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24
IMPACT REPORT

Addressing the Growing Financial Struggles of Today's Workforce



Seems like for the last few months, my email inbox has overflowed with articles and reports drawing the connection between financial stress and workplace distraction. From [McKinsey](#) to up-and-coming Fintechs looking to peddle their products, the consensus is that the U.S. workforce is struggling financially and this is profoundly affecting work. This is one of the reasons why we chose to focus heavily on the financial challenges we saw among the hardworking individuals we served in our 2024 Impact Report.

As reported later, we've seen a steady increase over the last 4 years in the percent of clients who wouldn't be able to afford an unexpected \$300 expense, a key indicator of financial insecurity. And, with rapidly changing market dynamics, technological advancements, and significant political shifts, we don't expect to see this trend alter course in 2025. In fact, as the landscape of public benefits changes alongside changes in international commerce, WorkLife anticipates gaps widening for households already facing an untenable cost of living.

WorkLife remains steadfast in its belief in solutions that actively engage multiple stakeholders—including the employee themselves—in ensuring frontline workers can overcome barriers to stability at work and pursue pathways to economic stability and mobility. In 2024 we engaged with 28 new employer partners across the U.S. who, by adopting one of our core services, demonstrated a commitment to employee well-being. Employers like Community Bridges Inc, who we profile on page 16, recognize that employees can't perform at their best if they are struggling with financial instability, family responsibilities or health concerns.

I'm excited about WorkLife's growing community of business partners who are actively engaged in understanding and addressing the challenges their employees face. By our count, 22 of our employer partners took a total of 33 actions considered to be best practices in employee wellbeing last year. From increased wages to improved transportation options and emergency funds, our employer members demonstrated a commitment to seeing their employees succeed at work.

I'm likewise thrilled about our continued expansion across Oklahoma where a collective of employers have demonstrated their commitment to their employee's financial well-being through a range of different programs including emergency funds, safe lending and support with affordable housing options. You can read more about our work in Oklahoma on page 12.

WorkLife remains guided by the belief that prosperity should be possible for everyone through work. In the nearly 16 years we have pursued our purpose—to ensure hardworking employees have the support they need to thrive at work and in life—we have come to understand that the ability to deliver human-centered support to both employees and their employers is what differentiates our work. As we look ahead to what are sure to be rapidly shifting economic dynamics, WorkLife will be steadfast in its commitment to increasing economic stability and opportunity for the hardworking individuals we serve.



Cindy Williams
Executive Director

OUR TEAM

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Author, The SOURCE

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EXECUTIVE LEADERSHIP

Cindy Williams,
Executive Director

Chris Young,
Chief Finance Officer

Brittany Robinson,
Program Director

CONSTITUENT COMMITTEE

WorkLife Partnership's
Constituent Committee
provides critical guidance on
organizational direction in
ensuring its services meet the
true needs of the hardworking
employees we serve. This year
WorkLife benefited from the
contributions of nine active
Committee members:

- Ana Karen Flores**, Chicago IL
- Rebekah Martinez**, Denver CO
- Dolores Quintana**, Denver CO
- Victoria Smith**, Broomfield CO
- Nikki Dee Stefanatos**, Denver CO
- Lindsey Vigna**, Pueblo CO
- De'Lyne Willis**, Thornton CO
- Wendy Woten**, Glade Park CO

OUR MISSION

We strive to build prosperity for individuals, business, families, and communities by unleashing the potential of workers through collaboration with their employers and other resources.

OUR VISON

We have an inherent optimism that prosperity is possible for everyone through work.

OUR PURPOSE

We exist to ensure hardworking employees have the support they need to thrive at work and in life.

CORE VALUES



DATA
STORYTELLING



CALM
RESILIENCE



BRAVE



CONNECTION



ENTHUSIASTICALLY
ENTREPRENEURIAL



CULTIVATE
POTENTIAL

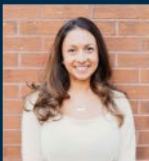








LETTER FROM THE BOARD

Since its founding in 2009, philanthropic investments have helped sustain WorkLife Partnership’s services—empowering workers to overcome financial challenges, retain employment, and advance in their careers. These investments not only provide direct support to individuals nationwide but also enable us to educate employer partners about the seemingly small “emergencies” that can jeopardize employment. In doing so, we demonstrate a strategic approach to investing in employee success that boosts retention and engagement, ultimately benefiting entire enterprises.

Today, American workers face unprecedented challenges—from housing and food scarcity to healthcare, childcare, and transportation. Yet many employers remain unaware of the personal struggles affecting their employees and the significant impact these challenges have on their enterprises. The true innovation of our Resource Navigator model is its dual approach: it offers direct, personalized support to help workers stay focused and employed while leveraging an employer relationship to drive improvements in overall workplace wellbeing. This connection is critical for two reasons: it provides access to those who need support and shows employer partners that even modest investments can yield substantial benefits for their business.

While WorkLife’s sustainability depends on a mix of funding sources including its employer fee-for-service income, it is generous funding from our philanthropic partners that allows us to reach new communities and sectors, innovate our offerings, strengthen our data infrastructure and engage more employer partners. By enabling our evolving organization, our funding partners have allowed WorkLife to help expand economic mobility for workers across the country for nearly 16 years.

- The WorkLife Partnership Board of Directors

	Courtney Haynes Board Chair		Laura Roberts Board Treasurer		Sid Pailla Board Member
	Mark Peters Board Vice Chair		Taylor Maag Board Member		Charlene Brown Board Member
	Craig Metrick Board Secretary		Mike Brady Board Member		Mark Ebb Board Member

2024 YEAR IN REVIEW

NAVIGATING LIFE'S CHALLENGES

When Life Interferes with Work

Some estimate that as much as \$183 billion is lost each year when employees come to work distracted. Unfortunately, distractions both minor and major abound for low- and moderate-wage frontline workers who comprise most of WorkLife's client base. In 2024, challenges meeting basic needs prevailed among the issues clients raised with Navigators with a combined total of 2,401 basic needs concerns reported. And, unsurprisingly, most clients come to us with a combination of needs. The financial stress that juggling inadequate resources to meet family needs not only creates distraction at work but can also become the source of ongoing health issues. Challenges finding reliable childcare or accessing physical or mental health services compound basic need concerns leading to increased risk of tardiness, absenteeism and termination.

Pathways to Stability

WorkLife's Resource Navigators offer one-on-one, confidential assistance, helping employees and their family members find solutions to the challenges that disrupt life and work. Across all of the services we provided last year, 50% specifically addressed financial and/or basic needs. This included financial coaching and guidance, tax preparation help, personal support, utility payment assistance and direct cash assistance. Resources are always provided within 3 days of speaking with a client—if not sooner—lowering stress and workplace distraction quickly. The net result? Seventy-five percent said we helped decrease their financial worries and 92% said we helped resolve their problem.

2024 RESOURCE NAVIGATION IMPACT

2,109

unique clients supported by Navigators last year

90%

of served clients said they felt less stressed

75%

of served clients said we decreased their financial worries.

25%

of clients returned for additional services

35

states where our clients reside



“...from the first phone call [with the navigator] I felt comfortable telling her what was going on, and I’m very weird when it comes to asking for help. She made me feel like it was okay. That everybody needs help. She asked me things like I was a member of her family.”

Bridget Marquez from
Denver Health

ADDRESSING FINANCIAL STABILITY AS THE ROOT CHALLENGE

Identifying the Root Cause

Last year, the most requested services at WorkLife Partnership were financial support, housing assistance, and basic needs aid. At the heart of these requests was one key issue: financial insecurity. Whether it was help with rent, utility payments, or essential expenses, workers needed immediate and sustainable financial solutions.

Relief Through Financial Support

In 2024, WorkLife continued to address the root cause of employee instability through its expanded financial assistance programs, ensuring employees had access to the tools and resources necessary to stay afloat. Through financial coaching, direct assistance, and small-dollar loans, we provided lifeline assistance to thousands of workers who might have otherwise faced eviction, disconnection notices, or high-interest predatory loans. By focusing on financial stability and economic mobility, WorkLife Partnership is creating lasting change for employees and the businesses that rely on them.

7,647

total resources and services provided

\$282,183

in direct financial assistance distributed

85%

of employees served couldn't fully cover a sudden **\$300** expense, **up 6.2%** from last year

33%

of employees served reported financial insecurity as their primary concern

90%

of employees served who's income is less than **80%** of AMI in their community



RESOURCE NAVIGATION IN UNCERTAIN TIMES

Here's how WorkLife Partnership's Navigation Services made a difference this year:

FINANCIAL STABILITY

- Helping employees access emergency funds for rent, utilities, and unexpected expenses
- Connecting individuals with small-dollar loans to avoid high-interest payday lending
- Offering personalized financial coaching to help employees budget and plan for the future

HOUSING ASSISTANCE

- Supporting employees in navigating eviction prevention resources
- Connecting individuals to down payment assistance and first-time homebuyer programs
- Working with local organizations to secure safe and affordable emergency housing options

WORKPLACE WELL-BEING

- Ensuring employees have access to mental health and well-being resources
- Providing support for caregiving challenges, from childcare to elder care
- Partnering with businesses to create inclusive, employee-centered benefits

Our commitment to confidential, unlimited, and free Navigation Services means employees and their families get the help they need—without barriers. Together with our valued business and community partners, we are strengthening workplaces and changing lives.

SMALL DOLLAR LOANS

**BREAKING THE CYCLE OF
FINANCIAL HARDSHIP**

**Empowering Employees Through
Financial Stability**

For many workers, an unexpected medical bill, car repair, or rent increase can be the difference between financial stability and crisis. In 2024, WorkLife’s Small Dollar Loan Program provided an accessible, low-interest alternative to high-cost payday loans, ensuring employees could cover urgent expenses without falling deeper into financial distress.

By offering a safe and affordable lending solution, we help employees maintain stability and focus at work. Our Small Dollar Loan Program has been instrumental in preventing evictions, keeping utilities connected, and alleviating financial stress for thousands of workers. With the expansion of our BeneMoney Partnership in 2025, we aim to extend financial relief to even more employees across the U.S.

2024 LOAN IMPACT

837

loans written, a
38% increase from 2023

3.6%

loan default rate (compared to
national average of 15.3%)

\$826,566

total amount loaned in 2024

\$2.5M

has been loaned across 2,496
loans since the program launched

53%

of borrowers say the loan helped
them remain employed



WorkLife was able to help be able to get a loan to put a down payment on a new car after mine was stolen. This made it easy to ensure I could have the [repayment] pulled out of my checks and not worry about high interest loans. It was great.

Maribel Maplesden from
Peak Vista Community Health Centers

OKLAHOMA SPOTLIGHT

DRIVING CHANGE THROUGH
EMPLOYER PARTNERSHIPS

Our Service Impact in Oklahoma

The reality for low- and moderate income workers in Oklahoma City looks quite different than statewide data might suggest. In reality, the hardworking employees we served through our partnerships with Goodwill of Central Oklahoma, New View Oklahoma, Lopez Dorado Foods, and Community Bridges, Inc. were struggling to get by. The majority (74%) asked us to help with meeting basic needs including assistance with food & nutrition, housing and utilities reflecting living expenses that outpace wages.

Our success in Oklahoma City last year is not only measured by the new partnerships we formed, but by our collaborations with employer members to create better career pathways for hardworking individuals. These partnerships are a perfect demonstration of WorkLife's full circle approach: By sharing the insights and data we gain working one-on-one with employees we actively engage employers in conversation and changes that meaningfully impact personal and career outcomes for their employees.

Our Full-Circle Approach in Action:
New View's Transportation Reform

New View Oklahoma, an OKC-based employer, recognized a critical gap affecting its blind and visually impaired employees. A number of their employees working at a military base were being left outside the gates when the rideshare services they relied upon for transportation weren't allowed entry. Visual impairment made navigating to the job site difficult, if not impossible.

With strategic guidance from WorkLife Partnership, New View reworked their transportation policy, creating an internal transportation service that ensured their blind employees had safe and reliable workplace access.



The Reality of Underserved Populations

Despite overall economic indicators suggesting a stable workforce, many employees in Oklahoma are still living paycheck to paycheck, unable to meet basic needs like food, housing, and transportation. WorkLife Partnership ensures that those who are overlooked in average and aggregate workforce data receive the support they need to achieve financial stability.

By bridging the gap between what data says and the lived realities of workers, WorkLife Partnership is committed to ensuring the financial reality for low- and moderate-income workers is brought to light. Through its business and community partners, WorkLife relentlessly pursues work-based solutions that can critically alter outcomes for the economically disadvantaged.

Key Disparities Between
General Population & WorkLife Clients:

Median Hourly Wage:

Oklahoma Avg - **\$19.94/hour**
WorkLife Clients - **\$12.00/hour**

Average Household Income:

Oklahoma Avg - **\$64,000**
WorkLife Clients - **\$34,575**

Low-Wage Workers Served:

\$8.35/hour which is approximately
27.3% of the AMI in Oklahoma

Employees spending more than
30% of their gross income on housing: **66%**

2024 SERVICE IMPACT
IN OKLAHOMA

\$26,347

supportive service dollars
distributed

274

employees served

33%

of clients returned
for additional services

3.75

services per client
on average

"...everyone [at WorkLife] moved so fast and gave me a list of resources quickly, with good information and details about which resource took my insurance, and if they didn't, how much they cost, that I could take action on immediately."

Employee from Lopez Foods



CLIENT STORY

REALIZING A DREAM OF FIRST TIME HOME OWNERSHIP

Small Town Roots and a Big Dream

Brittany McCarthy grew up in Strasburg, Colorado, a small town of 3000 residents located 40 miles east of Denver. She met Angelo Lorenzo, her fiancé, in middle school and they've been together since they were juniors in high school. Brittany loved the small-town feeling and sense of community in Strasburg and she and Angelo hoped one day they would be able to put down roots in their shared home town.

Dreams of Home Buying in a Tough Housing Market

For over five years Brittany and Angelo struggled to buy a home. With the rising cost of living, saving for a downpayment became increasingly difficult.

"We had tried to buy a house in 2019, and even with Angelo's VA benefits, it was difficult. We started the process of buying something, and the next day, three cash offers came through. They would say, 'Sorry, we're going to take the cash.' It was very discouraging."

According to the National Association of Realtors, first time homebuyers dropped to a historic low of 24% in 2024. The Federal Reserve Bank of Kansas City has also reported that first time home ownership has become significantly less affordable over the last five years and a recent joint study of SOCAP and Ownify specifically called out the challenge for buyers hoping to use government programs like the VA's in markets where cash offers are increasingly common, like Colorado's.

A Lack of Rental Options in Strasburg

Although Brittany and Angelo would have considered renting in Strasburg, there wasn't much of a rental market. As housing in the Denver Metro area had become increasingly expensive, Strasburg became more of a commuter community which resulted in the development of new single family homes. This was great if you wanted to buy, but didn't create much of a rental market. Brittany explained, "The options were buying or driving."

A Chance of Home Ownership with WorkLife

While Brittany and Angelo continued to rent in a nearby city, they continued to search for a home of their own. Brittany describes how they finally got the break they needed, "We were renting in Aurora and just wanted something bigger. We had been looking on and off but with the economy we weren't sure what to do." One day while Brittany was at work in her role as a dental assistant supervisor at Peak Vista Community Health, someone from her HR department handed her a WorkLife Partnership brochure. The flyer described an opportunity to receive \$10,000 toward a down payment for first-time homebuyers.

Finding Their Dream Home

Brittany received the flyer on a Friday. The next day she and Angelo visited Strasburg and resumed their search. They looked at some new houses and found one they liked. "It's a cute little ranch-style with three bedrooms." After talking to the leasing agent about financing and how they could make it work, they told him they'd think about it. "Two hours later we came back with Angelo's mom. We closed in 3 weeks."

An Opportunity to Support Home Ownership

WorkLife had a unique opportunity to help Brittany and Angelo with funding from Colorado Health Foundation. Collaboratively, they agreed to create an opportunity for home ownership for at least one family in Colorado. "These are resilient and hardworking young people who are trying to realize their dreams of home ownership at a time when

wages and the housing market present some very unfavorable conditions. We were excited to dedicate funding from a recent project with Colorado Health Foundation to make home buying more accessible for Brittany and Angelo," said Cindy Williams, WorkLife's Executive Director.

Opportunity Through Work

Brittany shared the importance of having Peak Vista Community Health—her employer who partners with WorkLife to offer financial wellbeing programs to their employees—and WorkLife in her corner. "Logan and Andres [WorkLife Resource Navigators] were wonderful. They checked in periodically throughout the process and were really good about connecting with our finance people. They took care of us."

A Dream Come True

For many Americans, home ownership is a pivotal step toward financial security. For Brittany and Angelo, it was a long-awaited dream come true.

"For the first month, it felt like I was living in an Airbnb because it just didn't feel real. Having a house that's so shiny and new, with granite countertops and pristine appliances—I'm like, this isn't mine. I don't belong here. But we did it. From getting the WorkLife Partnership flyer to figuring everything out, it finally worked out for us."

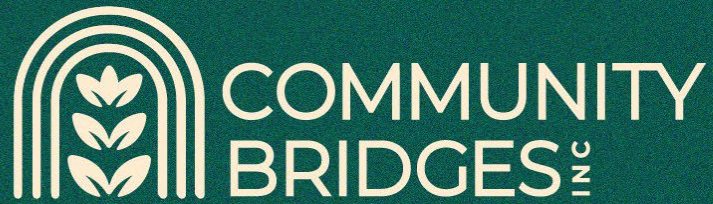
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Farha, Chase, John McCoy, David Rodziewicz. 2025. [First-Time Homeownership Became Less Affordable Across Most of the United States in Recent Years](#), Federal Reserve Bank of Kansas City, Economic Bulletin, January 15.

National Association of Realtors. 2024. [First-Time Home Buyers Shrink to Historic Low of 24% as Buyer Age Hits Record High](#), Newsroom, November 4.

[The Crisis in Home Ownership: Barriers and New Solutions](#)

Federal Reserve of Kansas City Economic Bulletin: [First-Time Homeownership Became Less Affordable Across Most of the United States in Recent Years](#)



Years in Business: 42+ years
Locations: Arizona, Idaho, Oklahoma, Washington, D.C.
Employees: Approximately 2,000
Industry: Behavioral Health and Healthcare

BUILDING A STRONGER WORKFORCE: HOW WORKLIFE PARTNERSHIP AND COMMUNITY BRIDGES, INC. PARTNER FOR EMPLOYEE SUCCESS

Introduction

When Community Bridges, Inc. (CBI) set out to enhance employee support and retention, they turned to WorkLife Partnership. Chief Human Resources Officer, Abigail Harnden, had seen firsthand the impact of WorkLife's Resource Navigation services at previous organizations and was eager to bring the same benefits to CBI. Since launching the partnership, CBI has leveraged WorkLife's services to provide critical support to employees, improve job quality, and enhance workforce stability.

The Challenge: Addressing Workforce Needs in a Demanding Industry

When Abigail joined CBI in 2021, in the wake of COVID-19, the organization faced several HR challenges. Staffing shortages in healthcare and behavioral health were at critical levels, and CBI was looking for innovative ways to attract and retain employees. The leadership team wanted to strengthen employee benefits beyond just competitive pay to help address financial stress, work-life balance, and other barriers employees faced. High turnover and retention concerns, financial hardships affecting work performance, and the need for holistic employee support beyond traditional EAP services were key challenges the organization sought to address.

Key Challenges:

- High turnover and retention concerns
- Employees facing financial hardships impacting work performance
- Need for holistic employee support beyond traditional EAP services

Impact: Tangible Solutions

Since launching the partnership, WorkLife Partnership has made a tangible difference in the lives of CBI employees. Employees have received support with financial literacy, childcare solutions, housing stability, and healthcare navigation—ultimately reducing stress. One employee who needed knee surgery worked with WorkLife's Benefit Navigator and saved thousands of dollars on medical bills. Another employee, struggling with a long commute due to limited childcare options, was connected with a daycare closer to home. Employees facing housing insecurity received guidance in securing safe, stable living situations.

Beyond WorkLife: A Commitment to Employee Wellbeing

CBI's leadership continues to prioritize job quality and employee wellness. In addition to WorkLife's services, CBI has introduced initiatives such as a Small Dollar Loan Program to provide emergency financial assistance, Dayforce Wallet for early wage access, wellness programs including mental health resources and financial literacy education, and Critical Incident Stress Management (CISM) debriefs for employees dealing with workplace trauma.

Partnering for Success

Ongoing review and discussion of data and regular meetings with WorkLife's team, allows HR to make more informed decisions around employee needs. Understanding where the greatest vulnerabilities lie ensures CBI can use its finite resources most effectively. Perhaps most importantly, though, CBI's partnership with WorkLife is more than that of a typical employee benefit: it's a genuine expression of their deeply caring culture, that values and protects the wellbeing of both their patients and their employees.

"WorkLife has been an incredible success at CBI," Abigail concluded, "I haven't heard a single negative story—only gratitude from employees who feel supported and valued. That's the kind of impact every employer should strive for."

216

employees served

\$18,046

supportive service dollars distributed

26%

of clients returned for additional services

4.12

services per client on average



NAVIGATOR SPOTLIGHT:

MARIA PEARSON



Why I Became a Navigator

I love helping people! Before WorkLife Partnership, I was a career coach, and I was intrigued by the opportunity to support people in overcoming personal challenges so they could keep their jobs. It's incredible to help individuals navigate obstacles—whether it's finding childcare, feeding their families, securing housing, escaping abuse, or advancing their careers—by connecting them with the right resources. Being on the sidelines, watching people succeed, and knowing we played a part in their journey is truly an honor and makes my heart happy.

The Most Rewarding Part of My Job

The greatest impact on me and my work is hearing from past clients who say the resources I connected them with truly helped and that they're doing well now. The best compliment to a Resource Navigator is when someone reaches out again because they know we're here to support them. Recently, I worked with a single dad who wanted sole custody of his son and to be the best father he could be. I helped him find online parenting classes, a family law specialist, and a therapist through one of our mental health partners. I also connected him with a first-time homebuyer program, and now he's on his way to homeownership with state assistance for his down payment. He had a lot on his plate, but it was amazing to watch him succeed!

Piece of Advice for Employees Facing Challenges

Call, email or text us! We are a judgement-free zone! We have all been through struggles, too. We all know that life can be hard, but we'd love to help get you connected to the resources that will make things easier on you. It's hard to ask for help, we get that, but we're here to help and we try to make meeting with us as easy as possible so we can make life a bit easier for you.

A JOURNEY OF RESILIENCE:

TOBEY'S STORY

Life-Long Resilience

"When I joined the military, basic training was just my childhood all over again. I already knew how to do military corners and where to put my hands at the table. I already had good discipline."

Juggling Financial Highs and Lows

"We moved to Colorado on January 1st, 2021, wanting stability for our kids. Buying our first house was a huge, pivotal moment for me—both exciting and stressful. When we moved in, unexpected expenses like high water bills and needing four new tires for my wife's car hit us hard. We weren't prepared for that."

"When I was younger, it would have been embarrassing to ask for help, but as an adult, I know sometimes I need help."

Asking for Help

"When I was younger, it would have been embarrassing to ask for help, but as an adult, I know sometimes I need help. When I talked to WorkLife Partnership, they actually listened to me. They weren't just saying 'yeah, yeah, okay.' They wanted to know how they were doing as a company, which built a lot of trust."

Immediate and Lasting Assistance

"We used the small dollar loan program and got some utility help. I would recommend people just call a navigator and talk to them. They'll get you to where you need to go."



Tobey Miller
a Production Leader
at MM Solutions

FUNDING PARTNERS

**WORKLIFE PARTNERSHIP IS DEEPLY GRATEFUL TO
ITS 2024 FUNDERS AND COMMUNITY PARTNERS.**

Ballmer Foundation

Energy Outreach Colorado

Bank of America

Gary Community Ventures

Bill & Melinda Gates Foundation

Google Ad Grants

Bohemian Foundation

Impact Development Fund

Colorado Center for Nursing Excellence

Kenneth King Foundation

Colorado Gives Foundation

Lion Rock Charitable Trust

Colorado Health Foundation

Microsoft Ad Grants

Community College of Denver

Nonprofit Finance Fund

Craig Scheckman Family Foundation

Regional Transportation District (RTD)

Credit Builders Alliance

Schultz Family Foundation

Denver Human Services

The Denver Foundation

Denver Social Venture Partners
via Impact Charitable