Network Coordinator:

Supported By:
EARN IT
Working families earn a living that allows them to survive, thrive and raise their children in their community.

KEEP IT
Working families have access to and make good choices that safeguard their family income and lower their cost of living, forging stable and predictable financial lives.

GROW IT
Working families accumulate and maintain assets that gain value and advance family and community prosperity over time.
An **Action Network** of over 1,200 active practitioners, funders, leaders, researchers

**RuFES Practitioners** come from local and regional nonprofits, CAP agencies, United Ways, community foundations, universities, community colleges, CDFIs, and many, many other kinds of organizations

*Members hail from 49 states*
how to
RuFES
Connecting With the Action Network

Join the Network at RuFES.org
Tell a friend, tell a colleague, grow the network!

Spread the word
Follow us @AspenCSG and tweet about your great work using #RuralFamilies. We’ll retweet you.

Explore and Take Action
Find webinars, alerts, data and tools online at RuFES.org
Notes on participation

• **You’re Muted.** This minimizes distracting feedback, barking dogs, annoying music, and sneezes.

• **Questions or something to share?**
  
  – **Clarifying Questions During the Presentations:** See that little *Questions Box* in your Webinar Control panel? If someone says something you just don’t get, please type in your question and send it.
  
  – **Lessons, Aha’s!, and Big Questions:** During each segment we will have time to take big questions, share lessons, and collect Aha’s! If you raise your hand, we’ll unmute your phone so you can chime in!

• **Technical Problems?** Use the Questions Box if you are having technical problems. If it’s really bad, email or call Kristin Feierabend at *csg.program@aspeninst.org* or *202-736-5833*. She is standing by.
On Today’s Webinar

Janet Topolsky  
*Executive Director*  
Aspen Institute Community Strategies Group

Lisa Falcone  
*Working Bridges Project Director*  
United Way of Chittenden County

Travis Green  
*Program Associate*  
Aspen Institute Community Strategies Group

Kristin Feierabend  
*Program Associate*  
Aspen Institute Community Strategies Group
Webinar Objectives

• Today’s story is a great one. It has been:
  – The subject of a previous Network Alert
  – Featured at CFED’s Conference in 2012
  – PBS did a segment on it last year

Today, we want you to hear the whole story and to be able to ask questions: how it started, where it's going and how to do it yourself.

• Working Bridges also highlights some critical issues that you may be facing as practitioners:
  – the second benefits cliff
  – addressing barriers for lower-wage workers with employers
  – models for paying for quality service delivery

We’ll dig deeper into those topics today.
Our Agenda

• The RuFES Action Framework and why we care

• Part 1: Working Bridges: Where they’ve gone
  – What is the service, who provides it, and how is it paid for?
  – What are the results?
  – Questions and Answers

• Part 2: Working Bridges: Where they’re going
  – Workplace as a platform for addressing poverty
  – Opportunities going forward
  – Questions and Answers
Part 1: Focus Goals

Employer programs address these framework goals:

Goal 1: Family members establish a financial cushion by regularly building their savings over time.

Goal 3: Families get loans they need without using predatory lenders.

Goal 4: Families reduce their debt burdens and improve their credit ratings over time.

Goal 5: Families file tax returns annually.

Goal 6: Families secure all tax benefits for which they qualify, starting with those that reward work – the Earned Income Tax Credit and the Child Tax Credit.

Goal 7: Families know about and take full advantage of the wide range of available public and private services that help reduce their cost of living.

Goal 8: Families have ready access to affordable basic goods and services – food, clothing, housing, household goods, and health care.

Goal 5: Workers have a reliable, affordable and efficient means of transport to get to their jobs.

Goal 6: Workers find the reliable, convenient, affordable and appropriate child and dependent care they need to maintain a job.

Goal 8: Workers hold jobs that pay wages and offer benefits that support a stable family life.
Working Bridges

Where they’ve gone
City of Burlington

Population: 42,500

VT Population: 625,741
What is Working Bridges?

• A public-private, multi-sector, employer collaborative convened and lead by United Way of Chittenden County

• Focus: On business solutions—job retention, productivity and advancement of workers earning between $10 and $19 / hour

• Strategies: Shared resources to minimize employment barriers and improve financial stability of lower-wage earners and their families

• Employers are the innovators of key strategies.

• The workplace is the platform for services.
Scope of Working Bridges

1. Training for employers about economic class
2. Employer Workgroup (ERN)
   - Changing policies and practices
3. Shared Onsite Resource Coordinator (sited at 8 employers)
4. Key Strategies at workplaces
   - Employee Loan/Savings: *Helps employees meet emergency needs, begin savings and build credit*
   - On-site Financial Literacy Workshops and Coaching
   - On-site GED, ELL Classes
   - Mobile Volunteer Tax Preparation/EITC program
   - Evaluation—measure retention and productivity (RBA)
How Working Bridges happened—

- United Way committed to ending poverty (2006)
- Offered *Bridges out of Poverty* two-hour overviews for Vermont employers
- Employers requested action
- Created initial employer workgroup
How Employers got interested…

**Employee to HR**
Can you advance me $200 from next’s week check? I really need the cash and you can just take it out of my check. Please, please, please…

**Employee to Co-worker**
I had to quit so I could get my 401(k) money out. I’m in over my head.

**Employee to Supervisor**
Sorry I’m late again but my brother had another tough night and I overslept this morning and you know that I live with my mother and brother and they dump all the work on me and I don’t have a car and I’ve got child support bills that are killing me…
Barriers to Successful Employment

Reasons employees seek assistance

*Other includes transportation, health insurance, employee education, child education, and work benefits
Our Emerging Model

How Life Happens: *Before* Working Bridges

Employee experiences barrier(s) to work

Unable to connect with resources

Job performance declines

Absence and turnover
How Life Happens: After Working Bridges

Employee experiences barrier(s)

Connects with needed resources

Employee’s situation improves

Employee is retained, obtains financial stability; improved productivity for employee and managers
Results: The Triple Lens

• Employees
  - Accessing resources
  - Retaining jobs
  - Improving financial stability
  - Standard practice – privacy and dignity

• Employers
  - Low cost, highly valued employee benefit
  - Changing policies and practices
  - Retaining workers, saving costs of turnover

• Community
  - Understanding poverty and its impact
  - Benefitting from collective response
  - Stronger employers
  - More stable family incomes, local spending
Results: Employee Loan/Savings Program

Is anyone better off?

- Employees are accessing $$$ they need
- Over $1.5 million has been loaned to employees at 28 employers
- Employees are saving and building credit
- Employers are retaining workers and saving $$ through reduced worker turnover
- The loan program is influencing national work on access to small dollar loans, credit and savings for lower-income

Credit + Savings + Employment = Financial Stability
Challenges to date…

• Merging the worlds of social services and business is not always easy.
• Stakeholders have a common agenda but for different reasons – and that is okay!
• Differentiating this program from traditional EAPs *(Employee Assistance Programs)*
• State/federal workforce programs mostly support people getting a job.
• It takes community supports to keep a job – an unusual approach.
• Promoting the economic impact of this work along with the employee and employer benefit.
• Sustainability.
Necessary conditions

• Employers need to recognize this is about their workforce.

• A neutral organization needs to be willing to serve as a backbone and leader.

• A common agenda must be identified and used as the focus of the program.

• You must have champion employers who want to drive it.

• Be open to change and innovative ideas.

• This is about collective, community impact.
More about Working Bridges

WORKING BRIDGES AT RHINO FOODS

WORKINGBRIDGES.ORG

WORKING BRIDGES ON PBS

WB PRESCRIPTION FOR SAVINGS

CONTACT: LISA FALCONE, 802-861-7825 OR LISAF@UNITEDWAYCC.ORG
VISIT: UNITEDWAYCC.ORG
Part 1: Where They’ve Gone
Questions and Answers
Working Bridges 2.0

Where they’re going
Part 2: Focus Goals

Employer programs address these framework goals:

Goal 3: Job seekers have the education or training diplomas and credentials they need to start on a career ladder in their region.

Goal 9: Workers upgrade their skills and education credentials over time.

Goal 10: Workers advance along a career pathway into better jobs in the region.
Workplace as a Platform for direct services

- Resource coordinator meets with employees on-site
- Emergency loan program can be accessed through HR
- Financial education and coaching are happening between shifts and/or over lunch
- Mobile tax program brings volunteers to each workplace to assist with tax preparation

- Employees are getting needs met on the job
- Employers are providing benefit at no or low cost, helping to keep good employees
- Services providers are able to reach a segment of community members who otherwise may not have access to services.
Employment and the 2\textsuperscript{nd} Benefits Cliff

- Employment: Considered a path out of poverty toward self sufficiency for all those who are able to work
- The “benefits cliff” is when the beneficiary receiving multiple benefits (TANF, childcare subsidy, 3 Squares for example) loses those benefits faster, dollar for dollar, than they increase their earnings
- Benefits are based on household size and income
- First cliff often happens when an individual goes from unemployment to employment.
- A second cliff can occur after becoming employed when an employee receives a raise and/or overtime pay.
Why Employers took notice...

• Employees were...
  – Quitting their jobs in the summer because they could not afford child care when kids were out of school
  – Turning down annual pay increases
  – Refusing shift work that pays a differential
  – Asking for reduced hours

• Employers were baffled! “I am trying to be a good employer and promote workers…”
Provided education for the employers through the Employer Workgroup:

- *Understanding that a $.50 an hour raise can set an employee back financially*

Gathered stakeholders to discuss the benefits cliff issue and think about possible solutions

Not yet fixed. All agree it is complex and will require stakeholders working together.

We will keep trying.
Beyond Retention: Looking at Advancement of Employees

• Recognizing job retention in a low-wage position should be just the beginning – not the end game
• Bringing GED and ELL classes to the workplace
• Expanding financial literacy program to include asset building
• Partnering with community college system and others to align workforce training with available jobs
• Addressing systemic issues resulting in disincentives for advancement.
• Considering advancement when evaluating retention.
How do we fund and sustain 2.0?

- Employers pay an annual fee that supports the on-site resource coordinator positions. It is based on hours of service the coordinator spends at the employer’s workplace.

- Private grants and other philanthropy support the programs and subsidize new employers.

- State and federal funding (possibilities)

- We are currently working with a very smart consultant who is helping us figure out long-term sustainability.
Questions and Answers
Thank you

- **Thanks for joining us today.** We appreciated your questions and your thoughts.

- **We’re your biggest fans.** Every time we hear about the work going on by Network members, we’re inspired. Rural’s got it going on!

- **Let us know about your great work.** Reach out to us at csg.program@aspeninst.org to tell us about your ideas for Action Alerts and webinars.

- **Tweet #RuralFamilies.** If you do, we’ll retweet you and follow you! Let’s change the discussion from what’s wrong to what’s right!

- **Tell us what you think.** After the webinar, you will get a quick survey. Please take a moment to answer a few questions to let us know how we are doing and what we can do better.
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