



## Working Bridges

Beth Kuhn, United Way of Chittenden County, Vermont  
Justin Worthley, General Manager, Rhino Foods Inc.

September 11, 2008  
CFED Business Roundtable



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### **From *Bridges* to *Working Bridges***

- Anti-poverty training and discussion initially happened among agencies and schools
- Risk: “spinning our wheels”
- Initiated conversation among employers
- Opportunity for impact on employee retention, attendance, promotion and satisfaction
- Learning + action

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### **The Working Bridges Project**

- Started in early 2007
- The goal:  
Develop a series of best practices in Human Resources to help organizations of all sizes hire and retain employees coming from generational poverty and maximize the effectiveness of an economically diverse workforce

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**Working Bridges  
Project Sponsors**

Ben & Jerry's Foundation  
Direct Foundation/New England Federal Credit Union  
Downs, Rachlin & Martin PLLC  
Jane's Trust  
SHRM Vermont State Council  
United Way of Chittenden County  
Vermont Human Resource Association  
Vermont Business Roundtable  
VocRehab Vermont Medicaid Infrastructure Grant  
Project member contributions

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**Working Bridges  
Original Participants**

Community College of Vermont  
Dartmouth Hitchcock Medical Center  
Engelberth Construction  
Fletcher Allen Health Care  
Green Mountain Coffee Roasters  
Green Mountain Power  
GW Plastics  
Leddy Group  
Middlebury College  
Rutland Regional Medical Center  
Recycle North  
Rhino Foods  
Trapp Family Lodge  
United Counseling Service of Bennington, Inc.  
University of Vermont

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**Organizational Strategies**

- Mutual respect
- Information, training and education
- Benefits and services
  - Special focus on asset-building and financial stability
- Mentoring
- Wellness
- Other???

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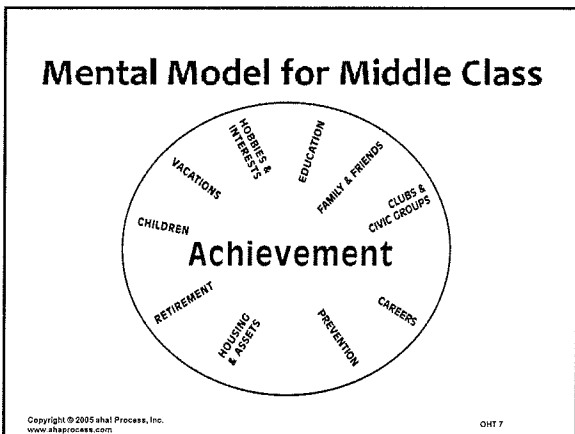
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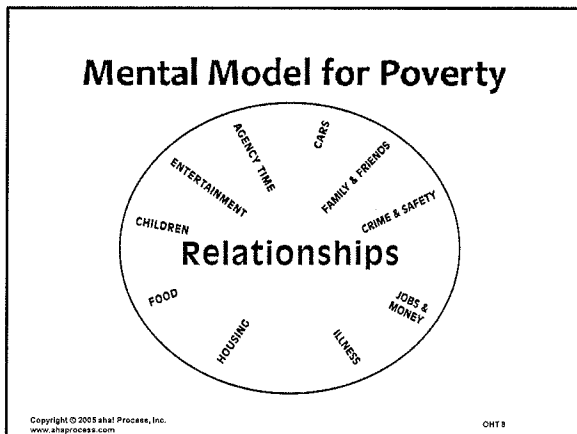
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### Key Point #1

In order to move from poverty to middle class or middle class to wealth, an individual must give up relationships for achievement (at least for a time).

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**Key Point #2**

Schools and businesses operate from middle-class norms and use the hidden rules of middle class.

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**Key Point #3**

An individual brings with them the hidden rules of the class in which they were raised.

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**POVERTY**  
Present most important  
Decisions made for the moment based on feelings or survival

**MIDDLE CLASS**  
Future most important  
Decisions made against future ramifications

**WEALTH**  
Traditions and history most important  
Decisions made partially on basis of tradition/decorum

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**MONEY** 

**POVERTY**  
To be used, spent

**MIDDLE CLASS**  
To be managed

**WEALTH**  
To be conserved, invested

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**Definition of Poverty**

To better understand poverty, the definition of poverty will be:

The "extent to which an individual does without resources"

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**Definition of Resources**

**FINANCIAL:** Being able to purchase the goods and services of that class and sustain it.

**EMOTIONAL:** Being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior. Shows itself through choices.

**MENTAL:** Having the mental abilities and acquired skills (reading, writing, computing) to deal with daily life.

**SPIRITUAL:** Believing in (divine) purpose and guidance.

**PHYSICAL:** Having physical health and mobility.

**SUPPORT SYSTEMS:** Having friends, family, and backup resources available to access in times of need. These are external resources.

**RELATIONSHIPS/ROLE MODELS:** Having frequent access to adults who are appropriate, nurturing, and who do not engage in destructive behavior.

**KNOWLEDGE OF HIDDEN RULES:** Knowing the unspoken cues and habits of a group.

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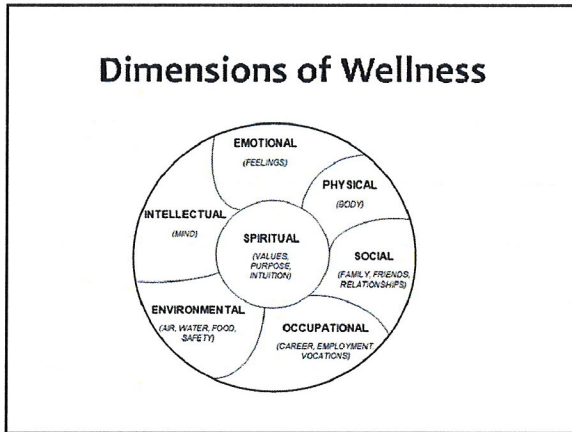
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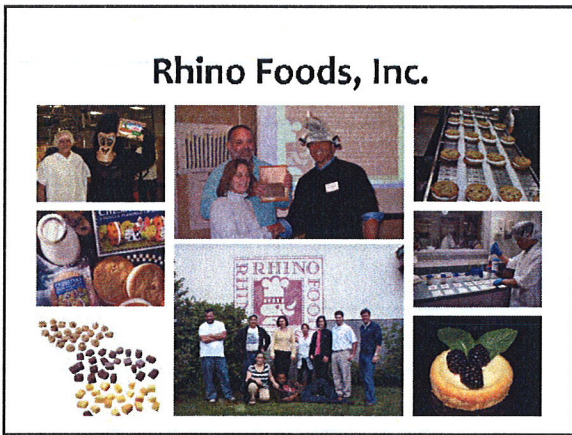
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### Rhino's Path to Working Bridges

**RHINO FOODS** purpose is to impact the manner in which business is done.

**FINANCES** The employees help build financial health in order to invest in our employees, customers and community.

**EMPLOYEES** We establish relationships with our employees and their families. We invest in a variety of training and development an environment for learning and personal improvement. We provide a path for our people to develop and achieve their personal and professional aspirations.

**CUSTOMERS/SUPPLIERS** We consistently strive to delight our customers and to partner with the suppliers building strong relationships that are aligned with each other's long-term success.

**COMMUNITY** We invest time, energy and financial resources to become social and environmental citizens. Our actions are intended to create a positive effect of giving and development that influences our customers and their others.

**RHINO FOODS** values to be an exceptional and highly skilled food manufacturer recognized for its workplace practices. We are honest, quality driven, and knowledgeable. We strive to have a "can do" attitude and to be proud of everything we do.

#### Rhino Foods' Retention Rate 2004 - 2006

Can I borrow \$200 and pay you back through payroll deductions?

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### "Next" Practices

Should we offer emergency payroll loans to our employees? If so, how?

How can we increase our support (and in turn engagement and retention) for employees in generational poverty?

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### Next Practice #1 Income Advance Program

- Our Partner: NorthCountry Federal Credit Union
  - Small annual fee for Rhino
  - Automatic loan approval and same day service
  - Competitive interest rate
  - Positive banking experience
- Rhino's criteria:
  - One-year employment status and in good standing
  - Up to \$750, repaid through payroll deduction
  - No questions asked (well... not quite)
  - Engagement opportunity
- More businesses and credit unions are following...

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### Next Practice #1 Income Advance Program

- Started in August 2007
- 34 loans totaling \$25,050
- Zero defaults
- Continuous improvement - from cash crisis to a savings plan



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**Next Practice #2**  
**Onsite Resource Coordinator**

- Modeled on Cascade Engineering's "Joyce"
- Builds on EAP benefit design, acknowledging Relationships are at the center of Poverty Mental Model
- Collaborative effort among employers
  - Rhino Foods
  - Fletcher Allen Health Care
  - Engelberth Construction
- Grant funding for 3-year pilot

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**Next Practice #2**  
**Onsite Resource Coordinator**

Reason	Percentage
State Benefits	36%
Financial	24%
Personal Health	25%
Legal	5%
Family	3%
Work Related	3%
Issues	10%
Transportation	13%

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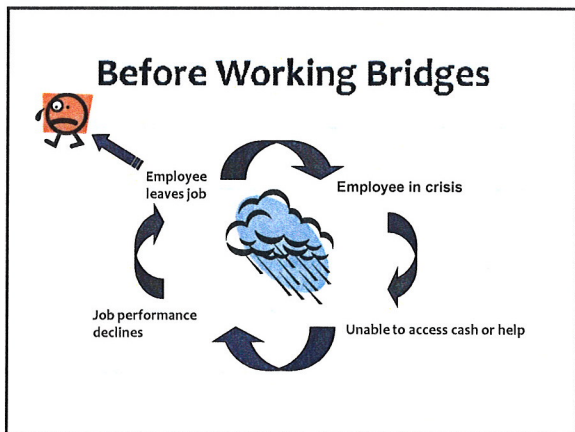
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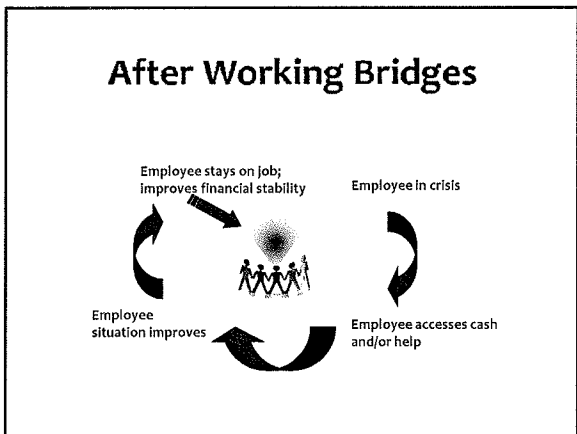
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- ### Issues for discussion
- Relationship between employee demographics and benefits plans/strategies
  - How do you break through the taboo of talking more directly *about* poverty with employees who are *in* poverty?
  - Special implications in financial, health and wellness arenas
  - State and Federal policy implications – tax issues, benefit cliffs, opportunities for innovation

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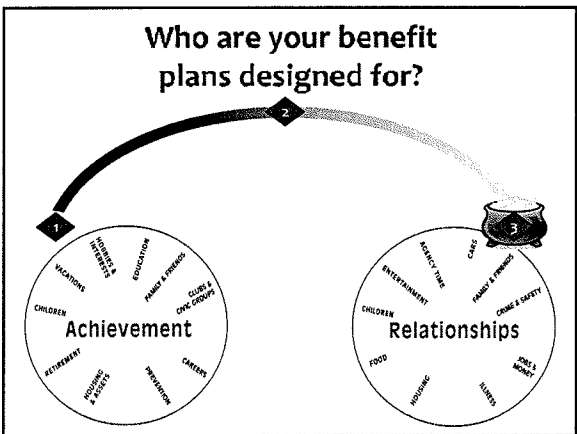
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