



Network & Example Organization

2022 Program & Data Summary



**United Way of
Northwest Vermont**

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2022 WORKING BRIDGES NETWORK PROGRAM SUMMARY

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

UNITED WAY'S WORKING BRIDGES IS AN INNOVATIVE PROGRAM DESIGNED TO IMPROVE JOB RETENTION, PRODUCTIVITY, AND ADVANCEMENT 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 REACH STABILITY AND THRIVE WHILE SUPPORTING HUMAN RESOURCE DEPARTMENTS AND REDUCING EMPLOYEE TURNOVER.

THE 2022 WORKING BRIDGES EMPLOYER NETWORK INCLUDES 16 PARTNERS IN NORTHWEST VERMONT AND 10 IN CENTRAL/NORTHEAST VERMONT REPRESENTING THE MANUFACTURING, HEALTH CARE, AND EDUCATIONAL INSTITUTION SECTORS:



YEAR IN REVIEW

2022

2022 was a year of continued expansion for Working Bridges, as we welcomed Superior Technical Ceramics, Northwestern Counseling & Support Services, and Teknor Apex to our growing list of Network Partners. Working Bridges' utilization increased in kind to **1065** employees and students served in 2022 through **5053** direct contacts via phone, video, text, email and in-person. The number of unique people served increased by 32% over last year, while the number of contacts grew slightly less drastically by 22%.

The Working Bridges team grew to seven team members in 2022 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 Working Bridges Concepts to supervisors, managers and community partners.

In the following report, you'll see an overview of this program's work in 2022, including program innovations delivered to our Network Partners, some demographic information for the people we served, and a summary of services and referrals delivered by Resource Coordinators.

2022 WORKING BRIDGES INNOVATIONS

Working Bridges Innovation Labs

Bringing forward the best of the best with partners who are not afraid to try new things! Quarterly, HR partners, leadership, and managers met via Zoom to learn about resources, make connections with community partners, and explore opportunities to leverage partnerships to support employee retention, advancement, and financial stability. In 2022, the labs included conversations about employee healthcare access, a tour of and introduction to the Generator, an introduction to Vermont Adult Learning's Learning @ Work training resources program, a discussion of transportation resources, and a spotlight on Go Vermont and workplace vanpooling.

Bridge Fund

Through the generosity of United Way of Northwest Vermont donors and community funders such as **100 Women Who Care**, Working Bridges continued dispensing a small-dollar fund to help employees faced with small expenses that could derail them from work, when there was no existing community-based support to assist. Working Bridges **granted the last \$1450 of the total \$3400 in funds in October 2022** to help employees with gas, car parts, housing, and personal needs.

DVHA Vulnerable Populations Grant Leads to Multi-Lingual Films about Health Insurance

In response to employees seeking financial coaching to address past medical debts in collection and the negative impact of these debts on employee credit reports, United Way's Working Bridges was awarded a grant to partner with Vermont Language Justice, to deliver multi-lingual health insurance education videos. These videos are 3-part videos focused on the basics of health insurance options in Vermont, health insurance terminology, and how to address medical debt. The videos are available in Dari, English, French, Nepali, Pashto, Swahili, and Vietnamese (the top languages spoken by employees who sought support through Working Bridges in 2021). The health insurance education videos are available to the public, shared with partners at the Health Care Advocate's office, Common Good VT's nonprofit network, Working Bridges, and can be found on Vermont Language Justice Project's Youtube page: www.youtube.com/@vermontlanguagejusticeproj9166

Working Bridges Concepts

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.

Bridges Spotlights

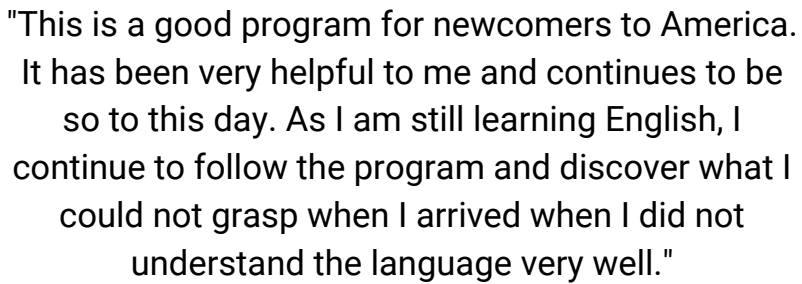
In 2022, Working Bridges began making lunch and learn sessions - formally an in-person add-on for contracts - available network-wide through virtual resource-sharing sessions called Bridges Spotlights, each focused around a single topic. These sessions kicked off with a presentation from VSAC in October where Rhonda Chesney, VSAC's Career and Education Wellness Manager, shared about VSAC's career counseling resources, the student financial aid process, and ways to plan for your education.

Partnership with VT Parks Forever Helps Employees Experience VT Parks

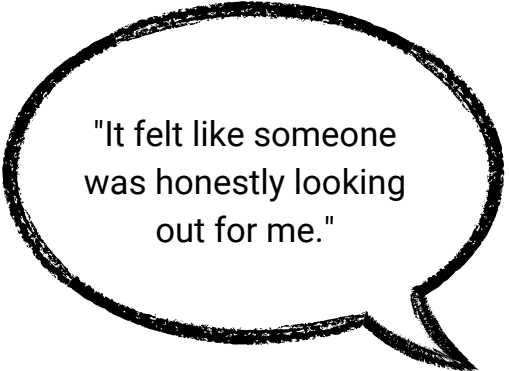
As a strategy in employee wellbeing, access, and equity, the Parks Access program supported distribution of 700 free park pass vouchers to employees and family members between both Green Mountain United Way and the United Way of Northwest Vermont. Of the passes distributed in Northwest Vermont, 26% went to individuals and families identifying as BIPOC and 36% went to employees with children under 18.

Annual Employee Satisfaction Survey 2022


Working Bridges polled employees across the Working Bridges network with a total of **318** surveys completed both online and on paper surveys. A message was made available on all the survey boxes offering interpreter services to complete the survey which was available in 7 of the languages most commonly spoken by employees that received resource coordination over the last year. While full results will be shared later on in 2023, here are just a few of the responses we received:



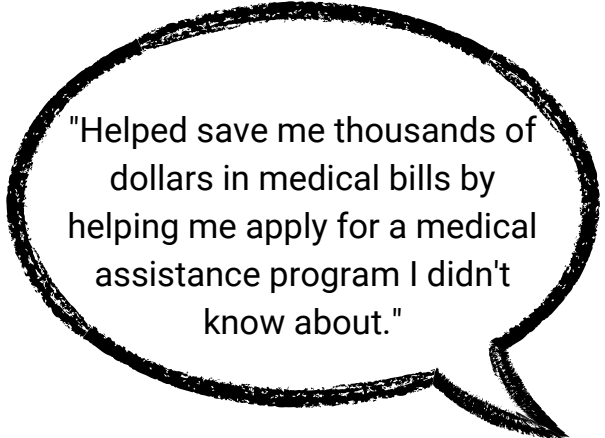
"This is a good program for newcomers to America. It has been very helpful to me and continues to be so to this day. As I am still learning English, I continue to follow the program and discover what I could not grasp when I arrived when I did not understand the language very well."




"It felt like someone was honestly looking out for me."



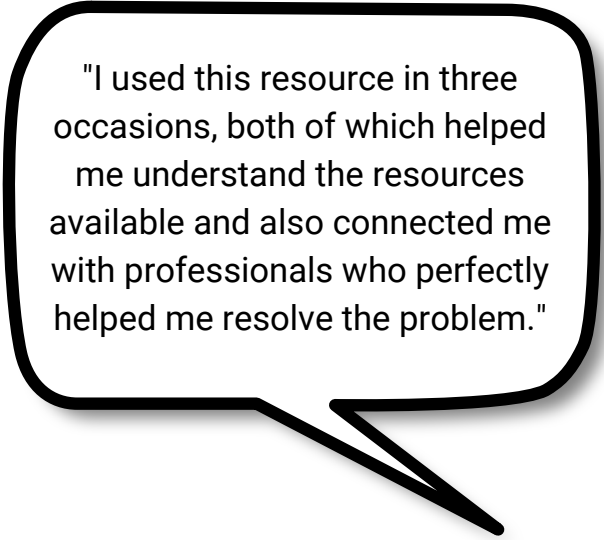
"When I wasn't sure what to do, I was recommended to Working Bridges, and they really helped when I was in need!"



"Helped save me thousands of dollars in medical bills by helping me apply for a medical assistance program I didn't know about."



"Working Bridges helped me with research for housing. [Our RC] is awesome. It feels like she knows everything in every area. So glad we get to have this help from you guys."



"I used this resource in three occasions, both of which helped me understand the resources available and also connected me with professionals who perfectly helped me resolve the problem."

2022 WORKING BRIDGES NETWORK DATA

Employee and Student Contacts

	2019	2020	2021	2022
Total Employees/Students Served	642	574	802	1065
Direct Contacts (made in person, via email, phone, text, video & mail)	1390	2633	4130	5053

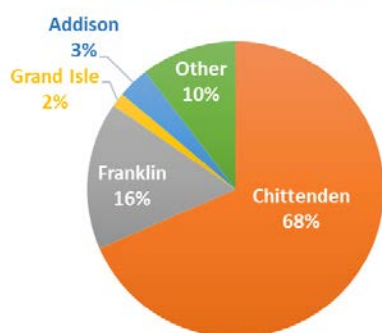
\$18.32: Average Wage
 21% under \$30,000
 53% \$30,001-\$45,000
 23% \$45,001-\$60,000
 2% over \$60,000
 *4% reporting



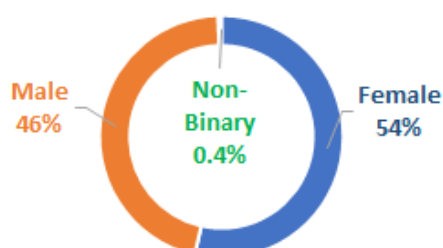
Vermont State Parks Passes
 RCs distributed
700 FREE day use passes to
 employees and their families!

Demographics

Residential Counties: 2022



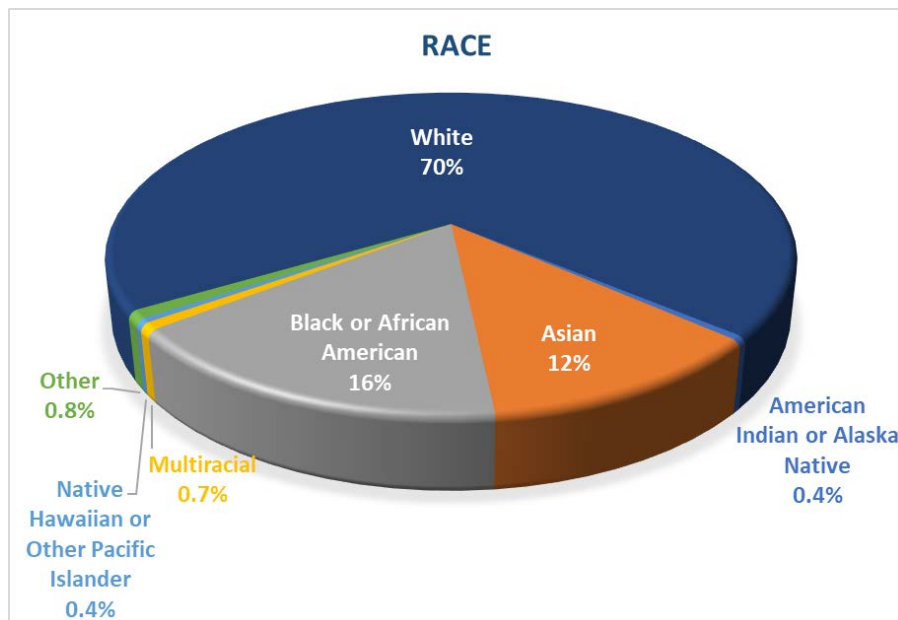
Gender



Residents of Chittenden, Franklin, and Grand Isle counties made up **86%** of the total people served in 2022, comparable to 87% in 2021. The percentage of employees and students served in Chittenden County decreased by 9% this year, while the percentage living in Franklin County increased by 8% and the percentage employees/students living in "other" counties (other than Chittenden, Franklin, Grand Isle and Addison) increased by 2%. Of those living in Franklin County, 51% were from the three new Franklin County Network Partners that joined in 2022. Other VT counties served included Washington, Addison, Lamoille, Windsor, Orleans, Rutland, Orange, Windham, Caledonia, Bennington, Grafton, and Clinton. **Of those living in these "other" counties, 33% were CCV students.** 1% of the people served lived outside of VT.

0.4% of employees/students identified as non-binary, compared to the 1% in 2021. **54%** of employees identified as female, slightly higher than the 50% in 2021. The percentage of male employees was **46%** in 2022, compared to 49% in 2021.

Demographics continued



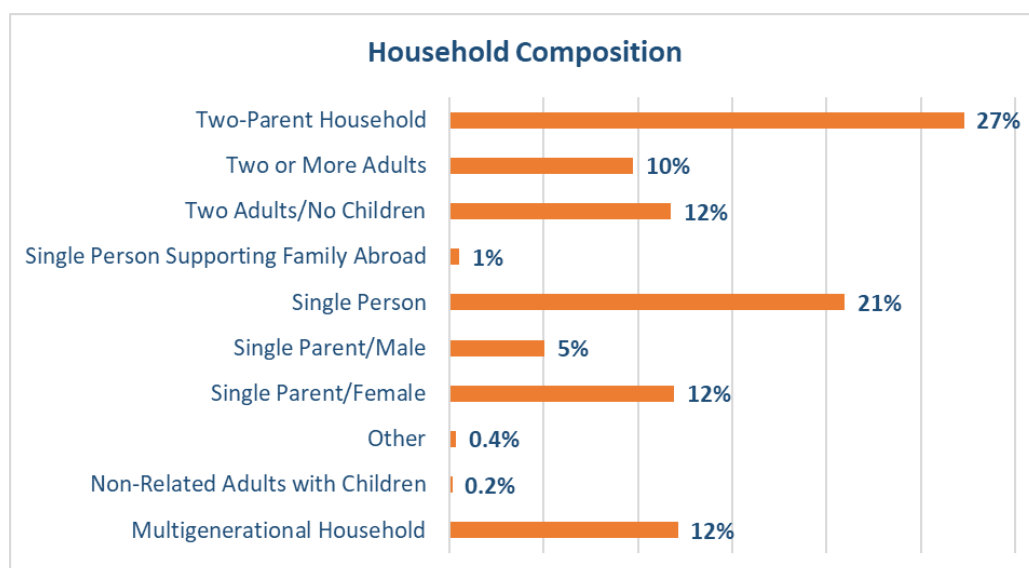
RCs supported many New Americans in 2022. At least 17% of employees reported coming from 39 countries other than the USA.

Employees reported speaking 25 different primary languages other than English! RCs use interpreter services whenever needed.



30% of the people we served in 2022 are Black, Indigenous or People of Color (BIPOC) compared to under 8% in the state overall* (and compared to 35% of employees we served last year).

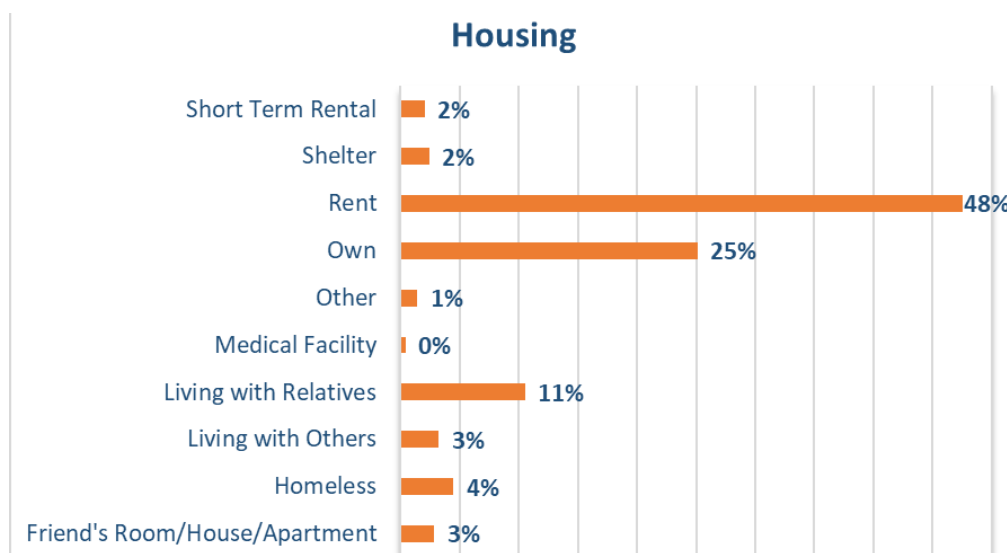
**Percentage from 2022 VT Census*



50% of households served have dependents under age 18.

25% own their own home, compared to 19% in 2021.

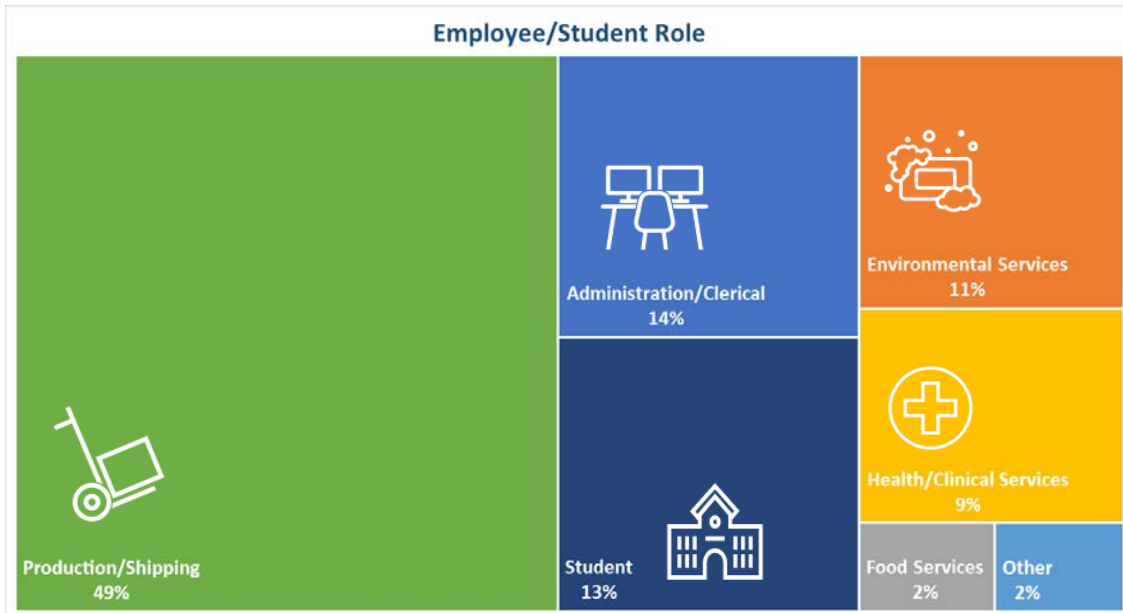
48% rent their housing, compared to 50% in 2021.



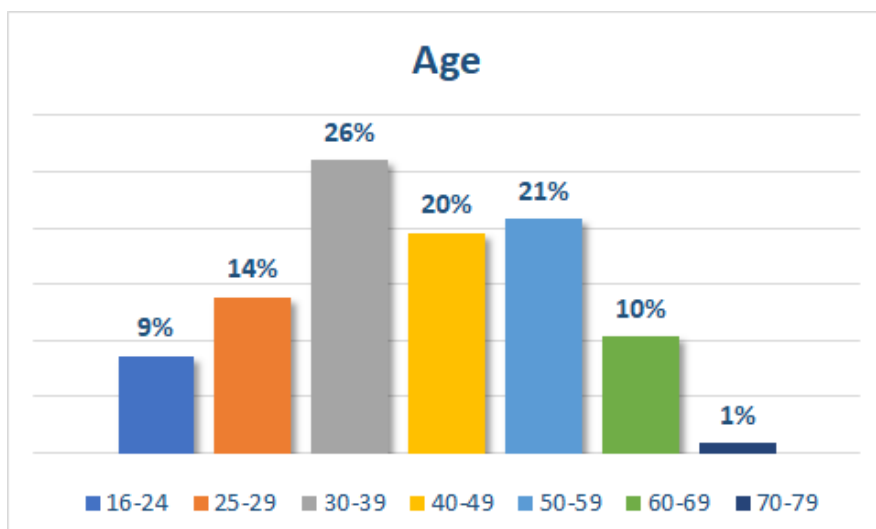
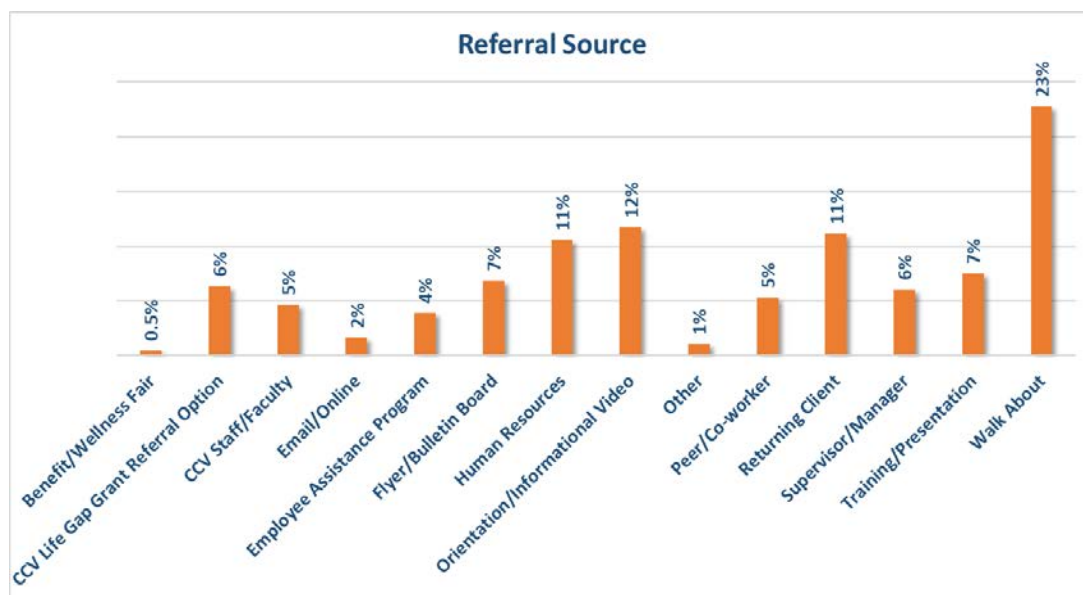
12% are homeless or living in short term or inadequate housing (couch surfing, RVs, campgrounds), compared to 14% in 2021.



Demographics continued



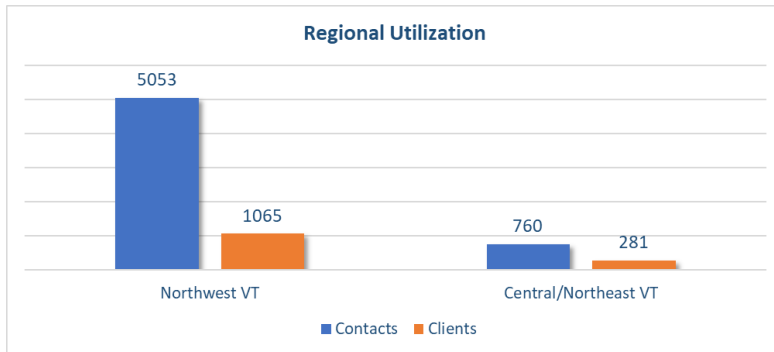
The ratio of students and employees in different departments accessing Resource Coordination was almost identical to 2021, with the exception of a 4% increase in the percentage of students due to an increase of reach-outs stemming from an automatic connection with Resource Coordination for students applying for Life Gap Grants from CCV.



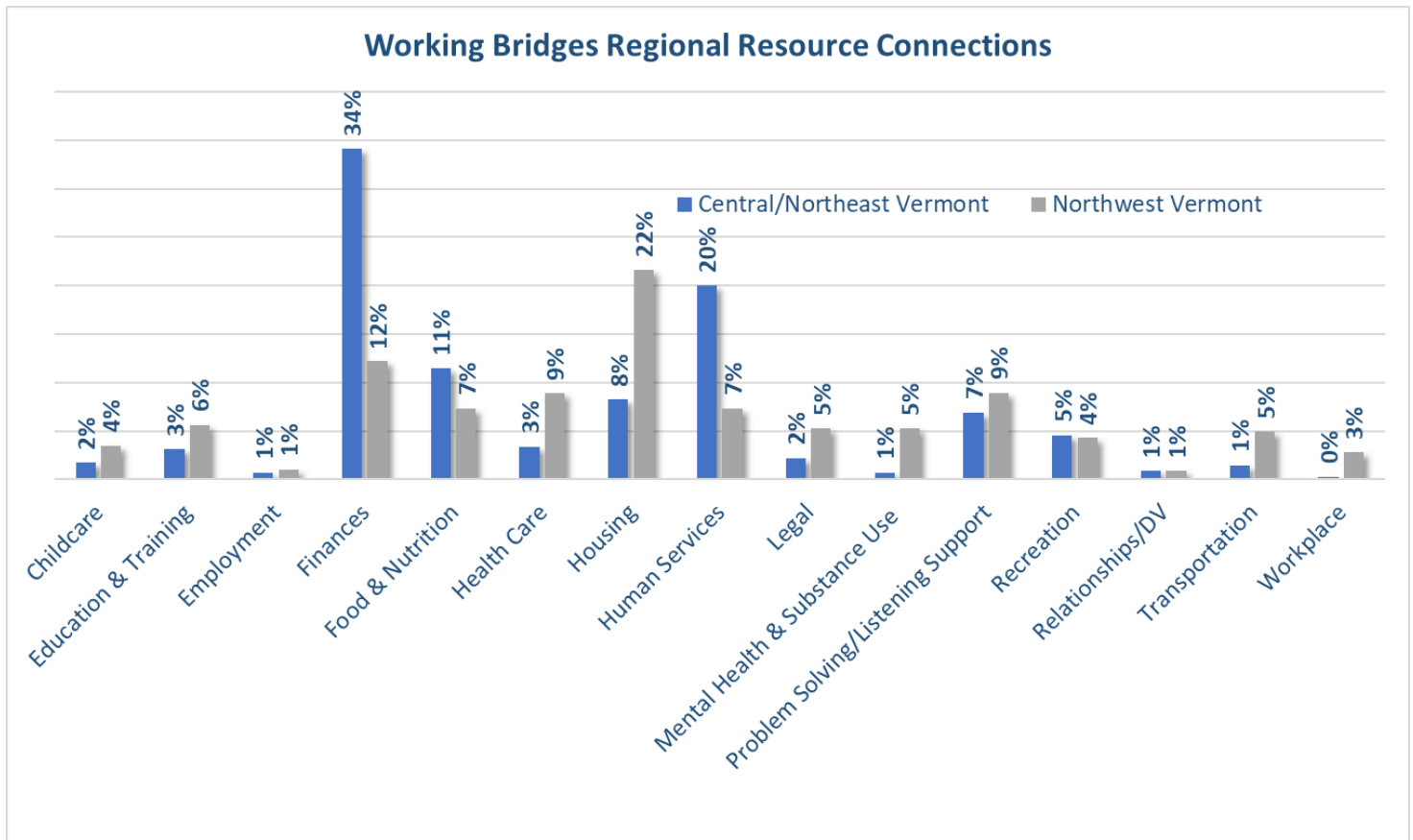
HR referrals decreased from 22% in 2021 to 11% of our overall referral sources in 2022, while referrals from RC "walkabouts" increased from 14% to 23%.

Most of the age range percentages are similar to last year, though the 60-69 age bracket increased by 5%, which makes sense due to Vermont's aging workforce.

Serving Vermont Through Partnership



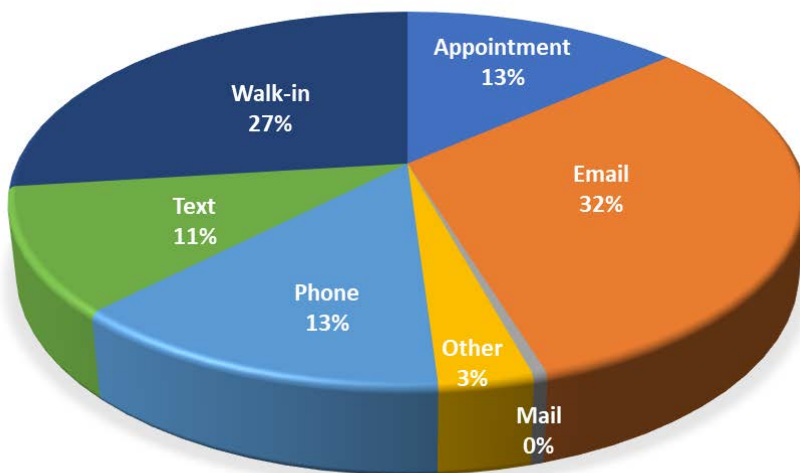
The increased partnership between United Way of Northwest Vermont and Green Mountain United Way has given us the opportunity to track utilization and needs across different regions of Vermont. While the United Way of Northwest Vermont primarily covers Chittenden, Franklin, and Grand Isle counties, Green Mountain United Way serves Caledonia, Essex, Orange, Orleans, and Washington counties.



Working Bridges successfully serves employees in very different regions across both urban and rural communities of Vermont through hyper-local community partnerships and trusted relationships. Pooling data and tracking the different regional focal points of resource coordination has allowed both United Ways to examine trends in resource connections across the top part of the state, which can further help in pinpointing gaps in access to resources. It is interesting to note that resource coordination in Central/Northeastern Vermont had a much higher focus on Finances, while Northwestern Vermont was more focused on Housing. This may, at least in part, stem from a combination of differences between rural and urban communities in Vermont. First, it seems that the more urban communities in Vermont, particularly Chittenden County, are more acutely experiencing the state's housing crisis, which would lead to a greater focus on housing in resource coordination and less bandwidth to focus on overall financial health. Second, there tends to be a greater abundance of resources available to more densely populated areas, which would mean rural populations needing to rely more heavily on personal financial strategies like budgeting or low interest loans to address issues that might otherwise be solved by applying for community resources.

Making Contact

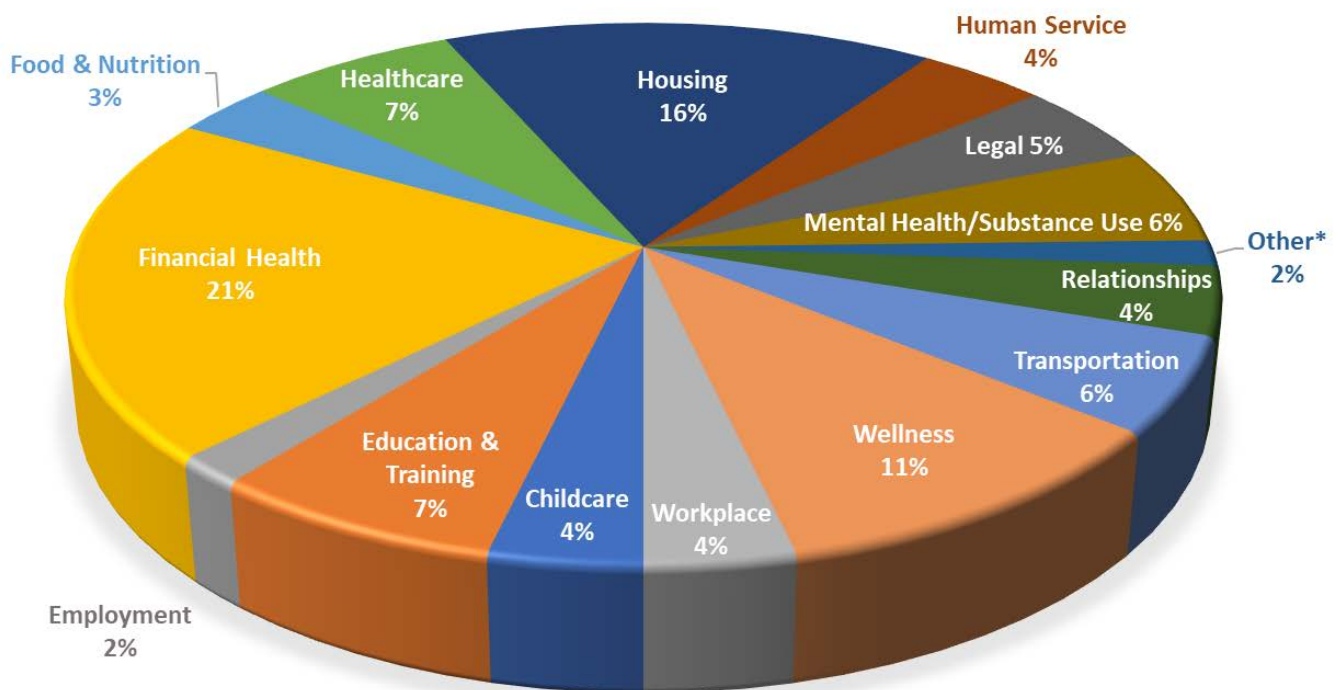
2022 NETWORK-WIDE INTERACTION TYPES



RCs interact with employees and students in a variety of ways. While in-person contacts (walk-ins, appointments, and "other" which is mostly connection through orientations and other in-person trainings) made up 43% of interactions with employees, remote contacts via email, phone, text and mail made up the remaining 57%.

When a Resource Coordinator begins working with an employee or student, they identify the main concerns the employee expressed during their first session and record them as the employee's "primary concerns". These are the issues or goals that initially trigger the employee to seek out their RC. A comparison with resource connections (covered in more detail in the coming pages) can highlight differences and similarities between what an employee initially sought help with versus what they ended up working on. The top three Primary Concerns for the Network as a whole in 2022 were Financial Health, Housing, and Wellness.

PRIMARY CONCERNS IDENTIFIED IN FIRST APPOINTMENT



*Other concerns include topics that do not easily fit into these categories, such as elder care & technology, or specialized topics like taxes, financial scams, or seeking specific donated items.

Where did employees/students need our help?

65% of our services were referrals to 217 different community and governmental organizations. 35% were direct services delivered by Resource Coordinators (e.g., application assistance, financial coaching, or educating about multiple options).

The top 5 utilized outside agencies were :

Service	Referrals
Community Action Agencies	135
Employee Assistance Programs	116
Vermont State Housing Authority	107
Champlain Housing Trust	106
Department of Economic Services	89



The top 5 utilized services/programs delivered by outside agencies were:

Service	Referrals
Mental Health Referral	152
VERAP	96
Legal Services	93
Low Income Housing	92
Free Meals (via Everyone Eats)	62

Some of the agencies are on this list because they offer a large variety of services and programs. For example, Community Action Agencies can help connect people to a variety of programs both within their organization (such as Housing Assistance Programs and Weatherization) and outside of it (such as 3SquaresVT). Other agencies made this list due to a specific program which was widely utilized in 2022, such as Vermont State Housing Authority’s emergency rental assistance program (VERAP).

Similarly, while some of the top external services were delivered by one organization, like VERAP, others were delivered by a number of different agencies, such as Mental Health Referrals.

The top 5 utilized services directly delivered by RCs:

Service	Utilization
Problem Solving/Listening Support	355
VT State Parks Passes	116
Housing Counseling - Rental	97
Goodwill Vouchers	44
Transportation Counseling	41

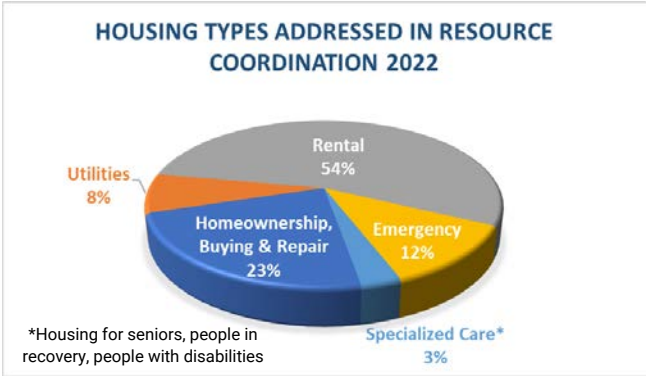
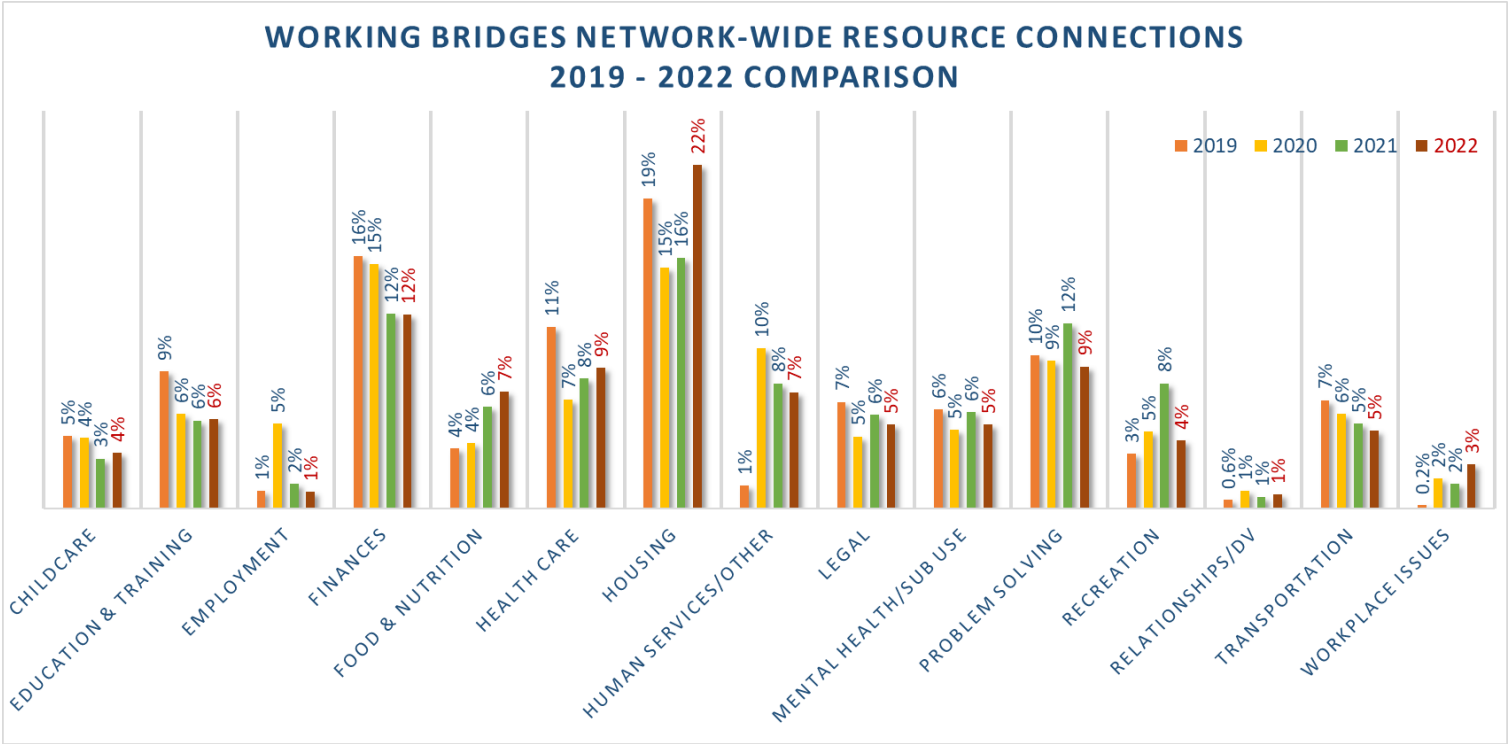
Problem Solving/Listening Support really gets at the heart of Resource Coordination and entails assessing a person’s situation and developing strategies for increased stability.

Both the VT State Parks Passes and Goodwill Vouchers demonstrate what a valuable tool community partnership can be, as United Way continues to partner with organizations like Vermont Parks Forever and Goodwill to benefit employees across the state.

Housing Counseling - Rental includes providing an overview of local rental options, determining any barriers to obtaining rental housing, and covering tips and tricks for obtaining housing in such a challenging market. The high utilization of counseling specific to rental property speaks to how challenging it is to obtain rental housing at this time. Transportation Counseling encompasses a variety of topics having to do with accessing work or school, such as car repair, alternative modes of transportation, or purchasing a vehicle.



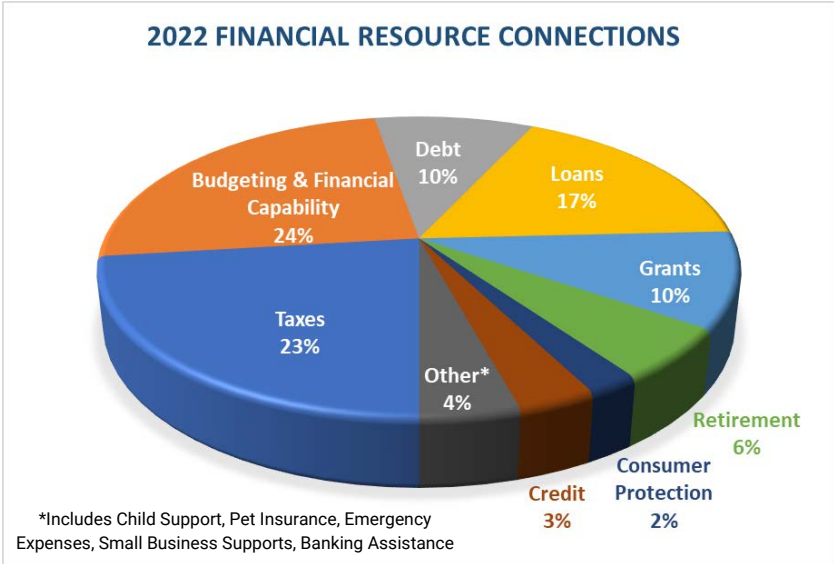
Where did employees/students need our help?



The top 3 utilized referrals to outside agencies were to:

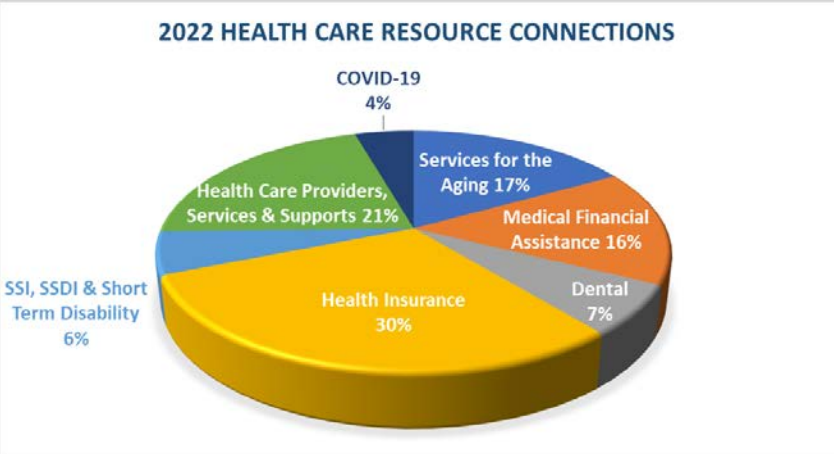
Housing		Finances	
Community Action	107	VITA	43
VSHA	107	GreenPath	34
CHT	106	CCV Grants	26

Health Care	
Age Well	38
Community Health Centers	28
Social Security	22



For all top three resource connection categories, services directly delivered by the RCs (counseling, coaching, application assistance, etc.) were the most utilized:

Housing: 195
Finances: 158
Health Care: 111



Data Insights

Similarly to last year, Housing, Finances and Problem Solving/Listening Support were the most utilized resource connections in 2022, with Health Care also making it onto the most utilized list, tying with Problem Solving for third place. Given the chronic shortage of housing in our state and skyrocketing real estate prices, particularly in Chittenden county, it's not surprising that housing remains the highest topic of focus for Resource Coordinators in the Northwest region. This lack of affordable housing can also be seen in the top referrals in 2022, as 4 of the 5 agencies referred to the most deal in housing in one way or another, whether it be through directly offering low income housing like Champlain Housing Trust (CHT), by offering housing counseling services like Community Action Agencies, or through offering temporary housing solutions such as motel vouchers like Economic Services (ESD).

Unsurprisingly, Housing and Financial Health were also identified as the top primary concerns for employees/students seeking resource coordination for the first time, followed closely by Wellness, which typically means that the employee was seeking a free state parks pass. In the resource connections chart (page 13), these passes were tracked under the Recreation category, which represented a much lower percentage of utilization compared to the primary concerns chart on page 11. This demonstrates how useful outreach tools can be in helping RCs form relationships with employees, as simply distributing parks passes to employees can lead to conversations that connect employees to many other community resources.

Upon further examining the most utilized resource connections of 2022 - Housing, Finances, and Health Care, we see some additional trends. Assistance with rental housing is still taking priority over homebuying and ownership, emergency housing, and utility assistance. Similarly, the top three housing-related referrals were to agencies that assist with access to rental resources. Community Action provides rental assistance to people facing homelessness, Vermont State Housing Authority (VSHA) administered Vermont's Emergency Rental Assistance Program (VERAP), and Champlain Housing Trust (CHT) provides low-income rental housing. With VERAP ending at the end of 2022, however, it is likely that rental housing might become less accessible than even homebuying, and we may see an uptick in both homebuying and emergency housing, as renters either apply funds saved from previously accessing VERAP towards home purchasing or, if unable to do so due to so many other high costs of living, are faced with homelessness before they are able to access rental resources again.

The primary financial topics addressed last year included budgeting and financial capability, taxes, and loans, all of which are often relied on to fill in any financial needs that cannot be met with community resources. The top financial-focused referrals were to the Volunteer Income Tax Assistance (VITA) program, which assists lower-income taxpayers with free tax preparation, GreenPath Financial Wellness, a non-profit which provides free financial and debt counseling, and CCV grant programs for students, which included the federally funded CARES grants and their privately funded Life Gap grant.

Health Care topics were primarily focused on accessing health insurance, health care providers, services for the aging, and financial assistance for medical care. The top healthcare-focused referrals included Age Well, which provides assistance for the aging population of Northwestern Vermont, Community Health Centers, which provide low-cost medical, mental health, and dental services along with health insurance counseling, and Social Security, which usually involves information around and assistance with accessing disability programs or Medicare.

In addition to outside referrals, Resource Coordinators provide direct services to employees and students where needed. In looking at these same top three resource connection categories, RC-delivered services were more utilized than any other agency. RC-delivered Housing services primarily included housing counseling (information around and help accessing available housing). Financial services included financial coaching around budgeting, taxes, debt and credit and application assistance for a variety of programs and institutions. Health Care services primarily included healthcare counseling (assistance accessing and paying for health care services), health insurance counseling, and application assistance.

Employees and students experiencing scarcity of essential resources often face resource gaps or benefit cliffs that can put one further behind. Resources such as housing, finances, and healthcare are interconnected; where one can impact the other. Working Bridges network partners are continuing to invest in inclusive and supportive workplace/employee benefits to support the diverse and ever-changing needs of Vermont's workforce. Having a trusted, onsite, community resource expert available to be the bridge to services and support provides employees and students with much-needed access to these increasingly complex systems, and connection to community. It is not abundance that is the opposite of scarcity, but connection that is at the heart of helping employees and students at work, at school, and in community.

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, strategies for increased stability, evaluating need for mental health referral

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

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

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

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

Understanding Student Loans

An employee contacted their RC regarding their student loans. They had attended a few semesters of college years prior but had never made any payments on their loans. They no longer knew who their servicer was and were nervous to check the balance of their loans. Over the course of several sessions, their RC helped them to reconnect with their loan servicer, learn the balance of their loans, and decide what steps they want to take to move forward. Along the way, the employee also learned how to access their annual free credit report. The employee's student loan payments are currently on pause, but they now understand what steps they need to take once payments start again and feel empowered to take control of their finances.

Foreclosure Prevention

An employee approached their RC for help after the foreclosure and utility shut-off notices they were receiving became too overwhelming. Together, they applied for the Homeowner Assistance Program to pay past due mortgage and property taxes as well as the VT Rental Assistance Program to pay off mobile home lot rent in arrearage and past due utility bills. They accessed VT Legal Aid services to facilitate communication with the court and bank attorney. This combination of programs helped them pay off all their housing debts and got them ahead on their lot rent and helped them circumvent an impending foreclosure. Additionally, the RC helped them sign up for a variety of other services and resources to help them reach financial stability. The employee and RC continue to work on budgeting strategies and the employee's financial goals.

Holiday Help and Rental Assistance

Shortly before the holidays, an employee's romantic relationship dissolved and her ex-partner suddenly left and moved out of state, leaving her with a rental property she could not afford alone and a teenager to provide for. She met with the RC at her worksite, and they strategized next steps together. To help alleviate the pressures of the holiday, the RC touched base with the United Way in the employee's county, which graciously helped provide gifts for the holiday for her son, as well as an awesome gift basket for the employee. The Working Bridges' "Bridge Fund" helped provide gift cards for gas for her long commute, and the employee and the RC worked on applying for Emergency Rental Assistance, which covered the full cost of her rent for several months, get her fuel oil bill reimbursed, and set up future utility assistance. All of this alleviated a huge financial burden for this employee, while she made plans for more sustainably priced housing.

Securing Safe Housing

An employee was living with his spouse in a camper without heat or water. Because of the approach of cold winter weather and the need to provide safe housing for his child, he needed to secure stable housing as soon as possible. The employee and their RC worked together to call Addison County's Community Action Agency to determine which shelter they would recommend for his situation. Together, they found a shelter that was the best fit for this individual. Securing this housing enabled him to get on his feet and he was able to save up to buy a trailer for his family and was granted partial custody of his child in his new home.

Questions or comments about this report?

**Please contact Connie Beal,
Working Bridges Director,
with any questions or opportunities regarding the
support and well-being of employees in Chittenden, Franklin and
Grand Isle counties.**

**connie@unitedwaynwvt.org
802-881-4218**