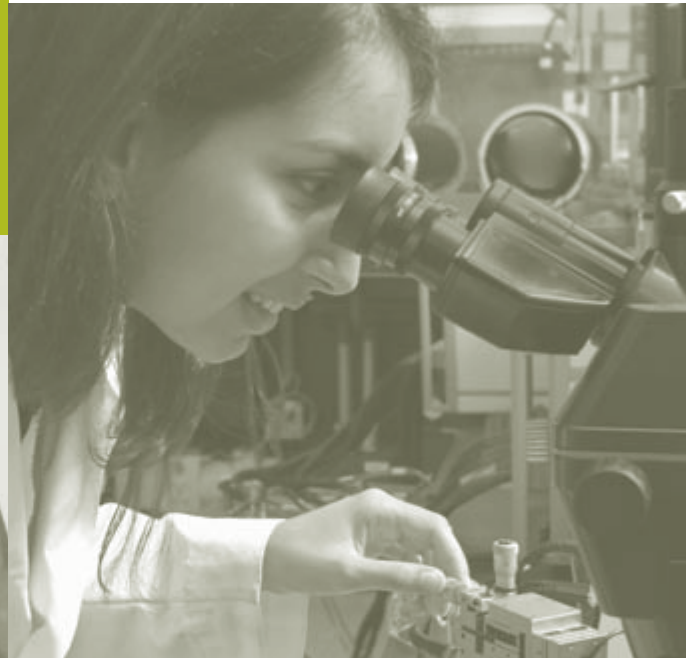
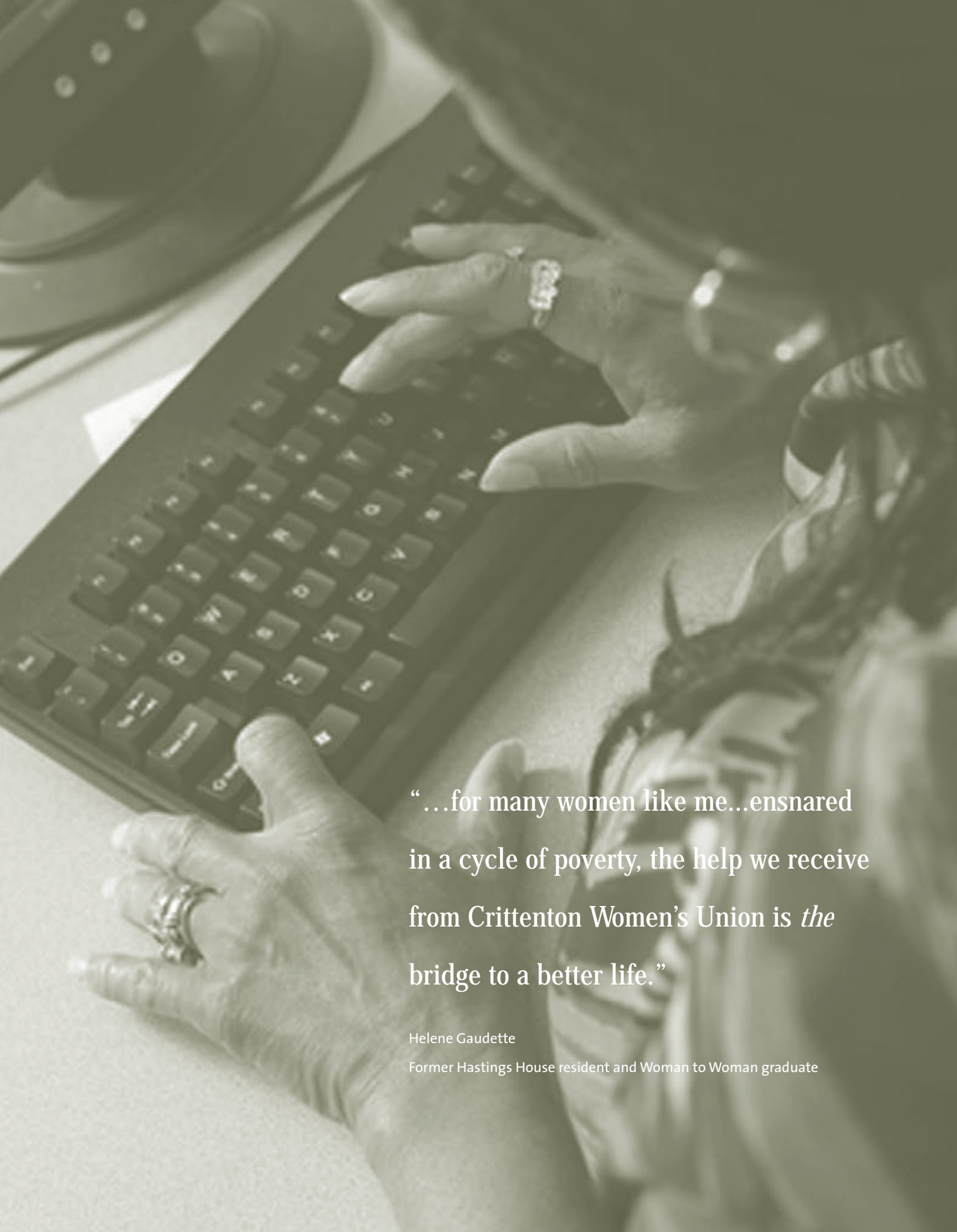


Transforming the course

of low-income women's lives...



Annual Report 2009

A close-up, high-angle photograph of a woman's hands typing on a black computer keyboard. The woman is wearing a silver watch on her left wrist and several rings on both hands. The image is in a muted, olive-green color palette. The background is slightly blurred, showing a desk and a mouse.

“...for many women like me...ensnared
in a cycle of poverty, the help we receive
from Crittenton Women’s Union is *the*
bridge to a better life.”

Helene Gaudette

Former Hastings House resident and Woman to Woman graduate



Dear Friends,

This year we worked on knocking down bureaucratic walls that block low-income women's progress to economic self-sufficiency, while at the same time we launched innovative programs designed to help them traverse the often rocky path to a better future.

In this, we are unique. Crittenton Women's Union (CWU) combines direct service delivery, independent research and public advocacy in one organization.

In 2009, we released "Fits & Starts: The Difficult Path for Working Single Parents" with our partner, The Center for Social Policy at the University of Massachusetts Boston. "Fits & Starts" reveals the tough choices Massachusetts low-wage workers must make between taking higher paying jobs and losing critical work supports before they can afford to meet basic living expenses.

This report strongly informed the work of the Massachusetts Asset Development Commission, on which CWU President/CEO Beth Babcock served and Vice President for Public Policy Ruthie Liberman advised. The Commission developed recommendations to help low- and moderate-income families build the assets necessary for sustainable economic security.

This research also led to our crafting "The Workers' Pathways to Self-Sufficiency Act," introduced in the 2009 Massachusetts legislative session. The Act would provide low-income working students financial assistance for educational expenses. The Act would most certainly benefit the participants of Career Family Opportunity, our new pilot program helping single parents build the foundation essential to achieving economic independence.

We expect to learn a lot from our clients in this new program, as we do from all our clients. What they teach us will impact our research and our advocacy efforts and, in turn, these efforts will assist us in smoothing the path before them.

We thank you for your unstinting support and hope you 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

In a challenging economic environment, CWU continued to strengthen the pathway to economic self-sufficiency for low-income women. We expanded our stabilization services to homeless women, directed resources to new approaches, and transferred less mission-aligned programs to other providers.

Fiscal Year 2009 operating revenues were \$10.4 million, a 1% decrease compared to Fiscal Year 2008. Of those total revenues, \$2.7 million came from donor contributions, a decline of 6%, attributable to the global financial crisis. However, CWU compared favorably when measured against national data, which indicate a 12% decrease in philanthropic contributions to social service agencies last year. In addition, CWU benefited from a 1% increase in government funding, primarily from the Commonwealth of Massachusetts.

Our invested assets valued at \$4.7 million, as of June 30, 2009, suffered a loss of about 17% over the course of the fiscal year. During that same period, the S&P 500 Index fell 26%.

We anticipated a revenue shortfall and made strategic and operational decisions to maintain CWU's fiscal strength. We adjusted spending levels while protecting direct service delivery to our clients and pushing forward with our innovation strategy. Seventy-nine percent of our funds continued to support programs and services, with fundraising and management costs kept to a minimum.

The selective pruning and growing of initiatives and programs in 2009, along with the prudent management of resources, has positioned CWU to continue to deliver cost-effective, high-impact programs as well as research, develop, and advocate for new pathways out of poverty. This can only be achieved with your investment in the low-income women that come to CWU to gain the skills, knowledge and habits necessary for an economically self-sufficient future. We thank you for your ongoing commitment and support.

For a complete copy of our FY09 financial statements, audited by Mayer Hoffman McCann PC with an unqualified opinion, please go to our website www.liveworkthrive.org or contact the Finance Department at Crittenton Women's Union, One Washington Mall, Boston, MA 02108.

Dorothy Puhly
Treasurer



“We build too many walls
and not enough bridges.”

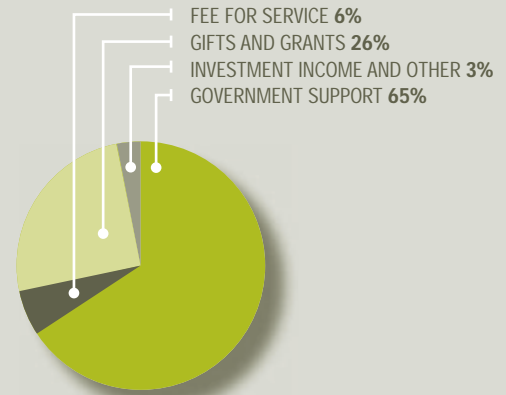
Sir Isaac Newton

Physicist, mathematician, philosopher

Crittenton Women's Union Statement of Financial Position

	Actual As of 6/30/2009	Actual As of 6/30/2008
Assets		
Current Assets	\$1,540,349	\$1,975,922
Investments	\$4,685,267	\$5,772,629
Property, Plant and Equipment, Net	\$4,578,728	\$4,705,688
Total Assets	\$10,804,344	\$12,454,239
Liabilities and Net Assets		
Liabilities:		
Current Liabilities	\$808,822	\$758,955
Notes Payable	\$505,715	\$546,780
Total Liabilities	\$1,314,537	\$1,305,735
Net Assets:		
Unrestricted - Undesignated	\$2,538,220	\$2,810,601
Unrestricted - Board Designated	\$2,796,907	\$3,724,039
Temporarily Restricted	\$2,871,731	\$3,330,915
Permanently Restricted	\$1,282,949	\$1,282,949
Total Net Assets	\$9,489,807	\$11,148,504
Total Liabilities and Net Assets	\$10,804,344	\$12,454,239

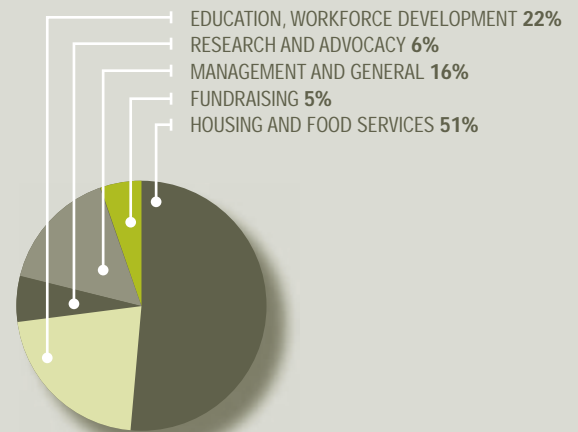
Sources of Operating Funds: \$10,443,472



Crittenton Women's Union Statement of Activities

	FY09	FY08
Operating Revenue		
Program Service Fees	\$7,453,086	\$7,356,469
Gifts and Grants	\$2,290,686	\$2,494,499
In-Kind Gifts	\$389,957	\$366,518
Investment Income Appropriated	\$291,000	\$291,000
Other Income	\$18,743	\$36,322
Total Operating Revenue	\$10,443,472	\$10,544,808
Operating Expenses		
Program Services	\$8,422,506	\$8,182,992
Management and General	\$1,664,866	\$1,578,353
Fundraising	\$562,372	\$632,071
Total Operating Expenses	\$10,649,744	\$10,393,416
Change in Net Assets from Operating Activities	(\$206,272)	\$151,392
Change in Net Assets from Non-Operating Activities	(\$993,241)	(\$518,630)
Change in Temporarily Restricted Net Assets	(\$459,184)	(\$276,906)
Total Change in Net Assets	(\$1,658,697)	(\$644,144)

Use of Operating Funds: \$10,649,744





Smoothing the path

Women come to Crittenton Women's Union at various points in their life journeys. Some arrive needing temporary housing. Others seeking their GEDs. Still others hoping to update their skills to rejoin the workforce. No matter what her immediate need or short-term objective, each woman will work with a CWU mobility mentor to create a long-term plan with the goal of obtaining a job that pays enough to support herself and her family.



Programs

This year our Housing programs accommodated 279 families, with 30 percent transitioned into permanent homes. Our GED program served 96 young women and men, assisting 19 in finding jobs and 14 in furthering their education and training. Seventy-one students enrolled in our Woman to Woman program, which offers computer training, professional development and mentoring for low-income women entering or returning to the workforce. Thirty-one percent of our Woman to Woman graduates moved on to higher education and 24 obtained employment.

Our award-winning Boston Neighborhood Healthy Families program, which served 118 families, supports first-time parents through the child's third birthday. In June, CWU welcomed 20 participants to its first session of Career Family Opportunity (CFO), a five-year pilot program that allows low-income single parents to proceed at their own pace as they acquire the tools essential to a stable future.

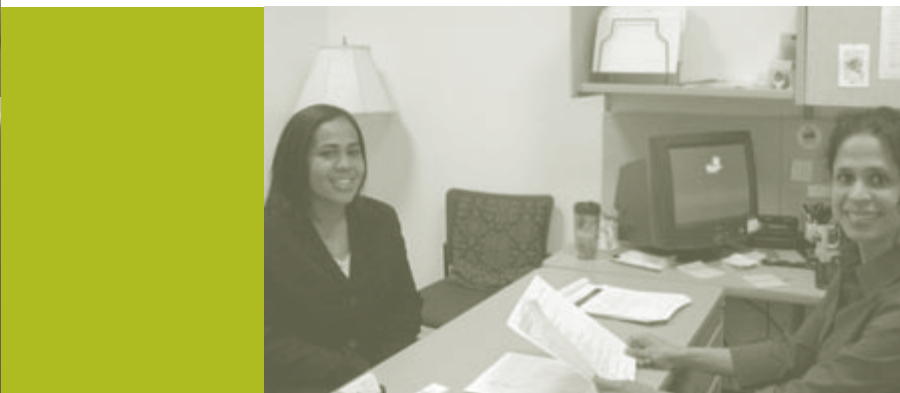
Breaking new ground

Understanding how a low-income mother can successfully overcome poverty requires the in-depth study of the effectiveness of our own programs as well as of the political, societal and institutional barriers that our clients face. CWU's research determines best practices, generates practical tools for our clients, gives rise to new programs, and leads to recommendations for change—both incremental and sweeping—in government regulation and public policy.

Research and Innovation

In 2009, CWU published "Fits & Starts: The Difficult Path for Working Single Parents" with our partner The Center for Social Policy at the John W. McCormack Graduate School, UMass Boston. This groundbreaking study details the economic potholes—precipitous decreases in critical work supports such as housing subsidies and child care assistance—low-wage single working mothers encounter when they receive small increases in income.

In CWU's companion study, "The 'Cliff Effect' Experience: Voices of Women on the Path to Economic Independence," women experiencing these disproportionate drops or "cliff effects" in work supports recount in their own words the impact on their lives. Among the key recommendations included in both reports were a call for updating eligibility criteria for work supports; improving access to financial aid for education for low-income; and expanding investment in child care and housing supports.





“...I came here with lots of doubts and insecurities. I’m leaving here a stronger person with a goal...I am so proud to have been part of this program.”

Rebecca

Woman to Woman graduate

Spearheading change

At Crittenton Women's Union we support each of our clients on her personal path to transforming her life. At the same time, we advocate for changes that will make it possible for all low-income women to achieve economic self-sufficiency. Our direct knowledge of our clients' experiences and our extensive research uniquely equip us to put forward public policy and legislative initiatives and to inform policy makers, community leaders and the media about the challenges confronting low-income women.

Advocacy

This year, CWU significantly contributed to the work of the Massachusetts Asset Development Commission, charged by the Legislature to study the economic challenges facing low- to moderate-income families. The Commission adopted several of the recommendations included in "Fits & Starts: The Difficult Path for Working Single Parents," CWU's joint report with The Center for Social Policy at UMass Boston.

CWU took the lead in drafting "The Workers' Pathways to Self-Sufficiency Act," introduced in the 2009 Massachusetts legislative session. The Act would provide \$4.5 million in financial assistance for educational expenses to low-income, working students. It would also allow vocational training programs to count towards the work requirement of public assistance recipients. This year, CWU's Voices Advocacy Council boasted 59 current and past client members taking action to support policy initiatives.



We are grateful for the extraordinary generosity and ongoing support of our Crittenton Women's Union donors. Fiscal year beginning July 1, 2008 and ending June 30, 2009.

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Mission Statement

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.**

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Julia Zerounian

CORPORATIONS, OTHER FOUNDATIONS AND ORGANIZATIONS

\$50,000 and Up
The Boston Foundation
Paul and Phyllis Fireman
Charitable Foundation
Franklin Square House Foundation
Mabel Louise Riley Foundation
Skillworks
United Way of Massachusetts Bay
Wal-Mart Foundation

\$25,000 - \$49,000
Blue Cross Blue Shield of
Massachusetts
The Gillette Company /
Procter & Gamble
The Carl and Ruth Shapiro Foundation
Martha R. Gerry Townley Foundation
State Street Foundation, Inc.
Yawkey Foundation

\$10,000 - \$24,999
Anonymous (1)
Paul and Edith Babson Foundation
Frederick A. Bailey Trust
Bank of New York Mellon
Brandon Roberts & Associates
Bushrod H. Campbell and
Adah F. Hall Charity Fund
Cabot Family Charitable Trust
James F. Casey Fund
Charisma Fund -
Lucy R. Sprague Memorial
Citizens Bank
Clipper Ship Foundation
Fidelity Investments
Lincoln & Therese Filene Foundation
G. Gorham Peters Trust
Genzyme Corporation
Hastings-Plummer Fund
J. Jill Compassion Fund

Janey Fund
New Balance Athletic Shoe, Inc.
Lawrence J. and Anne Rubenstein
Charitable Foundation
Shire
Anna B. Stearns Charitable Foundation

\$5,000 - \$9,000
Bank of America
Bessemer Trust
Bingham McCutchen LLP
Boston Private Bank & Trust Company
Cafco Construction Management, Inc.
Dana-Farber Cancer Institute
Dedham Temporary Home for
Women and Children
Delta Dental Plan of Massachusetts
Eaton Vance Management
Elizabeth Taylor Fessenden Foundation
Henry Hornblower Fund, Inc.
Marion L. Decrow Memorial Foundation
Mass. Maternity & Foundling
Hospital Co.
Partners HealthCare
Dorothy and Jonathan Rintels
Charitable Foundation
Roy A. Hunt Foundation
Adelard A. and Valeda Lea Roy
Foundation
The Sanders Fund
TJX Foundation, Inc.

\$2,500 - \$4,999
Anonymous (1)
Susan A. and Donald P. Babson
Charitable Foundation
Elizabeth Grant Fund
Laura Sibbel Fiske Trust
The Fuller Foundation
Humboldt Storage and
Moving Company
Hunt Street Fund
Maloney Properties, Inc.
Mintz Levin Cohn Ferris
Glovsky & Popeo, P.C.
New England Patriots Foundation
PLUS (Professional Liability and
Underwriter Society)

\$1,000 - \$2,499
Anonymous (3)
224 Boston Street Restaurant
Bay State Federal Savings
Charitable Foundation
The Caleb Foundation
Charles H. Cross Charitable Foundation
Curriculum Associates, Inc.
Donoghue, Barrett & Singal, P.C.
Elizabeth Grant Trust
Fiduciary Trust Company
Fountainhead Food Service
Gordon Brothers Group, LLC
Harvard Vanguard
KPMG LLP
Barbara F. Lee Family Foundation
M.S. Walker
The Mentor Network

Mugar Enterprises
Albert E. Pillsbury Trust
Red Sox Foundation
Shields Health Care Group LP
Target Stores
Todd English Enterprises

\$500 - \$999

Boston Help Desk
The Colonnade Hotel
Harvard University Office of
Community Affairs
The Home for Little Wanderers
Libbey-Clarke Family Fund
Liberty Mutual Group
Charles H. Pearson Trust
Seaport Hotel
Wellesley College

\$250 - \$499

Berkeley Investments, Inc.
Boston College
HouseWorks, LLC
Illy
The Menino Committee
OZ Pacific Wines, Inc.
The Strategy Group, Inc.

\$1 - \$99

Action for Boston Community
Development, Inc.
Bernstein Global Wealth Management
City of Boston Employee Campaign
Commonwealth of MA Emp. Charitable
Campaign Reg I
Community Development
Corporation of Boston, Inc.
DeCordova Museum and
Sculpture Park
Goodsearch
John Hancock Financial Services, Inc.
International Business Women's Club
A. Irving McLauthlin Trust
Monitor Group
State Street Matching Gift Program
Women of St. Mary's Episcopal Church

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