



ERN USA
Employer Resource Network®



2025

St. Joseph

SOUTHWEST MICHIGAN ERN®

KPI REPORT

MARCH 2026

Employer Resource Networks®
Key Performance Indicators

An Employee Retention Solution With Real Social Impact

President's Message

Innovative Workforce Solutions: Collaboration for Impact

Reflecting on our 20th anniversary with the development and sustainability of Employer Resource Networks® through the 2008 crash and Covid pandemic, there has been no better time for ERNs®. The ever-changing world brings opportunities to achieve solutions we have only dreamed of in strategic employer and community partnerships driven by cutting edge technology. Funding cuts force a re-thinking of how we alleviate poverty, improve lives, grow companies, and strengthen communities.

Our focus is on leveraging resources, sharing best practices, and creating solutions on a large scale for real social impact. This year, we will grow the ERN USA Network with special attention in healthcare, hospitality, and manufacturing industries utilizing structures and customizable integration based on employer needs. Projects center around benchmarking, model integrity; cliff benefit transitions; employer recruitment; funding collaboration; and a community solutions framework incorporating data trends.

We continue to expand our use of technology around process, content, engagement, and data analysis. Integrating AI into onboarding, research, service delivery, and reporting will not replace onsite success coaching, but provide efficiencies for increased face-to-face employee time and success coach wellness. Nothing compares to the human perspective and touch in supporting employees through crisis prevention or intervention, goal setting, resource connection, training, and advancement.

With the completion of the ERN USA 2025 KPI Report, we congratulate and thank each employer member, ERN Admin Organization, and Success Coach for their remarkable dedication and success. Among 26 ERNs, employer ROI averaged 804.1% with 167 employers and a collective workforce of 56,542 employees. ERN® Success Coaches served 5,394 unique employees and their families, delivering 10,489 case need solutions with 15.3% workforce utilization. Extended aspects of return on investment include HR support and burn-out prevention, workforce advancement, and company culture improvement.

Recent studies highlight a workforce crisis across industries with turnover tied to employee struggles and support needs. "Personal and work pressures can reduce productivity, increase absenteeism, and lead to higher turnover, especially when employees feel unsupported," said James Vander Hulst, CDO, ERN USA. "With childcare costs averaging \$10,500 annually for one child, and the broader financial strain showing up in mental health concerns – it's no surprise one in four employees consider quitting due to these pressures. Collectively, we can change that."

ERN USA is at the forefront of collaborative workforce investment with the development of cutting-edge technologies that connect us in our shared vision. We invite employers, organizations, and researchers with regional, state, and national partnerships to collaborate with ERNs® in wide-sweeping change for employees, companies, and communities. We look forward to creating greater impact together in the years ahead.

James Vander Hulst, Chief Disruptive Officer, ERN USA



ERN USA

Employer Resource Network®

Key Performance Indicators

Return on Investment

359%
Employer ROI

Distinct Employees Served



118

And their families



4

Employers

Workforce Utilization

11.4%



Delivered Cases



298

Average Case Time Spent

20 MINUTES



1,037
Collective
Workforce

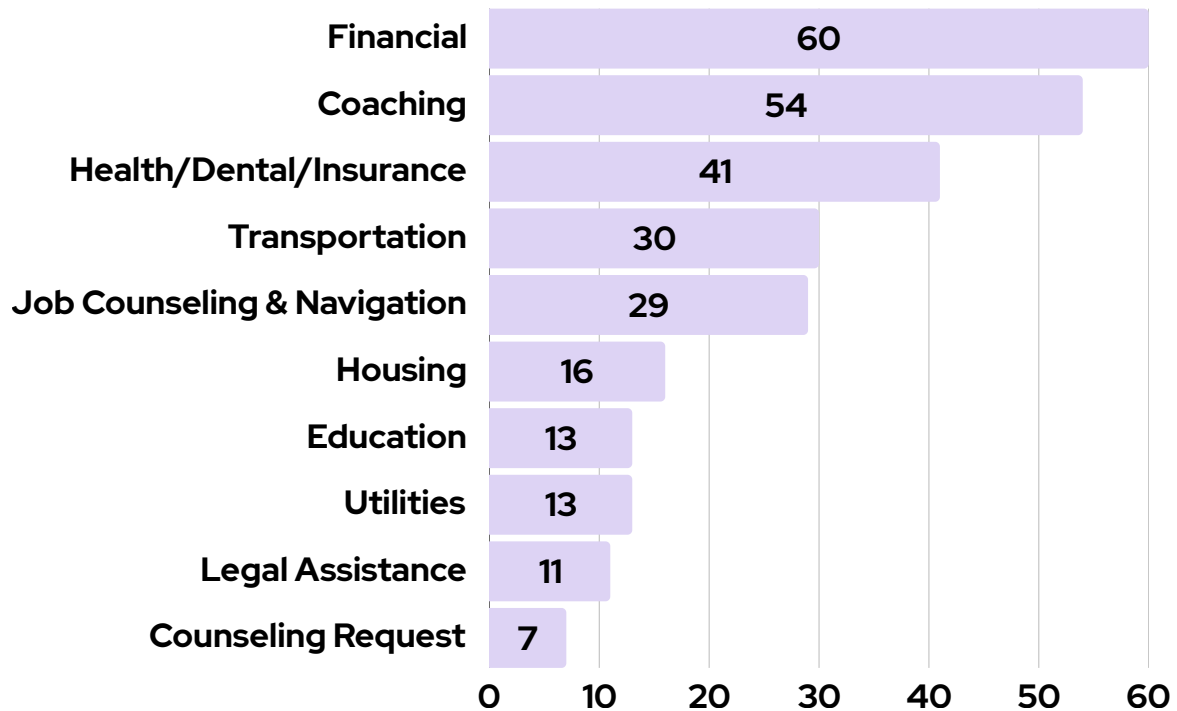
Industry Sectors:

Manufacturing

4

Employers

Top Ten Case Needs



*Number of cases

Group Training Participants



256

Resource Values

\$14,690

ERN Loan Total: \$3,500

Savings Component Total: \$1,610

Community, State &

Federal Resources Total: \$11,190

“We’ve been proud partners with the Employer Resource Network for over a decade through the ERN Hardship Loan program. When I joined Kalsee Credit Union in 2019, the ERN team warmly welcomed me and helped champion the idea of introducing our financial wellness initiative—the Kalsee Employee Empowerment Program (KEEP)—to their member companies. This partnership has been invaluable, positively impacting hundreds of employees through one-on-one referrals, financial wellness classes, and onsite events.”

*Matt Duguid, Director of Financial Wellness
Kalsee Credit Union*

ERN[®] Overview

St. Joseph County



Employer Members



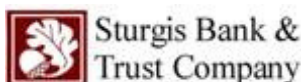
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Strategic Partners



The Upjohn Institute for Employment Research

Our Story

The W.E. Upjohn Institute for Employment Research, a private, not-for-profit, nonpartisan, independent research organization, has studied policy-related issues of employment and unemployment since its founding in 1945. The Institute has served as Administrator for the Southwest Michigan ERN® (founded 2011) since 2018.

Our Mission

To conduct research into the causes and effects of unemployment and to study and investigate the feasibility and methods of insuring against unemployment and to devise ways and means of preventing and alleviating the distress and hardship caused by unemployment, and to create, experiment with and put into effect any plan or device that the Board of Trustees may determine feasible to accomplish said purposes.

ERN® Director's Message

“The Southwest Michigan ERN® team is honored to serve as a support system for thousands of individuals facing various challenges, thereby fostering positive outcomes within their lives and the broader community. Witnessing our employees overcome barriers and achieve stability is the driving force behind our dedicated and compassionate efforts.”

*Kelli Adams, ERN® Director
Southwest Michigan ERN®*

Our Work Supports



Employees, Employers & Communities

Engaging & supporting employees for company growth and social impact

“Betsy artfully uses the resources at hand to help our employees navigate some of their most pressing challenges. She is a bright light for our team when they need support the most, helping them find a path forward and empowering those who are struggling to show up with greater stability and consistency.”

*Kris Anderson, Corporate HR Manager,
TH Plastics Inc.*

“I work at TH Plastics; Betsy Sanchez is our Success Coach. She is remarkable, when people need help with finding places to live, help with doctors or social work care you can always count on her to get you the help you need. We do appreciate all she does for us. Thank you for sending her to us.”

Member Employee Lori, TH Plastics Inc.

Solving barriers and achieving goals for employee personal & career stability

Equipping and training to administer ERNs for company and community change

“The ERN® leads with love and empathy, and it is these key ingredients along with relationships that lead us to success. When an individual succeeds, the company succeeds as well as the community. Responding to emergencies with compassion and leaning into the supportive relationships we have drives our mission as an ERN and as a Team!”

*Barb Wise, Success Coach
Southwest Michigan ERN*

Overview

Our Story

We first launched Employer Resource Networks® with Michigan's Lakeshore ERN® in 2006. The ERN USA national network has grown to over 30 existing and developing ERNs®.

Our Mission

ERN USA assists member companies in supporting working families to gain self-sufficiency while driving business growth and community change.

Our Work Supports

Employers

Engage and support employees for company growth and social impact

Employees

Solve barriers and achieve goals for personal, family, and career stability

Administrators

Equip and train to administer ERNs for company and community change

Customized ERN® Structures Diverse Business & Community Needs



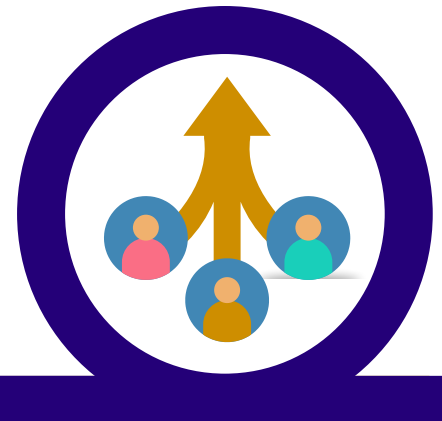
Multi-Member

Nonprofit Administrator supports employer-led collaborative of small to mid-sized companies



Single Member

Large employer leads across its locations with a turnkey HR solution for barrier solutions and employee advancement



Micro Member

Fiduciary, Nonprofit or Association Administrator leads for small or remote employer subscribers



**Employer
Growth**



**Employee
Stability**

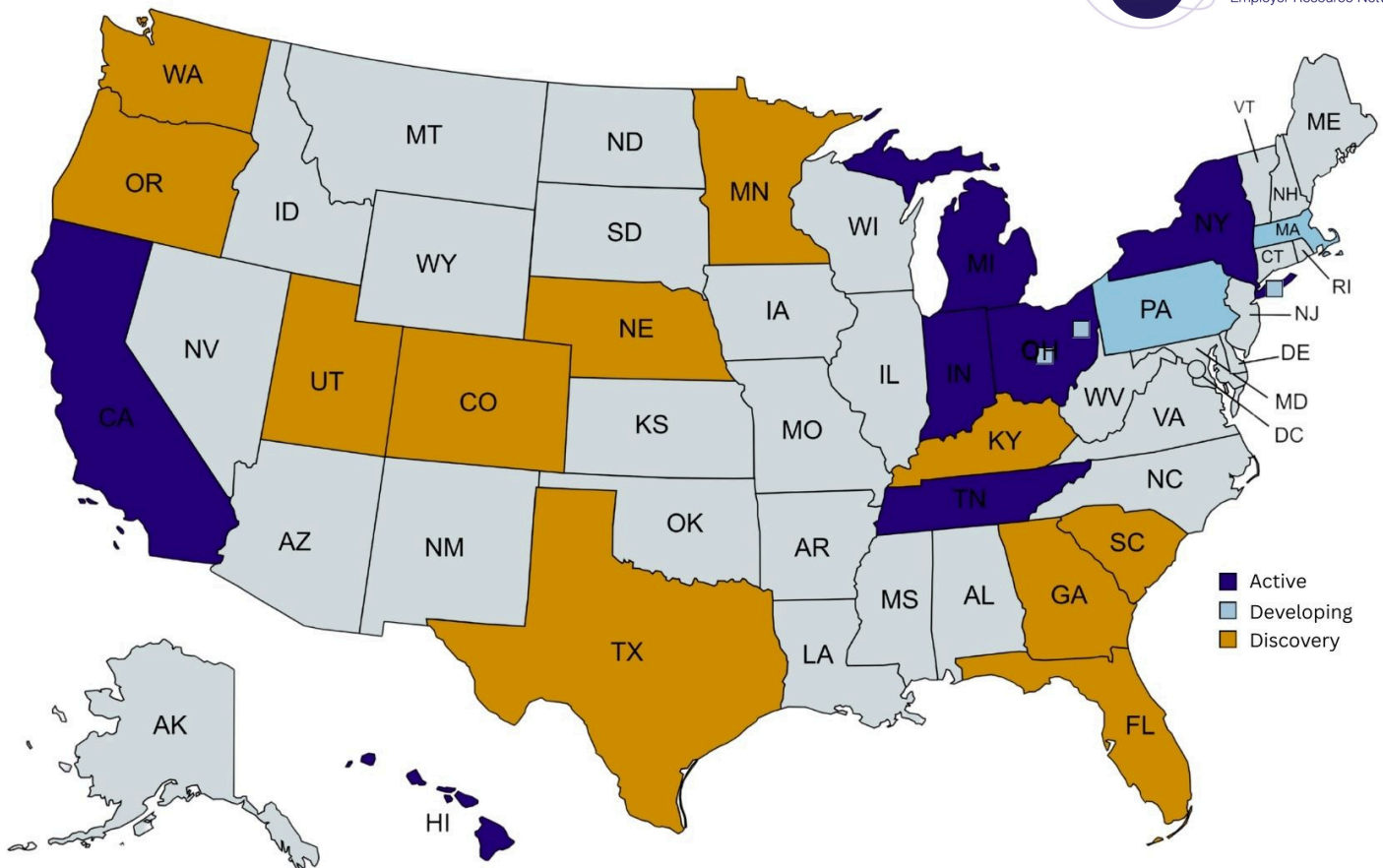


**Community
Change**

Expanding for Impact



ERN USA
Employer Resource Network®



26 ERNs® Serving 70 Counties

1 California ERN: Solano

3 Kentucky ERNs: Anderson, Hardin, Lee, Montgomery, Morgan, Wolfe

1 Hawaii ERN: Hawaii, Honolulu, Kalawao, Kauai, Maui

1 Indiana ERN: Johnson

5 Michigan ERNs: Calhoun, Kalamazoo, Kent, Muskegon, Oceana, Ottawa, St. Joseph

4 New York ERNs: Albany, Columbia, Fulton, Montgomery, Ontario, Rensselaer, Rochester, Saratoga, Schenectady, Thompsons

8 Ohio ERNs: Allen, Ashland, Auglaize, Butler, Crawford, Cuyahoga, Defiance, Erie, Fulton, Hamilton, Hancock, Hardin, Henry, Huron, Jackson, Lorain, Lucas, Marion, Mercer, Montgomery, Morrow, Ottawa, Paulding, Putnam, Richland, Ross, Sandusky, Seneca, Shelby, Van Wert, Vinton, Williams, Wood, Wyandot

1 Oregon ERN: Clackamas, Multnomah, Washington, Yamhill

1 Tennessee ERN: Shelby

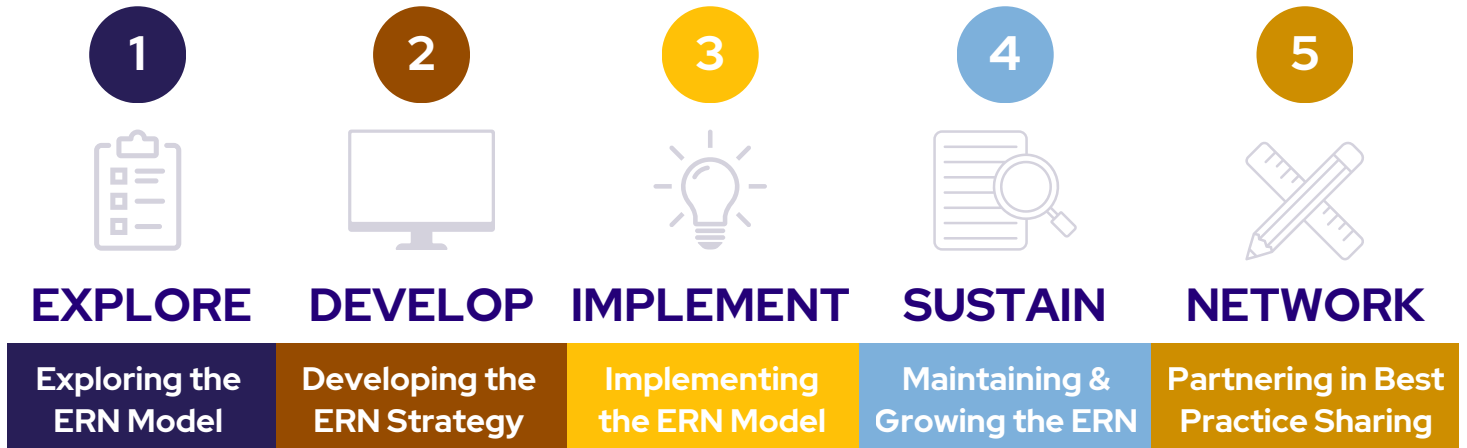
State ERN® Networks



Employer Resource Networks®



Five Phase Development Process



Model Cornerstones	Employer Benefits
 Employer-led	 Retention
 Onsite Success Coach	 Reduced Absenteeism
 Resources  Skill Building	 Company Culture
 Outreach & Marketing Tools	 Employer of Choice
 Data and Process Driven CMS	 Employee Advancement
 Fund Collaboration	 HR Relief
 Transformation Framework	 Workforce Stability
 Network Peer Learning Calls	 Productivity
 Customized HR Integration - Support	 Employer ROI 500%+

National Support Team



James Vander Hulst
President & CDO

ERN® Collaborative Development
ERN USA Network Administration

ern-usa.com
james@ern-usa.com



Angela Vander Hulst
Chief Operating Officer

ERN® Data Solutions Administration
ERN® Development
ERN® Training & Marketing

ern-usa.com
angela@ern-usa.com



Luis Quezada
Engagement Specialist

SharePoint Administration
Employee Outreach
Communications



Prashant Gupta
Salesforce Developer

Database Configuration

ERN USA Peer Learning

-  **Peer Learning Calls**
-  **InfoConnect Calls**
-  **National Conferences**
-  **Webinars**

Network Tools

-  **ERN® Data Solutions**
-  **ERN USA SharePoint**
-  **Network Directory**
-  **Salesforce Chatter**



Supportive HR Framework

Training Employees for Advancement

- **Presentation Templates**
- **Supplemental Exercises**
- **Certificates**

