





## DEAR FRIENDS,

CCFW is evolving to reach our timeless mission: to provide service to those in need, to advocate compassion and justice in the structures of society, and to call all people of good will to do the same. We are moving towards the vision that anchors everything we do – ending poverty, one family at a time. Though we are in motion, we never waiver. Though we continue to evolve, we are the same agency that has been serving the poor in North Texas for the last 109 years. We've always been committed to transforming ourselves so we can meet our community's needs. And nothing is more pressing today than coming up with a permanent solution for working families living in poverty.

CCFW is rooted in Catholic Social Teaching and our call to be the hands and feet of Jesus. Our stability is in our singular focus to end poverty. These are at the core of who we are and what we do, allowing us to constantly refine and improve our services to find what is most effective to end poverty.

Little did I know as a 9-year-old growing up poor in rural Ohio that the course of my life was propelling me towards becoming part of CCFW's mission. That was the year I started working – on my uncle's farm – and I haven't stopped since. Back then, I worked to buy my own clothes and shoes and to help my parents pay the bills. What I didn't realize was that my experiences in the farm fields and fast food restaurants of my hometown were instilling in me a desire to break the generational cycle of poverty – not only for myself and my own family, but for families everywhere. My life was moving me towards the moment I would encounter CCFW and decide to join in its steadfast mission, fueled with renewed passion to end poverty, one family at a time.

At CCFW, I can live my values and fulfill my purpose. That's why I joined this agency and why I am here today, excited to be a part of shaping this organization's future. Great things happened at CCFW in 2018 – you'll read about some of them in this annual report. And exciting things lie ahead as we anticipate a new CEO, a continued alignment of our services to address the root causes of poverty and permanent solutions to moving people out of poverty, and the expansion of our research initiatives to add to the body of evidence about what works to end poverty. We are committed to evolve to be what our community needs. Though we are no longer "our grandparents' Catholic Charities," we continue to be a light in our community – as we have been since 1910. The legacy we live is the legacy we leave. Thank you for being a part of CCFW's mission – yesterday, today, and tomorrow.

With gratitude,

Paul Boyd COO and Interim President/CEO

# future in sight

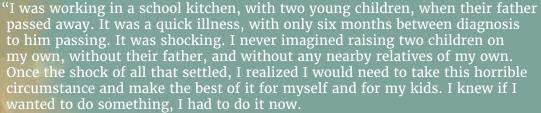
Our Rural Vocation services continue to grow and will be adding a new campus this coming fall, which means we will be offering these life-changing services on seven campuses. A true out of poverty program, Rural Vocation provides students with the resources and education to reach long-term financial stability. In 2018:











I applied and received a Pell Grant and I was also accepted into the Rural Vocation program. Catholic Charities covered expenses that were over and beyond what my Pell Grant covered. Under other circumstances, those expenses would have to have been covered by a loan. In the big scheme of things, this was huge. It was a huge burden lifted off of me and I could focus more on my intense technical program. I could focus knowing that I am going to graduate with very little educational debt, from a reputable technical program, that will provide me with the ability to be successful in the workforce.

Would I have made the Dean's and President's lists with this burden over me? Would I be graduating soon? Who knows? But, I do know I was able to focus on my classes and clinicals without worrying how my fees were going to be covered. I knew that twice a month I could meet with my Education Specialist and discuss my classes, my struggles, my successes, and he would be there with a pat on the back or a piece of chocolate when I needed it most. I am not a traditional student so we learned together along the way. The last six years of my life have been the hardest, yet the most rewarding. I just want to stress what a huge blessing Catholic Charities has been for me and my educational journey. I will be graduating in May 2019. The gift of knowledge and education is something no one can ever take away from you. I will forever be grateful for that gift from Catholic Charities." – Sherri Riley



# impact in 2018



We surpassed our goal for cumulative research studies including, 2.0 versions of Stay the Course and Padua.

Others learned about our poverty-ending services through 45 site visits, presentations, and publications.



Our social enterprises are an important part of generating unrestricted funds for our agency, and as of July 2018, every social enterprise business is profitable. In 2018:

## **OUR TRANSLATION AND INTERPRETATION NETWORK (TIN):**





Ontributed over \$500,000 towards our poverty solutions

## OUR DENTAL CLINIC: 💦



Provided **5,723** procedures resulting in **\$1.1 million** in savings for our patients

### **IMMIGRATION SERVICES:**



1 Helped **853** individuals begin their citizenship or greencard process

### TRANSPORTATION SERVICES:



Provided **79,847** trips needed to maintain employment or get to crucial medical appointments



Completed a distance of **757,276** service miles, or **thirty** trips around the earth



Last year, we launched the Fort Worth Future Fund - one of Fort Worth's first children's savings account programs! In partnership with Fort Worth ISD and EECU, the program aims to increase access to affordable higher education for local students.

The program provides a financial vehicle to promote saving and asset-building opportunities for low and moderateincome families that fosters a college-bound identity, leads to post-secondary completion, and allows families to reach financial self-sufficiency.



### **EXPORTING SOLUTIONS**

Stay the Course<sup>™</sup> has produced statistically significant results, and so in 2018 it was time for us to take the next step – replicating the intervention to prove it will work in other communities. Last year, we joined with our first replication partner, Catholic Charities Fort Wayne–South Bend, to launch Stay the Course at Indiana's Ivy Tech Community College.

And we are excited to share that we have selected three additional locations, which are planning to launch Stay the Course this fall!

### TRANSFORMING THE NARRATIVE

We provided input for a bill for the State of Texas Legislature called "Making Work Pay" and have been supporting efforts to get it passed for the past two years. The bill would pilot a program with a slow reduction of benefits paired with wrap-around case management services to recipients of government assistance programs. State Senator Charles Perry and State Representative James Frank have filed the bill and recently invited us to testify at a hearing in Austin to send the bill to the committee.



## **NORTHWEST CAMPUS**



Engaged **87** individuals in long-term out-of-poverty solutions



Served 4,489 families



Helped 185 individuals reach significant out-of-poverty benchmarks

## **MEET TRACY –** Fort Worth Future Fund Participant

To make it easier for Fort Worth Future Fund parents to make regular bank deposits, our Financial Engagement Specialist, Dina, provides transportation once a month from the school to our partner credit union, EECU. A regular rider on these trips is Tracy. Tracy has steady work as a dental hygienist. However, with five kids at home, she and her husband struggle to make ends meet.

Tracy has her own car, but she still takes a day off work each month to ride the bus with Dina to the credit union. The reason? Accountability. Tracy says, "This is how I remind myself that making a deposit is my priority every month. I make an appointment for Dina to pick me up for the ride to the bank."

Tracy's technique has paid off. She's made the most deposits out of all of Fort Worth Future Fund's 115 clients. She also participates in every event we sponsor – from computer classes to workshops about how to help your child prepare for college. What helps her stay on track? The fact that her Engagement Specialist and driver, Dina, is at her son's school two days each week, providing financial coaching and encouragement to Tracy and other parents striving to reach their savings goals to invest in their children's education.

# out of poverty at work

We put our money where our mouth is and launched Beyond Belief, which provides CCFW staff a confidential financial coach to help them reach their earnings, savings, and debt alleviation goals.



**67** employees participated



10 are Out of Poverty



**54** are almost Out of Poverty



MEET BETHANY – CCFW case manager and Beyond Belief graduate. Bethany first came to CCFW two years ago through the Americorps program to work in our Refugee Services department. Since then, Bethany has joined the newly launched out–of–poverty–focused Refugee Case Management program.

"I had a high credit card balance that felt really overwhelming, so I thought Beyond Belief would be a good fit for me. My navigator, Kia, gave such a great perspective and taught me how to make my money work for me and really be strategic about my financial decisions."

With Kia's guidance, Bethany was able to pay off \$6,000 of credit card debt and meet all four of out of poverty metrics – earning a living wage, having savings in the bank and demonstrating savings behavior, having no inappropriate debt, and living free of government subsidies.

"I love feeling in control and good about my decisions with money. I even got my roommates budgeting and we've been able to be a good influence on each other."

Bethany has also found that going through Beyond Belief helped her grow as a case manager.

"We can't get someone out of poverty if we don't know how to get ourselves out. I've used tools that Kia taught me with my clients. Kia showed me how much someone's financial habits and motivations can tell you about them. For example, one of my clients shared he wanted to use his savings to franchise a 7 Eleven. This tells me he is entrepreneurial and that is information I can use to better help him reach his goals."

We took our services where they are needed and launched Employer-Based Services (EBS), where we partner with businesses to provide their employees on-site services that help to remove barriers that affect work performance and set them on the path to financial freedom and increased productivity.

Data collected by one of our partner businesses, FISH Window Cleaning, showed that as a result of EBS:











**MEET LEANN** – Leann Martinez is the general manager at FISH Window Cleaning and implemented our Employer–Based Services as part of a strategy to reduce turnover.

"I've been at FISH for five years and in that time we had turned over 150 people. I knew we had to do something and when I learned about this program, I thought it'd be a great fit."

Brian, a CCFW navigator, is on site twice a week providing individualized financial life coaching services to FISH employees.

"I knew there was a need. So many of our employees were facing the kind of barriers that Brian is able to help them navigate. Transportation, budgeting skills, childcare. We actually found transportation was such a big issue that the owner invested in company vehicles. It's made a huge difference."

Leann has benefitted from the services personally and reduced her debt by over \$10,000 this past year.

"I had my first job at 16 and services like these would have made such a difference for me. Brian has been a shoulder to lean on when I've never had that kind of support before. I'm the first of my family to purchase a new home and vehicle. I believe that my employees having access to these services is a benefit for them and the community."

In 2018, we launched Economic Advancement for Refugees and Immigrants services, which provides employment, financial coaching and education/vocation navigation assistance for clients after they have gained initial employment through other government-funded services.

These services are designed to help clients identify a career path and obtain living wage positions.



Marzieh grew up in Iran and earned her Bachelor's of Social Work in her time there. When Marzieh began doing field work for her degree, she was shocked by what she saw.

"I realized how much suffering was hidden. The government didn't acknowledge, let alone help, so many groups of people. The homeless, the poor, those infected with AIDS. So many women and girls in need of help, but there was no facility to help them. They'd basically be forced into sex work. I was determined to help."

Marzieh started her own non-profit serving these marginalized groups, but the government shut her down and charged her with a crime as a result. She knew she had no choice but to leave her family and her home and flee to India.

## A 16 YEAR JOURNEY

Marzieh applied for refugee status many times, but was denied. She was also forced to keep moving and hiding because operatives of the Iranian government followed and threatened her. Despite this, she earned her Master's of Social Work and contacted anyone she could for help.

"I converted to Christianity in 2005, which made it even more impossible to return to my home country. I reached out through the internet to anyone I could find that might be able to help. My pleas ended up going viral and because of the letters people sent from around the world to the UN, my case was reopened. And finally, in 2010, five years after I applied, I received refugee status."

But Marzieh was no longer on her own. She had met her would-be husband, another refugee from Iran, and she refused to leave him behind.

"We decided to get married, but we didn't have any documents. It was the Catholic Church that agreed to marry us. I found meaning in Catholicism and became Catholic. The Catholic Church didn't make me prove who I am in order to help me."

It wasn't until 2016 that Marzieh was able to have the marriage recognized by the UN, and refugee status was given to both her and her husband. During the time between, Marzieh and her husband faced homelessness, health issues, and extreme poverty. Marzieh and her husband were resettled by another agency in Texas. They were provided an apartment and furniture.

#### A NEW START

"When they showed us our apartment, it was amazing. It was like a palace to us. But I really struggled in other ways. I was so lost culturally. I hunted for jobs only to be turned down and told I was either under qualified or over qualified. My husband suffers from rheumatoid arthritis and can't work."

Marzieh eventually found work at Wal-Mart, which is where she was working when she heard about our out-of-poverty services for refugees. Soon, she was working with Bethany.

"Bethany and the entire refugee services team is awesome. She helped me with my resume and introduced me to another team member, Barbara to practice mock interviews. Really helped me understand budgeting and time management. Through our work with Catholic Charities Fort Worth, my husband and I have been able to move to a larger apartment and purchase two vehicles. I loved the organization so much that I began applying for jobs. They do exactly the kind of social work I've always wanted to do."

Marzieh began her new role as a Padua case worker earlier this year.

"It feels like a dream. I keep thinking I'm going to wake up. I love being able to help people and show them what is possible. I understand where they are coming from and I truly know what it means to get to know someone as an individual and valued child of God. Love can be everything for people."

Marzieh has been through so much suffering and it would be easy for her to have a negative outlook on the world. But she doesn't see it that way. Instead, she sees how people around the world came together to help her and treasures the opportunity to live her faith making a difference in the lives of others.







## A LONG JOURNEY

Like most of our clients, Kexsy's journey began long before she arrived at Catholic Charities. Kexsy was born in Honduras. Her mom left her there when she was six and her great-grandmother raised her. It was not a safe area, and Kexsy went through extreme trauma because of the violence surrounding her. She became pregnant at 14 and then made the decision to travel to the U.S. in hopes of a better future for her unborn child.

"It took 22 days to reach the U.S. I only had one pair of shoes and I walked through them on the second day, so I was forced to walk barefoot. I walked until my feet bled and kept going."

Kexsy finally arrived to find her mother. But the reunion was not a happy one. Her mom was really only interested in what she could get from Kexsy. Kexsy was forced to sleep on the floor and subjected to regular abuse.

"At one point, I remember my mom threw out a queensize mattress because she had upgraded to a king. Threw it away and I continued to sleep on the floor."

All the while Kexsy raised her baby, went to school, worked and got herself back and forth to El Paso for her immigration hearings. But at these hearings, the

judge would repeatedly ask where Kexsy's mother was because she needed to be there to help Kexsy's case proceed. Kexsy even brought a note from the judge to her mother, who still refused to support her case.

"I'd been holding on to hope that my mom wanted to help me and just wasn't up to attending the hearings. But then she told me it's not that she couldn't go. She didn't want to. It was devastating."

#### **BREAKING DOWN BARRIERS**

Kexsy's first connection with Catholic Charities was receiving help on her immigration case from a CCFW lawyer. It was that same lawyer who she called when she simply could not bear to live in her mother's house anymore and was facing homelessness.

"It's hard to stay somewhere where no one wants you. A team from CCFW came that day to get me from school. They found a place for Jeremy and me to stay temporarily, while they looked for a more permanent solution. About a week passed and then we moved in with my foster parents. Since I had a legal guardian, I didn't qualify for the foster care program. So CCFW found some former foster parents, and they took us in."

Once we helped Kexsy get settled into a stable environment, she was able to thrive. No longer having to work so she could give her mother money, Kexsy focused on her education.

"I couldn't believe it when they told me I didn't have to work anymore and could just concentrate on school and raising my son."

### A BRIGHT FUTURE

After graduating, Kexsy started working and continually advanced at her job. She received residency in 2017 and has continued with case management to work on future goals. Kexsy worked hard to build savings and has reached all of our out-of-poverty metrics. Late last year, Kexsy got engaged to her high school sweetheart, and her now six-year-old son, Jeremy, is thriving. She will begin studying accounting at Tarrant County College this fall.

# Revenue | Public Support

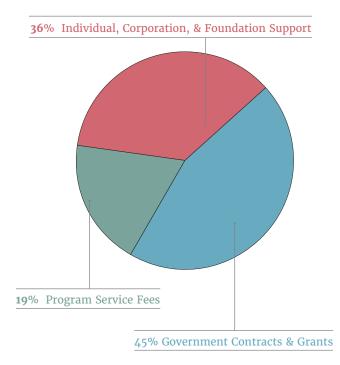
Individual & Corporate Contributions	\$5,471,642
United Way Community Programs	334,036
Foundation Contributions	2,944,489
St. Joseph Healthcare Trust	850,000
TXU, First Choice/Reliant & Arlington Water	227,529
Catholic Diocese of Fort Worth	789,053
Other Associated Organizations	1,803,548
Total Public Support	\$12,420,297
Fees & Grants from Governmental Agencies	15,256,885
Program Service Fees	6,423,007
Investment Income	370,238
Other Revenue	534,435
Total Revenue	\$35,004,862

# Expenses | Program Expenses

**Revenue Over Expenses** 

Child & Family Services		\$551,263
Emergency Shelter Services		1,599,587
Financial Stabilization Services		4,979,379
Homeless Services		434,870
International Foster Care		2,876,520
Mental Health Services		374,859
Refugee Services		2,302,211
North Texas Office for Refugees		5,802,243
Social Enterprises		7,071,328
Supportive Programs		1,984,560
Veteran Services		1,032,337
Women's Health		62,006
Workforce & Education		2,384,561
Total Program Expenses		\$31,455,726
Administrative Expenses		
Management & General		1,730,975
Development & Fundraising		2,250,563
Total Administrative Expenses	11.2%	3,981,539
Total Expense		\$35,437,264

(432,402)



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