



WORKING BRIDGES

ANNUAL NETWORK REPORT



UNITED WAY OF NORTHWEST VERMONT 412 Farrell Street, Suite 402 South Burlington, VT 05403





2021 WORKING BRIDGES NETWORK PROGRAM SUMMARY

Vermont's businesses thrive when their employees feel supported and stable.

United Way's Working Bridges is an innovative program designed to improve job retention and productivity by supporting employees and students with available community resources. Using the workplace as a platform for social services and support, Working Bridges helps working Vermonters to reach stability and thrive while supporting human resource departments and reducing employee turnover.

The **2021 Working Bridges Employer Collaborative** consisted of **15** partners representing the manufacturing, health care, and educational institution sectors:



We welcome Fab-Tech and Autumn Harp, which became our 14th and 15th Network Partners in 2021!



YEAR IN REVIEW



United Way of Northwest Vermont

2021

2021 was a busy year for Working Bridges, as most Resource Coordinators (RCs) returned to on-site service while maintaining the higher variety of contact methods that arose during remote work. Working Bridges served **802** employees and students in 2021, and had **4130** direct contacts with them via phone, video, text, email and in-person.

The number of unique people served increased by almost **40%** over 2020, while the number of contacts grew by **57%**. The increase of employees can be at least partially explained by many (though not all) RCs returning to on-site work and thus expanding their visibility and access to worksites. However, when you compare 2021 to 2019, the number of employees still increased by almost **25%**, with the number of contacts increasing by almost **200%**.

This increase in people served can at least partially be attributed to the addition of two more manufacturing partners – Autumn Harp and Fab-Tech, Inc. – as well as an enhanced partnership with Rhino Foods through their Open Hiring pilot and expanded hours at several other sites. However, this increase also represents a larger need for this service with working and student Vermonters alike facing ongoing and varied challenges during the second year of the pandemic.

The growth in contacts is likely due to a combination of communication habits that were formed in 2020, paired with new assistance programs introduced in 2021. A greater variety of contact methods developed out of necessity while all Resource Coordinators remained offsite during a large portion of 2020, and likely increased the overall awareness that RCs can be at least somewhat accessible outside of their on-site service hours.

The launching of the Vermont Emergency Rental Assistance Program, and other new programs that require a larger amount of timely assistance, added to the frequency and modes of contacts. RCs filled in any technological gaps that employees and students had that were presenting barriers to accessing these programs, and these needs often continued past scheduled resource coordination hours.

The Working Bridges team grew to six team members in 2021 to accommodate our growing network of partners. Increased partnership between United Way of Northwest Vermont and Green Mountain United Way has provided efficiencies in data collection and opportunities to build capacity to deliver training to supervisors and managers and community partners.





2021 Working Bridges Innovations, Trainings, & Program Improvements

Quarterly Innovation Labs

Employers met quarterly to learn updates, discuss resources, and to identify, design, and test innovative and inclusive workplace practices. The network's shared goal is to support good retention, advancement, and overall stability and mobility of workers. Labs included conversation about workforce housing with CHT, recovery-friendly workplaces with Recovery Vermont, childcare needs with Twincraft Skincare and Babies @ Work, COVID safety, as well as employee roundtables and updates from Resource Coordinators in the field.

Trainings for Supervisors & Managers

Working Bridges Concepts Trainings for supervisors and managers increased employee engagement and understanding of how essential resources, economic diversity, scarcity, and mental models impact workplaces, and how teams can support each other to navigate support through resource coordination. Nineteen training sessions were delivered in 2021, with over 600 individuals trained.

Vermont Parks Forever Foundation Partnership

This summer, Working Bridges partnered with the Vermont Parks Forever Foundation for the second year to provide essential workers and their families with **free day use passes to Vermont State Parks**, boosting mental and physical health, family connection, sense of belonging, and overall wellness during a time of great strain in our community.

The Bridge Fund

Through the generosity of United Way of Northwest Vermont donors and community funders such as **100 Women Who Care**, Working Bridges opened a small-dollar fund to help employees faced with small expenses that could derail them from work, when there is no existing community-based support that can assist. To date, the fund has provided **\$1,250** to employees for help with gas, car parts, housing, and personal needs.

Resource Coordinator Professional Development and Skill Integration

RCs further developed their professional toolbox in 2021 by engaging in several intensive training and certification programs:

- o Recovery Coach Academy in partnership with Recovery Vermont
- K.E.E.P. Financial Coach Training in partnership with Green Mountain United Way
- Community Resource Specialist (CRS) certifications





Open Hiring Pilot

Through an innovative pilot with Rhino Foods, funded by **United Way of Northwest Vermont**, **Vermont Community Foundation**, and **Rhino Foods**, Working Bridges expanded RC (Resource Coordinator) service, training, and integration to compliment new policies and practices to recruit and retain employees with barriers to employment such as prior justice involvement or substance misuse. The pilot launched in June 2021 and will run through June 2022. Some of the key pilot activities to date include but are not limited to:

VBSR Learning Panel

A session focused on open hiring best practices for employers through VBSR (Vermont Businesses for Social Responsibility), in partnership with Greyston Bakery's Center for Open Hiring, Vermont Works for Women, Recovery Vermont, and United Way's Working Bridges.

Pathways to Credit with North Country Federal Credit Union

As part of the Open Hiring pilot with Rhino Foods, the team launched a new financial capability strategy called Pathways to Credit. This new strategy seeks to increase employees' credit access and help employees who are underbanked or unbanked to build trusted banking relationships. Employees open a free checking account with direct deposit. As employees manage their accounts successfully, they are eligible for a \$500 loan. Once they successfully pay off the loan, they can be eligible for a VISA credit card with \$250 limit. These steps along the way help employees regain positive banking relationships, tap into existing credit union resources if there are challenges, and help employees access credit.

Annual Employee Satisfaction Survey 2021

Working Bridges polled employees across the Working Bridges network. **96%** of employees* who have worked with a Resource Coordinator said that they would recommend Working Bridges to a co-worker. Here are just a few of the responses we received:

"If I didn't have access to a working bridges resource coordinator, I wouldn't know who to go to for help. I would highly recommend it."

"AMAZING. [My RC] has helped to give me lots of information and resources and has been supportive without me feeling judged or insecure. THANK YOU" "Every time somebody tells me they have a need, I direct them to talk to their resource coordinator from Working Bridges as I know they are so helpful at giving pointers on where to find reliable help."

*of 219 employee responses





Vermont State

Parks Passes

RCs distributed

486 FREE

day use passes to employees and

their families!

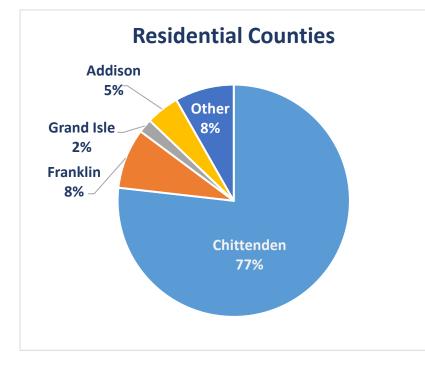
2021 WORKING BRIDGES NETWORK DATA

Employee and Student Contacts				
	2019	2020	2021	
Total Employees/Students Served (SWFI included)	642	574	802	
Direct contacts (made in person, via email, phone, text, & video):	1390	2633	4130	

\$18.09: Average wage 20% under \$30,000 62% \$30,001-\$45,000 18% \$45,001-\$60,000 *16% reporting

The average reported wage increased by 11.5% compared to 2020!

DEMOGRAPHICS



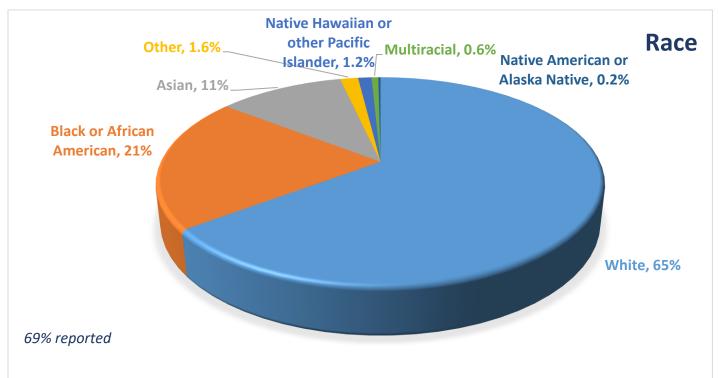
Chittenden, Franklin, and Grand Isle counties make up **87%** of the total.

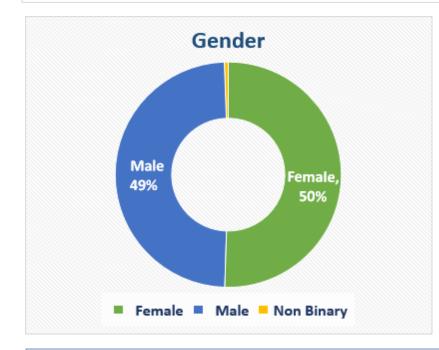
Other VT counties served include Washington, Windsor, Lamoille, Orleans, Rutland, Orange, Windham, Caledonia, Bennington, Grafton, and Clinton.

1.5% come from outside of VT.









RCs supported many New Americans in 2021. At least 23% of employees reported coming from 29 countries other than the USA.



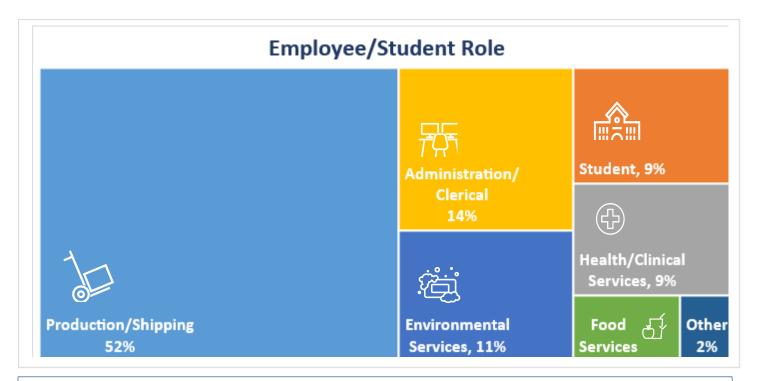
Employees spoke **19** different primary languages other than English! RCs use translation services whenever needed.

35% of the people we served in 2021 are Black, Indigenous or People of Color (BIPOC) compared to under 6% in the state overall (and compared to 30% of employees we served last year).

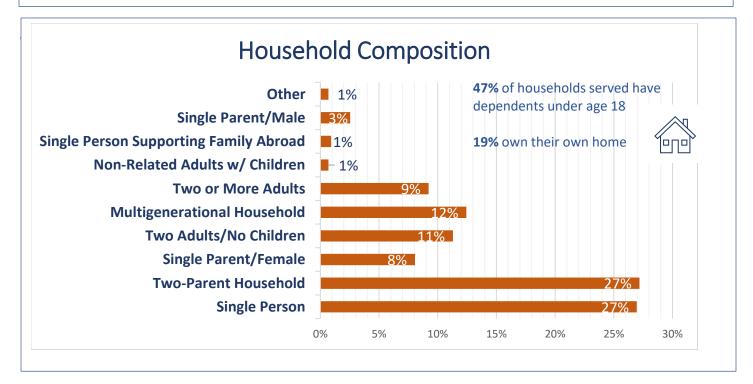
1% of employees identified as non-binary. 50% of employees identified as female, in contrast to the 64% in 2020. However, the total number of female employees still increased by 27% from 2020. The percentage of male employees increased by 13% compared to 2020, while the number of male employees increased by an incredible **123%** percent, possibly due to the two newly added manufacturing partners with large percentages of male workers.





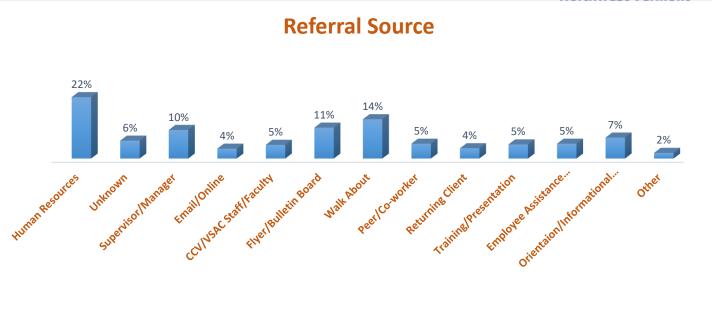


The Working Bridges Network saw a **20% increase** in reach-outs from **Production/Shipping** employees compared to 2020 with the addition of two new manufacturing employers, as well as an increased partnership with Rhino Foods through their Open Hiring Pilot program.



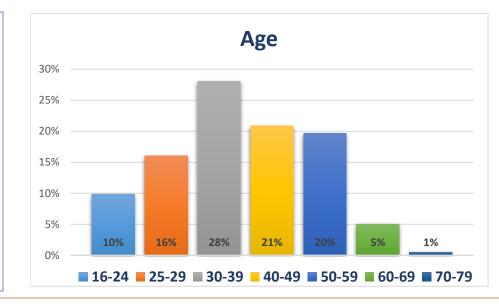






HR referrals remained at **22%** of our overall referral sources, while referrals from RC **"walkabouts" doubled** compared to last year as many RCs returned to on-site work.

While most of the age range percentages have stayed consistent since 2020, the **50-59** age range **decreased by 5%** in 2021.



Wrapping up the Strengthening Working Families Initiative.....

SWFI students are adults with children under 13 who received free manufacturing training from Vermont Technical College. The program concluded in June of 2021.

SWFI students are included in overall numbers of contacts, but their demographic data is reported separately in this section of the report. When "students" are referenced in other data, we are counting the support we provide statewide to all the students who attend the Community College of Vermont.

We served 60 SWFI students in 2021 with 158 direct contacts.

They are 75% male, 80% are between 30 and 49 years old.

80% are white, 20% BIPOC.

They reside in 9 different VT counties, primarily Chittenden (53%) and Washington (10%).





WHERE DID EMPLOYEES NEED OUR HELP?

55% of our services were referrals to **131** different community and governmental organizations. **45%** were direct services by Resource Coordinators (e.g., application assistance, financial coaching, and advising/educating about multiple options).

The top 5 referrals to outside agencies were to:

Agency/Organization	Number of referrals
1. Vermont Legal Aid	48
2. Employee Assistance Programs	48
3. Community Action Agencies	46
4. Department of Economic Services	39
5. Vermont State Housing Authority (VT Emergency Rental Assistance)	39

Some of the agencies are on this list because they offer a large variety of services and programs. For example, Vermont Legal Aid offers legal assistance, help with health insurance plans through their Health Care Advocate, assistance with tax issues through their Low-Income Taxpayer Clinic, and many useful resources available through their VT Law Help website. Other agencies made this list due to a specific program which was widely utilized in 2021, such as Vermont Housing Authority's emergency rental assistance program (VERAP).

The top 5 utilized services directly delivered by RCs (excluding Problem Solving/Listening Support and State Parks Passes, as those services are covered on page 10-11 and page 5, respectively):

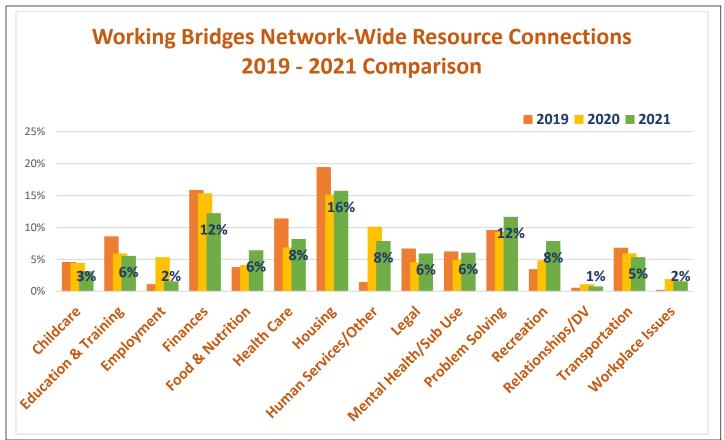
Service	Utilization Number
1. Housing Counseling	97
2. Financial Coaching	49
3. Application/Form Assistance	44
4. Healthcare Counseling	33
5. Transportation Counseling	22

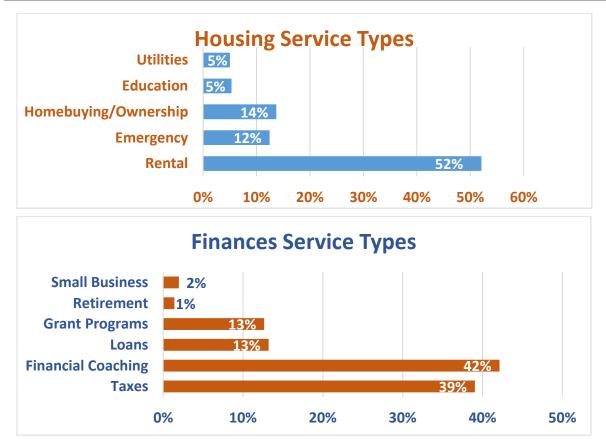
Most of the direct services listed encompass a variety of related topics. For example, Housing Counseling includes counseling around emergency housing, rental housing, homebuying and housing searches. Application/Form Assistance includes help with applications for everything including housing, childcare, insurance, license renewals and advance directives. The popularity of that service really highlights the heart of resource coordination where mentoring, empowerment, and advocacy happen at the most basic level.

Healthcare counseling can include anything from identifying community-based providers or clinics, helping employees understand their insurance options and how to navigate and plan for their medical debt, to building understanding of health care literacy.













Data Insights:

Finances and **housing** remained the highest utilized types of RC connections in 2021, with **problem solving** increasing to one of the top three service types. The continued focus on housing and finances is not surprising, given that the pandemic and ensuing economic crisis have only exacerbated these areas of concerns which existed prior to 2020. As the pandemic continued into another year, Resource Coordinators saw an increase in the need for listening support and problem solving to help employees and students tackle complicated and multifaceted stressors. Referrals to Employee Assistance Programs and other Mental Health services also increased, making EAPs the top referral next to Vermont Legal Aid.

It is also important to note that upon breaking down the housing-related services category, **52%** of those services were related to rental housing. Service usage related to rental housing was 30% higher than any other housing service. Additionally, there were nearly as many emergency housing services as there were homebuying or homeownership-related services. This could be read as a powerful commentary on both the current financial state of working Vermonters, and of our state's housing market.

While housing continues to be a rising concern for employees, students, and Vermonters in general, the focus on finances did decrease a bit over last year. This can likely be accounted for, at least in part, by the positive financial impact of the launch for the Vermont Emergency Rental Assistance Program (VERAP). This program, which provides Vermonters who have been or will be struggling to make timely rent payments up to 12 months' rent, has offered not a small amount of relief to many employees by giving folks room to be more planful with their finances and work towards goals like paying down debts or saving for an emergency, rather than living paycheck to paycheck.

The income eligibility for this program was also much higher than typical federal assistance programs. Most employees in the Working Bridges Network are over the "cliff", meaning that their income is too high for them to be eligible for most programs that help with housing, food, childcare, and other supports. VERAP was especially helpful to this group.

Working Bridges made at least **39** referrals to VERAP in 2021, filling a gap in service created by requiring access to and a high level of proficiency in technology to apply for this assistance. And while other local agencies, such as CVOEO and CHT, helped community members access their service, their necessary adherence to traditional office hours presents a barrier to many working Vermonters. Working Bridges helped fill in that gap by bringing RCs into work places – often during more flexible hours to accommodate different schedules - to help employees access VERAP, as well as continue to fill in other financial gaps by helping employees deal with budgeting, debt, and credit issues. Financial Coaching was the second most utilized service delivered directly by RCs.

Other noteworthy service increases include **Recreation**, which reflects an increased number of state parks passes generously donated by Vermont Parks Forever, as well as **Health Care**, while only increasing 1% over last year as a percentage of utilized services, actually represents 130 separate referrals. Health Care Counseling was the fourth most directly delivered service and tended to be some of the most time consuming, as RCs and employees worked together to combat sometimes overwhelming health care debt by applying for grants, negotiating with insurance companies, and providing direct advocacy when needed.





What are some examples of Resource Connections?

Childcare: Childcare referral intake, childcare financial assistance program, school vacation planning, summer camp grants, parenting resources

Domestic Violence/Relationships: Referral to domestic violence hotlines and agencies, navigating challenging interpersonal relationships

Education and Training: VSAC Advancement grant, referral to CCV/VTC, GED information, community classes, English language classes, financial aid referrals

Employment: Application assistance, Department of Labor Unemployment programs, Unemployment Insurance application assistance

Finances: Financial coaching, budgeting, referral to debt management programs, consumer information, credit counseling services, tax information, referral to income advance loan, addressing money concerns and overdue bills

Food and Nutrition: 3SquaresVT application assistance, referrals to food shelves and community meals

Healthcare: Assistance with medical bills and medical financial assistance applications, insurance/Medicaid related questions, referral to health care advocate, prescription drug cost assistance, community clinic/provider

Housing: Emergency shelter, rental housing search assistance, application assistance, tenant information/education, senior housing, subsidized housing, home buying, fuel assistance, home repair

Human Services/Other Supports: Adoption services, Lifeline cell phone and internet services, clothing and home goods vouchers, public benefit programs, charities, 2-1-1

Legal: Referral to low-cost legal resources, assistance filling out forms, immigration information

Mental Health and Substance Use: Referral to Employee Assistance Program, community mental health agencies, counselor referrals, substance use recovery programs, suicide intervention resources

Problem Solving/Listening Support: Assessing a person's situation and developing strategies for increased stability, evaluating need for mental health referral

Recreation: Vermont State Parks passes, Flynn Center ticket vouchers, volunteer opportunities

Transportation: Car resources and repair, public transit, carpooling, bicycle programs, gas vouchers

Workplace: Human Resources referral and consults, workplace problem solving/advice





JUST A FEW OF MANY STORIES BEHIND THE NUMBERS...

Health Care Advocacy

After suffering a health emergency, an employee was facing over \$15,000 in out-of-pocket medical bills and fees. The Resource Coordinator contacted the medical center's finance department to advocate on the employee's behalf, hoping for a reduction of owed fees. The employee was determined eligible to apply to two financial assistance programs. The RC provided application assistance to the employee for both programs. Ultimately, the entire \$15k+ of medical bills were forgiven in full, to the great relief of the employee.

An IRS Mix-up

A single parent was having issues accessing their tax refund from two years ago due to language barriers, particularly when they tried to communicate over the phone. The RC sat with them and helped them utilize the IRS's website to track the status of their refund, which included several calls to their accountant to get exact refund amounts. Upon realizing there was an issue with an incorrect mailing address, they spent about an hour together on the phone with the IRS clarifying the correct address. About two weeks later the employee shared that they had received their refund, which was over \$7500!

Health Care Counseling

An employee that is an English language learner received a large hospital bill due to a severe car accident. The employee had insurance and was unable to understand why their hospital expenses weren't being covered. The RC and employee worked together to call the hospital and medical insurance company, obtain a police report, and coordinate with the car insurance company to rectify the situation, as they did not have medical coverage on their car insurance for self-injury. The RC then helped the employee gather the necessary information for the medical insurance company to review the claims again.

Rides to Work

An employee commuting 30 miles to work suddenly lost their car due to a mechanical issue not covered by their insurance. Their RC worked with the employee and the Vermont Employment Transportation Initiative (VETI) over a few days to coordinate free rides to and from work for the employee. The cab company used by the VETI program was not able to accommodate the employee's work hours, but the RC was able to find a cab company in the employee's town willing to take them one way. By picking up the cab payment from the VABIR office and bringing it to the employee at work, the RC was able to help the employee avoid missing work by helping them access free rides for a week while looking for an alternative mode of transportation.

Holiday Toy Access

Less than a week before the Christmas holiday, a panicked employee contacted his RC asking for toy and gift card resources so that he could provide presents for his 6 children. Salvation Army had finished their toy give-away the previous week, and Old Spokes Home's Bike Bonanza had taken place 2 weeks prior, but the RC still contacted both community partners to inquire about the possibilities. Salvation Army did in fact have some toys still available and the RC helped set up a specific meeting for the father to pick out gifts for his kids. Old Spokes Home also had extra free bikes from the Bonanza plus some other discounted ones for his middle & high schoolers. Two days before Christmas, all of his kids had been expertly fitted for bikes. With extra assistance from Working Bridges' resources, the father and his family were able to enjoy a merry holiday.



LOOKING AHEAD



United Way of Northwest Vermont

Balancing Safety + Health in a Hybrid World

As most Resource Coordinators returned to onsite in 2021, we continue to practice safety guidelines as outlined by CDC and VDH, per United Way of Northwest Vermont's employee policies. Some employer partners are waiting until 2022 to return to onsite work and continue to maintain remote RC services.

Working Bridges Annual Satisfaction Survey

Planned for Summer 2022 – please be on the lookout for more information.

Workforce Housing Investments with Champlain Housing Trust

Initial discussions began in 2021 regarding the housing crisis and the need for pathways for employees to access affordable, decent rental housing as a retention and recruitment strategy. Look for additional information in 2022 as discussions about housing at both local and state levels continue to build momentum toward housing solutions.

Launch of the "Mini-Lab"

To meet the diverse needs of employers across the network, Working Bridges will host "minilabs" focused on specific topics and/or industry-specific resources where opportunity for partnership, information-sharing, and innovation can spark new strategies. For example, in the early part of 2022, Working Bridges manufacturing partners will be invited to meet with community partners at Generator, a makerspace in the Burlington area, to explore how partnership may lead to increased recruitment and training support for employees in manufacturing. Keep an eye out for these special programs as available.

Contact Information:

Please feel free to contact us with any questions or opportunities regarding the support and well-being of Working Bridges Network employees and students.

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