

# Supporting Working Families While Driving Business Growth: Employer Resource Networks®

Centerville, Ohio  
July 31<sup>st</sup> 2018



ERN-USA  
Employer Resource Network®

*Helping transform companies  
one employee at a time*



OHIO ERN  
Employer Resource Network®

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# Work-Life Challenges

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## Have you had an employee:

- ☀ Request a loan from 401K or you as an employer?
- ☀ Show need for basic life skills training in areas such as ESL, financial or computers?
- ☀ Been late for or absent from work because of issues at home such as transportation and childcare?
- ☀ Have disciplinary issues even when their work has been generally good?
- ☀ Quit due to a wage increase and loss of public benefits?
- ☀ Leave for another job due to workplace culture?

# One Step Forward Means Two Steps Back as Families Struggle to Economic Independence

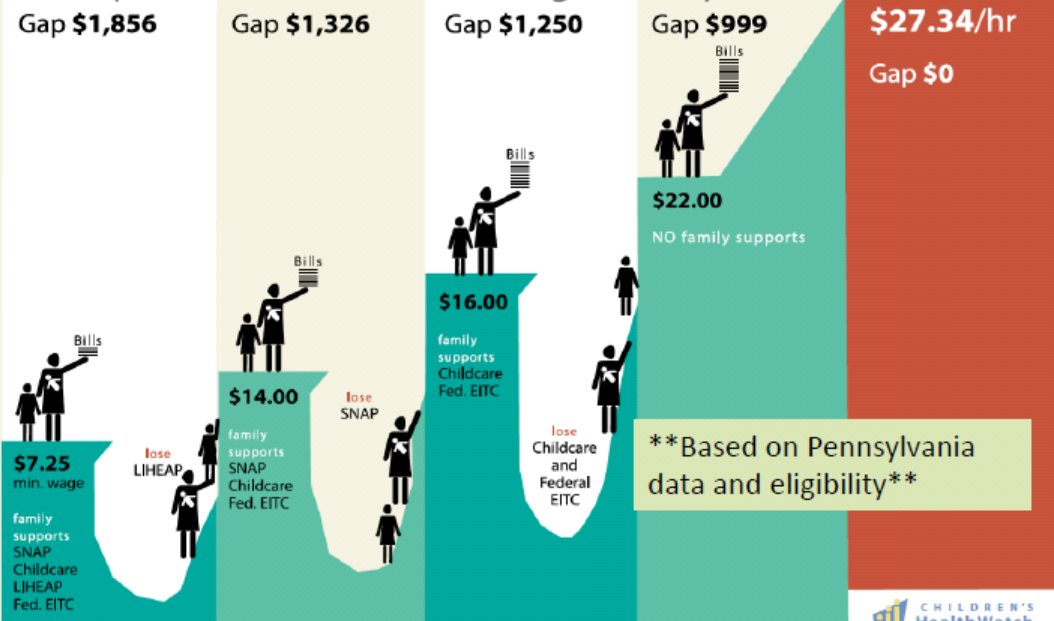
Too many families are unable to make ends meet as they try to move off of assistance benefits and toward economic independence. Benefits help buffer the impacts of poverty and hardship on children's health and development. Yet when family income increases and benefits are reduced or cut-off, the new, higher income may not be enough to offset the loss or reduction of benefits. As a result, children are at increased risk of experiencing hunger and poor health.

*economic independence or breaking even point*



full-time wages  
+ family supports  
= total resources

total resources  
- basic living expenses  
= monthly gap

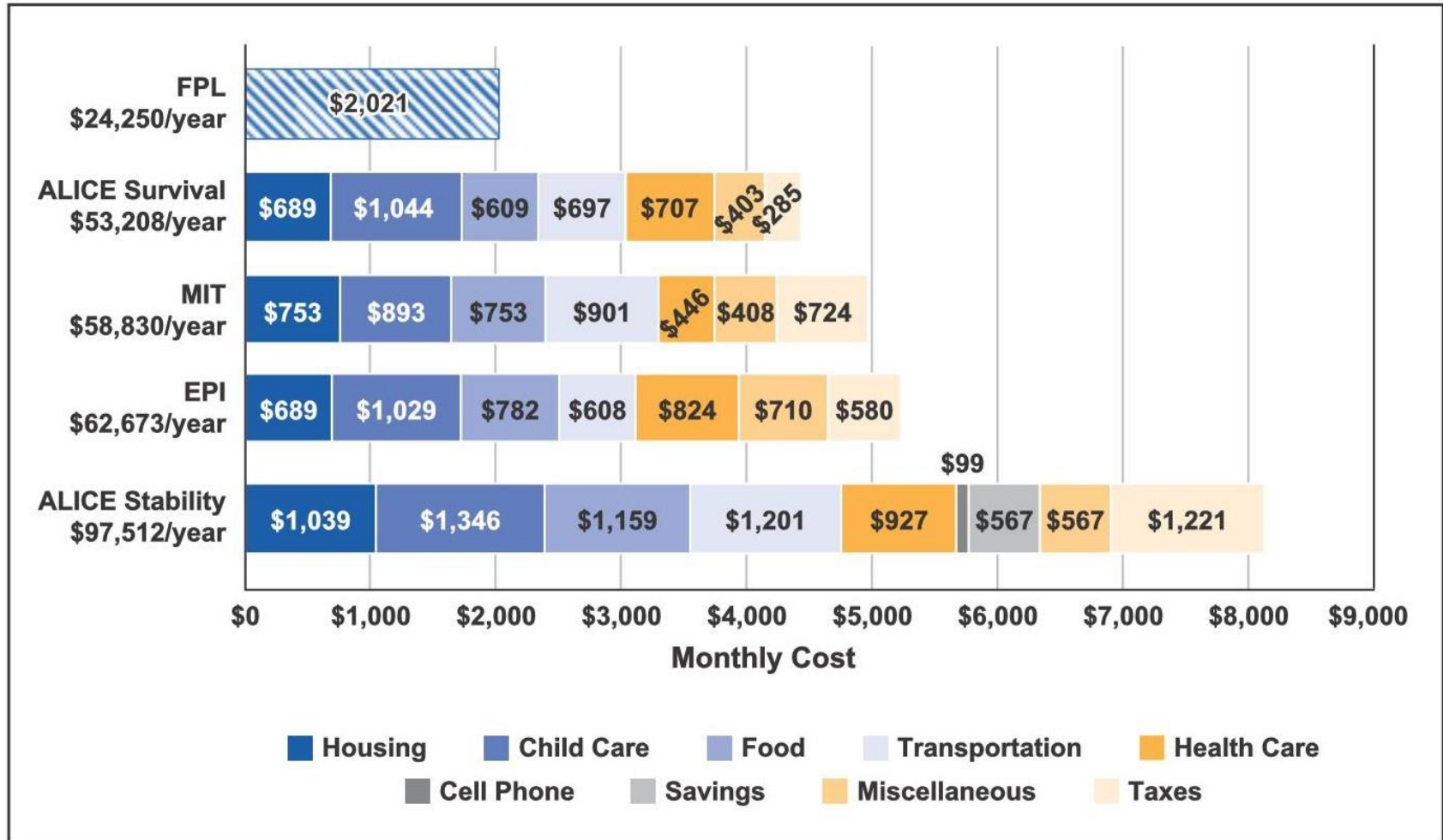


# What does this cost?

- SHRM calculated cost of turnover for a \$10 / hour job at \$4,125
- 34% of families worry about being able to pay their mortgage, rent or basic bills
- A disengaged employee is 28% less productive than an engaged employee
- A distracted employee is 27% more likely to have a workplace accident
- What is the cost of overtime due to a lack of talent?



# A.L.I.C.E. in Michigan



Source: American Community Survey, 2015; The ALICE Threshold, 2015; MIT, Calhoun County, 2016; Economic Policy Institute, 2015; U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), 2015

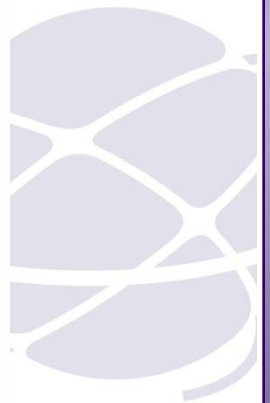
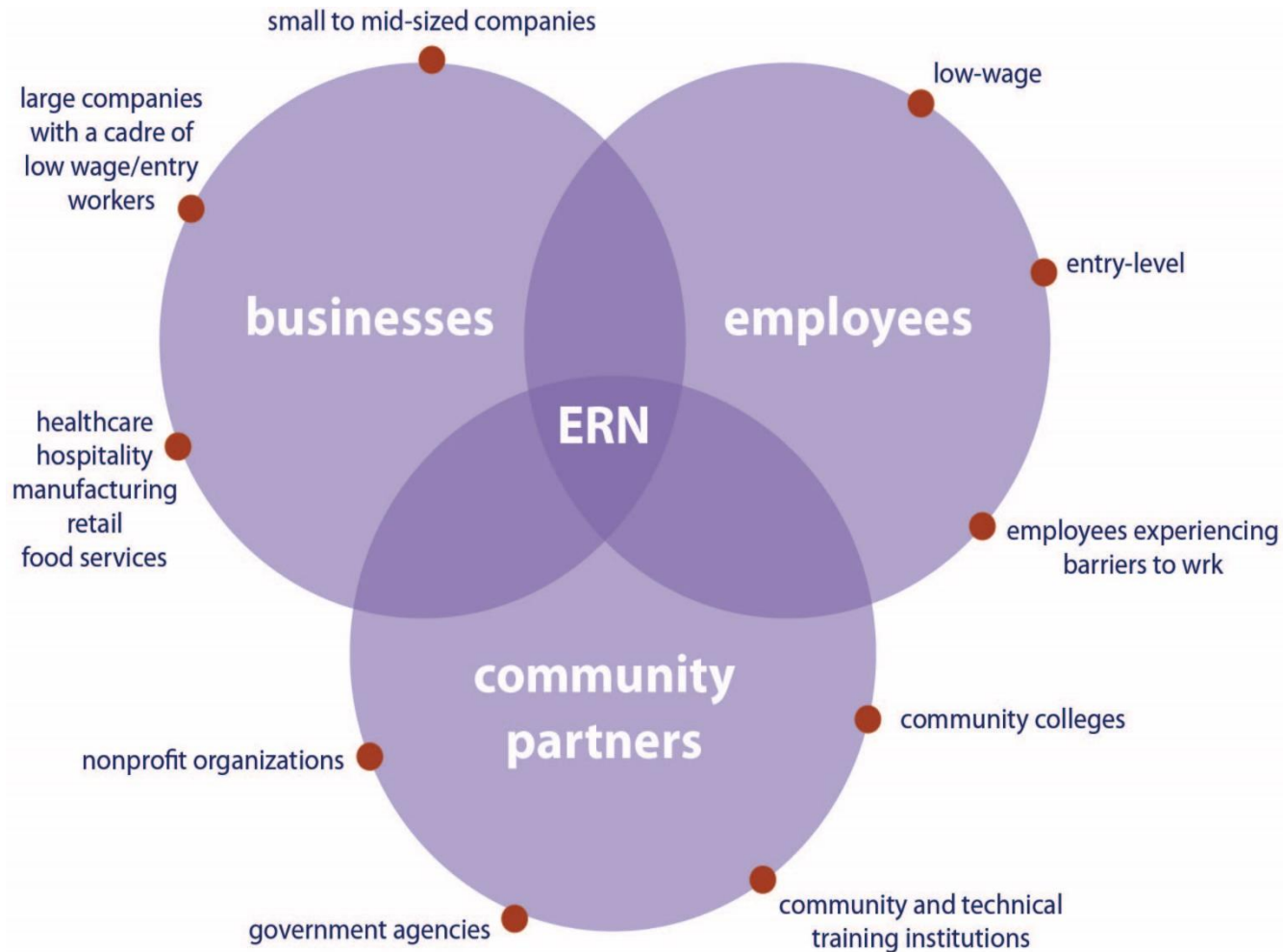
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# Employer Resource Networks®

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- ☀ **A Demand-driven Private-Public-Nonprofit partnership**
- ☀ **5-10 employers in close geographic proximity**
- ☀ **Common needs = Retention, Training, Advancement**
- ☀ **Success Coach imbedded in HR processes**
- ☀ **Doesn't duplicate, leverages nonprofit/public resources**
- ☀ **Businesses invest in “Shares” upfront based on size**
- ☀ **2016 Michigan ERNs averaged 98% Retention & 350% ROI**

# Employer Resource Network Model



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# Focused on Solutions

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## Employee

- ☀ Stress reduction
- ☀ Childcare assistance
- ☀ Financial pressures
- ☀ Public benefits
- ☀ Relationship conflicts
- ☀ Aging parents
- ☀ Substance abuse
- ☀ Transportation
- ☀ Housing & foreclosure
- ☀ Education & training

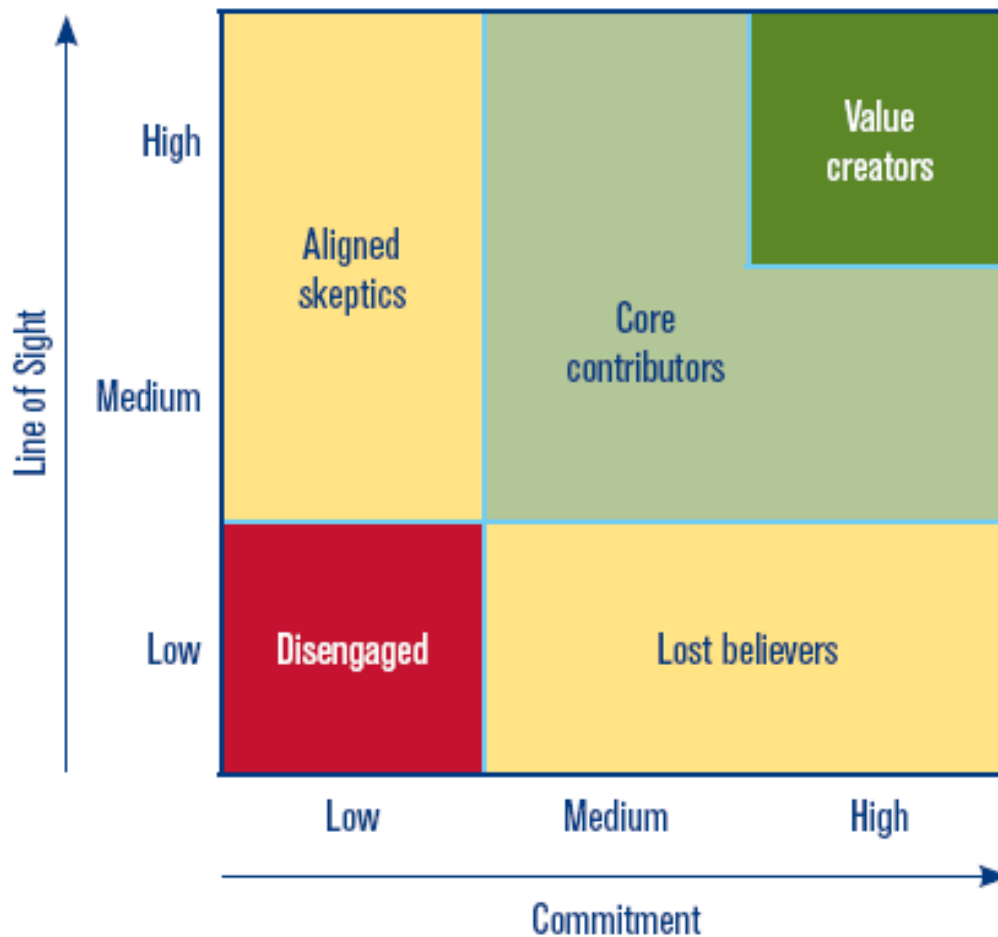
## Employer

- ☀ Hidden Rules/culture better understood
- ☀ HR workload decrease
- ☀ Reduced absenteeism
- ☀ Increased moral
- ☀ Increased productivity
- ☀ Increased retention
- ☀ Reduced training & recruiting costs
- ☀ Employer of Choice
- ☀ Increased profits
- ☀ Social responsibility/community stability



# Employee Segment Action Matrix –

Watson Wyatt 2007/2008 Work Attitudes Report



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# Success Coach Role

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- ☀ **Dedicated hours onsite at each employer member**
- ☀ **Available remainder of the week via email, text, call**
- ☀ **Distributes outreach materials/establishes visibility**
- ☀ **Manages the process from start to resolution**
- ☀ **Refers employee to company, public and nonprofit resources**
- ☀ **Provides or connects to financial literacy and other essential training for work & personal advancement**
- ☀ **Builds relationships and works with financial institution to offer the Hardship Loan and Savings Program**

# Success Coach Role

- ☀ HR resource to assist with attendance, performance and conflict issues
- ☀ Connects with supervisors for employee referrals
- ☀ Maintains employee confidentiality with aggregate reporting
- ☀ Provides a monthly *SuccessForce* dashboard report with success stories
- ☀ Participates in Peer Learning with other Success Coaches



Michigan ERN Success Coaches  
2018 Michigan Peer Learning Conference


# Monthly Board Meetings

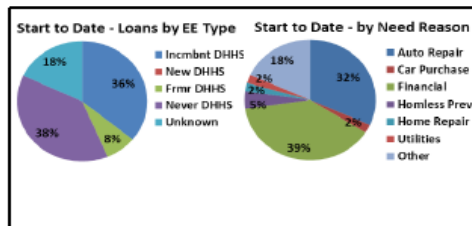
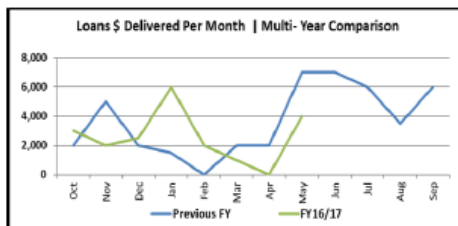
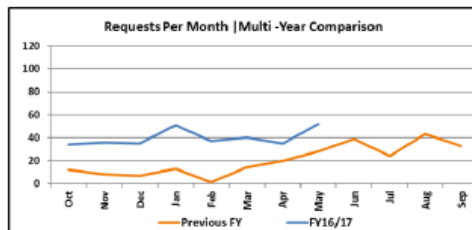
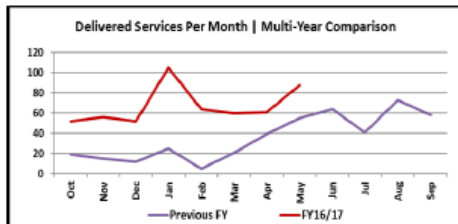
- ☀ Employer members chair and set the agenda
- ☀ Success Coach provides a monthly *SuccessForce* dashboard report: number of employees utilizing, need categories addressed, success stories, community resources leveraged, retention, etc.
- ☀ Members discuss trending issues and potential gaps
- ☀ If there is a gap, identifies potential partners or develops resources
- ☀ Best practices benchmarking around benefits, culture, etc.



Michigan ERN Employers  
2018 Michigan Peer Learning Conference

# SWM Employer Resource Network

SWMERN - Kalamazoo		Monthly Dashboard										FY Oct 2016 - Sep 2017										May 2017															
 Employers	Services this Month				Delivered Services YTD	Avg Services / Mo. YTD	Unique Emps. Served YTD	Requests this Month by Source					Requests YTD by Source					Employee Request by Multiple YTD				Retention % <sup>a, b, c</sup>										YTD Utilization % Updated each Q					
	Delivered	Pending	Total	Service				Total	HR	Supervisor	Self	Co-Worker	Other	Total	HR	Supervisor	Self	Co-Worker	Other	1x	2x	3x	4x+	YTD		Q1		Q2		Q3		Q4		Total Ees	DHHS Ees	Non-DHHS Ees	
																								Service Related	ERN General	Service Related	ERN General	Service Related	ERN General	Service Related	ERN General	Service Related	ERN General				
Bell's Brewery	10		10	62	7.8	23	5	1		4				31	4	2	25			16	6	1															
CLS	22		22	79	0.4	29	15	2		13				51	6	2	43			16	8	2	3	100%	100%			100%	100%					16.2%			
Consumers Credit Union	3		3	3	9.9	1	1			1				1			1			1																	
Employment Group				5	0.6	3								3	3					3																	
Fabri-Kal	5		5	45	5.6	20	2	2						24	9	1	13	1		17	2	1		98.3%	93.3%	100%		96.6%	93.3%					7.9%			
Greenleaf Hospitality	5		5	56	7.0	18	3	2		1				31	8		17	6		10	3	5		100%	97.5%	100%		100%	97.5%					2.8%			
Mann+Hummel	4		4	34	4.3	15	2	1		1				17	3	4	10			13	2			100%		100%								1.7%			
OnStaff Kalamazoo				1	0.1	1								1			1			1														2.6%			
Pro Services	7		7	20	2.5	17	7	7						18	16		2			16	1			100%	88.9%	100%		100%	88.9%					6.6%			
Specialized Staffing	8		8	33	4.1	15	5	5						21	15	2	4			11	3	1															
Summit Polymnrs	24		24	80	10.0	32	12	1	1	8	2			40	11	2	21	3	3	25	6	1		99.1%	91.6%	100%		98.2%	91.8%					2.3%			
Totals/Averages	88		88	418	52.3	174	52	21	1	28	2			238	75	13	137	10	3	129	31	10	4	100%	94.3%	100%		99.0%	94.3%					5.7%			



Served/Unq Ee	Month	YTD
Total DHHS	4	20
Incumbent DHHS	4	20
New DHHS		
Non-DHHS	17	78
Former DHHS	5	15
Never DHHS	12	63
Unknown/coded	23	76
<b>Total</b>	<b>44</b>	<b>174</b>

Bridge Loans	
New Loans this Month	4
Disbursed this Month	\$4,000
Open Bridge Loans	26
Paid/Closed Bridge Loans	3
Total Disbursed	\$116,000
Balance Remaining	\$13,045
Savings	\$6,303
Delinquent	\$1,578
Loss	

Total Fin Supt	Month	YTD
Alt Public Asst		
Bus Pass/Tkn	\$60	\$80
Com Food Rsrc		
DHHS		
Gas Card		\$125
Loan	\$4,000	\$17,000
Priv/Com Rsrc		
<b>Total</b>	<b>\$4,060</b>	<b>\$17,205</b>

Service by Category	Mo	YTD
Auto Repair	4	17
Career Counseling	1	5
Child Care	1	7
Child Support		1
Clothing		
Coaching	15	89
Comm Food Rsrc		
Counseling Request	6	24
Domestic Violence		
Education	3	8
Elder Care		1
Emergency	1	2
Employment		3
Financial	9	42
Financial Literacy	5	29
Food Assistance		
Homeless Prev.	1	3
Furniture		
Govt Agency Nav.	1	24
Hard Training	7	14
Health/Insurance	7	19
Home Repair		2
Homeless Shelter	1	1
Housing	12	47
Immigration		1
Legal Assistance	4	21
Literacy		3
Other	3	25
Soft Training	1	2
Sub-Abuse/Addictns		2
Transportation	6	20
Utilities		6
Water/Public Health		
<b>Total</b>	<b>88</b>	<b>418</b>

**A Place to Call Home** - An Ee met with the SC feeling fear and anxiety and needed immediate help. The Ee was trying to regain custody of child who was living with the Ee's parents due to a situation that could have put the child in harm's way. Obtaining housing was of utmost importance to regain custody and improve their environment. Because of their credit history, finding housing had been nearly impossible. The SC sprang into action! Within days, the Ee signed a lease on a house located by the SC, with a flexible landlord. The road to safety and comfort for the Ee and child is near. The Ee was in tears with joy!

**An Attorney that Speaks Our Language** - An employee contacted the Success Coach because she needed help finding legal assistance for her son. She was very distressed because she did not know what to do. She tried to get assistance on her own but ran into roadblocks because of the language barrier. The coach was able to provide the employee with a list of attorneys in the area that speak Spanish. The employee called the Success Coach again the following day to thank him for the information and was very grateful that the company she works with provides a Success Coach.

<sup>a</sup> - % served & still employed or not terminated for a reason related to an issue addressed by the SC during a rolling 12-month lookback & not counted during a previous Q.

<sup>b</sup> - the overall retention % of all ERN ees

<sup>c</sup> - insufficient data provided by member to calculate

# SWM Employer Resource Network

SWMERN - Kalamazoo | Year to Date | FY Oct 2016 - Sep 2017

May 2017



	Totals	Bell's Brewery	Continental Linen Service	Consumers Credit Union	Employment Group	Fabri-Kal	Greenleaf Hospitality	Mann-Hummel	OnStaff Kalamazoo	Pro Services	Specialized Staffing	Summit Polymers
Service by Category Type												
Auto Repair	17					2	6	2			2	5
Career Counseling	5	4				1						
Child Care	7	1	2			1	1	1			1	
Child Support	1						1					
Clothing												
Coaching	89	18	14	1	2	14	7	11		3	4	15
Food - Community												
Counseling Referral	24	6	2	1		4		2		1		8
Domestic Violence												
Education	8	4	1				1	1				1
Elder Care	1							1				
Emergency	2	1										1
Employment - Retention	3	1	2									
Financial	42	4	9			5	5	2			4	13
Financial Literacy	29	5	7			1	4	1				11
Food - FAP/SNAP												
Foreclosure/Evic Prev.	3					1	1					1
Furniture												
Govt. Agency Navigation	24	1	2			3	9	2			4	3
Hard Training	14									14		
Health/Insurance	19	3	9	1			2		1			3
Home Repair	2	1				1						
Homeless Shelter	1										1	
Housing	47	3	18		1	3	4	2		2	7	7
Immigration	1		1									
Legal Assistance	21	4	4			5	3	3				2
Literacy	3				2	1						
Other	25	4	4			3	4	3			3	4
Soft Training	2		1									1
Sub. Abuse/Addictions	2		1									1
Transportation	20	1	2				3	3			7	4
Utilities	6	1					5					
Total	418	62	79	3	5	45	56	34	1	20	33	80

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# Assessing Workforce Needs

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## Surveys:

- ☀ Entire company assessment example: Michigan ERN Transportation, Childcare, Housing and Financial Survey
- ☀ Individual assessment example: ERN Employee Engagement Sheet
- ☀ Coming soon: Employee Satisfaction surveys for those being assisted by the Success Coach



# **Continued Program Innovations:**

1. ERN Hardship Loan & Savings Program – All ERNs
2. Transportation:
  - Driven 2 Succeed mobile rideshare app–SW Michigan ERN
  - Be Driven – Great Lakes Bay ERN
3. Childcare partnerships: GLB ERN and LERN Mason County
4. Healthcare / Wellness: Lakeshore ERN & Tri-County ERN
5. Budgeting / Financial Literacy – All ERNs
6. Career Laddering – SWM ERN
7. Recruiting, essential skills and shared seat training – All ERNs
8. Workplace Stability Training for Supervisors



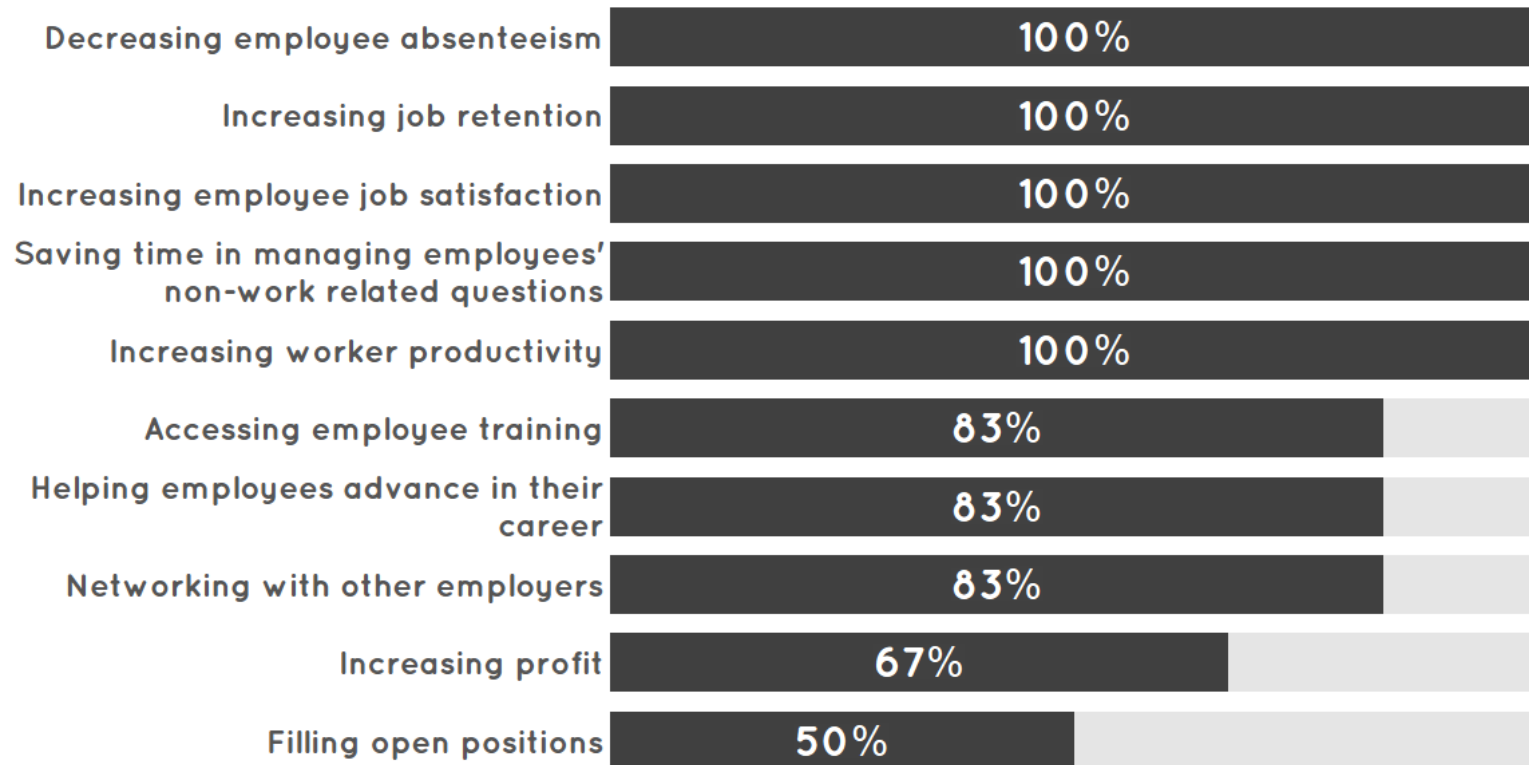
# EaRNed Success – NWO ERN

- 6 Member Companies: Bittersweet, CRSI, CRS, Josina Lott, Sunshine, and TRS.
- Approximately 1100 employees in the group
- Barriers to employment retention were addressed and removed by linking under-resourced employees to existing community resources
  - 505 total employees had barriers to employment retention addressed.
  - 174 Success Coach/Community Health Worker referrals were addressed.
  - 289 Employer Sponsored Small Dollar Loan app/disbursements were provided.
  - 42 ERN provider employees participating in Getting Ahead in the Workplace class through December, 2017

## EaRNeD Success – NWO ERN

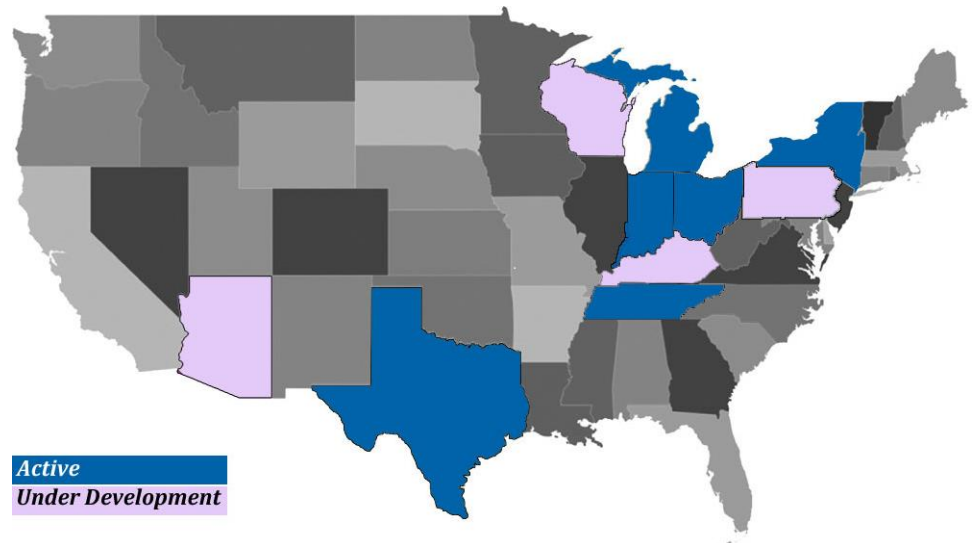
- A combined total of 69 fewer staff needed to be hired by ERN employers in 2017 relative to 2016.
- The savings in turnover costs for 69 employees is a combined savings of approximately \$288,000 across ERN employers.
- In addition to the dollar savings, this results in
  - increased productivity
  - improved services to the individuals

# Expected Benefits of Joining the ERN

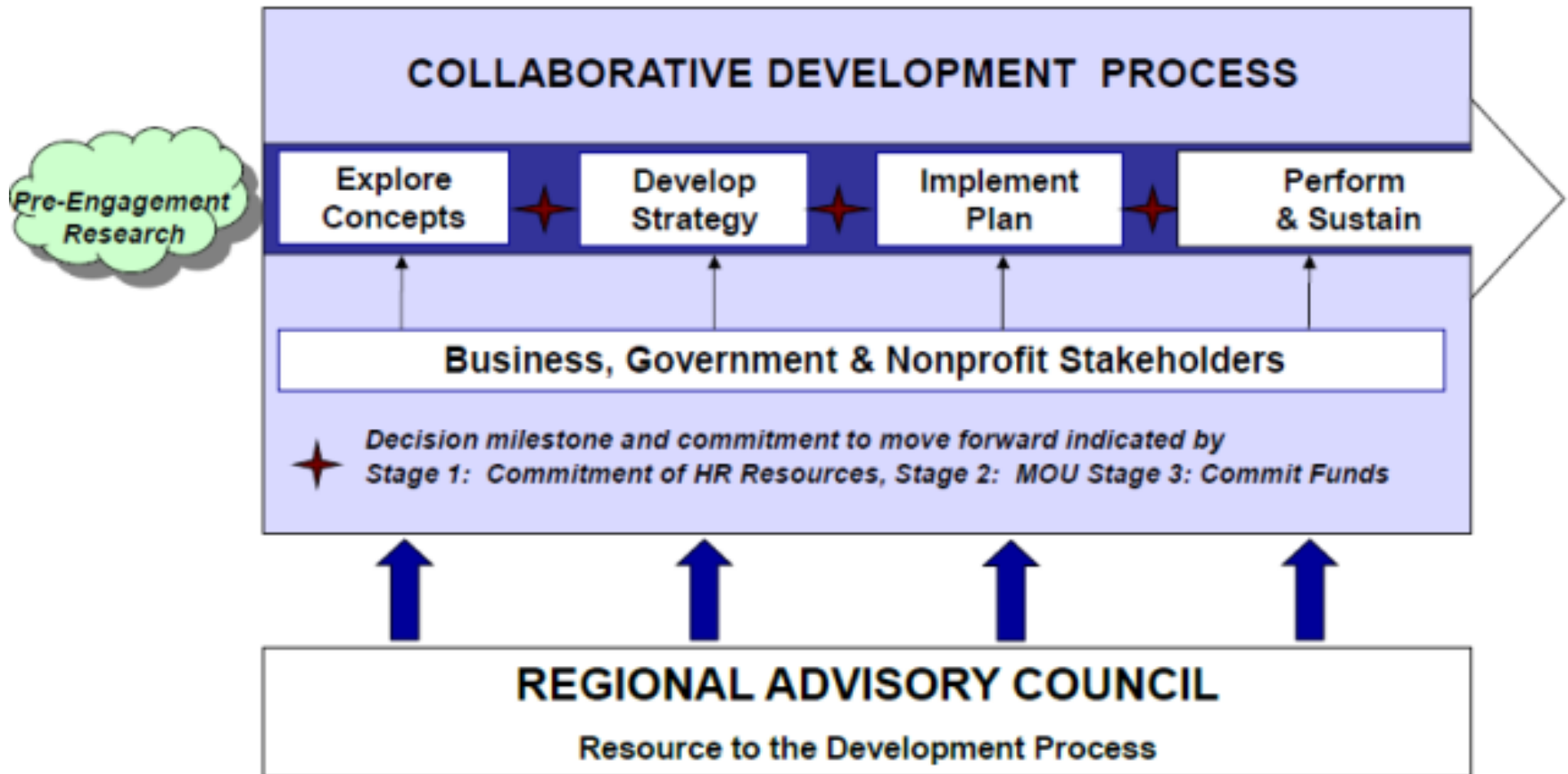


# ERN USA

- ☀ 175+ employers nationally: Manufacturing, Healthcare, Hospitality, Education and Social Services (100+ employers in Michigan)
- ☀ 80,000+ employees: have access to a success coach onsite to provide assistance with any work/home challenge or training need
- ☀ Exploring ERNs:  
Arizona,  
Pennsylvania,  
South Carolina,  
Minnesota  
Wisconsin
- ☀ Active states and those under development on map



# Possible next steps:



## Possible next steps:

- HR workgroup design
- Analyze the potential need of current employees
  - Manufacturing: 8-12% receive public assistance
  - Long-term care: 18-24% receive public assistance
  - Hospitality: 25-30% receive public assistance
- Conduct a 1 week HR time study
- Discuss other potential common needs
  - ESL and/or Adult Basic Ed
  - Financial Literacy
  - Common Skills needs
- Develop a budget

**95 PERCENT  
OF MY ASSETS  
DRIVE OUT THE  
GATE EVERY  
EVENING.**

It's my job to maintain a work environment  
that keeps those people coming back  
every morning.



**Jim Goodnight**  
CEO, SAS

# Contact Us



ERN-USA

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