in its mission to help low-income women overcome the barriers to achieving economic independence. In 2008, we enjoyed many successes in our pioneering strategic approach, which combines client-centered service programs with independent research and public advocacy.



## LONG-TERM CLIENT PARTNERSHIPS

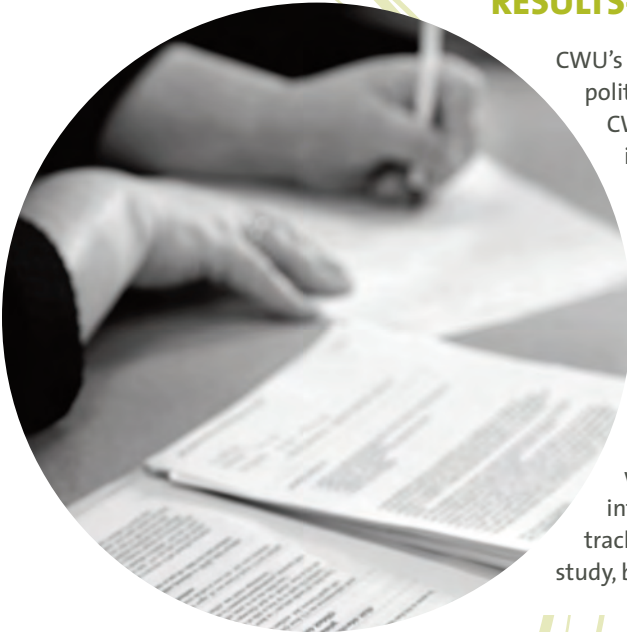
Crittenton Women's Union (CWU) commits to stay the journey to economic independence with every client we serve. We partner with each client to develop a plan that will help her obtain a family-sustaining job. Clients come to CWU through its direct service programs—transitional housing, alternative education and workforce development. CWU also connects clients to outside experts and resources—from child and health care to education and legal services.

In Fiscal Year 2008, we provided emergency housing for 366 families and, as we transition to a “Housing First” model, we successfully moved 38 percent of those families into permanent housing. We also served 189 students in our GED, Woman to Woman and CHANCES classes. In addition, our family support program staff worked with more than 300 mothers and fathers and more than 260 children in our FLASH and Boston Neighborhoods Healthy Families programs.

# DYNAMIC APPROACH

**VISION:**  
ECONOMIC  
INDEPENDENCE  
FOR ALL  
LOW-INCOME  
WOMEN

## RESULTS-DRIVEN INNOVATION



CWU's Research and Innovation Department not only studies the economic, political and social barriers confronting low-income women, but also assesses CWU's programs by measuring performance and outcomes. CWU applies its exacting research in many ways—to creating practical web-based tools, to identifying best practices, to developing pilot programs, and to making recommendations for public policy change.

This year, CWU released its report, "Unlocking the Doors to Higher Education and Training for Massachusetts' Working Poor," which details the significant impediments low-income working adults face pursuing higher education. CWU's recommendations include offering two years of community college instruction at no cost to low-wage earners. In addition, CWU launched its Outcomes Project, implementing organization-wide state-of-the-art research software that establishes a universal client intake form, program-specific measurement tools, and coordinated data tracking systems. CWU also has underway a work support study and a jobs study, both slated for completion in 2009.

## STRATEGIC PUBLIC ADVOCACY

With its in-depth research and on-the-ground client experience, CWU brings an authoritative voice to public policy and legislative initiatives tackling the obstacles low-income women face in attaining economic independence. CWU takes a pro-active role in advocating for policy changes, initiating legislation, and raising awareness among policy makers, community leaders, the media, and partner agencies.

In 2008, our Advocacy Department established the first-ever CWU Voices Advocacy Council, comprised of current and past clients, staff, and agency partners. The Council sets strategic priorities, testifies at public hearings, and educates legislators. CWU also kicked off its Voices Action Network, which transmits e-alerts regarding crucial votes on pending legislation. CWU counts among its legislative successes this year the re-allocation of \$100,000 in funding to its Woman to Woman workforce development training program. Advocacy also undertook this year the development of a policy brief on work supports, slated for release in Fiscal Year 2009.



## We are grateful for the extraordinary generosity and ongoing support of our Crittenton Women's Union donors.

Fiscal year beginning July 1, 2007 and ending June 30, 2008.

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Amelia Peabody Charitable Fund  
Bank of America Philanthropic  
Management Services  
Blue Cross Blue Shield  
of Massachusetts  
The Boston Foundation  
Charlesbank Homes  
The Ludcke Foundation  
Paul and Phyllis Fireman  
Charitable Foundation  
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Skillworks  
United Way of  
Massachusetts Bay

### \$25,000-\$49,999

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Procter & Gamble  
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Boston Redevelopment  
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Seventh Generation  
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