Transcript — How Benefits Make Jobs Better

Hosted by the Aspen Institute Economic Opportunities Program, January 9, 2024

Description

Workplace benefits can provide workers with economic stability in their lives, opportunities for personal and professional growth, and the chance to build wealth in the long term. Yet the field of benefits offered is incredibly diverse. Deep inequalities in access exist, administration tends to be complex for both employers and workers, and there is little shared knowledge about what benefits are most important for workers’ well-being.

In this conversation, we begin to build that shared knowledge through an introduction to the promise and potential of workplace benefits to improve job quality. We share findings from recent research conducted by the Future of Work Initiative highlighting challenges faced by workers today. And we hear from an expert panel about the state of benefits today, current innovative approaches to improve access and effectiveness, and ideas about how to build on these in the future.

For more information — including video, audio, photos, transcript, speaker bios, and additional resources — visit: https://www.aspeninstitute.org/events/how-benefits-make-jobs-better/


Speakers

Betsy Biemann

Chief Executive Officer, Coastal Enterprises Inc. (CEI)

Betsy is the chief executive officer of Coastal Enterprises Inc. (CEI), a community development financial institution working to grow a just, vibrant, and climate-resilient future for people and communities in
Maine and rural regions nationally. Growing good jobs is central to CEI’s work. Before joining CEI in 2016, Betsy led Growing Maine’s Food Industry, Growing Maine, a project of the Mossavar-Rahmani Center for Business and Government at Harvard University, and consulted for companies, foundations, and nonprofits.

From 2005-2012 she was president of the Maine Technology Institute, investing in companies and initiatives seeking to grow high-potential sectors of Maine’s economy. Prior to her move to Maine, Betsy was an associate director at The Rockefeller Foundation in New York City, where she managed a national grant and investment portfolio aiming to increase employment in low-income communities. She joined Rockefeller in 1996 after working in international development, principally in sub-Saharan Africa.

Betsy serves on the boards of the Opportunity Finance Network, the New Growth Innovation Network and the Elmina B. Sewall Foundation, and several financing subsidiaries of CEI. She earned her Bachelor of Arts at Harvard University and her Master of Public Affairs at Princeton University’s School of International & Public Affairs and was in the first cohort of the Aspen Institute’s Job Quality Fellows. She lives in Brunswick, Maine with her husband and their two dogs.

Tonya Hallett

Vice President for People eXperience Technology (PXT), Amazon

A proven corporate executive with a passion for leadership and a commitment to excellence, Tonya has consistently demonstrated her ability to drive positive change and deliver outstanding results.

In her current role as Amazon Vice President for People, eXperience & Technology (PXT) on the Worldwide Amazon Stores leadership team, Tonya’s focus is to integrate an HR strategic agenda of talent & inclusion, with a clear cost-to-serve, return on investment framework for over 190,000+ corporate employees and another 1.5 million hourly workers globally. Her scope extends to leading the human resources strategy for Amazon’s general & administrative functions: Finance, Legal, Security, M&A, Communications Public Policy and HR, representing another 68,000 employees. She proudly serves as an executive sponsor for both global Women at Amazon and the BEN (Black Employee Network) Women affinity groups for women, non-binary employees and allies.

Tonya began her career with General Motors, progressing through several positions across many geographies and brands making a lasting impact in each role. Her strategic vision, coupled with her exceptional problem-solving skills, has enabled her to navigate complex business landscapes and steer organizations towards success.

Her unique roles include a market-based HR leadership role with Pepsi Bottling Group in the Pacific Northwest, an international assignment in Germany with Adam Opel GmbH, architecting the talent strategy for the reinvention of the iconic Cadillac brand and leading the 2019 restructuring of GM’s Global Manufacturing function, impacting approximately 150,000 employees. Notably, Tonya was the Vice President of Human Resources for Touchtunes Interactive Networks, the largest out-of-home interactive entertainment & music related commerce network in North America.
Tonya's leadership style is characterized by her commitment to fostering a collaborative and inclusive work environment. She believes in empowering her teams, encouraging creativity, and nurturing talent, resulting in high-performing individuals and cohesive teams.

In addition to her professional accomplishments, Tonya is known for her dedication to community involvement and philanthropy. She actively engages in initiatives that promote social responsibility, making a positive impact on both local and global communities. She serves on the board of the American Association of Cancer Research as a Foundation Trustee and on the Cornell Industrial & Labor Relations (ILR) School Advisory Council. Tonya was recently added as a board member to the National Retail Federation (NRF) Foundation in June 2023. She is a member of Alpha Kappa Alpha Sorority, Incorporated, The Links, Incorporated, and Jack & Jill of America, Incorporated. She is passionate about supporting initiatives for enhancing educational opportunities for youth, empowering women, the arts, and cancer research.

She holds a Master of Science in Management from Kettering University, a Bachelor of Science in Industrial & Labor Relations from Cornell University and a certificate in Global Transformational Leadership from Stanford University.

**Emily Martin**

Chief Program Officer, National Women's Law Center (NWLC)

Emily is chief program officer for the National Women’s Law Center (NWLC), leading the development and execution of an integrated policy and legal strategy across NWLC’s gender justice priorities, with a particular focus on women and girls of color and LGBTQI+ people. She was previously NWLC’s vice president for education and workplace justice, where she oversaw NWLC’s advocacy, policy, and litigation efforts to forward frameworks that allow women and girls to achieve and succeed at work and at school. This included supervising the work of the Time’s Up Legal Defense Fund, which connects those who have experienced workplace sex harassment with attorneys and provides financial support for litigation and storytelling in select workplace sex harassment matters.

She also served for many years as NWLC’s general counsel. Prior to joining NWLC’s senior leadership in 2009, Ms. Martin served as deputy director of the Women’s Rights Project at the American Civil Liberties Union, where she spearheaded litigation, policy, and public education initiatives to advance the rights of women and girls, centering the needs of low-income women and women of color.

She also served as a law clerk for Senior Judge Wilfred Feinberg of the U.S. Court of Appeals for the Second Circuit and Judge T.S. Ellis, III, of the Eastern District of Virginia; served as vice president and president of the board of the Fair Housing Justice Center in New York City; and previously worked for NWLC as a recipient of the Georgetown Women’s Law and Public Policy Fellowship. Ms. Martin is a graduate of the University of Virginia and Yale Law School.
Dr. Angie Kim

President and CEO, Center for Cultural Innovation (CCI)

Dr. Kim has served as president and CEO for the Center for Cultural Innovation (CCI), a California-based knowledge and financial services incubator for individual artists, arts workers, and creative entrepreneurs, since 2014. She is also the founding director of CCI’s national, pooled fund program, AmbitioUS, which provides grants, loans, and investments in ownership-conferring, alternative economic paradigms of those who are seeking self-determination in order to preserve and support cultural identities on their own terms. She recently launched a new program to research, advocate for, and capitalize alternative safety net solutions for gig workers and their economically threatened communities so as to expand the social safety net to everyone, regardless of source or type of work.

Angie has over 20 years of experience in the arts and in philanthropy, having worked in various roles in grantmaking, public policy, evaluation, and communications at the Getty and Flintridge Foundations, and as director of programs and policy at Southern California Grantmakers. In addition, while successfully pursuing her doctorate on the topic of US private philanthropy, she worked as a consultant helping arts and social justice foundations connect strategic program design with evaluation outcomes. She has been a lecturer on philanthropy at Claremont Graduate University and the University of Southern California, and she has served as an advisor of numerous arts, impact investing, and equity initiatives. She has served on the boards of California Humanities and Leveraging Investments in Creativity, as vice-chair of Grantmakers in the Arts, and as a council member of the American Alliance Association of Museums Center for the Future of Museums.

Kim received her Bachelor of Arts in Art History and English Literature from Linfield College, a Master of Arts in Art History from the University of Southern California, and doctorate in public policy from Walden University.

Shelly Steward

Director, Future of Work Initiative, Economic Opportunities Program, The Aspen Institute

Shelly Steward serves as director of the Future of Work Initiative, a part of the Economic Opportunities Program. Her team strives to identify challenges faced by workers today and develop policy-based solutions to address those challenges and build a more equitable economy. Shelly is an economic sociologist and applied scholar who has studied the changing nature of work for more than ten years. She is an expert on nonstandard work arrangements and the gig economy and is lead author of the Gig Economy Data Hub in collaboration with Cornell University’s ILR School. She is also a research associate with the Fairwork Project based at the Oxford Internet Institute, which assesses the working conditions of gig economy platforms around the world, and teaches courses on technology and tech policy for the University of California’s Washington Program.

Her academic interests center on how people understand their position in the labor market and how they navigate increasing insecurity. She has studied work in the tech and oil and gas industries in depth, examining how people make sense of and internalize the rising risk and uncertainty of these sectors. She has written for both academic and popular publications, including the Washington Post, the Journal of Contemporary Ethnography, and the Journal of Consumer Culture, and has been quoted in major
outlets including the Wall Street Journal, NBC News, and NPR, among others. Shelly received her doctorate in sociology from the University of California, Berkeley, where she was a National Science Foundation Graduate Fellow. She holds a bachelor's degree with highest honors in sociology from Harvard. Prior to graduate school, she was a middle school science teacher in South Dakota through Teach for America. Outside of work, she volunteers at the National Zoo and enjoys swimming, sewing, and cookies.

**About**

**Opportunity in America**

Opportunity in America, an event series hosted by the Aspen Institute Economic Opportunities Program, considers the changing landscape of economic opportunity in the US and implications for individuals, families, and communities across the country. The series highlights the ways in which issues of race, gender, and place exacerbate our economic divides, and ideas and innovations with potential to address these challenges and broaden access to quality opportunity. We are grateful to Prudential Financial, Walmart, the Surdna Foundation, the W. K. Kellogg Foundation, Bloomberg, and the Mastercard Center for Inclusive Growth for their support of this series. Learn more at [as.pn/opportunityinamerica](as.pn/opportunityinamerica).

**Economic Opportunities Program**

The Aspen Institute Economic Opportunities Program (EOP) advances strategies, policies, and ideas to help low- and moderate-income people thrive in a changing economy. We recognize that race, gender, and place intersect with and intensify the challenge of economic inequality and we address these dynamics by advancing an inclusive vision of economic justice. For over 25 years, EOP has focused on expanding individuals’ opportunities to connect to quality work, start businesses, and build economic stability that provides the freedom to pursue opportunity. Learn more at [aspeninstitute.org/eop](aspeninstitute.org/eop).

**The Aspen Institute**

The Aspen Institute is a global nonprofit organization committed to realizing a free, just, and equitable society. Founded in 1949, the Institute drives change through dialogue, leadership, and action to help solve the most important challenges facing the United States and the world. Headquartered in Washington, DC, the Institute has a campus in Aspen, Colorado, and an international network of partners. For more information, visit [www.aspeninstitute.org](www.aspeninstitute.org).
Transcript

Maureen Conway (00:00:04)

My name's Maureen Conway, and I am the Vice President at The Aspen Institute and the Executive Director of the Economic Opportunities Program. And I am not Shelly Steward, so I am clearly on the wrong page. Here I am. Okay. So it is my great pleasure to welcome you to today's conversation, How Benefits Make Jobs Better. This conversation is part of the Economic Opportunities Program Ongoing Opportunity in America discussion series in which we explore the changing state of economic opportunity in the United States, what it means for workers, businesses, and communities, and idea for change, change that promotes shared prosperity and advances a more free, more just and more equitable society. Please also note we're going to have another event in this series on January 24th. We'll host Nick Romeo, author and journalist at the New Yorker to discuss his new book, The Alternative: How to Build a Just Economy.

So you can register on our website for that. And the link is in the chat for those of you online. And so speaking of those of you online, where most people are given the dreadful weather here in DC today, let's do a very quick review of our technology. All attendees online are muted, but we very much welcome questions. So please use the Q&A button at the bottom of your screen to submit and upvote questions. We also know that many people in our audience have a lot to share, so if you're online, you can share resources and other ideas in the chat. We love to see what everybody else is working on. I'm also pleased that we have resources to share today. So if you didn't see them, if you're in the room, they were on the resource table. We just have out our Benefits Beyond Measure. Shelly will be talking about that a little bit later, and I'm happy that our colleagues at Coastal Enterprises also brought some of their resources. And there's another report. I'm sure Betsy will say more about it, but please avail yourself of those resources.

Okay. We also will have a feedback link. There's a feedback survey on the table as well, and there'll be a feedback survey that pops up for everybody online at the end of the session. We'd love to get your feedback. Please do give us feedback, and you can also email us at EOP.program at AspenInstitute.org. We're always trying to do better, so please let us know what you think. We encourage you to post about this conversation on the social media platform of your choice. Our hashtag is #talkopportunity. If you have any technical issues, please contact us at EOP.program at AspenInstitute.org or you can use the chat if that still works. We will be recording this event and sharing it via email after the event, and it will be posted on our website. And closed captions are available for people joining online, please click the CC button at the bottom of your screen.

Okay, so today we're talking about workplace benefits. That's non-cash compensation offered to workers including health insurance, retirement savings, paid time off like many of us may have recently enjoyed over the holidays, gym memberships and more. Benefits can play a key role in workers' ability to achieve economic stability and pursue mobility. But our system of benefits, it's kind of patchwork complicated and it presents a lot of challenges to a variety of workers and businesses who are trying to patch things together. And they have widely varying experiences and perspectives regarding the quality and sufficiency of benefits today. So we need to start building a more shared understanding of benefits and the role benefits play in creating good jobs to think about how we do address some of these systemic issues in our benefit system?
How do we improve issues of equity and how can we build a system of benefits that allows good jobs for all? So that’s what we’re hoping to think about today. We have a great panel of folks to dive into all these issues. But before we start, I’m really pleased that we’re going to hear about some research our team has been doing. I showed you that brief before on benefits and the challenges workers face accessing them, and it is my pleasure to introduce the director of EOP’s Future of Work initiative for the next four days, at least, Shelly Steward, and before, because this is the last event I get to introduce Shelly, at least in that capacity, I do want to thank her for all the work that she’s done with The Aspen Institute. Shelly came to The Aspen Institute six and a half years ago with a freshly minted PhD in sociology from Berkeley and experience kind of researching issues of technology and how technology is shaping work and the issues facing workers.

She brought her brilliance, her research knowledge, her incredible commitment to equity, economic justice, and really just improving human lives to the work she does here at The Aspen Institute. And she’s just made so many contributions. We are so grateful for all the work that Shelly has done. We’re so grateful for her collegiality for the many ways she pitched in, for the odd talents that she revealed at various points along the way, although she never did give us a concert on that accordion, but we’ll take a rain check, but she’s just done so much for us, for our team. So it’s a bittersweet introduction, but we’re thrilled that she’s going to be joining the workers’ lab to build a participatory research center there. So we’re excited about opportunities to partner in new ways. So Shelly, thank you so much and let me welcome you to the podium.

**Shelly Steward (00:06:05)**

Thank you so much, Maureen.

**Maureen Conway (00:06:06)**

You’re not doing the podium. Okay.

**Shelly Steward (00:06:08)**

Oh no. I’m going to stay right here. Thank you for that introduction. It is my last event on behalf of Aspen, but all the more reason to be full of gratitude for all of you for being here to our panel for joining us. I think it’ll be a really great conversation we’ll have today. So as Maureen said, I direct the future of work initiative at The Aspen Institute Economic Opportunities Program and our team has worked for several years, but especially for the last year, on really understanding how workplace benefits can contribute to job quality and uplift workers, provide them with better lives, more security for their lives, their families, and their futures. And so what I’ll be sharing to start us off is some findings from some focus groups that we did with workers. And these were done at four different small businesses around the country representing both in-person and remote workers with incomes ranging from about $20,000 a year to $200,000 a year and coming from a whole range of racial, ethnic and gender identities as well as a range of family structures.

So single folks, married folks, families with young children, families with older children. So to really capture all of the different life stages that people are at as they’re working. And we talked with them about the benefits they receive, what they receive, what gaps are there and what are their experiences? And a
real interest was in how specific administration choices that businesses can make a difference. The whole system of benefits as we’ll hear a lot about today is really complex. There’s a lot of different entry points for the conversation, whether that’s policy, whether that’s with the people who design the benefits and products, whether that’s the businesses who administer them to workers. And so we were focusing on that last piece. And so that’s what I’ll share a bit about to ground us and ground us in the comments and challenges of those workers that we talked to.

And so one thing we found that what works, what’s going well is that by and large, the vast number of workers really appreciated their HR departments and the human connections they were able to have. So regardless of the systems and as challenging as certain benefits may have been, people appreciated the human connections and having a place to turn. They found the people employed by their employer to help them were awesome, good, kind, were all words that were used repeatedly. Folks appreciated being able to have a conversation even when things were hard and even when there wasn’t an answer or a good or favorable answer, people appreciated being able to engage and feeling like they were able to talk to a person and a person who understood their situation and their employer.

And then there were some challenges, some needs, some gaps that arose. And again, these came through across the different income levels and around the country. And the biggest was that the systems tend to be really complex and even within an employer, really numerous. People felt that there were different systems for health insurance, for paid time off, for retirement planning and for other benefits when those were offered and that there wasn’t a single place to find the information about these different offerings. People described navigating all of these different landscapes as a second job in order to utilize the benefits that were rightfully theirs as part of their compensation and that their employers were paying for. But that getting from being offered it to being able to really utilize it felt like a huge hurdle to folks. People said things like, “I’m not even really exactly sure what’s offered. I kind of know it’s there.”

That wasn’t very helpful to them. They couldn’t utilize those benefits. Others said, "I really wish there was a clearer way to get the information about exactly what our benefits are and how I personally can use them." People also spoke about having conflicting information in different places. They may go to one portal and hear one thing. They may go to an employee handbook and read another thing. And that was challenging. And when they went to the HR folks who they spoke so highly of, those people felt burdened by how many of these questions they were getting. And so that complexity was a real challenge. And then the second thing that almost every group that we ran spoke about was a desire for more input and transparency into decisions about what benefits are offered and how eligibility is set up.

So one person said, “I’ve never been provided with the opportunity to give my input for the type of benefits offered to us.” Another said, “I think this is the first time that I’ve been asked in recent memory to give my opinion about my benefits.” And that was said about the research focus group that we were doing. Folks suggested potentially having surveys where they could express interests in different benefits and priorities that they had, and others spoke about potential for involvement in decision-making, such as being able to vote on different benefits, different providers for the benefits that they received. Lastly, I’ll just highlight a couple things about specific benefits. We spoke about the huge range of products that benefits can be and how those are different systems and each one we could have a week-long
conference about, but each of our groups focused on either paid time off healthcare or training as a benefit.

So with paid time off, one of the leading things that came up was the challenges workers experienced with one-pot systems. These are systems where people have time off. It can be used for any purpose, whether that’s medical, family or vacation type uses. Most folks that we talked to found this to be challenging. For one, it caused illness or family disruptions to then lead to canceling vacation plans and relaxation plans. And people had a hard time with this. One described having to take a week off because they couldn’t get out of bed because they were sick. That led to canceling an entire vacation that had been planned for years and that that was really, really challenging. The other challenge people spoke of was around public health and feeling as though they needed to go to work when they were sick in order to not give up their vacation.

So that was something that came up in several of the groups as well. There were also with time off concerns around culture and feasibility beyond specifically what was offered. So folks we talked to said that when supervisors rarely took time off or if they regularly checked in while they were away, it led to some concerns and fear that taking time off was really okay or that it would be seen negatively during performance reviews. Others talked about ways that calendars and expectations made taking time off very difficult if they were expected, say, to sell a certain number of products and there was no consideration for their monthly totals, if they had taken time off or not, then there was pressure to not take the time off even if it was technically available. When it came to healthcare, the biggest concern was cost. This was the amount that workers were having to contribute from their paychecks.

And generally, there was a lot of awareness that this was a shared challenge, that employers were facing the same challenge, and it was rooted in rising costs of health insurance rather than decisions being made by employers. This was especially a concern for families knowing that providing the cost of healthcare for a family is incredibly expensive and employers were having to make decisions between offering that and contributing that money to other aspects of their business and other forms of compensation. And then lastly, with training, some of the challenges here really resonated with work done by the Economic Opportunities Program’s Upskill around the challenges of a reimbursement model and the need for more clarity around pathways and how training leads to better outcomes for workers. So please check out our report for more information and insights into this, but we get to transition a bit and take a broader perspective.

So those were some findings from a handful of workers around the country at four businesses, and now we get to hear from an entire panel with some really diverse perspectives to kind of broaden the aperture about this conversation around benefits. So it is an honor and privilege to have all of you on our panel today. I’ll put names to faces here, but please check out all of these folks’ bios on our web page. They’re far too impressive to summarize here, but we have Betsy Biemann, CEO of Coastal Enterprises, Inc., and you’re located up in Maine.

Then we have Tonya Hallett, vice President for People eXperience Technology at Amazon Stores. Then we have Emily Martin, a chief program officer for the National Women’s Law Center. And then on the end, we have Dr. Angie Kim, president and CEO of the Center for Cultural Innovation, here today with us from California. So to start the conversation today, I’d like to ask each of you to just introduce yourself in your own words, tell us a little bit about what you do and share your perspective about why this conversation on benefits is important. Tonya, I’m going to start with you.
Tonya Hallett (00:17:08)

Sure. Hello. Okay. Okay. Hello. Well, it is certainly a pleasure to be here with you all. As you said, I work for Amazon with Amazon Stores. I'm the Vice President of People eXperience and Technology, also in some ways known as Human Resources. Amazon Stores is primarily our global retail business that houses everything we do to deliver for you all a plethora of products and services. We are extremely customer-obsessed, and it includes everything from our grocery business, our healthcare business, as well as amazon.com that I hope that you all engage with. I've been with Amazon for about three years. And prior to that, I was in automotive for most of my career with General Motors. And throughout my career I've worked in hourly employment, labor relations, I've worked globally. I've been a part of local and national negotiations and just with both employers, just really privileged to be at this intersection where employees and employers get to really impact an individuals' lives and quite frankly, their community.

Really, really proud and feel privileged to be here with you all representing Amazon. This conversation around employee benefits is crucial for us. We are customer obsessed, we are also employee obsessed, and we believe that in order to recruit and attract great people, great talent, we need to be able to offer great jobs that have great benefits. And so as we go into this conversation about how we're thinking about doing it, the point that will be pervasive for us is inclusiveness because we fully understand our scale and our scope, and that means that we have many different types of people at different points in their lives that are coming to us and their priorities for their health needs, their needs overall is what we need to be able to address. So in being inclusive, we hope to do that by offering packages that are comprehensive, that are high quality, and that offer us an opportunity to continue to experiment and innovate. So again, thank you for having us here.

Shelly Steward (00:19:18)

Thanks so much. Emily, I'll go to you next.

Emily Martin (00:19:21)

Hello, great to be here. Again, I'm Emily Martin and I'm the chief program officer at the National Women's Law Center. National Women's Law Center is based here in DC and for about 50 years, we have been a gender justice policy and legal organization working at the federal level and in the states across the range of issues that are important to the lives of women and girls. Immediately prior to my current role, by which I mean last month, I was the vice President for Education and Workplace Justice. And part of our work around workplace justice in addition to thinking about things like sexual harassment and equal pay and discrimination protections, has been a real focus on job quality from fair scheduling to a decent minimum wage to paid leave and paid sick days. And one of the reasons that I think that this conversation about benefits is so important is because when we talk about job quality, which of course is very much a benefits conversation, we're talking about gender justice and racial justice because women are almost two thirds of those in the lowest paid jobs in our economy.

Those are the jobs that are of course least likely to have benefits. Women of all races are overrepresented in those jobs, but Black and Brown women are especially overrepresented. And given that women continue to shoulder outsized family caregiving responsibilities, those factors come
together to mean that women and especially women of color are really at an increased risk of poverty in this country. And so when we talk about things like paid leave and retirement benefits and comprehensive affordable health insurance, one of the things that we are talking about is how to end that, how to change that, how to really move forward in creating an economy that is more equitable and that works for everybody and gives everybody a fair shot. So I'm really glad to be in conversation with all of you today.

**Shelly Steward (00:21:27)**

Thank you. And Betsy.

**Betsy Biemann (00:21:30)**

Hello, everybody. It's great to be here and to see some familiar faces in the audience, and I'm sure online as well. I'm Betsy Biemann. I'm the CEO of Coastal Enterprises or CEI. We're based in Brunswick, Maine, and we're a nonprofit organization that's called a community development financial institution. And what that really means is that we're working to build a more just climate resilient and vibrant future for people in Maine and in rural regions around the country. And we do it by integrating financing, business advising and policy solutions that help make our economy work more equitably. For a quick sense of scale, last year, we made over a hundred loans to small businesses and we coached over 2,800 entrepreneurs and people who wanted to start a company. And most of those folks are people who are typically left behind and shut out of or new to our financial system. The majority were women or people with low incomes, and they included people of color, immigrants and refugees, veterans and people with disabilities.

I think part of the reason it's important that we're here on the panel is that over half of Americans work for small businesses, and the average size of a business that we work with is seven employees. So if we can't make a dent in figuring out how small businesses can provide good jobs and including benefits, then we're not going to really be able to address this issue across the country. An approach that we've used working with small businesses is a framework that we call our Good Jobs framework. And I'll just give a little information about it on the little handout that's on the table or I think in the chat for folks who are remotely participating. It's a sort of a scorecard and a set of tools that we use to assess the quality of jobs at a particular small business, and it really provides a foundation or a basis for our work with them.

We look at several factors. Do the frontline workers in that small business... Are they paid a living wage? And we use the MIT living wage calculator for every county in the country to figure that out. Secondly, basic benefits, and we focus on paid time off health benefits and retirement savings because it's important to build wealth as well as decent incomes. And third, a fair and engaging workplace, which for us includes schedule notice, which I'll talk about a little bit later, the importance of that, sort of an annual assessment process that enables someone to get an increase in wages over time as well as access to skilled training.

And so last year, we worked with over 90 businesses helping them improve different aspects of their jobs, and we'll be talking some about that later. But I'm just fundamentally excited to be here because I believe that everyone in the US who wants to work should be able to access a good quality job and really fundamentally believe that good jobs are not only good for the workers, they're good for the
businesses, and ultimately, good for our communities. So thanks for having me here, and I'll be waiting to hear the accordion playing at the end.

Shelly Steward (00:24:58)

I'll just whip it out from behind me. It doesn't take up a lot of room.

Betsy Biemann (00:25:01)

There you go.

Shelly Steward (00:25:02)

And last but not least, Angie.

Dr. Angie Kim (00:25:04)

Hi, I am happy to be here. I'm Angie Kim. I'm the president, CEO of the Center for Cultural Innovation. We're headquartered in Los Angeles, but we work nationally in the US territories. Our focus historically since the nonprofit's founding has been to support artists in our community. And under my leadership, we've really broadened the lens of what we mean by creatives in our workforce. So solo entrepreneurs who might be anything from architects to tattoo artists who are running their own businesses, so solo entrepreneurs, gig workers, people who don't maybe get a paycheck in a traditional way. Certainly that means they are also outside of traditional employment arrangements wherein therefore they are also lacking in benefits and protections. And so one of the things that we have started to embark on just a couple years ago is to really try to build relationships with a lot of different movements and nonprofit intermediary leaders of gig workers across all different sectors.

And one of the things that we've learned is that artists show up in every sector. They are domestic workers, they are agricultural workers, they are migrant workers. They are also neurodiverse and diverse in terms of disability and abilities, which puts them sometimes in unconventional work and income arrangements. So all of that, just to say that one of the things that really happened during COVID was we all became collectively aware of how much we depend on all these independent types of workers as essential and who also fall outside of our systems of providing social safety net protections.

And so protections that provide legal recourse against discrimination or wage theft all the way to the kinds of benefits that employees full-time employees really are able to take advantage of accrues, paid leave accrue, retirement savings sometimes also comes with financial literacy benefits, which again, people who are gig employed under the table or just working independently would love to have access to all of those kinds of things when every worker can actually access those kinds of benefits and protections. Our argument is that our collective economy is more stable and secure. And so my voice, I think, is here to represent that of the gig worker.

Shelly Steward (00:27:33)
Great. I'm so glad we have so many different perspectives to learn from and hear perspectives and insights from. Emily, I'd like to start with you as we dive into some of the current challenges and opportunities. Could you talk to us about the role of policy in the area of workplace benefits and some of the trends that you see around the country?

Emily Martin (00:27:54)

Sure. Well, basic level policy is so important because really what working people need is remarkably consistent across industry, across employment types, and across income. People want to be able to access high quality, affordable healthcare. They want to be able to care for themselves and their families. They want to be able to retire with dignity and without baseline legal requirements and policy structures to enable that to happen. So many people are going to be left out because of the huge range of bargaining power that individual employees have in seeking these protections.

It's also the case that without policy, a lot of the solutions that are available are just going to fall short. So for example, when we think about paid leave, employers can and do provide paid leave on their own, but for this to really be a comprehensive, widely available program that every worker can access, whether they're a gig worker, whether they're a traditional employee, and regardless of whether it's a small employer or a large employer, you really need something more like a social insurance system that everybody pays into and can draw from.

It isn't really a thing that is fixable on an employer-by-employer level. Similarly, that's why the Affordable Care Act was so important in creating the exchanges and Medicaid expansion and suddenly making health coverage much more available outside the traditional employer-employee relationship and not having it all turn on the particular circumstances of your employer. So policy is really important for creating benefit solutions that work and that work at scale. And it's really important that we do that for some of the reasons that I already started to talk about. When we're looking at lower paid jobs at the jobs in the lowest paid quarter of our economy, these are the jobs where there is especially limited access to benefits.

Now, only about 14% of workers in that lowest quarter of the economy have access to paid leave. For example, when we look at paid sick days, if you look at the very, very lowest paid jobs, the lowest 10th, a majority of folks have not a single paid sick day. It's a similar story with retirement benefits and with employer-provided health coverage. And so in order to ensure that those large swaths of workers in our country who sort of by definition are going to have less bargaining power than the higher paid employees in a company to ensure that there is consistent access to these really basic life-sustaining benefits, policy solutions are really necessary.

And I guess the other couple of things I will say is that COVID really demonstrated that we have the capacity to come up with policy solutions when we are motivated to do so as the federal government for the first time required some level of paid leave and paid sick day protection, which had never happened before, as well as making huge investments in child care, which really enabled the child care industry to stay afloat. And then all of those have come to an end. So I think right now we are being held to really take stock of the fact that these are policy choices not to provide these benefits given that we have in very recent history demonstrated that it is possible.
But on the positive side, we are seeing innovations at the state level that I think make clear that it's a question, not if, but when we will see these protections at the federal level as well. So for paid family leave, just since 2020, Colorado, Maryland, Delaware, Minnesota and Maine have enacted paid family leave. We’ve seen important innovations in fair scheduling policies in cities around the country over the past year. We’ve also seen states investing in child care to try to make up for the loss of federal dollars earlier in 2023. And so that is exciting that states are actually working as laboratories here and pointing the way to where hopefully we will all get sooner rather than later.

Shelly Steward (00:32:58)

Thank you so much. And for folks who are interested in some of the scheduling practice legislation, we hosted a conversation just in November about some of those approaches, so be sure to check that out if you're interested. And Betsy, let's talk about small businesses. So what are some of the challenges that you’ve seen small businesses face in providing benefits to their workers?

Betsy Biemann (00:33:21)

Well, the first one you actually touched on at the beginning of your description of your recent survey about benefits, and you noted how people really appreciated their HR departments. Well, one of the challenges of most small businesses is there is no HR department. A lot of small business owners, the companies that we're working for are working with that have perhaps an average of seven employees. Typically, one of those people is not yet an HR director or resource folks who start small businesses for many reasons.

There may be a great baker or they may want to work out on the water because that's where they grew up and they then start a bakery or they start a muscle farm, but they don't necessarily know how to run a bakery or a muscle farm and how to hire folks and really sort of navigate the complex policies and programs that are out there. And what we find is that actually most small businesses in rural regions anyway, they'd like to offer decent benefits to their employees. Their employees are often their neighbors, their community members, and their kids go to school together. But what they don't have necessarily is access to information and the resources and the knowledge. And so our business advisors can work with them to help introduce them to simple or help them navigate the more complex options that are out there.

And then as they start, then they realize, "Oh, that's actually not so hard," or, "Oh, that's actually not that expensive." And then over time, as their business grows, as they have frankly more revenues and start to earn profits, they're able to add on and they see the connection between the benefits and job qualities that they're offering and the productivity of their workers and how that benefits both their employees as well as their business. The second obvious challenge is cost, but in some cases, it's also perceived cost, not necessarily actual cost. There is a cost to not providing good jobs and good benefits, and that is typically high turnover vacancies on your staff, not being able to achieve your business plan as a result. And we've actually developed a tool that helps an employer figure out what the actual costs of their turnover is, and then to say, "Okay, how could you use those resources differently to invest in better quality jobs that then help your company to thrive?"
So how do we help small businesses around this? We help them to configure benefits that they can afford today, and then as their company grows and is more profitable to add more, perhaps a startup business can't provide access to health insurance, but maybe they can provide a stipend using the qualified small employer HRA. And that's something they can budget and dedicate before tax money to on a monthly basis. They say, "Okay, we can provide 50 or a hundred dollars per employee," and then that employee can use those resources to either cover the costs of being on their spouse's plan or to reimburse health-related expenses. And again, over time then perhaps as that business grows and they can provide more comprehensive health insurance. There are other benefits, and I think you mentioned them like schedule notices that really cost almost nothing in most cases, but can have real financial and non-financial benefits for folks.

Providing two weeks of schedule notice enables a worker to plan for their childcare or their elder care, their transportation in ways that can save them money and reduce stress. If it's their second job. It helps them figure out how much time they will have available for their other job. If their job has a variable schedule, it helps them budget and figure out, "Okay, I know how much I'm going to earn over the next two weeks. That helps me to organize my life." And then for the employer, it can help them to improve employee retention as well as be part of their recruitment for new workers to say, "Gee, we provide X, y and Z, and two weeks' schedule notice."

Shelly Steward (00:38:05)

Great. And then on the other side of the business size spectrum, Tonya, Amazon is one of the largest companies in the world, so could you give us a little more insight into what it's like providing benefits for such a large and diverse workforce?

Tonya Hallett (00:38:23)

Well, it is certainly an opportunity, one that we've really enjoyed leaning into how we figure out how to create diversity of choice and flexibility when we think about being so large and having so many different employees. Working backwards from our customers is how we've gotten to be the company that we are. And so we use that same mental model to work backwards from our employees. And so when I think about some of the challenges, there are many, some of them have been called out whether from a policy perspective or as you've mentioned around choice, but the two that come to mind for me are employees having access and understanding what the benefits are and then addressing the diversity. So when we think about employees having access, what we do know is that more than half of our employees, especially in our operational fields that come to work for us, have been unemployed or underemployed.

And so in that instance, they may never have had an experience with an employer-sponsored benefit program, or it may have been a long time since that. So as you called out in your research just navigating what are these choices? What are the trade-offs? How should I make the elections is something that we see as an opportunity for us because we're investing a lot of research resources and dollars and having a program that has depth and breadth. So it's important that they understand the opportunities. From an inclusive perspective, we have an app that we use to communicate with our employees, corporate employees as well as our field employees. We know that over 95% of our employees go there as a means to learn about things related to their employment. For an operations or
fulfillment employee, they’re going to check their schedule out in advance, they’re going to check their pay.

And so we’ve now used that as a mechanism to nudge and to remind them during periods of open enrollment and also to offer nudges with educational information around how to make benefit elections. Traditionally, and I can recall getting the email or the paper mail that says, “Go to this website,” and then you’ll kind of go through prompts to get to a point, we’ve acknowledged that many of our workers are not going to go do that, so why not go to a place that we know they’re going to be super interested in going on a regular basis, which is to that app. So we’ve been using that and we’ve seen a great uptick. We’re very optimistic about the engagement that we’re seeing and how people are actually taking advantage of the benefits that we’re investing in for them. The other piece is diversity. We’re certainly talking about from a US perspective, but we’re a global employer.

And so when we think about all of the employees that have interests and have priorities and have needs, when it comes to benefits, we want to have depth and breadth as I mentioned before. We have employees that are coming to us and it’s their first professional job. We have employees that are choosing to be with us on a seasonal basis, and so they have certain needs and we have employees that are choosing us as a second career that’s later in their life. And so how do we meet those employees and their needs? We have native-born employees, we have foreign employees. And so when we think about all of that, again, it’s going deep. It’s really comprehensive. It’s choosing to continue to make the investment.

We do believe that investing in these benefit offerings is another way of signaling to our employees that their experience, their overall package with us matters for us to retain them. And so that’s where we are. The other thing that I love is that we are watching states that are experimenting because we do believe that sometimes we need to be scrappy. We need to experiment as we’re listening to and seeing where there are opportunities, where there are gaps that need to be filled. And we do have the opportunity given how broad we are and then how many different industries we’re operating in to learn and try some things to see what works. So those are the challenges that we’re looking at.

**Shelly Steward (00:42:11)**

Yeah, thank you. Thank you so much. And so we’ve heard about benefits for employees at small employers, large employers. Angie, what about folks who don’t have an employer at all? What can you tell us about the state of benefits for those folks?

**Dr. Angie Kim (00:42:26)**

Poetry at best. So I mean, these are folks that until COVID hit that the federal government, state governments, municipalities did not even recognize them as workers when we talk about gig workers. So they are kind of this invisible workforce by and large, but we all know gig workers. I think when I first entered a professional status and got a job, et cetera, I was in that generation where it was sort of this weird moment where people talked about how my predecessors could stay at a single job, a single employer. My generation, younger generations, that is clearly not the case. There is a particular group of people where they will go from employer to employer and they will have benefits at every single one of those jobs. That’s great. Unfortunately, that’s a pretty homogeneous group. And so even for those
who are not necessarily gig workers, what is the safety net protection for those who might want more flexibility than going from employer to employer or if that's just not in their cards?

And so for us, what our vision is that we would love to have a country where everyone gets protections and benefits. We are a long way from there. But I will say that discourse, particularly in the last few years, has actually turned and I think has created a lot of opportunities to actually recognize that income that is earned makes you a worker no matter if you have a traditional employer. And so also acknowledging how much we depend on care providers, people who may do that professionally, of course, for instance, doulas, but also who do that personally and get nothing acknowledged in terms of benefits and protections.

And yet, we have as a country acknowledged in the last few years that they are an essential part of how we have a resilient and strong community, cultural, social, and economic infrastructure. So all of those things discourse-wise is opening the door for, I think at this moment, really interesting experimentation around how can we expand who gets included in the safety net and how do we expand the social safety net so that the safety net and the contract that used to be between only employers and employees, like, "Okay, employees, you do something for us now as an employer, we need to make it competitive to retain you and do something for you."

How do we expand that to acknowledge all people work and contribute? People have mentioned here, there are interesting state level experimentations. I definitely think that's where the juice is right now. I live in a state that has started to experiment with portable retirement benefits that right now is still conferred to only those who are going from employer to employer and not necessarily for independent workers, but those create these bright spots of opportunity to say, "How can we expand that?" I think there's also interesting, and for the large part still a lot of talk and discussion, but I think we're right on the cusp of how we have pulled risk funds that might aggregate, for instance, sick leave protection or family leave protection for those who earn income through independent means. So there's a lot of experimentation that way. The other thing that I think is also really fascinating is just also a lens, maybe a policy lens on what does it mean to give workers more power?

I think one of the things that we forget about when we talk only about protections and benefits is that these are this tactical way of protecting the worker and therefore Americans writ large. The other thing though is just also this mindset shift about shifting power. Progressive party by and large has really been on the side of the worker. How do we also make that tangible to talking about independent workers as also someone who could become powerful voices politically? And right now that hasn't been the case because they're not unionized. And so we look, one of our grantees is the Debt Collective, and they've done so much work to demonstrate what is possible to collectivize individuals who are without a single employer to negotiate with, but rather they are collectivized in political voice because they have a common identity, which is that they are all burdened by student loan debt.

And so Debt Collective as an organization has gone toe-to-toe with the Department of Education and had some major wins and has had the ear of the Biden-Harris administration on what to do policy-wise around debt jubilees, et cetera. And I just give that as an example of, right now a lot of examples, around how we are trying to shift ownership, governance power, political power to workers. And the last thing I'll say just as an interesting example is we're also watching in fascination as a bunch of baby boomers are leaving their jobs as solo owners of small businesses or now mid-sized businesses, places like
in Minnesota where this has really taken off is how do they exit their ownership to the employees, to the workers.

And so I guess I will just in this part to just say that one of the things that when we talk about protections for everyone, and I give you these examples of all of these different kinds of possibilities, what we're really talking about is how do we have companies and workers be better for their communities and create more stability and vibrancy and just basically, well-being for everyone. I think all of those examples would create a lot more opportunities for everyone regardless of the nature of where their income comes from.

**Shelly Steward (00:48:17)**

Great. And that is a great transition to the next section of our conversation around where is their hope, where is their promise for what's next? So Betsy, coming back to you, could you tell us a story about a business that you've worked with where they were able to add benefits and what that looked like?

**Betsy Biemann (00:48:37)**

Sure. So I know one often talks about sort of white collar work in these kinds of environments, a lot of rural businesses are different. And I'll talk a little bit about Short Creek Farm, which is a company that was founded almost 10 years ago by some high school buddies. And it's a farm that produces grass-fed pork and beef, and they sort of are different than some of the other farms in the area in that they also manufacture value-added products like sausages, smoked meats and dry salami, a lot of which include local or sort of seasonal ingredients which sort make them really special and wonderful products. So a couple years ago we made a $400,000 loan to this small business to open up an FDA, sorry, USDA standard processing plant in Kennebunk, Maine. So their original companies were in New Hampshire, but this processing plant was going to be in Maine at the time of that investment.

They had four employees on the farm. They were earning $12 an hour, which is 35% below the living wage in Kennebunk, which is nearby, but in a different county where this new facility was going to be. They were providing no traditional benefits. And the business owner was a little concerned. It was this new community in Kennebunk there. It had a tighter labor market and he was going to need to hire nine people at about the same time because it was going to be a production line. So he needed a couple meat packers and meat cutters and they all needed to start at the same time. You can't have someone cutting the meat and not packaging it.

So we had this challenge of how am I going to get nine people all at once in a tighter labor market? And so our workforce advisor talked to him first about paid time off, and he's like, "Gee, that's really difficult because we have an assembly line and if you have somebody who's off, that doesn't work." But we could talk to him about the seasonality of that work. They have less work in January and February than the rest of the year. So he realized, "Okay, I can start by providing paid time off in that sort of downtime of the year because that's a time when my business can do that." So again, that's not the paid time off. That would be all year round, but it gets a company to start to do something that can be meaningful to employees.
So he actually started that with the farming staff in New Hampshire because it was going to take a while for him to actually build, to construct the processing plant. So next we talked about, "Gee, if you're going to start all those folks at once, you're going to need to have a compelling hiring philosophy or sort of recruitment pitch in order to hire these nine different folks to work." And so what are some additional benefits that you can provide that will differentiate you, that'll make you be an employer where folks will want to work? And the business plan did show that in that first year and then years going on, he was going to be having revenues and profits that would enable him to start adding benefits. And he was very concerned, like any business owner would be, of wanting to make sure that he could add benefits that he could budget and sort of plan for.

So we worked with him around starting a simple IRA where he could just put 2% per month for every employee of their salaries. And he was really surprised that, "Oh, I can plan that. I can budget that. That's something that fits in my business plan." With healthcare, we focused again on options where he could budget, so a health reimbursement account where employees would allocate a certain amount of money per month and could select their own health plan. So as of the start of the new facility he was providing those three benefits, plus he increased the starting wage. He had originally thought he would start at $14 an hour to $19 an hour, which is just short of the living wage in York County. So those are pretty straightforward conversations to have where you sort of sit down and speak with the small business owner over time. And I can talk about another example, but maybe later.

Shelly Steward (00:53:19)

Yeah. Possibly later.

Betsy Biemann (00:53:20)

At the Q&A.

Shelly Steward (00:53:21)

We're running a bit short on time. There's just so much to dive into here. Tonya, could you tell us a bit about some of the benefits that Amazon is most proud of and where you see innovation going forward?

Tonya Hallett (00:53:35)

Okay, such a great question, Shelly. There are so many that we're proud of. When we think about one of our leadership principles that we introduced in the summer of '21, it is scale and scope that bring broad responsibility. And so we certainly have, and there are other big employers I'm sure that you're aware of, that offer health insurance 401k with company match, life insurance and things like that. 20 weeks of paid leave for birthing parents and even more leave options that we offer for adoptive parents and people that are choosing other things. One of the programs that we're very excited about is our upskilling program. That's called Amazon Career Choice. And we really love that. This has been a pivot in our strategy over the past couple years. We've offered this opportunity for our employees to upscale themselves, to continue to grow within Amazon or elsewhere.
So we believe in it. We offer prepaid. I heard that in your opening around this whole how it can be uncomfortable or it can be daunting to have to do reimbursement. So we offer prepaid college tuition for four and two year degrees. We also offer GED or industry certifications, even ESL. Whatever is the need of the employee is what we’re offering and moving to with Amazon Career Choice. We have offered it since 2012 and over 175,000 employees globally have taken advantage of it. But what we’re most excited about is that we have 750,000 employees here in the US that are eligible for it. And the more that we can through our app, nudge them, remind them of what’s out there and the fact that it’s prepaid and encourage them to use it, we’re really optimistic again about how they’re increasingly engaged in it. What this offers for our employees is access to over 400 universities or higher ed institutions, of which 231 of those are community colleges.

So talk about investing in our communities because that means a lot if we can encourage our constituents, our community members to use our community colleges. So they’re doing that. Last year alone, we had over 19,000 people actually engage in a two-year program at a community college. So very excited about it. We do have a pledge when it comes to upskilling. We call it our Upskilling 2025 Pledge in which we’re going to put in another 1.2 billion into that because we do see a future. We’re in that time period, we could have 300,000 more of our employees that get to participate. And just wanting to emphasize the point we have the benefits that I mentioned in regards to medical vision and dental, but it goes beyond that because those benefits are available day one to our regular full-time employees. And so when you think about the number of people that get that as opposed to having to wait, like many other employers require up to a 90-day waiting period to access mental health 24 hour, seven day a week medical advice lines and things like that.

So we offer that as a day one. Our career choice program is offered after 90 days of employment, but we are just continuing to push the needle there. I think the other thing that we’re acknowledging is that we also have, in addition to regular full-time active employees, we have part-time and reduced employees. And so we have customized packages for those types of employees as well. So the impact overall throughout our country, we have hundreds of thousands of employees that we know have an obligation to provide some type of benefit offering that meets their priorities and their needs based on how they’re choosing to engage with us.

**Shelly Steward (00:57:07)**

And building on that, Angie, and I’m combining a few of our questions here, just noting the time and wanting to make sure everybody gets home before the weather gets too much worse, but what have you seen around the country to expand benefits towards your vision of everyone having access and where it hasn’t happened, what is it going to take to get there?

**Dr. Angie Kim (00:57:30)**

I’m going to answer the second question first. I think what it’s going to take is acknowledging that our workforce has fundamentally changed from the first moments when we were writing laws around how to protect workers and basically inventing the definition of what the social compact is in our country. And so with a more mobile workforce, with technology that allows for app-based work where there’s a constant perpetual creative, or not creative, but tension and struggle around who’s employee, who’s not an employee, et cetera.
All of those things, we still have to resolve as a country, and we do want employers to take care of their workers. At the same time, we have to acknowledge that it’s going to take everyone, companies like Amazon, large employers, coalitions, membership groups, intermediaries that also are in the interest of small business owners, which a lot of times they are really close to our hearts because we think of every single gig worker as a small business owner. And recognizing that in order to shift the paradigm of what’s possible, we actually have to stop looking at what’s possible through the lens of who were enemies and who were friends.

And so this dichotomy that we sort of sit outside of where it’s like unions versus employers and where really we should all be talking about what’s just best for everyone regardless of whether they’re an employer or not. So we are looking to form alliances with people who represent small business owners, folks might be working with contractors and issuing W-9 arrangements, et cetera. All the way to folks who are in survival economics, which is a term that [inaudible 00:59:21] uses to talk about those who do earn income by recycling aluminum cans. There’s this whole swath of our society that we really want to be talking about and protecting in a way that we’re all working together because these are people who we all know. So I think the possibility for having fresh conversations is only possible when we can all actually come together and not think of it as a zero-sum type of game.

In terms of what’s promising, I mean, I think state level experimentation, but I also think that we sometimes sit with legislators in California or New York or even at the federal level. And there is an acknowledgement, although we’re not seeing it quite yet in terms of drafted legislation, but we are hearing an acknowledgement from people who are elected officials, et cetera, that who are basically like we are waiting for the opportunity to move forward on some ambitious experiments around how we can expand protections more broadly outside of just employment responsibility. That’s exciting for us to hear. It’s just been a really, frankly, awful time to introduce new and innovative things. But I think that pent-up restlessness, as long as it continues to stay pent-up and there is a workforce agitating for change, it will allow for things like the movement for basic income to start to expand to baby bonds and expanding earned income tax credits. There’s a whole host of things that are riding on those coattails right now to really shift the conversation and discourse of what’s possible.

Shelly Steward (01:01:05)

Yeah. Thank you so much. And picking up on that thread of legislation, Emily, can you tell us a bit about what we’re learning from some of the state and local policies that you’ve mentioned, as well as areas or things that are happening that might give you concern and where your thoughts are there?

Emily Martin (01:01:26)

Yeah. On the promising side, 13 states and DC have passed paid family and medical leave. And again, five of those have happened since 2020. So there’s a lot of energy and momentum there for the very good reason that these are really popular policies. People respond to them, they understand them. I mean, sometimes they’re a little technical and complicated, but in a basic level, people know why it’s important and what it means to be able to be paid when you have time off to have a baby or to deal with your serious health condition to take care of a loved one. And the evidence shows that these policies are in fact making a huge difference for individuals by giving them that time and space. It means that, for example, new moms are less likely to have postpartum depression. It means that when
you have a baby, if you have paid leave, you’re more likely to go back to your employer at the end of that leave than if you have unpaid leave.

And that is good for economic stability for employees. It's also really good for employers that these benefits are in fact doing what one would think they would do in reducing turnover and in creating happier and more committed employees. Similarly, where we continue to see state by state finally expanding Medicaid, we see a huge range of benefits for individuals. They die less often. They are healthier. They can access basic healthcare. They also are more economically stable, which among other things means they're more likely to be able to get a car that gets them to work on time. They're more able to seek and keep a job. It also creates benefits for local economies as expanded coverage both ensures that hospitals are better able to pay their bills because they're providing less uncompensated care and more broadly, it creates stimulus effects in the local economy and helps create jobs.

So I think that those are some examples of where we're seeing real success as promised. On the negative side, we've also seen a lot of states seeking to preempt local efforts to provide benefits either through paid leave or through increasing the minimum wage or through flexible and stable scheduling protections. Sometimes states do that because they're providing state level protections. They just want one rule across the board. But a lot of states have done it in the absence of providing any state level protections. And so I think that's in part based on a fundamental misunderstanding that things are somehow anti-business to create these benefits, which I think is just wrong, but it really demonstrates the need for federal baselines and for federal protections so that these efforts and these experimentations are not caught up in as much partisan back and forth state by state.

**Shelly Steward (01:04:41)**

Great, thank you. I think you've all kind of painted a picture of what is possible and how there's moments of promise that are happening in these different sectors. We have time for just a couple audience questions. Maybe we'll take one or two here in the room and then one or two from our virtual audience as well. Yeah, you in the gray sweater.

**Peter (Rutgers University) (01:05:05)**

Hi. I'm Peter. I'm a postdoc researcher at Rutgers University. I have a question about the connection between benefits and operations, and we heard this a little bit with Betsy's example of offering paid time off during slack seasons, the connection between operations and benefits. So seeing benefits not just as something extra that's offered to workers, but something that businesses need to think about in all aspects of how they produce their goods or services.

And I'm going to focus on Amazon because I've heard a number of Amazon workers, mainly in fulfillment centers, complain about mandatory overtime, chronically being required to work 50, 60 hours a week, week after week without a lot of transparency, understanding about why or how long those sorts of really grueling hours are going to continue. And so I'm wondering, in your conversations with colleagues, particularly on the operations side, have there been any changes, any ideas about how you deliver the hours that workers want and not overburden them with hours they don't want?
Recognizing, as you said, that this diverse workforce has different preferences, different needs when it comes to work hours.

**Tonya Hallett (01:06:36)**

Thank you for that question. I appreciate it because it is one of the things that we talk about a lot and we don’t just leave it to our colleagues in operations to solve for that. Being that we also happen to be a tech company, we are using our technology so that people can have more shift choices. They can put in the hours that they want. We’ve also done a macro view of our businesses, so it’s a good problem to have that there’s such high demand for our products that require us to all subscribe to. We’re so customer obsessed. How do we get customers what they want at the speed at which they want it? From a macro perspective, we’re looking at how we can leverage our geography and our scale better so that we can find more ways using our technology and speed options to get things to people without overburdening any one city, any one local locale.

So when we look at our geographies and we’re seeing this overburdening where we have a lot of, as you would call it, mandatory overtime. And quite frankly what that means is in peak season when it’s during the holidays, we get a lot of orders and we’re so relentless of wanting to deliver on those orders, it does sometimes impact geography and it puts a toll on those facilities. We’re using our technology now to see how we use our geographic footprint to get to different speeds, communicate with our customers, maybe different promise times so that we can manage our customer obsession with our employee experience.

And that experience of working a lot of mandatory overtime can be tough. So maybe if a customer knows instead of getting it sub same day, getting it tomorrow, it may take two more days. And if they choose that option, that can help us to level off the overtime for our employees. It’s a great opportunity. It’s still a challenge for us, but we’re leaning into it because we see this tension between being customer obsessed and being employee obsessed. And so our employee experience matters greatly and we’re going to continue to invest in getting that right. Thanks again for the question.

**Shelly Steward (01:08:27)**

And that fits into how benefits are one component of overall job quality and conversations like this are important both to dive deep and also to think broadly about what overall a good job looks like. Let’s just take one question from our online viewers as well, do you have one queued up?

**Speaker (01:08:46)**

I do. This question is from Timberly Russell who asks, "Can the panel provide feedback as to what employers can offer to mitigate the benefit cliff, which is the experience in which a new employee loses their public benefits such as Medicaid, SNAP, child care voucher, et cetera?"

**Shelly Steward (01:09:04)**

Do any of our panelists want to take that? Any ideas about things employers can do to mediate a what’s called a benefits cliff, folks losing public benefits as a result of gaining employment?
Dr. Angie Kim (01:09:22)

I mean, one of the things ... I don't have an answer for what employers can necessarily do specifically except that if more and more employers are part of this solution for how do we have large pooled funds, for instance, for those who are alternatively working, earning income elsewhere. Ideally by definition, anyone can benefit from those types of safety nets. So imagine, if you will, if we had a place where you leave your employer, your COBRA runs out or whatever it might be that provides a certain degree of protection and you still have access to maybe some gig work where that would qualify you for some kind of aggregate emergency savings that is pooled among others with your work conditions. So those are kinds of things that help ameliorate some of the pressure on employers. Coming up with all of the solutions is again, one way of trying to create a system that works for everyone.

Shelly Steward (01:10:29)

Great. Thank you so much. And we are at time. I think we could spend several more hours engaging on these questions and many more. We invite folks in the room to stick around and chat with us a bit if you would like, and I'll just turn it back over to Maureen for some final notes.

Maureen Conway (01:10:47)

Thank you all so much for a great conversation. Thank you, Shelly, Betsy, Tonya, Emily and Angie. This was really fabulous. I kept thinking of that old phrase I attribute to Paul Wellstone while you guys were talking and all your examples. We all do better when we all do better, and I think you all gave great examples of that. So just another reminder that we'll be on January 24th hosting The Alternative: How to Build a Just Economy, a book talk with Nick Romeo.

Also, April 9th and 10th, we'll be hosting the Employee Ownership Ideas Forum with our colleagues at Rutgers Institute for the study of employee ownership and profit sharing. So just something else to keep an eye out for. I really do want to thank all of my colleagues here at The Aspen Institute for all their work supporting this event. A lot of people do a lot of different roles, so you saw some of them around the room, so thank you so much to all of them. Please, again, just a reminder, please do take a moment to respond to our feedback survey. They're on the table outside and they'll pop up when you leave your screen. So thank you for being here and please join us again.