# The Future of Benefits

An HR guide to what's next for employee benefits

It's not only a moral imperative to offer good benefits and economic security to employees — **it's smart business.** 

When companies have talented and diverse employees who feel secure at work and at home, both people and businesses perform at their best.

Business Roundtable, 2020

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# The pandemic exposed "balance" for the lie that it is. Now, a generation is teetering on the edge.

- The New York Times

One of the few benefits of the COVID-19 pandemic is that it has put a spotlight on the challenges and vulnerabilities that workers have faced all along. While employers had seen statistics demonstrating that juggling work and care responsibilities adversely affects productivity, retention, absenteeism, and employee health, the pandemic has brought that to the forefront

with unprecedented clarity.

Employers have moved swiftly – and often creatively – to make what they may have thought of as temporary adaptations to school closures and shutdowns. But as COVID-19 vaccines roll out and we can at least see the prospect of the pandemic ending, they now need to consider whether they should, or even can, return to the old routines.

89%

say that as a result of the pandemic, they are deprioritizing at least one type of benefit

In our understandable hunger to get "back to normal," we may want to forget the unsolicited insights this crisis has generated. But we can't, and we shouldn't, because the "New Normal" need not look like the old one. For instance, as companies look ahead, they plan to make permanent many of the temporary remote work options they'd made to accommodate quarantines, and employers will continue to rely on work-from-anywhere talent. Similarly, workers who have found relief and quality-of-life improvements through more flexibility in their work hours, locations, and benefits, will be unwilling to revert to the old status quo.

Those two factors – the move to a more distributed workforce and with it, the recognition that employers need to enable workers to better fold work into their lives (rather than vice versa) – are forcing HR leaders to reexamine their policies and benefits.

A survey of 500 Human Resource leaders and C-suite decision-makers, recently conducted by Care.com, reveals that many companies are abandoning the "nice to have" benefits critical to a centralized workforce (such as free lunches and commuter benefits) in favor of benefits that have greater impact on the way we work today and will continue to work tomorrow.

98% plan to expand their benefits

89% say that as a result of the pandemic, they are deprioritizing at least one type of benefit, most frequently paid vacation days, commuter benefits, tuition reimbursement, on-site meals, and on-site child care. But they are not cutting back so much as trading off. In fact, 98% plan to expand their benefits, investing more heavily in the benefits that their employees truly want and consider most essential.

We are planning to implement more benefits for employees to retain them. We believe that giving benefits to old employees is better than recruiting new ones.

According to the survey, on-site day care facilities are being deprioritized by many, while flexible child care benefits rank high on the prioritization list with 61% favoring them more now than they did pre-pandemic. This trend indicates that HR leaders are recognizing just how much worker engagement and productivity depends on employees' ability to get their children and elders the care they need. Strikingly, those respondents most concerned about employee attrition were the ones most likely to enhance and expand their care benefits.

61% say they are deprioritizing on-site day care facilities for more flexible care benefits

While health and dental insurance and retirement programs are the top two benefits that respondents plan to expand, child care, health

and wellness, elder care, and mental health benefits are close behind. This newly prioritized cluster of benefit types also reflects a recognition that companies must demonstrate a more holistic understanding of their employees, not just as workers, but as human beings whose personal lives are now physically, as well as psychologically, co-mingled with work.

HR leaders must not only enhance workers' ability to care for others, but to care for themselves. If they do, they'll reap benefits of their own - greater employee focus, productivity, and loyalty.

# **About this Study**

From December 16, 2020 - January 6, 2021, Care.com surveyed 500 C-Suite HR leaders and managers in the United States.

- 67% describe themselves as the lead decision-maker in charge of HR policies and benefits
- 16% as part of the HR leadership team
- 17% as a manager whose responsibility includes employee benefits and/or rewards

#### All respondents work for companies with 500 or more employees.

- 36% work for companies with 501 to 1000 employees
- 29% with 1001 to 2000 employees
- 35% with more than 2000 employees

66% describe their company or organization's employee base as all or nearly all full-time, while 33% are a mix of part-time and full-time.

#### While respondents work in a wide range of industries, the top industries are:

- Technology (35%)
- Manufacturing/construction (15%)
- Finance/insurance/consulting (13%)

#### 36% of respondents are women and 64% are male.

• Female respondents are more likely to work in education (12% compared to 3% for males) and healthcare (14% compared to 6% for males)

#### All respondents are at least 25 years old.

- 35% of respondents are between 25 and 34 years old
- 43% are between 35 and 44 years old
- · 22% are more than 44 years old





# Just because something can't be easily measured doesn't mean it has no value.

- Society for Human Resource Management

The formula for measuring the Return on Investment (ROI) of employee benefits is, on its surface, pretty simple: (Payback – Investment)/ Investment) \*100.

But which investments should you count? And, far more vexing, how do you measure "payback?" Employee retention, productivity, and absenteeism are all valid and quantifiable metrics. But the intangible, qualitative factors – employee morale, loyalty, focus, and engagement – drive those concrete numbers.

That's why when evaluating the ROI of new/increased benefits in the coming year, our survey respondents generally weigh

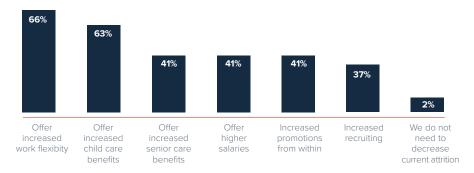
**63%** plan to increase their child care benefits

41% plan to expand their senior care offerings

employee satisfaction/morale and profitability equally when evaluating benefits in general. And 10 months into the pandemic, 33% of our respondents see care benefits as essential, and a similar proportion sees them as offering a competitive advantage. Indeed, 50% believe that the positive impact of child care benefits outweigh the costs.

That conviction becomes apparent when we look at what benefits our respondents plan to expand specifically to boost employee retention. While 66% plan to offer greater work flexibility (a family-friendly benefit with no direct costs to employers), we see that 63% plan to increase their child care benefits and 41% to expand their senior care offerings.

### Select all of the following ways your company/organization plans to combat the attrition increase due to COVID-19



Those who worry that costs outweigh benefits may be taking too narrow or short-term a view. AARP research suggests that some of the most valued and effective benefits – those that offer flexibility in when and where people work – have no cash value. "Overall, the evidence supports the business case for offering such benefits that allow caregivers to balance their jobs with other responsibilities, such as flextime and remote work."



Employees cannot leave their home life at the door. They bring their worries to work and it impacts their productivity.

# Care Benefits Reinforce One Another, **Affecting Both The Top And Bottom Lines**

When we presented HR leaders with a list of the potential positive impact of care benefits, the most frequently selected were:

- Flexibility (65%);
- Improved employee mental health (59%);
- Increased productivity (53%). Among respondents from companies employing more than 2,000 people, a majority selects this as the primary benefit, with an especially high proportion of male respondents choosing this option.

**Providing employees** with the flexibility they need to perform their role as caregivers is integral to enhancing their mental health, and that in turn supports their productivity

These rankings reflect the fact that providing employees with the flexibility they need to perform their role as caregivers is integral to enhancing their mental health, and that in turn supports their productivity. Having the infrastructure and support needed to care for children and elderly loved ones enables people to be less stressed and thus more focused and productive when they are working.

Our findings have been proven in other research. Multiple studies have created indices of family-friendly policies (such as flex time, telecommuting, unpaid leave, paid sick leave to care for family members, and backup child and elder care), then analyzed their aggregate effect. They found that more generous policies and benefits have:

- Reduced workers' intention to quit by 5.9% for each additional family benefit offered (such as child care or elder care resources or subsidies, and health insurance for family members)",
- · Had a positive impact on companies' sales and stock price. According to AARP, "A work-family human resources policy announcement is associated with a significant share price increase of 0.32 percent on the day of the announcement. Interestingly, the effect on share price was almost three times as large (0.94 percent) for pioneering firms, i.e., those that were the first in their industry to announce the policy." Not surprisingly, these policies and benefits have had a larger effect on organizational performance for firms with a greater share of women employees (who are generally the primary caregivers at home), both in terms of sales in and stock price v.

Ultimately, what's essential when assessing ROI is to look not just through management's filter, but through that of your employees. To quote Larry Montan, director of sales force effectiveness with Deloitte in Minneapolis in The Problem with Measuring the ROI of Benefits, "It might not scratch the itch' to demonstrate ROI to the C-suite, but given the intense war for talent, the employee perspective can't be ignored. 'Employees vote with their feet.'"



As the workforce in many industries becomes increasingly decentralized, flexibility – where people work, what hours, and the family-friendly benefits they are offered - is becoming increasingly widespread.

When asked, "How would you describe your company/ organization's strategy to manage the challenges faced by employees who are caring for their children or elderly parents during the COVID-19 pandemic?" respondents lean into increasing support and flexibility.

Child care and senior care benefits are each currently offered by 43% of the respondents' organizations.

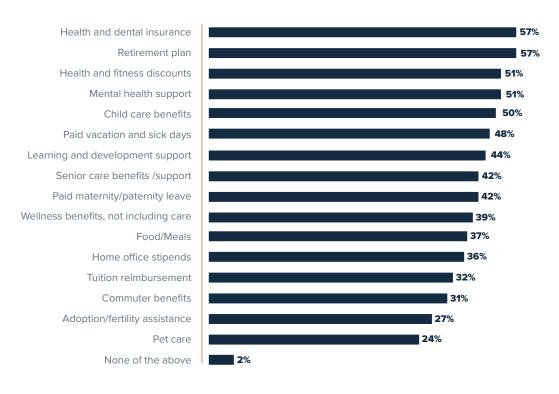
But 98% have plans for at least one form of benefit expansion.

- 50% say their organization plans to newly offer or expand child care benefits in the near future.
- 42% plan to newly offer or expand senior care benefits.

98% have plans for at least one form of benefit expansion

61% of respondents favor flexible benefits over on-site care

## Select ALL of the following benefits your company/organization plans to newly offer or expand in the near future (%)





And 61% of respondents favor flexible benefits over on-site care. Of that group:

- 28% previously favored on-site child care benefits, but their thinking has changed since the pandemic began. (By comparison, only 7% favored flexible benefits before the pandemic and now prefer on-site.)
- An additional 26% favored flexible care benefits before the pandemic, and now report strengthened support for this option. Of those that currently offer care benefits, the one most frequently provided is paid memberships to online platforms to find care (56%). This is valuable as it serves the needs of those not only caring for children but also for elders, and even pets.

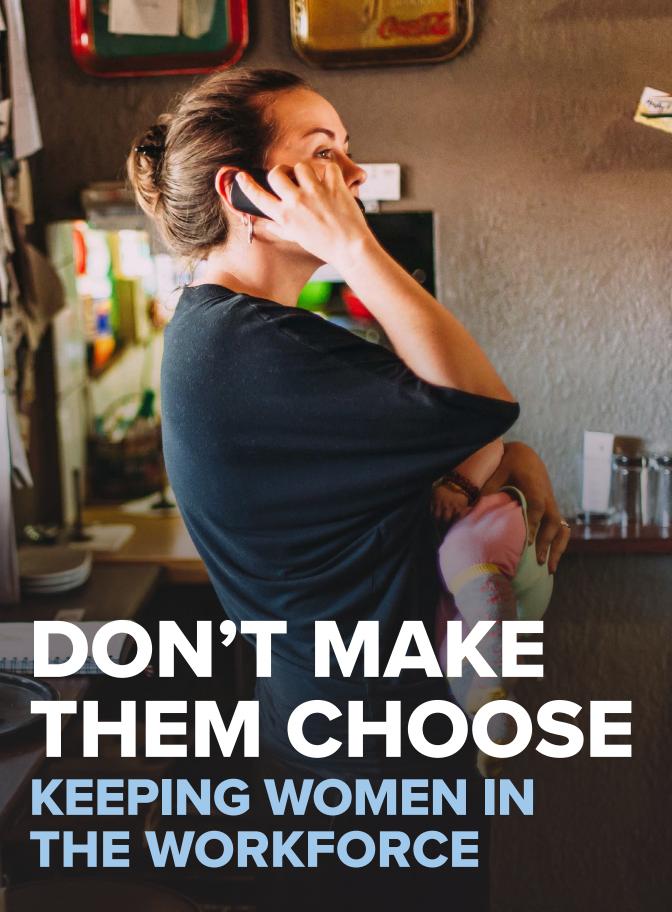
# Select all of the following types of care benefits your company/organization currently provides employees (%)

Paid memberships to online platforms to find care	56%
One-on-one personalized counseling/planning	53%
New parent support	<b>52</b> %
Cash subsidies for care	<b>52</b> %
On-site child care	50%
In-home backup care options	50%
In-center backup care options	50%
Tutoring	40%
None of the above	2%

And flexible benefits lead in terms of future plans. While companies that already offer on-site care aren't necessarily planning to close those facilities, we see **new** care benefit plans taking a more flexible form, with:

- 45% planning to add paid memberships to online platforms to find care as a new benefit (and 47% planning to expand this benefit);
- 45% planning to newly offer in-home backup child care (and 42% planning to expand this benefit).

This decreasing reliance on on-site child care in favor of empowering employees in their choice of care options isn't relevant just to industries with a high concentration of knowledge workers. Even intrinsically on-site industries such as retail and hospitality require employees to cope with fluctuations in shifts, hours, and locations worked. As a result, this population is just as likely to benefit from in-home or in-center care options, as well as paid memberships to online platforms.





- Women in the Workforce 2020 (McKinsey/Lean In)

Nothing better illustrates the impact of caregiving on employee retention and, therefore, on overall economic growth, than the mass departure of women from the workforce during the pandemic.

Between April and August of 2020, 10% of working mothers reported not working each week because they were providing care to a child who was not in school or child care. During roughly the same time period, McKinsey and Company, in partnership with Lean Invi., surveyed more than 40,000 employees from 47 US and Canadian companies. What they found was shocking, "1 in 4 women were contemplating what many would have considered unthinkable less than a year ago: downshifting their careers or leaving the workforce."

This preview was disturbingly accurate. By September of 2020, at the start of a school year that for many began remotely, four times more women than men left the workforce. And by December of 2020, the situation only worsened; the net of 140,000 jobs lost that month were held entirely by women, primarily by women of color. As of this writing, nearly 3 million American women have left the labor force since the start of the pandemic. VII Given that Black and Latina women are disproportionately represented in service and hospitality – two industries particularly damaged by the pandemic – this even more disproportionate impact is sadly unsurprising. And because these jobs cannot be done remotely, these same workers are faced with the impossible choice between working and caring for children whose schools and child care centers are still closed.

say that child care or senior care concerns have been a factor in attrition

Echoing other studies, almost 2/3 of the respondents in our study have seen COVID-19-related attrition. And of that group:

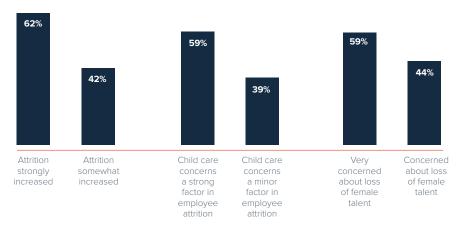
- 95% say that child care or senior care concerns have been a factor (with 56% saying they have been a "strong factor.")
- 71% say that attrition has been more pronounced with female employees (with 24% saying it has been "much more" pronounced for females.)



Those most worried about attrition – and specifically about the loss of female talent – see expanded child care benefits as the key to combatting it.

Not surprisingly, those most worried about attrition - and specifically about the loss of female talent – see expanded child care benefits as the key to combatting it.

#### Within the cohort of respondents planning to add/expand child care benefits...



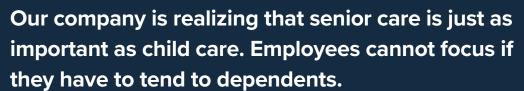
The McKinsey/Lean In study identified several factors that are predictive of whether an employee considers cutting back or leaving, including:

- · Lack of flexibility at work
- Feeling like they need to be available to work at all hours, i.e., "always on"
- Housework and caregiving burdens due to COVID-19
- Worry that their performance is being negatively judged because of caregiving responsibilities during the pandemic
- Feeling unable to bring their whole self to work

While all of these are problematic across the board, many of them are disproportionately experienced by women. And though employers cannot rectify all of them, if they are serious about retaining women, they must acknowledge and try to address them through training, policy, and adjustments in benefits.

But employers alone cannot solve this problem. Companies must become political advocates for themselves and the women they hope to hire and keep. Innovations like an expansion of publicly funded child care centers and tax credits for companies that rehire women who left the workforce during the pandemic can have an enormously positive impact, as well.





- HR leader

Since 1950, the average global life span has increased by three decades. In about twenty years, there will be more Americans over the age of 60 than under the age of 14. By 2025, chronic diseases will affect nearly half the population – an estimated 164 million Americans<sup>viii</sup>.

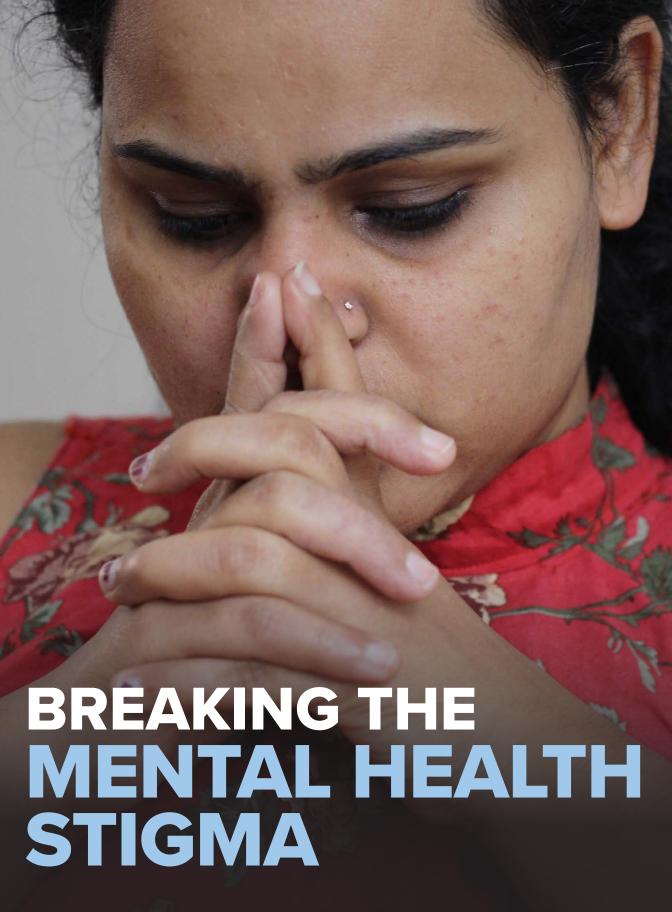
The impact of this demographic shift is already enormous. Today, <u>roughly 45 percent of employed caregivers</u> – typically adult children and in-laws to the elderly – substitute for formal medical and nursing care, managing medications and diet, hiring and scheduling paid helpers, and providing direct care themselves – all while holding down paying jobs of their own.

The cost of that dual duty is substantial, both for these informal, unpaid caregivers and their employers. A study by the Journal of the American Medical Association<sup>ix</sup> found that:

- "Caregivers providing substantial help with health care were significantly more likely to experience emotional... physical... and financial difficulty than caregivers providing no help."
- "Caregivers providing substantial help with health care activities were more than 5 times as likely to experience participation restrictions in valued activities... and more than 3 times as likely to experience work productivity loss."

While there is growing awareness of the need for senior care benefits, among participants in our study, plans to expand senior care benefits (41%) trailed plans to expand child care benefits (63%). But with the aging of the workforce coupled with the elder care needs highlighted by the pandemic, visionary HR leaders recognize that the need for senior care will become ever more urgent if they are to retain their seasoned workers.

The 56% of respondents who already offer paid memberships to online platforms to find care help and the 47% of those who plan to expand this benefit understand this. They recognize that such platforms are of equal value to those caring for the old as those caring for the young.



Mental health will continue to be a central topic for HR. We will be dealing with a lot of stress and anxiety from COVID-19, racial injustices, fatigue, you name it...

HR's primary role has always been keeping employees safe, and enabling mental well-being is crucial to supporting employees and helps workers stay engaged and motivated.

- Rachel Ernst, Chief Human Resources Officer at Reflektive

Mental health challenges have been more openly discussed during the pandemic, perhaps because they've been so exacerbated, helping to break long-standing taboos associated with mental health needs in the workplace.

In the most recent <u>McKinsey/Lean In</u> report, workers were asked to select their three biggest challenges during the pandemic from a list of twelve options. While anxiety over layoffs or furloughs was most frequently selected, "Burnout" and "Mental health" came in second and third, and "Physical and mental health of loved ones" was the fifth most frequently selected option, just behind "Child care and/or homeschooling responsibilities."

These mental health challenges are a product of many factors, including the need for working parents and/or elder caregivers to be perpetually "on." And the consequence of those factors is that basic self-care has increasingly fallen by the wayside. Research conducted by <a href="Moms">Moms</a>' <a href="Hierarchy of Needs">Hierarchy of Needs</a> found that even as respondents felt that they were performing well as

parents and better as workers over the course of pandemic, a full 85% felt that they were performing terribly or not as well as usual as caregivers to themselves. This lack of self-care was manifested in every measure of it that Moms' Hierarchy of Needs employed – attention to physical wellness, adult relationships with partners and friends, and pursuit of hobbies and interests.

The consequences of stress, so intensified by the pandemic, are manifested in physical as well as mental health. According to a Kaiser Family Foundation health tracking study\*, more than two-thirds of mothers (69%) say they've experienced at least one adverse health effect during the pandemic, as have half of fathers (51%).

**59**%

cite improved mental health as one of the primary outcomes of caregiving benefits





We just have to try to be a lot more caring and compassionate towards these employees, and all of the staff to make sure that we are all an integral part of the family.

- HR leader

Care benefits ease some of these stresses, enabling workers to devote at least some time to essential self-care. Increased mental health services (for kids as well as parents) are an essential complement to this effort. And human resource leaders

Indeed, **59% cited improved mental health as one of the primary outcomes of care giving benefits** (and that percentage increased to 68% in companies employing more than 2,000 workers).

recognize this. That's why, while 61% of our respondents already

offer some form of mental health benefits, 41% plan to expand

them in the coming year.

It's not just the caregivers who need mental health support. So do their children. More than two-thirds of parents who sought mental health help for their children since the start of the pandemic said they had witnessed a decline in their child's emotional well-being (72%)xi, behavior (68%), and physical health due to decreased activities/exercise (68%). And those needs won't disappear when the pandemic ends; the sequelae will be lasting and remain a source of stress and distraction for working parents unless adequately addressed.

**61%** already offer some form of mental health benefits

41% plan to expand them in the coming year

But adding and expanding benefits won't be enough if employees don't know about or are uncomfortable taking advantage of them. McKinsey/Lean In found that "almost all companies offer mental health counseling, but only about half of employees know this benefit is available. The same trend holds for other valuable programs such as parenting resources, health checks, and bereavement counseling."

This illustrates that frequent, transparent employee communications are essential. HR's job doesn't stop at providing helpful benefits. It's incumbent on them to create a communicative and compassionate culture in which to learn about and exercise them.



To get everyone through this crisis, employees who are under less strain need to invest in understanding the experiences of their colleagues who are struggling more. This is especially true for senior leaders, who can set a powerful example by practicing empathy and reaching out to offer support.

- Women in the Workforce 2020 (McKinsey/Lean In)

The pandemic has opened society's eyes to the extraordinary challenges that essential workers face daily, and forced more public discussion of the unmet needs of working caregivers in particular. Many participants in our research have reflected on how COVID-19 has fueled their empathy – in part because they themselves have not been immune to the effects of school closures and lockdowns.

But HR professionals must be especially vigilant not to use their own experience as a template, because they are not immune from their own demographically driven biases. For example, in our research:

- Senior care benefits are seen as just "nice to have" by 51% of respondents under 35 years-old, whereas only 28% of these respondents view child care benefits as just "nice to have."
- Older respondents are much more inclined to combat employee attrition with an increase in senior care benefits than are younger ones. Those over 44 years-old select this option 54% of the time, while those under 35 only do so 29% of the time.

And because as they are genuinely eager for insight and feedback from their employees, HR leaders tend to believe that their workers are more forthcoming than workers report being. For example, 52% believe that most employees are completely open and honest about their benefits-related concerns and needs with their HR department. But in a July 2020 <a href="Care.com survey">Care.com</a> survey of 1,000 working parents, an identical proportion of respondents—52%—indicated that they hide their child care concerns from their employers and colleagues.

Even before COVID-19, the <u>Pew Research Center</u>xii found that parents (50% of mothers and 39% of fathers) were concerned about being passed over for growth opportunities or being perceived as being not fully committed to their work if they shared their work/life challenges. And <u>McKinsey/Lean In</u> report that during the pandemic:

- 29% of women have experienced discomfort sharing work/life challenges with their managers (1.5 times more than men);
- 24% of women have worried about how their work performance would be judged due to their caregiving responsibilities (2.1 times more than men);

To keep their hands on the pulse of workers' needs, HR leaders will need to continually experiment with new ways to solicit employee input on benefits, because gender and age-related biases express themselves even in their choice of methodology.

Methods Used to Analyze Employee Benefits in 2020

Employee surveys	67%
One-on-one conversations with select employees	53%
Small employee focus groups/ERG engagement	51%
Industry benchmarking reports	43%
Consultants	33%

47% of male respondents rely on **industry benchmarking reports**, versus only 35% of females.

Use of this methodology also skews towards older respondents. 51% of those over the age of 44 use it, versus only 33% of those under the age of 35.



Employers are recognizing they must expand beyond traditional benefits, especially as many employees are experiencing burnout and the boundaries between work and home have blurred.

- Marc Brown, chief people officer at Zovio

Visionary leaders are the ones who recognize opportunity in crisis, and whose view extends beyond quarterly earnings. Theirs are the socially responsible companies that see their obligations as encompassing not just their shareholders, but also their workers, customers, and the communities in which they operate. The pandemic forced many companies to do just that – to recognize their obligations to all their stakeholders and more intentionally try to address them both fairly and pragmatically. As HR leaders sift through the policy and benefit adaptations they made during the pandemic and decide which to keep and which to shed, they should carry that filter forward.

Our research, as well as <u>SHRM's recent interviews</u><sup>xiii</sup> with benefits experts, indicate that this means giving even higher priority to care-related benefits, implementing more flexible work and leave policies, enhancing mental health coverage, and embracing telehealth.

In our research, it was the senior leaders who best recognized the positive impact of care benefits, with 57% of them saying that their organizations are assigning higher priority to senior and child care benefits, versus 37% for lower level managers.

**5**7%

of senior leaders are assigning higher priority to senior and child care benefits This new appreciation for employees' caregiving responsibilities should extend to policies as well. That means that the 21% of employers who temporarily expanded emergency child care leave and 11% who expanded emergency elder care leave and 11% who expanded emergency elder care leave and the pandemic should consider making those changes permanent. So too should at least some of the 65% of employers who implemented remote work arrangements to accommodate employees' child care and home schooling needs, and the 59% who permitted flexible hours. These adjustments are likely to yield results, not just in productivity, but in employee satisfaction and retention. In fact, a recent ADP Research Institute study found that "65% of workers are upbeat about the flexibility of opportunities they will have in the future."



For the first time in history, we have four generations in the workforce and it's incumbent upon employers to create benefit offerings that serve them all.



# [This moment] calls for us to be much more agile and iterative than we have been in the past.

- Wendy Carruthers, SVP of Human Resources, Boston Scientific



We recognize that tough trade-offs are required to invest more in creating family-friendly organizations. 89% say the pandemic has resulted in deprioritizing at least one type of benefit. Among the benefits getting lower priority today than before the pandemic:

- Paid vacation days (48%)
- Commuter benefits (40%)
- Tuition reimbursement (40%)

- Food or meals (39%)
- On-site child care (37%)

Some of these demotions may seem counter-intuitive, especially if you are trying to build a generationally diverse but socially cohesive workforce. But of the 41 million Americans serving as unpaid caregivers to the elderly, 10 million are Millennials. In fact, one out of three Millennials currently provides care to an elderly friend or family member, and another one-third expect to do so within the next five years<sup>xv</sup>. And though Boomer workers' days of caring for their own young children may be behind them, they are keenly aware of their adult children's challenges (and may be stepping in to help with them).

For the first time in history, we have four generations in the workforce and it's incumbent upon employers to create benefit offerings that serve them all. As Care.com's 2019 researchxvi revealed, across all generations and genders, workers and consumers define socially responsible companies based on the wages and family-friendly benefits they offer, and value working for and buying from those companies.

While the pandemic has weakened us in a lot of ways, it's strengthened our ability to have empathy for others. HR leaders have the opportunity to build on that awakening, to use both policies and benefits to create more just, empathetic organizations.

Americans serve as unpaid caregivers to the elderly



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