

Profiles in Practice: United Way of Logan County's Live United @ Work

United Way of Logan County, located in the bucolic town of Bellefontaine, Ohio has shown that financial wellness programming in the workplace in a rural community works. Located forty-eight miles northwest of Columbus, Ohio, Logan County is home to just over 45,000 people. Fourteen percent of the population lives below the federal poverty level, but over one-third of the population (38%) is below the self-sufficiency threshold. With one-thousand registered farms and nearly two-thirds of the economic base comprised of agriculture, the United Way has taken its Live United @ Work Program to healthcare and manufacturing businesses located within the county limits to help address the high employee turnover rate experienced by many employers.



Live United @ Work is a pilot program focused on stabilizing and strengthening the Logan County workforce by providing financial wellness to employees of participating businesses. The primary intent of Live United @ Work is to empower employees with information and referral about existing community services to help eliminate barriers that may interfere with work – getting to work on time and consistently, managing financial emergencies, dealing with distractions that affect overall productivity, and increasing satisfaction with their workplaces.

The program is comprised of two key components: a resource coordinator and a small dollar loan and savings program. The resource coordinator serves as a foundation of the model. Embedded within the workplace and accessible to all employees, the resource coordinator meets individually with employees to address a wide range of issues. Based on an employee's challenges or needs, the resource coordinator provides information about or links to specific community resources to help solve each employee's individual challenges or needs.

“We knew we had to have the right person as our resource coordinator to make the program work,” shared Dave Bezusko, United Way of Logan County's Executive Director. “Someone with a dynamic personality who is sympathetic to the needs of both working class employees and management and can communicate well with both sides.” As a result of this insight, Dave and the United Way of Logan County board of directors made two key decisions related to hiring the first resource coordinator: employ the resource coordinator as a United Way staff member and pay them well. Some programs partner with another agency to provide this key service, but Dave and his board wanted the program's resource coordinator to have the full backing of the organization and the credibility associated with being a United Way employee. With a higher than typical pay range for a small nonprofit organization, they had over 130 applicants for the job and therefore, a highly competitive pool of applicants. They hired Ashley Spence, a Licensed Social Worker already familiar with available local resources. Within the first nine months of operations, she had met with more than two hundred employees at seven participating employers, addressing issues ranging from paying for housing and utilities to finding affordable childcare to dealing with taxes and more.





To make sure employers and employees recognize her, Ashley always wears her United Way gear and drives a vehicle emblazoned with the organization’s logo to all her work sites. Workplace posters explain the services she provides. Three months into the program, Ashley had 24 hours of each week booked for on-site resource coordination at the partnering businesses, most of which were United Way campaign sites. Partner employers pay for her services by the hour, and each

business must contract for a minimum of two hours per week. At the suggestion of United Way’s board members, the rate is based on a sliding scale dependent upon the company’s support of their internal annual United Way campaign.

The second key component of the program, the small dollar loan program, provides payday alternative loans ranging from \$500 to \$1,500 which employees pay back via payroll deduction for up to twelve months. Since the loan payments are made using automatic payroll deduction, this minimizes risk to the financial institution underwriting the loans, Quest Federal Credit Union, which in turn helps them relax some of its qualifying factors when accessing loan applicants.

During the repayment period, borrowers add five dollars to the deducted payment, which goes into a savings account. Upon full repayment of the loan, the loan payment converts to a savings deposit and is added to the nest egg already contributed to savings during the loan period, building a safety net for each borrower. Employees can opt out of making the ongoing contributions to savings. To date, none of the loans have defaulted.

According to Ashley, the first loan applicant for the program was down to her last \$40 when she applied for the loan. “She had been struggling with staying up to date with her rent and had what she called a ‘side arrangement’ with her landlord to pay when she could,” explained Ashley. “Because she was able to secure the loan, she was not only able to pay back everything she owed but was also able to pay her rent a month ahead. She told me that her property owner tore up their side arrangement contract and gave her a hug.”

Dave and Ashley are working to continue adding employer partners as well as additional on-site services. They plan to start offering workplace financial wellness workshops and on-site VITA services this coming tax season. In early 2020, they also plan to offer Bridges Out of Poverty training for management teams.

Dave believes that Live United @ Work provides benefits to the employers, employees, and even, the United Way. Employees benefit directly from the services provided by Ashley and the small dollar loan and savings program. Employers benefit from having employees empowered to deal with stressful financial and life challenges that may be preventing them from getting to work, being productive on the job, or maintaining their employment. Finally, United Way benefits because it can provide a highly valued service to employers fifty weeks out of the year. “We aren’t just in workplace during campaign,” reflected Dave. “One of our Live @ Work partners increased its campaign contribution by 79% this year. This is an outcome we did not anticipate.”

To learn more about Live United @ Work, call United Way of Logan County at (937) 592-2886.