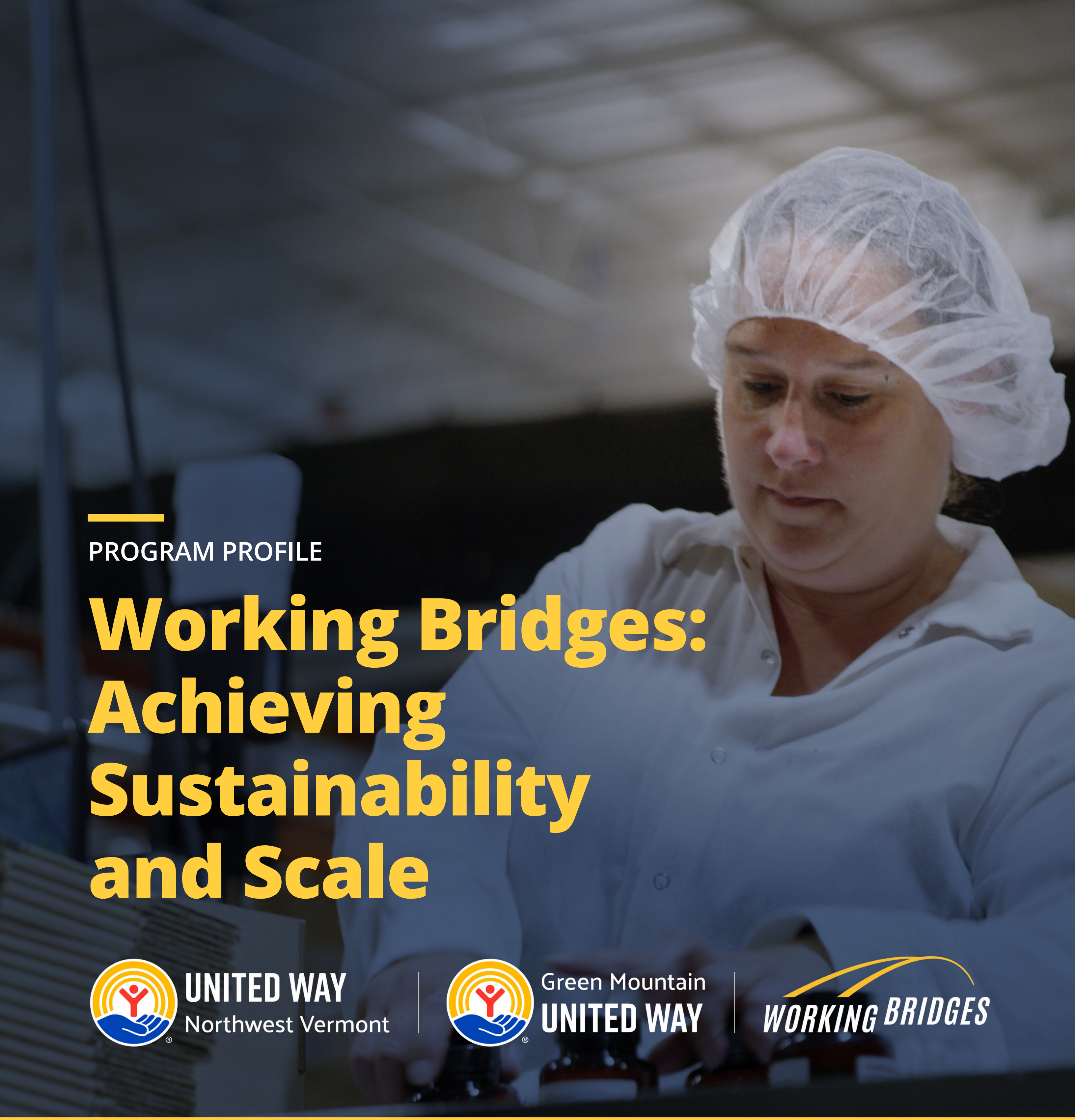

PROGRAM PROFILE

Working Bridges: Achieving Sustainability and Scale

UNITED WAY Northwest Vermont | Green Mountain UNITED WAY | WORKING BRIDGES

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FINANCIAL WELLNESS AT WORK

FINRA Investor Education FOUNDATION | UNITED WAY

INTRODUCTION

Nearly 20 years ago, United Way of Northwest Vermont began partnering with local businesses on a new approach to support the financial stability of working Vermonters. **In doing so, it established the Working Bridges program, which connects hardworking Vermonters with community resources that support employment and well-being, while helping participating companies attract and retain employees in a competitive labor market.** The program's unique fee-for-service model supports program sustainability and diversifies United Way's revenue sources. Since 2014, United Way of Northwest Vermont has led the field by helping colleagues in the state and across the country (including neighboring Green Mountain United Way) replicate the proven Working Bridges program.

United Way of Northwest Vermont and Green Mountain United Way are now expanding the impact of Working Bridges by forming a groundbreaking alliance. They are leveraging shared resources and implementing a standardized, comanaged program model that allows both organizations to maintain their autonomy and continue to focus on local needs.

This profile introduces the Working Bridges program, examines its impact, and provides insight into its development and expansion in northern Vermont.

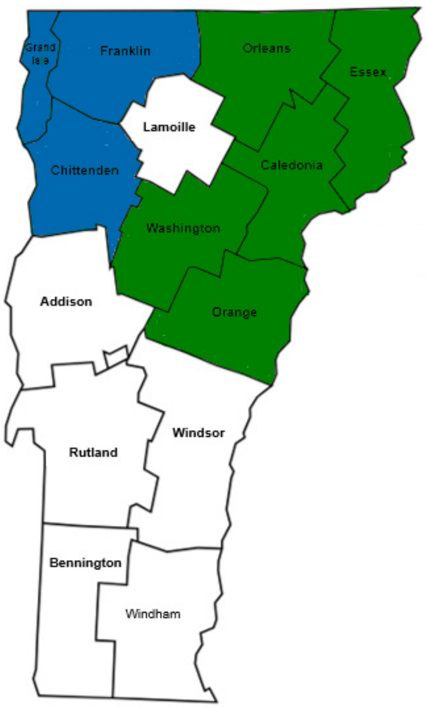
A Study in Contrasts

Northwest Vermont, served by **United Way of Northwest Vermont**, is the state's most populous and diverse region, encompassing Chittenden, Grand Isle and Franklin Counties. Major employers include universities, hospitals, manufacturers and food producers with roots in Vermont's agriculture and dairy farming traditions. Greater Burlington, situated on Lake Champlain's eastern shore in Chittenden County, is Vermont's economic center and largest urban area. The city is a rapidly growing technology hub, home to innovative startups and several of the state's largest employers.

Green Mountain United Way serves the Northeast Kingdom (Orleans, Essex and Caledonia Counties) and two Central Vermont counties (Washington and Orange). The Northeast Kingdom is Vermont's most rural and sparsely populated region. It is a year-round travel destination known for its access to outdoor activities, fall foliage and covered bridges. Vermont is the top producer of maple syrup in the country, and the Northeast Kingdom is home to the world's largest single-source producer. In Central Vermont, the city of Barre is known for its granite quarries and the production of building stones, memorials and statues.

In recent years, nearly all economic growth in Vermont has occurred in the northwest, with increases in the state's median household income concentrated in Chittenden County.[1] Chittenden County is the wealthiest in the state, with a median income of $89,494, followed by Grand Isle County at $86,639. Neighboring counties in the Northeast Kingdom are among the most economically disadvantaged, including Essex County, with a median income of $55,247, and Caledonia County at $62,964.[2]

Growing Income Inequality



WORKING BRIDGES IN VERMONT

- United Way of Northwest Vermont
- Green Mountain United Way

While the economic characteristics of northern Vermont counties vary widely, income inequality across the state has steadily worsened. In 2024, approximately 9 percent of all Vermont households lived below the Federal Poverty Level ($31,200 for a family of four), while nearly 30 percent had incomes above the poverty level but less than the basic cost of living.[3] As defined by United Way, a household survival budget reflects the minimum costs of living and working in the modern economy and includes housing, childcare, food, transportation, healthcare, a smartphone and taxes. It does not include savings for emergencies or future goals like college or retirement. By some estimates, the average Vermont family of four, with two adults working, would need a before-tax income of more than $140,000 to cover basic expenses.[4] For many working families, this gap grows larger as public benefits are reduced, making it increasingly difficult to afford basic necessities.[5]

> *There is no difference between our urban and rural communities when it comes to the struggle of working families."*
>
> **Tawnya Kristen,** *Executive Director, Green Mountain United Way*

Vermont's cost of living is above the national average, and the widening gap between wages and costs threatens the state's economic viability by reducing residents' disposable income and limiting businesses' ability to attract and retain talent. Many residents commute across county lines in search of employment and affordable housing, while employers seek operating locations that help them manage the increasingly high cost of doing business.

According to the 2024 State of Working Vermont report by the nonprofit Public Assets Institute, one of the biggest concerns for residents is the high cost of housing. In 2023, among Vermont's 50,000 renter households with incomes under $75,000, nearly two-thirds lived in unaffordable housing (defined as spending more than 30 percent of gross income on housing costs). The same was true for more than half of lower-income homeowners. Mortgage costs also skyrocketed between 2021 and 2023, as the monthly payments for a house at the median price in Vermont grew 56 percent. In 2024, Vermont ranked fourth highest in the nation for homelessness per capita, following a 200 percent increase in unhoused people since 2020.[6] In addition to the housing crisis, Vermont has some of the highest healthcare, education and energy costs (both for heating and transportation) in the country.

> *How people get what they need may look different in our local communities, but working families supported by United Way of Northwest Vermont and Green Mountain United Way have the same needs for reliable, affordable, accessible resources regardless of where they work or live."*
>
> **Connie Beal,** *Working Bridges Director, United Way of Northwest Vermont*

FINANCIAL WELLNESS AT WORK

Employers in Northern Vermont have long understood the impact of financial insecurity on employee wellness and stability. Valuable employees may be one unexpected car repair away from missing work or may be distracted by financial stress while on the job. Employee financial instability also has real costs for employers, including turnover, reduced productivity, and the cost of administering wage garnishments or 401(k) loans.

In a 2023 PWC survey of over 3,600 workers, 57 percent said that finances were the top cause of stress in their lives, and 49 percent found it difficult to meet household expenses on time each month. Employees who reported financial stress were nearly five times as likely to admit that personal finance issues had been a distraction at work, with 56 percent spending three or more hours each week at work managing or worrying about issues related to personal finance. Financially stressed workers were also twice as likely to be looking for a new job, and 73 percent said they would be attracted to another employer that cared more about their financial well-being. Across all measures, financially stressed employees were less engaged at work.

Working Bridges

To meet the needs of local employers, with a focus on small- to mid-sized employers of low- and moderate-income employees, United Way of Northwest Vermont and Green Mountain United Way jointly provide the Working Bridges program across their eight-county service area in northern and central Vermont.

Working Bridges is a leading-edge employer benefit that helps the employees of partnering companies with personal challenges that may lead to decreased job performance or job loss. The program comprises three core services, including onsite resource coordination, access to an employer-sponsored small-dollar loan (ESSDL), and workplace training and engagement programs (tailored for both employers and employees).

> *We know there's a lot of opportunity for people to move around in manufacturing. So how do we differentiate ourselves? The Working Bridges program was one of our best bets."*
>
> **Eric Ciemniewski,** *Senior Director of Manufacturing, Teknor Apex Company*

Resource Coordination

Resource coordinators are the center of the Working Bridges program. They connect employees to community services and provide the knowledge and ongoing support employees need to navigate non-work-related problems. They help employees maximize their employer-provided benefits and compensation, manage their financial obligations, build financial resilience and plan for the future. Services provided by resource coordinators are confidential and include access to language services as needed.

Working Bridges resource coordinators have a diverse skill set with backgrounds in higher education, social work, workforce development, counseling and other professions. In their first year of service, resource coordinators shadow experienced practitioners and receive specialized training in community navigation services, financial coaching and mental health first aid. They must also pursue certification as a Community Resource Specialist through Inform USA, the professional association for community navigators.

Working Bridges resource coordinators hold weekly office hours (both in-person and virtually) at participating companies, with availability across all shifts. They work with employees to identify their needs, provide appropriate assistance (including financial coaching and referrals), and follow up as needed. They understand company benefits and resources, build and maintain relationships with community service providers, and leverage the resource database of Vermont 211 (a statewide health and human service helpline supported by United Ways of Vermont). The number of office hours, determined in collaboration with the employer, is the basis for the employer's annual fee for services.

> *Retaining even one employee outweighs the cost of the Working Bridges Program."*
>
> **Josh Houlihan,** *Plant Manager, Columbia Forest Products*

Resource coordinators also reach and engage employees who may be struggling, manage ongoing communication with employers and work in cooperation with local human services providers. They are well-positioned to understand the needs of employees, identify gaps in community services, respond to collective needs, and strengthen the connections between employees and emerging resources. For example, in 2022, when employee mental health became a top concern for Working Bridges employers, United Way created *An Employer Guide to Supporting Employee Mental Health* to help employers help their workers access mental health resources.[7] In 2024, after several Working Bridges employers were directly impacted by substance misuse, Working Bridges published *An Employer Guide to Substance Misuse* to help destigmatize workplace conversations about substance misuse and help employers develop policies and practices focused on prevention.[8]

> *In this work, I've grown an appreciation for stages of change. While important life changes don't happen overnight, when someone asks for help and is met with compassion and acceptance, I believe that is the moment when change becomes possible. Positive change only happens when the person is ready and that can take time. That's why building trusting, ongoing relationships is a cornerstone of our work."*
>
> **Maia Hanron,** *Senior Program Manager, Working Bridges Alliance*

The Income Advance Loan and Bridge Fund

Working Bridges also offers eligible employees access to an ESSDL—locally known as the Income Advance Loan—provided in partnership with Working Bridges employers and NorthCountry Federal Credit Union. The loan helps employees access emergency funds, avoid predatory lenders, build or improve credit and begin saving. In some cases, the program helps employees establish a banking relationship. To participate in the program, borrowers must be employed for six to 12 months and in good standing with their company.

Employees may borrow up to $1,500, and funds are typically disbursed within 24 – 48 hours. Repayments are made through payroll deduction and are reported to the credit bureaus. After the loan is repaid, the loan payment amount continues to be deducted and is deposited into the borrower's savings account unless they opt out. To help ensure that borrowers avoid a cycle of debt, borrowers may only access one loan at a time. There are no limits to the number of loans an employee can access, and some employees have effectively used successive loans to build or repair their credit.

Another tool available to Working Bridges resource coordinators is the Bridge Fund, a small-dollar discretionary grant to help employees with financial emergencies. These last-chance funds, made possible by community donors and grants, help employees retain employment and prevent spiraling financial instability.

Employer Engagement and Training Resources

United Way collects data through employee intake assessments, workforce surveys and field assessments, and provides participating employers with anonymous and aggregated quarterly reports, including the number of employees who use the program (both new and repeat users); insights into the types and frequency of referrals; the number of loans disbursed and the reported uses of loan funds; and anonymous employee impact stories.

Employer representatives are invited to participate in quarterly Working Bridges Innovation Labs. These sessions provide employers with insights into the local workforce and available community resources. Participants collaborate to develop solutions to common workforce challenges, identify gaps in local social systems, and explore opportunities to leverage existing resources or share the cost of new initiatives. Examples of employer-led strategies introduced or developed at these innovation labs include commuter transportation and emergency car repair assistance, emergency small-dollar loans and grants, and the provision of onsite services such as tax preparation, recovery coaching, English language learning classes and access to food assistance programs.

Working Bridges also offers customized training programs, sometimes for an additional fee, tailored to the specific needs of employees, managers and supervisors. Training needs are often identified through the experience of onsite resource coordinators or through program data collection. Employee training is provided in-person or virtually across all shifts, with language interpretation available as needed. It is provided "on the clock," and employees are supported by their employer to attend.

Standard training programs and program formats include the following:

Bridges Spotlights

Bridges Spotlights are lunch-and-learn sessions for all employees, often delivered in collaboration with community organizations, that provide information about community resources on topics such as homeownership, transportation, food access and tax withholding fundamentals. These sessions also regularly incorporate employer benefit details, including Employee Assistance Program (EAP) offerings, which may include legal services, financial planning, and additional health and wellness benefits.

Earn It, Keep It, Grow It

Earn It, Keep It, Grow It, is an unbiased, high-quality financial education workshop series for employees focused on financial goal setting, tracking expenses, budgeting, saving, managing debt and building credit. Upon course completion, participants are offered free onsite financial coaching to help them develop strategies to apply their new financial knowledge to their personal circumstances.

Mental Health First Aid and Substance Misuse Prevention

Mental health first aid and substance misuse prevention programs foster dialogue, reduce stigma, and help employees recognize and address signs of mental health or substance misuse challenges in themselves or colleagues. These sessions also highlight employer policies and practices that support a safe, informed and prepared workplace.

Working Bridges Concepts and Strain©

Working Bridges Concepts is a training program for supervisors and managers that helps them understand how financial challenges and limited resources may affect employees and their decisions. The session demonstrates how connecting staff to community resources can improve job retention and financial stability and help participants adopt new approaches to supporting their teams.

As part of the Working Bridges Concepts training, supervisors and managers may participate in Strain©, an in-person or virtual activity developed by Working Bridges that offers insight into the

> *[Outreach to a resource coordinator] typically starts with financial struggle. [An employee says] 'My car just broke down, I don't have the money to pay, and I have to be able to get to work.'"*
>
> **Tawnya Kristen,** *Executive Director, Green Mountain United Way*

> *Our number one fundamental is 'think safe, work safe.' Most people think that means coming to work and leaving physically intact, but we also need our employees to be mentally and emotionally intact."*
>
> **Michelle Sacco,** *Director of People and Culture, Food Science*

> *To keep good work, to advance in work, requires being able to consistently rely on essential resources such as childcare, safety, housing, transportation, healthcare, relationships and more. As a resource coordinator, I often engage with employees when resources are limited. Even employed individuals can experience homelessness, hunger or stressful household changes."*
>
> **Nicole Clements,** *Resource Coordinator, United Way of Northwest Vermont*

challenges and decisions of workers facing a lack of essential resources. Research has shown that the strain of juggling limited resources creates a mental load that causes a narrow focus on immediate needs and difficulty making decisions.[9] Strain© helps employers understand and recognize the signs of scarcity-related stress and respond with targeted support. For example, if an employee begins arriving late, a trained supervisor may start a supportive conversation instead of taking immediate disciplinary action. Referring the employee to a community resource that provides before-school care or transportation assistance may help retain a valuable employee.

Caught in the Middle

A "benefits cliff" occurs when an increase in income causes a decrease in public assistance benefits—leading to a sudden net financial setback for individuals and families. This happens because public assistance programs (like the Supplemental Nutrition Assistance Program and Medicaid) often have eligibility income limits. Caught in the Middle is an employer training program (developed by Green Mountain United Way in partnership with the Federal Reserve Bank of Boston through the Working Communities Challenge grant) that examines the impact of benefits cliffs on employees, businesses and community, with a focus on developing practical solutions like bonuses, transportation stipends, increased food access or increased retirement savings that don't affect income limits for public benefits.

Program Outcomes

In 2025, the Working Bridges Alliance of United Way of Northwest Vermont and Green Mountain United Way worked in cooperation with 33 employers across 44 locations, with services available to over 10,000 employees.[10] In 2025 alone, 12 resource coordinators logged 5,630 interactions with 2,340 employees, providing 8,703 services and referrals. Working Bridges also hosted 18 training and education programs for 1,025 employees.

Since 2006, Working Bridges resource coordinators have served more than 37,000 employees. Workers sought support and assistance across a full range of needs, including housing, personal financial matters, food and nutrition, childcare, mental and physical health, elder care, education and training, family relationships and legal services.

Through biannual surveys of Working Bridges clients, more than half of employee respondents regularly report that, because of Working Bridges services, they had less stress, made better use of company benefits and felt more confident. Respondents also report that Working Bridges helped them stay in their job, be less distracted at work, get to work on time and miss fewer days of work. Nearly all respondents report that they would recommend Working Bridges to a coworker.

> *The service has been well beyond what I expected … it has transformed my living and financial situation fundamentally for the better.”*
>
> **Working Bridges Employee Client**

The Income Advance Loan: Achieving Scale

The Income Advance Loan, developed and offered in partnership with NorthCountry Federal Credit Union, was initially available only to Working Bridges employer partners. It is now also available to more than 100 employers as an independent employee benefit.

> *It went from the very small beginnings … to where we are now, granting 1,400 loans per year for somewhere in the vicinity of $1.3 – $1.4 million [annually].”*
>
> **Jeff Smith**
> *Senior Vice President of Lending, NorthCountry Federal Credit Union*

Since the Income Advance Loan program’s inception in 2007, NorthCountry has made approximately 11,800 loans, totaling nearly $15.1 million. At the end of 2025, NorthCountry Federal Credit Union held $3 million in other types of loans (*e.g.*, personal, car, mortgage) for active Income Advance borrowers, $9 million in loans for previous Income Advance borrowers, and $3.4 million in savings deposits from active and former Income Advance borrowers.

The Income Advance Loan has been replicated by three other financial institutions in Vermont, and by numerous banks and credit unions across the country.

An ESSDL implementation guide and additional research published by the FINRA Foundation and the Filene Research Institute is available at: www.finrafoundation.org/financial-wellness-work.

The Evolution of the Working Bridges Program in Northern Vermont

United Way of Northwest Vermont

In 2006, United Way Worldwide launched a nationwide initiative to reduce poverty. To engage the local community in the effort, Vermont's United Way of Chittenden County (now United Way of Northwest Vermont) brought together stakeholders (including nonprofit organizations, community volunteers, government agency representatives, employers and other community leaders) for a training program and discussion about the causes, complexities and consequences of poverty. Some employers who took part in the training called it "transformational" because it helped them understand that resource constraints, and not a lack of care or responsibility, might cause a long-term, dependable worker to start having unplanned absences. One employer said at the time, "I was dumbfounded—the training raised issues I hadn't thought of before."

After the convening, a working group of employers found that financial emergencies and other resource constraints, especially among low- and moderate-income workers, contributed to reduced productivity, increased absenteeism, decreased job satisfaction and low retention rates. The group worked collaboratively to find new ways to support employees, recognizing the potential benefits for employees, businesses and the community.

> *Many of these employers are paying well, benefitting well, doing really creative and good things for their workforce. It doesn't mean that employees in these companies don't … experience scarcity. Unexpected things happen."*
>
> **Connie Beal,** *Working Bridges Director, United Way of Northwest Vermont*

To help employees with personal problems that were interfering with work, United Way and the employer work group turned to a workplace social service model pioneered by Cascade Engineering in Grand Rapids, Michigan, that provided a way for employers to assist with personal issues they were not equipped to handle, maintain a professional distance, and reassure employees that the services offered were confidential.[11] In 2007, United Way hired the first Working Bridges resource coordinator, and the program was piloted by three companies. By the end of 2015, two resource coordinators provided services at 12 worksites with more than 700 employees.[12]

In 2016, United Way of Chittenden County merged with Franklin-Grand Isle United Way to become the United Way of Northwest Vermont, and the organization underwent a leadership change. Working Bridges continued as a signature program and expanded into two new counties.

Following the merger, Working Bridges entered a period of slow growth. The program was an uncommon fee-for-service model that was well-regarded in the field, but in 2019 employer fees covered only 33 percent of its costs. The other two-thirds came from philanthropy, which was becoming unsustainable. Through a business development effort conducted with an outside consultant, Working Bridges examined the program's value to its mission, businesses and the community, and United Way learned that participating employers were willing to pay almost double the current rate. Working Bridges developed a three-year plan to increase fees, and by

> *We view philanthropic support as our capital to support program growth. When we need to onboard a new resource coordinator, for example, they spend a significant amount of time on training, and their time onsite with employers is not yet fully accounted for. Philanthropy supports this growth."*
>
> **Jesse Bridges,** *Chief Executive Officer, United Way of Northwest Vermont*

2020, 70 percent of the program was funded by service fees, while 30 percent was funded by philanthropy. During the pricing transition, a grant from a family foundation paid part of the fees for new employer partners, with the understanding that the employer would pay the going rate when renewing their service agreement.

Green Mountain United Way

In 2015, Green Mountain United Way was at a crossroads. The traditional United Way model—where success was measured solely by fundraising dollars raised for local nonprofits—was no longer meeting the community's needs. Tawnya Kristen, Green Mountain's new executive director, was hired to increase efficiency and regain the organization's relevance and viability.

Green Mountain sought ways to make a significant transition from being primarily a fundraising organization to one that drove the development and delivery of programs and services in collaborative partnership with the business community, nonprofit partners, and state and local government. As part of their strategic planning, the organization determined that the local nonprofit community excelled at providing care for people living in poverty, but that there were significant unmet needs and frustrations among the community's lower-income workers and their employers.

> *What I saw was an opportunity to leverage the existing resources and community partnerships we had ... and put ourselves at the table ... to provide skills and expertise to address the most complex issues facing our regions. To be part of the work, and not just a backend funder."*
>
> *The timing was right to focus resources on poverty prevention and disrupting the cycles of poverty, while also addressing the stability of our local economy and tax base."*
>
> **Tawnya Kristen,** *Executive Director, Green Mountain United Way*

At the same time, United Way of Northwest Vermont (then Chittenden County) had recruited a large manufacturer in Green Mountain's service area as a Working Bridges employer partner. Building on existing, trusted relationships between the two organizations, United Way of Northwest Vermont helped Green Mountain adopt the Working Bridges program and turned over management of the worksite. In the first year of operation, Green Mountain adapted the Working Bridges program to work within its capacity as a small United Way, and tailored program services to meet the needs of its rural community.

Green Mountain soon determined that growing the Working Bridges program was an effective way to accomplish its long-term goal of providing direct service. It served the target audience of low- and moderate-income workers, engaged the business community in an entirely new way, and diversified the organization's income streams. Rather than competing with or duplicating the services of local nonprofits, Working Bridges provided them with a vital link to new clients by opening the door to employer sites. Perhaps most importantly, it provided United Way with a replicable and sustainable path forward.

In 2017, by making the case that Working Bridges was good for economic and infrastructure development, Green Mountain received a nearly $200,000 federal grant through the Northern Border Regional Commission to engage three new businesses over three years, "to retain jobs and create opportunities benefitting businesses, employees, and the broader region." Green Mountain recruited three new Working Bridges sites in just three months.

In 2020, Green Mountain received a three-year, $300,000 grant from the Federal Reserve Bank of Boston's Working Communities Challenge to form collaborative partnerships, including the Working Bridges program, to mitigate the effects of "benefits cliffs" and reduce the poverty rate of households headed by single women.[13]

The Working Bridges Alliance

At the beginning of 2020, five Northwest Vermont resource coordinators served 13 employer partners, while at Green Mountain, three resource coordinators served 13 partners. The seeds of the Working Bridges Alliance were sown when the resource coordinators from both organizations formed a supportive regional community of practice to share resources, learn from one another, and support each other through regular convenings and communication. The group also began providing training programs together.

The Working Bridges program directors from both organizations found that, as the programs grew, their vulnerability was also growing. Employers paying for services expected business continuity, but staff turnover and other personnel issues often forced the program directors to step in to provide direct service, leaving significant gaps in supervision, business development and program innovation.

> *It's hard work. Resource coordination can be incredibly demanding. You hear hard stories every single day. There are incredible successes that go along with that, but you really need a support network."*
>
> **Jesse Bridges,** *Chief Executive Officer, United Way of Northwest Vermont*

> *At the heart of it … is how we continue to grow with the consistency and quality that we've been known for. With the growth we've had to this point, we're getting to the limits where the current model doesn't work, so how can we grow and scale?"*
>
> **Liz Gamache,** *Director of Business Development and Donor Relations, United Way of Northwest Vermont, 2021–2025*

In 2023, the executive leadership of both organizations also increasingly recognized the common challenges that threatened the program's growth and sustainability. With robust partnership among the resource coordinators in place, the organizations began to discuss ways to collaborate on Working Bridges to leverage each other's strengths, improve the efficiency and sustainability of both programs, and better serve employers and employees. At the same time, it was important to both organizations to maintain their autonomy and sharp focus on local needs.

Collaborating on a program across service boundaries has little precedent among local United Ways, and operating the alliance requires strategic alignment, a deep level of trust, and regular formal and informal communication.

A third-party consultant with expertise in nonprofit management was engaged to help the two organizations develop a strategic plan and focus on the shared goals of the alliance:

- increase the program's overall capacity;
- maintain or raise the program's consistency and quality of service;
- gain efficiency by sharing administrative tasks and costs;
- coordinate data collection and program marketing and communication; and
- build recognition and trust with businesses and funders.

[There are challenges with] a much larger United Way and a smaller United Way being able to work together … Any decisions that we were making were made in a unified way … and we were going to come to those decisions together. And at some point, recognize that some of us might have to concede on certain things that felt like an impossibility. But if we could focus on the work and the program, we would all get there. Everyone at the table values this program and … is ready to put in really hard work and do the best thing for the employees we serve. That's our shared goal. That's what our decisions are about."

Connie Beal, *Working Bridges Director, United Way of Northwest Vermont*

Go into partnership with grace and with a lot of grit, and be prepared to work hard, but also be prepared to work together. Don't get caught up in territory or ego and look at the opportunity you have when you bring partners together that are really committed to a shared vision."

Tawnya Kristen, *Executive Director, Green Mountain United Way*

The alliance identified shared data collection, data security and reporting consistency as its first priority and something that could be accomplished before other implementation steps were clearly defined. Both organizations made the change to a new database and began sharing program data and reporting in 2022.

In August 2024, a significant development in the commitment to the alliance was the decision to hire a shared senior program manager to support, train and supervise the resource coordinators and support relationships with participating employers. By adding a manager dedicated to strengthening the resource coordinator team, the program directors regained the capacity to focus on reporting, business development, education and training, program innovation, and maximizing the efficiencies of the alliance. At the end of 2025, the senior program manager supported a group of 12 resource coordinators serving 33 employers, including many with multiple shifts and job sites.

One of the early challenges the senior program manager had to overcome was to reconcile the differing personalities and communication styles of the resource coordinator teams. For example, Northwest Vermont uses a more robust electronic communication system through Microsoft 365, while Green Mountain relies on more in-person and informal communication between colleagues through Google Workplace.

> *By hiring a shared senior program manager with Green Mountain, we were able to enhance support for all the resource coordinators across the state. It also created immediate capacity for our Working Bridges director … [and all the senior managers] working on the program. If you're just spinning your wheels trying to meet the day's demands, you're never going to work forward."*
>
> **Jesse Bridges,** *Chief Executive Officer, United Way of Northwest Vermont*

Working Bridges Alliance leadership is implementing a shared workplan that clarifies roles, responsibilities and procedures to align program operations, including employer contracts, pricing, marketing, branding, program policies and procedures (including safety and data security) and human resources (including resource coordinator salary and benefits). Although each program maintains separate financials (revenue stays in the organization that generates it), the alliance submitted its first joint grant application in 2025 and is collaborating to pursue state funding.

Looking Ahead

The efficiencies created by the alliance allow program leadership to prioritize growth and impact. This includes expanding the number of employees and employers in Northern Vermont with access to Working Bridges, developing trainers and creating new training and education programs, leveraging program data to strengthen public policy that impacts the workforce and local businesses, and maintaining Working Bridges' role as a leader in the field.

Program Expansion

Both United Way of Northwest Vermont and Green Mountain United Way continue to seek multiyear philanthropic support for program expansion. Growing the program requires an initial investment to cover the startup costs of hiring a new resource coordinator and recruiting and onboarding a new employer partner. After the initial startup, the program is sustainable within the current pricing model.

"*We view the development of a major gift for program expansion from an entrepreneurial perspective. Is it going to give the donor a stake and ownership of Working Bridges? No. But it helps them achieve their goals to invest in a sustainable way to strengthen the health and vitality of the community.*"

Liz Gamache, *Director of Business Development and Donor Relations, United Way of Northwest Vermont, 2021–2025*

Training

The alliance prioritizes the development of resource coordinator training skills to increase the number of facilitators who can provide workplace-based education and training programs. Offering training allows Working Bridges to leverage its expertise and build a sustainable revenue stream. Working Bridges is also developing facilitation guides and materials and exploring ways to share the training content.

Advocacy

Working Bridges and the data it generates increase United Way's credibility with the business community by demonstrating an understanding of their needs. It also helps United Way connect more directly and effectively with local and state leaders. In recent years, United Way has been invited by the state legislature to provide expert testimony on issues including housing, transportation and childcare.

Leadership in the Field

Even as the Working Bridges alliance continues to take shape, United Way of Northwest Vermont and Green Mountain United Way have prioritized supporting the growth of the program alliance in other parts of Vermont. Among the lessons the alliance learned is the necessity for a new provider to adapt the program to its environment and secure sustainable startup funding. While the alliance seeks to maintain the program's fidelity among organizations offering services under the Working Bridges brand, it also encourages innovation to meet local needs.

In the field more broadly, Working Bridges has long been recognized as an exemplary program model for community impact and financial stability. In the fall of 2014, United Way leaders from 14 states convened in Burlington for a training program, sponsored by United Way Worldwide and the FINRA Investor Education Foundation, to expand the reach and influence of the Working Bridges program model. Program leaders continue to contribute substantially to yearly trainings for nonprofit leaders across the U.S. and provide information and technical assistance to other organizations as members of the FINRA Foundation Financial Wellness at Work Advisory Council.

Guiding Principles

Leaders of the Working Bridges Alliance identified the following guiding principles that have contributed to the collaboration's groundbreaking success:

1. **Understand** local needs and champion the well-being of hardworking Vermonters, local businesses and the broader community.
2. **Leverage** resources and coordinate program activities to enhance consistency and quality and to ensure sustainability.
3. **Cultivate** both structured and informal communication across organizations and teams to build trust and promote ongoing learning and adaptation.
4. **Define** specific roles and responsibilities and set clear metrics to measure and communicate success.
5. **Support and prioritize** resource coordinators with training, adequate staffing, strong supervision and competitive wages and benefits.

Endnotes

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Start a Workplace Financial Wellness Program in Your Community

The FINRA Foundation's Financial Wellness at Work program, administered in collaboration with United Way Worldwide, supports and learns about community-based programs that improve the wellbeing of low- to moderate-income employees and their families. Through grants, training, technical assistance and support for communities of practice, the **Financial Wellness at Work** program has expanded the availability and effective delivery of high-quality programs and strategies that have produced tangible results for employers, employees, and communities across the country. **For resources and information, visit the Financial Wellness at Work page on the FINRA Foundation website.**

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