



When Work Isn't Enough

A Practical Guide for Employers: Understanding and Supporting Financially Strained Working Families

Tools for Helping poverty households, and organizations, thrive

Executive Summary

In most organizations today, a large share of the workforce is living in a constant state of financial emergency, working full-time yet unable to reliably cover housing, food, transportation, and childcare. This chronic stress doesn't stay at home. It shows up as distraction, absenteeism, turnover, health costs, and stalled initiatives. In other words: unresolved financial trauma in your workforce is sabotaging your strategy.

Income restrained employees

Roughly 60% and 90% of workers report being stressed about their finances in recent national surveys.

Financially stressed employees lose an estimated 7–14 hours of productive time per week dealing with money problems, often 3–8 of those hours while on the job, costing U.S. employers on the order of 150 hours of productivity per employee per year and well over \$180 billion annually.

Employees who are financially stressed are about twice as likely to be looking for a new job, and stress is estimated to drive around 40% of job turnover; replacing an employee typically costs 120–200% of their salary.

Financial stress and poor mental health are tightly linked: roughly 42% of U.S. adults say money harms their mental health, and financially stressed employees miss about twice as many days per year and have about a 34% increase in absenteeism and tardiness.

These are income-restrained families, or better known as ALICE® as defined by the United Way.

- Analyses of ALICE® households indicate that roughly 4 in 10 U.S. households cannot afford the basics for survival, despite many adults working, concentrated in essential, customer-facing, and care roles.

How does chronic poverty and trauma show up in the workplace?

1. Chronic financial stress is a cognitive and emotional load

- Research on poverty and mental health shows that chronic scarcity and economic shocks change how people process information, narrowing attention, increasing threat vigilance, and impairing planning and self-control.

- On the job, this looks like: more errors, slower problem-solving, difficulty absorbing change, and less capacity for learning new systems or processes, exactly what derails transformation efforts.

2. That trauma converts directly into hard costs

- More unplanned absences and tardiness (estimates suggest a 34% jump for financially stressed employees, and nearly 12 days of unplanned absence annually among workers with poor mental health vs. 2.5 days for others).

- Higher health-care costs (high-stress workers drive roughly 50% higher medical expenditures, with several hundred dollars in additional annual cost per stressed employee).
- A revolving door in ALICE®-heavy roles, where turnover is both more frequent and more expensive than leaders assume, given 120–200% of salary replacement costs.
- Poverty and chronic fatigue can triple the risk of serious mental health conditions such as depression and anxiety, which in turn impairs attention, decision-making, and risk evaluation.

3. Misreading ALICE® undermines strategic execution

- If 40%+ of local households can't meet the basic cost of living, then strategies that assume “people will just pick up more shifts, commute farther, or absorb irregular schedules” are misaligned with reality from the start.
- Large-scale initiatives, new locations, extended hours, digital transformations, depend heavily on precisely the roles most likely to be ALICE®, meaning the trauma of poverty becomes a structural execution risk, not a side issue.



Why Decision-Makers Should Care

The Monday Morning Ops Review

You're in your weekly Monday morning operations review. The dashboards look familiar: turnover in frontline roles is still elevated, overtime is up again, and patient/customer wait times in two key locations blew past targets last month. Everyone around the table is tired of talking about it.

Your COO walks through the same explanations as last quarter: "It's a tough labor market." "People don't want to work these shifts anymore." "We're competing with employers who can offer remote options, and we can't." Heads nod, but nothing really changes.

What doesn't show up on the slide is what happened to Maria over the weekend. She's a highly rated frontline supervisor at one of your highest-volume sites. Her team covers some of your most critical work, care that can't be delayed, orders that have to go out today, customers who can't be routed to a chatbot.

Maria worked 46 hours last week, plus an extra half-shift on Saturday to cover for a sick call. Her paycheck still doesn't quite stretch. Rent went up again. Her car needs tires before the rain come back. Her oldest needs new cleats. She sat at her kitchen table on Sunday night, doing the math, realizing that even with all those hours, she is short. Again.

At 5:15 a.m. Monday, her child-care provider texts: they're closed unexpectedly due to a family emergency. She runs through options in her head. There's no one else who can watch the kids before school. If she doesn't show up, the unit will be short-staffed and the day will be a mess. If she brings her kids, she'll be sent home. If she calls out, she risks a disciplinary write-up.

She texts her manager: "I'm so sorry. I can't make it in today. My child care fell through."

At 8:00 a.m., in your operations review, this shows up as a red box labeled "unplanned absence – supervisor." It doesn't say:

- Maria has been juggling overdue bills for months.
- She skipped her own medical appointment last week because of the co-pay.
- She's had three interviews with another employer that pays only slightly more but offers steadier hours and a shorter commute.

This is what "when work isn't enough" looks like in real time. It is not a lack of work ethic. It's the collision between a business model and a basic cost of living.

The question for you as a CEO or CFO is not, “Why can’t Maria get it together?” It’s, “How many Marias does our strategy quietly depend on, and what happens to our growth, our safety, and our customer experience if their lives remain this fragile?”

A Strategic Risk, not an HR Issue

In most organizations today, a significant share of the workforce is living in a constant state of financial emergency. They are working, often full-time, often in roles your business depends on, but still cannot reliably cover housing, food, transportation, childcare, and basic bills. This is the reality of ALICE®: households that are Asset Limited, Income Constrained, and Employed.

For these employees, one flat tire, one missed child-care payment, or one unexpected medical bill can trigger a cascade of crises: missed shifts, lost hours, damaged credit, eviction risk, and serious mental health strain. That stress does not stay at home. It walks through your doors every day and sits in your call centers, clinics, stores, plants, warehouses, and offices. It shows up as distraction, errors, absenteeism, churn, and resistance to change. In other words: unresolved financial trauma in your workforce is quietly sabotaging your strategy.

This is not a marginal issue. Recent surveys suggest that between roughly 60% and 90% of workers report being stressed about their finances. Financially stressed employees are estimated to lose 7 – 14 hours of productive time each week dealing with money problems, with 3 – 8 of those hours occurring while they are on the job. At scale, that translates into roughly 150 hours of lost productivity per employee per year and an aggregate cost to U.S. employers in the hundreds of billions of dollars annually.

Employees under financial strain are about twice as likely to be actively looking for a new job, and stress is estimated to drive around 40% of voluntary turnover. Replacing a single employee can cost 120 – 200% of their annual salary once you factor in recruiting, onboarding, training, lost expertise, and lost customer continuity. For ALICE®-heavy roles, frontline clinical staff, production workers, drivers, support staff, retail and service employees, this churn is often chronic and normalized, but its financial impact on your P&L is anything but normal.

The Trauma of Poverty Is a Cognitive Load on Your Strategy

When we think of trauma, we often think of an event: a fire, an accident, something big with a profound effect. While that is one type of trauma, there is another rarely talked about: Level II trauma. Level II trauma is repeated, prolonged, and often has a mental/emotional influence. Poverty and chronic financial stress is level II trauma.

The trauma of poverty and chronic financial stress is not just an emotional burden; it is a cognitive and neurological one. A growing body of research links persistent economic hardship to higher rates of depression and anxiety, with some analyses suggesting that living in poverty can roughly triple the risk of serious mental health conditions. Chronic scarcity narrows attention, increases vigilance to immediate threats, and impairs planning, self-control, and complex decision-making.

In practical business terms, that means a meaningful portion of your workforce is coming to work with less mental bandwidth for problem-solving, learning, and change. They are more likely to struggle with absorbing new processes, technologies, or safety protocols; more likely to have lapses in attention that lead to quality defects or safety incidents; and less able to engage in the discretionary effort and creativity your strategy depends on.

Poor financial health and poor mental health move together. About 42% of U.S. adults say that money harms their mental health, and employees with higher financial stress report significantly more symptoms of anxiety, sleep disruption, and burnout. Workers with poor mental health miss nearly five times as many unplanned days per year as those with good mental health (around 12 days versus 2.5), and financial strain is a key driver of that gap. Financially stressed employees also show increased absenteeism and tardiness, estimates suggest roughly a one-third increase, which directly affects staffing, throughput, and customer experience.

For a CEO or CFO, this is not primarily a wellness issue. It is a capacity issue. If a sizable slice of your workforce is operating with compromised cognitive and emotional bandwidth because “work isn’t enough” to stabilize their lives, every major initiative you launch, growth, transformation, quality, safety, digital, will run into more friction, delay, and rework than your plans assume.

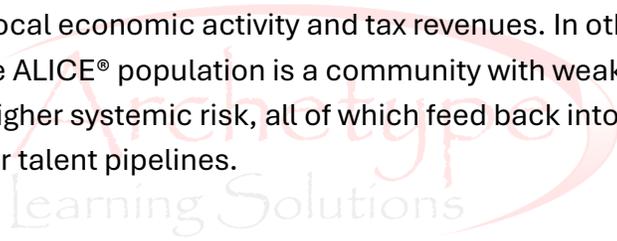
When Strategy Ignores ALICE®, Execution Suffers

ALICE® is not a niche population at the edges of the labor market; in many regions, roughly four in 10 households cannot afford the basics for survival, even though many adults are

working. These households are heavily concentrated in exactly the roles that keep your operations running: nursing assistants and medical assistants, home-health and direct-care workers, production and warehouse staff, drivers, retail associates, hospitality workers, and other essential service roles.

When strategy assumes an abundant, flexible, and stable workforce, but ignores the fact that a large portion of that workforce cannot make the basic math of life work on the jobs you offer, your plans will consistently underperform. Expansion strategies that rely on workers commuting long distances, taking irregular shifts, or juggling unpredictable schedules collide with the realities of childcare hours, bus routes, fuel prices, and rent. Change initiatives that depend on frontline learning, adoption, and discretionary engagement are asking the most from precisely the people whose mental and emotional reserves are most depleted by financial strain.

At the same time, the economic drag of ALICE® extends beyond your four walls. Analyses of the “ALICE® gap” the difference between what ALICE® households earn and what they would need to meet a basic survival budget, suggest that closing that gap would significantly increase local economic activity and tax revenues. In other words, a community with a large ALICE® population is a community with weaker consumer demand, greater volatility, and higher systemic risk, all of which feed back into your markets, your supply chains, and your talent pipelines.



Why CEOs and CFOs Should Care Personally

If you are accountable for strategy, growth, and risk, you are already managing the visible consequences of *When work isn't enough*, whether or not you use that language:

- Persistent turnover and vacancy problems in specific roles or locations.
- Rising overtime, agency, or temp costs to plug staffing gaps.
- More safety incidents and quality issues than your peers.
- Stalled or delayed strategic initiatives that “should” work but don’t gain traction on the front lines.
- Customer-experience and access issues (long waits, inconsistent service, complaints) tied to staffing instability.

These are all symptoms of a deeper structural mismatch between your business model and the lived reality of a large share of your workforce. Framed this way, ALICE® is not a charitable side concern; it is a central variable in your ability to execute.

The rest of this workbook is designed to help you quantify where *When work isn't enough* is creating risk in your organization, understand its cost, and identify concrete, high-leverage moves that can improve both human stability and business performance.

Values exercise: linking working families to your core values

A facilitated conversation for the executive team. You will find templates for each activity in the appendix section.

Exercise: “Do Our Values Include Working Families?”

Purpose: Confront the gap between stated values and the lived reality of financially strained employees.

Step 1: Name your top 3 – 5 values

Write your organization’s top 3 – 5 stated core values (as they appear on your website, walls, or strategy decks).

Our stated value	In our words (short phrase)

Step 2: Describe the promised behavior

For each value, ask: *“If we fully lived this value for our financially strained / working-family employees, what would that actually look like?”*

Examples that may align with your organization:

- If you say **respect**, what does respect look like for someone who can’t afford a car repair?
- If you say **excellence**, what does excellence demand in roles where people are exhausted and one crisis away from leaving?
- **Well-being** or **work-life balance**, are these values that add real, sustained and impact value to your team members or just nice words?

Value	If we <i>fully lived</i> this value for working-family/ALICE employees, we would... (2-3 concrete behaviors or decisions)

Step 3: Identify current contradictions

Where do our current practices contradict or undermine these values for working-family employees?

Examples:

- Posting schedules late despite “respect” and “family first.”
- Touting “people are our greatest asset” while tolerating chronic churn in ALICE®-heavy roles, or worse, unjust disciplinary action for life events.

Value	Current practice that contradicts this for working families	Impact on trust / culture / strategy

Step 4: Commit to one value-aligned shift

For each value, choose one specific shift that would better align how we treat financially strained employees with what we say we believe.

Value	Specific shift we will test in the next 6-12 months	Who owns this?	How we’ll know it’s happening (observable behavior/metric)

Values only matter to working families in your organization when they show up in schedules, wages, supports, and decisions about where and how work gets done. This exercise connects “what’s on the wall” to what people actually experience on Monday morning. It is also a way to de-risk your strategy: the more alignment between your stated

values and the lived reality of financially strained employees, the more you unlock engagement, retention, and discretionary effort in the roles your success depends on.

ALICE® families across industries.

Income restraints aren't limited to one industry. Across multiple industries, ALICE® families are struggling and the impacts are felt far and wide.

Healthcare: "The Short-Staffed Unit"

You're reviewing monthly quality and safety metrics for your health system.

The same patterns keep surfacing: elevated falls on one unit, delayed discharges on another, patient-satisfaction scores slipping at your highest-volume clinic. Leadership teams explain it the same way every month: "We're short on CNAs and MAs." "Travel nurse costs are killing us." "Everyone is burned out."

What the dashboard doesn't show is **Jasmine's** weekend.

Jasmine is a certified nursing assistant on a medical-surgical unit that's been running short for months. She picks up every extra shift she can, but between rent, groceries, gas, and her mother's medications, she is always a few days or a few dollars behind. Last week, her landlord slipped a notice under the door about a pending rent increase. On Friday, the utility company sent a shutoff warning. Saturday night, she skipped dinner so her kids could have seconds. On Sunday, her car wouldn't start.

By 9 p.m., she had done the math three times. Even with overtime, she cannot cover rent, the utility bill, and a car repair this month. She goes to bed sick to her stomach, knowing she's on the schedule for a Monday double.

At 5:30 a.m., she's standing in the dark next to a dead car, waiting to see if a friend can give her a ride. Her friend never shows. She stares at her manager's number, heart racing, and finally texts: "I'm so sorry. I can't get in. My car won't start. I've tried everything." It's the second time this quarter.

At 9:00 a.m., in your executive huddle, her absence appears as a red cell labeled "unplanned CNA sick day." No one in the room sees that the "sick day" is actually: an overdue utility bill, a rent hike, no savings, and a car repair that costs more than what's left in her account.

Your quality and safety strategy depends on stable staffing in roles like Jasmine's. *When work isn't enough* for her, it isn't enough for your strategy either.

Manufacturing / logistics: “The Line That Won’t Stay Staffed”

You’re in the monthly operations review for your manufacturing and distribution network. The plant manager for your most profitable line is walking you through his slides: unfilled operator positions, rising overtime, a spike in minor safety incidents, and another quarter where throughput missed plan.

He mentions “labor shortages” and “competition from warehouses down the road.” You’ve heard it before.

What the slide doesn’t say is what last week looked like for **Carlos**.

Carlos is a machine operator on the night shift at your flagship plant. He lives 65 minutes away because that’s where the rent is cheapest. Gas prices have eaten into what little margin he had. His partner works days at a nearby warehouse. They juggle two cars that both need work and three kids who need to get to school and back.

On Wednesday night, halfway through his shift, his phone buzzed repeatedly. His partner’s car had broken down. She needed him to leave early so he could pick her up and still be home before the kids woke up. He finished the run he was on and went to his supervisor, who reminded him of the attendance points system and how close he already was to the limit.

Carlos stayed, physically, but for the rest of the shift he was distracted and angry, picturing his partner on the side of the road and calculating how many extra shifts it would take to fix the car. Two hours later, he misread a display and caused a minor jam that took 40 minutes to clear, idling the line and adding another data point to your growing list of “preventable” incidents.

On Friday, after his paycheck hit, he sat at the kitchen table trying to decide which bill could go unpaid this month without immediate consequences. For the first time, he googled the wages at a competing warehouse closer to home.

At the executive table, all you see is “overtime up 18%,” “unplanned downtime,” and “operator turnover 32%.” Behind those numbers are workers like Carlos, whose lives are too fragile for the way your jobs are currently designed.

Your efficiency and safety targets assume a stable, focused, experienced workforce. But as long as work isn’t enough to keep people like Carlos financially and logistically afloat, you’re building strategy on sand.

Service / retail: “The Store That Keeps Missing Its Target”

You’re reviewing performance for your regional stores and customer-facing sites. The pattern is familiar: some locations hit their numbers reliably; others miss traffic and revenue targets month after month. When you dig in, you hear about “unreliable staff,” “people just not showing up,” and “customers getting frustrated with wait times.”

Behind those phrases is **Tanisha**.

Tanisha is an assistant manager at one of your busiest locations. She loves the work and is good at it. Customers know her name. She routinely covers shifts when people call out. But her pay hasn’t kept up with rent, groceries, and the rising cost of after-school care for her two kids.

Her schedule changes from week to week. Some nights she closes, some mornings she opens. When the schedule is posted late, she has to scramble to find childcare. Sometimes she brings her kids to a neighbor who is already watching too many children. Sometimes there is no one, and she has to beg for a last-minute switch.

Last month, she paid a late fee on her rent for the third time this year. This month, her oldest needs money for a school trip that she doesn’t have. She skipped paying a utility bill to keep a small cushion in her account “just in case,” but the cushion disappeared when a co-pay and a surprise school fee hit the same week.

On a recent Saturday, two cashiers called out. Tanisha worked the register herself for most of the day, skipped her break, and stayed late, to close. The store barely kept up with the line. Three customers left because of the wait. One wrote a scathing online review about “never enough staff” and “management not caring.”

On Monday, you see the numbers: that store missed its daily revenue target by 9%, customer satisfaction scores dipped, and labor costs spiked with same-day coverage. Someone at the table describes it as “a talent problem.”

It is a talent problem, but not in the way you think. It’s the problem of depending on people like Tanisha, whose commitment is high but whose lives are one unexpected expense away from collapse. When work isn’t enough for her, it isn’t enough for the customers you’re promising an exceptional experience.

When Survival Comes First: Poverty and Employee Engagement

When employees are living with chronic financial strain, engagement becomes a luxury good. The cognitive and emotional bandwidth that engagement requires, discretionary effort, creativity, patience, and openness to change, is the same bandwidth they are already using to juggle late fees, shutoff notices, rent hikes, and childcare gaps. When survival is the primary task, “going the extra mile” at work is not resistance or apathy; it’s simply out of reach.

Financial stress also erodes the basic conditions that engagement models assume: energy, sense of future, and trust. People who are one crisis away from losing transportation or housing come to work tired, distracted, and wary. They are less likely to raise ideas, take smart risks, or volunteer for stretch assignments because a single misstep feels more dangerous. Over time, they learn that the organization’s decisions (on pay, scheduling, overtime, and benefits) can destabilize their lives overnight, which quietly undercuts the belief that “this is a place where I can invest myself.”

For leaders, the implication is stark: you cannot buy engagement with recognition programs and pulse surveys if your jobs are structurally keeping people in a state of financial precarity. Until basic stability is on the table, predictable scheduling, pay that roughly matches the local cost of living, and minimal exposure to financial shocks, the engagement question is not “How do we get people to care more?” but “What would have to change for them to *be able* to care at all?” Roy’s story provides evidence that your supervisors and managers are not exempt from the impacts of financial strain.

Engagement erodes on the production floor

Roy watched the numbers on the production board drop for months before the email arrived.

“Effective immediately,” it read, “all overtime is suspended until further notice. We appreciate your flexibility as we navigate this challenging period.”

As a supervisor on the manufacturing floor, he’d known the slowdown was coming. Orders were soft, the backlog had cleared out, and the plant manager kept talking about “right-sizing labor costs.” But knowing it in theory and feeling it in his gut were two very different things.

For the past year, overtime had been the difference between *surviving* and *catching up*. Roy’s base salary covered the basics, barely. The extra shifts, the Saturday mornings, the

late nights staying to reset a line so the day crew could start strong, that was how he paid down old debt, kept ahead of rising rent, and finally let himself buy something that felt like progress: a new truck.

It wasn't extravagant by executive standards, but to Roy, it was everything. Reliable, good-looking, big enough to haul what he needed, and --for the first time in his life-- brand-new. The monthly payment, a little over \$1,000, was a stretch, but with consistent overtime it had felt doable. He'd run the numbers three times before signing. Unfortunately, the math only worked if the overtime kept coming. Now it was gone.

That night, he sat at the small kitchen table with a stack of bills, a notepad, and his phone calculator. His base pay would still land every two weeks, but without overtime, the numbers shifted from "tight but possible" to "something has to give."

He wrote down his fixed costs:

- Rent
- Utilities
- Groceries
- Gas and insurance
- Child support
- ***The truck payment***

The truck payment was the one that jumped off the page: bold, unforgiving, immovable. He tried rearranging the others, shaving \$50 here, \$40 there, stretching out a utility bill, skipping a dinner out he hadn't taken in months anyway. No matter how he moved the numbers, there wasn't enough room for everything.

His mind started to spin:

- "Can I refinance this?"
- "Could I pick up a side gig?"
- "If I miss one payment, will they repossess it?"
- "What will that do to my credit?"
- "What will people at work think if I show up without the truck?"

Roy had been the go-to guy on the floor. When a line jammed, people yelled for him. When a new hire needed training, they paired them with him. He knew the machines, the rhythms, the workarounds. He'd earned respect over years of showing up, staying late, and

stepping in. But as he stared at the numbers, that pride began to erode, replaced by a creeping sense of panic and shame.

The next week at work, nothing looked different on the surface. The lines still ran, the screens still flashed, the safety talks still happened at the start of each shift. What changed was *Roy*.

He found himself checking his banking app in the break room, doing mental math during safety meetings, thinking about the truck payment while a newer operator asked him a question about a setting. His patience was shorter. His focus, once a point of pride, kept slipping.

When his manager mentioned that leadership was “counting on supervisors to keep people engaged through this downturn,” Roy nodded, but internally he bristled. *Engaged with what?* he thought. *I’m trying to figure out how to keep my truck from getting taken and my credit from getting wrecked.*

He started to look at job postings on his phone during lunch. A warehouse two towns over was advertising “consistent hours” and a sign-on bonus. A competitor plant was offering a shift differential that, if he could land it, might cover the missing overtime. None of the options were great. All of them involved risk: a longer commute, less seniority, the possibility of being “last in, first out” if things got worse.

From the C-suite, the new zero-overtime policy looked clean: a necessary cost-control measure that would help protect margins during a downturn. On the monthly financial report, they saw exactly what they wanted to see, labor costs bending down in the right direction.

What they didn’t see was Roy at his kitchen table, silently absorbing the shock of that decision into his personal balance sheet.

They didn’t see:

- How his cognitive load increased as he tried to solve a four-figure gap with two-figure levers.
- How his attention on the floor dipped just enough to raise the risk of a bad judgment call.
- How his sense of loyalty shifted from “this is my place” to “I need to look out for myself.”

- How, for the first time, keeping his skills and knowledge here no longer felt like the obvious choice.

If you're a CEO or CFO, Roy may not show up in your board materials by name. He appears as:

- A temporary dip in “discretionary effort.”
- A subtle increase in minor quality issues or near-misses.
- A slightly higher risk that your best supervisors will take calls from recruiters.
- A quiet erosion of trust when employees realize that the company can change the rules overnight in ways that leave them personally exposed.

The question is not whether you can run your plant without overtime. The question is: **what does it cost your organization when people like Roy discover, the hard way, that their financial stability was never truly part of your strategy?**



Worksheet one - Where Is Work “Not Enough” in Our Organization?

Purpose: Help senior leaders see where income strained/ALICE® workers are concentrated and how that shows up in business terms.

Step 1: Identify vulnerable roles

List 5 – 8 roles that are likely to include financially strained workers (frontline, hourly, lower-wage, or highly schedule-dependent).

Role title	Business unit / site	Why this role is likely vulnerable (pay, schedule, location, etc.)

Step 2: What are we seeing right now?

For each role, jot what you’re observing in the last 12–24 months:

- Turnover: “High, medium, low?” Any trend?
- Absenteeism / lateness: Any hotspots?
- Operational issues: Missed targets, rework, safety issues, customer complaints?
- Leader comments: What do local managers say about these roles?
- Employee signals: Exit-interview themes, survey comments, “water-cooler” stories?

Role	Turnover pattern	Absence / lateness	Operational pain (1–2 bullets)	What managers say

Step 3: Rank by strategic exposure

Using your judgment, rank each role on:

- Business criticality (1 – 5): How crucial is this role for revenue, safety, quality, or customer experience?
- ALICE® exposure (1 – 5): How likely is it that many incumbents are financially strained?
- Strategic risk score = Business criticality + ALICE® exposure (max 10).

Role	Business criticality (1 – 5)	ALICE® exposure (1 – 5)	Strategic risk score (sum)	Notes

Reflection prompts (for CEO/CFO discussion)

- Which 2 – 3 roles emerge as highest risk when you combine importance and likely financial strain?
- How much of your current strategy (growth, quality, digital, cost) depends on these roles performing reliably?

Worksheet two - A Rough Cost Snapshot: What Is “Not Enough” Costing Us?

Purpose: Turn gut feelings about strain into an approximate financial impact that resonates at the C-suite.

Pick 1 – 3 high-risk roles from Worksheet one and work through the table below. Use rough, directional numbers; precision comes later.

Step 1: Identify turnover cost

For each role:

1. Estimated headcount in this role.
2. Annual turnover rate (or estimate).
3. Average fully loaded annual cost per FTE (salary + benefits).
4. Replacement cost factor (e.g., 1.2x–2.0x salary; pick a conservative number for now).
5. Annual turnover cost (approx.) = Headcount × Turnover rate × Annual cost × Replacement factor.

Role	Headcount	Turnover rate (%)	Annual cost per FTE (\$)	Replacement factor (e.g., 1.5)	Approx. annual turnover cost (\$)

Step 2: Lost productivity from financial stress

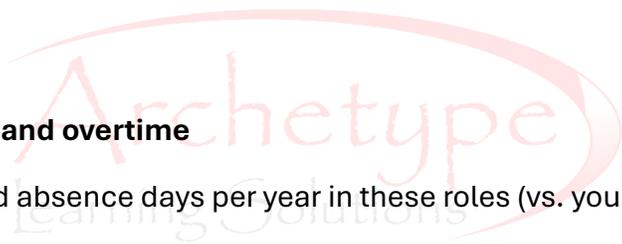
You can approximate:

- Assume financially stressed employees lose 1 – 2 hours of productive time per week at work because of money problems (distraction, calls, etc.).
- Convert hours to cost using an average loaded hourly rate.

For a key role or group:

1. Number of employees likely financially stressed in this group.
2. Hours lost per week per employee (pick 1 – 2 to start).
3. Loaded hourly cost.
4. Annual cost \approx Employees \times Hours/week \times 52 weeks \times Hourly cost.

Group / role	# employees likely stressed	Hours lost per week (per person)	Loaded hourly cost (\$)	Approx. annual productivity cost (\$)



Step 3: Absenteeism and overtime

1. Extra unplanned absence days per year in these roles (vs. your organizational average).
2. Cost per absence day (wage + temp/overtime + lost productivity).
3. Rough annual incremental cost.

Role / group	Extra unplanned days per FTE (per year)	# FTEs	Cost per day (\$)	Approx. annual extra absence cost (\$)

Step 4: Pulling it together

- Sum across A, B, and C for your selected roles.
- Capture a conservative total and a “likely actual” range.

Our conservative estimate is that financial strain/instability in just these roles is costing us approximately \$_____ per year (likely range \$-\$).

Reflection prompts

- How does this compare to the cost of a targeted intervention (e.g., a \$1 – 2/hour wage adjustment, schedule redesign, or transportation/child-care support) in the same roles?



- If you could cut this cost by even 20 – 30% over two years, what would that free up for investment elsewhere?

Worksheet three - Choosing High-Leverage Moves (Portfolio View)

Purpose: Help CEOs/CFOs see this as a portfolio of small, strategic bets rather than a vague “do more for employees” mandate.

Step 1: Menu of potential actions

Here are some examples across no-/low-cost and investment levers:

- Post schedules earlier; reduce last-minute changes.
- Clarify and simplify access to existing benefits and crisis help.
- Targeted wage adjustments in 2–3 high-risk roles.
- Transportation supports (transit passes, parking stipends, rideshare/carpool coordination).
- Child-care supports (backup care partnerships, referral networks, flexible start/end times).
- Financial stability tools (earned-wage access, emergency savings, hardship fund).
- Job/shift redesign (more predictable shifts, part-time tracks, job share).
- Partnerships (United Way, workforce board, community college, child-care/transportation providers).

Step 2: Evaluate by impact and feasibility

Create a simple grid:

Potential action	Primary target roles / sites	Expected business impact (turnover, productivity, CX, safety)	Implementation complexity (L/M/H)	12-month cost band (\$, rough)	Owner / sponsor	Priority (1–3)

Guidance for executives

- “Expected business impact” should be expressed in their language: fewer vacancies, reduced overtime, better on-time starts, improved throughput, better patient/customer scores.
- “Complexity” is about political/operational lift, not perfection of design.
- “Cost band” can be very rough (e.g., <\$50k, \$50–250k, \$250k+) to enable portfolio thinking.

Step 3: Select your first 2–3 bets

From the grid, pick:

1. One **quick win**: low cost, low complexity, visible benefit in 90 days.
2. One **targeted investment**: focused on a single role or site with the highest cost of inaction.
3. One **structural experiment**: e.g., a pilot shift redesign, transportation or child-care solution in a high-risk location.

Document them:

Bet type	Action	Target role/site	Success measures (12 months)	First milestone (90 days)
Quick win				
Investment				
Structural experiment				

Seeing It Early – Leading Indicators of “When Work Isn’t Enough”

Most executive dashboards track lagging indicators: turnover, vacancies, overtime, safety incidents, customer scores. By the time those numbers spike, financially strained workers have been struggling for months or years.

To manage *When work isn’t enough* as a strategic risk, you need leading indicators, early signals that your working-family employees are either becoming more stable or more fragile, long before they exit or something breaks.

What counts as a leading indicator?

Leading indicators are small, early shifts in behavior and experience that predict bigger outcomes later.

In the context of financially strained/ALICE® employees, leading indicators live in three domains:

- Stability of life logistics (child care, transportation, housing, scheduling)
- Availability of attention and energy at work
- Signals of trust and intent to stay

When these move in a positive direction, improvements in turnover, absenteeism, safety, and performance usually follow. When they move in a negative direction, the dashboard will catch up, but too late.

Leading Indicators Dashboard

Leading Indicators of Stability and Engagement. You do not need to build a new analytics platform to track these. Start by picking 3 – 5 indicators tied to your highest-risk roles and sites. Add them, even in rough form, to your regular executive reviews. Over time, refine definitions and data quality.

Examples on the following page.

Domain	Leading indicator (early signal)	Why it matters for strategy
Scheduling stability	% of schedules posted \geq 14 days in advance for ALICE®-heavy roles	More lead time = more stable child care/transport, fewer last-minute call-outs.
Schedule volatility	Average # of changes per posted schedule per employee	High volatility signals life-logistics chaos and predicts absenteeism and disengagement.
Last-minute call-outs	Rate of same-day call-outs / shift in target roles	Often a proxy for financial/logistical crises, before people actually quit.
“Intent to stay”	% of employees in target roles saying they’re likely to stay 12+ months	Moves before actual turnover; an advance read on retention risk.
Accessing help	# of employees in target roles using EAP, hardship funds, or financial tools	Rising use after communication can be <i>positive</i> (trust) if paired with stable outcomes.
Near-miss reporting	Volume of near-miss/safety reports from ALICE-heavy areas	A drop can signal fear/disengagement; a rise with action can mean higher trust and focus.
Coverage strain	% of shifts starting understaffed in priority sites	Leading indicator of burnout, overtime, and quality issues.
Micro-promotions	Rate of internal moves/advancements from ALICE-heavy roles	Signals whether these jobs are a pipeline or a cul-de-sac.
Pulse “stress” scores	Self-reported financial stress / burnout levels in brief pulses for target roles	Early read on cognitive load and capacity for change.

Worksheet four - Our Leading Indicators of When Work Isn't Enough

Step 1: Choose 3 – 5 critical indicators

From the list on the previous page (or your own), select 3 – 5 early signals that best reflect stability and capacity for the roles you identified in Section one.

Indicator name (plain language)	Why this matters for our strategy

Step 2: Establish your current baseline (even roughly)

For each indicator, capture “about where we are today” in your highest-risk roles or sites.

Indicator	Target roles/sites	Current baseline (rough is OK)	Data source (who/where)

Some examples include:

- “Schedules posted at least 14 days ahead: currently ~40% in frontline units A/B/C.”
- “Same-day call-outs: about 3 per week on average in Site X.”
- “Intent-to-stay 12+ months: 55% among CNAs, 78% overall.”

Step 3: Define what “early progress” would look like in 90 days

For each indicator, describe a realistic *directional* shift you’d hope to see in 90 days if your first actions are working.

Indicator	90-day directional goal (improvement, even small)

Examples:

- “Schedules posted 14+ days ahead: from 40% to 60% of shifts.”
- “Same-day call-outs: down by 20% in Site X.”
- “Intent-to-stay: +5 percentage points in target roles.”

Step 4: Assign ownership

Indicator	Exec sponsor	Operational owner (data + action)	Reporting cadence (e.g., monthly)

- If these leading indicators improved meaningfully over the next 6–12 months, what downstream business outcomes would you expect to see (turnover, overtime, CX, safety, EBITDA)?
- If they *don't* move, what does that tell you about the sufficiency of your current strategy for working-family employees?



Leading indicators are your early-warning system. They tell you, often months before a resignation or an incident, whether financially strained employees are gaining or losing stability. Once you’ve named 3 – 5 indicators and established a baseline, the next step is to connect them to hard dollars. The following worksheet helps you translate the everyday friction of “when work isn’t enough” into an approximate annual cost for your highest-risk roles, so you can compare the price of inaction with the price of change.

Quick Wins (No-/Low-Cost Actions)

In this section, we'll explore some moves you can begin today to establish some quick wins, and begin to shift your culture to an ALICE® supportive organization.

Scheduling and predictability

- Post frontline schedules at least 14 days in advance for your highest-risk roles; aim to reduce schedule changes after posting by 20–30% over six months.
- Cap last-minute changes to true emergencies only, and require VP-level approval for recurring patterns that destabilize staff.

Clarity about support

- Create and circulate a one-page “If you’re in a financial or family crisis, here’s how we can help” sheet: EAP, hardship funds, community partners, contact names.
- Train supervisors on a simple script for noticing strain and connecting people to resources without judgment.

Micro-flexibility in roles

- Map one or two high-risk roles and adjust start/end times by 15–30 minutes where possible to align with school/child-care and transit schedules.
- Pilot shift-swap guidelines that protect coverage but make it easier for employees to solve life-logistics crises without calling out.

Early investment in growth

- Offer at least one clearly defined, entry-level training or credential pathway from an ALICE-heavy role to a better-paid internal role, with paid time for required learning.
- Pair 5–10 frontline employees with internal mentors focused on advancement and barrier-solving, not just performance management.

These are not silver bullets; they are fast, visible ways to signal that leadership understands how work and life intersect for financially strained employees.

Worksheet five - Are Our Moves Changing the Trend?

Update monthly to link quick wins to movement.

Step 1: Pick 3 leading + 2 lagging indicators for this pilot.

Indicator type	Metric	Baseline value (Month 0)	Target after 6–12 months
Leading	Schedules posted \geq 14 days ahead (%)		
Leading	Same-day call-outs per week (target roles)		
Leading	Intent-to-stay 12+ months (target roles, %)		
Lagging	Turnover rate in target roles (%)		
Lagging	Overtime/agency spend in target sites (\$)		

Step 2 – Track monthly for one year.

Month	Sched ≥14d (%)	Same-day call-outs	Intent-to-stay (%)	Turnover (%)	OT/agency spend (\$)	Notes (what changed this month?)
Month 0 (BL*)						
Month 1						
Month 2						
Month 3						
...						

*Baseline

Step 3: Debrief every quarter.

Discussion:

- Which indicators are moving in the right direction, and where did we see the first shift?
- Which quick wins seem most correlated with positive trends?
- Where do we need a stronger or different intervention, not just “more of the same”?

Using Archetype Learning Solutions (ALS) 12 Engagement Strategies to Ground Real Concerns

When leaders start talking about financially strained employees, there's a risk that the conversation turns abstract, judgmental, or transactional: "They just want more money," "People don't want to work," or "We just need more from them." Without solid, professional relationships, supervisors' outreach can feel trite, or worse, like the company is trying to squeeze "more flesh" from people who are already depleted.

The ALS 12 engagement strategies are all no cost items are your safeguard against that.

They give supervisors and executives a structured way to:

- See what's really happening in the work, not what they assume is happening.
- Listen for impact on people's lives and capacity, not just on the schedule.
- Engage in two-way sense-making so any concern you elevate is grounded in lived reality, not stereotypes.

Before you label something a "working-family issue" or design a response, you need to be sure the concern is real and well-understood. ALS 12 engagement strategies helps leaders:

- Slow down enough to ask, "What am I actually seeing and hearing?"
- Invite employees into the analysis instead of diagnosing them from a distance.
- Name patterns without blaming individuals.

When these strategies are in play, supervisor conversations shift from:

- "You need to do better," to "Help me understand what's getting in the way of you doing your best work."
- "We can't keep covering for you," to "What's happening outside of work that's crashing into this schedule, and what options do we have?"

That doesn't mean saying "yes" to every request. It means employees experience the process as curious, fair, and values-aligned, rather than punitive or extractive.

Exercise: Checking Our Lens with ALS 12 engagement strategies

1. Pick one high-risk role or site.
2. Ask:
 - What have we *actually observed* over the last 90 days (behaviors, patterns), versus what we're assuming?
 - Whose voices are we missing (shifts, locations, identities) in understanding what "not enough" looks like here?
 - How might our current narrative ("people don't want overtime," "no one wants to work nights") change if we applied ALS 12 engagement strategies fully?
3. Identify one specific leadership conversation or decision where you will intentionally use ALS 12 engagement strategies to:
 - Clarify the concern
 - Engage employees as sense-making partners
 - Check your conclusions before acting

Bottom line: If employees don't trust your motives or your listening, every initiative in this workbook will look like "they just want more from us." The ALS 12 engagement strategies is how you earn the right to act on this data, by proving, in conversation after conversation, that you are trying to understand, not just extraction.

These moves cost little, but signal that leadership understands the real lives of your workforce.

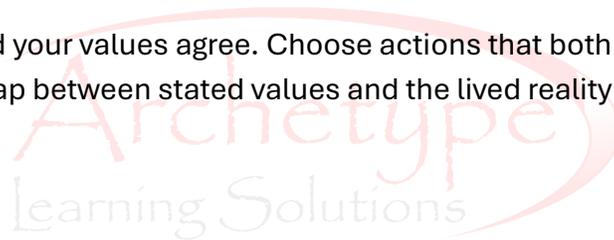
From Insights to action: choosing your first bets

Levers That Change the Game

You now know where *When work isn't enough* shows up in your organization and what it's roughly costing you. This section is about discipline, not heroics: choosing a small portfolio of moves, executing them well, and watching the indicators. Think of this as capital allocation for human stability.

Principles for Choosing Bets

- Start narrow, go deep. Focus on 1 – 3 roles or sites where the business impact and ALICE® exposure are highest, instead of scattering small efforts everywhere.
- Balance quick wins with structural change. Quick wins build trust and momentum; structural experiments test whether you can redesign work so that stability is baked in, not bolted on.
- Let the data and your values agree. Choose actions that both move key indicators and close the gap between stated values and the lived reality of working-family employees.



The Three-Bet Portfolio

Previously, you made three *bet types* you used in the worksheets (Worksheet 3 - Choosing High-Leverage Moves)

1. Quick Win – Signal You “Get It”

- Low cost, low complexity.
- Visible within 30–90 days.
- Often focused on schedule stability, communication, and access to help.

Examples:

- Commit to posting schedules 14+ days in advance for one high-risk role.
- Publish a clear, judgment-free pathway for employees to access crisis assistance.
- Train all supervisors in one unit on a simple script for noticing and responding to financial strain.

2. Targeted Investment – Change the Math for a Few Critical Roles

- Moderate cost, focused scope.
- Aimed at a specific role/site where the cost of instability is highest.

Examples:

- Targeted wage adjustments or differentials for a single high-churn role.
- Transportation or parking support for one hard-to-staff location.
- An emergency-savings/earned-wage-access pilot for a defined group.

3. Structural Experiment – Test a New Way of Designing Work

- Higher design effort, limited pilot scope.
- Tests whether you can align job design with the realities of working-family life.

Examples:

- Redesigning shifts at one site to align with school and transit schedules.
- Creating a formal part-time or job-share track in a role that’s currently “all or nothing.”
- Partnering with a local organization (e.g., childcare or transit provider) to wrap supports around a specific team.

If every bet is a quick win, you won’t change the structure. If every bet is structural, you’ll lose momentum. You need both.

Using Leading Indicators to Choose Bets

- For each potential bet, ask: “Which leading indicators would this move most likely improve?”
- Prioritize actions that touch multiple indicators (e.g., posting schedules earlier improves schedule stability, reduces same-day call-outs, and supports intent-to-stay).
- De-prioritize actions that are emotionally satisfying but weakly tied to your chosen indicators (e.g., one-off appreciation events with no effect on stability or capacity).

Potential action	Indicators it should move
Earlier schedule posting	Schedule stability, same-day call-outs, intent-to-stay
Transportation stipend at Plant A	Same-day call-outs, coverage strain, safety
Targeted wage adjustment for CNAs	Turnover, overtime, intent-to-stay
Shift redesign in Store 12	Coverage strain, CX scores, schedule volatility

Governance: Making Bets Real

Ensure a single point of executive ownership or sponsorship. Name one senior owner (CEO/CFO/COO/CHRO) for the overall 90-day plan. Fragmented ownership guarantees drift.

- Clear decision rights and guardrails. Define up front:
 - The budget you’re willing to deploy in this cycle.
 - Non-negotiables (e.g., coverage levels, regulatory constraints).
- Simple cadence. Set a predictable rhythm:
 - Brief operational check-ins (e.g., monthly) to adjust tactics.
 - Quarterly executive reviews to decide whether to scale, revise, or retire each bet.

Treat this like any other strategic initiative: define scope, owner, resources, milestones, and success criteria. The difference is that your “asset” here is the stability and capacity of your workforce. The ROI shows up in lower churn, fewer disruptions, and smoother execution across everything else you care about.

Communicating the Bets to the Workforce

A short sub-section to reduce suspicion and “they just want more from us” thinking:

Tracking progress

Track before/after: turnover, vacancies, overtime, and absenteeism in targeted roles.

- Be explicit about the “why.” Explain that you’ve heard concerns about how work and life collide, and you are testing specific changes to improve stability in key roles.
- Name what is and isn’t changing. Clarity on scope reduces anxiety (“We’re testing this in X unit for 90 days; here’s what we’ll watch; here’s what won’t change right now.”).
- Invite feedback on the experiment. Ask, “What’s actually helping? What’s not?” and feed that back into your indicators and next-round decisions.

The goal is not to design a perfect system on paper. It is to build a disciplined habit: notice where work isn’t enough, choose a few high-leverage moves, watch the right indicators, and then scale what actually works, for your people and for your strategy.

Archetype Learning Solutions

Making *When Work Isn't Enough* an Ongoing Discipline

This workbook is not meant to create a one-time project; it is an invitation to build a new **management discipline** around working-family risk. When you treat the financial stability of your workforce as a core strategic variable, not a side issue, you change how you plan, allocate capital, and evaluate success.

Over time, this discipline should show up in three places:

- **Strategy and capital planning** – When you evaluate new sites, services, or models, you explicitly ask, “Is this compatible with the realities of working-family employees in this market?”
- **People and operating reviews** – Leading indicators of stability and capacity sit alongside financial and operational KPIs, not buried in an HR appendix.
- **Values in action** – Decisions about wages, schedules, supports, and partnerships are tested against your stated values and their impact on ALICE/working-family employees.

You will not get this perfect. You do not need to. What matters is building a repeatable loop: **see → choose → act → learn → adjust.**

Building the Loop Into Your Existing Routines

You do not need a new committee or a massive change program. Instead, weave this work into routines that already exist:

- **Quarterly business reviews**
 - Add a one-page *When Work Isn't Enough* summary per major business unit: top 2 – 3 leading indicators, top 2 – 3 quick-win/structural bets, headline outcomes.
 - Ask: “What did we learn this quarter about how our jobs do or don’t work for financially strained employees?”
- **Annual planning and budgeting**
 - Treat investments in job design, wage structure, and supports for working-family employees as **capital allocation decisions** with expected returns in turnover, productivity, and execution risk.

- Require each major initiative to answer: “Which critical roles does this depend on, and what is their current stability profile?”
- **Leadership development and expectations**
 - Make understanding ALICE®/working-family realities and reading leading indicators part of the competency set for supervisors and executives.
 - Use the values/ALS 12 engagement strategies as recurring tools in leadership programs and offsites.

Knowing You’re Making Progress

You’ll know this is becoming part of how you run the business when:

- Executives can name, without prompting, the 3 – 5 roles where *When work isn’t enough* poses the greatest risk, and what is being tried to address it.
- Leading indicators of stability (scheduling, call-outs, intent-to-stay, coverage strain) are discussed with the same seriousness as throughput and margin.
- Conversations about wages, schedules, and supports reference both **strategy** and **values**, not just “market norms.”
- Frontline employees can describe concrete changes that make their lives more predictable, even if everything is not yet “fixed.”

This isn’t about becoming perfect employers. It’s about becoming **accurate** about what your strategy really requires from human beings, and what those human beings need in order to deliver it.

Bringing It All Together

When work isn’t enough, it is not a moral failing of your employees. It is a design problem in the relationship between your business model and the basic cost of living in the communities where you operate.

This workbook has invited you to do four things differently:

1. **See the risk clearly** – Recognize financially strained working families as a central strategic concern, not a side issue.

2. **Name where it lives** – Identify the specific roles, sites, and indicators where “work isn’t enough” is undermining your plans.
3. **Put real numbers to it** – Translate chronic strain into an approximate cost in turnover, absenteeism, safety, and lost execution capacity.
4. **Act with discipline, not charity** – Choose a small portfolio of quick wins and structural experiments, track leading and lagging indicators, and scale what works.

If you stay with this work, you will not just improve life for the Marias, Roys, Jasmines, Carloses, and Tanishas in your organization. You will build a more resilient strategy, a more credible set of values, and a more durable business.

The next move is yours: fill out the 90-day plan, pick your first bets, and put *When work isn’t enough* on the same agenda as every other critical risk you manage.

Partnering Beyond Your Walls and call to action

You Don’t Have to Do This Alone

Heading: *Tap local partnerships.*

- Partner with United Way, community colleges, workforce boards, and nonprofits.
- Co-host on-site events: benefits enrollment, tax credit help, financial workshops.
- Build hiring pipelines with support services (transportation, child care referrals, coaching).

When your employees are more stable, your business is more stable.

Call to Action

Your 90-Day ALICE® Action Plan

- Step 1: Identify two or three roles where financial strain is most visible.
- Step 2: Pick one quick win and one targeted investment from this guide.
- Step 3: Define 2 – 3 metrics (turnover, absenteeism, overtime, engagement) to watch.
- Step 4: Review results with your leadership team and decide what to scale.

Simple, Actionable Steps for Businesses

There are several no-cost/low-cost, moderate, and even strategic measures you can take to make a difference.

A. No-cost / low-cost actions

1. Make ALICE® visible in leadership conversations

- Add one slide or five minutes to regular leadership/people meetings: “Where are we seeing strain in lower-wage/frontline roles? What patterns are we noticing?”
- Include 1 – 2 anonymized frontline quotes about financial strain or life logistics to humanize the issue.

2. Adjust how you schedule

- Reduce last-minute schedule changes where possible; post schedules earlier.
- Aim for more predictable patterns (e.g., stable days of the week) so employees can lock in child care and transportation.

3. Improve communication around pay and benefits

- Provide a simple, one-page “Total Rewards Snapshot” for typical frontline roles so employees understand what’s available.
- Train supervisors to proactively remind staff about benefits that help with basic needs (EAP, transportation subsidies, telehealth, etc.).

4. Make it easier to ask for help

- Create a clear, confidential pathway if an employee is facing eviction, utility shutoff, or transportation crisis (e.g., HR contact, anonymous form, EAP).
- Train managers on a basic script: “If you’re going through a hard time with bills, housing, or child care, here are the resources we can connect you to...”

5. Getting visible

- Host financial literacy seminars or budgeting classes for your employees –
- Host an Archetype Learning Solutions poverty simulation
- Host an info gathering event to educate others about ALICE® families in the community

B. Moderate-investment levers

6. Tune wages where they matter most

- Identify a handful of critical ALICE®-heavy roles (e.g., CNAs, MA/front desk, warehouse, call center) with high churn or chronic vacancies.
- Conduct a quick local wage scan and consider targeted increases or retention incentives for those specific jobs.

7. Support transportation and child care

- Offer transit passes, parking stipends, or coordinated carpools for sites not well-served by transit.
- Explore small child-care supports: backup/emergency care partnerships, referral lists, or pre-tax child-care accounts (with education on how they work).

8. Add small, high-impact financial tools

- Early access to earned wages (within guardrails) to reduce reliance on payday loans.
- Access to basic financial coaching or short workshops focused on debt, emergencies, and planning irregular income.
- Micro-grants or low-friction hardship funds tied to specific crises (car repair, rent gap, utility shutoff) with simple criteria.

C. Strategic redesign moves

9. Design jobs that are compatible with real life

- For key roles, map a “day in the life” of an ALICE® employee: commute time, school/child-care hours, shift times, pay periods.
- Adjust shifts, part-time pathways, or job-share options so people can remain in the workforce instead of stepping out completely when life changes.

10. Build ALICE into workforce planning

- When opening or expanding a site, explicitly ask:
 - “Can ALICE® workers realistically get here?”
 - “Is there affordable housing and child care within a practical radius?”
- Use those answers to shape hours of operation, recruiting radius, and community partnerships.

11. Partner locally instead of doing it all yourself

- Connect with local United Way, workforce boards, community colleges, and transportation/child-care partners.
- Co-design one or two tangible supports (e.g., a hiring pipeline with wraparound services, on-site enrollment days for benefits or tax credits).

When strategy assumes an abundant, flexible, and stable workforce, but ignores the fact that a large portion of that workforce cannot make the basic math of life work on the jobs you offer, your plans will consistently underperform.

Appendix A –

Values exercise: linking working families to your core values

A facilitated conversation for the executive team.

Exercise: “Do Our Values Include Working Families?”

Purpose: Confront the gap between stated values and the lived reality of financially strained employees.

Step 1: Name your top 3 – 5 values

Write your organization’s top 3 – 5 stated core values (as they appear on your website, walls, or strategy decks).

Our stated value	In our words (short phrase)

Step 2: Describe the promised behavior

For each value, ask: *“If we fully lived this value for our financially strained / working-family employees, what would that actually look like?”*

Examples that may align with your organization:

- If you say **respect**, what does respect look like for someone who can’t afford a car repair?
- If you say **excellence**, what does excellence demand in roles where people are exhausted and one crisis away from leaving?
- **Well-being** or **work-life balance**, are these values that add real, sustained and impact value to your team members or just nice words?

Value	If we <i>fully lived</i> this value for working-family/ALICE employees, we would... (2-3 concrete behaviors or decisions)

Step 3: Identify current contradictions

Where do our current practices contradict or undermine these values for working-family employees?

Examples:

- Posting schedules late despite “respect” and “family first.”
- Touting “people are our greatest asset” while tolerating chronic churn in ALICE®-heavy roles, or worse, unjust disciplinary action for life events.

Value	Current practice that contradicts this for working families	Impact on trust /culture /strategy

Step 4: Commit to one value-aligned shift

For each value, choose one specific shift that would better align how we treat financially strained employees with what we say we believe.

Value	Specific shift we will test in the next 6–12 months	Who owns this?	How we'll know it's happening (observable behavior/metric)

Notes:



Appendix B

Worksheet one - Where Is Work “Not Enough” in Our Organization?

Purpose: Help senior leaders see where income strained/ALICE® workers are concentrated and how that shows up in business terms.

Step 1: Identify vulnerable roles

List 5 – 8 roles that are likely to include financially strained workers (frontline, hourly, lower-wage, or highly schedule-dependent).

Role title	Business unit / site	Why this role is likely vulnerable (pay, schedule, location, etc.)

Step 2: What are we seeing right now?

For each role, jot what you’re observing in the last 12–24 months:

- Turnover: “High, medium, low?” Any trend?
- Absenteeism / lateness: Any hotspots?
- Operational issues: Missed targets, rework, safety issues, customer complaints?
- Leader comments: What do local managers say about these roles?
- Employee signals: Exit-interview themes, survey comments, “water-cooler” stories?

Role	Turnover pattern	Absence / lateness	Operational pain (1-2 bullets)	What managers say

Step 3: Rank by strategic exposure

Using your judgment, rank each role on:

- Business criticality (1 – 5): How crucial is this role for revenue, safety, quality, or customer experience?
- ALICE® exposure (1 – 5): How likely is it that many incumbents are financially strained?
- Strategic risk score = Business criticality + ALICE® exposure (max 10).

Role	Business criticality (1 – 5)	ALICE® exposure (1 – 5)	Strategic risk score (sum)	Notes

Reflection prompts (for CEO/CFO discussion)

- Which 2 – 3 roles emerge as highest risk when you combine importance and likely financial strain?

- How much of your current strategy (growth, quality, digital, cost) depends on these roles performing reliably?



Appendix C

Worksheet two - A Rough Cost Snapshot: What Is “Not Enough” Costing Us?

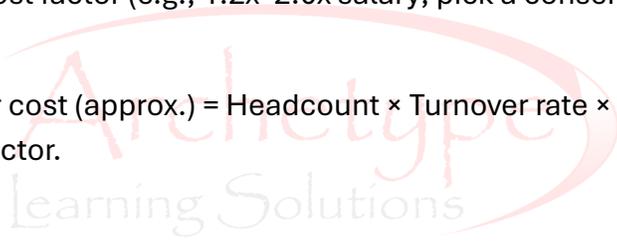
Purpose: Turn gut feelings about strain into an approximate financial impact that resonates at the C-suite.

Pick 1 – 3 high-risk roles from Worksheet one and work through the table below. Use rough, directional numbers; precision comes later.

Step 1: Identify turnover cost

For each role:

- 6. Estimated headcount in this role.
- 7. Annual turnover rate (or estimate).
- 8. Average fully loaded annual cost per FTE (salary + benefits).
- 9. Replacement cost factor (e.g., 1.2x–2.0x salary; pick a conservative number for now).
- 10. Annual turnover cost (approx.) = Headcount × Turnover rate × Annual cost × Replacement factor.



Role	Headcount or FTE	Turnover rate (%)	Annual cost per FTE (\$)	Replacement factor (e.g., 1.5)	Approx. annual cost turnover (\$)

Step 2: Lost productivity from financial stress

You can approximate:

- Assume financially stressed employees lose 1 – 2 hours of productive time per week at work because of money problems (distraction, calls, etc.).
- Convert hours to cost using an average loaded hourly rate.

For a key role or group:

5. Number of employees likely financially stressed in this group.
6. Hours lost per week per employee (pick 1 – 2 to start).
7. Loaded hourly cost.
8. Annual cost \approx Employees \times Hours/week \times 52 weeks \times Hourly cost.

Group / role	# employees likely stressed	Hours lost per week (per person)	Loaded hourly cost (\$)	Approx. annual productivity cost (\$)

Step 3: Absenteeism and overtime

- 4. Extra unplanned absence days per year in these roles (vs. your organizational average).
- 5. Cost per absence day (wage + temp/overtime + lost productivity).
- 6. Rough annual incremental cost.

Role / group	Extra un-planned days per FTE (per year)	# FTEs	Cost per day (\$)	Approx. annual extra absence cost (\$)

Step 4: Pulling it together

- Sum across A, B, and C for your selected roles.
- Capture a conservative total and a “likely actual” range.

Our conservative estimate is that financial strain/instability in just these roles is costing us approximately \$_____ per year (likely range \$-\$\$).

Reflection prompts

- How does this compare to the cost of a targeted intervention (e.g., a \$1 – 2/hour wage adjustment, schedule redesign, or transportation/child-care support) in the same roles?

- If you could cut this cost by even 20 – 30% over two years, what would that free up for investment elsewhere?



Appendix D

Worksheet three - Choosing High-Leverage Moves (Portfolio View)

Purpose: Help CEOs/CFOs see this as a portfolio of small, strategic bets rather than a vague “do more for employees” mandate.

Step 1: Menu of potential actions

Here are some examples across no-/low-cost and investment levers:

- Post schedules earlier; reduce last-minute changes.
- Clarify and simplify access to existing benefits and crisis help.
- Targeted wage adjustments in 2–3 high-risk roles.
- Transportation supports (transit passes, parking stipends, rideshare/carpool coordination).
- Child-care supports (backup care partnerships, referral networks, flexible start/end times).
- Financial stability tools (earned-wage access, emergency savings, hardship fund).
- Job/shift redesign (more predictable shifts, part-time tracks, job share).
- Partnerships (United Way, workforce board, community college, child-care/transportation providers).

Step 2: Evaluate by impact and feasibility

Create a simple grid:

Potential action	Primary target roles / sites	Expected business impact (turnover, productivity, CX, safety)	Implement complexity (L/M/H)	12 month cost band (\$, rough)	Owner / sponsor	Priority (1-3)

Guidance for executives

- “Expected business impact” should be expressed in their language: fewer vacancies, reduced overtime, better on-time starts, improved throughput, better patient/customer scores.
- “Complexity” is about political/operational lift, not perfection of design.
- “Cost band” can be very rough (e.g., <\$50k, \$50–250k, \$250k+) to enable portfolio thinking.

Step 3: Select your first 2–3 bets

From the grid, pick:

4. One **quick win**: low cost, low complexity, visible benefit in 90 days.
5. One **targeted investment**: focused on a single role or site with the highest cost of inaction.
6. One **structural experiment**: e.g., a pilot shift redesign, transportation or child-care solution in a high-risk location.

Document them:

Bet type	Action	Target role/site	Success measures (12 months)	First milestone (90 days)
Quick win				
Investment				
Structural experiment				

Appendix E

Worksheet four - Our Leading Indicators of When Work Isn't Enough

Step 1: Choose 3 – 5 critical indicators

From the list on the previous page (or your own), select 3 – 5 early signals that best reflect stability and capacity for the roles you identified in Section one.

Indicator name (plain language)	Why this matters for our strategy



Step 2: Establish your current baseline (even roughly)

For each indicator, capture “about where we are today” in your highest-risk roles or sites.

Indicator	Target roles /sites	Current baseline (rough is OK)	Data source (who/where)

Some examples include:

- “Schedules posted at least 14 days ahead: currently ~40% in frontline units A/B/C.”
- “Same-day call-outs: about 3 per week on average in Site X.”
- “Intent-to-stay 12+ months: 55% among CNAs, 78% overall.”

Step 3: Define what “early progress” would look like in 90 days

For each indicator, describe a realistic *directional* shift you’d hope to see in 90 days if your first actions are working.

Indicator	90 day directional goal (improvement, even small)

Examples:

- “Schedules posted 14+ days ahead: from 40% to 60% of shifts.”
- “Same-day call-outs: down by 20% in Site X.”
- “Intent-to-stay: +5 percentage points in target roles.”

Step 4: Assign ownership

Indicator	Exec sponsor	Operational owner (data + action)	Reporting cadence (e.g., monthly)

Appendix F

Worksheet five - Are Our Moves Changing the Trend?

Update monthly to link quick wins to movement.

Step 1: Pick 3 leading + 2 lagging indicators for this pilot.

Indicator type	Metric	Baseline value (Month 0)	Target after 6–12 months
Leading	Schedules posted ≥ 14 days ahead (%)		
Leading	Same day call outs per week (target roles)		
Leading	Intent to stay 12+ months (target roles, %)		
Lagging	Turnover rate in target roles (%)		
Lagging	Overtime/agency spend in target sites (\$)		

Step 2 – Track monthly for one year.

With sample metrics from above

Month	Sched ≥14d (%)	Same day call outs	Intent to stay (%)	Turnover (%)	OT/agency spend (\$)	What changed this month?
Month 0 (BL*)						
Month 1						
Month 2						

* **Baseline**

Step 3: Debrief every quarter.

Discussion:

- Which indicators are moving in the right direction, and where did we see the first shift?
- Which quick wins seem most correlated with positive trends?
- Where do we need a stronger or different intervention, not just “more of the same”?



Appendix G –

Engaging Your Employees 12 strategies

Scan to download the 12 strategies



For more information on how to tackle poverty, improve your business, and your community, contact:



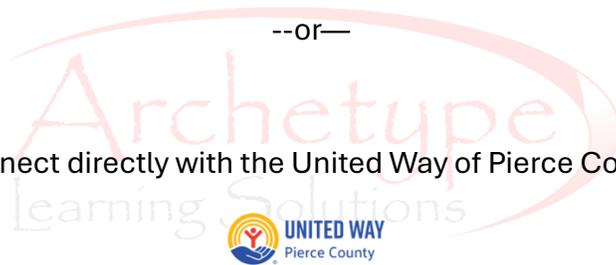
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--or--

Connect directly with the United Way of Pierce County



UWPC.org

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Proceeds from the sale of this book and the poverty simulation benefit the United Way of Pierce County in support of their bold goal “lifting 15,000 families out of poverty by 2028.”