



## Work/Life Solutions

A United Way of Buffalo & Erie County program  
made possible by Evans Bank.

### PROGRAM GOAL

Work/Life Solutions is a United Way of Buffalo & Erie County (UWBEC) program made possible by Evans Bank dedicated to improving workplace productivity, retention, attendance, financial stability and well-being for employees. Based on a proven program model, it seeks to help remediate non-work related issues attributed to decreased job performance and workplace attrition through an innovative set of on-site solutions. This is accomplished through three main elements:

- Resource Coordinator
- Financial Education Classes
- Work/Life Solutions Loan & Savings Program

### WHO BENEFITS?

- **Employees** - receive assistance with problems that arise outside of the workplace in the form of referrals to community organizations, financial education, and loans for unexpected costs
- **Employers** - improved employee retention, attendance, and focus
- **Nonprofit Organizations** - connecting with more people who may require their services

### WORK/LIFE SOLUTIONS THREE ELEMENTS

#### On-Site Resource Coordinator

- On-site Resource Coordinator at each company weekly to help employees get help without disrupting work
- Acts as an in-person services resource or community navigator, connecting employees with the superb non-profit service organizations available in Erie County via 2-1-1 database
- Employees can get the help they need at work rather than taking time off and trying to find the right service providers

#### Employee Income Advance Loan & Savings Program

- Available to employees in good standing who have been on the job for at least one year may apply for a \$500 or \$1,000 loan to assist them in overcoming unexpected financial obstacles
- Repaid through payroll deduction and reported to credit bureau monthly to help improve or establish credit.
- Portion of monthly repayment is set aside in savings account to encourage behavioral change- Once the loan is paid the employee can continue to save \$10/month or adjust as they see fit.

(more)

## **Financial Education Classes**

- Quarterly financial education programs provided on paid time conducted by Belmont Housing Resources of WNY (credit, saving, homeownership, etc)
- Pre-and post surveys and testing to measure wealth knowledge and credit rating increases
- Employers and employees help determine which courses best suit their needs

## **EMPLOYER COMMITMENT**

- Four 60 or 90-minute financial education programs (1 per quarter) conducted by Belmont Housing Resources of WNY
- Promoting the program internally
- Providing consistent, accessible space for three or more hours per week for on-site resource coordinator to meet with employees
- Payroll deduction support for payback of employee loans
- Commitment to invest in the program after year-one pilot is completed thus creating long-term sustainability of the program

## **PROVEN IMPACT**

- Program has been hugely successful in other parts of the country (Vermont & Ohio) where it is known as Working Bridges or Bridges@Work
  - 64% of supervisors report spending less time on non-work related issues
  - 75% of employers reported improved retention, attendance and productivity
- Rhino Foods a founding member of the WorkingBridges program in VT began in 2006 with a turnover rate of 37%, in 2009 turnover dropped to 15%. The United Way of Chittenden County calculated a \$164,000 savings in turnover costs during that time and retention of 47 jobs.
- University of Vermont Medical Center went from turnover rate of 57% in 2006 to 34% in 2009.
- 75% of the employers participating in VT reported improvement in one or more areas of retention, attendance, and productivity.
- Loan data from Vermont (WorkingBridges model): 3 years: 1176 borrowers, 863 kept their savings accounts open with an average savings of \$500.

## **WORK/LIFE SOLUTIONS PILOT COMPANIES**

- Evans Bank
- Kaleida Health at HighPointe on Michigan
- SoPark Corporation
- MoldTech Inc.