



United Way  
of Buffalo & Erie County



## **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 three on-site solutions:

### **1. On-Site Resource Coordinator**

- 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

### **2. Work/Life Solutions 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 a 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.

### **3. 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 to measure increase in understanding of subject matter
- Employers and employees help determine which courses best suit their needs

## **EMPLOYER COMMITMENT**

- Providing consistent, private space for three or more hours per week for resource coordinator to meet with employees on-site.
- Four 60 or 90-minute financial education classes (1 per quarter) conducted by Belmont Housing Resources of WNY
- Internal promotion of the program offerings
- Processing of direct deposit forms to support payback of employee loans
- Commitment to invest in the program creating long-term sustainability of the program

## **WORK/LIFE SOLUTIONS PILOT EMPLOYERS**

- Evans Bank
- HighPointe on Michigan; A Kaleida Facility
- SoPark Corporation
- MoldTech Inc.

(over)

## IMPACT MEASURES

Work/Life Solutions Program: First 6 Months:

- 206 Employee Meetings: 72% first-time access of program
- 542 Referrals Made:
  - 23% Income Support/Assistance (ie: Credit counseling, rent assistance, tax preparation.)
  - 21% Housing (ie: Home rehabilitation, housing search, homebuying)
  - 13% Legal and Public Safety Services (ie: Divorce assistance, domestic violence, custody)
  - 13% Mental Health & Addiction (ie: Bereavement services, alcohol use support groups, youth counseling)
- 102 Loans accessed through WLS Loan & Savings Program
  - 34% Bills/ rent/ mortgage
  - 32% Vehicle repairs
  - 10% Home repair
  - 8% Medical/ dental
  - Other: funeral, childcare, educational, credit card debt, etc.
- Financial Education Classes:
  - 6 Classes offered
  - 50 students
  - Average increase of 38% on pre/post assessment surveys

## Model Programs

- Program model has been hugely successful in other parts of the country where it is known as Working Bridges (VT) or Bridges@Work (OH)
  - 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):
  - Over 3 years: 1176 borrowers
  - 863 kept their savings accounts open
  - Average savings of \$500.

**Work/Life Solutions is made possible by:**

