



Case Study.

DailyPay and Christian Horizons: A Strong Partnership
Through Times of Crisis

Christian Horizons is a faith-based not-for-profit that supports associates and older adults to live life with purpose in mind, body and spirit. Based in St. Louis, Missouri, the organization owns and operates a portfolio of seven life plan campuses and five stand-alone older adult communities offering a mix of independent, assisted and supportive living, memory support, long-term healthcare centers and short-term rehabilitation. The organization also serves older adults through CareLink Home Care and Safe Haven Hospice in central Illinois, and Senior Care Pharmacy Services. The organization will open its first PACE® (Program of All-Inclusive Care for the Elderly) Center in St. Louis, MO in 2022. In all, the organization has over 1,500 associates. Similar to many of their industry peers, Christian Horizons' CEO, Jake Bell, and CFO, Chuck Schmitz, experienced high turnover rates — the industry average is about 80-90%. Healthcare and caregiving are already stressful and fast-paced industries, so Christian Horizons wanted to help their associates reduce financial hardships. They came across DailyPay in their search for a financial solution to give to their associates.

Moving to weekly pay wasn't an option

We investigated changing our payroll schedule from bi-weekly to weekly in an effort to maintain healthy associate levels. Unfortunately, we quickly found that the process was too costly. Each time payroll is run for our staff of 1,500, we have to pay a per-associate fee. Adding a payroll meant increasing costs significantly.

That's when we decided to try something different.

Realizing the benefits of easing associate financial stress

We knew access to on-demand pay was important. After seeing DailyPay's product discussed on a CBS news segment, we learned about on-demand pay as a solution for associate engagement and retention. The difference between DailyPay and other providers is

that DailyPay eliminates the work of determining what advances were made and trying to recoup those amounts from our associates. That is done behind the scenes by DailyPay, so we get to provide this benefit with almost no extra work for our payroll or HR teams.

We previously noticed that our associates occasionally relied on payday loans to make ends meet. If we could offer instant access to their earned income, they could decrease or eliminate the need for payday loans and the additional stress that produced. And because financial stress directly impacts job performance, turnover and employee engagement had a chance to improve once this issue was addressed.

Willing to go to extraordinary lengths in a time of crisis

While many on-demand pay providers claim to have excellent customer service for their partners and end users, DailyPay really



Partner: Christian Horizons

U.S. Headquarters: St. Louis, Missouri

Industry: Senior Living and Healthcare

Number of Associates: 1,500

Payroll Platform: Ultimate Kronos Group (UKG)

Time & Attendance Platform: Ultimate Kronos Group (UKG)

proved themselves when our pay provider had an outage during the holiday season. When they heard about this technological disruption and how negatively it was affecting our associates, DailyPay went above and beyond to help maintain business continuity in this time of crisis for our company.

Through swift collaboration, we created timely communications to our associates regarding payroll, timekeeping and bank connections, which helped keep them abreast of the situation and everything we were doing to help them. DailyPay used historical data to keep the on-

would take too much out of their paycheck before payday. Again, the point of the benefit was faster access to money to avoid unnecessary late fees or interest rates from payday loans, not worsening someone's financial situation. However, associates use DailyPay's app and account balance dashboard as a budgeting tool to see their real-time earnings and improve their financial health.

After months of paying close attention to how our associates use DailyPay, we realized that no one has had an unpleasant surprise when they received their paychecks. Additionally,

“Income level had no impact on DailyPay’s popularity, even the highest-earning employees use DailyPay. Statistics show that 52% of our employees who use DailyPay use it for bills, 13% use it for transit and 8% use it for food.”

demand pay service active, which helped to maintain usage at 80% of pre-outage levels. Their team was extremely agile and incredibly quick to respond to our company's needs.

Through this experience, we learned that DailyPay is committed to going above and beyond to service partners, and we're extremely grateful for their support. Their team's ability to develop creative solutions to a complex problem proved their unshakable dedication to their users.

The results

After the first week, we had a 5% DailyPay adoption rate. To date, adoption rates have ballooned to 31%, with \$19.6 million transferred by our associates using DailyPay.

From payday loans to financial wellness

One of the major concerns we had upon implementing DailyPay was that our associates

usage trend reports show that income level had no impact on DailyPay's popularity, as even the highest-earning associates use DailyPay. Statistics show that 52% of our associates who use DailyPay use it for bills, 13% use it for transit and 8% use it for food.

Looking toward the future

As it is with today's growth in technological capabilities, today's workforce demographics continue to change the way employees and enterprises work and that is with increased digitization. Modern workers want more flexibility, visibility, and options at their fingertips. To attract and retain talent, we must remain proactive in creating new systems and adopting technologies that enhance the associate experience. DailyPay helps us to do that.

Not only is Daily Pay a cost-effective alternative to changing our payroll processes, but it has also solved a number of issues for us. We're incredibly grateful for this partnership and proud of the collaboration with DailyPay that ensured our associates were able to access their earnings while our payroll system was offline.

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