

Benefits Beyond Measure

The Role of Workplace Benefits in Improving Job Quality

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Introduction

One of the key challenges facing the future of work is ensuring that all jobs are good jobs—that is, jobs that offer workers economic stability; opportunities for mobility; and basic levels of equity, dignity, and respect. Workplace benefits, such as health insurance and retirement plans, are an important component of good jobs. But there is little consistency in what benefits are offered to workers and how those benefits are designed and administered. The term “benefits” is used widely but rarely defined. The range of benefits offered is incredibly diverse, including health insurance, paid time off, pet insurance, and gym memberships. Though grouped together, these offerings are vastly different and unequally available across the workforce, and they can have very different effects on workers’ lives.

This brief synthesizes existing knowledge on the landscape of benefits available to workers in the United States and the impacts of those benefits. It begins by defining workplace benefits and providing a brief history of their use. It then explores the connection between workplace benefits and job quality, mapping known impacts against key components of job quality. Finally, it reflects on opportunities for improvements in job quality and for future research.

What are workplace benefits?

Workplace benefits, most broadly, are noncash compensation offered to workers by or through the entities that hire them (typically, these are employers, but this definition is intended to extend across worker classifications). Benefits can include both public programs, such as Social Security and state-administered paid leave programs, and private offerings, such as retirement plans. Additionally, many benefits exist as public-private hybrids, such as publicly mandated but privately offered workers’ compensation insurance, or publicly subsidized but privately offered health insurance or tuition reimbursement. The universe of products offered to workers is vast, with little consensus on what can or should be included in workers’ compensation packages.

The distinction between benefits and work conditions is sometimes blurred. Generally, we consider benefits to be products or services provided to workers that directly affect their lives outside of the workplace. Conditions, in contrast, describe the environment workers are in during their working hours, such as health and safety provisions, scheduling practices, legal protections, and workplace culture. These categories overlap; working conditions also shape workers’ lives outside of work, and benefits influence their workplace experiences. With the proliferation of remote work arrangements in the wake of the Covid-19 pandemic, many have considered flexible location or flexible scheduling as a benefit, which has further blurred the distinction. For the purposes of the discussion in this paper we use the term “workplace benefits” to refer to those benefits that are typically valued as part of a compensation package, such as health insurance, paid leave, retirement contributions, or gym memberships, although we recognize that positive workplace conditions can also have monetary implications, as in when remote work reduces commuting costs.

From this working definition of workplace benefits, this section presents a brief history of how workplace benefits came to exist, identifies the current universe of products offered as benefits, and presents data on access rates and inequities.

How we got here

Workplace benefits evolved over the 20th century, initially closely tied to government programs that began in the 1930s as part of the New Deal. These included Social Security, Unemployment Insurance, and disability insurance. These public benefits, in combination with a strong labor movement and an expanding economy, inspired employers to start offering additional benefits, such as guaranteed pension plans to supplement Social Security in retirement.

Beginning in the 1960s, economists raised critiques of public insurance products, arguing that they encouraged individuals to engage in risky or reckless behaviors. This logic asked, if the cost of an accident would be covered, why try to avoid it? If a public pension was available, why save any money? These criticisms accompanied a growing emphasis on individual responsibility that gained prominence in the 1970s, resulting in a shift in benefit provision toward individual responsibility and, correspondingly, risk. Earlier benefits programs focused on pooling risks—bringing workers together and distributing risk among all of them. With an increasing focus on individual responsibility, though, account-based models spread. These benefits are attached to individual workers, without pooling risk or redistributing resources, and emphasize individual choice and responsibility. Encouraged by generous tax breaks, less secure 401(k) plans replaced employee-sponsored pension plans. More recently, individual health care accounts have proliferated as a supplement to high-deductible health insurance plans.¹ This expansion of individual accounts propelled the growth of an industry of private benefit providers, making the universe of products offered to workers both more expansive and more complex.

More recently, employers have broadened the universe of offerings that fall under the workplace benefits umbrella, while also continuing to adjust how certain benefits are administered. The flexibility afforded employers in putting together benefits packages has led some to develop new products and adapt to changing needs and wants of workers. Some companies have developed offerings, such as in-house childcare, gym memberships, on-site salons, and pet adoption leave. Other companies have identified specific components of benefits that can be improved, for example, offering health insurance from the first day of employment or expanding leave programs to cover a range of family structures. As we imagine designing benefit offerings that improve worker well-being, these innovations expand our understanding of what is possible.

This ecosystem of choice for both employers and workers, though, has led to inequities in access across the labor market: some workers receive generous packages while others receive few benefits. Benefit offerings tend to correlate with wages—higher earning workers are more likely to receive more benefits, while lower earning workers receive fewer, a situation that exacerbates the insecurity of their jobs. Although firms are required to offer equivalent plans for some benefits to all employees, and some firms choose to offer comparable plans for all benefits, the lack of consistency between firms still causes disparities in access to and receipt of benefits across the population.

The Unique Case of Health Insurance

The United States is unique among countries in that it relies heavily on employers to provide and administer health insurance to residents, a situation rooted in historically specific circumstances in the early 20th century. In the late 19th century, some large employers provided medical care for workers directly through company doctors. During this time, the question of health care for workers coincided with concerns over unsafe work conditions in industrial settings. In the decades that followed, various programs and proposals emerged, including union-negotiated plans, prepaid hospital-provided plans, and national public health care, although no one model gained widespread adoption or support. In Dallas, Texas, in 1929, a nonprofit partnership between hospitals and schools allowed teachers to receive health care for a monthly fee, creating the first employer-provided health plan. This model spread as for-profit private insurance companies entered the market. Meanwhile, support for a public model waned. The American Medical Association strongly opposed public health insurance because of the potential of lower salaries and less autonomy for physicians. Some unions opposed government-provided health care because it would limit their role as a social service provider while negotiating contracts. In addition, many workers did not trust the government to provide high-quality health care to working-class people. This complex landscape of actors ultimately led to public health insurance being left out of the New Deal. More employers began offering private insurance in 1942 during a federally imposed pay freeze intended to prevent inflation during World War II. To attract and retain workers, companies offered recently created health care plans in lieu of raises. This practice was buoyed when the IRS allowed for employer-provided health insurance to be exempt from taxation beginning in 1943.

Today, health care is both the singularly most expensive benefit and the one most highly valued by workers. Even with employer contributions, high premium costs combined with inadequate wages leave millions of working people unable to cover the employee portion of premiums for employer-provided health plans. In addition, costs for employers that provide their workers with health coverage have steadily risen, a particular challenge for small businesses. Truly reimagining and rebuilding a system of workplace benefits would require interrogating this system and pursuing alternative systems of health coverage. However, in the current system of workplace benefits, health coverage needs to be prioritized so that everyone has access to this basic right.

Benefits today

The heterogeneity of benefits available and the lack of consistency in benefits packages mean that comprehensive, reliable, and longitudinal data on access to the full spectrum of benefits is unavailable. The Bureau of Labor Statistics' National Compensation Survey² is the most robust data set and provides data on how many workers have access to and participate in specific benefits, including defined benefit and defined contribution retirement plans; medical care, including health insurance, dental insurance, and drug coverage; life insurance; short-term disability insurance; long-term disability insurance; childcare; employee assistance programs; commuting subsidies; wellness programs; flexible location; flexible scheduling; financial planning support; student loan repayment; and bonuses. Other benefits, including those more recently or less frequently offered, are difficult to track. When available, access rates are typically provided by private parties offering or administering programs.

What do we mean when we talk about benefits?

The universe of workplace benefits is vast. This non-exhaustive list illustrates the range of products offered to workers as benefits in the United States.

Retirement

- Defined contribution
- Defined benefit/pension

Medical care

- Health insurance, including trans-inclusive health insurance (premium shares vary)
- Vision
- Dental
- Health savings accounts/Flexible spending accounts
- Medical travel benefit
- Fertility assistance/adoption credit
- Virtual care/telehealth
- Mental health and employee assistance programs
- Prescription and pharmacy
- Disability insurance
- Long-term care insurance

Paid time off

- Sick leave
- Family/medical leave
- Parental leave
- Vacation
- Holidays
- Civic leave
- Charitable leave
- Sabbatical/leave of absence
- Unlimited paid time off

Life insurance

Disability insurance

- Short term
- Long term

Miscellaneous Insurance

- Auto
- Pet
- Home and renters
- Life

Workers' compensation insurance

Flexible work options

- Flexible scheduling
- Remote work options

Training/education/tuition assistance

- Student loan payment/reimbursement
- Tuition assistance or scholarships
- Training/professional development

Other benefits

- Onsite childcare or childcare assistance/discounts
- Wellness programs/gym memberships
- Commute/transit assistance
- Stock options or other investment opportunities
- Bonuses
- Legal services
- Discounts
- Equipment, technology, and telecommunications discounts, stipends, or reimbursement

How many workers can access benefits?

Percent of US Private Industry Workers with Access to and Participating in Employer-Sponsored Benefits (2022)

	Benefit	Access rate (percent)	Participation rate (percent)
Retirement	Defined contribution	66	48
Retirement	Defined benefit	15	11
Medical	Medical care benefits	70	47
Medical	Vision care	26	21
Medical	Dental care	41	32
Medical	Flexible spending account	43	N/A
Medical	Health savings account	35	N/A
Medical	Prescription and pharmacy	69	46
Paid time off	Paid sick leave	77	N/A
Paid time off	Paid family/medical leave	24	N/A
Paid time off	Vacation	79	N/A
Paid time off	Holidays	81	N/A
Paid time off	Personal	46	N/A

Paid time off	Open or unlimited leave	6*	N/A
Disability insurance	Short-term disability	43	42
Disability insurance	Long-term disability	35	34
Education assistance	Student loan payment	4	N/A
Flexible/remote work	Flexible work schedule	15	N/A
Flexible/remote work	Flexible workplace	9	N/A
Other	Financial planning	22	N/A
Other	Nonproduction bonuses	41	N/A
Other	Employment assistance programs	52	N/A
Other	Childcare assistance	11	N/A
Other	Wellness programs	43	N/A
Other	Commuting assistance	9	N/A
Other	Life insurance	57	56

Despite shortages of data on some aspects of workplace benefits, the inequity of access across the workforce is a well-documented pattern. Paralleling their inequities in wages and across society, different demographic and occupational groups have different rates of access, and some groups of workers, including those classified as independent contractors, have little to no access. Key lines of inequity include the following:

- Income and education: Access to workplace benefits is correlated to income and education. Workers with higher incomes and higher levels of formal education are more likely to receive benefits from their jobs.

- Race and gender: Black and Latinx workers are less likely to have employer-provided health insurance,³ sponsored retirement savings,⁴ or paid leave⁵ than White workers—a gap that has widened in recent decades. Some, but not all, of this racial benefits gap⁶ can be attributed to occupational segregation—the persistent overrepresentation of workers of color in low-wage occupations, including care and service-sector work. Furthermore, a portion of the health disparities between people of color and White people can be attributed to unequal access to employer-provided health plans.⁷
- Public versus private sector: Public sector employees tend to receive more comprehensive benefits than those in the private sector. In addition, the distribution of benefits among public sector employees is more consistent, with fewer inequities between demographic groups.
- Union membership: Employees who are represented by a union are more likely to receive almost all benefits included on the National Compensation Survey, except for flexible location, flexible scheduling, and end-of-year bonuses.
- Part time or full time: Those working full time are more likely to receive all benefits than those working part time.
- Worker status: In the US, workers are classified as employees or independent contractors. Workers who are classified as employees are typically eligible for benefits, some mandated and some voluntarily offered by employers. In contrast, those workers classified as independent contractors often do not have access to benefits or are responsible for paying for their own benefits.

The benefits of benefits

Though workplace benefits have been a significant part of worker compensation for nearly a century, this topic remains relatively under-researched, especially when compared with other aspects of worker experience, such as wages, workplace safety, and unionization. The research that does exist suggests that benefits positively influence workers, leading to higher job satisfaction, more job and financial stability, and better health outcomes. In addition, benefits provide positive outcomes for employers, such as increased worker retention and productivity, and have the potential to boost overall economic activity and community prosperity. This section explores this research, first summarizing findings before mapping these impacts onto the components of job quality.

Studies of workplace benefits in aggregate have found a correlation between job satisfaction and access to benefits; when workers receive benefits through their jobs, they are more satisfied with those jobs.⁸ This correlation remains when specific benefits are examined. Paid leave,⁹ commuter benefits,¹⁰ employer-provided training,¹¹ stock options,¹² and flexible work options¹³ have all been found to positively correlate to employee satisfaction. (It is worth noting throughout this section that when specific benefits are mentioned, it is because research has examined those benefits and specific outcomes. The implication is not that other benefits are *not* correlated to those outcomes, only that the research has not been done.)

Benefits are also correlated with a range of additional positive outcomes. Workers with access to paid leave reap financial gains; those without paid leave are more likely than those with paid leave to experience financial and material hardships, including being twice as likely to be unable to pay for rent and utilities and to experience food insecurity.¹⁴ Both paid leave and health care access, rather unsurprisingly, lead to better health care outcomes.¹⁵ Workers without paid sick leave report lower overall health¹⁶ and are three times more likely to forgo medical care.¹⁷ Lack of paid leave for pregnant workers has been associated with higher risk of preterm delivery, and globally, paid parental leave is correlated with child survival.¹⁸

With better job satisfaction, more financial stability, and better health, those in jobs with benefits stay in those jobs longer. For example, childcare assistance reduces work disruptions¹⁹ and leads to more hours of employment²⁰ and fewer terminations.²¹ Health coverage leads to quicker return to work after medical incidents.²² And paid sick leave reduces chances of job separation by 25 percent.²³

More job stability for workers translates to better job retention for employers. In fact, some research suggests that quit rates and turnover are more responsive to benefits than they are to wages.²⁴ One survey conducted by MetLife, an employee benefits provider, found that employees who were satisfied with their workplace benefits were 1.6 times more likely to stay in a position.²⁵ Specifically, tuition reimbursement programs have been found to reduce turnover.²⁶

Beyond individuals and employers, benefits likely have positive impacts on the broader economy and communities. For example, children of workers who receive disability insurance earn more as adults and complete more schooling,²⁷ and children of workers with long-term care insurance are more likely to work full-time.²⁸ Offering childcare subsidies²⁹ or providing childcare directly³⁰ boosts overall employment by making work feasible for parents, keeping more adults in the workforce. Retirement and life insurance benefits offer opportunities for intergenerational wealth-building in families.

The Covid-19 pandemic demonstrated the importance of benefits, their positive impacts, and the risks when they are unavailable. The wide expansion of benefits like flexible scheduling and remote options during the pandemic allowed many to better perform caregiving duties.³¹ The pandemic also made urgently obvious the need for expanded paid leave and health care access. Starting in 2020, Covid-19 spread rapidly in the United States, due in large part to many workers' inability to take time off or seek care when they became ill.³² Taken together, current research suggests that adequate workplace benefits have overall positive impacts for workers, their families, employers, and communities.

Benefits and job quality

Research on the impacts of benefits focuses primarily on individuals, with some attention to employers and communities. In this section, we apply a job quality framework to benefits. This framework removes the focus on individual workers and instead examines systemic improvements that can lead to broad-based benefits. Rather than identifying specific needs for specific workers, we want to envision a system in which all jobs provide sufficient benefits for anyone who may hold them. We begin by defining job quality before mapping the impacts of workplace benefits onto this definition. We then distinguish between the “what” and “how” of benefits as an entry point for making improvements to workplace benefits that contribute to overall job quality.

In 2022, the Economic Opportunities Program convened leaders and experts across diverse fields to develop the Good Jobs Statement, a shared definition of job quality. The definition of job quality includes three core elements:

1. Economic stability: Workers can meet their basic needs—healthy food, a safe place to live, health care, and other essentials—for themselves and their families now and in the future.
2. Economic mobility: Workers have clear pathways into jobs, transparent advancement pathways, and mobility through opportunities to learn, advance, and build wealth.
3. Equity, respect, and voice: Workers are respected for the contributions they bring to an organization, without regard to gender, race, ethnicity, level of educational attainment, or other demographic characteristics. They are engaged in understanding their work and how it advances the goals of the organization and have the power to ensure that concerns about working conditions or ideas for improving workplaces will be fairly considered and acted upon.

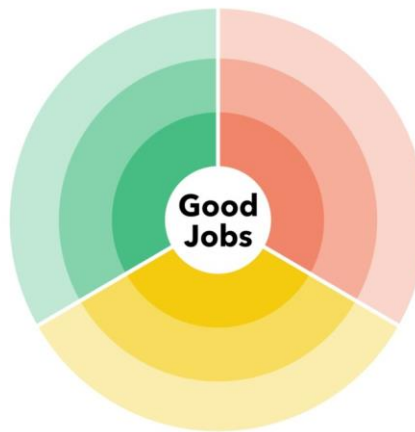
Good Jobs: A Working Definition

Economic Stability

- Stable, family-sustaining pay
- Sufficient, accessible, and broadly available benefits
- Fair, reliable scheduling practices
- Safe, healthy, and accessible working conditions

Economic Mobility

- Clear and equitable hiring and advancement pathways
- Accessible, paid training and development opportunities
- Wealth-building opportunities



Equity, Respect & Voice

- Organizational and management culture, policies, and practices that:
 - are transparent and enable accountability
 - support a sense of belonging and purpose
 - advance DEIA*
 - and address discrimination.
- Ability to improve the workplace, such as through collective action or participatory management practices

*DEIA: diversity, equity, inclusion, and accessibility

Mapping the impacts of workplace benefits onto components of job quality

These components of job quality provide a framework to apply to workplace benefits. In this framework, effective benefits are those that contribute to these criteria of good jobs. In this section we consider the potential for that to happen, drawing from the existing research summarized earlier.

Economic stability

Sufficient, accessible benefits are themselves a component of good jobs. The evidence outlined earlier illustrates why—benefits provide financial stability, especially at times of disruption. Paid leave, for example, ensures stable income during times of sickness, family commitments, and unexpected or planned life events.

Benefits also mediate regular and unexpected expenses that otherwise would be unaffordable or major financial shocks. For example, health insurance prevents or lowers medical bills, one of the leading factors behind personal bankruptcies. Childcare assistance, student loan reimbursement, and telecommunications stipends all lower expenses for workers, leaving them with more of their earnings in their pockets.

Economic mobility

Stock options, investment opportunities, and retirement plans, if provided alongside sufficient stable pay, are all wealth-building opportunities for workers. The specifics of offerings matter, too. For example, retirement accounts should be funded substantially from employer contributions and invested in ways that protect principal and offer a reasonable return over time.

Tuition assistance, scholarship programs, and professional development can contribute to career advancement if offered under the right conditions. For example, they need to be paired with

transparent advancement pathways that allow workers to apply learnings to their roles and career guidance when a new job might be needed.

Equity, respect, and voice

No single benefit can create equity, respect, or voice in the workplace. Instead, these components of job quality can be reflected in the benefits that are offered and how they are administered.

Benefit offerings themselves need to be equitable; that is, all workers should be able to take advantage of them. This means making benefits inclusive across gender identities, sexual orientations, ages, family structures, and other factors; examples include trans-inclusive health care plans and fertility assistance offered regardless of family composition. Furthermore, different benefits can play a role in making a workplace more equitable overall. Family leave policies, flexible work options, and childcare assistance can make workplaces more accessible for people with a range of family and personal situations.

Soliciting and meaningfully incorporating workers' input into benefit offerings and administration are an important channel for worker voice. Worker organizations can also be involved in the selection, administration, and management of benefits, which can increase membership and revenue.

Considering the “what” and “how” of workplace benefits

Mapping the impacts of benefits onto the elements of job quality highlights two different characteristics of benefits: what the benefit itself is, and how it is designed and administered. Practitioners invested in improving job quality through benefits need to understand both aspects and can introduce improvements to either. Ultimately, benefits should be both well designed to meet workers' needs and delivered in simple, equitable ways that minimize worker risks.

What benefits are

The entire universe of benefits outlined previously contains a wide range of products that can have a wide range of impacts on a wide range of workers.

Of course, there are differences *across* different benefits—affordable health insurance has a different impact than a modest equipment stipend or a gym membership. Different benefits will also affect workers differentially—the impacts of paid parental leave, childcare assistance, or loan reimbursement will be experienced differently for different people and at different times in their lives.

There are also differences *within* benefits. Health insurance plans, for example, are not created equal—anyone with a high-deductible health insurance plan or whose preferred provider is out of their insurance network has experience with this. Similarly, there are myriad paid leave options: some employers offer a generalized bucket for all needs; others give specific allotments for medical needs, family obligations, vacation, and holidays; and still others provide unlimited time off.

The vast differences across and within benefits is an area for continued research. How do different types of health plans affect workers' finances and health? What forms of paid leave maximize the positive impacts described earlier? Which benefits should employers prioritize if their goal is to best serve the largest number of workers?

Identifying the core function of specific benefits can be a helpful starting point for better understanding their impacts. Benefits can improve job quality by functioning in at least three distinct ways:

- As a form of income replacement
- As a supplement to income
- As a cost savings

How benefits can contribute to job quality

	What benefits are offered	How benefits are structured
Economic stability	<ul style="list-style-type: none"> • Paid leave • Health care • Reduced costs (childcare, student loan reimbursement, communications) 	<ul style="list-style-type: none"> • Need to be sufficient in amount • Need to be clear and accessible • Risk-pooled rather than account-based
Economic mobility	<ul style="list-style-type: none"> • Retirement savings • Stock options • Training and professional development 	<ul style="list-style-type: none"> • Significant amounts to build wealth • Need to be clear and accessible • Training connected to career pathways
Equity, respect, and voice	<ul style="list-style-type: none"> • Flexible work options 	<ul style="list-style-type: none"> • Benefits are inclusive of all workers • Benefits facilitate accessible workplaces for all • Workers are engaged in benefit design and delivery

Income replacement provides income in case someone is unable to work, such as due to illness, injury, family responsibilities, or vacation. These benefits play a crucial role in maintaining financial stability during planned or unplanned disruptions to work. Income supplements are provided in addition to wage and salary compensation and may be provided in kind or as cash. Health insurance, retirement savings contributions, and cash bonuses are all forms of income supplements. Cost savings reduce the cost of a product or service, which still requires an expense on behalf of a worker. Health savings accounts, gym membership discounts, and tax-free childcare or tuition programs are forms of cost savings benefits. Though this typology is imperfect, it simplifies the array of benefits offered and can serve as a starting point for further research.

How benefits are structured

In addition to what a benefit is, how it is designed and delivered matters. Benefits should be designed in ways that simplify access, ensure equitable access, and minimize risks for workers.

To simplify access, workers need clear and readily available information about their benefits and how to use them. They should not need specialized knowledge or vocabulary. When additional knowledge may help workers better understand or take advantage of a benefit, as can be the case with retirement savings products, that information should be provided in accessible and engaging ways.

Benefits relate to workplace equity in two primary ways. First, benefits themselves should be equitably provided to workers. For example, health insurance plans should include part-time and full-time workers, set employee contributions at levels that do not price workers out of participating, allow participants to make their own reproductive health choices, and offer mental health care. Second, some benefits can facilitate more equitable workplaces overall, even if not all workers use them. For example, caretaking leave and childcare assistance make workplaces more accessible for parents and other caregivers; this accessibility makes workplaces more equitable even when some workers will not use these benefits.

Benefits can introduce or minimize risks for workers, depending on whether they are structured as account-based models, individualized products or risk-pooled products. Account-based models are attached to an individual and funded by contributions from that individual or on behalf of them. Examples include health savings accounts, defined contribution retirement plans, and lifelong learning accounts. Risk-pooled benefits combine contributions from and on behalf of many workers, with benefits paid out when people meet certain criteria or conditions. Health insurance plans, state-run family and medical leave programs, and workers' compensation insurance are forms of risk-pooled benefits. These buckets are not exclusive, binary categories but rather two general forms. Although this distinction does not apply to all benefits, it applies to many, including the wide range of insurance products offered to workers. Typically, risk-pooled benefits minimize risks for workers and offer more equitable coverage than account-based models.

Looking forward

Workplace benefits are a vast and heterogenous category that can affect workers in myriad ways. As we have shown in this paper, a system that relies largely on employer choice in benefits provision has yielded a variety of offerings. On the positive side, this variation has allowed for experimentation and innovation in the design of benefits packages. Some employers have shown what is possible and designed benefits to meet workers' needs and support their overall well-being. On the downside, such a heterogeneous landscape has provided no clear and shared understanding of what benefits are, who has access to them, and how they affect workers. Importantly, this system of employer choice and innovation has left far too many workers with limited access to benefits.

Although significant positive impacts have been demonstrated, both the type of benefit and the way it is designed and delivered matter. There are significant opportunities for further research to fully explore workplace benefits' connection to job quality. Which benefits matter most, what drives disparities in access and take-up, and how administration decisions influence effectiveness are all important questions for continued research. Addressing these questions can build a shared understanding among stakeholders and better equip employers to provide more workers with good jobs that uplift them and their families while also allowing them to be more fully engaged at work. Better understanding the differences between and within benefits, and what design and administration decisions maximize impact and equity, is essential. This knowledge would not only improve the lives of

workers but would also allow employers to best direct resources and identify appropriate benefits and administration structures.

Additionally, benefits need to be considered in the broader context of what contributes to good jobs, including pay, advancement, working conditions, and culture. In practice, benefits are correlated to one another and to other components of good jobs. Employers who offer generous paid leave are likely to also offer sufficient health insurance and accessible retirement savings plans, as well as sufficient pay and better working conditions, than employers who offer none of these. This pattern contributes to a polarization of job quality, with some very good jobs and a growing number of bad jobs. Ultimately, we need a comprehensive approach to improve jobs and strengthen the economy for all. Robust workplace benefits are important, but they are only one component, and must be accompanied by stable and sufficient pay, opportunities for advancement, safe working conditions, dignity, and respect.

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About

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