Good News from the Frontlines

By GAYE ADAMS MASSEY

It feels like ‘good’ news is hard to come by these days. For many, the world feels particularly chaotic right now. Covid is still with us. Inflation is making everyday life more challenging. The institutions we rely on are struggling. There are some days it’s hard to even watch the news.

It’s on those days that I turn to the work of YWCA St. Paul and my spirit is lifted. In spite of everything, we continue to provide a support network for people in need and serve as a community builder—increasing the resiliency and overall health of our community.

Our mission is vital to the health and well-being of this community at every level. For more than a century, our programs have been dedicated to meeting critical needs in our community. Today we focus on fighting racism, gender inequity, homelessness, and disparities in employment and education. And we continue to help people meet their health and wellness goals.

The challenges of 2021 have only intensified the day-to-day difficulties for the nearly 6,021 people served by our programs. The growing demand for more services presents a persistent challenge, and we continue to do all we can to meet growing needs and faithfully serve our community.

We haven’t done that work alone! In addition to the leadership of our Board and hundreds of donors, numerous corporations and foundations have also stepped up—bringing with them funding and volunteers. The work we do in partnership with so many is truly a community effort.

We were proud this past year to be honored by the Minnesota Council of Nonprofits (MCN) as the recipient of their Nonprofit Mission Award for Anti-Racism Initiative. Racial justice has always been at the core of our mission and our work in the community. It was wonderful to receive this recognition of our efforts and impact. We also celebrated the close relationship we have with the City of St. Paul through a unique art installation. And we’ve developed a new Digital Skills program that will prepare future job seekers for success in the workforce. This is just a glimpse of our ‘good news’ from the past year.

What is particularly uplifting for me is that YW is not only meeting the needs of today, but we’re also looking forward to how we might meet future needs. We’re laying the groundwork for a capital campaign to support a new vision for our campus and its role in this neighborhood. We’ve built a hybrid work model that offers us the flexibility needed to respond to rapidly changing conditions. We continue to launch transformative initiatives like our Housing Stability efforts in partnership with the Pohlad Foundation.

I invite you to spend a few minutes reading about the power of people to partner, advocate, engage and drive change—it really is good news! Thank you for supporting our work and our efforts to build a community where everyone has the opportunity to thrive.

TOP NEWS

Housing Stability Initiative Program: Propelling Participants to Financial Independence

The benefits cliff makes it challenging for families to escape homelessness and financial insecurity. YW’s Housing Stability Initiative provides a bridge to economic stability. Read one family’s story. Page 2.

WEATHER

St. Paul—Finally leave gloomy days behind; sunny skies and brighter days ahead.
The sensation of ‘falling off a cliff’ has become all too familiar for some Minnesota families.

In neighborhoods across the East Metro, Minnesotans are joining the workforce in hopes of building a life of economic stability for themselves and their families. Given the proliferation of ‘help wanted’ signs in our community, it might appear to be an ideal landscape for workers. However, a closer look reveals that most unfilled roles offer low wages with erratic schedules. This often leads to highly variable, fluctuating monthly income levels that make it difficult to make ends meet.

For workers in industries such as retail, food service, and low-wage health care—where labor shortages are most acute—public benefit programs like the Minnesota Family Investment Program (MFIP) often help fill the gaps. This temporary financial support helps families with children meet basic needs like housing, food, and childcare, while enabling parents to move to financial stability through employment.

However, eligibility requirements for public programs often present barriers to economic independence by effectively penalizing people who begin to experience any growth in income.

Saint Paul Promise Neighborhood data reveals that 99% of surveyed families had lost a critical benefit due to a small increase in income. Approximately half of respondents lost multiple benefits, including critically needed housing or food assistance.

This is commonly called the benefits cliff and occurs when small, incremental income gains cause critical benefits to abruptly disappear—resulting in sizable financial losses to households.

In an effort to ‘smooth out’ these cliffs for families experiencing homelessness or precarious housing situations, YWCA St. Paul teamed with the Pohlad Foundation to help cover those financial gaps in combination with supportive services through a program called the Housing Stability Initiative (HSI). This two-pronged approach enables workers to stay employed, re-enter the workforce, or pursue more stable work and ensures housing stability. “We wanted to make investments that could propel someone off MFIP, while still maintaining their economic stability,” explained Deena Zubulake, Director of Programs.

Upon acceptance into the Pohlad Foundation-funded program, participants join a 10-week cohort that focuses on ensuring housing stability, as well as financial literacy, budgeting, credit, and banking skills. They also introduced the idea of home ownership as a future goal and help participants understand landlord/tenant rights. A focus on goal setting permeates the program and each participant is paired with a case manager to receive weekly check-ins and support.

Michael is one of the program’s success stories. A single dad to three kids, he’s Continued on pg. 3

After taking advantage of numerous classes, Michael supplemented his income as a musician by starting a business! With two partners, he’s launched Flavors of Life Homemade Ice Cream and is building a legacy for his kids.
HSI Program (continued).

taken the knowledge acquired through the program and ran with it. After receiving public assistance and struggling financially following his divorce, he entered the YW Works and HSI programs in 2020. He worked closely with his case worker, participated in group sessions, and took advantage of every class that was offered, from cooking to a Parent Power cohort. One of the real benefits of his association with YWCA St. Paul, was the relationships they helped him make. One of those connections was to the Neighborhood Development Center where he took advantage of a YW-funded class on how to start a business.

Today Michael has supplemented his income as a musician with a new business! With two partners, he's launched Flavors of Life Homemade Ice Cream. Currently the business is in growth mode and the ice cream can be found in several restaurants, through home deliveries, and at community events.

“The relationship with the YWCA has been part of a journey for me. It’s helped me bring my dreams into focus. And it’s made it possible for me to build a legacy for my kids—that legacy is that you can do anything and go anywhere you want and you don’t need handouts to make that happen. That’s what breaking the chain looks like!”

Stories like Michael’s showcase the complexities surrounding the benefits cliff and the need for solutions that offer a temporary safety net to families while they build economic stability. This offers more Minnesotans the opportunity to earn a steady living and move into financial independence, while also bolstering Minnesota’s currently strained workforce.

“With the YW’s support, I’ve done a lot of work the last few years. Something like home ownership is now a possibility. Being a successful business owner is possible. The future is looking good!”

YWCA St. Paul Program Areas

Advancing Racial Justice

Through programs that break down barriers in areas of significant racial and gender disparity, YWCA St. Paul partners with other organizations to build equity and advance racial justice through education and advocacy in the community.

Employment And Economic Development

Empowering people to overcome barriers and obtain living-wage jobs in high-demand fields is the focus of our Career Pathways program, which provides certificate/credential training and ongoing support. Through YW Works (funded by Ramsey County’s Workforce Solutions), we also deliver culturally specific employment services to African American participants of the Minnesota Family Investment Program.

Health & Wellness

Helping people maintain an active lifestyle, prevent and manage chronic medical conditions, and reduce stress is the goal of the Health & Fitness Center. We offer a variety of fitness options, membership types and financial assistance to make healthy living accessible.

Housing & Supportive Services

Safe, stable housing is a critical ingredient in the long-term success of many of our families. Our range of housing programs combine affordable housing with customized support services to help participants stabilize their lives, build new skills, connect to community and secure a future of safe, stable housing.

Youth Development

Our Girls Emerge and Youth Employment programs are designed to help young people create positive relationships with peers and staff, developing the skills and confidence needed to succeed in the classroom, workplace, and community. We also offer support and resources to help the remarkable young women of the Young Women’s Initiative of Minnesota Cabinet develop leadership and advocacy skills.

2021 by the Numbers:

• 4,138 community members participated in programs that advance racial justice.
• 640 people overcame barriers to employment through Career Pathways or YW Works programs.
• 799 folks joined in-person or virtual Health & Wellness activities.
• 262 individuals found stable housing.
• 182 young people made a bright start to their futures.

“With the YW’s support, I’ve done a lot of work the last few years. Something like home ownership is now a possibility. Being a successful business owner is possible. The future is looking good!”

Opportunities

Volunteers Requested

Seeking companion to savor some of life’s joys: walks around the lake and volunteering at YWCA St. Paul!

Visit: ywcastpaul.org/volunteer.

2021 by the Numbers:

We’re Hiring!

YWCA St. Paul seeks job candidates interested in changing lives. Must bring passion, curiosity and a commitment to the community to your work. Find your dream job at ywcastpaul.org/careers.
Summary of Financial Activity
January 1, 2021–December 31, 2021

Revenue Sources
The majority of YWCA St. Paul’s revenue was generated through government grants and contributions.

<table>
<thead>
<tr>
<th>Revenue Sources</th>
<th>Total</th>
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<tbody>
<tr>
<td>Government Grants</td>
<td>$1,587,485</td>
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<tr>
<td>Contributions</td>
<td>$1,553,466</td>
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<td>Forgiveness Income</td>
<td>$1,074,129</td>
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<td>Rental Income</td>
<td>$742,716</td>
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<td>Health &amp; Fitness Center</td>
<td>$524,846</td>
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<td>United Way</td>
<td>$155,720</td>
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<td>Program Service Fees</td>
<td>$106,705</td>
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<tr>
<td>Change in value in assets held by others</td>
<td>$50,406</td>
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<tr>
<td>Miscellaneous</td>
<td>$13,092</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$5,808,565</strong></td>
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Expenses
In 2021, 70% of spending was for program-related expenses.

<table>
<thead>
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<th>Expenses</th>
<th>Total</th>
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<td>Program Services</td>
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<tr>
<td>General and Administrative</td>
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<td>Fundraising</td>
<td>$745,341</td>
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<td><strong>Total</strong></td>
<td><strong>$6,320,804</strong></td>
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Assets vs. Liabilities
YWCA St. Paul's net assets were $3,563,795 for 2021. Of this, ($689,345) was undesignated and $4,253,140 was donor-designated funds.

<table>
<thead>
<tr>
<th>Assets vs. Liabilities</th>
<th>Total</th>
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<tbody>
<tr>
<td>Assets</td>
<td>$9,086,629</td>
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<tr>
<td>Liabilities</td>
<td>$5,522,834</td>
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</table>

Our Community Is On A Mission: Thank You!
We are so grateful to each and every one of our donors, sponsors, foundation funders, board members, and volunteers! Your contributions to YWCA St. Paul are a valued investment in our community and its future. Thank you!

Sweet Success 2021 Sponsors
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Supporting documents are available online at ywcastpaul.org.

Members on a Mission
Join an inclusive fitness center where you can build a strong body, mind and community.

START TODAY!
ywcastpaul.org/fitness

YWCA St. Paul is on a mission